

SUPPLEMENTARY FINANCIAL INFORMATION




July 31, 2016

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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						
July 31, 2016 Reference Table for EDTF						
						
Recommendation			Q3 2016		2015 Annual Report	
Type of risk	Number	Disclosure	Quarterly Report	Supplementary Regulatory Capital Disclosures	MD&A	Financial Statements
General	1 2 3 4	The index of risks to which the business is exposed. The Bank's risk to terminology, measures and key parameters. Top and emerging risks, and the changes during the reporting period. Discussion on the regulatory development and plans to meet new regulatory ratios.	9 17, 25-26		71, 73, 78 68 26-30, 53 40, 88, 105-106	
Risk governance, risk management and business model	5 6 7 8	The Bank's Risk Governance structure. Description of risk culture and procedures applied to support the culture . Description of key risks from the Bank's business model. Stress testing use within the Bank's risk governance and capital management.			66-67 68-69 71-72 70	
Capital Adequacy and risk-weighted assets	9 10 11 12 13 14 15 16 17	Pillar 1 capital requirements, and the impact for global systemically important banks. a) Regulatory capital components. b) Reconciliation of the accounting balance sheet to the regulatory balance sheet. 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. Discussion of targeted level of capital, and the plans on how to establish this. Analysis of risk-weighted assets by risk type, business, and market risk RWAs. Analysis of the capital requirements for each Basel asset class. Tabulate credit risk in the Banking Book. Flow statements reconciling the movements in risk-weighted assets for each risk-weighted asset type. Discussion of Basel III Back-testing requirement including credit risk model performance and validation.	23-24 52 24 56	2 4, 5, 7 6 7, 8 11-13 11-20, 24-26 17-20 10	39-40 41 42-43 39-40 45-49, 72, 113-114 45-49 45-49 45-49 47-48	181 161, 199-203, 207-208 161, 199-203 202-203
Liquidity Funding	18 19 20 21	Analysis of the Bank's liquid assets. Encumbered and unencumbered assets analyzed by balance sheet category. Consolidated total assets, liabilities and off-balance sheet commitments analyzed by remaining contractual maturity at the balance sheet date. Analysis of the Bank's sources of funding and a description of the Bank's funding strategy.	15-18 16-17 21-22 19-20		85-89 87-89 93-94 89-92	
Market Risk	22 23 24 25	Linkage of market risk measures for trading and non-trading portfolios and the balance sheet. Discussion of significant trading and non-trading market risk factors. Discussion of changes in period on period VaR results as well as VaR assumptions, limitations, backtesting and validation. Other risk management techniques e.g. stress tests, stressed VaR, tail risk and market liquidity horizon.	14-15 57 14, 57		84 79-85 79-85 79-85	204-205 204-205 207
Credit Risk	26 27 28 29 30	Analysis of the aggregate credit risk exposures, including details of both personal and wholesale lending. Discussion of the policies for identifying impaired loans, defining impairments and renegotiated loans, and explaining loan forbearance policies. Reconciliations of the opening and closing balances of impaired loans and impairment allowances during the year. Analysis of counterparty credit risk that arises from derivative transactions. Discussion of credit risk mitigation, including collateral held for all sources of credit risk.	47-48 24-25, 60-61 24-25, 56	12-20, 16-22 ⁽¹⁾ 17-18 ⁽¹⁾	25-28, 108-114 24, 109, 111, 113 76 25, 75-76	167-168, 201-202 142-143, 168 168 159, 161
Other risks	31 32	Quantified measures of the management of operational risk. Discussion of publicly known risk items.	58 9		49, 95-96 53	

