

SUPPLEMENTARY REGULATORY CAPITAL DISCLOSURE

FIRST QUARTER 2016

(unaudited)

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Notes to users

Notes to users:

- 1) This Supplementary Regulatory Capital Disclosure document is unaudited and should be read in conjunction with the 2015 Annual Report. All amounts are in millions of Canadian dollars unless otherwise stated.
- 2) Financial information is available through the Report to Shareholders for all quarters of 2016 and also in the document entitled *Supplementary Financial Information* which is available on the Bank's website at <a href="https://document.ncbi.nlm.ncbi.n

Table of Contents

Pilar III and Regulatory Capital Disclosure

Regulatory Capital and Capital Ratios under Basel III	pages 4-5
Leverage Ratio under Basel III	page 6
Reconciliation Between Financial Accounting and Regulatory Capital Balance Sheets	page 7
Capital Adequacy Under Basel III	page 8
Risk-Weighted Assets Movement by Key Drivers	page 9
Reconciliation of Balance Sheet with Credit Risk Exposures	page 10
Standardized Credit Risk Exposure Under the Basel Asset Categories and by Risk Weight	page 11
Maximum Credit Risk Exposure Under the Basel Asset Categories	pages 12
Credit Quality of AIRB Exposure - Retail Portfolios	pages 13-14
AIRB Credit Risk Exposures: Non-retail Portfolios	pages 15-16
AIRB Credit Risk Exposure - Back-Testing	page 17
Distribution of Gross Credit Exposure (Non-Retail Portfolio by Industries)	page 18
Gross Credit Risk Exposure at Default in Europe	page 19
Formation of Gross Impaired Loans and Allowance for Credit Losses	page 20
Gross Credit Exposure by Residual Contractual Maturity	page 21
Credit Risk Mitigation - Guarantees and Credit Derivatives	page 22
Banking Book Equity	page 23
Credit Derivative Positions (notional amounts)	page 24
Derivatives Financial Intruments According to Basel Definition	page 25
Over The Counter Derivatives Financial Instruments Settled by Central Counterparties	page 26
Aggregate Amount of Securitization Exposures	page 27
Capital Requirements for Securitization Exposures Under Securitization Framework	page 28
Asset Securitization - Managed Loans	page 29
Glossary	page 30



Regulatory Capital and Capital Ratios under Basel III⁽¹⁾

			2016 20			15	
		(9)	Q1	Q4	Q3	Q2	Q1
(unau	dited) (millions of Canadian dollars)	Reference ⁽²⁾			All-in basis		
	Common Equity Tier 1 capital: instruments and reserves						
1	Directly issued qualifying common share capital plus related contributed surplus (3)	a + a'	2 691	2 681	2 375	2 382	2 365
2	Retained earnings	b	6 593	6 705	6 500	6 231	5 957
3	Accumulated other comprehensive income and other reserves	С	91	145	234	304	362
6	Common Equity Tier 1 capital before regulatory adjustments		9 375	9 531	9 109	8 917	8 684
	Regulatory adjustments to Common Equity Tier 1 capital						
7	Prudential valuation adjustments		- [-	- [- [_
8	Goodwill (net of related tax liability)	е	1 557	1 536	1 519	1 439	1 495
9	Intangible assets other than mortgage-servicing rights	f-x	898	908	905	895	891
11	Accumulated other comprehensive income related to cash flow hedges	h	124	123	94	149	116
12	Shortfall of total provisions to expected losses	i	12	-	-	3	_
14	Gains (losses) due to changes in own credit risk on fair valued liabilities	j	28	5	-	(1)	20
15	Defined benefit pension plan assets (net of related tax liability)	k - y	13	154	98	78	3
16	Investments in own shares (if not already netted off contributed surplus on reported balance sheet)		-	4	5	10	-
22	Amount exceeding the 15% threshold		-	-	-	-	_
23	of which: significant investments in the common stock of financials	n	-	-	-	-	-
25	of which: deferred tax assets arising from temporary differences	0	-	-	-	-	-
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI						
	(including regulatory adjustments in respect of own use property)		_	_	-	-	_
28	Total regulatory adjustments to Common equity Tier 1		2 632	2 730	2 621	2 573	2 525
29	Common Equity Tier 1 capital (CET1)		6 743	6 801	6 488	6 344	6 159
	Additional Tier 1 capital: instruments						
30	Directly issued qualifying Additional Tier 1 instruments plus related contributed surplus (3)	v	1 050	650	650	650	650
31	of which: classified as equity under applicable accounting standards	V + Z	1 050	650	650	650	650
32	of which: classified as liabilities under applicable accounting standards	р	-	-	-	-	-
33	Directly issued capital instruments subject to phase out from Additional Tier 1 (3) (4)	p' + v '	1 161	1 175	1 348	1 348	1 348
36	Additional Tier 1 capital before regulatory adjustments	'	2 211	1 825	1 998	1 998	1 998
	Additional Tier 1 capital: regulatory adjustments				<u>.</u>		
41	Other deductions from Tier 1 capital as determined by OSFI		-	- 1	-1	3	
41a	of which: Reverse mortgages		_	_	-	3	_
43	Total regulatory adjustments to Additional Tier 1 capital		-	-	-	3	
44	Additional Tier 1 capital (AT1)		2 211	1 825	1 998	1 995	1 998
45	Tier 1 capital (T1 = CET1 + AT1)		8 954	8 626	8 486	8 339	8 157
	Tier 2 capital: instruments and provisions						
47	Directly issued capital instruments subject to phase out from Tier 2 ^{(3) (5)}	r'	1 010	1 008	1 508	1 508	1 520
50	Collective allowances	t	33	44	33	27	44
51	Tier 2 capital before regulatory adjustments		1 043	1 052	1 541	1 535	1 564
	Tier 2 capital: regulatory adjustments						
57	Total regulatory adjustments to Tier 2 capital		-	-	-	-	_
58	Tier 2 capital (T2)		1 043	1 052	1 541	1 535	1 564
59	Total capital (TC = T1 + T2)		9 997	9 678	10 027	9 874	9 721
L	7						

⁽¹⁾ As requested by the Office of the Superintendent of Financial Institutions (Canada) (OSFI), all the Domestic Systemically Important Banks (D-SIBs) in Canada must fully apply the Basel III deductions and must disclose the all-in-ratios.

⁽²⁾ Reconciliation with Balance Sheet is presented on page 7.

⁽³⁾ A complete list of capital instruments and their main features is now available on the Bank's website at nbc.ca under Investor Relations > Capital & Debt Information > Main Features of Regulatory Capital Instruments.

⁽⁴⁾ Figures as at October 31, 2015 include the redemption of Series 20 preferred shares on November 15, 2015.

⁽⁵⁾ Figures as at October 31, 2015 include the November 2, 2015 redemption of \$500 million in notes.



Regulatory Capital and Capital Ratios under Basel III(1) (continued)

			2016		20	15	
Common Equity Test 1 Capital RWA (CET1) Capital			Q1	Q4	Q3	Q2	Q1
Sob. Total Capital RVA 70 006 69 094 68 883 57 33	(unaudi	ited) (millions of Canadian dollars)			All-in basis		
Control Capital RVM		, , , , , , , , , , , , , , , , , , , ,				67 071	66 264
Common Equity Tier 1 (as a percentage of risk weighted assets) 9.7% 9.9% 9.5% 12.5% 12.3% 12.4% 12.5% 12.5% 12.3% 12.4% 12.5% 12.5% 12.3% 12.4% 12.5% 12.5% 12.3% 12.4% 12.5%		·				67 333	66 534
Fig. Common Equity Tier 1 (as a percentage of risk weighted assets) 9.7% 9.9% 9.5% 9.5% 12.8%	60c	Total capital RWA	70 233	69 316	69 111	67 557	66 766
Tier 1 (as a percentage of risk weighted assets) 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 12.8% 13.8% 1	(Capital ratios					
Total capital (as a percentage of risk weighted assets) 70 14.5% 14.6% 14.6% 14.5% 14.6% 14.6% 14.5% 14.6%	61	Common Equity Tier 1 (as a percentage of risk weighted assets)	9.7%	9.9%	9.5%	9.5%	9.3%
Sample S	62	Tier 1 (as a percentage of risk weighted assets) ⁽²⁾	12.8%	12.5%	12.3%	12.4%	12.3%
requirement plus D-SIB buffer requirement expressed as a percentage of risk weighted assets) of which: G-SIB buffer requirement of which: D-SIB buffer requi	63	Total capital (as a percentage of risk weighted assets) (2) (3)	14.2%	14.0%	14.5%	14.6%	14.6%
Or which: D-SIBs buffer requirement 1.0% na na na na na na na n	· !						
678		· · · · · · · · · · · · · · · · · · ·				7.0%	7.0%
Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) 9.7% 9.9% 9.5% 9.5% 9.5% 0.5F all-in target	_	·				na	na
OSFI all-in target Common Equity Tier 1 all-in target ratio 8.0% 7.0%		·				na	na
Common Equity Tier 1 all-in target ratio 8.0% 7.0% 7.0% 7.0% 7.0% 7.0% 7.0% 7.0% 7.0% 7.0% 7.0% 7.0% 7.0% 7.0% 7.0% 7.0% 7.0% 7.0% 7.0% 7.0% 8.5%	68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	9.7%	9.9%	9.5%	9.5%	9.3%
Tier 1 capital all-in target ratio		<u> </u>					
Total capital all-in target ratio	69	Common Equity Tier 1 all-in target ratio				7.0%	7.0%
Amounts below the thresholds for deduction (before risk weighting) 72	70	Tier 1 capital all-in target ratio	9.5%	8.5%	8.5%	8.5%	8.5%
Non-significant investments in the capital of other financials institutions 198 148 193 20 20 321 412 410 29 321 412 410 29 321 412 410 29 321 412 410 427 428	71	Total capital all-in target ratio	11.5%	10.5%	10.5%	10.5%	10.5%
Tansitional Capital Instruments subject to phase-out arrangements (only applicable between Jan 1, 2018 and Jan 1, 2022 1 1667 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Amounts below the thresholds for deduction (before risk weighting)					
Applicable caps on the inclusion of allowance in Tier 2 Applicable caps on the inclusion of allowance in Tier 2 Applicable caps on the inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap) 33 35 31 22 33 35 31 22 33 35 31 22 33 35 31 32 33 35 31 32 33 35 33 33 33 33 33	72	Non-significant investments in the capital of other financials institutions	198	148	193	200	245
Applicable caps on the inclusion of allowance in Tier 2	73	Significant investments in the common stock of financials institutions	321	412	410	297	345
Allowance eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	75 E	Deferred tax assets arising from temporary differences (net of related tax liabilities)	467	414	427	428	424
(prior to application of cap) (application of cap) (application of application of cap) (by cap on inclusion of allowance in Tier 2 under standardised approach (by cap on inclusion of allowance in Tier 2 under standardised approach (by cap on inclusion of cap) (cap on inclusion of allowance in Tier 2 under internal ratings-based approach (cap on inclusion of allowance in Tier 2 under internal ratings-based approach (cap on inclusion of allowance in Tier 2 under internal ratings-based approach (cap on inclusion of allowance in Tier 2 under internal ratings-based approach (cap on inclusion of allowance in Tier 2 under internal ratings-based approach (cap on inclusion of allowance in Tier 2 under internal ratings-based approach (cap on inclusion of allowance in Tier 2 under internal ratings-based approach (cap on inclusion of allowance in Tier 2 under internal ratings-based approach (cap on inclusion of allowance in Tier 2 under internal ratings-based approach (cap on inclusion of allowance in Tier 2 under internal ratings-based approach (cap on inclusion of allowance in Tier 2 under internal ratings-based approach (cap on inclusion of allowance in Tier 2 under internal ratings-based approach (cap on inclusion of allowance in Tier 2 under internal ratings-based approach (cap on inclusion of allowance in Tier 2 under internal ratings-based approach (cap on inclusion of allowance in Tier 2 under internal ratings-based approach (cap on inclusion of allowance in Tier 2 under internal ratings-based approach (cap on inclusion of allowance in Tier 2 under internal ratings-based approach (cap on inclusion of allowance in Tier 2 under internal ratings-based approach (cap on inclusion of allowance in Tier 2 under internal ratings-based approach (cap on inclusion of allowance in Tier 2 under internal ratings-based approach (cap on inclusion of allowance in Tier 2 under internal ratings-based approach (cap on inclusion of allowance in Tier 2 under in		Applicable caps on the inclusion of allowance in Tier 2					
77 Cap on inclusion of allowance in Tier 2 under standardised approach 66 68 60 55 78 Allowance eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap) – 8 2 79 Cap on inclusion of allowance in Tier 2 under internal ratings-based approach 317 310 318 31 Capital instruments subject to phase-out arrangements (only applicable between Jan 1, 2018 and Jan 1, 2022) 82 Current cap on AT1 instruments subject to phase out arrangements 1 162 1 356 1 356 1 35 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) – – – – – 84 Current cap on T2 instruments subject to phase out arrangements 1 429 1 667 </td <td>76</td> <td>Allowance eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach</td> <td></td> <td></td> <td></td> <td></td> <td></td>	76	Allowance eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach					
Allowance eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	,	11 17			-	27	25
Cap on inclusion of cap)		·	66	68	60	53	47
79 Cap on inclusion of allowance in Tier 2 under internal ratings-based approach 317 310 318 31 Capital instruments subject to phase-out arrangements (only applicable between Jan 1, 2018 and Jan 1, 2022) 82 Current cap on AT1 instruments subject to phase out arrangements 1 162 1 356 1 356 1 35 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) - - - - 84 Current cap on T2 instruments subject to phase out arrangements 1 429 1 667 1 667 1 667 85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) - - - - 85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) 7 748 8 379 8 005 7 806 45 Tier 1 capital (T1 = CET1 + AT1) 9 334 9 282 9 091 8 93 59 Total capital (T2 = T1 + T2) 10 375 10 334 10 632 10 46 60 Total risk weighted assets 71 468 70 806 70 591 69 00 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 10.8% 11	- /				2		40
Capital instruments subject to phase-out arrangements (only applicable between Jan 1, 2018 and Jan 1, 2022) 82 Current cap on AT1 instruments subject to phase out arrangements 1 162 1 356 1 356 1 35 83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) - - - - - 84 Current cap on T2 instruments subject to phase out arrangements 1 429 1 667 1 7 80 1 607 1 667 1 7 80 1 8 37 8 005 7 80 1 8 05 1 8 05 1 8 05 1 8 05 1 8 05 <t< td=""><td></td><td></td><td>- 247</td><td>_</td><td></td><td>- 246</td><td>19</td></t<>			- 247	_		- 246	19
1 162 1 356 1 356 1 356 1 356 1 356 358		· · · · · · · · · · · · · · · · · · ·	317	310	318	310	313
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)					1		
84 Current cap on T2 instruments subject to phase out arrangements 1 429 1 667 1 667 1 667 85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) - - - - Transitional Disclosure Template 29 Common Equity Tier 1 capital (CET1) 7 748 8 379 8 005 7 80 45 Tier 1 capital (T1 = CET1 + AT1) 9 334 9 282 9 091 8 93 59 Total capital (TC = T1 + T2) 10 375 10 334 10 632 10 46 60 Total risk weighted assets 71 468 70 806 70 591 69 00 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 10.8% 11.8% 11.3% 11.3		, , ,	1 162	1 356	1 356	1 356	1 356
85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) - - - - - - - - - - - - - - - - -			4 400	4 007	4 007	4 007	4.007
Transitional Capital Disclosure Template 29 Common Equity Tier 1 capital (CET1) 7 748 8 379 8 005 7 80 45 Tier 1 capital (T1 = CET1 + AT1) 9 334 9 282 9 091 8 93 59 Total capital (TC = T1 + T2) 10 375 10 334 10 632 10 46 60 Total risk weighted assets 71 468 70 806 70 591 69 00 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 10.8% 11.8% 11.3% 11.3		, , ,	1 429	1 667	1 667	1 667	1 667
29 Common Equity Tier 1 capital (CET1) 7 748 8 379 8 005 7 80 45 Tier 1 capital (T1 = CET1 + AT1) 9 334 9 282 9 091 8 93 59 Total capital (TC = T1 + T2) 10 375 10 334 10 632 10 46 60 Total risk weighted assets 71 468 70 806 70 591 69 00 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 10.8% 11.8% 11.3% 11.3			<u> </u>	<u> </u>	Transitional basis		
45 Tier 1 capital (T1 = CET1 + AT1) 9 334 9 282 9 091 8 93 59 Total capital (TC = T1 + T2) 10 375 10 334 10 632 10 46 60 Total risk weighted assets 71 468 70 806 70 591 69 00 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 10.8% 11.8% 11.3% 11.3			7 748			7 808	7 609
59 Total capital (TC = T1 + T2) 10 375 10 334 10 632 10 46 60 Total risk weighted assets 71 468 70 806 70 591 69 00 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 10.8% 11.8% 11.3% 11.3						8 930	8 705
60 Total risk weighted assets 71 468 70 806 70 591 69 00 61 Common Equity Tier 1 (as a percentage of risk weighted assets) 10.8% 11.8% 11.3% 11.3						10 465	10 274
61 Common Equity Tier 1 (as a percentage of risk weighted assets) 10.8% 11.8% 11.3% 11.3%					70 591	69 008	72 038
	61 (Common Equity Tier 1 (as a percentage of risk weighted assets)	10.8%		11.3%	11.3%	10.6%
0= 110: 1 (ao a porconago o non woiginoa accoso)		Tier 1 (as a percentage of risk weighted assets) ⁽²⁾	13.1%	13.1%	12.9%	12.9%	12.1%
(0) (0)						15.2%	14.3%

⁽¹⁾ As requested by the Office of the Superintendent of Financial Institutions (Canada) (OSFI), all the Domestic Systemically Important Banks (D-SIBs) in Canada must fully apply the Basel III deductions and must disclose the all-in-ratios.

