

SUPPLEMENTARY FINANCIAL INFORMATION




April 30, 2016

	<u>INDEX</u>		
	<u>Page</u>		<u>Page</u>
Enhanced Disclosure Task Force Recommendations Reference Table	EDTF	Average Balance Sheet	13
		Consolidated Statement of Changes in Equity	14 & 15
Highlights	1	Credit-Related Information	
		- Customer Loans and Acceptances by Type of Borrower	16
Common Share and Other Information	2	- Impaired Loans by Business Segment	17
		- Changes in Gross Impaired Loans by Business Segment	18
Consolidated Statement of Income	3	- Allowance for Credit Losses & Other Reserves	19
		- Impaired Loans by Type of Borrower	20
Business Segment Performance		- Provision for Credit Losses by Type of Borrower	21
- Canadian Banking	4		
- International Banking	5	Cross-Border Exposures to Select Countries	22
- Global Banking and Markets	6		
- Other	7	Financial Investments - Unrealized Gains (Losses)	23
Core Banking Margin and Revenue from Trading Operations	8	Interest Rate Sensitivity	23
Assets Under Administration and Management	8	Regulatory Capital Highlights	24
Fee & Commission Revenues and Other Operating Income	9	Appendix 1: Canadian Banking excluding Wealth Management	25
Operating Expenses	10	Appendix 2: Global Wealth Management	26
Consolidated Statement of Financial Position (Spot Balances)	11 & 12	Appendix 3: International Banking by Region	27 & 28

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The Enhanced Disclosure Task Force (EDTF) of the Financial Stability Board published its report, "Enhancing the Risk Disclosure of Banks" on October 29, 2012. The report sets forth recommendations around improving risk disclosures and identifies existing leading practice risk disclosures. The Bank provided these disclosures in its 2014 Annual report and continues its efforts to provide further disclosures with the objective of enhancing and aligning with evolving industry practices associated with the 32 recommendations in the EDTF report. Below is the index of all these recommendations to facilitate easy reference in the Bank's public disclosure documents available on www.scotiabank.com/investor relations.

ENHANCED DISCLOSURE TASK FORCE (EDTF) RECOMMENDATIONS						
April 30, 2016 Reference Table for EDTF						
						
Recommendation			Q2 2016		2015 Annual Report	
Type of risk	Number	Disclosure	Quarterly Report	Supplementary Regulatory Capital Disclosures	MD&A	Financial Statements
General	1	The index of risks to which the business is exposed.			71, 73, 78	
	2	The Bank's risk to terminology, measures and key parameters.			68	
	3	Top and emerging risks, and the changes during the reporting period.	9		26-30, 53	
	4	Discussion on the regulatory development and plans to meet new regulatory ratios.	18, 25-26		40, 88, 105-106	
Risk governance, risk management and business model	5	The Bank's Risk Governance structure.			66-67	
	6	Description of risk culture and procedures applied to support the culture .			68-69	
	7	Description of key risks from the Bank's business model.			71-72	
	8	Stress testing use within the Bank's risk governance and capital management.			70	
Capital Adequacy and risk-weighted assets	9	Pillar 1 capital requirements, and the impact for global systemically important banks.	23-24	2	39-40	181
	10	a) Regulatory capital components.	52	4, 5, 7	41	
		b) Reconciliation of the accounting balance sheet to the regulatory balance sheet.		6		
	11	Flow statement of the movements in regulatory capital since the previous reporting period, including changes in common equity tier 1, additional tier 1 and tier 2 capital.	24	7, 8	42-43	
	12	Discussion of targeted level of capital, and the plans on how to establish this.			39-40	
	13	Analysis of risk-weighted assets by risk type, business, and market risk RWAs.		11-13	45-49, 72, 113-114	161, 199-203, 207-208
	14	Analysis of the capital requirements for each Basel asset class.		11-20, 24-26	45-49	161, 199-203
15	Tabulate credit risk in the Banking Book.	56	17-20	45-49	202-203	
16	Flow statements reconciling the movements in risk-weighted assets for each risk-weighted asset type.		10	45-49		
17	Discussion of Basel III Back-testing requirement including credit risk model performance and validation.			47-48		
Liquidity Funding	18	Analysis of the Bank's liquid assets.	15-18		85-89	
	19	Encumbered and unencumbered assets analyzed by balance sheet category.	17-18		87-89	
	20	Consolidated total assets, liabilities and off-balance sheet commitments analyzed by remaining contractual maturity at the balance sheet date.	21-22		93-94	
	21	Analysis of the Bank's sources of funding and a description of the Bank's funding strategy.	19-20		89-92	
Market Risk	22	Linkage of market risk measures for trading and non-trading portfolios and the balance sheet.	14-15		84	
	23	Discussion of significant trading and non-trading market risk factors.	57-58		79-85	204-205
	24	Discussion of changes in period on period VaR results as well as VaR assumptions, limitations, backtesting and validation.	14, 58		79-85	204-205
	25	Other risk management techniques e.g. stress tests, stressed VaR, tail risk and market liquidity horizon.			79-85	207
Credit Risk	26	Analysis of the aggregate credit risk exposures, including details of both personal and wholesale lending.		12-20, 16-22 ⁽¹⁾	25-28, 108-114	167-168, 201-202
	27	Discussion of the policies for identifying impaired loans, defining impairments and renegotiated loans, and explaining loan forbearance policies.				142-143, 168
	28	Reconciliations of the opening and closing balances of impaired loans and impairment allowances during the year.	47-48	17-18 ⁽¹⁾	24, 109, 111, 113	168
	29	Analysis of counterparty credit risk that arises from derivative transactions.	24-25, 61-62		76	159, 161
30	Discussion of credit risk mitigation, including collateral held for all sources of credit risk.	24-25, 56-57		25, 75-76		
Other risks	31	Quantified measures of the management of operational risk.	58		49, 95-96	
	32	Discussion of publicly known risk items.	9		53	

⁽¹⁾ In the Supplementary Financial Information Package

HIGHLIGHTS



	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2016		2015				2014				2016	2015	2015	2014
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Operating Performance:														
Net Income (\$MM)	1,584	1,814	1,843	1,847	1,797	1,726	1,438	2,351	1,800	1,709	3,398	3,523	7,213	7,298
Net Income attributable to Common Shareholders (\$MM)	1,489	1,730	1,754	1,767	1,727	1,649	1,343	2,267	1,699	1,607	3,219	3,376	6,897	6,916
EPS (\$) - Basic	1.24	1.44	1.46	1.46	1.43	1.36	1.10	1.86	1.40	1.33	2.68	2.79	5.70	5.69
- Diluted	1.23	1.43	1.45	1.45	1.42	1.35	1.10	1.85	1.39	1.32	2.66	2.77	5.67	5.66
ROE (%) ⁽¹⁾	12.1	13.8	14.2	14.7	15.1	14.2	11.9	20.6	16.3	15.4	13.0	14.7	14.6	16.1
Core Banking Margin (TEB) (%) ⁽¹⁾	2.38	2.38	2.35	2.40	2.41	2.41	2.39	2.41	2.42	2.35	2.38	2.41	2.39	2.39
Productivity Ratio (TEB) (%) ⁽¹⁾	57.4	54.8	53.0	53.5	53.3	53.7	57.5	47.7	51.6	54.2	56.1	53.5	53.4	52.6
Effective Tax Rate (%)	21.8	19.7	19.4	20.1	20.7	21.7	20.6	20.3	23.6	21.7	20.7	21.2	20.4	21.5
Effective Tax Rate (TEB) (%)	23.8	24.6	21.9	23.6	24.5	24.8	24.8	23.3	27.1	25.4	24.2	24.7	23.7	24.4
Cash Net Income (\$MM)⁽³⁾														
	1,604	1,834	1,861	1,864	1,812	1,741	1,453	2,366	1,815	1,726	3,437	3,553	7,278	7,360
Adjusted EPS (\$) - Basic⁽³⁾														
	1.26	1.45	1.47	1.47	1.44	1.37	1.10	1.88	1.41	1.34	2.71	2.81	5.75	5.73
- Diluted⁽¹⁾⁽³⁾														
	1.25	1.44	1.46	1.47	1.43	1.36	1.11	1.86	1.40	1.34	2.69	2.79	5.72	5.72
Adjusted ROE (%)⁽³⁾														
	12.3	13.9	14.4	14.8	15.3	14.4	12.1	20.8	16.5	15.6	13.2	14.9	14.7	16.2
Balance Sheet:														
Total Assets (\$B)	895.0	919.6	856.5	863.1	837.2	851.9	805.7	791.5	791.8	782.8				
Customer Loans and Acceptances (\$B)	476.9	486.9	468.9	462.1	449.5	451.8	434.2	429.0	430.0	426.1				
Deposits (\$B)	609.3	630.9	600.9	602.8	575.3	584.6	554.5	545.3	551.7	539.6				
Common Shareholders' Equity (\$B)	48.9	50.9	49.1	48.7	46.7	46.9	45.0	44.2	43.0	42.4				
Credit Quality:														
Net Impaired Loans (\$MM) ⁽⁴⁾	2,347	2,335	2,085	2,096	2,172	2,266	2,002	1,877	1,941	1,833				
- % of Customer Loans and Acceptances	0.49	0.48	0.44	0.45	0.48	0.50	0.46	0.43	0.45	0.43				
Allowance for Credit Losses (\$MM) ⁽⁴⁾	4,188	4,118	3,977	3,922	3,497	3,595	3,470	3,259	3,231	3,245				
Total Provision for Credit Losses (\$MM)	752	539	551	480	448	463	574	398	375	356	1,291	911	1,942	1,703
- % of Average Net Customer Loans and Acceptances	0.64	0.45	0.47	0.42	0.41	0.42	0.53	0.37	0.36	0.34	0.54	0.41	0.43	0.40
Capital Measures:														
Common Equity Tier 1 Capital Ratio (%)	10.1	10.1	10.3	10.4	10.6	10.3	10.8	10.9	9.8	9.4				
Tier 1 Capital Ratio (%)	11.4	11.2	11.5	11.6	11.9	11.5	12.2	12.3	11.3	11.2				
Total Capital Ratio (%)	13.6	13.4	13.4	13.5	13.9	13.2	13.9	14.1	13.3	13.5				
Leverage Ratio (%) ⁽⁵⁾	4.1	4.0	4.2	4.1	4.1	4.1	N/A	N/A	N/A	N/A				
Assets to Capital Multiple (X) ⁽⁵⁾	N/A	N/A	N/A	N/A	N/A	N/A	17.1	16.8	17.9	17.4				
Common Equity Tier 1 Risk-Weighted Assets (\$MM)	356,866	374,457	357,995	348,039	328,688	335,200	312,473	307,795	300,155	302,070				

(1) Refer to page 13 in the 2015 Annual Report for a discussion on non-GAAP measures.

(2) The Productivity Ratio (TEB) may not agree to Shareholders Report due to rounding

(3) Excludes amortization of intangibles related to acquisitions (excluding software, net of taxes).

(4) Net Impaired Loans are Impaired Loans less Allowance for Credit Losses allocated against such loans. Excludes Federal Deposit Insurance Corporation (FDIC) guaranteed loans related to the acquisition of R-G Premier Bank of Puerto Rico. Allowance for credit losses excludes allowance for FDIC guaranteed loans.

(5) Effective Q1 2015, the Bank implemented the Leverage Requirements Guideline issued by OSFI in October 2014. The Leverage Ratio replaced the Assets to Capital Multiple.

COMMON SHARE AND OTHER INFORMATION



	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2016		2015				2014				2016	2015	2015	2014
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Valuation:														
Book Value per Share (\$)	40.70	42.32	40.80	40.30	38.61	38.75	36.96	36.34	35.33	34.87	40.70	38.61	40.80	36.96
Share Price (\$) - High	65.97	61.91	64.15	67.29	67.73	71.18	74.39	74.93	66.72	66.75	65.97	71.18	71.18	74.93
- Low	51.57	51.16	52.58	60.52	61.30	60.75	64.05	66.18	59.92	60.56	51.16	60.75	52.58	59.92
- Close	65.80	57.39	61.49	64.19	66.53	61.06	69.02	74.01	66.60	61.10	65.80	66.53	61.49	69.02
Share Price (Closing) as % of Book Value	161.7	135.6	150.7	159.3	172.3	157.6	186.7	203.7	188.5	175.2	161.7	172.3	150.7	186.7
Price (Closing) / Earnings Ratio (X) ⁽¹⁾	11.8	9.9	10.8	12.0	11.6	10.7	12.1	12.6	12.3	11.7	11.8	11.6	10.8	12.1
Market Capitalization (\$MM)	79,140	69,015	73,969	77,529	80,499	73,887	83,969	90,083	81,027	74,226	79,140	80,499	73,969	83,969
Dividends:														
Common Dividends Paid (\$MM)	865	843	842	823	823	802	803	779	778	750	1,708	1,625	3,290	3,110
Common Dividends/Share (\$)	0.72	0.70	0.70	0.68	0.68	0.66	0.66	0.64	0.64	0.62	1.42	1.34	2.72	2.56
Shares:														
Number of Common Shares Outstanding at Period End (MM)	1,203	1,203	1,203	1,208	1,210	1,210	1,217	1,217	1,217	1,215				
Average Number of Common Shares Outstanding (MM) - Basic	1,203	1,203	1,205	1,210	1,210	1,215	1,217	1,217	1,215	1,209	1,203	1,213	1,210	1,214
- Diluted	1,228	1,225	1,227	1,231	1,231	1,220	1,223	1,225	1,222	1,217	1,225	1,233	1,232	1,222
Other Information: ⁽²⁾														
Employees	89,610	89,297	89,214	90,354	87,324	87,090	86,932	86,949	86,479	86,420				
Branches and Offices	3,151	3,161	3,177	3,211	3,244	3,266	3,288	3,286	3,321	3,322				
ABMs	8,243	8,260	8,191	8,168	8,283	8,712	8,732	8,658	8,617	8,559				
Senior Debt Credit Ratings:														
Moody's ⁽³⁾	Aa3	Aa3	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2				
Standard & Poor's ⁽⁴⁾	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+				
Fitch ⁽⁵⁾	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-				
DBRS ⁽⁶⁾	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA				

(1) Based on trailing 4 quarters' EPS.

