

SUPPLEMENTARY FINANCIAL INFORMATION




April 30, 2015

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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, 2015 Reference Table for EDTF							
Recommendation			Q2 2015		2014 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.			69, 71, 75		
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	14	Analysis of the capital requirements for each Basel asset class.		11-20, 24-26	46-50	153, 191-195	
15	Tabulate credit risk in the Banking Book.	66-67	17-20	46-49	194-195		
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	20	Consolidated total assets, liabilities and off-balance sheet commitments analyzed by remaining contractual maturity at the balance sheet date.	77-79			200-201	
	21	Analysis of the Bank's sources of funding and a description of the Bank's funding strategy.	22-24		84-86		
Market Risk	22	Linkage of market risk measures for trading and non-trading portfolios and the balance sheet.	17		80		
	23	Discussion of significant trading and non-trading market risk factors.	68-69		76-80	196-199	
	24	Discussion of changes in period on period VaR results as well as VaR assumptions, limitations, backtesting and validation.	15-16,69		76-80	196-199	
	25	Other risk management techniques e.g. stress tests, stressed VaR, tail risk and market liquidity horizon.			76-80	199	
Credit Risk	26	Analysis of the aggregate credit risk exposures, including details of both personal and wholesale lending.		12-20, 16-22 ⁽¹⁾	29-31, 98-100	159-160, 193-194	
	27	Discussion of the policies for identifying impaired loans, defining impairments and renegotiated loans, and explaining loan forbearance policies.				131-132,161	
	28	Reconciliations of the opening and closing balances of impaired loans and impairment allowances during the year.	55-57	17-18 ⁽¹⁾	28, 99, 101, 103	161	
	29	Analysis of counterparty credit risk that arises from derivative transactions.	27-28,66-67		74	151,153	
30	Discussion of credit risk mitigation, including collateral held for all sources of credit risk.	27-28		73, 74			
Other risks	31	Quantified measures of the management of operational risk.	69		49, 86-88		
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⁽¹⁾ In the Supplementary Financial Information Package

HIGHLIGHTS



	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2015		2014				2013				2015	2014	2014	2013
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Operating Performance:														
Net Income (\$MM)	1,797	1,726	1,438	2,351	1,800	1,709	1,676	1,747	1,582	1,605	3,523	3,509	7,298	6,610
Net Income attributable to Common Shareholders (\$MM)	1,727	1,649	1,343	2,267	1,699	1,607	1,567	1,637	1,467	1,491	3,376	3,306	6,916	6,162
EPS (\$) - Basic	1.43	1.36	1.10	1.86	1.40	1.33	1.30	1.37	1.23	1.26	2.78	2.73	5.69	5.15
- Diluted	1.42	1.35	1.10	1.85	1.39	1.32	1.29	1.36	1.22	1.24	2.77	2.71	5.66	5.11
ROE (%) ⁽¹⁾	15.1	14.2	11.9	20.6	16.3	15.4	15.8	17.2	16.5	16.8	14.7	15.9	16.1	16.6
Core Banking Margin (TEB) (%) ⁽¹⁾	2.41	2.41	2.39	2.41	2.42	2.35	2.31	2.33	2.30	2.29	2.41	2.38	2.39	2.31
Productivity Ratio (TEB) (%) ⁽¹⁾⁽²⁾	53.3	53.7	57.5	47.7	51.6	54.2	54.4	53.7	53.9	53.9	53.5	52.9	52.6	54.0
Effective Tax Rate (%)	20.7	21.7	20.6	20.3	23.6	21.7	20.3	20.5	21.5	21.1	21.2	22.7	21.5	20.8
Effective Tax Rate (TEB) (%)	24.5	24.8	24.8	23.3	27.1	25.4	23.9	24.1	25.5	24.7	24.7	25.4	24.4	24.6
Cash Net Income (\$MM)⁽³⁾														
	1,812	1,741	1,453	2,366	1,815	1,726	1,693	1,767	1,601	1,624	3,553	3,541	7,360	6,685
Adjusted EPS (\$) - Basic⁽³⁾														
	1.44	1.37	1.10	1.88	1.41	1.34	1.32	1.38	1.25	1.27	2.81	2.75	5.73	5.22
- Diluted⁽¹⁾⁽³⁾														
	1.43	1.36	1.11	1.86	1.40	1.34	1.31	1.38	1.23	1.26	2.79	2.74	5.72	5.17
Adjusted ROE (%)⁽³⁾														
	15.3	14.4	12.1	20.8	16.5	15.6	15.9	17.4	16.7	17.0	14.9	16.1	16.2	16.8
Balance Sheet:														
Total Assets (\$B)	837.2	851.9	805.7	791.5	791.8	782.8	743.6	742.5	754.3	736.5				
Customer Loans and Acceptances (\$B)	449.5	451.8	434.2	429.0	430.0	426.1	412.8	408.3	405.0	398.5				
Deposits (\$B)	575.3	584.6	554.5	545.3	551.7	539.6	518.1	507.5	520.2	514.8				
Common Shareholders' Equity (\$B)	46.7	46.9	45.0	44.2	43.0	42.4	40.2	38.6	36.9	35.9				
Credit Quality:														
Net Impaired Loans (\$MM) ⁽⁴⁾	2,172	2,266	2,002	1,877	1,941	1,833	1,808	1,874	1,809	1,934				
- % of Customer Loans and Acceptances	0.48	0.50	0.46	0.43	0.45	0.43	0.44	0.46	0.45	0.49				
Allowance for Credit Losses (\$MM) ⁽⁴⁾	3,497	3,595	3,470	3,259	3,231	3,245	3,165	3,113	3,124	3,016				
Total Provision for Credit Losses (\$MM)	448	463	574	398	375	356	321	314	343	310	911	731	1,703	1,288
- % of Average Customer Loans and Acceptances	0.41	0.42	0.53	0.37	0.36	0.34	0.31	0.31	0.35	0.32	0.41	0.35	0.40	0.32
Capital Measures:														
Common Equity Tier 1 Capital Ratio (%)	10.6	10.3	10.8	10.9	9.8	9.4	9.1	8.9	8.6	8.2				
Tier 1 Capital Ratio (%)	11.9	11.5	12.2	12.3	11.3	11.2	11.1	11.0	10.7	10.3				
Total Capital Ratio (%)	13.9	13.2	13.9	14.1	13.3	13.5	13.5	13.8	13.6	13.5				
Leverage Ratio (%) ⁽⁵⁾	4.1	4.1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A				
Assets to Capital Multiple (X) ⁽⁵⁾	N/A	N/A	17.1	16.8	17.9	17.4	17.1	17.1	17.5	17.3				
Common Equity Tier 1 Risk-Weighted Assets (\$MM)	328,688	335,200	312,473	307,795	300,155	302,070	288,246	282,309	280,747	280,061				

(1) Refer to page 17 in the 2014 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	
	2015		2014				2013				2015	2014	2014	2013
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Valuation:														
Book Value per Share (\$)	38.61	38.75	36.96	36.34	35.33	34.87	33.23	32.12	30.82	30.15	38.61	35.33	36.96	33.23
Share Price (\$) - High	67.73	71.18	74.39	74.93	66.72	66.75	64.10	60.15	61.84	59.20	71.18	66.75	74.93	64.10
- Low	61.30	60.75	64.05	66.18	59.92	60.56	57.35	55.10	56.33	52.30	60.75	59.92	59.92	52.30
- Close	66.53	61.06	69.02	74.01	66.60	61.10	63.39	58.01	58.09	58.65	66.53	66.60	69.02	63.39
Share Price (Closing) as % of Book Value	172.3	157.6	186.7	203.7	188.5	175.2	190.8	180.6	188.5	194.5	172.3	188.5	186.7	190.76
Price (Closing) / Earnings Ratio (X) ⁽¹⁾	11.6	10.7	12.1	12.6	12.3	11.7	12.3	11.5	10.8	11.0	11.6	12.3	12.1	12.3
Market Capitalization (\$MM)	80,499	73,887	83,969	90,083	81,027	74,226	76,612	69,795	69,602	69,896	80,499	81,027	83,969	76,612
Dividends:														
Common Dividends Paid (\$MM)	823	802	803	779	778	750	747	719	716	676	1,625	1,528	3,110	2,858
Common Dividends/Share (\$)	0.68	0.66	0.66	0.64	0.64	0.62	0.62	0.60	0.60	0.57	1.34	1.26	2.56	2.39
Shares:														
Number of Common Shares Outstanding at Period End (MM)	1,210	1,210	1,217	1,217	1,217	1,215	1,209	1,203	1,198	1,192				
Average Number of Common Shares Outstanding (MM) - Basic	1,210	1,215	1,217	1,217	1,215	1,209	1,204	1,198	1,193	1,186	1,213	1,212	1,214	1,195
- Diluted	1,231	1,220	1,223	1,225	1,222	1,217	1,210	1,207	1,213	1,204	1,233	1,219	1,222	1,209
Other Information: ⁽²⁾														
Employees ⁽³⁾	87,324	87,090	86,932	86,949	86,479	86,420	86,690	86,815	86,674	85,452				
Branches and Offices	3,244	3,266	3,288	3,286	3,321	3,322	3,330	3,338	3,408	3,392				
ABMs	8,283	8,712	8,732	8,658	8,617	8,559	8,471	8,056	7,468	7,420				
Senior Debt Credit Ratings:														
Moody's ⁽⁴⁾	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2				
Standard & Poor's ⁽⁵⁾	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+				
Fitch ⁽⁶⁾	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-				
DBRS ⁽⁷⁾	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA				

(1) Based on trailing 4 quarters' EPS.

(2) Excludes affiliates.

(3) Prior period amounts have been restated to conform with current period presentation.

(4) Moody's changed the outlook from stable to negative in June 2014. See page 46 of the 2014 Annual Report.

(5) Standard & Poor's changed the outlook from stable to negative in August 2014. See page 46 of the 2014 Annual Report.

(6) Outlook is stable.

(7) DBRS changed the outlook from stable to negative in May 2015.