⁽²⁾ Ratios as at October 31, 2015 include the redemption of Series 20 preferred shares on November 15, 2015.

⁽³⁾ Ratios as at October 31, 2015 include the November 2, 2015 redemption of \$500 million in notes.

Leverage Ratio under Basel III

		2016		20	15	
(unau	udited) (millions of Canadian dollars)	Q1	Q4	Q3	Q2	Q1
	Accounting assets vs. leverage ratio exposure - Transitional basis					
1	Total consolidated assets as per published financial statements	219 301	216 090	215 560	207 123	214 474
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(53)	(59)	(70)	(87)	(77)
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-	-	-	-
4	Adjustment for derivative financial instruments ⁽¹⁾	567	1 924	3 516	4 178	318
5	Adjustment for securities financing transactions ⁽¹⁾	1 826	1 972	1 415	(1 966)	(3 381)
6	Adjustment for off balance-sheet items	19 599	19 585	18 745	18 472	17 761
7	Other adjustments	(3 968)	(3 915)	(5 160)	(4 003)	(4 030)
8	Leverage Ratio Exposure (transitional basis)	237 272	235 597	234 006	223 717	225 065

	Leverage ratio common disclosure					
	On-balance sheet exposures					
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	188 359	185 659	180 550	176 215	176 139
2	(Asset amounts deducted in determining Basel III transitional Tier 1 capital)	(2 238)	(2 086)	(2 015)	(1 986)	(1 969)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	186 121	183 573	178 535	174 229	174 170
	Derivative exposures					
4	Replacement cost associated with all derivative transactions (i.e., net of eligible cash variation margin)	7 318	5 527	7 370	6 152	7 764
5	Add-on amounts for PFE associated with all derivative transactions	6 262	6 881	8 217	8 363	7 274
6	Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-	-	-	-
7	(Deductions of receivables assets for cash variation margin provided in derivative transactions)	-	-	-	-	-
8	(Exempted CCP-leg of client cleared trade exposures)	-	-	-	-	-
9	Adjusted effective notional amount of written credit derivatives	518	357	311	281	180
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-	-	-	-
11	Total derivative exposures (sum of lines 4 to 10)	14 098	12 765	15 898	14 796	15 218
	Securities financing transaction exposures					
12	Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	15 628	17 702	19 413	23 887	25 597
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(337)	(199)	(729)	(9 547)	(9 570)
14	Counterparty credit risk (CCR) exposure for SFTs	2 163	2 171	2 144	1 880	1 889
15	Agent transaction exposures	-	-	-	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	17 454	19 674	20 828	16 220	17 916
	Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	55 485	55 438	53 848	52 892	52 948
18	(Adjustments for conversion to credit equivalent amounts)	(35 886)	(35 853)	(35 103)	(34 420)	(35 187)
19	Off-balance sheet items (sum of lines 17 and 18)	19 599	19 585	18 745	18 472	17 761
	Capital and Total Exposures - Transitional Basis					
20	Tier 1 capital ⁽²⁾	9 334	9 282	9 091	8 930	8 705
21	Total Exposures (sum of lines 3, 11, 16 and 19)	237 272	235 597	234 006	223 717	225 065
	Leverage Ratio – Transitional Basis					
22	Basel III leverage ratio	3.9%	3.9%	3.9%	4.0%	3.9%
	All-in basis (Required by OSFI)					
23	Tier 1 capital – All-in basis ⁽²⁾	8 954	8 626	8 486	8 339	8 157
24	(Regulatory adjustments)	(2 604)	(2 726)	(2 620)	(2 577)	(2 506)
25	Total Exposures	236 906	234 957	233 401	223 126	224 528
26	Leverage ratio – All-in basis	3.8%	3.7%	3.6%	3.7%	3.6%

⁽¹⁾ Adjustments due to differences between accounting and regulatory netting standards.

⁽²⁾ Figures as at October 31, 2015 include the redemption of Series 20 preferred shares on November 15, 2015.



	Q1 2016							
		7.	Deconsolidation of Insurance ⁽³⁾	Under regulatory scope of				
(unaudited) (millions of Canadian dollars)	Cross - Reference to Definition of Capital (2)	As in Report to Shareholders	and other entities (4)	consolidation	Of which			
Assets								
Cash and deposits with financial institutions Securities		6 589 56 436	3 720	6 589 60 156				
Assets purchased under reverse repurchase agreements and securities borrowed		15 628	3 720	15 628				
Loans								
Residential mortgage		44 409	(18 393)	26 016				
Personal and credit card		32 314	(1 388)	30 926				
Business and governement Customers' liability under acceptances		33 411 8 942	-	33 411 8 942				
Less: Allowances for credit losses		(566)	_	(566)				
Collective allowances reflected in Tier 2 regulatory capital	t	(,		(***)	(33)			
Shortfall of allowances to expected loss	i				12			
Allowances not reflected in regulatory capital Other assets					(545)			
Derivative financial instruments		13 531	_	13 531				
Other		8 607	(52)	8 555				
Goodwill	е		, ,		1 557			
Intangibles assets	f				1 083			
Deferred tax assets					471			
Deferred tax assets excluding those arising from temporary differences Deferred tax assets arising from temporary differences exceeding regulatory thresholds	g				_			
Deferred tax assets a realize through loss carrybacks	, and the second				4			
Deferred tax assets - other temporary differences					467			
Defined-benefit pension fund net assets	k				17			
Significant investments in other financial institutions	m + n				321			
Significant investments exceeding regulatory thresholds Significant investments not exceeding regulatory thresholds	m+n				321			
Other					5 106			
Total assets		219 301	(16 113)	203 188				
Liabilities								
Deposits		131 064	(225)	130 839				
Derivatives financial instruments Other liabilities		9 989 65 813	(16 113)	9 989 49 700				
Gains and losses due to changes in own credit risk on fair value liabilities	i	65 613	(16 113)	49 700	28			
Deferred tax liabilities	,				152			
Related to goodwill	w				-			
Related to intangibles	x				185			
Related to pensions Other deferred tax liabilities	У				(37)			
Other Other					49 520			
Subordinated debt		1 021	-	1 021				
Regulatory capital amortization of maturing debentures					-			
Fair value adjustment and unamortized issuance cost					11			
Subordinated debentures used for regulatory capital Allowed for inclusion in Tier 2 capital	r				1 010			
Subject to phase out	į.				1 010			
Ineligible additional Tier 2 capital					-			
Excluded from Tier 2 capital due to cap					-			
Total liabilities		207 887	(16 338)					
Equity Attributable to Shareholders Common shares	a	10 625	-	10 625	2 623			
Common snares Contributed surplus	a'				2 623			
Retained Earnings	b				6 593			
Accumulated Other Comprehensive Income (loss)	С				91			
Net gains (losses) on instruments designated as cash flow hedges	h				124			
Other Preferred shares					(33) 1 250			
Allowed for inclusion in additional Tier 1 capital	v				1 250 1 050			
Subject to phase out	v'				186			
Ineligible additional Tier 1 capital					-			
Excluded from additional Tier 1 capital due to cap					14			
Non-controlling interests Innovative instruments		789	225	1 014	1 014			
Innovative instruments Allowed for inclusion in additional Tier 1 capital					1 014			
Subject to phase out	p'				975			
Excluded from additional Tier 1 capital due to cap	·				-			
Other					39			
Portion allowed for inclusion into CET1	d				-			
Portion allowed for inclusion into Tier 1 capital	q s				-			
Portion allowed for inclusion into Tier 2 capital Portion not allowed for regulatory capital	5							
Total Equity		11 414	225	11 639				
Total Liabilities and Equity		219 301	(16 113)	203 188				

⁽¹⁾ The basis of consolidation used for financial accounting purposes, described in note 1 to the 2015 Annual Report audited consolidated financial statements, may differ from regulatory purposes. The regulatory consolidation does not include structured entities, where significant risk has been transferred to third parties nor subsidiaries and associates engaged in insurance activities.

⁽²⁾ The references identify balance sheet components which are used in calculation of regulatory capital on page 4.

⁽³⁾ Total assets related to Insurance activities and National Bank Life Insurance Company, and other are \$155 million and \$11 million respectively.

⁽⁴⁾ The amount is mainly due to securitization entities. For more information on structured entities, please see pages 185 to 188 of the 2015 Annual Report.

Capital Adequacy under Basel III⁽¹⁾

			201	16			20	15		
			Q [,]				Q4	Q3	Q2	Q1
				Risk-v	veighted assets					
	Exposure at					Capital				
(unaudited) (millions of Canadian dollars)	default	Standardized	AIRB Approach	Other	Total	requirement ⁽²⁾	1	1	Risk-w	eigthed assets
Credit risk										
Retail										
Residential mortgages	45 019	356	4 909	-	5 265	421	4 975	4 823	4 920	4 692
Qualifying revolving retail	5 105	_	1 011	-	1 011	81	1 036	973	1 017	1 003
Other retail	15 209	1 932	4 760	-	6 692	535	6 651	6 507	5 589	5 049
Non-retail										
Corporate	55 928	1 891	25 305	-	27 196	2 176	26 662	26 486	25 683	24 155
Sovereign	25 980	_	658	-	658	53	629	578	633	550
Financial institutions	4 431	168	1 041	-	1 209	97	974	835	746	845
Banking book equity ⁽³⁾	580	_	580	-	580	46	593	578	633	589
Securitization	2 958	_	795	-	795	64	798	755	1 582	2 291
Other assets	28 187	-	-	3 842	3 842	307	4 252	4 213	4 754	5 202
Counterparty credit risk										
Corporate	5 148	28	66	_	94	8	96	102	69	80
Sovereign	10 087	_	14	_	14	1	22	16	13	6
Financial institutions	52 797	_	1 415	_	1 415	113	1 402	1 756	1 477	1 423
Trading portfolio	11 428	209	2 688	_	2 897	232	2 774	3 765	3 572	3 743
Credit valuation adjustment charge ⁽⁴⁾		2 423	-	-	2 423	194	2 367	2 434	2 395	2 475
Regulatory scaling factor		_	2 593	_	2 593	207	2 512	2 577	2 511	2 430
Total - Credit risk	262 857	7 007	45 835	3 842	56 684	4 535	55 743	56 398	55 594	54 533
				00.2			33.10		30 00 1	0.000
Market risk										
VaR		_	1 266	_	1 266	101	1 262	976	731	693
Stressed VaR		_	1 707	_	1 707	137	1 875	1 225	953	1 086
Interest-rate specific risk		806	-	_	806	64	828	920	864	1 099
Total - Market risk		806	2 973	-	3 779	302	3 965	3 121	2 548	2 878
Operational risk		9 278	_	_	9 278	742	9 127	9 098	8 929	8 853
operational risk		3270			3270	142	3 121	3 030	0 323	0 000
Total	262 857	17 091	48 808	3 842	69 741	5 579	68 835	68 617	67 071	66 264
Capital ratio under Basel III										
Common Equity Tier 1 (CET1)					9.7%		9.9%	9.5%	9.5%	9.3%
Tier 1 ⁽⁵⁾					12.8%		12.5%	12.3%	12.4%	12.3%
Total ^{(5) (6)}					14.2%		14.0%	14.5%	14.6%	14.6%
Leverage ratio under Basel III					3.8%		3.7%	3.6%	3.7%	3.6%

⁽¹⁾ Figures are presented in an "all-in" basis.

⁽²⁾ The capital requirement is equal to 8% of risk-weighted assets.

⁽³⁾ Calculated using the simple risk-weight method.

⁽⁴⁾ Calculated based on CET1 risk-weighted assets.

⁽⁵⁾ Ratios as at October 31, 2015 include the redemption of Series 20 preferred shares on November 15, 2015.

⁽⁶⁾ Ratios as at October 31, 2015 include the November 2, 2015 redemption of \$500 million in notes.



Risk-Weighted Assets Movement by Key Drivers⁽¹⁾

		2016			20	15	
		Q1		Q4	Q3	Q2	Q1
	Non-counterparty	Counterparty					
(unaudited) (millions of Canadian dollars)	credit risk	credit risk ⁽²⁾	Total	Total	Total	Total	Total
Credit risk – Risk-weighted assets at beginning	49 082	6 661	55 743	56 398	55 594	54 533	52 782
Book size	250	381	631	1 038	146	844	757
Book quality	(30)	(381)	(411)	(365)	80	563	500
Model updates	-	-	-	(1 324)	(168)	-	(229)
Methodology and policy	-	-	-	-	_	-	-
Acquisitions and disposals	-	-	-	-	_	-	-
Foreign exchange movements	539	182	721	(4)	746	(346)	723
Credit risk – Risk-weighted assets at end	49 841	6 843	56 684	55 743	56 398	55 594	54 533
Market risk – Risk-weighted assets at beginning			3 965	3 121	2 548	2 878	3 317
1				_			
Movement in risk levels ⁽³⁾			(186)	217	23	(330)	(439)
Model updates			_	627	550	_	_
Methodology and policy			_	_	_	_	_
Acquisitions and disposals Market risk – Risk-weighted assets at end			3 779	3 965	3 121	2 548	2 878
Market risk – Risk-weighteu assets at enu			3119	3 903	3 121	2 546	2010
Operational risk – Risk-weighted assets at beginning			9 127	9 098	8 929	8 853	8 719
Movement in risk levels			151	29	169	76	134
Acquisitions and disposals			_	_	_	_	_
Operational risk – Risk-weighted assets at end			9 278	9 127	9 098	8 929	8 853
Risk-weighted assets at end			69 741	68 835	68 617	67 071	66 264

⁽¹⁾ Figures are presented in an "all-in" basis.

⁽²⁾ Calculated based on CET1 risk-weighted assets.

⁽³⁾ Also includes foreign exchange movement that is not considered material.



Reconciliation of Balance Sheet with Credit Risk Exposures

				Q1 2	2016			
			Exposi	ires subject to c	redit risk capital	(Other exposures	
		Drawn			Other exposures			
(unaudited) (millions of Canadian dollars)	Non-retail	Retail	Securitization	Repo-style transactions	Derivatives financial instruments	Subject to market risk capital	All other ⁽¹⁾	Balance sheet
Assets								
Cash and deposits with financial institutions ⁽²⁾	5 933	-	=	-	-	-	656	6 589
Securities								
At fair value through profit or loss	3 835	_	643	_	_	36 802	-	41 280
Available-for-sale	15 034	_	7	_	_	-	115	15 156
	18 869	_	650	_	-	36 802	115	56 436
Securities purchased under reverse repurchase agreements and securities borrowed				15 628	_	_	_	15 628
Loans								
Residential mortgage ⁽³⁾	23 738	20 671	-	_	_	-	-	44 409
Personal and credit card	=	30 926	1 388	_	-	-	-	32 314
Business and government	31 386	2 025	_	_	-	-	_	33 411
	55 124	53 622	1 388	-	_	-	-	110 134
Customers' liability under acceptances	8 942	-	-	-	_	-	-	8 942
Allowance for credit losses	(150)	(27)	-	_	-	1	(389)	(566)
	63 916	53 595	1 388	_	_	_	(389)	118 510
Other								
Derivative financial instruments ⁽²⁾	_	_	-	_	13 531	-	-	13 531
Due from clients, dealers and brokers	-	_	-	_	-	-	419	419
Purchase receivables	_	780	_	_	_	_	759	1 539
Investments in associates and joint ventures	_	_	-	-	_	-	730	730
Premises and equipment	-	1 384	-	_	-	_	460	1 844
Goodwill	-	-	-	_	-	_	1 280	1 280
Intangible assets	-	-	-	_	-	_	1 083	1 083
Other assets			_		_	_	1 712	1 712
	- 00.740	2 164	-	45.000	13 531	-	6 443	22 138
	88 718	55 759	2 038	15 628	13 531	36 802	6 825	219 301

⁽¹⁾ Includes deconsolidated assets related to insurance activities and all other assets that are neither subject to credit nor market risks.

⁽²⁾ These exposures may also be subject to market risk.

⁽³⁾ As per Basel definition, NHA MBS pooled and 5 units or more mortgages are included in the non-retail category.