⁽¹⁾ In the Supplementary Financial Information Package

HIGHLIGHTS


	QUARTERLY TREND												YEAR-TO-DATE		FULL YEAR	
	2016			2015				2014				2016	2015	2015	2014	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Operating Performance:																
Net Income (\$MM)	1,959	1,584	1,814	1,843	1,847	1,797	1,726	1,438	2,351	1,800	1,709	5,357	5,370	7,213	7,298	
Net Income attributable to Common Shareholders (\$MM)	1,860	1,489	1,730	1,754	1,767	1,727	1,649	1,343	2,267	1,699	1,607	5,079	5,143	6,897	6,916	
EPS (\$) - Basic	1.55	1.24	1.44	1.46	1.46	1.43	1.36	1.10	1.86	1.40	1.33	4.22	4.25	5.70	5.69	
- Diluted	1.54	1.23	1.43	1.45	1.45	1.42	1.35	1.10	1.85	1.39	1.32	4.20	4.22	5.67	5.66	
ROE (%) ⁽¹⁾	14.8	12.1	13.8	14.2	14.7	15.1	14.2	11.9	20.6	16.3	15.4	13.6	14.7	14.6	16.1	
Core Banking Margin (%) ⁽¹⁾	2.38	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 (%) ⁽¹⁾	52.8	57.9	56.1	53.6	54.4	54.3	54.5	58.5	48.4	52.3	55.0	55.6	54.4	54.2	53.4	
Effective Tax Rate (%)	23.6	21.8	19.7	19.4	20.1	20.7	21.7	20.6	20.3	23.6	21.7	21.8	20.8	20.4	21.5	
Effective Tax Rate (TEB) (%)	25.1	23.8	24.6	21.9	23.6	24.5	24.8	24.8	23.3	27.1	25.4	24.5	24.3	23.7	24.4	
Cash Net Income (\$MM)⁽²⁾																
Cash Net Income (\$MM) ⁽²⁾	1,977	1,604	1,834	1,861	1,864	1,812	1,741	1,453	2,366	1,815	1,726	5,415	5,417	7,278	7,360	
Adjusted EPS (\$) - Basic ⁽²⁾	1.56	1.26	1.45	1.47	1.47	1.44	1.37	1.10	1.88	1.41	1.34	4.27	4.28	5.75	5.73	
- Diluted ⁽¹⁾⁽²⁾	1.55	1.25	1.44	1.46	1.47	1.43	1.36	1.11	1.86	1.40	1.34	4.24	4.26	5.72	5.72	
Adjusted ROE (%) ⁽²⁾	15.0	12.3	13.9	14.4	14.8	15.3	14.4	12.1	20.8	16.5	15.6	13.7	14.8	14.7	16.2	
Balance Sheet:																
Total Assets (\$B)	906.8	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)	483.2	476.9	486.9	468.9	462.1	449.5	451.8	434.2	429.0	430.0	426.1					
Deposits (\$B)	631.3	609.3	630.9	600.9	602.8	575.3	584.6	554.5	545.3	551.7	539.6					
Common Shareholders' Equity (\$B)	50.8	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) ⁽³⁾	2,491	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	0.51	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) ⁽³⁾	4,313	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)	571	752	539	551	480	448	463	574	398	375	356	1,862	1,391	1,942	1,703	
- % of Average Net Customer Loans and Acceptances	0.47	0.64	0.45	0.47	0.42	0.41	0.42	0.53	0.37	0.36	0.34	0.52	0.42	0.43	0.40	
Capital Measures:																
Common Equity Tier 1 Capital Ratio (%)	10.5	10.1	10.1	10.3	10.4	10.6	10.3	10.8	10.9	9.8	9.4					
Tier 1 Capital Ratio (%)	11.8	11.4	11.2	11.5	11.6	11.9	11.5	12.2	12.3	11.3	11.2					
Total Capital Ratio (%)	14.1	13.6	13.4	13.4	13.5	13.9	13.2	13.9	14.1	13.3	13.5					
Leverage Ratio (%) ⁽⁴⁾	4.2	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) ⁽⁴⁾	N/A	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)	357,657	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) Excludes amortization of intangibles related to acquisitions (excluding software, net of taxes).

(3) 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.

(4) 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
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Valuation:															
Book Value per Share (\$)	42.14	40.70	42.32	40.80	40.30	38.61	38.75	36.96	36.34	35.33	34.87	42.14	40.30	40.80	36.96
Share Price (\$) - High	67.40	65.97	61.91	64.15	67.29	67.73	71.18	74.39	74.93	66.72	66.75	67.40	71.18	71.18	74.93
- Low	61.20	51.57	51.16	52.58	60.52	61.30	60.75	64.05	66.18	59.92	60.56	51.16	60.52	52.58	59.92
- Close	66.33	65.80	57.39	61.49	64.19	66.53	61.06	69.02	74.01	66.60	61.10	66.33	64.19	61.49	69.02
Share Price (Closing) as % of Book Value	157.4	161.7	135.6	150.7	159.3	172.3	157.6	186.7	203.7	188.5	175.2	157.4	159.3	150.7	186.7
Price (Closing) / Earnings Ratio (X) ⁽¹⁾	11.7	11.8	9.9	10.8	12.0	11.6	10.7	12.1	12.6	12.3	11.7	11.7	12.0	10.8	12.1
Market Capitalization (\$MM)	79,906	79,140	69,015	73,969	77,529	80,499	73,887	83,969	90,083	81,027	74,226	79,906	77,529	73,969	83,969
Dividends:															
Common Dividends Paid (\$MM)	867	865	843	842	823	823	802	803	779	778	750	2,575	2,448	3,290	3,110
Common Dividends/Share (\$)	0.72	0.72	0.70	0.70	0.68	0.68	0.66	0.66	0.64	0.64	0.62	2.14	2.02	2.72	2.56
Shares:															
Number of Common Shares Outstanding at Period End (MM)	1,205	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	1,203	1,205	1,210	1,210	1,215	1,217	1,217	1,215	1,209	1,203	1,212	1,210	1,214
- Diluted	1,222	1,228	1,225	1,227	1,231	1,231	1,220	1,223	1,225	1,222	1,217	1,225	1,232	1,232	1,222
Other Information: ⁽²⁾															
Employees	88,783	89,610	89,297	89,214	90,354	87,324	87,090	86,932	86,949	86,479	86,420				
Branches and Offices	3,126	3,151	3,161	3,177	3,211	3,244	3,266	3,288	3,286	3,321	3,322				
ABMs	8,214	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	Aa3	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2				
Standard & Poor's ⁽⁴⁾	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+				
Fitch ⁽⁵⁾	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-				
DBRS ⁽⁶⁾	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA				