CONSOLIDATED STATEMENT OF INCOME


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2015		2014				2013				2015	2014	2014	2013
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
CONSOLIDATED STATEMENT OF INCOME:														
Interest Income (TEB)	4,912	5,054	4,897	4,993	4,835	4,832	4,744	4,751	4,654	4,694	9,966	9,667	19,557	18,843
Interest Expense	1,710	1,880	1,792	1,838	1,781	1,824	1,867	1,816	1,872	1,923	3,590	3,605	7,235	7,478
Net Interest Income (TEB)	3,202	3,174	3,105	3,155	3,054	3,008	2,877	2,935	2,782	2,771	6,376	6,062	12,322	11,365
Non-Interest Income (TEB)	2,852	2,781	2,743	3,421	2,755	2,717	2,600	2,659	2,513	2,474	5,633	5,472	11,636	10,246
Total Revenue (TEB)	6,054	5,955	5,848	6,576	5,809	5,725	5,477	5,594	5,295	5,245	12,009	11,534	23,958	21,611
Taxable Equivalent Adjustment	117	92	101	89	84	80	77	79	82	74	209	164	354	312
Total Revenue	5,937	5,863	5,747	6,487	5,725	5,645	5,400	5,515	5,213	5,171	11,800	11,370	23,604	21,299
Provision for Credit Losses	448	463	574	398	375	356	321	314	343	310	911	731	1,703	1,288
Total Operating Expenses (Page 10)	3,224	3,197	3,361	3,140	2,995	3,105	2,977	3,003	2,856	2,828	6,421	6,100	12,601	11,664
Income before Taxes	2,265	2,203	1,812	2,949	2,355	2,184	2,102	2,198	2,014	2,033	4,468	4,539	9,300	8,347
Income Tax Expense	468	477	374	598	555	475	426	451	432	428	945	1,030	2,002	1,737
Net Income	1,797	1,726	1,438	2,351	1,800	1,709	1,676	1,747	1,582	1,605	3,523	3,509	7,298	6,610
Amortization of Intangibles (net of taxes) ⁽¹⁾	15	15	15	15	15	17	17	20	19	19	30	32	62	75
Cash Net Income	1,812	1,741	1,453	2,366	1,815	1,726	1,693	1,767	1,601	1,624	3,553	3,541	7,360	6,685
Net Income Attributable to Non-Controlling Interests in Subsidiaries	40	47	65	50	58	54	56	56	60	59	87	112	227	231
Net Income Attributable to Equity Holders of the Bank	1,757	1,679	1,373	2,301	1,742	1,655	1,620	1,691	1,522	1,546	3,436	3,397	7,071	6,379
Preferred Shareholders	30	30	30	34	43	48	53	54	55	55	60	91	155	217
Common Shareholders	1,727	1,649	1,343	2,267	1,699	1,607	1,567	1,637	1,467	1,491	3,376	3,306	6,916	6,162

(1) Excludes amortization of intangibles related to software.

BUSINESS SEGMENT PERFORMANCE: CANADIAN BANKING


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR ⁽¹⁾	
	2015		2014 ⁽¹⁾				2013 ⁽¹⁾				2015	2014 ⁽¹⁾	2014	2013
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	1,574	1,551	1,532	1,530	1,454	1,480	1,471	1,451	1,378	1,391	3,125	2,934	5,996	5,691
Net Fee and Commission Revenues	1,100	1,077	1,063	1,039	988	998	932	919	906	895	2,177	1,986	4,088	3,652
Net Income (Loss) from Investments in Associated Corporations	19	15	4	23	68	62	59	61	54	65	34	130	157	239
Other Operating Income (TEB)	91	89	89	698	127	104	84	83	94	78	180	231	1,018	339
Total Revenue (TEB)	2,784	2,732	2,688	3,290	2,637	2,644	2,546	2,514	2,432	2,429	5,516	5,281	11,259	9,921
Provision for Credit Losses	(169)	(165)	(236)	(152)	(140)	(135)	(117)	(108)	(137)	(118)	(334)	(275)	(663)	(480)
Operating Expenses	(1,487)	(1,464)	(1,518)	(1,475)	(1,400)	(1,406)	(1,370)	(1,362)	(1,322)	(1,308)	(2,951)	(2,806)	(5,799)	(5,362)
Income Tax Expense (TEB)	(299)	(288)	(229)	(337)	(273)	(274)	(264)	(262)	(241)	(248)	(587)	(547)	(1,113)	(1,015)
Net Income	829	815	705	1,326	824	829	795	782	732	755	1,644	1,653	3,684	3,064
Net Income Attributable to Non-Controlling Interests	-	-	-	-	1	-	1	-	-	1	-	1	1	2
Net Income Attributable to Equity Holders of the Bank	829	815	705	1,326	823	829	794	782	732	754	1,644	1,652	3,683	3,062
Profitability Measurements:														
Return on Economic Equity (%) ⁽²⁾	30.7	29.0	24.3	44.4	25.5	24.9	24.5	24.5	23.6	23.9	29.8	25.2	29.6	24.1
Net Interest Margin ⁽³⁾	2.26	2.16	2.15	2.17	2.14	2.12	2.10	2.09	2.07	2.06	2.21	2.13	2.14	2.08
Provision for Credit Losses as % of Average Loans & Acceptances	0.24	0.23	0.33	0.21	0.20	0.19	0.17	0.16	0.21	0.18	0.23	0.20	0.23	0.18
Productivity Ratio (%)	53.4	53.6	56.5	44.8	53.1	53.2	53.8	54.2	54.4	53.8	53.5	53.1	51.5	54.1
Average Balances (\$B): ⁽⁴⁾														
Residential Mortgages	174.1	173.9	172.6	170.7	169.5	169.1	167.7	165.1	163.3	160.8	174.0	169.3	170.5	164.3
Tangerine Mortgage Run-Off Portfolio ⁽⁵⁾	13.3	14.3	15.5	17.2	18.6	19.4	20.7	22.6	23.8	20.6	13.8	19.0	17.7	21.9
Personal & Credit Card Loans	66.8	66.4	64.9	62.6	60.5	59.7	58.9	56.2	54.6	54.0	66.6	60.1	61.9	55.9
Business and Government Loans & Acceptances	37.1	35.4	34.8	34.4	32.9	31.9	32.0	31.9	31.3	30.3	36.2	32.4	33.5	31.4
Other Assets	6.3	7.1	6.8	7.2	8.9	8.9	9.5	10.1	11.2	12.2	6.7	8.9	7.9	10.7
Total Assets	297.6	297.1	294.6	292.1	290.4	289.0	288.8	285.9	284.2	277.9	297.3	289.7	291.5	284.2
Total Deposits ⁽⁶⁾	208.8	206.0	204.6	203.3	200.0	200.5	199.8	198.1	194.9	188.6	207.4	200.3	202.1	195.3
Other Liabilities	7.4	7.3	6.6	6.3	6.5	5.7	4.2	4.3	4.8	5.0	7.3	6.1	6.3	4.6
Total Liabilities	216.2	213.3	211.2	209.6	206.5	206.2	204.0	202.4	199.7	193.6	214.7	206.4	208.4	199.9
Period End Balances (\$B): ⁽⁷⁾														
Assets under Administration	312	305	296	293	286	275	268	258	259	252	312	286	296	268
Assets under Management	134	130	124	122	118	113	109	105	104	101	134	118	124	109
Other:														
Branches	1,038	1,040	1,040	1,038	1,039	1,041	1,038	1,037	1,039	1,038				
Employees ⁽⁸⁾	27,616	27,460	26,985	27,654	27,091	26,987	27,047	27,142	26,864	26,879				
ABMs	3,722	3,946	3,942	3,930	3,869	3,845	3,828	3,527	3,519	3,509				

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

(2) Refer to page 17 in the 2014 Annual Report for a discussion on non-GAAP measures.

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

(4) Effective Q1/14, certain Other Assets and Other Liabilities previously reported in the Other segment are now reported in each of the operating segments.

(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) Excludes affiliates.

(8) 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⁾	
	2015		2014 ⁽¹⁾⁽²⁾				2013 ⁽¹⁾⁽²⁾				2015	2014 ⁽¹⁾	2014	2013
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	1,380	1,349	1,302	1,308	1,289	1,256	1,180	1,214	1,203	1,159	2,729	2,545	5,155	4,756
Net Fee and Commission Revenues	564	554	565	519	524	519	523	501	486	451	1,118	1,043	2,127	1,961
Net Income (Loss) from Investments in Associated Corporations	112	108	93	102	99	117	109	300	127	132	220	216	411	668
Other Operating Income (TEB)	75	64	99	99	116	93	140	123	132	116	139	209	407	511
Total Revenue (TEB)	2,131	2,075	2,059	2,028	2,028	1,985	1,952	2,138	1,948	1,858	4,206	4,013	8,100	7,896
Provision for Credit Losses	(266)	(285)	(336)	(242)	(229)	(217)	(201)	(193)	(194)	(186)	(551)	(446)	(1,024)	(774)
Operating Expenses	(1,224)	(1,204)	(1,245)	(1,159)	(1,117)	(1,169)	(1,127)	(1,176)	(1,105)	(1,040)	(2,428)	(2,286)	(4,690)	(4,448)
Income Tax Expense (TEB)	(154)	(122)	(109)	(141)	(174)	(120)	(139)	(191)	(155)	(136)	(276)	(294)	(544)	(621)
Net Income	487	464	369	486	508	479	485	578	494	496	951	987	1,842	2,053
Net Income Attributable to Non-Controlling Interests	40	47	65	50	57	54	55	56	60	58	87	111	226	229
Net Income Attributable to Equity Holders of the Bank	447	417	304	436	451	425	430	522	434	438	864	876	1,616	1,824
Profitability Measurements:														
Return on Economic Equity (%) ⁽³⁾	12.7	12.0	9.5	13.6	14.6	13.6	14.1	16.9	14.6	15.1	12.4	14.1	12.8	15.2
Net Interest Margin ⁽⁴⁾	4.67	4.71	4.68	4.81	4.79	4.70	4.64	4.89	4.96	4.86	4.69	4.75	4.75	4.84
Provision for Credit Losses as % of Average Loans & Acceptances	1.19	1.33	1.62	1.19	1.16	1.11	1.07	1.05	1.08	1.06	1.26	1.13	1.27	1.07
Productivity Ratio (%)	57.4	58.0	60.5	57.1	55.1	58.9	57.7	55.0	56.7	56.0	57.7	57.0	57.9	56.3
Average Balances (\$B): ⁽⁵⁾														
Residential Mortgages	24.6	22.9	21.9	21.3	21.3	20.4	19.5	19.1	19.2	18.2	23.7	20.8	21.2	19.0
Personal & Credit Card Loans	19.7	18.8	18.5	18.0	18.1	17.3	16.6	16.3	16.2	14.9	19.2	17.7	18.0	16.0
Business and Government Loans & Acceptances	49.0	45.3	43.8	43.2	43.4	41.4	39.5	38.9	39.3	37.2	47.2	42.3	42.9	38.7
Investment Securities	12.3	11.4	11.3	11.2	11.2	10.8	10.8	10.3	10.1	10.3	11.8	11.0	11.1	10.3
Deposits with Banks	12.7	11.4	10.8	11.0	11.9	11.9	10.4	9.6	9.8	9.0	12.0	11.9	11.4	9.7
Other Assets	10.0	10.6	10.4	9.5	10.9	10.6	5.4	5.5	6.2	6.3	10.4	10.8	10.4	5.9
Total Assets	128.3	120.4	116.7	114.2	116.8	112.4	102.2	99.7	100.8	95.9	124.3	114.5	115.0	99.6
Total Deposits	73.5	68.2	65.8	64.9	66.1	63.3	59.6	57.9	57.8	54.7	70.8	64.7	65.0	57.5
Other Liabilities	20.2	20.9	20.7	19.4	20.3	19.4	16.5	16.5	17.1	16.5	20.5	19.8	20.0	16.6
Total Liabilities	93.7	89.1	86.5	84.3	86.4	82.7	76.1	74.4	74.9	71.2	91.3	84.5	85.0	74.1
Period End Balances (\$B): ⁽⁶⁾														
Assets under Administration	75	75	72	71	76	63	58	52	54	52	75	76	72	58
Assets under Management	43	43	41	43	41	40	36	30	31	30	43	41	41	36
Other: ⁽⁶⁾														
Branches ⁽⁷⁾	1,898	1,913	1,955	1,954	1,985	1,984	2,010	2,024	2,079	2,107				
Employees ⁽⁷⁾	49,313	49,365	49,720	49,298	49,178	49,317	49,940	49,527	50,494	49,344				
ABMs	4,561	4,776	4,790	4,728	4,748	4,714	4,643	4,529	3,949	3,911				

(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 & 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) Refer to page 17 in the 2014 Annual Report for a discussion on non-GAAP measures.