Standardized Credit Risk Exposure Under the Basel Asset Categories and by Risk Weight⁽¹⁾

				20	16			
(unaudited) (millions of Canadian dollars)				Q	11			
Risk Weight	0%	20%	35%	50%	75%	100%	150%	Total
Retail								
Residential mortgage	-	-	815	15	279	75	-	1 184
Other retail	-	-	-	-	5 385	-	-	5 385
	-	-	815	15	5 664	75	-	6 569
Non-Retail								
Corporate	-	-	-	-	-	4 408	1	4 409
Sovereign	187	-	-	-	-	-	-	187
Financial Institutions	-	608	-	-	-	47	-	655
	187	608	_	_	-	4 455	1	5 251
Trading	-	-	-	-	ı	579	-	579
Total	187	608	815	15	5 664	5 109	1	12 399

		2015										
(unaudited) (millions of Canadian dollars)		Q4										
Risk Weight	0%	20%	35%	50%	75%	100%	150%	Total				
Retail												
Residential mortgage	-	-	857	10	235	67	-	1 169				
Other retail	-	-	-	-	5 264	-	-	5 264				
	-	-	857	10	5 499	67	-	6 433				
Non-Retail												
Corporate	-	-	-	-	-	3 200	1	3 201				
Sovereign	248	-	-	-	-	-	-	248				
Financial Institutions	-	447	-	-	-	17	-	464				
	248	447	-	1	-	3 217	1	3 913				
Trading	-	-	-	-	-	519	-	519				
Total	248	447	857	10	5 499	3 803	1	10 865				

(unaudited) (millions of Canadian dollars)	Q3									
Risk Weight	0%	20%	35%	50%	75%	100%	150%	Total		
Retail										
Residential mortgage	-	-	1 209	10	247	67	-	1 533		
Other retail	_	ı	-	-	5 083	-	-	5 083		
	-	-	1 209	10	5 330	67	-	6 616		
Non-Retail										
Corporate	-	-	-	-	-	3 904	2	3 906		
Sovereign	223	-	-	-	-	-	-	223		
Financial Institutions	_	553	-	-	-	17	-	570		
	223	553	-	-	-	3 921	2	4 699		
Trading	-	ı	-	-	-	621	-	621		
Total	223	553	1 209	10	5 330	4 609	2	11 936		

(unaudited) (millions of Canadian dollars)				Q)2			
Risk Weight	0%	20%	35%	50%	75%	100%	150%	Total
Retail								
Residential mortgage	-	-	674	17	181	50	-	922
Other retail	-	-	-	-	3 489	-	-	3 489
	-		674	17	3 670	50	-	4 411
Non-Retail								
Corporate	-	-	-	-	-	4 446	1	4 447
Sovereign	229	-	-	-	-	-	-	229
Financial Institutions	-	441	-	1	-	16	-	457
	229	441	1	ı	1	4 462	1	5 133
Trading	-		-	-	-	374	-	374
Total	229	441	674	17	3 670	4 886	1	9 918

(unaudited) (millions of Canadian dollars)				C	21			
Risk Weight	0%	20%	35%	50%	75%	100%	150%	Total
Retail								
Residential mortgage	-	-	550	-	20	-	-	570
Other retail	-	-	-	-	2 853	-	-	2 853
	-	-	550	-	2 873	-	-	3 423
Non-Retail								
Corporate	-	-	-	-	-	6 465	1	6 466
Sovereign	162	-	-	-	-	-	-	162
Financial Institutions	-	477	-	-	-	-	-	477
	162	477	ı	-	-	6 465	1	7 105
Trading	-	-	-	-	-	1 097	-	1 097
Total	162	477	550	-	2 873	7 562	1	11 625

⁽¹⁾ Exposure amounts are the expected gross exposure upon the default of an obligor. These amounts are net of specific allowance but do not reflect the impact of credit risk mitigation and collateral held.

Standardized Approach

Total - Net Credit Risk

AIRB Approach⁽²⁾

			2010	6			2015											
			Q1						Q	4					Q:	3		
(unaudited) (millions of Canadian dollars)	Drawn	Undrawn commitments	Repo-style transactions	OTC derivatives	Other off-balance sheet items	Total	Drawn	Undrawn commitments	Repo-style transactions	OTC derivatives	Other off-balance sheet items	Total	Drawn	Undrawn commitments	Repo-style transactions	OTC derivatives	Other off-balance sheet items	Total
Retail																		
Residential mortgage	39 234	5 785	-	-	-	45 019	38 784	5 647	-	-	-	44 431	38 682	5 739	-	-	-	44 421
Qualifying revolving retail	2 660	2 445	-	-	-	5 105	2 708	2 490	-	-	-	5 198	2 608	2 408	-	-	-	5 016
Other retail	13 892	1 304	-	-	13	15 209	13 736	1 302	_	-	14	15 052	13 508	1 313	-	_	14	14 835
	55 786	9 534	-	-	13	65 333	55 228	9 439	-	-	14	64 681	54 798	9 460	-	-	14	64 272
Non-retail																		
Corporate	40 053	13 283	5 142	6	2 592	61 076	38 859	13 344	3 604	6	2 616	58 429	37 554	13 050	3 552	2	2 659	56 817
Sovereign	21 927	3 923	9 779	306	132	36 067	21 026	3 985	9 833	616	124	35 584	19 704	3 438	10 504	304	111	34 061
Financial Institutions	3 468	301	52 256	541	662	57 228	2 139	277	59 420	505	692	63 033	1 888	228	61 376	421	645	64 558
	65 448	17 507	67 177	853	3 386	154 371	62 024	17 606	72 857	1 127	3 432	157 046	59 146	16 716	75 432	727	3 415	155 436
Trading book	-	-	-	11 428	-	11 428	-	-	-	10 318	-	10 318	-	-	-	12 003	-	12 003
Securitization	647	-	-	-	2 311	2 958	646	-	-	-	2 336	2 982	610	-	-	-	2 235	2 845
Total - Gross Credit Risk	121 881	27 041	67 177	12 281	5 710	234 090	117 898	27 045	72 857	11 445	5 782	235 027	114 554	26 176	75 432	12 730	5 664	234 556
Standardized Approach	9 588	419	1 406	585	401	12 399	9 074	339	496	525	431	10 865	9 249	338	1 291	622	436	11 936
AIRB Approach ⁽²⁾	112 293	26 622	65 771	11 696	5 309	221 691	108 824	26 706	72 361	10 920	5 351	224 162	105 305	25 838	74 141	12 108	5 228	222 620
Total - Gross Credit Risk	112 293	27 041	67 177	12 281	5 710	234 090	117 898	27 045	72 857	11 445	5 782	235 027	114 554	25 636	75 432	12 730	5 664	234 556
Adjustment to exposure for collateral	121 001	27 041	67 177	12 201	3710	234 090	117 090	27 045	72 637	11 445	5 7 6 2	235 027	114 554	26 176	75 432	12 730	5 004	234 336
Standardized Approach	-	-	(1 379)	(369)	-	(1 748)	-	-	(487)	(282)	-	(769)	-	-	(1 240)	(285)	-	(1 525)
AIRB Approach ⁽²⁾	-	-	(55 798)	-	-	(55 798)	-	_	(63 535)	-	-	(63 535)	_	-	(64 634)	-	-	(64 634)
Total - Net Credit Risk	121 881	27 041	10 000	11 912	5 710	176 544	117 898	27 045	8 835	11 163	5 782	170 723	114 554	26 176	9 558	12 445	5 664	168 397

		2015											2014						
			Q2						C	1					Q	4			
(unaudited)		Undrawn	Repo-style	отс	Other off-balance			Undrawn	Repo-style	отс	Other off-balance			Undrawn	Repo-style	отс	Other off-balance		
(millions of Canadian dollars)	Drawn			derivatives	sheet items	Total	Drawn		transactions	derivatives	sheet items	Total	Drawn	commitments	transactions	derivatives	sheet items	Total	
Retail	Diawii	communents	tiansactions	delivatives	SHEET ITEMS	Total	Diawii	Communents	transactions	delivatives	SHEET ITEMS	Total	Diawii	Commitments	transactions	delivatives	SHEET ITEMS	Total	
	36 865	5 615				42 480	36 044	5 499				41 543	35 511	5 339			_	40 850	
Residential mortgage				_	-				_	_	_				_	-			
Qualifying revolving retail	2 648	2 442	-	-	-	5 090	2 639	2 345	-	-	-	4 984	2 671	2 356	-	-	-	5 027	
Other retail	11 826	1 267	-	-	13	13 106	11 085	1 225	-	-	13	12 323	11 061	1 205	-	-	14	12 280	
	51 339	9 324	-	-	13	60 676	49 768	9 069	-	1	13	58 850	49 243	8 900	-	-	14	58 157	
Non-retail																			
Corporate	36 426	13 179	4 546	4	2 562	56 717	34 919	13 361	5 410	10	2 726	56 426	34 070	13 141	5 282	5	2 456	54 954	
Sovereign	18 341	3 479	8 464	321	96	30 701	19 673	3 229	11 655	187	101	34 845	20 429	3 080	12 187	182	100	35 978	
Financial Institutions	1 861	277	61 896	717	657	65 408	2 186	241	56 181	414	737	59 759	2 350	248	53 235	516	624	56 973	
	56 628	16 935	74 906	1 042	3 315	152 826	56 778	16 831	73 246	611	3 564	151 030	56 849	16 469	70 704	703	3 180	147 905	
Trading book	-	-	-	11 394	-	11 394	-	-	-	11 476	-	11 476	-	-	-	9 981	-	9 981	
Securitization	1 131	_	-	-	2 956	4 087	1 156	ı	-	ı	3 011	4 167	1 190	-	-	-	2 955	4 145	
Total - Gross Credit Risk	109 098	26 259	74 906	12 436	6 284	228 983	107 702	25 900	73 246	12 087	6 588	225 523	107 282	25 369	70 704	10 684	6 149	220 188	
Standardized Approach	6 839	304	1 890	372	513	9 918	5 947	275	3 728	1 106	569	11 625	6 228	284	2 468	509	599	10 088	
AIRB Approach ⁽²⁾	102 259	25 955	73 016	12 064	5 771	219 065	101 755	25 625	69 518	10 981	6 019	213 898	101 054	25 085	68 236	10 175	5 550	210 100	
Total - Gross Credit Risk	109 098	26 259	74 906	12 436	6 284	228 983	107 702	25 900	73 246	12 087	6 588	225 523	107 282	25 369	70 704	10 684	6 149	220 188	
Adjustment to exposure for collateral																			

25 900

(3 680)

(61 477)

8 089

(717)

11 370

(4 397)

107 282

(61 477)

159 649

6 588

26 259

109 098

(1 859)

(64 520)

8 527

(165)

12 271

(2 024)

(64 520)

107 702

162 439

6 149

(2 741)

(60 245)

157 202

(2 440)

8 019

(60 245)

25 369

(301)

10 383

⁽¹⁾ These amounts do not take into account allowances for credit losses nor amounts pledged as collateral. The tables also exclude equity securities.

⁽²⁾ For drawn, undrawn and Other off-balance sheet exposures, eligible financial collateral is taken into account in the Bank's Loss Given Default (LGD) models.



Consulting (millions of Caradian religions)			Ī					2016				
Comparison Com								Q1				
Canadian residential mortgage and HELOC Risk Grade PP bands 1800 - 100% 0.07% 17.6% 3.2% 60 0.2	(unaudited) (millions of Canadian dollars)			EAD	undrawn	average	average	average	average risk weight	RWA		EL adjusted average risk weight % ⁽²
Very low Low Company	Canadian residential mortgage and HELOCs	Risk Grade	PD bands									
Low	Insured Drawn and	Exceptionally low	0.000% - 0.144%	1 880	-	100%	0.07%	17.6%	3.2%	60	0.2	3%
Low 0.507% - 1.1185 904 - 100% 0.78% 0.2% 0.3% 48 0.3	Undrawn ⁽³⁾	Very low	0.145% - 0.506%	2 241	-	100%	0.30%	10.2%	5.2%	116	0.6	6%
Modium		,	0.507% - 1.116%	904	_		0.76%	5.2%				6%
Medium		Low	1.117% - 2.681%	517	_	100%	1.74%	3.3%	5.8%	30	0.3	7%
High Default 159		Medium	2.682% - 9.348%	615	-	100%	4.76%		8.5%	52	0.8	10%
Default 100.00% 74		High	9.349% - 99.99%		_							229
Uninsured Undrawn*** Exceptionally low Vary low 10.00% - 0.144% 3900 9 146 50% 0.05% 0.22.6% 3.1% 122 0.5 126% 0.05% 1.16% 0.05% 0.		•	100.00%	74	_	100%			23.0%			39%
Vary low 0.145% - 0.009% 1 626 3 583 73% 0.26% 23.4% 11.2% 122 0.9					-	100%		10.1%		345	4.3	6%
Vary low 0.145% - 0.500% 16.26 3.583 73% 0.28% 23.4% 11.2% 122 0.9	Unincured Undrawn ⁽⁴⁾	Exceptionally low	0.0009/ 0.1449/	2 000	0.146	569/	0.059/	22.69/	2 10/	122	0.5	3%
Low	Omnisured Ondrawn											12%
Low		,										26%
Medium												46%
High Default 100,00% 3 4 74% 100,00% 23.3% 29.14% 8 - 2 2 82% 14.84% 23.7% 120,33% 2 0.1 1 1 1 1 1 1 1 1 1												82%
Default 100.00% 3 4 74% 100.00% 23.3% 29.14% 8 - 2												166%
Uninsured Drawn ⁽⁰⁾ Exceptionally low Very low 0.45% 0.505% 12.22 0.00% 0.27% 23.0% 4.2% 625 2.5 0.27% 1.55% 1.27% 1.550 8.5 0.27% 1.47% 1.550 8.5 0.27% 1.47% 1.550 8.5 0.27% 1.47% 1.550 8.5 0.27% 1.47% 1.550 8.5 0.25% 1.47% 1.550 8.5 0.25% 1.47% 1.550 8.5 0.25% 1.47% 1.550 8.5 0.25% 1.47% 1.550 8.5 0.25% 1.47% 1.550 8.5 0.25% 1.47% 1.47% 1.550 8.5 0.25% 1.47% 1											0.1	291%
Very low		Delauit	100.00%		13 011						2.1	7%
Very low	(5)											
Low	Uninsured Drawn®	' '							1.7			4%
Low 1.117% - 2.681% 9.26												14%
Medium												28%
High Default 9.349% - 99.99% 259 259 28.97% 28.97% 28.97% 28.99% 159.9% 414 22.4 2 100.00% 70 100.00% 27.39% 245.99% 173 8.2 3 3 1692 2 0.766% 24.39% 13.29% 4186 54.9 20 24.39%												49%
Default Defa												92%
Company Exceptionally low 0.000% - 0.144% 2 660 4 679 57% 0.05% 70.6% 2.3% 61 0.9		-										268%
Very low		Derault	100.00%									392% 15 %
Very low	Ovelife in a record size	F	0.0000/ 0.4440/	0.000	4.070	F.70/	0.05%	70.00/	2.20/	C4	0.0	20/
Low 0.507% - 1.116% 572 214 90% 0.78% 70.9% 22.4% 128 3.2 1.117% - 2.681% 513 126 96% 1.79% 76.5% 45.3% 232 7.1 Medium 2.682% 9.348% 359 40 101% 4.51% 76.7% 85.2% 306 12.3 1.1 Medium 2.682% 9.349% 99.99% 72 4 102% 20.69% 74.2% 184.5% 134 11.8 3 Default 100.00% 59.4% 265.4% 59 11.3 8 5 105 5 105 5 664 73% 10.00% 59.4% 265.4% 59 11.3 8 11.8 3 1.3 Medium 2.682% 9.348% 227 1 475 85% 0.07% 40.7% 7.2% 164 0.6 Very low 0.145% -0.506% 2 649 366 98% 0.30% 49.6% 26.0% 690 4.0 Low 0.507% 1.116% 2 318 276 98% 0.80% 60.3% 55.2% 1279 11.3 Low 1.117% - 2.681% 1486 83 99% 1.75% 64.5% 79.4% 1181 16.8 Medium 2.682% 9.348% 802 28 99% 4.21% 67.2% 98.8% 776 22.3 1 High 9.349% - 9.99% 193 5 97% 20.33% 62.5% 133.5% 258 25.2 2 Default 100.00% 60.8% 99.5% 100.00% 60.8% 397.5% 412 34.3 8												3% 13%
Low 1.117% - 2.681% 513 126 96% 1.79% 76.5% 45.3% 232 7.1 Medium 2.682% - 9.348% 359 40 101% 4.51% 76.7% 85.2% 306 12.3 1 Migh 9.349% - 99.99% 72 4 102% 20.69% 74.2% 184.5% 134 11.8 3 Default 100.00% 59.4% 265.4% 59 11.3 8 5 105 5 105 5 664 73% 1.39% 71.5% 19.8% 1 011 48.4 Default	credit	•										13%
Medium												
High Default 9.349% - 99.99% 72 4 102% 20.69% 74.2% 184.5% 134 11.8 3 100.00% 22 - 104% 100.00% 59.4% 265.4% 59 11.3 8 100.00% 51.05 5 105 5 664 73% 1.39% 71.5% 19.8% 1 011 48.4 5 100.00% 59.4% 265.4% 59 11.3 8 100.00% 59.4% 265.4% 59 11.3 8 100.00% 59.4% 265.4% 59 11.3 8 100.00% 59.4% 265.4% 59 11.3 8 100.00% 59.4% 265.4% 59 11.3 8 100.00% 59.4% 265.4% 59 11.3 8 100.00% 59.4% 265.4% 59 11.3 8 100.00% 59.4% 265.4% 59 11.3 8 100.00% 59.4% 265.4% 59 11.3 8 100.00% 59.4% 265.4% 59 11.3 8 100.00% 59.4% 265.4% 265.4% 59 11.3 8 100.00% 59.4% 265.4%												63% 128%
Default 100.00% 22 - 104% 100.00% 59.4% 265.4% 59 11.3 8 5 105 5 105 5 664 73% 1.39% 71.5% 19.8% 1 011 48.4 Default												388%
Stop					4							897%
Very low 0.145% - 0.506% 2 649 366 98% 0.30% 49.6% 26.0% 690 4.0 Low 0.507% - 1.116% 2 318 276 98% 0.80% 60.3% 55.2% 1 279 11.3 Low 1.117% - 2.681% 1 486 83 99% 1.75% 64.5% 79.4% 1 181 16.8 Medium 2.682% - 9.348% 802 28 99% 4.21% 67.2% 96.8% 776 22.3 1 High 9.349% - 99.99% 193 5 97% 20.33% 62.5% 133.5% 258 25.2 2 Default 100.00% 104 6 99% 100.00% 60.8% 397.5% 412 34.3 8 9 824 2 239 95% 2.35% 54.1% 48.4% 4 760 114.5		Derault	100.00%		5 664							32%
Very low 0.145% - 0.506% 2 649 366 98% 0.30% 49.6% 26.0% 690 4.0 Low 0.507% - 1.116% 2 318 276 98% 0.80% 60.3% 55.2% 1 279 11.3 Low 1.117% - 2.681% 1 486 83 99% 1.75% 64.5% 79.4% 1 181 16.8 Medium 2.682% - 9.348% 802 28 99% 4.21% 67.2% 96.8% 776 22.3 1 High 9.349% - 99.99% 193 5 97% 20.33% 62.5% 133.5% 258 25.2 2 Default 100.00% 104 6 99% 100.00% 60.8% 397.5% 412 34.3 8 9 824 2 239 95% 2.35% 54.1% 48.4% 4 760 114.5	O4box ************************************	Eventionally	0.0000/ 0.4440/	0.070	4 475	050/	0.070/	40.70/	7.00	401	0.0	
Low 0.507% - 1.116% 2 318 276 98% 0.80% 60.3% 55.2% 1 279 11.3 Low 1.117% - 2.681% 1 486 83 99% 1.75% 64.5% 79.4% 1 181 16.8 Medium 2.682% - 9.348% 802 28 99% 4.21% 67.2% 96.8% 776 22.3 1 High 9.349% - 99.99% 193 5 97% 20.33% 62.5% 133.5% 258 25.2 2 Default 100.00% 104 6 99% 100.00% 60.8% 397.5% 412 34.3 8 9 824 2 239 95% 2.35% 54.1% 48.4% 4 760 114.5	Other retains											8% 28%
Low 1.117% - 2.681% 1 486 83 99% 1.75% 64.5% 79.4% 1 181 16.8 Medium 2.682% - 9.348% 802 28 99% 4.21% 67.2% 96.8% 776 22.3 1 High 9.349% - 99.99% 193 5 97% 20.33% 62.5% 133.5% 258 25.2 2 Default 100.00% 104 6 99% 100.00% 60.8% 397.5% 412 34.3 8 9 824 2 239 95% 2.35% 54.1% 48.4% 4 760 114.5		•										28% 61%
Medium 2.682% - 9.348% 802 28 99% 4.21% 67.2% 96.8% 776 22.3 1 High 9.349% - 99.99% 193 5 97% 20.33% 62.5% 133.5% 258 25.2 2 Default 100.00% 104 6 99% 100.00% 60.8% 397.5% 412 34.3 8 9 824 2 239 95% 2.35% 54.1% 48.4% 4 760 114.5												94%
High 9.349% - 99.99% 193 5 97% 20.33% 62.5% 133.5% 258 25.2 2 Default 100.00% 104 6 99% 100.00% 60.8% 397.5% 412 34.3 8 9 824 2 239 95% 2.35% 54.1% 48.4% 4 760 114.5												132%
Default 100.00% 104 6 99% 100.00% 60.8% 397.5% 412 34.3 8 9 824 2 239 95% 2.35% 54.1% 48.4% 4 760 114.5												132% 296%
9 824 2 239 95% 2.35% 54.1% 48.4% 4 760 114.5		0			-							296% 812%
		Delault	100.00%		•							63%
						1		<u> </u>				23%