(2) Excludes affiliates.

(3) On January 25, 2016, Moody's downgraded the Bank's long term ratings by one notch to Aa3 from Aa2, while affirming the Bank's short term deposit rating of P-1. Outlook is negative.

(4) Outlook is stable.

(5) Outlook is stable.

(6) Outlook is negative.

CONSOLIDATED STATEMENT OF INCOME



(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR			
	2016		2015				2014				2016	2015	2015	2014
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
CONSOLIDATED STATEMENT OF INCOME:														
Interest Income (TEB)	5,476	5,418	5,189	5,146	4,912	5,054	4,897	4,993	4,835	4,832	10,894	9,966	20,301	19,557
Interest Expense	1,955	1,897	1,816	1,789	1,710	1,880	1,792	1,838	1,781	1,824	3,852	3,590	7,195	7,235
Net Interest Income (TEB)	3,521	3,521	3,373	3,357	3,202	3,174	3,105	3,155	3,054	3,008	7,042	6,376	13,106	12,322
Non-Interest Income (TEB)	3,126	2,993	2,825	2,875	2,852	2,781	2,743	3,421	2,755	2,717	6,119	5,633	11,333	11,636
Total Revenue (TEB)	6,647	6,514	6,198	6,232	6,054	5,955	5,848	6,576	5,809	5,725	13,161	12,009	24,439	23,958
Taxable Equivalent Adjustment	53	149	73	108	117	92	101	89	84	80	202	209	390	354
Total Revenue	6,594	6,365	6,125	6,124	5,937	5,863	5,747	6,487	5,725	5,645	12,959	11,800	24,049	23,604
Provision for Credit Losses	752	539	551	480	448	463	574	398	375	356	1,291	911	1,942	1,703
Total Non-interest Expenses (Page 10)	3,817	3,568	3,286	3,334	3,224	3,197	3,361	3,140	2,995	3,105	7,385	6,421	13,041	12,601
Income before Taxes	2,025	2,258	2,288	2,310	2,265	2,203	1,812	2,949	2,355	2,184	4,283	4,468	9,066	9,300
Income Tax Expense	441	444	445	463	468	477	374	598	555	475	885	945	1,853	2,002
Net Income	1,584	1,814	1,843	1,847	1,797	1,726	1,438	2,351	1,800	1,709	3,398	3,523	7,213	7,298
Amortization of Intangibles (net of taxes) ⁽¹⁾	20	20	18	17	15	15	15	15	15	17	39	30	65	62
Cash Net Income	1,604	1,834	1,861	1,864	1,812	1,741	1,453	2,366	1,815	1,726	3,437	3,553	7,278	7,360
Net Income Attributable to Non-Controlling Interests in Subsidiaries	61	56	60	52	40	47	65	50	58	54	117	87	199	227
Net Income Attributable to Equity Holders of the Bank	1,523	1,758	1,783	1,795	1,757	1,679	1,373	2,301	1,742	1,655	3,281	3,436	7,014	7,071
Preferred Shareholders	34	28	29	28	30	30	30	34	43	48	62	60	117	155
Common Shareholders	1,489	1,730	1,754	1,767	1,727	1,649	1,343	2,267	1,699	1,607	3,219	3,376	6,897	6,916

(1) Excludes amortization of intangibles related to software.

BUSINESS SEGMENT PERFORMANCE: CANADIAN BANKING


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR ⁽¹⁾	
	2016		2015				2014 ⁽¹⁾				2016	2015	2015	2014
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	1,718	1,738	1,657	1,633	1,574	1,551	1,532	1,530	1,454	1,480	3,456	3,125	6,415	5,996
Net Fee and Commission Revenues	1,093	1,117	1,104	1,109	1,100	1,077	1,063	1,039	988	998	2,210	2,177	4,390	4,088
Net Income (Loss) from Investments in Associated Corporations	18	15	15	17	19	15	4	23	68	62	33	34	66	157
Other Operating Income (TEB)	227	107	96	100	91	89	89	698	127	104	334	180	376	1,018
Total Revenue (TEB)	3,056	2,977	2,872	2,859	2,784	2,732	2,688	3,290	2,637	2,644	6,033	5,516	11,247	11,259
Provision for Credit Losses	(204)	(194)	(180)	(173)	(169)	(165)	(236)	(152)	(140)	(135)	(398)	(334)	(687)	(663)
Non-interest Expenses	(1,549)	(1,596)	(1,553)	(1,510)	(1,487)	(1,464)	(1,518)	(1,475)	(1,400)	(1,406)	(3,145)	(2,951)	(6,014)	(5,799)
Income Tax Expense (TEB)	(326)	(312)	(302)	(313)	(299)	(288)	(229)	(337)	(273)	(274)	(638)	(587)	(1,202)	(1,113)
Net Income	977	875	837	863	829	815	705	1,326	824	829	1,852	1,644	3,344	3,684
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	1	-	-	-	-	1
Net Income Attributable to Equity Holders of the Bank	977	875	837	863	829	815	705	1,326	823	829	1,852	1,644	3,344	3,683
Profitability Measurements:														
Return on Equity (%) ⁽²⁾	23.1	20.8	20.2	21.4	21.5	20.9	18.4	31.9	20.4	19.8	21.9	21.2	21.0	22.8
Net Interest Margin ⁽³⁾	2.38	2.35	2.26	2.25	2.26	2.16	2.15	2.17	2.14	2.12	2.36	2.21	2.23	2.14
Provision for Credit Losses as % of Average Net Loans & Acceptances	0.28	0.26	0.24	0.23	0.24	0.23	0.33	0.21	0.20	0.19	0.27	0.23	0.23	0.23
Productivity Ratio (%)	50.7	53.6	54.1	52.8	53.4	53.6	56.5	44.8	53.1	53.2	52.1	53.5	53.5	51.5
Average Balances (\$B):														
Residential Mortgages	179.5	179.3	178.2	175.5	174.1	173.9	172.6	170.7	169.5	169.1	179.4	174.0	175.4	170.5
Tangerine Mortgage Run-Off Portfolio ⁽⁴⁾	7.9	9.1	9.8	11.8	13.3	14.3	15.5	17.2	18.6	19.4	8.5	13.8	12.3	17.7
Personal & Credit Card Loans	72.6	72.2	70.0	68.4	66.8	66.4	64.9	62.6	60.5	59.7	72.4	66.6	67.9	61.9
Business and Government Loans & Acceptances	40.7	39.7	39.1	38.9	37.1	35.4	34.8	34.4	32.9	31.9	40.2	36.2	37.6	33.5
Other Assets	6.5	6.8	6.7	6.6	6.3	7.1	6.8	7.2	8.9	8.9	6.7	6.7	6.7	7.9
Total Assets	307.2	307.1	303.8	301.2	297.6	297.1	294.6	292.1	290.4	289.0	307.2	297.3	299.9	291.5
Personal Deposits	157.7	155.0	154.0	149.9	148.5	146.2	145.3	144.9	144.4	144.6	156.3	147.3	149.7	144.8
Non-Personal Deposits	65.1	66.0	61.9	60.3	60.3	59.8	59.3	58.4	55.6	55.9	65.6	60.1	60.6	57.3
Total Deposits ⁽⁵⁾	222.8	221.0	215.9	210.2	208.8	206.0	204.6	203.3	200.0	200.5	221.9	207.4	210.2	202.1
Other Liabilities	8.2	8.0	7.8	7.6	7.4	7.3	6.6	6.3	6.5	5.7	8.1	7.3	7.6	6.3
Total Liabilities	231.0	229.0	223.7	217.8	216.2	213.3	211.2	209.6	206.5	206.2	230.0	214.7	217.8	208.4
Period End Balances (\$B)														
Assets under Administration	310	304	310	315	312	305	296	293	286	275	310	312	310	296
Assets under Management	137	135	135	138	134	130	124	122	118	113	137	134	135	124
Other:														
Branches	1,006	1,010	1,013	1,031	1,038	1,040	1,040	1,038	1,039	1,041				
Employees ⁽⁶⁾	26,365	27,143	27,129	28,143	27,616	27,460	26,985	27,654	27,091	26,987				
ABMs	3,570	3,564	3,567	3,587	3,722	3,946	3,942	3,930	3,869	3,845				

(1) Restated to include the results of the Canadian Wealth Management and Insurance operations.

(2) Effective Q1 2016, the Bank now reports Return on Equity to replace Return on Economic Equity as a profitability measure for business segment performance. Prior period amounts have been updated to reflect the current period presentation. Refer to non-GAAP measures in the Quarterly Report.

(3) Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances.

(4) Scotiabank completed the acquisition of Tangerine on November 15, 2012.

(5) Certain deposits (Tangerine Canadian Mortgage Bonds) have been reclassified to the Other Segment.

(6) Prior period amounts have been restated to include certain business support functions which previously were not managed by Canadian Banking.

BUSINESS SEGMENT PERFORMANCE: INTERNATIONAL BANKING


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR ⁽¹⁾⁽²⁾	
	2016		2015				2014 ⁽¹⁾⁽²⁾				2016	2015	2015	2014
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	1,590	1,558	1,510	1,467	1,380	1,349	1,302	1,308	1,289	1,256	3,148	2,729	5,706	5,155
Net Fee and Commission Revenues	633	645	616	601	564	554	565	519	524	519	1,278	1,118	2,335	2,127
Net Income (Loss) from Investments in Associated Corporations	111	122	112	144	112	108	93	102	99	117	233	220	476	411
Other Operating Income (TEB)	135	125	119	68	75	64	99	99	116	93	260	139	326	407
Total Revenue (TEB)	2,469	2,450	2,357	2,280	2,131	2,075	2,059	2,028	2,028	1,985	4,919	4,206	8,843	8,100
Provision for Credit Losses	(380)	(291)	(284)	(293)	(266)	(285)	(336)	(242)	(229)	(217)	(671)	(551)	(1,128)	(1,024)
Non-interest Expenses	(1,354)	(1,411)	(1,373)	(1,294)	(1,224)	(1,204)	(1,245)	(1,159)	(1,117)	(1,169)	(2,765)	(2,428)	(5,095)	(4,690)
Income Tax Expense (TEB)	(174)	(187)	(136)	(156)	(154)	(122)	(109)	(141)	(174)	(120)	(361)	(276)	(568)	(544)
Net Income	561	561	564	537	487	464	369	486	508	479	1,122	951	2,052	1,842
Net Income Attributable to Non-Controlling Interests	61	56	60	52	40	47	65	50	57	54	117	87	199	226
Net Income Attributable to Equity Holders of the Bank	500	505	504	485	447	417	304	436	451	425	1,005	864	1,853	1,616
Profitability Measurements:														
Return on Equity (%) ⁽³⁾	11.9	13.1	13.1	13.3	12.8	12.6	9.3	12.1	13.0	12.3	12.5	12.7	13.0	11.7
Net Interest Margin ⁽⁴⁾	4.69	4.57	4.70	4.77	4.67	4.71	4.68	4.81	4.79	4.70	4.63	4.69	4.71	4.75
Provision for Credit Losses as % of Average Net Loans & Acceptances	1.50	1.14	1.17	1.27	1.19	1.33	1.62	1.19	1.16	1.11	1.32	1.26	1.24	1.27
Productivity Ratio (%)	54.8	57.6	58.2	56.8	57.4	58.0	60.5	57.1	55.1	58.9	56.2	57.7	57.6	57.9
Average Balances (\$B):														
Residential Mortgages	26.8	27.0	25.7	24.5	24.6	22.9	21.9	21.3	21.3	20.4	26.9	23.7	24.4	21.2
Personal & Credit Card Loans ⁽⁵⁾	23.2	22.4	21.6	20.6	20.3	19.4	19.1	18.6	18.7	17.8	22.8	19.9	20.5	18.6
Business and Government Loans & Acceptances ⁽⁵⁾	55.5	54.6	51.3	48.3	48.4	44.7	43.2	42.6	42.8	40.9	55.0	46.5	48.2	42.3
Investment Securities	14.2	13.4	12.3	12.0	12.3	11.4	11.3	11.2	11.2	10.8	13.8	11.8	12.0	11.1
Deposits with Banks	14.9	15.1	13.8	13.5	12.7	11.4	10.8	11.0	11.9	11.9	15.0	12.0	12.9	11.4
Other Assets	10.8	10.6	10.8	9.9	10.0	10.6	10.4	9.5	10.9	10.6	10.8	10.4	10.2	10.4
Total Assets	145.4	143.1	135.5	128.8	128.3	120.4	116.7	114.2	116.8	112.4	144.3	124.3	128.2	115.0
Personal Deposits	33.8	33.3	31.3	29.7	29.4	27.3	26.5	25.9	26.6	24.9	33.5	28.4	29.4	26.0
Non-Personal Deposits	53.4	53.1	47.2	45.8	44.1	40.9	39.3	39.0	39.5	38.4	53.3	42.4	44.5	39.0
Total Deposits	87.2	86.4	78.5	75.5	73.5	68.2	65.8	64.9	66.1	63.3	86.8	70.8	73.9	65.0
Other Liabilities	24.3	22.1	20.4	20.2	20.2	20.9	20.7	19.4	20.3	19.4	23.2	20.5	20.4	20.0
Total Liabilities	111.5	108.5	98.9	95.7	93.7	89.1	86.5	84.3	86.4	82.7	110.0	91.3	94.3	85.0
Period End Balances (\$B): ⁽⁶⁾														
Assets under Administration	80	82	81	81	75	75	72	71	76	63	80	75	81	72
Assets under Management	43	44	44	45	43	43	41	43	41	40	43	43	44	41
Other: ⁽⁶⁾														
Branches ⁽⁷⁾	1,836	1,831	1,864	1,877	1,898	1,913	1,955	1,954	1,985	1,984				
Employees ⁽⁷⁾	52,086	50,908	51,133	51,374	49,216	49,365	49,720	49,298	49,178	49,317				
ABMs	4,673	4,696	4,624	4,581	4,561	4,776	4,790	4,728	4,748	4,714				

(1) Restated to include the results of the International Wealth Management and Insurance operations.