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

(5) Effective Q1/14, certain Other Assets and Other Liabilities previously reported in the Other segment are now reported in each of the operating segments.

(6) Excludes affiliates.

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

BUSINESS SEGMENT PERFORMANCE: GLOBAL BANKING & MARKETS


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR ⁽¹⁾	
	2015		2014 ⁽¹⁾				2013 ⁽¹⁾				2015	2014 ⁽¹⁾	2014	2013
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	259	267	261	273	270	260	249	280	279	282	526	530	1,064	1,090
Net Fee and Commission Revenues	394	346	417	438	337	383	327	335	347	312	740	720	1,575	1,321
Net Income (Loss) from Investments in Associated Corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Operating Income (TEB)	445	419	332	411	468	381	369	385	379	428	864	849	1,592	1,561
Total Revenue (TEB)	1,098	1,032	1,010	1,122	1,075	1,024	945	1,000	1,005	1,022	2,130	2,099	4,231	3,972
Provision for Credit Losses	(13)	(13)	(2)	(4)	(6)	(4)	(3)	(13)	(12)	(6)	(26)	(10)	(16)	(34)
Operating Expenses	(467)	(465)	(477)	(477)	(437)	(489)	(435)	(428)	(430)	(438)	(932)	(926)	(1,880)	(1,731)
Income Tax Expense (TEB)	(169)	(150)	(152)	(174)	(196)	(143)	(127)	(135)	(146)	(146)	(319)	(339)	(665)	(554)
Net Income	449	404	379	467	436	388	380	424	417	432	853	824	1,670	1,653
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	449	404	379	467	436	388	380	424	417	432	853	824	1,670	1,653
Profitability Measurements:														
Return on Economic Equity (%) ⁽²⁾	29.9	29.3	26.8	31.1	29.0	25.0	23.6	26.7	25.9	27.6	29.7	29.3	28.0	25.9
Net Interest Margin ^{(3) (4) (5)}	1.64	1.72	1.73	1.71	1.67	1.66	1.65	1.89	1.92	2.03	1.68	1.66	1.69	1.87
Provision for Credit Losses as % of Average Loans & Acceptances	0.08	0.08	0.02	0.02	0.04	0.03	0.02	0.09	0.09	0.05	0.08	0.03	0.03	0.06
Productivity Ratio (%)	42.5	45.0	47.2	42.5	40.7	47.8	46.0	42.8	42.8	42.9	43.8	44.1	44.4	43.6
Average Balances (\$B): ⁽⁶⁾														
Business and Government Loans & Acceptances	70.7	65.0	62.7	63.5	66.4	62.8	59.0	58.7	58.2	55.9	67.8	64.6	63.8	58.0
Securities Purchased Under Resale Agreements	98.9	94.6	92.2	88.1	84.8	83.0	79.6	77.2	73.4	67.0	96.7	83.9	87.1	74.3
Trading Assets - Securities	96.1	98.5	96.8	101.3	101.3	94.7	86.6	96.6	94.7	87.7	97.3	98.0	98.5	91.3
- Loans	18.0	16.3	13.6	12.4	12.6	11.0	10.2	10.3	11.9	12.2	17.1	11.8	12.4	11.2
Investment Securities	7.4	6.9	7.2	8.0	7.3	7.3	5.9	6.4	6.1	5.6	7.1	7.3	7.4	6.0
Deposits with Banks	6.6	6.4	4.1	4.2	3.2	3.3	5.1	3.5	2.5	3.7	6.5	3.3	3.7	3.7
Other Assets	57.2	51.5	40.9	36.6	37.6	36.9	27.4	31.4	31.2	29.7	54.3	37.2	38.1	30.1
Total Assets	354.9	339.2	317.6	314.2	313.3	299.0	273.8	284.1	278.0	261.8	346.9	306.0	311.0	274.6
Total Deposits	64.5	63.2	59.0	56.8	63.0	58.3	55.9	55.1	54.2	56.5	63.8	60.6	59.3	55.5
Other Liabilities	182.1	175.3	165.3	157.9	154.5	155.0	142.5	149.5	146.3	126.7	178.6	154.8	158.2	141.2
Total Liabilities	246.6	238.5	224.3	214.7	217.6	213.3	198.4	204.6	200.5	183.1	242.5	215.4	217.4	196.6
Other:														
Employees - In Canada	1,236	1,239	1,235	1,281	1,274	1,290	1,337	1,285	1,211	1,164				
- Outside Canada	1,343	1,350	1,416	1,424	1,396	1,409	1,398	1,370	1,363	1,368				
- Total	2,579	2,589	2,651	2,705	2,670	2,699	2,735	2,655	2,574	2,532				

(1) 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.

(2) Refer to page 17 in the 2014 Annual Report for a discussion on non-GAAP measures.

(3) Corporate Banking only.

(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.

(6) Effective Q1/14, certain Other Assets and Other Liabilities previously reported in the Other segment are now reported in each of the operating segments.

BUSINESS SEGMENT PERFORMANCE: OTHER ⁽¹⁾


(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR			
	2015		2014				2013				2015	2014	2014	2013
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB) ⁽²⁾	(15)	2	4	39	38	9	(26)	(15)	(81)	(65)	(13)	47	90	(187)
Net Fee and Commission Revenues	(7)	(5)	(3)	(34)	(7)	(9)	1	(6)	(7)	(5)	(12)	(16)	(53)	(17)
Net Income from Investments in Associated Corporations ⁽³⁾	(32)	(33)	(25)	(31)	(40)	(44)	(40)	(97)	(44)	(45)	(65)	(84)	(140)	(226)
Other Operating Income (TEB) ⁽²⁾	(22)	60	14	73	(6)	36	22	(19)	(40)	(23)	38	30	117	(60)
Total Revenue (TEB)	(76)	24	(10)	47	(15)	(8)	(43)	(137)	(172)	(138)	(52)	(23)	14	(490)
Provision for Credit Losses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Operating Expenses	(46)	(64)	(121)	(29)	(41)	(41)	(45)	(37)	1	(42)	(110)	(82)	(232)	(123)
Income Tax Expense (TEB) ⁽²⁾	154	83	116	54	88	62	104	137	110	102	237	150	320	453
Net Income	32	43	(15)	72	32	13	16	(37)	(61)	(78)	75	45	102	(160)
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	32	43	(15)	72	32	13	16	(37)	(61)	(78)	75	45	102	(160)
Net Income Attributable to Preferred Shareholders of the Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Common Shareholders of the Bank	32	43	(15)	72	32	13	16	(37)	(61)	(78)	75	45	102	(160)
Average Balances (\$B): ⁽⁴⁾														
Total Assets	89	79	78	81	78	77	83	93	92	93	82	76	78	91
Total Deposits	243	225	226	228	228	215	200	211	215	208	234	221	224	208
Other Liabilities	19	20	9	16	12	14	25	28	23	33	18	13	14	27
Total Liabilities	262	245	235	244	240	229	225	239	238	241	252	234	238	235

(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. Effective Q1/14, certain Other Assets and Other Liabilities previously reported in the Other segment are now reported in each of the operating segments.

CORE BANKING MARGIN, REVENUE FROM TRADING OPERATIONS



	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR			
	2015		2014				2013		2015	2014	2014	2013		
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
NET INTEREST MARGIN:														
Net Interest Income (TEB)	3,202	3,174	3,105	3,155	3,054	3,008	2,877	2,935	2,782	2,771	6,376	6,062	12,322	11,365
Core Banking Margin % (TEB) ⁽¹⁾	2.41	2.41	2.39	2.41	2.42	2.35	2.31	2.33	2.30	2.29	2.41	2.38	2.39	2.31
REVENUE FROM TRADING OPERATIONS (TEB) (\$MM):														
Interest Rate and Credit	113	83	57	89	144	125	155	160	120	161	196	269	415	596
Equities	47	82	7	19	39	27	40	39	26	15	129	66	92	120
Commodities	115	79	87	84	98	90	60	87	85	106	194	188	359	338
Foreign Exchange	38	64	45	37	51	75	50	46	47	55	102	126	208	198
Other	27	12	(14)	34	12	8	28	(16)	19	17	39	20	40	48
sub-total	340	320	182	263	344	325	333	316	297	354	660	669	1,114	1,300
Taxable Equivalent Adjustment	113	87	95	84	81	77	74	74	79	70	200	158	337	297
Total (TEB)	453	407	277	347	425	402	407	390	376	424	860	827	1,451	1,597
ASSETS UNDER ADMINISTRATION (\$B):														
Personal														
Retail Brokerage	156.9	152.2	148.8	148.2	143.0	136.3	132.9	127.1	125.7	122.9				
Investment Management and Trust	96.9	96.8	95.1	93.9	99.3	89.4	85.2	82.6	83.2	82.1				
	253.8	249.0	243.9	242.1	242.3	225.7	218.1	209.7	208.9	205.0				
Mutual Funds	130.1	128.9	122.5	121.0	117.3	112.9	106.8	99.4	100.5	96.9				
Institutional	61.9	62.9	61.1	58.8	59.4	54.5	52.9	51.4	53.2	50.2				
Total	445.8	440.8	427.5	421.9	419.0	393.1	377.8	360.5	362.6	352.1				
ASSETS UNDER MANAGEMENT (\$B):														
Personal	40.3	38.0	35.7	36.8	35.2	33.6	29.7	27.9	26.9	25.7				
Mutual Funds	117.3	116.2	110.6	109.7	106.0	102.3	96.5	89.3	90.8	87.7				
Institutional	19.2	19.6	18.5	18.3	17.6	17.4	19.3	17.4	17.5	17.2				
Total	176.8	173.8	164.8	164.8	158.8	153.3	145.5	134.6	135.2	130.6				

(1) Refer to page 17 in the 2014 Annual Report for a discussion on non-GAAP measures.