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

⁽²⁾ EL adjusted average risk weight is calculated as (RWA + 12.5 x EL) / EAD.

⁽³⁾ Includes insured drawn and undrawn retail mortgages and home equity lines of credit.

⁽⁴⁾ Includes only uninsured undrawn retail mortgages and home equity lines of credit.

⁽⁵⁾ Includes only uninsured drawn retail mortgages and home equity lines of credit.

⁽⁶⁾ Includes all other drawn and undrawn retail exposures.



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(unaudited) (millions of Canadian dollars) Canadian residential mortgage and HELOCs Risk Grade	0.145% - 0.506% 0.507% - 1.116% 1.117% - 2.681% 2.682% - 9.348% 9.349% - 99.99% 100.00%	1 960 2 255 915 469 670 161 69 6 499	Notional of undrawn commitments - - - - -	Exposure weighted- average (EAD %) 100% 100% 100% 100%	Exposure weighted- average (PD %) 0.07% 0.30% 0.76%		Exposure weighted- average risk weight asset (RWA %) 3.3% 5.1%	RWA 64	Expected Losses (EL)	EL adjusted average risk weight % ⁽²⁾
Canadian residential mortgage and HELOCS Insured Drawn and Undrawn ⁽³⁾ Undrawn ⁽³⁾ Uninsured Undrawn ⁽⁴⁾ Uninsured Undrawn ⁽⁴⁾ Exceptionally lovery low Low Low Low Low Low Medium High Default Uninsured Undrawn ⁽⁴⁾ Exceptionally lovery low L	v 0.000% - 0.144% 0.145% - 0.506% 0.507% - 1.116% 1.117% - 2.681% 2.682% - 9.348% 9.349% - 99.99% 100.00% v 0.000% - 0.144%	1 960 2 255 915 469 670 161 69	- - - - -	100% 100% 100% 100%	0.07% 0.30% 0.76%	17.9% 10.2%	3.3%		` '	weight %\
Insured Drawn and Undrawn ⁽³⁾ Exceptionally lovery low Low Low Medium High Default Uninsured Undrawn ⁽⁴⁾ Exceptionally lovery low Low Low Medium High Default Uninsured Drawn ⁽⁵⁾ Exceptionally lovery low Low Medium High Default Exceptionally lovery low L	v 0.000% - 0.144% 0.145% - 0.506% 0.507% - 1.116% 1.117% - 2.681% 2.682% - 9.348% 9.349% - 99.99% 100.00% v 0.000% - 0.144%	2 255 915 469 670 161 69	- - - -	100% 100% 100%	0.30% 0.76%	10.2%		64		1 L
Undrawn ⁽³⁾ Very low Low Low Medium High Default Uninsured Undrawn ⁽⁴⁾ Exceptionally lov Very low Low Low Medium High Default Uninsured Drawn ⁽⁵⁾ Exceptionally lov Very low L	0.145% - 0.506% 0.507% - 1.116% 1.117% - 2.681% 2.682% - 9.348% 9.349% - 99.99% 100.00%	2 255 915 469 670 161 69	- - - -	100% 100% 100%	0.30% 0.76%	10.2%		04	0.3	3%
Low Low Medium High Default Uninsured Undrawn ⁽⁴⁾ Exceptionally lovery low Low Medium High Default Uninsured Drawn ⁽⁵⁾ Exceptionally lovery low Low Medium High Default Exceptionally lovery low L	0.507% - 1.116% 1.117% - 2.681% 2.682% - 9.348% 9.349% - 99.99% 100.00% v 0.000% - 0.144%	915 469 670 161 69	- - - -	100% 100%	0.76%		5.1%1	440	0.6	5%
Low Medium High Default Uninsured Undrawn ⁽⁴⁾ Exceptionally lovery low Low Medium High Default Uninsured Drawn ⁽⁵⁾ Exceptionally lovery low Low Medium High Default Exceptionally lovery low L	1.117% - 2.681% 2.682% - 9.348% 9.349% - 99.99% 100.00% v 0.000% - 0.144%	469 670 161 69	- - -	100%			5.3%	116 48	0.6	5% 6%
Medium High Default Uninsured Undrawn ⁽⁴⁾ Exceptionally lo Very low Low Medium High Default Uninsured Drawn ⁽⁵⁾ Exceptionally lo Very low L	2.682% - 9.348% 9.349% - 99.99% 100.00% v 0.000% - 0.144%	670 161 69	- -		1 700/	3.4%	5.8%	27	0.4	7%
High Default Uninsured Undrawn ⁽⁴⁾ Exceptionally lovery low Low Medium High Default Uninsured Drawn ⁽⁵⁾ Exceptionally lovery low L	9.349% - 99.99% 100.00% v 0.000% - 0.144%	161 69	_		1.70% 5.22%	2.7%	8.8%	59	0.3	11%
Uninsured Undrawn ⁽⁴⁾ Exceptionally lovery low Low Low Medium High Default Uninsured Drawn ⁽⁵⁾ Exceptionally lovery low L	100.00% v 0.000% - 0.144%	69		100%	26.81%	2.7%	13.9%	22	1.1	23%
Uninsured Undrawn ⁽⁴⁾ Exceptionally lovery low Low Low Medium High Default Uninsured Drawn ⁽⁵⁾ Exceptionally lovery low Low Low Low Low Low Low Low	v 0.000% - 0.144%		_	100%	100.00%	2.9%	23.3%	16	1.1	44%
Very low Low Low Medium High Default Uninsured Drawn ⁽⁵⁾ Exceptionally lov Very low Low Low Low Low Low				100%	2.62%	10.3%	5.4%	352	4.7	6%
Very low Low Low Medium High Default Uninsured Drawn ⁽⁵⁾ Exceptionally lov Very low Low Low Low Low Low		0 100		10070	2.0270	10.070	0.170	002		<u> </u>
Very low Low Low Medium High Default Uninsured Drawn ⁽⁵⁾ Exceptionally lov Very low Low Low Low		4 077	9 339	58%	0.05%	22.6%	3.1%	127	0.5	3%
Low Low Medium High Default Uninsured Drawn ⁽⁵⁾ Exceptionally lov Very low Low Low Low	0.145% - 0.506%	1 389	3 244	70%	0.25%	23.5%	11.1%	155	0.8	12%
Low Medium High Default Uninsured Drawn ⁽⁵⁾ Exceptionally lov Very low Low Low Low	0.507% - 1.116%	111	146	81%	0.72%	23.7%	23.8%	26	0.2	26%
Medium High Default Uninsured Drawn ⁽⁵⁾ Exceptionally lo Very low Low Low Low	1.117% - 2.681%	31	40	81%	1.71%	23.7%	41.6%	13	0.1	47%
High Default Uninsured Drawn ⁽⁵⁾ Exceptionally lo Very low Low Low Low	2.682% - 9.348%	9	12	84%	4.29%	23.9%	71.2%	7	0.1	84%
Uninsured Drawn ⁽⁵⁾ Exceptionally lovery low Low Low	9.349% - 99.99%	1	1	84%	15.53%	23.4%	124.4%	2	0.1	175%
Uninsured Drawn ⁽⁵⁾ Exceptionally lo Very low Low Low	100.00%	2	3	65%	100.00%	24.0%	300.2%	5	-	300%
Very low Low Low		5 620	12 785	62%	0.16%	22.9%	6.0%	335	1.8	6%
Very low Low Low										
Very low Low Low	v 0.000% - 0.144%	15 219			0.07%	23.1%	4.2%	640	2.6	4%
Low Low	0.145% - 0.506%	11 730			0.27%	25.5%	12.6%	1 478	8.1	13%
Low	0.507% - 1.116%	2 713			0.72%	25.5%	25.5%	693	5.0	28%
	1.117% - 2.681%	799			1.69%	25.4%	44.4%	355	3.4	50%
	2.682% - 9.348%	424			4.87%	26.4%	84.1%	356	5.5	100%
High	9.349% - 99.99%	186			27.04%	28.2%	149.3%	278	14.5	247%
Default	100.00%	73			100.00%	27.4%	249.5%	181	8.4	394%
		31 144			0.70%	24.4%	12.8%	3 981	47.5	15%
										1
Qualifying revolving Exceptionally lo		2 717	4 681	58%	0.05%	71.0%	2.3%	63	1.0	3%
credit Very low	0.145% - 0.506%	919	610	82%	0.29%	70.0%	10.1%	92	1.9	13%
Low	0.507% - 1.116%	577	219	90%	0.78%	71.2%	22.5%	130	3.2	29%
Low	1.117% - 2.681%	522	135	95%	1.79%	76.8%	45.4%	237	7.2	63%
Medium	2.682% - 9.348%	366	44	101%	4.56%	77.4%	86.6%	318	12.7	130%
High	9.349% - 99.99%	74	4	102%	20.59%	73.6%	183.4%	136	11.9	384%
Default	100.00%	23 5 198	5 693	104% 74%	100.00% 1.40%	58.8% 71.9%	263.3% 19.9%	60 1 036	11.3 49.2	877% 32%
		3 196	5 693	1470	1.40%	71.9%	19.9%	1 036	49.2	32%
Other retail (6) Exceptionally lo	v 0.000% - 0.144%	2 309	1 433	86%	0.07%	40.0%	7.1%	163	0.6	7%
Very low	0.145% - 0.506%	2 645	379	98%	0.30%	49.7%	26.0%	689	4.0	28%
Low	0.507% - 1.116%	2 295	271	98%	0.80%	60.4%	55.2%	1 268	11.2	61%
Low	1.117% - 2.681%	1 513	85	99%	1.75%	64.5%	79.4%	1 201	17.1	94%
Medium	2.682% - 9.348%	729	29	99%	4.35%	66.2%	95.8%	698	20.7	131%
High	9.349% - 99.99%	188	5	98%	21.64%	62.6%	132.2%	249	26.2	306%
Default	100.00%	108	7	96%	100.00%	60.3%	390.5%	420	35.4	803%
Soldit	. 55.3070	9 787	2 209	95%	2.40%	53.8%	47.9%	4 688	115.2	63%
	1	58 248	20 687	87%	1.21%	31.8%	17.8%	10 392	218.4	23%
	İ					0070	17.0/0	.0002		

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

⁽²⁾ EL adjusted average risk weight is calculated as (RWA + 12.5 x EL) / EAD.

⁽³⁾ Includes insured drawn and undrawn retail mortgages and home equity lines of credit.

⁽⁴⁾ Includes only uninsured undrawn retail mortgages and home equity lines of credit.

⁽⁵⁾ Includes only uninsured drawn retail mortgages and home equity lines of credit.

⁽⁶⁾ Includes all other drawn and undrawn retail exposures.

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				Q1 2016						Q4 2015								
(unaudited) (millions	of Canadian dollars)								Corporat	e AIRB exposu	res by internal F	PD grade						
Internal Ratings	PD Range					AD Amount	Average PD	Average LGD		Percentage				EAD Amount	Average PD	Average LGD		Percentage
grades	0.000%	S&P rating equivalent	Drawn	Undrawn	Other	Total	(%)	(%)	RWA	RWA (%)	Drawn	Undrawn	Other	Total	(%)	(%)	RWA	RWA (%)
1	0.000 - 0.035	AAA AA-	27	5	-	32	0.03%	20.5%	1	3%	26	2	-	28	0.03%	17.6%	1	4%
1.5	0.035 - 0.044	A+	32	7	50	89	0.04%	40.4%	5	6%	35	5	10	50	0.04%	26.0%	3	6%
2	0.044 - 0.063	A	361	508	325	1 194	0.05%	48.1%	222	19%	307	474	313	1 094	0.05%	48.9%	209	19%
2.5	0.063 - 0.103	A-	1 997	1 175	60	3 232	0.08%	46.3%	659	20%	1 874	1 198	61	3 133	0.08%	45.3%	621	20%
3	0.103 - 0.170	BBB+	4 399	2 574	152	7 125	0.13%	40.4%	2 002	28%	4 418	2 814	151	7 383	0.13%	38.8%	1 994	27%
3.5	0.170 -0.280	BBB	5 199	2 727	798	8 724	0.22%	37.2%	2 821	32%	5 448	2 759	755	8 962	0.22%	37.9%	2 955	33%
4	0.280 - 0.462	BBB-	5 961	2 031	357	8 349	0.36%	37.5%	3 511	42%	5 809	2 344	374	8 527	0.36%	37.8%	3 589	42%
4.5	0.462 - 0.762	BB+	5 532	1 172	184	6 888	0.59%	36.2%	3 182	46%	4 822	909	187	5 918	0.59%	34.7%	2 639	45%
5	0.762 - 1.256	BB	6 437	1 491	307	8 235	0.98%	35.8%	4 889	59%	6 483	1 284	404	8 171	0.98%	35.6%	4 837	59%
5.5	1.256 - 2.070	BB-	2 962	650	142	3 754	1.61%	35.7%	2 563	68%	2 917	710	158	3 785	1.61%	36.2%	2 608	69%
6	2.070 - 3.412	B+	1 892	421	175	2 488	2.66%	35.5%	1 926	77%	1 678	383	142	2 203	2.66%	36.1%	1 756	80%
6.5	3.412 -5.625	В	1 108	147	74	1 329	4.38%	35.2%	1 153	87%	1 192	163	73	1 428	4.38%	35.3%	1 233	86%
7	5.625 - 9.272	B-	894	120	35	1 049	7.22%	40.4%	1 287	123%	870	91	31	992	7.22%	36.7%	1 066	107%
7.5	9.272 - 15.284	CCC+	209	27	1	237	11.90%	43.9%	369	156%	182	26	-	208	11.90%	39.7%	294	141%
8	15.284 - 25.195	CCC	29	2	-	31	19.62%	43.1%	53	171%	21	1	-	22	19.62%	36.4%	32	145%
8.5	25.195 - 100	CCC-	65	2	-	67	32.35%	59.3%	188	281%	81	1	3	85	32.35%	64.8%	266	313%
9	100	CC	268	1	1	270	100.00%	39.5%	540	200%	275	3	-	278	100.00%	40.9%	576	207%
9.5	100	С	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	100	D	_	_	_	_	-	-	-	-	-	-	-	_	_	-	-	_
Total			37 372	13 060	2 661	53 093	1.40%	38.0%	25 371	48%	36 438	13 167	2 662	52 267	1.43%	37.7%	24 679	47%