(2) Restated to include our Asia operations that were previously reported in International Banking into Global Banking and Markets, with the exception of the associated corporations Thanachart Bank and Bank of Xi'an, which will continue to be reported in International Banking.

(3) Effective Q1 2016, the Bank now reports Return on Equity to replace Return on Economic Equity as a profitability measure for business segment performance. Prior period amounts have been updated to reflect the current period presentation. Refer to non-GAAP measures in the Quarterly Report.

(4) Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances.

(5) Colombia small business portfolio reclassified to Retail from Commercial commencing Q1/16 - prior periods have been restated.

(6) Excludes affiliates.

(7) Prior period amounts have been reclassified to conform with current period presentation.

BUSINESS SEGMENT PERFORMANCE: GLOBAL BANKING AND MARKETS


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR ⁽¹⁾	
	2016		2015				2014 ⁽¹⁾				2016	2015	2015	2014
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	309	302	273	272	259	267	261	273	270	260	611	526	1,071	1,064
Net Fee and Commission Revenues	386	318	338	352	394	346	417	438	337	383	704	740	1,430	1,575
Net Income (Loss) from Investments in Associated Corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Operating Income (TEB)	363	428	318	341	445	419	332	411	468	381	791	864	1,523	1,592
Total Revenue (TEB)	1,058	1,048	929	965	1,098	1,032	1,010	1,122	1,075	1,024	2,106	2,130	4,024	4,231
Provision for Credit Losses	(118)	(54)	(27)	(14)	(13)	(13)	(2)	(4)	(6)	(4)	(172)	(26)	(67)	(16)
Non-interest Expenses	(493)	(507)	(450)	(464)	(467)	(465)	(477)	(477)	(437)	(489)	(1,000)	(932)	(1,846)	(1,880)
Income Tax Expense (TEB)	(124)	(121)	(127)	(112)	(169)	(150)	(152)	(174)	(196)	(143)	(245)	(319)	(558)	(665)
Net Income	323	366	325	375	449	404	379	467	436	388	689	853	1,553	1,670
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	323	366	325	375	449	404	379	467	436	388	689	853	1,553	1,670
Profitability Measurements:														
Return on Equity (%) ⁽²⁾	10.0	11.4	10.5	12.4	15.3	13.9	13.1	16.7	16.5	14.5	10.7	14.6	13.0	15.2
Net Interest Margin ^{(3) (4) (5)}	1.60	1.58	1.60	1.62	1.64	1.72	1.73	1.71	1.67	1.66	1.59	1.68	1.65	1.69
Provision for Credit Losses as % of Average Net Loans & Acceptances	0.57	0.27	0.14	0.08	0.08	0.08	0.02	0.02	0.04	0.03	0.42	0.08	0.10	0.03
Productivity Ratio (%)	46.6	48.4	48.4	48.1	42.5	45.0	47.2	42.5	40.7	47.8	47.5	43.8	45.9	44.4
Average Balances (\$B):														
Business and Government Loans & Acceptances	83.5	80.7	74.6	70.1	70.7	65.0	62.7	63.5	66.4	62.8	82.7	67.8	70.1	63.8
Securities Purchased Under Resale Agreements	98.3	99.5	98.6	97.7	98.9	94.6	92.2	88.1	84.8	83.0	98.9	96.7	97.4	87.1
Trading Assets - Securities	82.9	90.2	83.0	85.9	96.1	98.5	96.8	101.3	101.3	94.7	86.6	97.3	90.8	98.5
- Loans	17.5	17.8	17.9	17.0	18.0	16.3	13.6	12.4	12.6	11.0	17.7	17.1	17.3	12.4
Investment Securities	6.5	6.4	6.4	6.6	7.4	6.9	7.2	8.0	7.3	7.3	6.5	7.1	6.8	7.4
Deposits with Banks	5.1	5.8	5.1	5.7	6.6	6.4	4.1	4.2	3.2	3.3	5.5	6.5	5.9	3.7
Other Assets	58.5	57.6	55.5	51.7	57.2	51.5	40.9	36.6	37.6	36.9	57.4	54.3	53.9	38.1
Total Assets	352.3	358.0	341.1	334.7	354.9	339.2	317.6	314.2	313.3	299.0	355.2	346.9	342.4	311.0
Total Deposits	74.6	72.5	63.9	61.7	64.5	63.2	59.0	56.8	63.0	58.3	73.6	63.8	63.3	59.3
Other Liabilities	202.7	192.0	178.1	169.9	182.1	175.3	165.3	157.9	154.5	155.0	197.6	178.6	176.3	158.2
Total Liabilities	277.3	264.5	242.0	231.6	246.6	238.5	224.3	214.7	217.6	213.3	271.2	242.5	239.6	217.4
Other:														
Employees - In Canada	1,234	1,305	1,266	1,276	1,236	1,239	1,235	1,281	1,274	1,290				
- Outside Canada	1,348	1,382	1,380	1,381	1,343	1,350	1,416	1,424	1,396	1,409				
- Total	2,581	2,688	2,645	2,656	2,579	2,589	2,651	2,705	2,670	2,699				

(1) Restated to include our Asia operations that were previously reported in International Banking into Global Banking and Markets, with the exception of the associated corporations Thanachart Bank and Bank of Xi'an, which will continue to be reported in International Banking.

(2) Effective Q1 2016, the Bank now reports Return on Equity to replace Return on Economic Equity as a profitability measure for business segment performance.

Prior period amounts have been updated to reflect the current period presentation. Refer to non-GAAP measures in the Quarterly Report.

(3) Corporate Banking and securitization conduits.

(4) Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances.

(5) Certain prior period amounts have been restated to conform to current period presentation.

BUSINESS SEGMENT PERFORMANCE: OTHER ⁽¹⁾


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2016		2015				2014				2016	2015	2015	2014
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB) ⁽²⁾	(99)	(79)	(69)	(18)	(15)	2	4	39	38	9	(178)	(13)	(100)	90
Net Fee and Commission Revenues	(2)	(2)	(18)	-	(7)	(5)	(3)	(34)	(7)	(9)	(4)	(12)	(30)	(53)
Net Income from Investments in Associated Corporations ⁽³⁾	(31)	(35)	(31)	(41)	(32)	(33)	(25)	(31)	(40)	(44)	(66)	(65)	(137)	(140)
Other Operating Income (TEB) ⁽²⁾	143	6	85	79	(22)	60	14	73	(6)	36	149	38	202	117
Total Revenue (TEB)	11	(110)	(33)	20	(76)	24	(10)	47	(15)	(8)	(99)	(52)	(65)	14
Provision for Credit Losses	(50)	-	(60)	-	-	-	-	-	-	-	(50)	-	(60)	-
Non-interest Expenses	(421)	(54)	90	(66)	(46)	(64)	(121)	(29)	(41)	(41)	(475)	(110)	(86)	(232)
Income Tax Expense (TEB) ⁽²⁾	183	176	120	118	154	83	116	54	88	62	359	237	475	320
Net Income	(277)	12	117	72	32	43	(15)	72	32	13	(265)	75	264	102
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	(277)	12	117	72	32	43	(15)	72	32	13	(265)	75	264	102
Net Income Attributable to Preferred Shareholders of the Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Common Shareholders of the Bank	(277)	12	117	72	32	43	(15)	72	32	13	(265)	75	264	102
Average Balances (\$B): ⁽⁴⁾														
Total Assets	114	103	101	95	89	79	78	81	78	77	108	82	91	78
Total Deposits	235	241	246	244	243	225	226	228	228	215	237	234	238	224
Other Liabilities	8	13	17	18	19	20	9	16	12	14	12	18	19	14
Total Liabilities	243	254	263	262	262	245	235	244	240	229	249	252	257	238

(1) Represents smaller operating segments including Group Treasury and corporate adjustments.

(2) Includes elimination of the tax-exempt income gross-up reported in net interest income, other operating income and provision for income taxes in the three business segments reported on pages 4 to 6.

(3) Reflects elimination of tax normalization adjustments related to income from associated corporations in other business segments.

(4) Sum of Business Lines plus Other may not add to all-bank due to rounding.

CORE BANKING MARGIN, REVENUE FROM TRADING OPERATIONS


	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2016		2015				2014				2016	2015	2015	2014
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
NET INTEREST MARGIN:														
Net Interest Income (TEB)	3,521	3,521	3,373	3,357	3,202	3,174	3,105	3,155	3,054	3,008	7,042	6,376	13,106	12,322
Core Banking Margin % (TEB) ⁽¹⁾	2.38	2.38	2.35	2.40	2.41	2.41	2.39	2.41	2.42	2.35	2.38	2.41	9.57	2.39
REVENUE FROM TRADING OPERATIONS (TEB) (\$MM):														
Interest Rate and Credit	147	125	121	83	113	83	57	89	144	125	272	196	400	415
Equities	32	(9)	22	26	47	82	7	19	39	27	23	129	177	92
Commodities	103	101	74	77	115	79	87	84	98	90	204	194	345	359
Foreign Exchange	60	80	52	47	38	64	45	37	51	75	140	102	201	208
Other	13	(6)	8	15	27	12	(14)	34	12	8	7	39	62	40
sub-total	355	291	277	248	340	320	182	263	344	325	646	660	1,185	1,114
Taxable Equivalent Adjustment	50	146	71	105	113	87	95	84	81	77	196	200	376	337
Total (TEB)	405	437	348	353	453	407	277	347	425	402	842	860	1,561	1,451
ASSETS UNDER ADMINISTRATION (\$B):														
Personal														
Retail Brokerage	157.1	152.2	155.9	158.8	156.9	152.2	148.8	148.2	143.0	136.3				
Investment Management and Trust	102.3	102.4	100.2	101.2	96.9	96.8	95.1	93.9	99.3	89.4				
Mutual Funds	259.4	254.6	256.1	260.0	253.8	249.0	243.9	242.1	242.3	225.7				
Institutional	129.6	128.9	130.7	133.8	130.1	128.9	122.5	121.0	117.3	112.9				
Total	453.5	452.6	453.9	459.8	445.8	440.8	427.5	421.9	419.0	393.1				
ASSETS UNDER MANAGEMENT (\$B):														
Personal	43.0	42.8	43.0	42.7	40.3	38.0	35.7	36.8	35.2	33.6				
Mutual Funds	117.7	117.6	117.7	120.8	117.3	116.2	110.6	109.7	106.0	102.3				
Institutional	18.7	18.6	18.3	19.4	19.2	19.6	18.5	18.3	17.6	17.4				
Total	179.4	179.0	179.0	182.9	176.8	173.8	164.8	164.8	158.8	153.3				