Non-Interest Income



(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR			
	2015		2014				2013				2015	2014	2014	2013
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Fee and Commission Revenues:														
Card Revenues	263	259	247	230	224	232	212	190	198	216	522	456	933	816
Deposit and Payment Services														
Deposit Services	230	227	228	230	222	221	218	221	211	215	457	443	901	865
Other Payment Services	76	75	73	72	69	68	67	66	62	62	151	137	282	257
Credit Fees	306	302	301	302	291	289	285	287	273	277	608	580	1,183	1,122
Commitment and Other Credit Fees	195	190	194	196	176	212	175	183	181	178	385	388	778	717
Acceptance Fees	66	62	59	59	59	59	58	58	55	55	128	118	236	226
Other Banking Revenues	261	252	253	255	235	271	233	241	236	233	513	506	1,014	943
Total Banking Revenues	920	903	915	880	830	884	862	815	803	817	1,823	1,714	3,509	3,297
Mutual Funds	405	393	383	371	359	355	329	326	317	308	798	714	1,468	1,280
Brokerage Fees	254	247	246	232	234	231	219	220	207	202	501	465	943	848
Investment Management and Trust Services														
Investment Management and Custody	53	109	107	106	106	100	99	101	95	70	162	206	419	365
Personal and Corporate Trust	112	50	52	49	48	45	44	44	44	41	162	93	194	173
Total Wealth Management Revenues	165	159	159	155	154	145	143	145	139	111	324	299	613	538
Total Fee and Commission Revenues	2,152	2,067	2,130	2,048	1,927	1,972	1,863	1,825	1,805	1,722	4,219	3,899	8,077	7,215
Fee and Commission Expenses:														
Card Expenses	77	70	66	63	64	60	59	57	54	51	147	124	253	221
Deposit and Payment Services Expenses	24	23	21	23	21	21	20	19	19	18	47	42	86	76
Other Expenses	1	-	1	-	-	-	1	-	-	-	1	-	1	1
Total Fee and Commission Expenses	102	93	88	86	85	81	80	76	73	69	195	166	340	298
Net Fee and Commission Revenues	2,050	1,974	2,042	1,962	1,842	1,891	1,783	1,749	1,732	1,653	4,024	3,733	7,737	6,917
Net Income from Investments in Associated Corporations	99	90	72	94	127	135	128	264	137	152	189	262	428	681
Other Operating Income (TEB):														
Revenue from Trading Operations	340	320	182	263	344	325	333	316	297	354	660	669	1,114	1,300
Net Gain on Investment Securities	139	182	200	180	219	142	97	100	106	72	321	361	741	375
Insurance underwriting income, net of claims	137	130	124	123	112	115	116	108	116	108	267	227	474	448
Other	(26)	(2)	28	715	30	32	69	48	46	65	(28)	62	805	228
sub-total	590	630	534	1,281	705	614	615	572	565	599	1,220	1,319	3,134	2,351
Taxable Equivalent Adjustment	113	87	95	84	81	77	74	74	79	70	200	158	337	297
Total (TEB)	703	717	629	1,365	786	691	689	646	644	669	1,420	1,477	3,471	2,648
Total Non-Interest Income (TEB)	2,852	2,781	2,743	3,421	2,755	2,717	2,600	2,659	2,513	2,474	5,633	5,472	11,636	10,246

OPERATING EXPENSES



(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR			
	2015		2014				2013				2015	2014	2014	2013
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Salaries and Employee Benefits														
Salaries	967	939	931	925	904	920	907	925	869	851	1,906	1,824	3,680	3,552
Performance-Based Compensation	376	344	340	420	350	363	337	372	343	338	720	713	1,473	1,390
Share-Based Payment	28	116	36	64	34	136	36	20	51	115	144	170	270	222
Other Employee Benefits	319	315	274	272	292	286	241	275	285	274	634	578	1,124	1,075
	1,690	1,714	1,581	1,681	1,580	1,705	1,521	1,592	1,548	1,578	3,404	3,285	6,547	6,239
Premises														
Net Rent	103	100	103	97	98	94	97	95	98	88	203	192	392	378
Property Taxes	23	21	18	23	22	19	19	22	23	19	44	41	82	83
Other Premises Costs	103	95	109	104	101	101	107	101	99	93	198	202	415	400
	229	216	230	224	221	214	223	218	220	200	445	435	889	861
Technology	273	274	277	260	255	255	262	235	232	225	547	510	1,047	954
Depreciation and Amortization														
Depreciation	78	73	73	77	73	74	74	73	75	75	151	147	297	297
Amortization of Intangibles	66	66	61	57	56	55	56	57	54	52	132	111	229	219
	144	139	134	134	129	129	130	130	129	127	283	258	526	516
Communications	110	106	106	104	105	102	107	103	100	99	216	207	417	409
Advertising and Business Development	132	128	153	146	147	125	159	119	128	99	260	272	571	505
Professional	129	114	137	120	106	108	129	118	97	88	243	214	471	432
Business and Capital Taxes														
Business Taxes	87	76	71	77	64	64	55	66	57	56	163	128	276	234
Capital Taxes	11	11	10	7	10	11	9	7	13	11	22	21	38	40
	98	87	81	84	74	75	64	73	70	67	185	149	314	274
Other	419	419	662	387	378	392	382	415	332	345	838	770	1,819	1,474
Total Operating Expenses	3,224	3,197	3,361	3,140	2,995	3,105	2,977	3,003	2,856	2,828	6,421	6,100	12,601	11,664

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (SPOT BALANCES)


(\$MM)	QUARTERLY TREND									
	2015		2014				2013			
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Assets										
Cash and Deposits with Financial Institutions	60,664	65,894	56,730	49,964	59,758	55,321	53,338	52,157	55,157	53,120
Precious Metals	8,438	9,698	7,286	7,916	8,181	7,571	8,880	7,404	8,786	10,975
Trading Assets										
- Securities	92,095	86,695	95,363	104,319	103,535	99,583	84,196	91,829	93,588	91,704
- Loans	17,279	18,990	14,508	12,912	12,271	11,798	11,225	9,525	10,435	12,605
- Other	3,746	3,934	3,377	3,176	1,922	1,594	1,068	491	243	184
- Total Trading Assets	113,120	109,619	113,248	120,407	117,728	112,975	96,489	101,845	104,266	104,493
Financial Assets Designated at Fair Value through Profit & Loss	129	119	111	111	114	114	106	117	115	154
Securities Purchased under Resale Agreements and Securities Borrowed	98,205	87,217	93,866	91,632	83,357	82,435	82,533	80,169	85,316	73,460
Derivative Financial Instruments	37,669	55,435	33,439	24,952	25,223	30,391	24,503	26,152	29,906	27,292
Investment Securities	39,828	40,905	38,662	39,064	37,387	37,893	34,319	35,051	35,661	38,464
Loans to Customers										
- Residential Mortgages	213,522	214,791	212,648	211,391	210,866	211,062	209,865	208,931	207,743	206,646
- Personal and Credit Cards	86,186	85,929	84,204	81,942	79,170	77,627	76,008	73,189	71,427	69,803
- Business and Government	139,944	142,984	131,098	129,015	132,192	129,493	119,615	118,407	118,799	115,353
- Sub-total	439,652	443,704	427,950	422,348	422,228	418,182	405,488	400,527	397,969	391,802
- Allowance for Credit Losses	(3,694)	(3,788)	(3,641)	(3,406)	(3,364)	(3,361)	(3,273)	(3,213)	(3,220)	(3,105)
- Total Net Loans	435,958	439,916	424,309	418,942	418,864	414,821	402,215	397,314	394,749	388,697
Other										
- Customers' Liability Under Acceptances	13,549	11,898	9,876	10,010	11,158	11,250	10,556	10,947	10,210	9,794
- Current Tax Assets	517	643	565	705	681	699	539	603	511	565
- Investment Property	41	43	41	47	48	49	37	28	29	29
- Land, Buildings and Equipment	2,141	2,291	2,231	2,184	2,174	2,203	2,177	2,168	2,204	2,226
- Investments in Associates	3,845	3,907	3,461	2,981	5,536	5,517	5,326	5,162	5,033	4,998
- Goodwill and Other Intangible Assets	10,923	11,068	10,884	10,820	10,794	10,822	10,704	10,589	10,464	10,345
- Deferred Tax Assets	2,031	2,354	1,763	1,899	1,972	1,970	1,938	1,792	2,135	2,139
- Other Assets	10,103	10,866	9,194	9,875	8,797	8,804	9,984	11,019	9,754	9,724
- Total Other Assets	43,150	43,070	38,015	38,521	41,160	41,314	41,261	42,308	40,340	39,820
Total Assets	837,161	851,873	805,666	791,509	791,772	782,835	743,644	742,517	754,296	736,475

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



(\$MM)	QUARTERLY TREND									
	2015		2014				2013			
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Liabilities										
Deposits										
- Personal	180,312	180,973	175,163	174,213	173,309	174,124	171,048	169,934	169,108	168,251
- Business and Government	358,400	364,260	342,367	332,738	337,695	329,724	313,826	504,898	316,033	309,758
- Banks	36,569	39,365	36,487	38,113	40,539	35,569	33,019	32,460	34,827	36,646
- Total Deposits	575,281	584,598	554,017	545,064	551,543	539,417	517,887	507,292	519,968	514,655
Financial Instruments Designated at Fair Value through Profit or Loss ⁽¹⁾	1,102	736	465	275	181	178	174	169	184	162
Other										
- Acceptances	13,549	11,898	9,876	10,010	11,158	11,250	10,556	10,947	10,210	9,794
- Obligations Related to Securities Sold Short	22,843	22,784	27,050	30,163	27,810	27,106	24,977	24,572	25,080	24,673
- Derivative Financial Instruments	43,613	57,725	36,438	28,686	28,918	32,111	29,267	30,211	33,619	32,045
- Obligations Related to Securities Sold Under Repurchase Agreements and Securities Lent	89,676	79,322	88,953	91,015	88,377	87,960	77,508	86,282	80,723	72,399
- Current Tax Liabilities	670	948	1,009	1,114	824	812	845	752	739	904
- Subordinated Debentures	6,134	4,973	4,871	4,873	4,864	5,874	5,841	7,020	7,087	8,780
- Provisions for Off-Balance Sheet Credit Risks and Other	409	484	518	331	332	333	332	339	364	359
- Deferred Tax Liabilities	449	493	454	554	663	568	591	614	570	591
- Other	32,492	36,731	32,804	30,978	29,645	29,867	30,279	30,209	33,390	30,740
- Total Other Liabilities	209,835	215,358	201,973	197,724	192,591	195,881	180,196	190,946	191,782	180,285
Total Liabilities	786,218	800,692	756,455	743,063	744,315	735,476	698,257	698,407	711,934	695,102
Equity										
Common Equity										
- Common Shares	15,186	15,173	15,231	15,141	14,999	14,889	14,516	14,188	13,904	13,552
- Retained Earnings	29,984	29,103	28,609	28,217	26,849	25,928	25,068	24,261	23,338	22,591
- Accumulated Other Comprehensive Income (Loss)	1,362	2,436	949	700	943	1,345	388	4	(504)	(406)
- Other Reserves	180	181	176	178	195	195	193	194	191	197
- Total Common Equity	46,712	46,893	44,965	44,236	42,986	42,357	40,165	38,647	36,929	35,934
Preferred Shares	2,934	2,934	2,934	2,934	3,234	3,834	4,084	4,384	4,384	4,384
Total Equity Attributable to Equity Holders of the Bank	49,646	49,827	47,899	47,170	46,220	46,191	44,249	43,031	41,313	40,318
Non-Controlling Interests in Subsidiaries	1,297	1,354	1,312	1,276	1,237	1,168	1,138	1,079	1,049	1,055
Total Equity	50,943	51,181	49,211	48,446	47,457	47,359	45,387	44,110	42,362	41,373
Total Liabilities and Equity	837,161	851,873	805,666	791,509	791,772	782,835	743,644	742,517	754,296	736,475