				Q1 2016								Q4 2015						
•									Sovereig	n AIRB exposu	res by internal F	PD grade						
Internal Ratings	PD Range					EAD Amount	Average PD	Average LGD		Percentage				EAD Amount	Average PD	Average LGD		Percentage
grades	0.000%	S&P rating equivalent	Drawn	Undrawn	Other	Total	(%)	(%)	RWA	RWA (%)	Drawn	Undrawn	Other	Total	(%)	(%)	RWA	RWA (%)
1	0.000 - 0.010	AAA AA-	16 301	122	355	16 778	0.01%	10.5%	342	2%	15 823	130	658	16 611	0.01%	10.4%	329	2%
1.5	0.010 - 0.019	A+	4 088	2 946	1 110	8 144	0.01%	13.3%	209	3%	3 664	3 295	618	7 577	0.01%	13.6%	220	3%
2	0.019 - 0.033	A	1 323	826	12	2 161	0.03%	18.2%	104	5%	1 269	532	11	1 812	0.03%	18.1%	80	4%
2.5	0.033 - 0.060	A-	7	1	-	8	0.05%	14.6%	1	13%	7	1	-	8	0.05%	14.6%	-	-
3	0.060 - 0.107	BBB+	-	-	-	-	-	-	_	-	-	-	-	-	_	-	-	-
3.5	0.107 - 0.191	BBB	-	-	-	-	-	-	_	-	-	-	-	-	_	-	-	-
4	0.191 - 0.342	BBB-	21	-	-	21	0.26%	14.5%	2	10%	-	-	_	-	_	-	_	-
4.5	0.342 - 0.612	BB+	_	-	-	-	_	-	-	-	-	-	_	-	_	-	_	-
5	0.612 - 1.095	BB	-	-	-	-	-	-	-	-	-	-	_	-	-	-	-	-
5.5	1.095 - 1.960	BB-	-	-	-	-	-	-	_	-	-	-	-	-	_	-	-	-
6	1.960 - 3.507	B+	_	-	-	-	_	-	-	-	15	-	_	15	2.62%	18.5%	8	53%
6.5	3.507 - 6.276	В	_	28	8	36	4.69%	14.1%	14	39%	-	27	8	35	4.69%	14.1%	14	40%
7	6.276 - 11.231	B-	-	-	-	-	-	-	_	-	-	-	-	-	_	-	-	-
7.5	11.231 - 20.099	CCC+	_	-	-	-	_	-	-	-	-	-	_	-	_	-	_	-
8	20.099 - 35.967	ccc	_	-	-	-	_	-	-	-	-	-	_	-	_	-	_	-
8.5	35.967 - 100	CCC-	_	-	-	-	_	-	-	-	-	-	_	-	_	-	_	-
9	100	CC	-	-	-	-	-	-	-	-	-	-	_	-	-	-	-	-
9.5	100	С	_	-	-	-	-	-	-	-	-	-	_	-	_	-	_	-
10	100	D	_	-	-	-	-	-	-	-	-	-	_	-	_	-	_	-
Total			21 740	3 923	1 485	27 148	0.02%	11.9%	672	2%	20 778	3 985	1 295	26 058	0.02%	11.9%	651	2%

						Q1 2	016							Q4 2	015			
									nancial Insti	utions AIRB ex	posures by inte	rnal PD grade						
Internal Ratings	PD Range			EAD Amount Average PD Average LGD RWA Percentage					EAD Amount	Average PD	Average LGD	RWA	Percentage					
grades	0.000%	S&P rating equivalent	Drawn	Undrawn	Other	Total	(%)	(%)	KWA	RWA (%)	Drawn	Undrawn	Other	Total	(%)	(%)	NIIA	RWA (%)
1	0.000 - 0.035	AAA AA-	126	-	2 504	2 630	0.03%	64.0%	214	8%	309	-	2 533	2 842	0.03%	64.1%	381	13%
1.5	0.035 - 0.044	A+	327	-	416	743	0.04%	50.1%	93	13%	327	-	493	820	0.04%	45.0%	109	13%
2	0.044 - 0.063	A	269	30	2 425	2 724	0.05%	37.1%	179	7%	152	30	1 951	2 133	0.05%	37.5%	178	8%
2.5	0.063 - 0.103	A-	251	-	1 611	1 862	0.08%	19.0%	141	8%	237	-	1 804	2 041	0.08%	16.7%	157	8%
3	0.103 - 0.170	BBB+	259	-	434	693	0.13%	39.5%	161	23%	287	13	423	723	0.13%	41.9%	197	27%
3.5	0.170 -0.280	BBB	1 391	-	434	1 825	0.22%	22.7%	374	20%	417	-	253	670	0.22%	44.8%	274	41%
4	0.280 - 0.462	BBB-	268	100	1 361	1 729	0.36%	35.8%	588	34%	157	93	1 203	1 453	0.36%	35.0%	554	38%
4.5	0.462 - 0.762	BB+	324	5	268	597	0.59%	50.7%	415	70%	230	5	284	519	0.59%	42.6%	343	66%
5	0.762 - 1.256	BB	11	2	200	213	0.98%	42.1%	157	74%	7	2	41	50	0.98%	47.0%	39	78%
5.5	1.256 - 2.070	BB-	-	-	5	5	1.61%	47.8%	4	80%	-	-	3	3	1.61%	52.8%	4	133%
6	2.070 - 3.412	B+	-	-	1	1	2.66%	30.6%	1	100%	-	-	3	3	2.66%	28.1%	2	67%
6.5	3.412 -5.625	В	59	-	-	59	4.38%	57.7%	129	219%	16	-	-	16	4.38%	58.5%	31	194%
7	5.625 - 9.272	B-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7.5	9.272 - 15.284	CCC+	-	-	-	-	-	-	_	-	-	-	-	-	-	-	_	-
8	15.284 - 25.195	CCC	-	-	-	-	-	-	_	-	-	-	-	-	-	-	_	-
8.5	25.195 - 100	CCC-	-	-	-	-	-	-	_	-	-	-	-	-	-	-	_	-
9	100	CC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9.5	100	С	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	100	D	-	-	-	-	-	-	-	-	-	-	-	-	-	-		_
Total			3 285	137	9 659	13 081	0.17%	39.4%	2 456	19%	2 139	143	8 991	11 273	0.16%	41.7%	2 269	20%

	Q1	2016
Credit commitments - AIRB Non-retail portfolios	Notional undrawn commitments	EAD on undrawn commitments ⁽²⁾
Corporate	33 797	13 060
Sovereign	9 074	3 923
Financial Institutions	273	137
Total	43 144	17 120

Q4:	2015
Notional undrawn commitments	EAD on undrawn commitments ⁽²⁾
34 026	13 167
9 114	3 985
285	143
43 425	17 295

⁽¹⁾ The data presented above take into account permissible netting and exclude SME-Retail Portfolio, trading related portfolio and Equity.

(2) EAD undrawn commitments are the undrawn commitments (notional amount) that is currently undrawn but expected to be drawn in the event of a default.

						Q3 :	2015							Q2 20								Q1 2	015			
(unaudited) (mill	lions of Canadian	dollars)								_			Corporate A	IRB exposure	s by internal	PD grade		_								
Internal	PD Range	S&P rating			E	AD Amount	Average PD	Average	DWA	Percentage			E	AD Amount	Average PD	Average	RWA	Percentage				AD Amount	Average PD	Average	RWA	Percentage
Ratings grades	s 0.000%	equivalent	Drawn	Undrawn	Other	Total	(%)	LGD	I I	RWA (%)	Drawn	Undrawn	Other	Total	(%)	LGD	N.V.A	RWA (%)	Drawn	Undrawn	Other	Total	(%)	LGD	N.V.A	RWA (%)
1	0.000 - 0.035	AAA AA-	21	2	-	23	0.03%	19.0%	1	4%	18	2	-	20	0.03%	22.6%	1	5%	27	5	-	32	0.03%	20.3%	1	3%
1.5	0.035 - 0.044	A+	37	4	8	49	0.04%	19.3%	3	6%	35	4	150	189	0.04%	38.6%	12	6%	28	3	8	39	0.04%	26.6%	3	8%
2	0.044 - 0.063	A	183	372	514	1 069	0.05%	50.6%	190	18%	180	445	466	1 091	0.05%	49.1%	200	18%	134	464	525	1 123	0.05%	48.3%	182	16%
2.5	0.063 - 0.103	A-	1 797	1 156	61	3 014	0.08%	46.2%	591	20%	1 434	1 193	62	2 689	0.08%	45.9%	543	20%	1 731	1 553	63	3 347	0.08%	40.9%	626	19%
3	0.103 - 0.170	BBB+	3 886	2 763	124	6 773	0.13%	38.4%	1 778	26%	3 732	2 867	137	6 736	0.13%	38.8%	1 758	26%	3 955	2 894	233	7 082	0.13%	39.5%	1 850	26%
3.5	0.170 -0.280	BBB	4 899	2 854	668	8 421	0.22%	36.9%	2 732	32%	4 965	2 867	612	8 444	0.22%	36.3%	2 591	31%	4 298	2 598	619	7 515	0.22%	38.5%	2 393	32%
4	0.280 - 0.462	BBB-	5 674	1 859	276	7 809	0.36%	36.8%	3 079	39%	5 750	1 793	259	7 802	0.36%	35.6%	2 901	37%	5 526	1 745	205	7 476	0.36%	36.2%	2 757	37%
4.5	0.462 - 0.762	BB+	4 685	944	236	5 865	0.59%	36.1%	2 809	48%	4 3 1 4	996	209	5 519	0.59%	36.6%	2 664	48%	4 369	958	208	5 535	0.59%	36.2%	2 587	47%
5	0.762 - 1.256	BB	7 005	1 578	308	8 891	0.98%	39.0%	5 944	67%	6 801	1 425	210	8 436	0.98%	37.9%	5 380	64%	6 160	1 413	262	7 835	0.98%	37.6%	4 737	60%
5.5	1.256 - 2.070	BB-	2 772	682	149	3 603	1.61%	36.9%	2 547	71%	2 767	777	196	3 740	1.61%	33.5%	2 438	65%	2 492	803	232	3 527	1.61%	37.1%	2 581	73%
6	2.070 - 3.412	B+	1 680	407	156	2 243	2.66%	36.6%	1 837	82%	1 684	406	137	2 227	2.66%	37.6%	1 925	86%	1 495	474	63	2 032	2.66%	32.3%	1 417	70%
6.5	3.412 -5.625	В	1 160	145	97	1 402	4.38%	36.6%	1 235	88%	955	137	92	1 184	4.38%	30.2%	844	71%	903	149	110	1 162	4.38%	29.9%	832	72%
7	5.625 - 9.272	B-	919	80	41	1 040	7.22%	38.4%	1 177	113%	977	74	49	1 100	7.22%	38.4%	1 218	111%	813	88	46	947	7.22%	36.5%	1 001	106%
7.5	9.272 - 15.284	CCC+	173	22	1	196	11.90%	36.7%	266	136%	155	17	2	174	11.90%	36.1%	229	132%	238	15	2	255	11.90%	44.7%	408	160%
8	15.284 - 25.195	ccc	14	-	-	14	19.62%	35.1%	19	136%	47	2	-	49	19.62%	7.9%	16	33%	118	36	4	158	19.62%	31.4%	242	153%
8.5	25.195 - 100	CCC-	60	1	-	61	32.35%	58.9%	167	274%	132	1	-	133	32.35%	54.5%	359	270%	15	2	-	17	32.35%	33.9%	31	182%
9	100	CC	276	6	-	282	100.00%	41.7%	682	242%	281	2	-	283	100.00%	42.1%	631	223%	255	3	1	259	100.00%	41.0%	537	207%
9.5	100	С	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	100	D	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total			35 241	12 875	2 639	50 755	1.46%	38.2%	25 057	49%	34 227	13 008	2 581	49 816	1.50%	37.5%	23 710	48%	32 557	13 203	2 581	48 341	1.46%	37.7%	22 185	46%

						Q3 20	115							Q2 20								Q1 20)15			
													Sovereign	AIRB exposure	s by internal	PD grade										
	PD Range	S&P rating				EAD Amount	Average PD	Average	RWA	Percentage					Average PD	Average	RWA P	ercentage				EAD Amount	Average PD		RWA	Percentage
Ratings grades		equivalent	Drawn	Undrawn	Other	Total	(%)	LGD		RWA (%)	Drawn	Undrawn	Other	Total	(%)	LGD		RWA (%)	Drawn	Undrawn	Other	Total	(%)	LGD		RWA (%)
1	0.000 - 0.010	AAA AA-	14 464	146	357	14 967	0.01%	10.4%	298	2%	13 427	62	361	13 850	0.01%	13.3%	359	3%	14 334	48	218	14 600	0.01%	11.1%	264	2%
	0.010 - 0.019	A+	3 795	2 751	676	7 222	0.01%	13.7%	201	3%	3 454	2 889	243	6 586	0.01%	13.3%	190	3%	3 894	2 635	412	6 941	0.01%	13.5%	196	3%
	0.019 - 0.033	A	1 199	510	10	1 719	0.03%	17.7%	74	4%	1 190	499	9	1 698	0.03%	17.9%	74	4%	1 259	515	9	1 783	0.03%	17.7%	74	4%
	0.033 - 0.060	A-	8	1	-	9	0.05%	14.7%	1	11%	8	1	-	9	0.05%	14.6%	1	11%	8	-	-	8	0.05%	14.6%	1	13%
	0.060 - 0.107	BBB+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.107 - 0.191	BBB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.191 - 0.342	BBB-	-	-	-	-	-	-	-	-	18	-	-	18	0.26%	12.2%	2	11%	-	-	-	-	-	-	-	-
	0.342 - 0.612	BB+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	0.612 - 1.095	BB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.5	1.095 - 1.960	BB-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	1.960 - 3.507	B+	15	-	-	15	2.62%	18.5%	6	40%	15	-	-	15	2.62%	18.5%	6	40%	16	-	-	16	2.62%	18.5%	7	44%
	3.507 - 6.276	В	-	30	5	35	4.69%	14.1%	14	40%	-	29	6	35	4.69%	14.1%	14	40%	-	31	4	35	4.69%	14.1%	14	40%
	6.276 - 11.231	B-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	11.231 - 20.099	CCC+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	20.099 - 35.967	ccc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8.5	35.967 - 100	CCC-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	100	CC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.5	100	С	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	100	D	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total			19 481	3 438	1 048	23 967	0.02%	12.0%	594	2%	18 112	3 480	619	22 211	0.02%	13.7%	646	3%	19 511	3 229	643	23 383	0.02%	12.3%	556	2%

						Q3 20	15							Q2 20	15							Q1 20	15			
												Fi	nancial Institu	tions AIRB expo	sures by int	ternal PD grade										
Internal	PD Range	S&P rating				EAD Amount	Average PD	Average	RWA	Percentage				EAD Amount	Average PD	Average	RWA	Percentage			E	AD Amount	Average PD	Average	RWA	Percentage
Ratings grade	s 0.000%	equivalent	Drawn	Undrawn	Other	Total	(%)	LGD		RWA (%)	Drawn	Undrawn	Other	Total	(%)	LGD		RWA (%)	Drawn	Undrawn	Other	Total	(%)	LGD		RWA (%)
1	0.000 - 0.035	AAA AA-	215	-	2 448	2 663	0.03%	64.4%	349	13%	290	-	2 593	2 883	0.03%	59.8%	340	12%	383	-	2 001	2 384	0.03%	59.3%	216	9%
1.5	0.035 - 0.044	A+	355	-	341	696	0.04%	49.1%	115	17%	258	-	1 941	2 199	0.04%	37.5%	161	7%	340	-	2 000	2 340	0.04%	39.4%	169	7%
2	0.044 - 0.063	A	156	30	1 730	1 916	0.05%	38.0%	166	9%	230	30	160	420	0.05%	37.7%	66	16%	255	30	128	413	0.05%	37.9%	71	17%
2.5	0.063 - 0.103	A-	70	-	2 394	2 464	0.08%	10.3%	111	5%	130	-	2 377	2 507	0.08%	14.4%	180	7%	132	-	2 267	2 399	0.08%	15.0%	176	7%
3	0.103 - 0.170	BBB+	266	12	353	631	0.13%	41.9%	164	26%	291	13	323	627	0.13%	40.2%	165	26%	523	13	352	888	0.13%	44.5%	255	29%
3.5	0.170 -0.280	BBB	378	-	196	574	0.22%	43.9%	214	37%	524	-	138	662	0.22%	44.6%	261	39%	371	-	178	549	0.22%	44.1%	207	38%
4	0.280 - 0.462	BBB-	138	45	464	647	0.36%	38.9%	323	50%	19	100	959	1 078	0.36%	33.9%	417	39%	59	81	822	962	0.36%	35.9%	397	41%
4.5	0.462 - 0.762	BB+	164	6	1 556	1 726	0.59%	40.0%	942	55%	97	-	594	691	0.59%	50.3%	443	64%	83	-	549	632	0.59%	68.0%	531	84%
5	0.762 - 1.256	BB	1	-	22	23	0.98%	52.3%	20	87%	-	-	20	20	0.98%	39.2%	14	70%	-	-	85	85	0.98%	32.7%	47	55%
5.5	1.256 - 2.070	BB-	3	-	2	5	1.61%	44.8%	6	120%	4	-	2	6	1.61%	46.0%	6	100%	2	-	3	5	1.61%	48.4%	6	120%
6	2.070 - 3.412	B+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.5	3.412 -5.625	В	17	-	21	38	4.38%	43.2%	53	139%	18	-	29	47	4.38%	42.0%	65	138%	38	-	30	68	4.38%	43.8%	98	144%
7	5.625 - 9.272	B-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7.5	9.272 - 15.284	CCC+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	15.284 - 25.195	CCC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8.5	25.195 - 100	CCC-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	100	CC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.5	100	С	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	100	D	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total			1 763	93	9 527	11 383	0.25%	39.8%	2 463	22%	1 861	143	9 136	11 140	0.32%	39.2%	2 118	19%	2 186	124	8 415	10 725	0.24%	40.3%	2 173	20%

	Q3 20°	15
Credit commitments - AIRB Non-retail portfolios	Notional undrawn commitments	EAD on undrawn commitments ⁽²⁾
Corporate	33 033	12 875
Sovereign	7 933	3 438
Financial Institutions	186	93
Total	41 152	16 406

Q2 :	2015
Notional undrawn	EAD on undrawn
commitments	commitments ⁽²⁾
31 801	13 008
7 969	3 480
285	143
40 055	16 631

Q1 2	2015
Notional undrawn commitments	EAD on undrawn commitments (2)
32 312	13 203
7 447	3 229
266	124
40 025	16 556

⁽¹⁾ The data presented above take into account permissible netting and exclude SME-Retail Portfolio, trading related portfolio and Equity.