(1) Based on trailing 4 quarters' EPS.

(2) Excludes affiliates.

(3) 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			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1							
CONSOLIDATED STATEMENT OF INCOME:																		
Interest Income	5,620	5,473	5,416	5,187	5,143	4,908	5,049	4,891	4,988	4,832	4,829	16,509	15,100	20,287	19,540			
Interest Expense	2,018	1,955	1,897	1,816	1,789	1,710	1,880	1,792	1,838	1,781	1,824	5,870	5,379	7,195	7,235			
Net Interest Income	3,602	3,518	3,519	3,371	3,354	3,198	3,169	3,099	3,150	3,051	3,005	10,639	9,721	13,092	12,305			
Non-Interest Income	3,038	3,076	2,846	2,754	2,770	2,739	2,694	2,648	3,337	2,674	2,640	8,960	8,203	10,957	11,299			
Total Revenue	6,640	6,594	6,365	6,125	6,124	5,937	5,863	5,747	6,487	5,725	5,645	19,599	17,924	24,049	23,604			
Provision for Credit Losses	571	752	539	551	480	448	463	574	398	375	356	1,862	1,391	1,942	1,703			
Total Non-interest Expenses (Page 10)	3,505	3,817	3,568	3,286	3,334	3,224	3,197	3,361	3,140	2,995	3,105	10,890	9,755	13,041	12,601			
Income before Taxes	2,564	2,025	2,258	2,288	2,310	2,265	2,203	1,812	2,949	2,355	2,184	6,847	6,778	9,066	9,300			
Income Tax Expense	605	441	444	445	463	468	477	374	598	555	475	1,490	1,408	1,853	2,002			
Net Income	1,959	1,584	1,814	1,843	1,847	1,797	1,726	1,438	2,351	1,800	1,709	5,357	5,370	7,213	7,298			
Amortization of Intangibles (net of taxes) ⁽¹⁾	18	20	20	18	17	15	15	15	15	15	17	58	47	65	62			
Cash Net Income	1,977	1,604	1,834	1,861	1,864	1,812	1,741	1,453	2,366	1,815	1,726	5,415	5,417	7,278	7,360			
Net Income Attributable to Non-controlling Interests in Subsidiaries	62	61	56	60	52	40	47	65	50	58	54	179	139	199	227			
Net Income Attributable to Equity Holders of the Bank	1,897	1,523	1,758	1,783	1,795	1,757	1,679	1,373	2,301	1,742	1,655	5,178	5,231	7,014	7,071			
Preferred Shareholders	37	34	28	29	28	30	30	30	34	43	48	99	88	117	155			
Common Shareholders	1,860	1,489	1,730	1,754	1,767	1,727	1,649	1,343	2,267	1,699	1,607	5,079	5,143	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
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	1,770	1,718	1,738	1,657	1,633	1,574	1,551	1,532	1,530	1,454	1,480	5,226	4,758	6,415	5,996
Net Fee and Commission Revenues	1,122	1,093	1,117	1,104	1,109	1,100	1,077	1,063	1,039	988	998	3,332	3,286	4,390	4,088
Net Income (Loss) from Investments in Associated Corporations	20	18	15	15	17	19	15	4	23	68	62	53	51	66	157
Other Operating Income (TEB)	131	227	107	96	100	91	89	89	698	127	104	465	280	376	1,018
Total Revenue (TEB)	3,043	3,056	2,977	2,872	2,859	2,784	2,732	2,688	3,290	2,637	2,644	9,076	8,375	11,247	11,259
Provision for Credit Losses	(217)	(204)	(194)	(180)	(173)	(169)	(165)	(236)	(152)	(140)	(135)	(615)	(507)	(687)	(663)
Non-interest Expenses	(1,567)	(1,549)	(1,596)	(1,553)	(1,510)	(1,487)	(1,464)	(1,518)	(1,475)	(1,400)	(1,406)	(4,712)	(4,461)	(6,014)	(5,799)
Income Tax Expense (TEB)	(329)	(326)	(312)	(302)	(313)	(299)	(288)	(229)	(337)	(273)	(274)	(967)	(900)	(1,202)	(1,113)
Net Income	930	977	875	837	863	829	815	705	1,326	824	829	2,782	2,507	3,344	3,684