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

AVERAGE BALANCE SHEET


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2015		2014				2013				2015	2014	2014	2013
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Deposits with Financial Institutions	69,765	60,582	59,506	62,024	59,318	59,681	52,489	58,864	56,407	54,583	65,098	59,503	60,139	55,579
Trading Assets - Securities	99,117	101,422	98,732	103,656	103,750	97,519	89,536	98,906	96,166	91,254	100,288	100,583	100,891	93,947
- Loans	18,076	16,425	13,668	12,359	12,569	10,996	10,246	10,289	11,882	12,229	17,237	11,770	12,397	11,156
- Total	117,193	117,847	112,400	116,015	116,319	108,515	99,782	109,195	108,048	103,483	117,525	112,353	113,288	105,103
Securities Purchased under Resale Agreements and Securities Borrowed	100,951	97,588	96,556	91,141	89,297	87,510	84,361	83,270	78,822	73,479	99,242	88,391	91,142	79,993
Investment Securities including Investments in Associates	44,221	41,262	41,278	41,641	41,799	40,238	38,639	40,340	40,399	41,723	42,717	41,005	41,234	40,274
Loans to Customers - Residential Mortgages	214,244	212,896	211,752	210,759	210,884	210,317	209,357	208,198	207,693	201,072	213,559	210,596	210,928	206,571
- Personal and Credit Cards	86,065	84,729	83,154	80,374	78,536	77,045	75,603	72,424	70,948	69,283	85,386	77,778	79,625	72,073
- Business and Government	142,515	132,510	127,636	129,953	130,691	124,525	119,009	118,158	119,430	111,552	137,429	127,572	128,351	117,018
- Sub-total	442,824	430,135	422,542	421,086	420,111	411,887	403,969	398,780	398,071	381,907	436,374	415,946	418,904	395,662
- Allowance for Credit Losses	3,830	3,911	3,770	3,529	3,547	3,448	3,402	3,378	3,337	3,189	3,871	3,497	3,574	3,326
- Total	438,994	426,224	418,772	417,557	416,564	408,439	400,567	395,402	394,734	378,718	432,503	412,449	415,330	392,336
Total Earning Assets	771,124	743,503	728,512	728,378	723,297	704,383	675,838	687,071	678,410	651,986	757,085	713,701	721,133	673,285
Derivative Financial Instruments	46,202	41,125	29,424	25,752	27,517	27,000	27,531	31,060	30,333	29,910	41,982	27,254	27,592	29,703
Customers' Liability under Acceptances	11,453	10,879	11,118	9,416	10,530	10,468	10,405	10,551	10,467	9,564	11,161	10,499	10,382	10,245
Other Assets	40,991	39,900	37,577	37,341	36,375	35,245	34,289	34,257	35,624	37,747	40,053	35,389	36,534	35,668
Total Assets	869,770	835,407	806,631	800,887	797,719	777,096	748,063	762,939	754,834	729,207	850,281	786,843	795,641	748,901
Deposits from Customers	551,172	525,777	519,689	512,881	515,534	501,388	480,073	485,358	486,619	472,736	538,264	508,344	512,336	481,152
Deposits from Banks	38,469	36,610	36,170	40,078	41,257	36,023	35,551	37,050	35,312	34,937	37,524	38,597	38,358	35,716
	589,641	562,387	555,859	552,959	556,791	537,411	515,624	522,408	521,931	507,673	575,788	546,941	550,694	516,868
Securities Sold Short	28,461	32,467	36,371	32,273	31,041	32,042	31,135	28,662	28,097	23,133	30,497	31,550	32,937	27,754
Obligations Related to Securities Sold under Repurchase Agreements and Securities Lent	91,563	90,098	88,418	88,599	86,835	85,153	78,209	83,361	78,581	70,585	90,819	85,980	87,265	77,677
Subordinated Debentures	5,335	4,862	4,861	4,860	5,687	5,871	6,677	7,072	8,129	9,131	5,095	5,780	5,317	7,749
Other Liabilities	103,721	95,430	72,292	74,095	69,664	70,112	71,535	78,211	76,236	78,166	97,652	69,616	71,740	76,221
Shareholders' Equity														
- Common Shares, Retained Earnings, Accumulated Other Comprehensive Income (Loss) and Other Reserves	46,803	45,929	44,601	43,611	42,672	41,261	39,400	37,776	36,425	35,125	46,190	41,836	42,942	37,194
- Preferred Shares	2,934	2,934	2,934	3,224	3,813	4,070	4,374	4,384	4,384	4,384	2,934	3,944	3,508	4,381
- Non-Controlling Interests in Subsidiaries	1,312	1,300	1,295	1,266	1,216	1,176	1,109	1,065	1,051	1,010	1,306	1,196	1,238	1,057
- Total Shareholders' Equity	51,049	50,163	48,830	48,101	47,701	46,507	44,883	43,225	41,860	40,519	50,430	46,976	47,688	42,632
Total Liabilities and Shareholders' Equity	869,770	835,407	806,631	800,887	797,719	777,096	748,063	762,939	754,834	729,207	850,281	786,843	795,641	748,901

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2015		2014				2013				2015	2014	2014	2013
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Common Shares:														
Balance at Beginning of Period	15,173	15,231	15,141	14,999	14,889	14,516	14,188	13,904	13,552	13,139	15,231	14,516	14,516	13,139
Share issuance, net of repurchase/redemptions	13	(58)	90	142	110	373	328	284	352	413	(45)	483	715	1,377
Balance at End of Period	15,186	15,173	15,231	15,141	14,999	14,889	14,516	14,188	13,904	13,552	15,186	14,999	15,231	14,516
Retained Earnings:														
Balance at Beginning of Period	29,103	28,609	28,217	26,849	25,928	25,068	24,261	23,338	22,591	21,775	28,609	25,068	25,068	21,775
IFRS Adjustments	-	5	-	-	-	-	-	-	-	-	5	-	-	-
Net Income attributable to Common Shareholders of the Bank	1,727	1,649	1,343	2,267	1,699	1,607	1,567	1,637	1,467	1,491	3,376	3,306	6,916	6,162
Dividends Paid to Common Shareholders of the Bank	(823)	(802)	(803)	(779)	(778)	(750)	(747)	(719)	(716)	(676)	(1,625)	(1,528)	(3,110)	(2,858)
Shares redeemed	(23)	(357)	(147)	(120)	-	3	-	-	-	1	(380)	3	(264)	1
Other	-	(1)	(1)	-	-	-	(13)	5	(4)	-	(1)	-	(1)	(12)
Balance at End of Period	29,984	29,103	28,609	28,217	26,849	25,928	25,068	24,261	23,338	22,591	29,984	26,849	28,609	25,068
Accumulated Other Comprehensive Income (Loss):														
Balance at Beginning of Period	2,436	949	700	943	1,345	388	4	(504)	(406)	(745)	949	388	388	(745)
IFRS Adjustments	-	(5)	-	-	-	-	-	-	-	-	(5)	-	-	-
Other Comprehensive Income, net of Income Tax														
Currency Translation Reserve	(1,455)	2,264	309	(101)	(385)	1,050	297	(198)	123	133	809	665	873	355
Available-for-Sale Reserve	(29)	(48)	(85)	14	6	24	62	(96)	43	99	(77)	30	(41)	108
Cash Flow Hedging Reserve	107	(99)	38	3	32	(79)	(49)	182	(44)	4	8	(47)	(6)	93
Employee Benefits	303	(643)	(46)	(168)	(50)	(59)	72	626	(237)	96	(340)	(109)	(323)	557
Share of Associated Corporations	3	15	33	9	(5)	21	2	(6)	17	7	18	16	58	20
Own credit risk	(3)	3	-	-	-	-	-	-	-	-	-	-	-	-
Total	(1,074)	1,492	249	(243)	(402)	957	384	508	(98)	339	418	555	561	1,133
Balance at End of Period	1,362	2,436	949	700	943	1,345	388	4	(504)	(406)	1,362	943	949	388
Other Reserves:														
Balance at Beginning of Period	181	176	178	195	195	193	194	191	197	166	176	193	193	166
Share-based payments	2	9	3	3	4	20	4	5	6	21	11	24	30	36
Shares issued	(3)	(4)	(4)	(8)	(4)	(18)	(5)	(2)	(12)	(16)	(7)	(22)	(34)	(35)
Other	-	-	(1)	(12)	-	-	-	-	-	26	-	-	(13)	26
Balance at End of Period	180	181	176	178	195	195	193	194	191	197	180	195	176	193
Total Common Equity at End of Period	46,712	46,893	44,965	44,236	42,986	42,357	40,165	38,647	36,929	35,934	46,712	42,986	44,965	40,165
Composition of Accumulated Other Comprehensive Income (Loss):														
Currency Translation Reserve	1,509	2,964	700	391	492	877	(173)	(470)	(272)	(395)				
Available-for-Sale Reserve	587	616	664	749	735	729	705	643	739	696				
Cash Flow Hedging Reserve	(40)	(147)	(48)	(86)	(89)	(121)	(42)	7	(175)	(131)				
Employee Benefits	(820)	(1,123)	(480)	(434)	(266)	(216)	(157)	(229)	(855)	(618)				
Share of Associated Corporations	131	128	113	80	71	76	55	53	59	42				
Own Credit Risk	(5)	(2)	-	-	-	-	-	-	-	-				
Total	1,362	2,436	949	700	943	1,345	388	4	(504)	(406)				

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (continued)