⁽²⁾ EAD undrawn commitments are the undrawn commitments (notional amount) that is currently undrawn but expected to be drawn in the event of a default.

AIRB Credit Risk Exposure - Back-Testing(1)

			20	16					20	15		
			Q	1					Q	4		
(unaudited) (millions of Canadian dollars)	Average estimated (PD %)	Actual default rate (%)	Average estimated (LGD %) ⁽²⁾	Actual (LGD %) ⁽³⁾	Estimated (EAD %) ⁽⁴⁾	Actual (EAD %) ⁽⁴⁾	Average estimated (PD %)	Actual default rate (%)	(0)		Estimated (EAD %) ⁽⁴⁾	Actual (EAD %) ⁽⁴⁾
Retail portfolio ⁽⁵⁾												
Uninsured residential mortgages incl. Home equity line of credit ⁽⁶⁾	0.43%	0.20%	28.06%	6.92%	96.89%	78.91%	0.43%	0.20%	29.45%	7.05%	97.42%	75.74%
Insured residential mortgages ⁽⁷⁾	1.39%	0.93%	2.80%	na	na	na	1.36%	0.94%	2.83%	na	na	na
Qualifying revolving retail	1.43%	1.21%	72.43%	78.68%	99.69%	97.48%	1.40%	1.22%	73.94%	78.31%	99.64%	97.45%
Other retail	1.81%	1.77%	70.02%	61.30%	92.86%	93.31%	1.81%	1.90%	68.32%	60.07%	92.46%	92.32%
Wholesale & Sovereign portfolio ⁽⁸⁾												
Corporate	1.69%	0.56%	41.99%	28.98%	82.85%	79.03%	1.67%	0.77%	42.26%	33.16%	83.12%	73.91%
Sovereign ⁽⁹⁾	0.04%	0.00%	11.54%	na	81.00%	na	0.04%	0.00%	11.54%	na	81.00%	na
Financial Institutions ⁽⁹⁾	0.62%	0.00%	39.00%	na	100.00%	na	0.62%	0.00%	39.00%	na	100.00%	na

						20	15					
			Q	3					Q	2		
(unaudited) (millions of Canadian dollars)	Average estimated (PD %)	Actual default rate (%)	Average estimated (LGD %) ⁽²⁾	Actual (LGD %) ⁽³⁾	Estimated (EAD %) ⁽⁴⁾	Actual (EAD %) ⁽⁴⁾	Average estimated (PD %)	Actual default rate (%)	(0)		Estimated (EAD %) ⁽⁴⁾	Actual (EAD %) ⁽⁴⁾
Retail portfolio ⁽⁵⁾												
Uninsured residential mortgages incl. Home equity line of credit ⁽⁶⁾	0.46%	0.20%	27.44%	6.86%	98.11%	78.38%	0.47%	0.20%	26.36%	5.72%	97.72%	83.58%
Insured residential mortgages ⁽⁷⁾	1.48%	0.95%	2.78%	na	na	na	1.47%	0.92%	2.78%	na	na	na
Qualifying revolving retail	1.41%	1.18%	74.22%	80.23%	95.94%	96.82%	1.48%	1.20%	76.40%	80.31%	95.75%	96.33%
Other retail	1.82%	1.88%	69.26%	62.61%	92.44%	89.46%	1.78%	1.79%	68.62%	62.27%	92.26%	90.50%
Wholesale & Sovereign portfolio ⁽⁸⁾												
Corporate	1.63%	0.74%	40.57%	24.93%	82.75%	67.85%	1.64%	0.75%	39.03%	29.94%	82.34%	71.94%
Sovereign ⁽⁹⁾	0.03%	0.00%	11.54%	na	81.00%	na	0.03%	0.00%	11.54%	na	81.00%	na
Financial Institutions (9)	0.64%	0.00%	39.00%	na	100.00%	na	0.70%	0.00%	39.00%	na	100.00%	na

⁽¹⁾ Actual and estimated parameters are reported on a three-month lag. For example, for Q1 2016, estimated percentages are as of October 31, 2014 and actual percentages reflect experience in the following 12 months

⁽²⁾ Estimated LGD reflects loss estimates under a downturn economic scenario and is based on defaulted accounts.

⁽³⁾ Actual LGD includes indirect costs and discount rate and is based on defaulted accounts on which recovery process is completed.

⁽⁴⁾ Estimated and actual EAD are computed for revolving products only and are based on defaulted accounts.

⁽⁵⁾ Retail PD and EAD are based on account weighted average whilst retail LGD is based on exposure weighted average.

⁽⁶⁾ Actual and estimated EAD for residential mortgage is computed only for Home equity lines of credit since the conventional residential mortgages are non-revolving.

⁽⁷⁾ Actual LGD for insured residential mortgages is n/a to reflect the credit risk mitigation from government backed entities.

⁽⁸⁾ Wholesale and Sovereign's PD is based on borrower weighted average whilst the LGD and EAD are based on facility weighted average.

⁽⁹⁾ Actual LGD for the Financial Institutions and Sovereign are na because no defaulted facilities recovery were completed during the period. Actual EAD are na because no default was observed during the period.

Distribution of Gross Credit Risk Exposure (Non-Retail Portfolio by Industries)

			2	016								2	015					
(unaudited)			(Q1						Q4						Q3		
(millions of Canadian dollars)								I	AD - Gro	oss Exposure ⁽	1)							
		Undrawn		Repo-style	ОТС			Undrawn		Repo-style	OTC			Undrawn		Repo-style	отс	
Non-Retail Portfolio	Drawn	commitments	Other	transactions	Derivatives	Total	Drawn	commitments	Other	transactions	Derivatives	Total	Drawn	commitments	Other	transactions	Derivatives	Total
Agriculture	3 586	190	6	-	-	3 782	3 509	190	6	-	-	3 705	3 314	178	6	-	-	3 498
Oil and Gas	3 204	1 661	62	-	-	4 927	3 175	1 921	66	_	-	5 162	3 244	2 154	57	-	-	5 455
Mining	494	397	34	-	-	925	391	380	124	-	-	895	381	449	110	-	-	940
Utilities	1 979	1 944	374	-	-	4 297	1 758	2 023	367	-	-	4 148	1 646	1 642	240	-	-	3 528
Construction ⁽²⁾	2 179	1 191	210	-	-	3 580	2 185	1 263	207	-	-	3 655	2 273	1 312	215	-	-	3 800
Manufacturing	3 641	2 125	266	-	-	6 032	3 573	1 978	268	-	-	5 819	3 656	1 826	283	-	-	5 765
Wholesale Trade	1 735	634	55	-	-	2 424	1 814	533	50	-	-	2 397	1 760	552	66	-	-	2 378
Retail Trade	3 094	851	51	-	-	3 996	2 830	1 002	49	-	-	3 881	2 917	921	58	-	-	3 896
Transportation	2 062	1 573	79	-	-	3 714	1 932	1 562	80	-	-	3 574	1 840	1 667	77	-	-	3 584
Communications	1 321	522	288	-	-	2 131	1 212	545	283	-	-	2 040	1 185	534	279	-	-	1 998
Finance and Insurance	19 801	1 568	671	66 444	852	89 336	18 847	1 670	660	72 179	1 127	94 483	16 182	1 379	817	74 218	727	93 323
Real Estate ⁽³⁾	7 914	587	32	59	-	8 592	7 508	554	32	63	-	8 157	7 119	623	46	70	-	7 858
Professional Services	943	715	352	-	-	2 010	980	685	348	-	-	2 013	1 051	639	351	-	-	2 041
Education & Health Care	2 758	1 073	7	_	-	3 838	2 453	1 069	6	-	-	3 528	2 566	738	5	-	-	3 309
Other Services	4 049	1 077	286	-	-	5 412	3 988	988	250	-	-	5 226	4 521	868	199	112	-	5 700
Government	4 314	1 238	11	674	1	6 238	3 974	1 243	11	615	-	5 843	3 706	1 233	7	1 032	-	5 978
Other	2 374	161	602	_	_	3 137	1 895	_	625	_	_	2 520	1 785	1	599	_	-	2 385
Total – Non-retail ⁽⁴⁾	65 448	17 507	3 386	67 177	853	154 371	62 024	17 606	3 432	72 857	1 127	157 046	59 146	16 716	3 415	75 432	727	155 436

						20)15									2014		
				Q2						Q1						Q4		
								i i	EAD - Gro	ss Exposure ⁽	1)							
		Undrawn		Repo-style	отс			Undrawn		Repo-style	отс			Undrawn		Repo-style	отс	
Non-Retail Portfolio	Drawn	commitments	Other	transactions	Derivatives	Total	Drawn	commitments	Other	transactions	Derivatives	Total	Drawn	commitments	Other	transactions	Derivatives	Total
Agriculture	3 124	180	4	-	-	3 308	3 064	188	4	-	-	3 256	2 938	165	4	-	-	3 107
Oil and Gas	3 652	2 007	40	-	-	5 699	3 350	2 149	31	-	-	5 530	2 995	2 211	36	-	-	5 242
Mining	320	365	104	-	-	789	371	306	116	-		793	255	252	104	-	-	611
Utilities	1 544	1 766	230	-	1	3 541	1 490	1 582	220	-	-	3 292	1 184	1 752	210	-	4	3 150
Construction ⁽²⁾	2 036	1 068	193	-	-	3 297	1 751	1 108	195	_	-	3 054	1 736	1 117	156	-	-	3 009
Manufacturing	3 462	1 836	268	-	-	5 566	3 374	1 972	283	-	-	5 629	3 471	1 842	243	-	-	5 556
Wholesale Trade	1 762	547	66	-	-	2 375	1 782	655	57	_	-	2 494	1 867	658	51	-	-	2 576
Retail Trade	3 198	793	62	-	-	4 053	3 074	972	40	-	-	4 086	3 075	903	40	-	-	4 018
Transportation	1 679	1 881	66	-	-	3 626	1 680	1 612	73	-	-	3 365	1 231	1 677	57	-	-	2 965
Communications	1 166	653	283	-	-	2 102	1 213	611	348	_	-	2 172	1 364	599	265	-	-	2 228
Finance and Insurance	14 931	1 300	740	73 666	1 041	91 678	16 294	1 359	1 257	71 450	611	90 971	18 224	1 241	1 129	69 975	699	91 268
Real Estate ⁽³⁾	6 847	704	27	78	-	7 656	6 521	725	22	78	-	7 346	6 425	608	22	77	-	7 132
Professional Services	1 010	712	327	_	-	2 049	1 106	767	336	-	-	2 209	1 443	828	314		-	2 585
Education & Health Care	2 341	708	5	-	_	3 054	2 494	729	5	_	-	3 228	2 607	666	5	-	-	3 278
Other Services	4 207	1 005	210	1	-	5 423	4 145	998	206	12	-	5 361	3 554	844	169	-	-	4 567
Government	3 689	1 410	7	1 161	_	6 267	4 091	1 098	5	1 698	-	6 892	3 321	1 106	5	651	-	5 083
Other	1 660	-	683	-	_	2 343	978	_	366	8	-	1 352	1 159	-	370	1	-	1 530
Total – Non-retail ⁽³⁾	56 628	16 935	3 315	74 906	1 042	152 826	56 778	16 831	3 564	73 246	611	151 030	56 849	16 469	3 180	70 704	703	147 905

⁽¹⁾ EAD amounts are after securitization and exclude trading related portfolio.

⁽²⁾ Includes some public private partnership and project finance loans.

⁽³⁾ Includes non residential mortgages (5 units and more).

⁽⁴⁾ This total excludes SME retail exposure.

Gross Credit Risk Exposure at Default in Europe⁽¹⁾

			20	16								20	15					
			Q	1					Q	4					Q	13		
(unaudited) (millions of Canadian dollars)	Drawn	Undrawn commitments		OTC derivatives	Other off-balance sheet items ⁽³⁾	Total	Drawn	Undrawn commitments		OTC derivatives	Other off-balance sheet items ⁽³⁾	Total	Drawn	Undrawn commitments			Other off-balance sheet items ⁽³⁾	Total
Greece	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ireland	1	-	865	1	-	867	-	-	784	-	-	784	-	-	-	-	-	-'
Italy	-	-	-	-	1	1	-	-	-	-	-	-	-	-		-	1	1
Portugal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Spain	25	-	-	-	134	159	30	-	-	1	102	133	25	-	-	2	133	160
Total GIIPS	26	-	865	1	135	1 027	30	-	784	1	102	917	25	-	-	2	134	161
France	98	-	1 254	250	285	1 887	47	4	1 794	502	220	2 567	89	2	2 419	505	286	3 301
Germany	4	-	-	27	57	88	6	103	-	23	44	176	1	108	254	23	42	428
United Kingdom	135	5	4 452	1 058	13	5 663	269	5	3 831	786	10	4 901	661	2	4 946	876	1	6 486
Other Europe	165	-	1 076	286	21	1 548	195	12	847	308	16	1 378	71	5	951	377	20	1 424
Total - Credit Risk	428	5	7 647	1 622	511	10 213	547	124	7 256	1 620	392	9 939	847	117	8 570	1 783	483	11 800

				Other					Other					Other	
Adjustment to exposure		Undrawn	Net Repo-Style transactions	off-balance			Undrawn	Net Repo-Style transactions	off-balance			Undrawn	Net Repo-Style transactions	off-balance	
for collateral	Drawn	commitments	and OTC derivatives	sheet items ⁽³⁾	Total	Drawn	commitments	and OTC derivatives	sheet items ⁽³⁾	Total	Drawn	commitments	and OTC derivatives	sheet items(3)	Total
Total - Net Credit Risk ⁽⁴⁾	428	5	1 838	511	2 782	547	124	1 969	392	3 032	847	117	1 802	483	3 249

						20	15								201	14		
			Q	Q2					C	11					Q	4		
(unaudited)		Undrawn	Repo-style	отс	Other off-balance			Undrawn	Repo-style	отс	Other off-balance			Undrawn	Repo-style	отс	Other off-balance	
(millions of Canadian dollars)	Drawn	commitments				Total	Drawn	commitments			sheet items(3)	Total	Drawn	commitments			sheet items(3)	Total
Greece	-	-	-	- 1	1	1	-	-	-	-	-	-	-	-	-	-	- 1	-
Ireland	-	-		, -!	-	-	-	-	-	-	-	-	-	-	1 026	-	, -!	1 026
Italy	-	-		, -!	-	-	-	-	-	-	1	1	-	-	50	-	2	52
Portugal	-	-		, -!	-	-	-	-	-	-	-	-	-	-	-	-	, -!	ı - I
Spain	24	-		i 1 !	134	159	26	-	-	-	134	160	27	-	-	1	134	162
Total GIIPS	24	-	- 1	1 1	135	160	26	-	-	-	135	161	27	-	1 076	1	136	1 240
France	63	2	1 468	570	291	2 394	20	4	31	586	295	936	17	3	1 239	681	294	2 234
Germany	131	122	239	16	41	549	-	-	1	15	39	55	-	-	173	18	35	226
United Kingdom	622	3	4 541	852	1	6 019	1 062	6	3 129	773	1	4 971	590	4	3 808	684	2	5 088
Other Europe	148	7	518	448	20	1 141	30	16	85	383	31	545	91	10	1 739	331	46	2 217
Total - Credit Risk	988	134	6 766	1 887	488	10 263	1 138	26	3 246	1 757	501	6 668	725	17	8 035	1 715	513	11 005

				Other					Other					Other	
Adjustment to exposure		Undrawn	Net Repo-Style transactions	off-balance			Undrawn	Net Repo-Style transactions	off-balance			Undrawn	Net Repo-Style transactions	off-balance	
for collateral	Drawn	commitments	and OTC derivatives	sheet items(3)	Total	Drawn	commitments	and OTC derivatives	sheet items(3)	Total	Drawn	commitments	and OTC derivatives	sheet items(3)	Total
Total - Net Credit Risk ⁽⁴⁾	988	134	2 019	488	3 629	1 138	26	1 792	501	3 457	725	17	2 538	513	3 793

⁽¹⁾ Exposure at default is the expected gross exposure upon the default of an obligor. This amount is before any specific allowance or partial write-offs and does not reflect the impact of credit risk mitigation and collateral held. This table excludes Equity exposures.

⁽²⁾ Represents securities purchased under reverse repurchase agreements and sold under repurchase agreements, and securities borrowed and loaned.

⁽³⁾ Letters of guarantee and credit that represent the Bank's commitment to make payments in the event that a client cannot meet its financial obligations to third parties.