Non-Interest Income



(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR			
	2016		2015				2014				2016	2015	2015	2014
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Fee and Commission Revenues:														
Card Revenues	330	329	286	281	263	259	247	230	224	232	659	522	1,089	933
Deposit and Payment Services														
Deposit Services	233	244	234	237	230	227	228	230	222	221	477	457	928	901
Other Payment Services	80	82	78	78	76	75	73	72	69	68	162	151	307	282
Credit Fees	313	326	312	315	306	302	301	302	291	289	639	608	1,235	1,183
Commitment and Other Credit Fees	206	213	202	200	195	190	194	196	176	212	419	385	787	778
Acceptance Fees	71	72	69	69	66	62	59	59	59	59	143	128	266	236
	277	285	271	269	261	252	253	255	235	271	562	513	1,053	1,014
Other Banking Revenues	105	101	117	109	90	90	114	93	80	92	206	180	406	379
Total Banking Revenues	1,025	1,041	986	974	920	903	915	880	830	884	2,066	1,823	3,783	3,509
Mutual Funds	393	412	406	415	405	393	383	371	359	355	805	798	1,619	1,468
Brokerage Fees	245	255	251	255	254	247	246	232	234	231	500	501	1,007	943
Investment Management and Trust Services														
Investment Management and Custody	109	108	107	112	112	109	107	106	106	100	217	221	440	419
Personal and Corporate Trust	53	52	46	55	53	50	52	49	48	45	105	103	204	194
	162	160	153	167	165	159	159	155	154	145	322	324	644	613
Total Wealth Management Revenues	800	827	810	837	824	799	788	758	747	731	1,627	1,623	3,270	3,024
Underwriting and Other Advisory Fees	143	79	109	113	173	130	212	201	146	153	222	303	525	712
Non-Trading Foreign Exchange Fees	138	135	122	130	116	124	106	107	98	109	273	240	492	420
Other	140	132	125	123	119	111	109	102	106	95	272	230	478	412
Total Fee and Commission Revenues	2,246	2,214	2,152	2,177	2,152	2,067	2,130	2,048	1,927	1,972	4,460	4,219	8,548	8,077
Fee and Commission Expenses:														
Card Expenses	112	109	90	90	77	70	66	63	64	60	221	147	327	253
Deposit and Payment Services Expenses	24	27	23	25	25	23	21	23	21	21	51	48	96	86
Other Expenses	-	-	1	-	-	-	1	-	-	-	-	-	1	1
Total Fee and Commission Expenses	136	136	114	115	102	93	88	86	85	81	272	195	424	340
Net Fee and Commission Revenues	2,110	2,078	2,038	2,062	2,050	1,974	2,042	1,962	1,842	1,891	4,188	4,024	8,124	7,737
Net Income from Investments in Associated Corporations	98	102	96	120	99	90	72	94	127	135	200	189	405	428
Other Operating Income (TEB):														
Revenue from Trading Operations	354	291	277	248	340	320	182	263	344	325	645	660	1,185	1,114
Net Gain on Investment Securities	165	130	182	136	139	182	200	180	219	142	295	321	639	741
Insurance underwriting income, net of claims	146	154	147	142	137	130	124	123	112	115	300	267	556	474
Other	203	91	14	62	(26)	(2)	28	715	30	32	294	(28)	48	805
sub-total	868	666	620	588	590	630	534	1,281	705	614	1,534	1,220	2,428	3,134
Taxable Equivalent Adjustment	50	147	71	105	113	87	95	84	81	77	197	200	376	337
Total (TEB)	918	813	691	693	703	717	629	1,365	786	691	1,731	1,420	2,804	3,471
Total Non-Interest Income (TEB)	3,126	2,993	2,825	2,875	2,852	2,781	2,743	3,421	2,755	2,717	6,119	5,633	11,333	11,636

NON-INTEREST EXPENSES



(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR			
	2016		2015				2014				2016	2015	2015	2014
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Salaries and Employee Benefits														
Salaries	1,032	1,039	1,088	1,025	967	939	931	925	904	920	2,071	1,906	4,019	3,680
Performance-Based Compensation	381	369	353	365	376	344	340	420	350	363	750	720	1,438	1,473
Share-Based Payment	39	89	39	37	28	116	36	64	34	136	128	144	220	270
Other Employee Benefits	252	323	64	306	319	315	274	272	292	286	575	634	1,004	1,124
	1,704	1,820	1,544	1,733	1,690	1,714	1,581	1,681	1,580	1,705	3,524	3,404	6,681	6,547
Premises														
Net Rent	105	110	123	107	103	100	103	97	98	94	215	203	433	392
Property Taxes	24	18	21	24	23	21	18	23	22	19	42	44	89	82
Other Premises Costs	107	104	114	109	103	95	109	104	101	101	211	198	421	415
	236	232	258	240	229	216	230	224	221	214	468	445	943	889
Technology	309	313	306	290	273	274	277	260	255	255	622	547	1,143	1,047
Depreciation and Amortization														
Depreciation	79	79	79	73	78	73	73	77	73	74	158	151	303	297
Amortization of Intangibles	90	80	78	71	66	66	61	57	56	55	170	132	281	229
	169	159	157	144	144	139	134	134	129	129	328	283	584	526
Communications	113	112	110	108	110	106	106	104	105	102	225	216	434	417
Advertising and Business Development	139	142	184	148	132	128	153	146	147	125	281	260	592	571
Professional	161	149	161	144	129	114	137	120	106	108	310	243	548	471
Business and Capital Taxes														
Business Taxes	87	99	78	78	87	76	71	77	64	64	186	163	319	276
Capital Taxes	13	11	10	10	11	11	10	7	10	11	24	22	42	38
	100	110	88	88	98	87	81	84	74	75	210	185	361	314
Other	886	531	478	439	419	419	662	387	378	392	1,417	838	1,755	1,819
Total Non-interest Expenses	3,817	3,568	3,286	3,334	3,224	3,197	3,361	3,140	2,995	3,105	7,385	6,421	13,041	12,601

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (SPOT BALANCES)


(\$MM)	QUARTERLY TREND									
	2016		2015				2014			
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Assets										
Cash and Deposits with Financial Institutions	61,215	75,253	73,927	82,789	60,664	65,894	56,730	49,964	59,758	55,321
Precious Metals	8,818	9,408	10,550	7,697	8,438	9,698	7,286	7,916	8,181	7,571
Trading Assets										
- Securities	80,615	84,322	78,380	83,396	92,095	86,695	95,363	104,319	103,535	99,583
- Loans	19,060	17,960	18,341	17,306	17,279	18,990	14,508	12,912	12,271	11,798
- Other	1,692	1,994	2,419	3,003	3,746	3,934	3,377	3,176	1,922	1,594
- Total Trading Assets	101,367	104,276	99,140	103,705	113,120	109,619	113,248	120,407	117,728	112,975
Financial Assets Designated at Fair Value through Profit & Loss	210	296	320	126	129	119	111	111	114	114
Securities Purchased under Resale Agreements and Securities Borrowed	104,022	96,267	87,312	87,512	98,205	87,217	93,866	91,632	83,357	82,435
Derivative Financial Instruments	42,318	51,958	41,003	47,207	37,669	55,435	33,439	24,952	25,223	30,391
Investment Securities	66,640	60,427	43,216	41,190	39,828	40,905	38,662	39,064	37,387	37,893
Loans to Customers										
- Residential Mortgages	216,507	219,047	217,498	216,000	213,522	214,791	212,648	211,391	210,866	211,062
- Personal and Credit Cards	95,865	95,382	91,477	89,897	86,186	85,929	84,204	81,942	79,170	77,627
- Business and Government	158,875	166,478	153,850	149,276	139,944	142,984	131,098	129,015	132,192	129,493
- Sub-total	471,247	480,907	462,825	455,173	439,652	443,704	427,950	422,348	422,228	418,182
- Allowance for Credit Losses	(4,402)	(4,354)	(4,197)	(4,125)	(3,694)	(3,788)	(3,641)	(3,406)	(3,364)	(3,361)
- Total Net Loans	466,845	476,553	458,628	451,048	435,958	439,916	424,309	418,942	418,864	414,821
Other										
- Customers' Liability Under Acceptances	10,008	10,416	10,296	11,025	13,549	11,898	9,876	10,010	11,158	11,250
- Current Tax Assets	803	720	649	708	517	643	565	705	681	699
- Investment Property	22	27	28	43	41	43	41	47	48	49
- Land, Buildings and Equipment	2,295	2,312	2,258	2,194	2,141	2,291	2,231	2,184	2,174	2,203
- Investments in Associates	4,006	4,307	4,033	4,082	3,845	3,907	3,461	2,981	5,536	5,517
- Goodwill and Other Intangible Assets	11,541	11,620	11,449	11,037	10,923	11,068	10,884	10,820	10,794	10,822
- Deferred Tax Assets	2,273	2,294	2,034	2,229	2,031	2,354	1,763	1,899	1,972	1,970
- Other Assets	12,578	13,479	11,654	10,472	10,103	10,866	9,194	9,875	8,797	8,804
- Total Other Assets	43,526	45,175	42,401	41,790	43,150	43,070	38,015	38,521	41,160	41,314
Total Assets	894,961	919,613	856,497	863,064	837,161	851,873	805,666	791,509	791,772	782,835

**CONSOLIDATED STATEMENT OF FINANCIAL POSITION
(SPOT BALANCES) (continued)**



(\$MM)	QUARTERLY TREND										
	2016		2015				2014				
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
Liabilities											
Deposits											
- Personal	192,870	194,770	190,044	186,298	180,312	180,973	175,163	174,213	173,309	174,124	
- Business and Government	374,272	395,737	375,144	377,054	358,400	364,260	342,367	332,738	337,695	329,724	
- Banks	42,171	40,384	35,731	39,439	36,569	39,365	36,487	38,113	40,539	35,569	
- Total Deposits	609,313	630,891	600,919	602,791	575,281	584,598	554,017	545,064	551,543	539,417	
Financial Instruments Designated at Fair Value through Profit or Loss ⁽¹⁾	1,629	1,582	1,486	1,376	1,102	736	465	275	181	178	
Other											
- Acceptances	10,008	10,416	10,296	11,025	13,549	11,898	9,876	10,010	11,158	11,250	
- Obligations Related to Securities Sold Short	22,351	23,718	20,212	23,363	22,843	22,784	27,050	30,163	27,810	27,106	
- Derivative Financial Instruments	47,308	53,871	45,270	48,866	43,613	57,725	36,438	28,686	28,918	32,111	
- Obligations Related to Securities Sold Under Repurchase Agreements and Securities Lent	102,392	89,470	77,015	77,764	89,676	79,322	88,953	91,015	88,377	87,960	
- Current Tax Liabilities	835	593	584	676	670	948	1,009	1,114	824	812	
- Subordinated Debentures	7,499	7,759	6,182	6,184	6,134	4,973	4,871	4,873	4,864	5,874	
- Provisions for Off-Balance Sheet Credit Risks and Other	678	332	315	323	409	484	518	331	332	333	
- Deferred Tax Liabilities	823	549	599	523	449	493	454	554	663	568	
- Other	38,299	44,777	40,140	37,212	32,492	36,731	32,804	30,978	29,645	29,867	
- Total Other Liabilities	230,193	231,485	200,613	205,936	209,835	215,358	201,973	197,724	192,591	195,881	
Total Liabilities	841,135	863,958	803,018	810,103	786,218	800,692	756,455	743,063	744,315	735,476	
Equity											
Common Equity											
- Common Shares	15,194	15,172	15,141	15,185	15,186	15,173	15,231	15,141	14,999	14,889	
- Retained Earnings	32,757	32,150	31,316	30,640	29,984	29,103	28,609	28,217	26,849	25,928	
- Accumulated Other Comprehensive Income (Loss)	825	3,401	2,455	2,673	1,362	2,436	949	700	943	1,345	
- Other Reserves	171	173	173	176	180	181	176	178	195	195	
- Total Common Equity	48,947	50,896	49,085	48,674	46,712	46,893	44,965	44,236	42,986	42,357	
Preferred Shares	3,439	3,284	2,934	2,934	2,934	2,934	2,934	2,934	3,234	3,834	
Total Equity Attributable to Equity Holders of the Bank	52,386	54,180	52,019	51,608	49,646	49,827	47,899	47,170	46,220	46,191	
Non-Controlling Interests in Subsidiaries	1,440	1,475	1,460	1,353	1,297	1,354	1,312	1,276	1,237	1,168	
Total Equity	53,826	55,655	53,479	52,961	50,943	51,181	49,211	48,446	47,457	47,359	
Total Liabilities and Equity	894,961	919,613	856,497	863,064	837,161	851,873	805,666	791,509	791,772	782,835	

(1) Prior period amounts have been reclassified to conform with current period presentation.

AVERAGE BALANCE SHEET


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2016		2015				2014				2016	2015	2015	2014
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Deposits with Financial Institutions	66,688	70,731	78,384	75,630	69,765	60,582	59,506	62,024	59,318	59,681	68,731	65,098	71,102	60,139
Trading Assets - Securities	87,547	94,453	86,253	88,895	99,117	101,422	98,732	103,656	103,750	97,519	91,038	100,288	93,879	100,891
- Loans	17,540	17,816	17,920	17,010	18,076	16,425	13,668	12,359	12,569	10,996	17,680	17,237	17,352	12,397
- Total	105,087	112,269	104,173	105,905	117,193	117,847	112,400	116,015	116,319	108,515	108,718	117,525	111,231	113,288
Securities Purchased under Resale Agreements and Securities Borrowed	100,349	101,649	100,840	100,165	100,951	97,588	96,556	91,141	89,297	87,510	101,006	99,242	99,877	91,142
Investment Securities including Investments in Associates	68,895	56,596	46,030	43,245	44,221	41,262	41,278	41,641	41,799	40,238	62,678	42,717	43,685	41,234
Loans to Customers - Residential Mortgages	217,610	218,546	216,491	214,140	214,244	212,896	211,752	210,759	210,884	210,317	218,082	213,559	214,444	210,928
- Personal and Credit Cards	96,190	94,812	90,840	88,198	86,065	84,729	83,154	80,374	78,536	77,045	95,494	85,386	87,470	79,625
- Business and Government	164,868	159,915	150,617	143,360	142,515	132,510	127,636	129,953	130,691	124,525	162,364	137,429	142,248	128,351
- Sub-total	478,668	473,273	457,948	445,698	442,824	430,135	422,542	421,086	420,111	411,887	475,940	436,374	444,162	418,904
- Allowance for Credit Losses	4,600	4,441	4,230	4,083	3,830	3,911	3,770	3,529	3,547	3,448	4,519	3,871	4,015	3,574
- Total	474,068	468,832	453,718	441,615	438,994	426,224	418,772	417,557	416,564	408,439	471,421	432,503	440,147	415,330
Total Earning Assets	815,087	810,077	783,145	766,560	771,124	743,503	728,512	728,378	723,297	704,383	812,554	757,085	766,042	721,133
Derivative Financial Instruments	47,810	46,831	45,963	40,471	46,202	41,125	29,424	25,752	27,517	27,000	46,658	41,982	42,672	27,592
Customers' Liability under Acceptances	10,976	11,486	11,150	12,129	11,453	10,879	11,118	9,416	10,530	10,468	11,234	11,161	11,403	10,382
Other Assets	44,350	42,177	41,113	40,343	40,991	39,900	37,577	37,341	36,375	35,245	43,142	40,053	40,490	36,534
Total Assets	918,223	910,571	881,371	859,503	869,770	835,407	806,631	800,887	797,719	777,096	913,588	850,281	860,607	795,641
Deposits from Customers	576,981	582,428	567,706	553,533	551,172	525,777	519,689	512,881	515,534	501,388	579,734	538,264	549,534	512,336
Deposits from Banks	42,560	38,937	36,298	37,865	38,469	36,610	36,170	40,078	41,257	36,023	40,729	37,524	37,301	38,358
	619,541	621,365	604,004	591,398	589,641	562,387	555,859	552,959	556,791	537,411	620,463	575,788	586,835	550,694
Securities Sold Short	28,024	30,383	24,093	27,072	28,461	32,467	36,371	32,273	31,041	32,042	29,216	30,497	28,019	32,937
Obligations Related to Securities Sold under Repurchase Agreements and Securities Lent	100,228	93,625	90,836	90,272	91,563	90,098	88,418	88,599	86,835	85,153	96,890	90,819	90,685	87,265
Subordinated Debentures	7,566	7,391	6,137	6,113	5,335	4,862	4,861	4,860	5,687	5,871	7,478	5,095	5,614	5,317
Other Liabilities	107,961	103,227	103,076	92,674	103,721	95,430	72,292	74,095	69,664	70,112	105,115	97,652	97,911	71,740
Shareholders' Equity														
- Common Shares, Retained Earnings, Accumulated Other Comprehensive Income (Loss) and Other Reserves	49,921	49,990	48,880	47,691	46,803	45,929	44,601	43,611	42,672	41,261	49,643	46,190	47,266	42,942
- Preferred Shares	3,535	3,109	2,934	2,934	2,934	2,934	2,934	3,224	3,813	4,070	3,319	2,934	2,934	3,508
- Non-Controlling Interests in Subsidiaries	1,447	1,481	1,411	1,349	1,312	1,300	1,295	1,266	1,216	1,176	1,464	1,306	1,343	1,238
- Total Shareholders' Equity	54,903	54,580	53,225	51,974	51,049	50,163	48,830	48,101	47,701	46,507	54,426	50,430	51,543	47,688
Total Liabilities and Shareholders' Equity	918,233	910,571	881,371	859,503	869,770	835,407	806,631	800,887	797,719	777,096	913,588	850,281	860,607	795,641