(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR			
	2015		2014				2013				2015	2014	2014	2013
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Preferred Shares:														
Balance at Beginning of Period	2,934	2,934	2,934	3,234	3,834	4,084	4,384	4,384	4,384	4,384	2,934	4,084	4,084	4,384
Shares Issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Shares Redeemed	-	-	-	(300)	(600)	(250)	(300)	-	-	-	-	(850)	(1,150)	(300)
Net Income attributable to Preferred Shareholders of the Bank	30	30	30	34	43	48	53	54	55	55	60	91	155	217
Dividends paid to Preferred Shareholders of the Bank	(30)	(30)	(30)	(34)	(43)	(48)	(53)	(54)	(55)	(55)	(60)	(91)	(155)	(217)
Balance at End of Period	2,934	2,934	2,934	2,934	3,234	3,834	4,084	4,384	4,384	4,384	2,934	3,234	2,934	4,084
Non-Controlling Interests: Non-Controlling Interests in Subsidiaries:														
Balance at Beginning of Period	1,354	1,312	1,276	1,237	1,168	1,138	1,079	1,049	1,055	946	1,312	1,138	1,138	946
IFRS Adjustments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income attributable to Non-Controlling Interests in Subsidiaries	40	47	65	50	58	54	56	56	60	59	87	112	227	231
Other Comprehensive Income, net of Income Tax	(60)	18	(18)	8	39	(7)	14	(5)	(16)	3	(42)	32	22	(4)
Distributions to Non-Controlling Interests	(37)	(21)	(11)	(14)	(33)	(18)	(11)	(14)	(42)	(13)	(58)	(51)	(76)	(80)
Other	-	(2)	-	(5)	5	1	-	(7)	(8)	60	(2)	6	1	45
Balance at End of Period	1,297	1,354	1,312	1,276	1,237	1,168	1,138	1,079	1,049	1,055	1,297	1,237	1,312	1,138
Total Equity at End of Period	50,943	51,181	49,211	48,446	47,457	47,359	45,387	44,110	42,362	41,373	50,943	47,457	49,211	45,387

CUSTOMER LOANS AND ACCEPTANCES BY TYPE OF BORROWER



(\$ billions)	April 30, 2015		January 31, 2015		October 31, 2014		July 31, 2014		April 30, 2014	
	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total
Residential Mortgages	213.5	47.1	214.8	47.1	212.6	48.6	211.4	48.9	210.9	48.6
Personal Loans & Credit Cards	86.2	19.0	85.9	18.9	84.2	19.2	81.9	19.0	79.2	18.3
Personal	299.7	66.1	300.7	66.0	296.8	67.8	293.3	67.9	290.1	66.9
Financial Services										
Non-Bank	14.3	3.2	13.8	3.0	13.4	3.1	11.9	2.8	12.4	2.9
Bank ⁽¹⁾	8.3	1.8	10.1	2.2	8.9	2.0	9.7	2.2	12.8	2.9
Wholesale and Retail	19.2	4.2	18.1	4.0	16.6	3.8	16.4	3.8	15.6	3.6
Real Estate and Construction	17.4	3.9	16.9	3.7	15.5	3.5	16.4	3.8	14.9	3.4
Oil and Gas	15.5	3.4	15.4	3.4	12.8	2.9	12.0	2.8	12.5	2.9
Transportation	9.1	2.0	9.2	2.0	8.1	1.9	8.5	2.0	8.2	1.9
Automotive	9.9	2.2	9.4	2.0	8.1	1.9	8.6	2.0	9.0	2.1
Agriculture	7.6	1.7	7.8	1.7	7.1	1.6	6.8	1.6	6.3	1.5
Hospitality and Leisure	3.4	0.8	3.9	0.8	3.6	0.8	3.4	0.8	3.5	0.8
Mining and Primary Metals	6.5	1.4	6.7	1.5	6.0	1.4	5.8	1.3	6.0	1.4
Utilities	6.7	1.5	6.4	1.4	5.9	1.3	5.0	1.1	4.8	1.1
Health Care	4.8	1.0	3.9	0.9	3.5	0.8	3.7	0.8	3.7	0.9
Technology and Media	7.4	1.6	5.3	1.2	5.4	1.2	5.2	1.2	6.4	1.5
Chemical	1.8	0.4	1.7	0.4	1.4	0.3	1.4	0.3	1.4	0.3
Food and Beverage	3.9	0.9	3.9	0.9	3.9	0.9	3.8	0.9	3.6	0.8
Forest Products	1.5	0.3	1.5	0.3	1.3	0.3	1.4	0.3	1.8	0.4
Other ⁽²⁾	11.9	2.6	16.2	3.6	15.3	3.5	15.3	3.5	16.0	3.7
Sovereign ⁽³⁾	4.3	1.0	4.7	1.0	4.2	1.0	3.8	0.9	4.4	1.0
Business and government	153.5	33.9	154.9	34.0	141.0	32.2	139.1	32.1	143.3	33.1
Total loans and acceptances	453.2	100.0	455.6	100.0	437.8	100.0	432.4	100.0	433.4	100.0
Total allowance for loan losses	(3.7)		(3.8)		(3.6)		(3.4)		(3.4)	
Total loans and acceptances net of allowance for loan losses	449.5		451.8		434.2		429.0		430.0	

(1) Deposit taking institutions and securities firms.

(2) Other related to \$3.6 billion in financing products, \$1.3 billion in services and \$1.3 billion in wealth management.

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

IMPAIRED LOANS BY BUSINESS SEGMENT



(\$MM)	QUARTERLY TREND									
	2015		2014 ^{(1) (2)}				2013 ^{(1) (2)}			
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
GROSS IMPAIRED LOANS: ⁽³⁾										
<u>Canadian Banking</u>										
Retail	884	964	887	776	768	754	756	725	747	777
Commercial	211	210	207	215	252	250	266	264	300	331
	1,095	1,174	1,094	991	1,020	1,004	1,022	989	1,047	1,108
<u>International Banking</u>										
Retail	2,010	2,090	1,850	1,787	1,722	1,656	1,552	1,526	1,508	1,448
Commercial	1,125	1,151	1,176	915	943	915	850	936	835	798
	3,135	3,241	3,026	2,702	2,665	2,571	2,402	2,462	2,343	2,246
<u>Global Banking & Markets</u>										
Canada	85	99	22	-	-	-	-	14	14	18
U.S.A.	20	24	11	86	128	133	184	137	148	155
Europe	15	-	-	32	33	45	42	77	77	120
Asia	47	51	47	53	54	53	51	36	32	31
	167	174	80	171	215	231	277	264	271	324
Total Gross Impaired Loans	4,397	4,589	4,200	3,864	3,900	3,806	3,701	3,715	3,661	3,678
NET IMPAIRED LOANS: ^{(3) (4)}										
<u>Canadian Banking</u>										
Retail	326	390	337	320	298	294	296	264	276	312
Commercial	43	43	22	23	50	48	67	61	80	120
	369	433	359	343	348	342	363	325	356	432
<u>International Banking</u>										
Retail	916	941	819	788	788	737	684	688	667	667
Commercial	777	764	772	640	655	595	565	682	614	604
	1,693	1,705	1,591	1,428	1,443	1,332	1,249	1,370	1,281	1,271
<u>Global Banking & Markets</u>										
Canada	63	82	19	-	-	-	-	-	-	-
U.S.A.	17	22	11	63	104	112	149	122	117	134
Europe	11	-	-	13	14	18	17	41	42	85
Asia	19	24	22	30	32	29	30	16	13	12
	110	128	52	106	150	159	196	179	172	231
Total Net Impaired Loans	2,172	2,266	2,002	1,877	1,941	1,833	1,808	1,874	1,809	1,934

(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 & 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 Federal Deposit Insurance Corporation (FDIC) guaranteed loans 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									
	2015		2014 ^{(1) (2)}				2013 ^{(1) (2)}			
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Balance at Beginning of Period ⁽³⁾	4,589	4,200	3,864	3,900	3,806	3,701	3,715	3,661	3,678	3,622
Net Classifications ⁽³⁾										
<u>Canadian Retail</u>										
New Classifications	416	443	516	469	404	390	368	340	333	391
Declassifications	-	-	-	-	-	-	(1)	-	-	-
Payments	(288)	(190)	(240)	(280)	(244)	(248)	(202)	(219)	(240)	(246)
Sales	-	-	-	-	-	-	-	-	-	-
Net Classifications	128	253	276	189	160	142	165	121	93	145
<u>Canadian Commercial</u>										
New Classifications	19	33	18	24	35	23	38	18	47	16
Declassifications	(2)	(4)	(2)	(3)	(2)	(18)	(7)	(6)	(13)	(3)
Payments	(3)	(11)	(4)	(30)	(8)	(5)	(7)	(25)	(42)	(7)
Sales	-	-	-	(1)	-	-	-	-	-	-
Net Classifications	14	18	12	(10)	25	-	24	(13)	(8)	6
<u>International Retail</u>										
New Classifications	313	388	285	310	320	253	215	225	232	183
Declassifications	-	-	-	-	-	-	-	-	-	-
Payments	-	-	-	-	-	-	-	-	-	-
Sales	-	-	-	-	-	-	-	-	-	-
Net Classifications	313	388	285	310	320	253	215	225	232	183
<u>International Commercial</u>										
New Classifications	64	88	348	102	126	84	53	162	83	62
Declassifications	-	(3)	(3)	(2)	-	(2)	(123)	-	(22)	-
Payments	(22)	(59)	(45)	(73)	(33)	(24)	(26)	(36)	(17)	(23)
Sales	-	-	-	-	-	-	-	-	-	-
Net Classifications	42	26	300	27	93	58	(96)	126	44	39
<u>Global Banking & Markets</u>										
New Classifications	15	88	23	32	5	-	18	23	1	55
Declassifications	-	-	-	-	-	-	(1)	-	(32)	-
Payments	(17)	(2)	(11)	-	(5)	(45)	(30)	(5)	(15)	(70)
Sales	-	-	(69)	(71)	-	-	-	-	-	(9)
Net Classifications	(2)	86	(57)	(39)	-	(45)	(13)	18	(46)	(24)
Total	495	771	816	477	598	408	295	477	315	349
Write-offs ⁽³⁾										
Canadian Retail	(208)	(166)	(166)	(180)	(146)	(140)	(134)	(143)	(128)	(133)
Canadian Commercial	(13)	(37)	(21)	(33)	(24)	(16)	(15)	(24)	(25)	(16)
International Retail	(294)	(272)	(254)	(232)	(224)	(216)	(208)	(202)	(171)	(149)
International Commercial	(20)	(133)	(46)	(54)	(53)	(19)	(31)	(4)	(17)	(10)
Global Banking & Markets	-	-	(37)	(3)	(14)	(19)	(9)	(27)	(9)	(14)
Total	(535)	(608)	(524)	(502)	(461)	(410)	(397)	(400)	(350)	(322)
Forex / Other ⁽³⁾										
Canadian Retail	-	(10)	1	(1)	-	(4)	-	-	5	-
Canadian Commercial	-	22	1	6	1	1	(2)	1	2	4
International Retail	(99)	124	32	(13)	(30)	66	19	(5)	(1)	23
International Commercial	(48)	82	7	(1)	(11)	26	36	(21)	10	3
Global Banking & Markets	(5)	8	3	(2)	(3)	18	35	2	2	(1)
Total	(152)	226	44	(11)	(43)	107	88	(23)	18	29
Balance at End of Period ⁽³⁾	4,397	4,589	4,200	3,864	3,900	3,806	3,701	3,715	3,661	3,678

(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 & 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 Federal Deposit Insurance Corporation (FDIC) guaranteed loans related to the acquisition of R-G Premier Bank of Puerto Rico.