⁽⁴⁾ For drawn, undrawn and Other off-balance sheet exposures, eligible financial collateral is taken into account in the Bank's Loss Given Default (LGD) models.



Formation of Gross Impaired Loans and Allowance for Credit Losses

(unaudited) (millions of Canadian dollars)	2016		20	15			20	14		YT	D	Full '	Year
Formation of Gross Impaired Loans ⁽¹⁾ (by sector)	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2016	2015	2015	2014
Opening balance	457	449	446	389	486	411	417	417	395	457	486	486	395
Write-offs													
Retail	(23)	(23)	(18)	(21)	(21)	(19)	(18)	(19)	(20)	(23)	(21)	(83)	(76)
Commercial	(20)	(11)	(16)	(15)	(62)	(14)	(10)	(10)	(3)	(20)	(62)	(104)	(37)
Wealth Management	(2)	(1)	(1)	(1)	(1)	(2)	(1)	(1)	(1)	(2)	(1)	(4)	(5)
Corporate	_	_	(6)	_	_	1	_	-	-	-	_	(6)	_
Total write-offs	(45)	(35)	(41)	(37)	(84)	(35)	(29)	(30)	(24)	(45)	(84)	(197)	(118)
Formation													
Retail	23	23	16	28	22	29	20	15	36	23	22	89	100
Commercial	(5)	19	24	65	(37)	79	2	15	9	(5)	(37)	71	105
Wealth Management	4	1	4	1	2	2	1	_	1	4	2	8	4
Corporate	-	-	_	_	-	_	-	-	_	-	-	-	-
Other	_	_	-	_	_	_	_	_	_	_	_	_	_
Total formation	22	43	44	94	(13)	110	23	30	46	22	(13)	168	209
Closing balance	434	457	449	446	389	486	411	417	417	434	389	457	486

⁽¹⁾ Credit card receivables are not included

	2016		20	15			20	14		Υ٦	ΓD	Full	Year
Formation of Gross Impaired Loans (by activity)	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2016	2015	2015	2014
Opening balance	457	449	446	389	486	411	417	417	395	457	486	486	395
Classified as impaired during the period	145	135	149	187	107	196	142	139	127	145	107	578	604
Transferred to not impaired during the period	(3)	(5)	(7)	(8)	(3)	(4)	(6)	(7)	(2)	(3)	(3)	(23)	(19)
Net repayments	(91)	(64)	(78)	(62)	(100)	(63)	(88)	(77)	(57)	(91)	(100)	(304)	(285)
Write-offs	(64)	(53)	(60)	(54)	(97)	(50)	(48)	(48)	(40)	(64)	(97)	(264)	(186)
Recoveries of loans previously written off	(4)	(5)	(5)	(7)	(5)	(3)	(4)	(5)	(5)	(4)	(5)	(22)	(17)
Disposals of loans	-	-	-	-	(1)	(1)	(2)	(2)	(1)	-	(1)	(1)	(6)
Exchange and other movements	(6)	_	4	1	2	-	-	_	-	(6)	2	7	_
Closing balance	434	457	449	446	389	486	411	417	417	434	389	457	486

	2016		20	15			20	14		YT	.D	Full	Year
Allowance for Credit Losses	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2016	2015	2015	2014
Allowances at beginning	569	561	563	561	604	593	592	589	578	569	604	604	578
Write-offs	(68)	(58)	(65)	(61)	(103)	(54)	(54)	(54)	(47)	(68)	(103)	(287)	(209)
Recoveries of amounts written off in previous years	5	5	6	5	5	7	4	4	6	5	5	21	21
Charge to income statement (provision for credit losses)	63	61	56	57	54	57	49	51	51	63	54	228	208
Disposal of loans	_	_	_	_	1	1	2	2	1	-	1	1	6
Exchange and other movements	(3)	-	1	1	_	_	_	-	_	(3)	_	2	
Allowances at end	566	569	561	563	561	604	593	592	589	566	561	569	604



Gross Credit Exposure by Residual Contractual Maturity⁽¹⁾

		20	16					20	15			
(unaudited) (millions of Canadian dollars)		Q	1			Q	4			Q	3	
	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total
Retail												
Residential mortgages	28 416	15 175	244	43 835	28 320	14 630	313	43 263	28 107	14 392	390	42 889
Qualifying revolving retail	5 105	-	-	5 105	5 198	-	_	5 198	5 016	-	-	5 016
Other retail	5 193	2 768	1 863	9 824	5 265	2 736	1 786	9 787	5 278	2 741	1 732	9 751
	38 714	17 943	2 107	58 764	38 783	17 366	2 099	58 248	38 401	17 133	2 122	57 656
Non-retail												
Corporate	34 930	18 286	3 451	56 667	33 479	18 609	3 140	55 228	30 851	19 572	2 488	52 911
Sovereign	19 110	10 778	5 992	35 880	19 200	10 345	5 791	35 336	19 632	8 397	5 809	33 838
Financial Institutions	54 571	1 984	18	56 573	57 338	2 749	2 482	62 569	57 807	3 836	2 345	63 988
	108 611	31 048	9 461	149 120	110 017	31 703	11 413	153 133	108 290	31 805	10 642	150 737
Trading book	1 973	5 376	3 500	10 849	1 050	5 714	3 035	9 799	2 139	6 177	3 066	11 382
Total	149 298	54 367	15 068	218 733	149 850	54 783	16 547	221 180	148 830	55 115	15 830	219 775

				20	15					20 ⁻	14	
(unaudited) (millions of Canadian dollars)		Q	2			Q	1			Q	4	
	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total
Retail												
Residential mortgages	27 971	13 292	295	41 558	27 260	13 465	249	40 974	26 560	13 503	270	40 333
Qualifying revolving retail	5 089	1	-	5 090	4 984	-	-	4 984	5 027	-	-	5 027
Other retail	5 223	2 790	1 604	9 617	5 292	2 632	1 545	9 469	5 316	2 650	1 503	9 469
	38 283	16 083	1 899	56 265	37 536	16 097	1 794	55 427	36 903	16 153	1 773	54 829
Non-retail												
Corporate	31 884	17 981	2 405	52 270	34 091	14 366	1 503	49 960	34 279	13 835	1 441	49 555
Sovereign	17 871	6 767	5 834	30 472	22 855	6 217	5 611	34 683	24 358	6 244	5 162	35 764
Financial Institutions	55 630	6 903	2 418	64 951	52 071	6 901	310	59 282	49 592	6 733	6	56 331
	105 385	31 651	10 657	147 693	109 017	27 484	7 424	143 925	108 229	26 812	6 609	141 650
Trading book	1 538	6 713	2 769	11 020	1 942	5 597	2 840	10 379	1 180	6 028	2 268	9 476
Total	145 206	54 447	15 325	214 978	148 495	49 178	12 058	209 731	146 312	48 993	10 650	205 955

⁽¹⁾ Gross credit exposure is the expected exposure upon the default of an obligor before any specific allowances or credit risk mitigation.



Credit Risk Mitigation - Guarantees and Credit Derivatives

	201	16		20	15	
(unaudited) (millions of Canadian dollars)	Q1	1	Q	4	Q	3
Total exposure covered by:	Standardized ⁽¹⁾	AIRB ⁽²⁾	Standardized ⁽¹⁾	AIRB ⁽²⁾	Standardized ⁽¹⁾	AIRB ⁽²⁾
Retail						
Residential mortgage	541	5 534	593	5 615	948	6 106
Qualifying revolving retail	-	-	-	-	-	-
Other retail	2 809	299	2 646	299	2 622	301
	3 350	5 833	3 239	5 914	3 570	6 407
Non-retail						
Corporate	1 107	2 489	636	2 529	1 135	2 448
Sovereign	-	-	-	_	-	_
Financial Institutions	-	-	-	-	-	-
	1 107	2 489	636	2 529	1 135	2 448
Trading book	-	34	1	19	-	9
Total	4 457	8 356	3 875	8 462	4 705	8 864

		20	15		20	14
(unaudited) (millions of Canadian dollars)	Q	2	C)1	C	14
Total exposure covered by:	Standardized ⁽¹⁾	AIRB ⁽²⁾	Standardized ⁽¹⁾	AIRB ⁽²⁾	Standardized ⁽¹⁾	AIRB ⁽²⁾
Retail						
Residential mortgage	403	5 822	373	5 823	327	5 960
Qualifying revolving retail	-	-	-	-	-	-
Other retail	2 177	303	2 139	306	2 095	306
	2 580	6 125	2 512	6 129	2 422	6 266
Non-retail						
Corporate	546	2 284	733	2 255	485	2 553
Sovereign	-	-	-	_	-	_
Financial Institutions	_	-	-	-	-	11
	546	2 284	733	2 255	485	2 564
Trading book	-	3	ı	4	-	110
Total	3 126	8 412	3 245	8 388	2 907	8 940

⁽¹⁾ No eligible financial collateral.

⁽²⁾ For exposures under the AIRB approach, eligible financial collateral is taken into account in the Bank's Loss Given Default (LGD) models. Separate disclosure of eligible financial collateral is, therefore, not required.



Banking Book Equity

(unaudited)		201	6					20	15			
(millions of Canadian dollars)		Q1				Q4	1			Q2	2	
			On				On				On	
			balance				balance				balance	
			sheet	Gross			sheet	Gross			sheet	Gross
			exposures	unrealized			exposures	unrealized			exposures	unrealized
	Total	Unfunded	at carrying	gains	Total	Unfunded	at carrying	gains	Total	Unfunded	at carrying	gains
	exposures	commitments	value	(losses)	exposures	commitments	value	(losses)	exposures	commitments	value	(losses)
Public	282	ı	282	(56)	312	-	312	(20)	309	-	309	(10)
Private	298	35	263	56	281	35	246	51	269	34	235	39
	580	35	545	ı	593	35	558	31	578	34	544	29

(unaudited)				20	15					201	4	
(millions of Canadian dollars)		Q2	1			Q1				Q4	l.	
			On				On				On	
			balance				balance				balance	
			sheet	Gross			sheet	Gross			sheet	Gross
			exposures	unrealized			exposures	unrealized			exposures	unrealized
	Total	Unfunded	at carrying	gains	Total	Unfunded	at carrying	gains	Total	Unfunded	at carrying	gains
	exposures	commitments	value	(losses)	exposures	commitments	value	(losses)	exposures	commitments	value	(losses)
Public	359	_	359	45	313	_	313	23	272	_	272	29
Private	274	30	244	21	276	30	246	20	206	35	171	25
	633	30	603	66	589	30	559	43	478	35	443	54

Credit Derivative Positions (notional amounts)

		20	16		2015									
		Q	1			Q	4			C	3			
	Cr	edit portfolio ⁽¹⁾		Trading	Cr	edit portfolio ⁽¹⁾		Trading	Cre	edit portfolio ⁽¹⁾		Trading		
(unaudited)	Protection	Protection	Protection	Protection	Protection	Protection	Protection	Protection	Protection	Protection	Protection	Protection		
(millions of Canadian dollars)	purchased	sold	purchased	sold	purchased	sold	purchased	sold	purchased	sold	purchased	sold		
Credit default swaps														
Indices, singles names and other	63	21	1 319	533	59	20	991	364	39	-	901	348		
Tranches on indices	-	-	-	-	-	-	-	21	-	-	-	-		
Total return swaps	-	-	186	-	-	-	157	-	-	-	183	-		
Credit options	-	_	63	63	_	-	26	26	-	-	13	-		

				20			20	14				
		Q	2			Q	1			C	14	
	Cr	edit portfolio ⁽¹⁾		Trading	Cr	Credit portfolio(1)		Trading	Cre	edit portfolio ⁽¹⁾		Trading
(unaudited)	Protection	Protection	Protection	Protection	Protection	Protection	Protection	Protection	Protection	Protection	Protection	Protection
(millions of Canadian dollars)	purchased	sold	purchased	sold	purchased	sold	purchased	sold	purchased	sold	purchased	sold
Credit default swaps												
Indices, singles names and other	36	-	809	316	51	-	847	219	56	-	851	286
Tranches on indices	-	-	-	-	-	-	-	1	-	-	-	1
Total return swaps	-	-	72	-	-	-	30	-	-	-	33	6
Credit options	-	-	12	12	_	-	_	_	1	-	39	39

⁽¹⁾ Protection sold solely for the purpose of reducing protection purchased.

Derivatives Financial Intruments According to Basel Definition

	2016		20	115	
	Q1	Q4	Q3	Q2	Q1
(unaudited) (millions of Canadian dollars)			Under Basel III		
Foreign Exchange Related Contracts					
Swaps	205 049	187 833	162 669	157 410	150 030
Options - purchased	10 381	9 943	7 946	6 932	5 780
- sold	11 660	10 507	8 441	7 299	6 663
Exchange traded and OTC futures contracts	30 470	24 491	25 699	21 758	22 398
Total notional amount	257 560	232 774	204 755	193 399	184 871
Replacement cost - gross	6 551	4 246	5 553	4 283	7 195
- net ⁽¹⁾	3 962	2 715	3 045	2 145	3 037
Future credit risk	2 035	1 869	1 653	1 927	1 455
Credit equivalent ⁽²⁾	5 997	4 584	4 697	4 072	4 492
Risk-weighted equivalent ⁽³⁾	1 810	1 337	1 390	1 174	1 407
Interest Rate Related Contracts			. 000		
Swaps	437 908	418 765	444 988	440 470	429 950
Options - purchased	19 424	8 019	42 558	61 582	54 989
- sold	12 293	5 101	39 293	37 712	61 376
Exchange traded and OTC futures contracts	7 506	12 142	12 315	4 819	7 093
Total notional amount	477 131	444 027	539 154	544 583	553 408
Replacement cost - gross	7 190	5 746	6 073	5 538	7 261
- net ⁽¹⁾	1 648	1 509	1 491	1 837	1 795
Future credit risk	1 606	1 581	1 753	1 804	1 683
Credit equivalent ⁽²⁾	3 254	3 090	3 244	3 641	3 478
Risk-weighted equivalent ⁽³⁾					
Financial Futures	875	955	981	948	1 052
Total notional amount	108 307	78 345	152 997	131 541	117 475
Equity and Commodity Contracts	100 307	70 343	132 331	131 341	117 473
Total notional amount	42 108	41 373	43 574	39 527	40 224
Replacement cost - gross	3 416	2 877	3 101	2 557	3 342
- net ⁽¹⁾	3 084		2 803		2 939
Future credit risk	1 693	2 572 1 693	3 967	2 189 3 766	3 723
Credit equivalent ⁽²⁾	4 777	4 265	6 770	5 956	6 662
Risk-weighted equivalent ⁽³⁾	537	520	1 465	1 543	1 464
Credit Derivatives					
Total notional amount (trading only) ⁽⁵⁾	2 164	1 585	1 445	1 221	1 097
Total Return Swap Notional Amount ^{(4) (5)}	25 101	25 122	23 497	22 149	20 896
Replacement cost ⁽⁵⁾ - gross	90	92	81	78	65
- net ⁽¹⁾	40	37	30	31	40
Future credit risk	929	1 020	837	804	358
Credit equivalent ⁽²⁾	969	1 057	867	835	398
Risk-weighted equivalent ⁽³⁾	81	135	71	90	72
Total Derivatives	+				
Total notional amount	912 371	823 226	965 422	932 420	917 971
Replacement cost - gross	17 247	12 961	14 808	12 456	17 863
- net ⁽¹⁾	8 734	6 833	7 369	6 202	7 811
Future credit risk	6 263	6 163	8 210	8 301	7 219
Credit equivalent ⁽²⁾	14 997	12 996	15 578	14 504	15 030
Risk-weighted equivalent ⁽³⁾	3 303	2 947	3 907	3 755	3 995

⁽¹⁾ Net replacement cost is gross positive replacement cost with consideration of master netting agreements without consideration of collateral.

⁽²⁾ Includes the impact of master netting agreements but excludes collateral.

⁽³⁾ Risk weighted amounts reported are net of impact of collaterals and master netting agreemnts.

⁽⁴⁾ Securitised exposure recognized for capital ratio but not for consolidated balance sheet purposes due to IFRS standards.

⁽⁵⁾ Trading Credit Derivatives only.



Over The Counter Derivatives Financial Instruments Settled by Central Counterparties

		2016		2015								
		Q1			Q4			Q3				
			OTC-Traded			OTC-Traded			OTC-Traded			
		Settled by	Not settled by		Settled by	Not settled by		Settled by	Not settled by			
(unaudited)	Exchange-	central	central	Exchange-	central	central	Exchange-	central	central			
(millions of Canadian dollars)	traded contracts	counterparties	counterparties	traded contracts	counterparties	counterparties	traded contracts	counterparties	counterparties			
Interest rate contracts	132 266	318 318	134 854	80 417	295 829	146 126	225 609	317 422	149 120			
Foreign exchange contracts	179	_	257 381	220	-	232 554	198	-	204 557			
Equity, commodity and credit derivative contracts ⁽¹⁾	14 122	1 513	53 738	12 936	1 319	53 825	14 848	1 065	52 603			

			20	15			2014					
		Q2			Q1			Q4				
	OTC-Trade					OTC-Traded			OTC-Traded			
		Settled by	Not settled by		Settled by	Not settled by		Settled by	Not settled by			
(unaudited)	Exchange-	central	central	Exchange-	central	central	Exchange-	central	central			
(millions of Canadian dollars)	traded contracts	counterparties	counterparties	traded contracts	counterparties	counterparties	traded contracts	counterparties	counterparties			
Interest rate contracts	221 512	303 423	151 189	224 179	274 351	172 353	90 132	254 318	180 994			
Foreign exchange contracts	200	-	193 199	200	-	184 671	175	-	145 607			
Equity, commodity and credit derivative contracts ⁽¹⁾	11 180	1 003	50 714	11 964	744	49 509	13 067	672	51 037			

⁽¹⁾ Credit derivative contracts in non-trading book are excluded.