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY


(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR			
	2016		2015				2014				2016	2015	2015	2014
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Common Shares:														
Balance at Beginning of Period	15,172	15,141	15,185	15,186	15,173	15,231	15,141	14,999	14,889	14,516	15,141	15,231	15,231	14,516
Share issuance, net of repurchase/redemptions	22	31	(44)	(1)	13	(58)	90	142	110	373	53	(45)	(90)	715
Balance at End of Period	15,194	15,172	15,141	15,185	15,186	15,173	15,231	15,141	14,999	14,889	15,194	15,186	15,141	15,231
Retained Earnings:														
Balance at Beginning of Period	32,150	31,316	30,640	29,984	29,103	28,609	28,217	26,849	25,928	25,068	31,316	28,609	28,609	25,068
Net Income attributable to Common Shareholders of the Bank	1,489	1,730	1,754	1,767	1,727	1,649	1,343	2,267	1,699	1,607	3,219	3,376	6,897	6,916
Dividends Paid to Common Shareholders of the Bank	(865)	(843)	(841)	(823)	(823)	(802)	(803)	(779)	(778)	(750)	(1,708)	(1,625)	(3,289)	(3,110)
Shares redeemed	(12)	(49)	(245)	(136)	(23)	(357)	(147)	(120)	-	3	(61)	(380)	(761)	(264)
Other	(5)	(4)	8	(152)	-	4	(1)	-	-	-	(9)	4	(140)	(1)
Balance at End of Period	32,757	32,150	31,316	30,640	29,984	29,103	28,609	28,217	26,849	25,928	32,757	29,984	31,316	28,609
Accumulated Other Comprehensive Income (Loss):														
Balance at Beginning of Period	3,401	2,455	2,673	1,362	2,436	949	700	943	1,345	388	2,455	949	949	388
Other Comprehensive Income, net of Income Tax														
Currency Translation Reserve	(2,826)	1,455	(276)	1,400	(1,455)	2,264	309	(101)	(385)	1,050	(1,371)	809	1,933	873
Available-for-Sale Reserve	13	(177)	(306)	(87)	(29)	(48)	(85)	14	6	24	(164)	(77)	(470)	(41)
Cash Flow Hedging Reserve	259	104	112	(65)	107	(99)	38	3	32	(79)	363	8	55	(6)
Employee Benefits	(25)	(443)	246	80	303	(643)	(46)	(168)	(50)	(59)	(468)	(340)	(14)	(323)
Share of Associated Corporations	17	3	(3)	(23)	3	15	33	9	(5)	21	20	18	(8)	58
Own credit risk	(14)	4	9	6	(3)	(2)	-	-	-	-	(10)	(5)	10	-
Total	(2,576)	946	(218)	1,311	(1,074)	1,492	249	(243)	(402)	957	(1,630)	413	1,506	561
Balance at End of Period	825	3,401	2,455	2,673	1,362	2,436	949	700	943	1,345	825	1,362	2,455	949
Other Reserves:														
Balance at Beginning of Period	173	173	176	180	181	176	178	195	195	193	173	176	176	193
Share-based payments	1	5	2	1	2	9	3	3	4	20	6	11	14	30
Shares issued	(3)	(5)	(5)	(5)	(3)	(4)	(4)	(8)	(4)	(18)	(8)	(7)	(17)	(34)
Other	-	-	-	-	-	-	(1)	(12)	-	-	-	-	-	(13)
Balance at End of Period	171	173	173	176	180	181	176	178	195	195	171	180	173	176
Total Common Equity at End of Period	48,947	50,896	49,085	48,674	46,712	46,893	44,965	44,236	42,986	42,357	48,947	46,712	49,085	44,965
Composition of Accumulated Other Comprehensive Income (Loss):														
Currency Translation Reserve	1,262	4,088	2,633	2,909	1,509	2,964	700	391	492	877				
Available-for-Sale Reserve	30	17	194	500	587	616	664	749	735	729				
Cash Flow Hedging Reserve	370	111	7	(105)	(40)	(147)	(48)	(86)	(89)	(121)				
Employee Benefits	(962)	(937)	(494)	(740)	(820)	(1,123)	(480)	(434)	(266)	(216)				
Share of Associated Corporations	125	108	105	108	131	128	113	80	71	76				
Own Credit Risk	-	14	10	1	(5)	(2)	-	-	-	-				
Total	825	3,401	2,455	2,673	1,362	2,436	949	700	943	1,345				

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (continued)


(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR			
	2016		2015				2014				2016	2015	2015	2014
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Preferred Shares:														
Balance at Beginning of Period	3,284	2,934	2,934	2,934	2,934	2,934	2,934	3,234	3,834	4,084	2,934	2,934	2,934	4,084
Shares Issued	500	350	-	-	-	-	-	-	-	-	850	-	-	-
Shares Redeemed	(345)	-	-	-	-	-	-	(300)	(600)	(250)	(345)	-	-	(1,150)
Net Income attributable to Preferred Shareholders of the Bank	34	28	29	28	30	30	30	34	43	48	62	60	117	155
Dividends paid to Preferred Shareholders of the Bank	(34)	(28)	(29)	(28)	(30)	(30)	(30)	(34)	(43)	(48)	(62)	(60)	(117)	(155)
Balance at End of Period	3,439	3,284	2,934	2,934	2,934	2,934	2,934	2,934	3,234	3,834	3,439	2,934	2,934	2,934
Non-Controlling Interests: Non-Controlling Interests in Subsidiaries:														
Balance at Beginning of Period	1,475	1,460	1,353	1,297	1,354	1,312	1,276	1,237	1,168	1,138	1,460	1,312	1,312	1,138
Net Income attributable to Non-Controlling Interests in Subsidiaries	61	56	60	52	40	47	65	50	58	54	117	87	199	227
Other Comprehensive Income, net of Income Tax	(55)	10	1	(34)	(60)	18	(18)	8	39	(7)	(45)	(42)	(75)	22
Distributions to Non-Controlling Interests	(42)	(39)	(12)	(16)	(37)	(21)	(11)	(14)	(33)	(18)	(81)	(58)	(86)	(76)
Other	1	(12)	58	54	-	(2)	-	(5)	5	1	(11)	(2)	110	1
Balance at End of Period	1,440	1,475	1,460	1,353	1,297	1,354	1,312	1,276	1,237	1,168	1,440	1,297	1,460	1,312
Total Equity at End of Period	53,826	55,655	53,479	52,961	50,943	51,181	49,211	48,446	47,457	47,359	53,826	50,943	53,479	49,211

CUSTOMER LOANS AND ACCEPTANCES BY TYPE OF BORROWER



(\$ billions)	April 30, 2016		January 31, 2016		October 31, 2015		July 31, 2015		April 30, 2015	
	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total
Residential Mortgages	216.5	45.0	219.0	44.6	217.5	46.0	216.0	46.3	213.5	47.1
Personal Loans & Credit Cards	95.9	19.9	95.4	19.4	91.5	19.3	89.9	19.3	86.2	19.0
Personal	312.4	64.9	314.4	64.0	309.0	65.3	305.9	65.6	299.7	66.1
Financial Services										
Non-Bank	15.1	3.1	16.4	3.3	14.5	3.1	15.1	3.2	14.3	3.2
Bank ⁽¹⁾	4.4	0.9	5.9	1.2	6.7	1.4	7.8	1.7	8.3	1.8
Wholesale and Retail	22.1	4.6	23.0	4.7	21.5	4.6	19.3	4.1	19.2	4.2
Real Estate and Construction	20.1	4.2	20.8	4.2	19.5	4.1	19.4	4.2	17.4	3.9
Energy	16.3	3.4	17.9	3.6	16.5	3.5	15.8	3.4	15.5	3.4
Transportation	9.1	1.9	9.7	2.0	9.1	1.9	9.3	2.0	9.1	2.0
Automotive	11.8	2.5	11.2	2.3	10.4	2.2	10.0	2.2	9.9	2.2
Agriculture	8.9	1.9	9.4	1.9	8.1	1.7	8.1	1.7	7.6	1.7
Hospitality and Leisure	3.8	0.8	4.0	0.8	3.6	0.8	3.5	0.8	3.4	0.8
Mining ⁽⁴⁾	5.3	1.1	5.5	1.1	4.5	0.9	4.2	0.9	3.7	0.8
Metals Refinery and Processing ⁽⁴⁾	2.5	0.5	2.9	0.6	2.8	0.6	2.9	0.6	2.8	0.6
Utilities	8.7	1.8	8.1	1.7	5.8	1.2	6.3	1.4	6.7	1.5
Health Care	5.3	1.1	5.5	1.1	5.0	1.1	4.8	1.0	4.8	1.0
Technology and Media	9.8	2.0	9.3	1.9	9.1	1.9	8.1	1.7	7.4	1.6
Chemical	1.6	0.3	1.6	0.3	2.0	0.4	2.0	0.4	1.8	0.4
Food and Beverage	4.8	1.0	5.3	1.1	4.9	1.0	4.2	0.9	3.9	0.9
Forest Products	2.5	0.5	1.9	0.4	1.7	0.4	1.6	0.4	1.5	0.3
Other ⁽²⁾	12.2	2.6	13.2	2.7	13.5	2.9	13.1	2.8	11.9	2.6
Sovereign ⁽³⁾	4.6	0.9	5.3	1.1	4.9	1.0	4.8	1.0	4.3	1.0
Business and government	168.9	35.1	176.9	36.0	164.1	34.7	160.3	34.4	153.5	33.9
Total loans and acceptances	481.3	100.0	491.3	100.0	473.1	100.0	466.2	100.0	453.2	100.0
Total allowance for loan losses	(4.4)		(4.4)		(4.2)		(4.1)		(3.7)	
Total loans and acceptances net of allowance for loan losses	476.9		486.9		468.9		462.1		449.5	

(1) Deposit taking institutions and securities firms.

(2) Other related to \$2.2 billion in financing products, \$1.6 billion in wealth management and \$1.6 billion in services.

(3) Includes central banks, regional and local governments, supra-national agencies.

(4) 2015 numbers have been restated to reflect the separate Mining and Metals Refinery and Processing.