ALLOWANCE FOR CREDIT LOSSES & OTHER RESERVES


(\$MM)	QUARTERLY TRENDS									
	2015		2014				2013			
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Balance, Beginning of Period	3,788	3,641	3,406	3,364	3,361	3,273	3,213	3,220	3,105	2,977
Write-offs	(535)	(608)	(524)	(502)	(461)	(410)	(397)	(400)	(350)	(322)
Recoveries	116	110	141	140	106	123	114	98	115	116
Provision for Credit Losses	448	463	574	398	375	356	321	314	343	310
Foreign Currency Adjustment and Other	(123)	182	44	6	(17)	19	22	(19)	7	24
Balance, End of Period	3,694	3,788	3,641	3,406	3,364	3,361	3,273	3,213	3,220	3,105
Comprised of:										
Individually Assessed Allowances	685	710	712	620	639	666	632	603	599	550
Collective Allowances	3,009	3,078	2,929	2,786	2,725	2,695	2,641	2,610	2,621	2,555
Total Allowance for Credit Losses	3,694	3,788	3,641	3,406	3,364	3,361	3,273	3,213	3,220	3,105
Allocated as follows:										
Impaired Loans ⁽¹⁾										
Residential Mortgages	381	408	359	340	333	344	334	375	381	341
Personal and Credit Cards	1,271	1,315	1,225	1,115	1,071	1,035	994	924	931	905
Business and Government	573	600	614	532	555	594	565	542	540	498
	2,225	2,323	2,198	1,987	1,959	1,973	1,893	1,841	1,852	1,744
Performing Loans ⁽²⁾										
Residential Mortgages	157	160	161	234	220	211	190	186	180	185
Personal and Credit Cards	588	561	527	291	269	243	129	131	131	126
Business and Government	527	551	584	747	783	818	953	955	961	961
	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272	1,272
Total Allowance for Credit Losses before FDIC Guaranteed Loans	3,497	3,595	3,470	3,259	3,231	3,245	3,165	3,113	3,124	3,016
FDIC Guaranteed Loans	197	193	171	147	133	116	108	100	96	89
Total Allowance for Credit Losses	3,694	3,788	3,641	3,406	3,364	3,361	3,273	3,213	3,220	3,105
Reserves against Unfunded Commitments and Other Off-Balance Sheet items included in Other Liabilities	184	184	184	184	184	184	184	184	184	184

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

(2) Effective Q4/14, change in allocation due to enhancements in methodology.

IMPAIRED LOANS BY TYPE OF BORROWER



(\$MM)	April 30, 2015 ⁽¹⁾			January 31, 2015 ⁽¹⁾			April 30, 2014 ⁽¹⁾		
	Gross	Allowance for Credit Losses	Net	Gross	Allowance for Credit Losses	Net	Gross	Allowance for Credit Losses	Net
Residential Mortgages	1,598	381	1,217	1,714	408	1,306	1,348	333	1,015
Personal Loans	1,296	1,271	25	1,349	1,315	34	1,142	1,071	71
Personal	2,894	1,652	1,242	3,063	1,723	1,340	2,490	1,404	1,086
Financial Services									
Non-Bank	27	9	18	28	7	21	5	2	3
Bank	-	-	-	1	-	1	2	1	1
Wholesale and Retail	223	151	72	263	188	75	181	100	81
Real Estate and Construction	221	49	172	245	76	169	362	121	241
Oil and Gas	92	52	40	107	49	58	72	66	6
Transportation	106	29	77	90	26	64	50	24	26
Automotive	25	8	17	24	5	19	12	2	10
Agriculture	82	43	39	86	45	41	94	28	66
Hospitality and Leisure	69	15	54	71	17	54	128	32	96
Mining and Primary Metals	81	27	54	78	25	53	46	15	31
Utilities	275	21	254	299	27	272	56	17	39
Health Care	56	32	24	51	33	18	43	18	25
Technology and Media	18	12	6	21	9	12	55	25	30
Chemical	4	4	-	2	-	2	3	-	3
Food and Beverage	57	23	34	59	23	36	57	14	43
Forest Products	22	6	16	5	3	2	10	7	3
Other	132	87	45	82	61	21	188	75	113
Sovereign	13	5	8	14	6	8	46	8	38
Business & Government	1,503	573	930	1,526	600	926	1,410	555	855
Impaired Loans, net of Related Allowances	4,397	2,225	2,172	4,589	2,323	2,266	3,900	1,959	1,941

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

PROVISION FOR CREDIT LOSSES BY TYPE OF BORROWER



(\$MM)	QUARTERLY TREND									YEAR-TO-DATE		FULL YEAR	
	2015		2014				2013			2015	2014	2014	2013
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2				
PROVISIONS AGAINST IMPAIRED LOANS:													
Residential mortgages	16	28	6	(8)	-	2	21	33	24	44	2	-	117
Personal loans	383	372	437	351	323	303	255	247	262	755	626	1,414	1,004
Personal	399	400	443	343	323	305	276	280	286	799	628	1,414	1,121
Financial Services													
Non-Bank	2	(1)	1	3	-	1	-	-	-	1	1	5	-
Bank	-	(1)	-	-	-	-	-	-	-	(1)	-	-	-
Wholesale and Retail	14	18	14	29	7	8	-	12	11	32	15	58	36
Real Estate and Construction	3	14	20	13	26	2	18	6	14	17	28	61	43
Oil and Gas	5	13	-	(2)	-	5	4	(7)	22	18	5	3	18
Transportation	5	2	4	1	6	1	(16)	4	1	7	7	12	(11)
Automotive	2	1	1	-	-	-	-	-	-	3	-	1	-
Agriculture	1	4	(5)	9	1	2	-	1	2	5	3	7	4
Hospitality and Leisure	-	-	44	4	(4)	-	6	(1)	1	-	(4)	44	9
Mining and Primary Metals	5	2	7	(1)	5	1	1	-	-	7	6	12	-
Utilities	-	-	17	2	5	-	9	2	-	-	5	24	10
Health Care	5	3	10	5	(2)	2	7	-	(2)	8	-	15	5
Technology and Media	3	-	11	-	1	20	4	-	-	3	21	32	6
Chemical	3	-	-	-	-	-	-	-	-	3	-	-	-
Food and Beverage	-	4	4	1	3	1	-	1	-	4	4	9	2
Forest Products	4	-	-	-	-	-	(1)	-	-	4	-	-	-
Other	(3)	3	3	(7)	3	7	10	14	11	-	10	6	42
Sovereign	-	1	-	(2)	1	1	3	2	(3)	1	2	-	3
Business & Government	49	63	131	55	52	51	45	34	57	112	103	289	167
Total Provisions against Impaired Loans	448	463	574	398	375	356	321	314	343	911	731	1,703	1,288
Change in Collective Allowance for Performing Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Provisions	448	463	574	398	375	356	321	314	343	911	731	1,703	1,288
Individually Assessed Provisions	49	63	131	55	52	51	45	34	57	112	103	289	167
Collective Provisions	399	400	443	343	323	305	276	280	286	799	628	1,414	1,121
Total Provisions	448	463	574	398	375	356	321	314	343	911	731	1,703	1,288

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 Affiliates</u>	<u>Other</u>	<u>Apr 30/15 Total</u>	<u>Jan 31/15 Total</u>	<u>Oct 31/14 Total</u>
ASIA									
China	4,687	4,232	273	541	575	113	10,421	11,095	9,087
Hong Kong	1,480	65	57	147	-	61	1,810	2,113	1,761
India	1,868	947	-	131	-	26	2,972	3,831	3,323
Japan	237	77	104	582	-	254	1,255	1,999	1,754
Malaysia	875	50	-	18	313	25	1,281	1,521	1,486
South Korea	1,693	539	-	202	-	46	2,480	2,654	2,822
Thailand	14	14	476	50	2,323	10	2,887	3,044	2,670
Turkey	361	666	-	-	-	-	1,027	1,264	1,245
Other ⁽²⁾	1,305	424	114	37	-	52	1,932	2,443	2,185
Total	12,520	7,015	1,024	1,708	3,211	587	26,065	29,963	26,332
LATIN AMERICA									
Brazil	3,079	2,409	-	225	164	24	5,901	5,839	5,384
Chile	2,905	830	205	-	2,786	133	6,859	7,537	6,126
Colombia	943	419	-	0	1,577	11	2,951	3,032	2,606
Mexico	2,240	527	-	171	2,779	40	5,756	5,695	5,254
Peru	2,552	227	-	76	3,066	49	5,970	6,099	5,280
Uruguay	217	11	-	-	355	-	583	638	583
Other	7	-	-	-	45	-	51	95	84
Total	11,943	4,423	205	472	10,772	257	28,073	28,935	25,316
CARIBBEAN & CENTRAL AMERICA									
Dominican Republic	743	96	71	15	-	3	928	1,002	1,014
Jamaica	61	1	-	-	556	-	618	632	501
Others ⁽³⁾	1,595	85	13	61	377	2	2,133	2,255	1,999
Costa Rica	1,190	98	-	-	785	-	2,074	2,196	1,877
El Salvador	627	89	-	-	537	-	1,253	1,274	1,016
Panama	2,536	226	28	0	-	2	2,792	3,157	2,653
Total	6,752	594	112	76	2,255	7	9,797	10,517	9,060

(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, Taiwan and Vietnam.

(3) 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									
	2015		2014				2013			
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Canadian and U.S. Sovereign Debt	267	419	155	120	80	96	79	76	166	104
Bonds of Designated Emerging Markets	6	7	6	6	11	11	33	36	65	64
Other Foreign Government Debt	13	41	44	34	44	69	76	69	111	142
Other Debt	107	137	140	204	222	310	268	213	245	253
Common and Preferred Shares	784	881	791	851	871	783	681	638	675	580
	1,177	1,485	1,136	1,215	1,228	1,269	1,137	1,032	1,262	1,143
Net Fair Value of Derivative Instruments and Other Hedge Amounts	(461)	(738)	(289)	(229)	(221)	(265)	(157)	(106)	(188)	(120)
Net Unrealized Gains (Losses)	716	747	847	986	1,007	1,004	980	926	1,074	1,023

INTEREST RATE SENSITIVITY (\$B):

April 30, 2015

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
4.5	(17.5)	(13.0)	19.9	(6.9)
18.6	(4.0)	14.6	7.6	(22.2)
23.1	(21.5)	1.6	27.5	(29.1)

() denotes liability gap

Note: Based on the Bank's interest rate positions as at April 30, 2015, an immediate and sustained 100 basis point rise in interest rates, across all currencies and maturities, would increase net income after-tax by approximately \$124MM over the next 12 months, and lower after-tax economic value of shareholders' equity, in present value terms, by approximately \$444MM. Conversely, an immediate and sustained 100 basis point fall in interest rates, across all currencies and maturities, would decrease net income after-tax by approximately \$46MM over the next 12 months, and increase after-tax economic value of shareholders' equity, in present value terms, by approximately \$389MM.