Aggregate Amount of Securitization Exposures

		2016							20	15					
		Q1			Q4			Q3			Q2			Q1	
			Trading			Trading	_		Trading			Trading	_		Trading
(unaudited) (millions of Canadian dollars)	1	king Book	book		ing Book	book		king Book			king Book	book		king Book	
	On	Off	On	On	Off balance	On									
Bank's own assets	balance sheet	sheet	balance shee												
Traditional exposures	Silect	311001	311001	Silect	Silect	311001	311001	311001	Silect	311001	Silect	311001	311000	311001	31100
Insured Mortgage loans															
Retained ⁽¹⁾	3 420	_	_	2 584	_	_	1 989	_	_	1 841	_	_	1 976	_	_
Credit Cards	3 420	_	_	2 304	_		1 909	_	_	1 041	_	_	1970		
Retained ⁽¹⁾															
	404	240		200	40.4		450	240		400	205		400	250	
Seller's interest	164	340	-	206	404	_	156	312	-	193	385	_	192	359	_
Purchased ⁽²⁾	89	- 040	-	89	-	-	80	- 040	-	86		-	85	- 050	-
Total - Bank's own assets	3 673	340	-	2 879	404	_	2 225	312	_	2 120	385	_	2 253	359	_
Third party assets															
Sponsored															
Traditional exposures ⁽³⁾		4 00 4	-		4 000	4.4		4.000	07		4.007	0.7		4 405	0.4
Residential Mortgages - Insured	_	1 204	7	-	1 368	14	_	1 360	27	_	1 237	27	_	1 405	21
Residential Mortgages - conventional	-	483	3	_	480	5	_	354	7	-	276	6 5	_	244	4
Fleet Lease Receivables	_	263	1	_	242	2	_	242	5		242	5	_	99	1
Auto Floorplans Auto Loans	_	141	1	_	144	_	_	207	4	_	233	5	_	264	_
Auto Loans	_	141	'	_	144	'	_	201	4	_	233	3		204	4
Purchased															
Traditional exposures															
Insured Mortgage loans - MBS	5 240	-	1 390	4 878	-	1 356	4 500	-	1 153	4 446	-	1 038	3 971	_	834
Credit Cards - ABS	89	-	68	89	-	49	86	_	107	86	-	81	-	_	78
Home Equity - ABS	_	-	_	-	-	_	-	-	-	_	_	_	_	_	_
Commercial mortgage back securities (CMBS)	13	-	-	13	-	-	14	-	-	61	-	3	61	_	3
Collateralized debt obligation (CDO)	-	-	-	-	-	_	_	-	-	-	_	-	-	_	-
Collateralized mortgage obligation (CMO)	-	-	-	-	-	-	-	-	-	-	_	-	-	_	-
Synthetic exposures															
CDX tranches	l _	_	_	_	_	_	_	_	_	_	_	_	l _	_	1
ODA II dinones															'
Resecuritized exposures															
Master Asset Vehicules (4)	545	-	-	545	-	_	531	-	-	1 028	821	_	1 056	825	-
Commercial paper not included in the	ľ														
Pan-Canadian restructuring plan	102	-	-	102	-	-	105	-	-	103	-	-	101	-	-
Collateralized mortgage obligation (CMO)		-	-	_	_	_	_	_	_	_	-	_	_	_	
Total - Third party assets	5 989	2 091	1 470	5 627	2 234	1 427	5 236	2 163	1 303	5 724	2 809	1 165	5 189	2 837	946
Total - Bank	9 662	2 431	1 470	8 506	2 638	1 427	7 461	2 475	1 303	7 844	3 194	1 165	7 442	3 196	946

⁽¹⁾ The Retained exposures for insured mortgage loans and credit card receivables are treated under the AIRB Framework as if they remained on the Bank's balance sheet.

⁽²⁾ The credit card receivable purchased held from Bank's own assets securitization represent the Bank's interest in investment grade subordinated notes issued.

⁽³⁾ Sponsored Traditional exposures comprise Bank's committed amount to the Fusion Trust and Clarity Trust liquidity facility lines as well as the Bank's purchased note of Fusion Trust and Clarity Trust.

⁽⁴⁾ Resecuritized exposures comprise the carrying value of the restructured notes held by the Bank and the Bank's committed amount to the margin funding facility related to the MAV.

				10									45					
			20	11					0	14		20	15		Q	3		
	-			anking Book	т т	rading book				anking Book	-	rading book				anking Book	,	Trading book
(unaudited) (millions of Canadian dollars)	On ba	alance sheet		alance sheet		alance sheet	On b	alance sheet		alance sheet		alance sheet	On b	alance sheet		alance sheet		palance sheet
(unddated) (miller of canadan delate)	RBA/Inferred		RBA/Inferred	4141100 011001	RBA/Inferred		RBA/Inferred		RBA/Inferred									
	Ratings	Risk-		Risk-		Risk-		Risk-	Ratings	Risk-		Risk-	Ratings	Risk-		Risk-	Ratings	Risk-
	Exposure	Weighted	Exposure	Weighted	Exposure	Weighted	Exposure	Weighted										
Bank's own assets ⁽¹⁾	Amount	Assets	Amount	Assets	Amount	Assets	Amount	Assets										
Credit Cards																		
Seller's interest exposure(2)	164	109	340	49	-	-	206	133	404	60	-	-	156	100	312	46	-	- I
Purchased	89	41	-	-	-	-	89	41	-	-	-	-	86	38	-	-	-	- 1
Total - Bank's own assets	253	150	340	49	-	-	295	174	404	60	-	-	242	138	312	46	-	-
Third party assets																		i l
Securitized																		ı
7% - 30%	60	11	2 091	156	68	47	60	11	2 234	158	49	29	61	11	2 163	151	107	66
35% - 100%	43	32	-	-	-	-	43	32	-	-	-	-	39	29	-	-	-	-
150% - 850%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250 %																		
Home Equity - ABS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1
Collateralized mortgage obligation (CMO)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Resecuritized																		1
7% - 30%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35% - 100%	529	238	-	-	-	-	529	238	-	-	-	-	501	226	-	-	-	-
150% - 850%	113	303	-	-	-	-	112	300	-	-	-	-	104	274	-	-	-	-
1250 %																		
Master Asset Vehicules	4	55	-	-	-	-	5	59	-	-	-	-	5	64	-	-	-	-
Commercial paper not included in the																		
Pan-Canadian restructuring plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- 1
Collateralized mortgage obligation (CMO)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total - Third party assets	749	639	2 091	156	68	47	749	640	2 234	158	49	29	710	604	2 163	151	107	66
Total	1 002	789	2 431	205	68	47	1 044	814	2 638	218	49	29	952	742	2 475	197	107	66

						2	015								20	14		
			C)2					Q	1					Q	4		
			В	anking Book	1	Frading book			В	anking Book		Trading book			В	anking Book	7	Trading book
(unaudited) (millions of Canadian dollars)	On b	alance sheet	Off b	alance sheet	On b	alance sheet	On b	alance sheet	Off b	alance sheet	On I	palance sheet	On b	alance sheet	Off b	alance sheet	On b	palance sheet
	RBA/Inferred		Inferred		RBA/Inferred		RBA/Inferred		Inferred		RBA/Inferred		RBA/Inferred		Inferred		RBA/Inferred	
	Ratings	Risk-	Ratings	Risk-	Ratings	Risk-	Ratings	Risk-	Ratings	Risk-	Ratings	Risk-	Ratings	Risk-	Ratings	Risk-		Risk
B11 (1)	Exposure	Weighted	Exposure	Weighted	Exposure	Weighted	Exposure	Weighted	Exposure	Weighted	Exposure	Weighted	Exposure	Weighted	Exposure	Weighted	Exposure	Weighted
Bank's own assets ⁽¹⁾	Amount	Assets	Amount	Assets	Amount	Assets	Amount	Assets	Amount	Assets	Amount	Assets	Amount	Assets	Amount	Assets	Amount	Assets
Credit Cards																	'	1
Seller's interest exposure ⁽²⁾	193	126	385	57	-	-	192	130	359	49	-	-	203	135	376	51	- '	-
Purchased	86	38	_	-	-	-	85	38	-	-	-	-	-	-	-	-	_	_
Total - Bank's own assets	279	164	385	57	-	-	277	168	359	49	_	-	203	135	376	51		
Third party assets																	'	1
Securitized																	'	
7% - 30%	109	15	1 989	141	81	154	61	5	2 012	144	78	60	14	2	2 130	151	63	44
35% - 100%	38	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- '	-
150% - 850%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- '	1
1250 %																	'	1
Home Equity - ABS	-	-	-	-	3	41	-	-	-	-	-	-	-	-	-	-	2	19
Collateralized mortgage obligation (CMO)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	57
Others	-	-	-	-	-	-	-	-	-	-	3	41	-	-	-	-	4	51
Resecuritized																	'	1
7% - 30%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- '	-
35% - 100%	1 010	430	820	328	-	-	924	505	825	330	-	-	966	526	831	324	- '	-
150% - 850%	84	178	-	-	-	-	170	486	-	-	-	-	168	479	-	-	- '	-
1250 %																	'	1
Master Asset Vehicules	37	462	-	-	-	-	63	784	-	-	-	-	55	691	-	-	- '	-
Commercial paper not included in the																	'	1
Pan-Canadian restructuring plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	- '	-
Collateralized mortgage obligation (CMO)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	29
Total - Third party assets	1 278	1 113	2 809	469	84	195		1 780	2 837	474	81	101	1 203	1 698	2 961	475		
Total	1 557	1 277	3 194	526	84	195	1 495	1 948	3 196	523	81	101	1 406	1 833	3 337	526	76	201

⁽¹⁾ Since inception, no capital has been assessed for the Bank's early amortization provisions associated with the securitized credit cards portfolio because the excess spread of the underlying portfolio has remained above the threshold for which capital charge would be incurred.

⁽²⁾ Seller's interest exposure are treated under AIRB Approach.

Asset Securitization - Managed Loans

			2010	6						20	15				
			Q1					Q4					Q3		
(unaudited) (millions of Canadian dollars)	gross	Gross impaired loans and other past due loans ⁽²⁾	Net write- offs			gross	Gross impaired loans and other past due loans	Net write- offs			Total gross loans ⁽¹⁾		Net write- offs		
Banking Book															
Insured mortgage loans	16 535	-	-	1 650	-	16 151	-	-	2 022	-	15 467	-	-	1 733	-
Credit card receivables	1 389	8	13	-	-	1 389	8	13	461	_	1 355	8	13	530	-
Total	17 924	8	13	1 650	-	17 540	8	13	2 483	-	16 822	8	13	2 263	-
Trading Book				-	40-	0.500					0.000			0.70	242
Insured mortgage loans	3 814	-	-	359	407	3 562	-	_	845	684	3 038	-	_	279	810

					20	15							2014	1	
			Q2					Q1					Q4		
(unaudited) (millions of Canadian dollars)		Gross impaired loans and other past due loans ⁽²⁾	Net write- offs	Securitization activities for the quarter ended	intended to be	gross	Gross impaired loans and other past due loans	Net write- offs			gross	Gross impaired loans and other past due loans	Net write- offs	Securitization activities for the quarter ended	
Banking Book															
Insured mortgage loans	15 527	-	-	1 351	-	15 347	-	-	1 082	-	15 250	-	-	1 595	-
Credit card receivables	1 411	9	15	398	-	1 365	9	10	I	-	1 365	5	13	ı	-
Total	16 938	9	15	1 749	-	16 712	9	10	1 082	-	16 615	5	13	1 595	-
Trading Book	0.045			405	040	0.000			200	000	0.000			000	040
Insured mortgage loans	2 815	-	-	185	318	2 680	-		330	282	2 398	-	-	266	242

⁽¹⁾ Notional amount.

⁽²⁾ Comprises impaired loans and fully secured loans that are 90 days or more past due and for which, in the opinion of management, there is reasonable assurance that principal and interest will ultimately be collected. Credit card receivables are not classified as impaired loans but, instead, are written off when payments are 180 days in arrears.



	GLOSSARY
Advanced Internal Ratings-Based (AIRB) approach	See risk-weighted assets below.
Banking Book Equities	Banking book equities comprise mainly exposures held for strategic and other reasons.
Capital Ratio	The Bank's capital divided by risk-weighted assets. The Bank's capital can be either CET1 Capital, Tier 1 capital or Total capital, producing three different capital ratios.
Common Equity Tier 1 (CET1) capital	Common Equity Tier 1 capital consists of common shareholders' equity less goodwill, intangible assets and other capital deductions. Common Equity Tier 1 capital ratio is calculated by dividing Common Equity Tier 1 capital by risk-weighted assets.
Corporate	All direct credit risk exposures to corporations, partnerships and proprietorships, exposures guaranteed by those entities.
Credit Risk	Credit risk is the risk of a financial loss if an obligor does not fully honour its contractual commitments to the Bank. Obligors may be borrowers, issuers, counterparties or guarantors. Credit risk is the most significant risk facing the Bank in the normal course of business. The Bank is exposed to credit risk not only through its direct lending activities and transactions but also through commitments to extend credit, letters of guarantee, letters of credit, over-the-counter derivatives trading, available-for-sale debt securities, securities purchased under reverse repurchase agreements, deposits with financial institutions, brokerage activities and transactions carrying a settlement risk for the Bank such as irrevocable fund transfers to third parties via electronic payment systems.
Drawn exposure	The amount of credit risk exposure resulting from loans already advanced to the customer.
Exposure at default (EAD)	An estimate of the amount of exposure to a customer at the event of, and at the time of, default.
Financial institutions	All direct credit risk exposures to deposit-taking institutions and regulated securities firms, and exposures guaranteed by those entities.
Leverage ratio	The leverage ratio is calculated by dividing the amount of Tier 1 capital by the total exposure. Total exposure is defined as the sum of on-balance-sheet assets (including derivative exposures and securities financing transaction exposures) and off-balance-sheet items. Assets deducted from Tier 1 capital are also deducted from the total exposure.
Loss given default (LGD)	An estimate of the amount of exposure to a customer that will not be recovered following a default by that customer, expressed as a percentage of the exposure at default.
Market risk	Market risk is the risk of financial loss resulting from adverse movements in underlying market factors. Market risk at the Bank arises from its participation in market-making, trading, investment and asset/liability management activities.
Operational risk	Operational risk is the risk of loss resulting from an inadequacy or a failure ascribable to people, processes, technology or external events. Operational risks are present in every activity of the Bank. Theft, fraud, unauthorized transactions, system errors, human error, amendments to or misinterpretation of acts and regulations, litigation or disputes with clients or property damage are just a few examples of events likely to cause financial loss, harm the Bank's reputation or result in regulatory penalties or sanctions.
Other off-balance sheet	Letters of guarantee, documentary letters of credit and securitized assets that represent the Bank's commitment to make payments in the event that a client cannot meet its financial obligations to third parties.
Other retail	This exposure class includes consumer loans, SME credit card receivables, SME loans (excluding mortgages of five units or more), and other personal loans.
Over-the-counter derivatives (OTC)	The amount of credit risk exposure resulting from derivatives that trade directly between two counterparties, rather than through exchanges.
Probability of default (PD)	An estimate of the likelihood of default for any particular customer which occurs when that customer is not able to repay its obligations as they become contractually due.
Qualifying revolving retail (QRR)	This exposure class includes lines of credit and credit card receivables.
Repo-style transactions	Financial obligations related to securities sold (repos) or repurchased (reverse repos) pursuant to an agreement under which the securities will be repurchased (repos) or resold (reverse repos) on a specified date and at a specified price. Such an agreement is a form of short-term funding (repos) or collateralized lending (reverse repos). Repo-style transactions also include loaned and borrowed securities that are off-balance sheet.
Retail Residential Mortgage	This exposure class includes loans to individuals against residential property (four units or less) and lines of credit secured by equity in residential property (HELOC).
Risk-weighted assets (RWA)	Assets are risk weighted according to the guidelines established by the Office of the Superintendent of Financial Institutions. In the standardized calculation approach, factors are applied to the face value of certain assets in order to reflect comparable risk levels. In the advanced approach, risk-weighted assets are derived from the Bank's internal models which represents the Bank's own assessment of the risks it incurs. Off-balance sheet instruments are converted to balance sheet (or credit) equivalents by adjusting the notional values before applying the appropriate risk-weighting factors.
Scaling Factor	An add-on of 6% is applied as a calibration adjustment to the risk weighted assets amount for credit risk assessed under the AIRB approach.
Sovereign	All direct credit risk exposures to governments, central banks and certain public sector entities, and exposures guaranteed by those entities.
Standardized approach	See risk-weighted assets.
Tier 1 capital	Tier 1 capital ratio consists of Common Equity Tier 1 capital and Additional Tier 1 instruments, namely, eligible non-cumulative preferred shares and the eligible amount of innovative instruments. Tier 1 capital ratio is calculated by dividing Tier 1 capital by risk-weighted assets.
Tier 2 capital	Tier 2 capital is mainly comprised of subordinated debentures and the collective allowance.
Total capital	Total capital is the sum of Tier 1 and Tier 2 capital. Total capital ratio is calculated by dividing total capital, less adjustments or regulatory deductions, by risk-weighted assets.
Undrawn commitments	The amount of credit risk exposure resulting from loans that have not been advanced to a customer, but which a customer may be entitled to draw in the future.