IMPAIRED LOANS BY BUSINESS SEGMENT



(\$MM)	QUARTERLY TREND									
	2016		2015				2014 ^{(1) (2)}			
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
GROSS IMPAIRED LOANS: ⁽³⁾										
<u>Canadian Banking</u>										
Retail	892	886	843	870	884	964	887	776	768	754
Commercial	262	270	208	220	211	210	207	215	252	250
	1,154	1,156	1,051	1,090	1,095	1,174	1,094	991	1,020	1,004
<u>International Banking</u>										
Retail	2,176	2,284	2,157	2,150	2,010	2,090	1,850	1,787	1,722	1,656
Commercial	1,355	1,351	1,183	1,228	1,125	1,151	1,176	915	943	915
	3,531	3,635	3,340	3,378	3,135	3,241	3,026	2,702	2,665	2,571
<u>Global Banking & Markets</u>										
Canada	93	77	138	51	85	99	22	-	-	-
U.S.A.	139	12	11	22	20	24	11	86	128	133
Europe	88	129	72	78	15	-	-	32	33	45
Asia	88	49	46	48	47	51	47	53	54	53
	408	267	267	199	167	174	80	171	215	231
Total Gross Impaired Loans	5,093	5,058	4,658	4,667	4,397	4,589	4,200	3,864	3,900	3,806
NET IMPAIRED LOANS: ^{(3) (4)}										
<u>Canadian Banking</u>										
Retail	327	351	300	316	326	390	337	320	298	294
Commercial	105	98	51	57	43	43	22	23	50	48
	432	449	351	373	369	433	359	343	348	342
<u>International Banking</u>										
Retail	815	897	844	857	916	941	819	788	788	737
Commercial	846	841	714	735	777	764	772	640	655	595
	1,661	1,738	1,558	1,592	1,693	1,705	1,591	1,428	1,443	1,332
<u>Global Banking and Markets</u>										
Canada	55	47	99	36	63	82	19	-	-	-
U.S.A.	101	2	5	15	17	22	11	63	104	112
Europe	51	81	57	62	11	-	-	13	14	18
Asia	47	18	15	18	19	24	22	30	32	29
	254	148	176	131	110	128	52	106	150	159
Total Net Impaired Loans	2,347	2,335	2,085	2,096	2,172	2,266	2,002	1,877	1,941	1,833

(1) Restated to include the results of the Global Wealth & Insurance operations through Canadian Banking and International Banking.

(2) Restated to include our Asia operations that were previously reported in International Banking into Global Banking and Markets, with the exception of the associated corporations Thanachart Bank and Bank of Xi'an, which will continue to be reported in International Banking.

(3) Excludes loans acquired under the Federal Deposit Insurance Corporation (FDIC) guarantee related to the acquisition of R-G Premier Bank of Puerto Rico.

(4) Excludes Letters of Credit (LCs).

CHANGES IN GROSS IMPAIRED LOANS BY BUSINESS SEGMENT


(\$MM)	QUARTERLY TREND									
	2016		2015				2014 ⁽¹⁾⁽²⁾			
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Balance at Beginning of Period ⁽³⁾	5,058	4,658	4,667	4,397	4,589	4,200	3,864	3,900	3,806	3,701
Net Classifications ⁽³⁾										
<u>Canadian Retail</u>										
New Classifications	496	481	452	466	416	443	516	469	404	390
Declassifications	-	-	-	-	-	-	-	-	-	-
Payments	(262)	(220)	(255)	(262)	(288)	(190)	(240)	(280)	(244)	(248)
Sales	-	-	-	-	-	-	-	-	-	-
Net Classifications	234	261	197	204	128	253	276	189	160	142
<u>Canadian Commercial</u>										
New Classifications	41	93	20	24	19	33	18	24	35	23
Declassifications	(7)	(2)	-	-	(2)	(4)	(2)	(3)	(2)	(18)
Payments	(16)	(18)	(10)	(7)	(3)	(11)	(4)	(30)	(8)	(5)
Sales	(6)	-	(1)	-	-	-	-	(1)	-	-
Net Classifications	12	73	9	17	14	18	12	(10)	25	-
<u>International Retail</u>										
New Classifications	313	323	276	299	313	388	285	310	320	253
Declassifications	-	-	-	-	-	-	-	-	-	-
Payments	-	-	-	-	-	-	-	-	-	-
Sales	-	-	-	-	-	-	-	-	-	-
Net Classifications	313	323	276	299	313	388	285	310	320	253
<u>International Commercial</u>										
New Classifications	222	172	86	118	64	88	348	102	126	84
Declassifications	-	-	(1)	(3)	-	(3)	(3)	(2)	-	(2)
Payments	(19)	(37)	(66)	(21)	(22)	(59)	(45)	(73)	(33)	(24)
Sales	-	-	-	-	-	-	-	-	-	-
Net Classifications	203	135	19	94	42	26	300	27	93	58
<u>Global Banking and Markets</u>										
New Classifications	229	53	88	67	15	88	23	32	5	-
Declassifications	(2)	-	-	-	-	-	-	-	-	-
Payments	(7)	(39)	(7)	(34)	(17)	(2)	(11)	-	(5)	(45)
Sales	-	-	(10)	-	-	-	(69)	(71)	-	-
Net Classifications	220	14	71	33	(2)	86	(57)	(39)	-	(45)
Total	982	806	572	647	495	771	816	477	598	408
Write-offs										
Canadian Retail	(229)	(220)	(224)	(218)	(208)	(166)	(166)	(180)	(146)	(140)
Canadian Commercial	(20)	(12)	(21)	(18)	(13)	(37)	(21)	(33)	(24)	(16)
International Retail	(251)	(282)	(281)	(246)	(294)	(272)	(254)	(232)	(224)	(216)
International Commercial	(103)	(14)	(42)	(30)	(20)	(133)	(46)	(54)	(53)	(19)
Global Banking and Markets	(80)	(27)	(1)	(6)	-	-	(37)	(3)	(14)	(19)
Total	(683)	(555)	(569)	(518)	(535)	(608)	(524)	(502)	(461)	(410)
Forex / Other ⁽³⁾										
Canadian Retail	1	2	-	-	-	(10)	1	(1)	-	(4)
Canadian Commercial	-	1	-	10	-	22	1	6	1	1
International Retail	(170)	86	12	87	(99)	124	32	(13)	(30)	66
International Commercial	(96)	47	(22)	39	(48)	82	7	(1)	(11)	26
Global Banking and Markets	1	13	(2)	5	(5)	8	3	(2)	(3)	18
Total	(264)	149	(12)	141	(152)	226	44	(11)	(43)	107
Balance at End of Period ⁽³⁾	5,093	5,058	4,658	4,667	4,397	4,589	4,200	3,864	3,900	3,806

- (1) Restated to include the results of the Global Wealth & Insurance operations through Canadian Banking and International Banking.
(2) Restated to include our Asia operations that were previously reported in International Banking into Global Banking and Markets, with the exception of the associated corporations Thanachart Bank and Bank of Xi'an, which will continue to be reported in International Banking.
(3) Excludes loans acquired under the Federal Deposit Insurance Corporation (FDIC) guarantee related to the acquisition of R-G Premier Bank of Puerto Rico.

ALLOWANCE FOR CREDIT LOSSES & OTHER RESERVES



(\$MM)	QUARTERLY TREND									
	2016		2015				2014			
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Balance, Beginning of Period	4,354	4,197	4,125	3,694	3,788	3,641	3,406	3,364	3,361	3,273
Write-offs	(683)	(555)	(569)	(518)	(535)	(608)	(524)	(502)	(461)	(410)
Recoveries	152	109	125	134	116	110	141	140	106	123
Provision for Credit Losses	752	539	551	480	448	463	574	398	375	356
Foreign Currency Adjustment and Other	(173)	64	(35)	335	(123)	182	44	6	(17)	19
Balance, End of Period	4,402	4,354	4,197	4,125	3,694	3,788	3,641	3,406	3,364	3,361
Comprised of:										
Individually Assessed Allowances	959	956	862	864	685	710	712	620	639	666
Collective Allowances	3,443	3,398	3,335	3,261	3,009	3,078	2,929	2,786	2,725	2,695
Total Allowance for Credit Losses	4,402	4,354	4,197	4,125	3,694	3,788	3,641	3,406	3,364	3,361
Allocated as follows:										
Impaired Loans ⁽¹⁾										
Residential Mortgages	542	576	529	518	381	408	359	340	333	344
Personal and Credit Cards	1,384	1,346	1,327	1,329	1,271	1,315	1,225	1,115	1,071	1,035
Business and Government	820	801	717	724	573	600	614	532	555	594
	2,746	2,723	2,573	2,571	2,225	2,323	2,198	1,987	1,959	1,973
Performing Loans										
Residential Mortgages	126	128	146	145	157	160	161	234	220	211
Personal and Credit Cards	647	626	614	600	588	561	527	291	269	243
Business and Government	669	641	644	606	527	551	584	747	783	818
	1,442	1,395	1,404	1,351	1,272	1,272	1,272	1,272	1,272	1,272
Total Allowance for Credit Losses excluding loans acquired under the FDIC Guarantee	4,188	4,118	3,977	3,922	3,497	3,595	3,470	3,259	3,231	3,245
Loans acquired under the FDIC Guarantee	214	236	220	203	197	193	171	147	133	116
Total Allowance for Credit Losses	4,402	4,354	4,197	4,125	3,694	3,788	3,641	3,406	3,364	3,361
Reserves against Unfunded Commitments and Other Off-Balance Sheet items included in Other Liabilities	124	121	112	105	184	184	184	184	184	184

(1) Excludes loans acquired under the Federal Deposit Insurance Corporation (FDIC) guarantee related to the acquisition of R-G Premier Bank of Puerto Rico.

IMPAIRED LOANS BY TYPE OF BORROWER



(\$MM)	April 30, 2016 ⁽¹⁾			January 31, 2016 ⁽¹⁾			April 30, 2015 ⁽¹⁾		
	Gross	Allowance for Credit Losses	Net	Gross	Allowance for Credit Losses	Net	Gross	Allowance for Credit Losses	Net
Residential Mortgages	1,678	542	1,136	1,805	576	1,229	1,598	381	1,217
Personal Loans	1,390	1,384	6	1,365	1,346	19	1,296	1,271	25
Personal	3,068	1,926	1,142	3,170	1,922	1,248	2,894	1,652	1,242
Financial Services									
Non-Bank	19	7	12	20	8	12	27	9	18
Bank	3	2	1	1	-	1	-	-	-
Wholesale and Retail	290	180	110	295	182	113	223	151	72
Real Estate and Construction	245	111	134	245	120	125	221	49	172
Energy	351	110	241	336	122	214	92	52	40
Transportation	203	69	134	173	49	124	106	29	77
Automotive	70	16	54	35	13	22	25	8	17
Agriculture	74	33	41	93	43	50	82	43	39
Hospitality and Leisure	132	19	113	59	7	52	69	15	54
Mining ⁽²⁾	11	6	5	13	6	7	69	21	48
Metals Refinery and Processing ⁽²⁾	30	21	9	20	13	7	12	6	6
Utilities	250	42	208	289	32	257	275	21	254
Health Care	45	32	13	52	33	19	56	32	24
Technology and Media	30	16	14	20	16	4	18	12	6
Chemical	10	8	2	18	21	(3)	4	4	-
Food and Beverage	102	39	63	66	40	26	57	23	34
Forest Products	19	5	14	19	4	15	22	6	16
Other	132	100	32	122	87	35	132	87	45
Sovereign	9	4	5	12	5	7	13	5	8
Business & Government	2,025	820	1,205	1,888	801	1,087	1,503	573	930
Impaired Loans, net of Related Allowances	5,093	2,746	2,347	5,058	2,723	2,335	4,397	2,225	2,172

(1) Excludes loans acquired under the Federal Deposit Insurance Corporation (FDIC) guarantee related to the acquisition of R-G Premier Bank of Puerto Rico.

(2) 2015 numbers have been restated to reflect the separate Mining and Metals Refinery and Processing industries.

PROVISION FOR CREDIT LOSSES BY TYPE OF BORROWER


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2016		2015				2014				2016	2015	2015	2014
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
PROVISIONS AGAINST IMPAIRED LOANS:														
Residential mortgages	24	37	39	35	16	28	6	(8)	-	2	61	44	118	-
Personal loans	416	396	379	392	383	372	437	351	323	303	812	755	1,526	1,414
Personal	440	433	418	427	399	400	443	343	323	305	873	799	1,644	1,414
Financial Services														
Non-Bank	-	(1)	(1)	(1)	2	(1)	1	3	-	1	(1)	1	(1)	5
Bank	2	-	-	-	-	(1)	-	-	-	-	2	(1)	(1)	-
Wholesale and Retail	16	15	15	15	14	18	14	29	7	8	31	32	62	58
Real Estate and Construction	13	5	11	2	3	14	20	13	26	2	18	17	30	61
Energy	150	79	24	6	5	13	-	(2)	-	5	229	18	48	3
Transportation	24	5	-	16	5	2	4	1	6	1	29	7	23	12
Automotive	5	-	4	2	2	1	1	-	-	-	5	3	9	1
Agriculture	(4)	6	5	2	1	4	(5)	9	1	2	2	5	12	7
Hospitality and Leisure	12	-	-	1	-	-	44	4	(4)	-	12	-	1	44
Mining ⁽¹⁾	4	1	1	-	4	2	7	-	5	1	5	6	7	13
Metals Refinery and Processing ⁽¹⁾	10	(3)	3	-	1	-	-	(1)	-	-	7	1	4	(1)
Utilities	13	-	-	-	-	-	17	2	5	-	13	-	-	24
Health Care	6	2	4	(3)	5	3	10	5	(2)	2	8	8	9	15
Technology and Media	3	-	1	-	3	-	11	-	1	20	3	3	4	32
Chemical	(4)	(4)	1	-	3	-	-	-	-	-	(8)	3	4	-
Food and Beverage	4	-	6	6	-	4	4	1	3	1	4	4	16	9
Forest Products	-	-	-	-	4	-	-	-	-	-	-	4	4	-
Other	8	-	(1)	7	(3)	3	3	(7)	3	7	8	-	6	6
Sovereign	-	1	-	-	-	1	-	(2)	1	1	1	1	1	-
Business & Government	262	106	73	53	49	63	131	55	52	51	368	112	238	289
Total Provisions against Impaired Loans	702	539	491	480	448	463	574	398	375	356	1,241	911	1,882	1,703
Change in Collective Allowance for Performing Loans	50	-	60	-	-	-	-	-	-	-	50	-	60	-
Total Provisions	752	539	551	480	448	463	574	398	375	356	1,291	911	1,942	1,703
Individually Assessed Provisions	262	106	73	53	49	63	131	55	52	51	368	112	238	289
Collective Provisions	490	433	478	427	399	400	443	343	323	305	923	799	1,704	1,414
Total Provisions	752	539	551	480	448	463	574	398	375	356	1,291	911	1,942	1,703

(1) 2015 and 2014 numbers have been restated to reflect the separate Mining and Metals Refinery and Processing industries.