REGULATORY CAPITAL HIGHLIGHTS ⁽¹⁾


(\$MM)	Basel III - IFRS							
	Q2 2015		Q1 2015		Q4 2014		Q3 2014	
	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	42,619	34,750	42,646	34,389	41,712	33,742	41,767	33,670
Tier 1 capital	42,619	39,077	42,646	38,717	41,712	38,073	41,767	38,022
Total capital	49,162	45,863	47,959	44,354	47,100	43,592	47,235	43,544
Risk-weighted Assets⁽³⁾								
CET1 Capital Risk-weighted Assets	335,233	328,688	342,740	335,200	319,936	312,473	314,701	307,795
Tier 1 Capital Risk-weighted Assets	335,233	329,424	342,740	336,092	319,936	313,263	314,701	308,502
Total Capital Risk-weighted Assets	335,233	330,055	342,740	336,857	319,936	314,449	314,701	309,563
Capital Ratios (%)								
Common Equity Tier 1 (as a percentage of risk-weighted assets)	12.7	10.6	12.4	10.3	13.0	10.8	13.3	10.9
Tier 1 (as a percentage of risk-weighted assets)	12.7	11.9	12.4	11.5	13.0	12.2	13.3	12.3
Total capital (as a percentage of risk-weighted assets)	14.7	13.9	14.0	13.2	14.7	13.9	15.0	14.1
Leverage: All-in Basis⁽⁴⁾								
Leverage Exposures	950,456	947,169	957,249	953,626	N/A	N/A	N/A	N/A
Leverage Ratio	4.5	4.1	4.5	4.1	N/A	N/A	N/A	N/A
OSFI Target: All-in Basis (%)								
Common Equity Tier 1 minimum ratio		7.0		7.0		7.0		7.0
Tier 1 capital all-in minimum ratio		8.5		8.5		8.5		8.5
Total capital all-in minimum ratio		10.5		10.5		10.5		10.5
Leverage all-in minimum ratio ⁽⁴⁾		3.0		3.0		N/A		N/A
Capital instruments subject to phase-out arrangements (%)								
Current cap on Additional Tier 1 (AT1) instruments subject to phase-out arrangements	70	70	70	70	80	80	80	80
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	-	-	-	-	-	-	-
Current cap on Tier 2 (T2) instruments subject to phase-out arrangements	70	70	70	70	80	80	80	80
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 January 31, 2015, 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. Prior periods' leverage exposures and leverage ratios are not applicable.

APPENDIX 1: CANADIAN BANKING EXCLUDING WEALTH MANAGEMENT ⁽¹⁾


(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR			
	2015		2014				2013				2015	2014	2014	2013
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	1,498	1,474	1,449	1,451	1,384	1,408	1,402	1,382	1,313	1,326	2,972	2,792	5,692	5,423
Net Fee and Commission Revenues	447	449	434	429	394	405	382	362	363	379	896	799	1,662	1,486
Net Income (Loss) from Investments in Associated Corporations	19	15	4	(2)	(1)	(1)	(1)	2	-	9	34	(2)	-	10
Other Operating Income (TEB)	90	88	87	84	123	102	81	84	108	78	178	225	396	351
Total Revenue (TEB) ⁽²⁾	2,054	2,026	1,974	1,962	1,900	1,914	1,864	1,830	1,784	1,792	4,080	3,814	7,750	7,270
Provision for Credit Losses	(169)	(164)	(236)	(152)	(140)	(134)	(116)	(108)	(136)	(118)	(333)	(274)	(662)	(478)
Operating Expenses	(981)	(981)	(1,012)	(982)	(932)	(934)	(931)	(914)	(890)	(882)	(1,962)	(1,866)	(3,860)	(3,617)
Income Tax Expense (TEB)	(240)	(230)	(172)	(198)	(200)	(205)	(198)	(195)	(183)	(191)	(470)	(405)	(775)	(767)
Net Income	664	651	554	630	628	641	619	613	575	601	1,315	1,269	2,453	2,408
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	664	651	554	630	628	641	619	613	575	601	1,315	1,269	2,453	2,408
Profitability Measurements:														
Return on Economic Equity (%) ⁽³⁾	39.3	36.7	29.8	35.0	36.2	36.1	36.7	37.4	35.9	37.4	38.0	36.2	34.2	36.8
Net Interest Margin ⁽⁴⁾	2.20	2.10	2.08	2.10	2.10	2.07	2.06	2.05	2.02	2.02	2.15	2.08	2.09	2.04
Provision for Credit Losses as % of Average Loans & Acceptances	0.24	0.23	0.33	0.22	0.21	0.19	0.17	0.16	0.21	0.18	0.24	0.20	0.24	0.18
Productivity Ratio (%)	47.8	48.4	51.3	50.0	49.1	48.8	50.0	50.0	49.9	49.2	48.1	48.9	49.8	49.8
Average Balances (\$B): ⁽⁵⁾														
Residential Mortgages	172.4	172.2	171.1	169.2	168.1	167.7	166.4	163.9	162.1	159.7	172.3	167.9	169.0	163.0
Tangerine Mortgage Run-Off Portfolio ⁽⁶⁾	13.3	14.3	15.5	17.2	18.6	19.4	20.7	22.6	23.8	20.6	13.8	19.0	17.7	21.9
Personal & Credit Card Loans	63.0	62.7	61.3	59.1	57.0	56.3	55.1	53.2	51.7	51.1	62.8	56.6	58.5	52.8
Business and Government Loans & Acceptances	35.9	34.3	33.5	33.2	31.9	30.9	31.0	30.9	30.4	29.5	35.1	31.4	32.4	30.4
Other Assets	2.9	2.9	2.6	2.6	2.5	2.6	3.1	3.7	4.9	5.8	2.9	2.6	2.5	4.4
Total Assets	287.5	286.4	284.0	281.3	278.1	276.9	276.3	274.3	272.9	266.7	286.9	277.5	280.1	272.5
Total Deposits ⁽⁷⁾	192.7	190.7	189.7	188.4	184.7	185.9	185.6	183.9	181.1	175.3	191.7	185.3	187.3	181.4
Other Liabilities	6.9	6.9	6.1	6.0	6.3	5.4	3.9	4.0	4.6	4.8	6.9	5.8	5.9	4.3
Total Liabilities	199.6	197.6	195.8	194.4	191.0	191.3	189.5	187.9	185.7	180.1	198.6	191.1	193.2	185.7
Other:														
Branches	1,038	1,040	1,040	1,038	1,039	1,041	1,038	1,037	1,039	1,038				
Employees ⁽⁸⁾	23,248	23,131	22,890	23,518	23,016	22,973	22,958	23,049	22,792	22,828				
ABMs	3,722	3,946	3,942	3,930	3,869	3,845	3,828	3,527	3,519	3,509				

(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) Refer to page 17 in the 2014 Annual Report for a discussion on non-GAAP measures.

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

(5) Effective Q1/14, certain Other Assets and Other Liabilities previously reported in the Other segment are now reported in each of the operating segments.

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

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

(8) 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	
	2015		2014				2013				2015	2014	2014	2013
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	97	98	104	98	92	91	86	86	86	86	195	183	385	344
Net Fee and Commission Revenues	855	823	823	801	777	762	715	728	704	646	1,678	1,539	3,163	2,793
Net Income (Loss) from Investments in Associated Corporations	2	-	-	24	69	63	61	59	54	56	2	132	156	230
Other Operating Income (TEB)	7	2	8	614	6	3	6	1	(13)	2	9	9	631	(4)
Total Revenue (TEB)	961	923	935	1,537	944	919	868	874	831	790	1,884	1,863	4,335	3,363
Provision for Credit Losses	0	-	(0)	(2)	(0)	(0)	(0)	(1)	(1)	(1)	0	(0)	(2)	(3)
Operating Expenses ⁽²⁾	(673)	(645)	(669)	(653)	(621)	(618)	(593)	(589)	(564)	(539)	(1,318)	(1,239)	(2,561)	(2,285)
Income Tax Expense (TEB)	(78)	(74)	(73)	(149)	(91)	(82)	(78)	(80)	(70)	(68)	(152)	(173)	(395)	(296)
Net Income	210	204	193	733	232	219	197	204	196	182	414	451	1,377	779
Net Income Attributable to Non-Controlling Interests	5	6	7	2	4	6	5	4	4	3	11	10	19	16
Net Income Attributable to Equity Holders of the Bank	205	198	186	731	228	213	192	200	192	179	403	441	1,358	763
Profitability Measurements:														
Return on Economic Equity (%) ⁽³⁾	16.5	15.6	14.9	52.3	13.2	11.9	10.7	11.2	11.3	10.4	16.1	12.5	22.2	10.9
Productivity Ratio (%)	70.1	69.9	71.5	42.5	65.8	67.3	68.3	67.3	67.9	68.3	70.0	66.5	59.1	68.0
Excluding CI gain and CI Contribution:														
Total Revenue (TEB)	961	923	926	890	876	858	809	817	778	735	1,884	1,734	3,550	3,139
Net Income Attributable to Equity Holders of the Bank	205	198	180	173	180	170	151	161	155	140	403	350	703	607
Return on Economic Equity (%) ⁽³⁾	16.5	15.6	15.4	14.7	15.7	14.3	12.6	13.6	13.9	12.6	16.1	15.0	15.0	13.2
Productivity Ratio (%)	70.1	69.9	72.2	73.4	70.9	72.1	73.3	72.1	72.4	73.3	70.0	71.5	72.2	72.8
Average Balances (\$B): ⁽⁴⁾														
Total Assets	12.5	12.9	13.6	13.9	15.8	15.9	14.4	13.7	13.3	12.9	12.7	15.1	14.8	13.6
Total Deposits	19.7	18.6	18.1	18.0	18.6	18.2	17.1	17.3	16.8	16.0	19.2	18.4	18.2	16.8
Other Liabilities	1.0	0.9	1.0	0.9	0.8	0.9	0.7	0.7	0.7	0.7	0.9	0.9	0.9	0.7
Total Liabilities	20.7	19.5	19.1	18.9	19.4	19.1	17.8	18.0	17.5	16.7	20.1	19.3	19.1	17.5
Period End Balances (\$B): ⁽⁵⁾														
Assets under Administration	387	380	368	365	362	338	326	311	313	304	387	362	368	326
Assets under Management	177	174	165	165	159	153	145	135	135	131	177	159	165	145
Other:														
Employees - In Canada	4,581	4,516	4,269	4,302	4,232	4,159	4,213	4,204	4,172	4,148				
- Outside Canada	2,651	2,624	2,633	2,590	2,701	2,733	2,760	2,699	2,683	1,638				
- Total	7,232	7,140	6,902	6,892	6,933	6,892	6,973	6,903	6,855	5,786				

(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 three months ended April 30, 2015 (Q2/15 - \$67 million) and six months ended April 30, 2015 (\$132 million), the year ended October 31, 2014 (\$227 million) and the year ended October 31, 2013 (\$178 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 (refer to note 2 on page 25).

(3) Refer to page 17 in the 2014 Annual Report for a discussion on non-GAAP measures.

(4) Effective Q1/14, certain Other Assets and Other Liabilities previously reported in the Other segment are now reported in each of the operating segments.

(5) Excludes affiliates.