CROSS-BORDER EXPOSURES TO SELECT COUNTRIES ⁽¹⁾



Outstandings (net of provisions), \$MM

	<u>Loans</u>	<u>Trade</u>	<u>Interbank Deposits</u>	<u>Govt./ Other Sec.</u>	<u>Invest. In Subs. & Affiliates</u>	<u>Other</u>	<u>Apr 30/16 Total</u>	<u>Jan 31/16 Total</u>	<u>Oct 31/15 Total</u>
<u>ASIA</u>									
China	3,553	489	367	372	646	235	5,661	7,151	8,248
India	1,825	228	0	0	0	20	2,074	2,992	3,144
Thailand	105	8	502	0	2,397	42	3,055	3,315	3,074
South Korea	1,327	155	0	0	0	264	1,746	2,325	2,626
Hong Kong	1,413	54	9	0	0	91	1,568	1,917	1,827
Malaysia	1,005	18	0	0	310	33	1,367	1,422	1,423
Japan	342	57	73	1,326	0	8	1,806	2,494	730
Taiwan	533	15	22	36	0	15	620	1,713	1,173
Other ⁽²⁾	1,157	122	5	0	0	23	1,307	1,542	1,460
Total	11,262	1,147	977	1,734	3,353	730	19,203	24,871	23,705
<u>LATIN AMERICA</u>									
Chile	2,584	542	0	37	2,794	86	6,042	6,702	6,388
Mexico	2,518	644	0	156	2,846	181	6,344	6,864	6,374
Brazil	3,682	1,793	0	239	170	725	6,609	6,828	6,050
Peru	2,664	177	33	91	3,588	29	6,582	6,897	6,112
Colombia	1,385	315	0	1	1,536	10	3,247	3,076	2,476
Others ⁽³⁾	88	13	0	0	464	0	565	638	667
Total	12,920	3,484	33	523	11,398	1,030	29,389	31,006	28,066
<u>CARIBBEAN & CENTRAL AMERICA</u>									
Panama	3,533	200	50	6	278	2	4,069	4,136	3,647
Costa Rica	1,351	147	0	0	1,022	4	2,523	2,434	2,213
El Salvador	692	103	0	0	587	0	1,382	1,474	1,209
Dominican Republic	1,060	29	50	0	0	2	1,141	1,381	892
Jamaica	56	20	0	0	639	0	714	812	747
Others ⁽⁴⁾	1,617	69	1	66	410	0	2,164	2,517	2,267
Total	8,309	568	100	73	2,935	7	11,993	12,753	10,974

(1) Cross-border exposure represents a claim, denominated in a currency other than the local one, against a borrower in a foreign country on the basis of ultimate risk.

Totals may not add due to rounding.

(2) Includes Indonesia, Macau, Singapore, Vietnam and Turkey.

(3) Includes Venezuela and Uruguay

(4) Includes other English and Spanish Caribbean countries, such as Bahamas, Barbados, British Virgin Islands, Trinidad & Tobago, and Turks & Caicos.

FINANCIAL INVESTMENTS AND INTEREST RATE SENSITIVITY



FINANCIAL INVESTMENTS - UNREALIZED GAINS (LOSSES) (\$MM):

	QUARTERLY TREND									
	2016		2015				2014			
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Canadian and U.S. Sovereign Debt	245	291	214	293	267	419	155	120	80	96
Bonds of Designated Emerging Markets	-	-	0	(1)	6	7	6	6	11	11
Other Foreign Government Debt	16	(18)	(25)	1	13	41	44	34	44	69
Other Debt	74	62	73	96	107	137	140	204	222	310
Common and Preferred Shares	102	351	505	751	784	881	791	851	871	783
	437	686	767	1,140	1,177	1,485	1,136	1,215	1,228	1,269
Net Fair Value of Derivative Instruments and Other Hedge Amounts	(396)	(662)	(500)	(563)	(461)	(738)	(289)	(229)	(221)	(265)
Net Unrealized Gains (Losses)	41	24	267	577	716	747	847	986	1,007	1,004

INTEREST RATE SENSITIVITY (\$B):

April 30, 2016

Canadian Currency Gap
Foreign Currency Gap
Total Currency Gap

Within 3 Months	3 to 12 Months	Cumulative Under 1 Year	Over 1 Year	Non-Interest Rate Sensitive
(5.5)	(8.3)	(13.8)	20.8	(7.0)
13.6	(15.0)	(1.4)	25.9	(24.5)
8.1	(23.3)	(15.2)	46.7	(31.5)

() denotes liability gap

Note: Based on the Bank's interest rate positions at April 29, 2016, an immediate and sustained 100 basis point rise in interest rates, across all currencies and maturities, would increase after-tax net income by approximately \$44MM over the next 12 months, and lower after-tax economic value of shareholders' equity, in present value terms, by approximately \$599MM. Conversely, an immediate and sustained 100 basis points fall in interest rates, would decrease net income after-tax by approximately \$13MM over the next 12 months and increase after-tax economic value of shareholder's equity in present value terms, by approximately \$496MM. The annual income sensitivity for CAD, USD, EUR and GBP exposures are measured using a 25 basis points decline to reflect the current low interest rate environment.

REGULATORY CAPITAL HIGHLIGHTS ⁽¹⁾


(\$MM)	Basel III - IFRS									
	Q2 2016		Q1 2016		Q4 2015		Q3 2015		Q2 2015	
	Transitional Approach	All-in Approach ⁽²⁾	Transitional Approach	All-in Approach ⁽²⁾	Transitional Approach	All-in Approach ⁽²⁾	Transitional Approach	All-in Approach ⁽²⁾	Transitional Approach	All-in Approach ⁽²⁾
Common Equity Tier 1 capital	41,801	35,911	43,742	37,645	44,811	36,965	44,263	36,077	42,619	34,750
Tier 1 capital	43,425	40,759	44,826	41,983	44,811	41,366	44,263	40,474	42,619	39,077
Total capital	51,327	48,839	53,031	50,413	51,501	48,230	50,809	47,311	49,162	45,863
Risk-weighted Assets⁽³⁾										
CET1 Capital Risk-weighted Assets	361,678	356,866	381,381	374,457	364,824	357,995	355,138	348,039	335,233	328,688
Tier 1 Capital Risk-weighted Assets	361,678	357,389	381,381	375,365	364,824	358,780	355,138	348,835	335,233	329,424
Total Capital Risk-weighted Assets	361,678	357,837	381,381	376,143	364,824	359,453	355,138	349,518	335,233	330,055
Capital Ratios (%)										
Common Equity Tier 1 (as a percentage of risk-weighted assets)	11.6	10.1	11.5	10.1	12.3	10.3	12.5	10.4	12.7	10.6
Tier 1 (as a percentage of risk-weighted assets)	12.0	11.4	11.8	11.2	12.3	11.5	12.5	11.6	12.7	11.9
Total capital (as a percentage of risk-weighted assets)	14.2	13.6	13.9	13.4	14.1	13.4	14.3	13.5	14.7	13.9
Leverage: All-in Basis⁽⁴⁾										
Leverage Exposures	1,007,540	1,005,103	1,039,339	1,037,881	983,318	980,212	982,967	979,510	950,456	947,169
Leverage Ratio	4.3	4.1	4.3	4.0	4.6	4.2	4.5	4.1	4.5	4.1
OSFI Target: All-in Basis (%)										
Common Equity Tier 1 minimum ratio		8.0		8.0		7.0		7.0		7.0
Tier 1 capital all-in minimum ratio		9.5		9.5		8.5		8.5		8.5
Total capital all-in minimum ratio		11.5		11.5		10.5		10.5		10.5
Leverage all-in minimum ratio ⁽⁴⁾		3.0		3.0		3.0		3.0		3.0
Capital instruments subject to phase-out arrangements (%)										
Current cap on Additional Tier 1 (AT1) instruments subject to phase-out arrangements	60%	60%	60%	60%	70%	70%	70	70	70	70
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	69	69	414	414	-	-	-	-	-	-
Current cap on Tier 2 (T2) instruments subject to phase-out arrangements	60%	60%	60%	60%	70%	70%	70	70	70	70
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-	-	-	-	-	-	-	-	-

(1) For full disclosures, refer to the Supplementary Regulatory Capital Disclosure.

(2) 'All-in' approach is defined as capital calculated to include all of the regulatory adjustments that will be required by 2019 but retaining the phase-out rules for non-qualifying capital instruments.

(3) As per OSFI guideline, effective the first two quarters of 2014, Credit Valuation Adjustment RWA on derivatives was phased-in at 57%. For the third and fourth quarters of 2014, CVA risk-weighted assets were calculated using the scalars of 0.57, 0.65 and 0.77 to compute CET1 capital ratio, Tier 1 capital ratio and Total capital ratio respectively. As at April 30, 2016, these scalars are 0.64, 0.71 and 0.77 respectively.

(4) Effective Q1 2015, the Bank implemented the Leverage Requirements Guideline issued by OSFI in October 2014.

APPENDIX 1: CANADIAN BANKING EXCLUDING WEALTH MANAGEMENT ⁽¹⁾


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2016		2015				2014				2016	2015	2015	2014
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	1,629	1,651	1,577	1,554	1,498	1,474	1,449	1,451	1,384	1,408	3,280	2,972	6,103	5,692
Net Fee and Commission Revenues	462	473	465	461	447	449	434	429	394	405	935	896	1,822	1,662
Net Income (Loss) from Investments in Associated Corporations	18	15	15	17	19	15	4	(2)	(1)	(1)	33	34	66	-
Other Operating Income (TEB)	227	105	98	101	90	88	87	84	123	102	332	178	377	396
Total Revenue (TEB) ⁽²⁾	2,336	2,244	2,155	2,133	2,054	2,026	1,974	1,962	1,900	1,914	4,580	4,080	8,368	7,750
Provision for Credit Losses	(202)	(194)	(180)	(172)	(169)	(164)	(236)	(152)	(140)	(134)	(396)	(333)	(685)	(662)
Non-interest Expenses	(1,060)	(1,096)	(1,052)	(1,017)	(981)	(981)	(1,012)	(982)	(932)	(934)	(2,156)	(1,962)	(4,031)	(3,860)
Income Tax Expense (TEB)	(265)	(250)	(245)	(251)	(240)	(230)	(172)	(198)	(200)	(205)	(515)	(470)	(966)	(775)
Net Income	809	704	678	693	664	651	554	630	628	641	1,513	1,315	2,686	2,453
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	809	704	678	693	664	651	554	630	628	641	1,513	1,315	2,686	2,453
Profitability Measurements:														
Return on Equity (%) ⁽³⁾	26.3	23.1	22.7	23.9	24.1	23.6	20.7	24.2	25.1	25.1	24.7	23.8	23.6	23.7
Net Interest Margin ⁽⁴⁾	2.31	2.29	2.20	2.19	2.20	2.10	2.08	2.10	2.10	2.07	2.30	2.15	2.17	2.09
Provision for Credit Losses as % of Average Net Loans & Acceptances	0.28	0.26	0.25	0.24	0.24	0.23	0.33	0.22	0.21	0.19	0.27	0.24	0.24	0.24
Productivity Ratio (%)	45.4	48.8	48.8	47.7	47.8	48.4	51.3	50.0	49.1	48.8	47.1	48.1	48.2	49.8
Average Balances (\$B):														
Residential Mortgages	177.5	177.3	176.3	173.7	172.4	172.2	171.1	169.2	168.1	167.7	177.4	172.3	173.7	169.0
Tangerine Mortgage Run-Off Portfolio ⁽⁵⁾	7.9	9.1	9.8	11.8	13.3	14.3	15.5	17.2	18.6	19.4	8.5	13.8	12.3	17.7
Personal & Credit Card Loans	68.5	68.2	66.1	64.5	63.0	62.7	61.3	59.1	57.0	56.3	68.4	62.8	64.1	58.5
Business and Government Loans & Acceptances	39.2	38.3	37.8	37.6	35.9	34.3	33.5	33.2	31.9	30.9	38.8	35.1	36.4	32.4
Other Assets	2.9	3.0	2.8	2.9	2.9	2.9	2.6	2.6	2.5	2.6	2.8	2.9	2.8	2.5
Total Assets	296.0	295.9	292.8	290.5	287.5	286.4	284.0	281.3	278.1	276.9	295.9	286.9	289.3	280.1
Personal Deposits	146.6	144.2	142.9	139.8	138.4	136.5	136.0	135.7	135.1	135.4	145.4	137.4	139.4	135.6
Non-Personal Deposits	56.1	57.0	56.6	54.9	54.3	54.2	53.7	52.7	49.6	50.5	56.5	54.3	55.0	51.7
Total Deposits ⁽⁶⁾	202.7	201.2	199.5	194.7	192.7	190.7	189.7	188.4	184.7	185.9	201.9	191.7	194.4	187.3
Other Liabilities	7.6	7.5	7.3	7.2	6.9	6.9	6.1	6.0	6.3	5.4	7.6	6.9	7.1	5.9
Total Liabilities	210.3	208.7	206.8	201.9	199.6	197.6	195.8	194.4	191.0	191.3	209.5	198.6	201.5	193.2
Other:														
Branches	1,006	1,010	1,013	1,031	1,038	1,040	1,040	1,038	1,039	1,041				
Employees ⁽⁷⁾	21,962	22,610	22,596	23,508	23,248	23,131	22,890	23,518	23,016	22,973				
ABMs	3,570	3,564	3,567	3,587	3,722	3,946	3,942	3,930	3,869	3,845				

- (1) For information purposes only; Restated to include the results of the Canadian Insurance operations.
- (2) Includes fees received from Global Wealth Management (refer to note 2 on page 26).
- (3) Effective Q1 2016, the Bank now reports Return on Equity to replace Return on Economic Equity as a profitability measure for business segment performance. Prior period amounts have been updated to reflect the current period presentation. Refer to non-GAAP measures in the Quarterly Report.
- (4) Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances.
- (5) Scotiabank completed the acquisition of Tangerine on November 15, 2012.
- (6) Certain deposits (Tangerine Canadian Mortgage Bonds) have been reclassified to the Other Segment.
- (7) Prior period amounts have been restated to include certain business support functions which previously were not managed by Canadian Banking.

APPENDIX 2: GLOBAL WEALTH MANAGEMENT ⁽¹⁾


(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR			
	2016		2015				2014				2016	2015	2015	2014
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	112	106	100	102	97	98	104	98	92	91	217	195	397	385
Net Fee and Commission Revenues	830	853	848	866	855	823	823	801	777	762	1,683	1,678	3,392	3,163
Net Income (Loss) from Investments in Associated Corporations	3	1	2	1	2	-	-	24	69	63	4	2	5	156
Other Operating Income (TEB)	2	2	(1)	1	7	2	8	614	6	3	4	9	9	631
Total Revenue (TEB)	946	962	949	970	961	923	935	1,537	944	919	1,908	1,884	3,803	4,335
Provision for Credit Losses	(1)	(0)	(0)	(2)	0	-	(0)	(2)	(0)	(0)	(1)	0	(2)	(2)
Non-interest Expenses ⁽²⁾	(652)	(679)	(676)	(672)	(673)	(645)	(669)	(653)	(621)	(618)	(1,331)	(1,318)	(2,666)	(2,561)
Income Tax Expense (TEB)	(79)	(76)	(74)	(80)	(78)	(74)	(73)	(149)	(91)	(82)	(155)	(152)	(306)	(395)
Net Income	214	207	199	216	210	204	193	733	232	219	421	414	829	1,377
Net Income Attributable to Non-Controlling Interests	3	4	4	4	5	6	7	2	4	6	7	11	19	19
Net Income Attributable to Equity Holders of the Bank	211	203	195	212	205	198	186	731	228	213	414	403	810	1,358
Profitability Measurements:														
Return on Equity (%) ⁽³⁾	15.8	15.0	14.4	15.9	15.8	14.9	13.9	41.6	13.0	11.6	15.4	15.3	15.3	20.8
Productivity Ratio (%)	68.9	70.6	71.3	69.3	70.1	69.9	71.5	42.5	65.8	67.3	69.7	70.0	70.1	59.1
Excluding CI gain and CI Contribution:														
Total Revenue (TEB)	946	962	949	970	961	923	926	890	876	858	1,908	1,884	3,803	3,550
Net Income Attributable to Equity Holders of the Bank	211	203	195	212	205	198	180	173	180	170	414	403	810	703
Return on Equity (%) ⁽³⁾	15.8	15.0	14.4	15.9	15.9	15.0	13.6	13.0	13.9	12.7	15.4	15.4	15.3	13.3
Productivity Ratio (%)	68.9	70.6	71.3	69.3	70.1	69.9	72.2	73.4	70.9	72.1	69.7	70.0	70.1	72.2
Average Balances (\$B):														
Total Assets	13.0	13.9	13.6	13.4	12.5	12.9	13.6	13.9	15.8	15.9	13.4	12.7	13.1	14.8
Total Deposits	24.0	24.0	20.8	19.5	19.7	18.6	18.1	18.0	18.6	18.2	24.0	19.2	19.7	18.2
Other Liabilities	1.1	1.1	1.1	1.1	1.0	0.9	1.0	0.9	0.8	0.9	1.1	0.9	1.0	0.9
Total Liabilities	25.2	25.1	21.9	20.6	20.7	19.5	19.1	18.9	19.4	19.1	25.1	20.1	20.7	19.1
Period End Balances (\$B): ⁽⁴⁾														
Assets under Administration	390	386	391	396	387	380	368	365	362	338	390	387	391	368
Assets under Management	179	179	179	183	177	174	165	165	159	153	179	177	179	165
Other:														
Employees - In Canada	4,527	4,748	4,750	4,862	4,581	4,516	4,269	4,302	4,232	4,159				
- Outside Canada	2,545	2,545	2,533	2,638	2,651	2,624	2,633	2,590	2,701	2,733				
- Total	7,071	7,293	7,283	7,500	7,232	7,140	6,902	6,892	6,933	6,892				

(1) For information purposes only; The results of the Global Wealth Management operations are included in Canadian Banking and International Banking.

(2) Includes fees paid to Canadian Banking (excluding Wealth Management) for the quarter ended January 31, 2016 (\$71 million) and the year ended October 31, 2015 (\$273 million) and the year ended October 31, 2014 (\$227 million) for administrative support and other services provided by Canadian Banking to the Global Wealth Management businesses. These are reported as revenues in Canadian Banking (excluding Wealth Management) results.

(3) Effective Q1 2016, the Bank now reports Return on Equity to replace Return on Economic Equity as a profitability measure for business segment performance.

Prior period amounts have been updated to reflect the current period presentation. Refer to non-GAAP measures in the Quarterly Report.

(4) Excludes affiliates.

APPENDIX 3: INTERNATIONAL BANKING BY REGION⁽¹⁾

Latin America⁽²⁾
(MM)

	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR ^{(3) (4)}	
	2016		2015				2014 ^{(3) (4)}				2016	2015	2015	2014
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Total Revenue (TEB)	1,609	1,569	1,516	1,440	1,328	1,353	1,314	1,308	1,311	1,281	3,178	2,681	5,637	5,214
Provision for Credit Losses	(303)	(223)	(217)	(241)	(199)	(225)	(186)	(174)	(178)	(182)	(526)	(424)	(882)	(720)
Non-interest Expenses	(899)	(942)	(899)	(829)	(757)	(774)	(797)	(724)	(689)	(744)	(1,841)	(1,531)	(3,259)	(2,954)
Net Income before Tax	407	404	400	370	372	354	331	410	444	355	811	726	1,496	1,540
Income Tax Expense (TEB)	(91)	(101)	(104)	(103)	(86)	(70)	(92)	(89)	(103)	(67)	(192)	(156)	(363)	(351)
Net Income	316	303	296	267	286	284	239	321	341	288	619	570	1,133	1,189
Net Income Attributable to Non-Controlling Interests	37	31	32	28	15	19	38	29	38	26	68	34	94	131
Net Income Attributable to Equity Holders of the Bank	279	272	264	239	271	265	201	292	303	262	551	536	1,039	1,058
Impact of FX Translation		1	28	13	(12)	(25)	(3)	(14)	(3)	(29)	1	(37)	4	(49)
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	279	273	292	252	259	240	198	278	300	233	552	499	1,043	1,009
Profitability Measurements:														
Net Interest Margin ⁽⁵⁾	4.66	4.59	4.67	4.72	4.50	4.54	4.47	4.58	4.56	4.52	4.62	4.50	4.60	4.52
Provision for Credit Losses as % of Average Loans & Acceptances	1.74	1.31	1.33	1.56	1.36	1.54	1.29	1.24	1.33	1.38	1.53	1.45	1.44	1.31
Productivity Ratio (%)	55.9	60.0	59.3	57.6	57.0	57.2	60.6	55.3	52.6	58.1	57.9	57.1	57.8	56.6
Average Balances (\$B):														
Residential Mortgages	15.1	14.4	13.7	13.0	12.8	12.2	11.8	11.3	11.0	10.5	14.7	12.5	12.9	11.2
Personal & Credit Card Loans ⁽⁶⁾	16.1	15.5	15.1	14.2	13.5	13.0	12.9	12.4	12.4	12.0	16.3	13.3	14.0	12.4
Business and Government Loans & Acceptances ⁽⁶⁾	41.1	38.9	37.2	35.5	34.7	33.6	33.1	32.9	32.3	30.5	39.5	34.1	35.2	32.2
Total Loans	72.3	68.8	66.0	62.7	61.0	58.8	57.8	56.6	55.7	53.0	70.5	59.9	62.1	55.8
Total Deposits	53.3	50.3	46.3	44.3	42.2	39.7	39.0	38.4	38.4	37.1	51.8	41.0	43.2	38.2

(1) Data presented on a constant FX basis.

(2) Includes results of Mexico, Peru, Colombia, Chile, along with results of smaller operations in the region and unallocated expenses.

(3) Restated to include the results of the International Wealth Management and Insurance operations.

(4) Restated to include our Asia operations that were previously reported in International Banking into Global Banking & Markets, with the exception of the associated corporations Thanachart Bank and Bank of Xi'an, which will continue to be reported in International Banking.

(5) Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances.

(6) Colombia small business portfolio reclassified to Retail from Commercial commencing Q1/16, with prior periods restated.

APPENDIX 3: INTERNATIONAL BANKING BY REGION⁽¹⁾

Caribbean & Central America
(MM)

	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR ^{(2) (3)}	
	2016		2015				2014 ^{(2) (3)}				2016	2015	2015	2014
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Total Revenue (TEB)	761	708	726	706	664	684	687	688	647	687	1,469	1,348	2,780	2,709
Provision for Credit Losses	(81)	(55)	(60)	(37)	(48)	(50)	(163)	(63)	(44)	(25)	(136)	(98)	(195)	(295)
Non-interest Expenses	(452)	(416)	(438)	(432)	(412)	(409)	(432)	(420)	(407)	(410)	(868)	(821)	(1,691)	(1,669)
Net Income before Tax	228	237	228	237	204	225	92	205	196	252	465	429	894	745
Income Tax Expense (TEB)	(49)	(51)	(41)	(50)	(47)	(48)	-	(47)	(53)	(53)	(100)	(95)	(186)	(153)
Net Income	179	186	187	187	157	177	92	158	143	199	365	334	708	592
Net Income Attributable to Non-Controlling Interests	23	22	28	22	22	23	25	18	16	25	45	45	95	84
Net Income Attributable to Equity Holders of the Bank	156	164	159	165	135	154	67	140	127	174	320	289	613	508
Impact of FX Translation		(3)	(10)	(17)	(16)	(27)	(17)	(33)	(28)	(41)	(3)	(43)	(70)	(119)
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	156	161	149	148	119	127	50	107	99	133	317	246	543	389
Profitability Measurements:														
Net Interest Margin ⁽⁴⁾	5.12	4.88	5.03	4.92	5.02	4.91	4.81	4.85	4.81	4.63	5.00	4.96	4.97	4.77
Provision for Credit Losses as % of Average Loans & Acceptances	1.00	0.73	0.78	0.50	0.63	0.64	2.11	0.80	0.57	0.29	0.87	0.64	0.64	0.94
Productivity Ratio (%)	59.4	58.8	60.3	61.2	62.1	59.8	62.9	61.0	62.8	59.6	59.1	61.0	60.9	61.6
Average Balances (\$B):														
Residential Mortgages	11.8	11.7	11.7	11.6	11.5	11.5	11.5	11.5	11.4	11.4	11.7	11.5	11.6	11.4
Personal & Credit Card Loans	7.1	6.1	6.0	5.9	5.9	5.9	5.9	5.9	5.8	5.9	6.5	5.9	6.0	5.9
Business and Government Loans & Acceptances	14.3	13.6	13.6	13.8	14.2	14.2	14.4	14.4	15.0	15.6	14.1	14.2	13.9	14.8
Total Loans	33.2	31.4	31.3	31.3	31.6	31.6	31.8	31.8	32.2	32.9	32.3	31.6	31.5	32.1
Total Deposits	33.9	32.9	31.0	31.7	30.6	30.5	30.5	30.6	31.1	31.0	33.4	30.6	31.0	30.8
Asia (MM)														
Net Income before Tax ⁽⁵⁾	99	110	100	131	101	105	92	87	91	99	209	206	437	369
Income Tax Expense (TEB)	(34)	(35)	(28)	(37)	(33)	(31)	(29)	(24)	(29)	(28)	(69)	(64)	(129)	(110)
Net Income ⁽⁶⁾	65	75	72	94	68	74	63	63	62	71	140	142	308	259
Net Income Attributable to Non-Controlling Interests														
Net Income Attributable to Equity Holders of the Bank	65	75	72	94	68	74	63	63	62	71	140	142	308	259
Impact of FX Translation		(4)	(9)	(9)	1	(24)	(7)	(12)	(10)	(12)	(4)	(23)	(41)	(41)
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	65	71	63	85	69	50	56	51	52	59	136	119	267	218

(1) Data presented on a constant FX basis.

(2) Restated to include the results of the International Wealth Management and Insurance operations.

(3) Restated to include our Asia operations that were previously reported in International Banking into Global Banking & Markets, with the exception of the associated corporations Thanachart Bank and Bank of Xi'an, which will continue to be reported in International Banking.

(4) Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances.

(5) Reported in Net Income (Loss) from Investments in Associated Corporations in International Banking's results.

(6) At the all-Bank consolidated level.