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	1	-	-	-	-	1
Net Income Attributable to Equity Holders of the Bank	930	977	875	837	863	829	815	705	1,326	823	829	2,782	2,507	3,344	3,683
Profitability Measurements:															
Return on Equity (%) ⁽²⁾	21.9	23.1	20.8	20.2	21.4	21.5	20.9	18.4	31.9	20.4	19.8	21.9	21.3	21.0	22.8
Net Interest Margin ⁽³⁾	2.38	2.38	2.35	2.26	2.25	2.26	2.16	2.15	2.17	2.14	2.12	2.37	2.22	2.23	2.14
Provision for Credit Losses as % of Average Net Loans & Acceptances	0.29	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 (%)	51.5	50.7	53.6	54.1	52.8	53.4	53.6	56.5	44.8	53.1	53.2	51.9	53.3	53.5	51.5
Average Balances (\$B):															
Residential Mortgages	180.3	179.5	179.3	178.2	175.5	174.1	173.9	172.6	170.7	169.5	169.1	179.7	174.5	175.4	170.5
Tangerine Mortgage Run-Off Portfolio ⁽⁴⁾	7.3	7.9	9.1	9.8	11.8	13.3	14.3	15.5	17.2	18.6	19.4	8.1	13.1	12.3	17.7
Personal & Credit Card Loans	74.0	72.6	72.2	70.0	68.4	66.8	66.4	64.9	62.6	60.5	59.7	72.9	67.2	67.9	61.9
Business and Government Loans & Acceptances	41.4	40.7	39.7	39.1	38.9	37.1	35.4	34.8	34.4	32.9	31.9	40.6	37.1	37.6	33.5
Other Assets	6.7	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	309.7	307.2	307.1	303.8	301.2	297.6	297.1	294.6	292.1	290.4	289.0	308.0	298.6	299.9	291.5
Personal Deposits	158.3	157.7	155.0	154.0	149.9	148.5	146.2	145.3	144.9	144.4	144.6	157.0	148.2	149.7	144.8
Non-Personal Deposits	66.0	65.1	66.0	61.9	60.3	60.3	59.8	59.3	58.4	55.6	55.9	65.7	60.1	60.5	57.3
Total Deposits ⁽⁵⁾	224.3	222.8	221.0	215.9	210.2	208.8	206.0	204.6	203.3	200.0	200.5	222.7	208.3	210.2	202.1
Other Liabilities	8.7	8.2	8.0	7.8	7.6	7.4	7.3	6.6	6.3	6.5	5.7	8.3	7.5	7.6	6.3
Total Liabilities	233.0	231.0	229.0	223.7	217.8	216.2	213.3	211.2	209.6	206.5	206.2	231.0	215.8	217.8	208.4
Period End Balances (\$B)															
Assets under Administration	316	310	304	310	315	312	305	296	293	286	275	316	315	310	296
Assets under Management	145	137	135	135	138	134	130	124	122	118	113	145	138	135	124
Other:															
Branches	997	1,006	1,010	1,013	1,031	1,038	1,040	1,040	1,038	1,039	1,041				
Employees ⁽⁶⁾	25,436	26,365	27,143	27,129	28,143	27,616	27,460	26,985	27,654	27,091	26,987				
ABMs	3,556	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
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	1,596	1,590	1,558	1,510	1,467	1,380	1,349	1,302	1,308	1,289	1,256	4,744	4,196	5,706	5,155
Net Fee and Commission Revenues	630	633	645	616	601	564	554	565	519	524	519	1,908	1,719	2,335	2,127
Net Income (Loss) from Investments in Associated Corporations	110	111	122	112	144	112	108	93	102	99	117	343	364	476	411
Other Operating Income (TEB)	88	135	125	119	68	75	64	99	99	116	93	348	207	326	407
Total Revenue (TEB)	2,424	2,469	2,450	2,357	2,280	2,131	2,075	2,059	2,028	2,028	1,985	7,343	6,486	8,843	8,100
Provision for Credit Losses	(316)	(380)	(291)	(284)	(293)	(266)	(285)	(336)	(242)	(229)	(217)	(987)	(844)	(1,128)	(1,024)
Non-interest Expenses	(1,345)	(1,354)	(1,411)	(1,373)	(1,294)	(1,224)	(1,204)	(1,245)	(1,159)	(1,117)	(1,169)	(4,110)	(3,722)	(5,095)	(4,690)
Income Tax Expense (TEB)	(174)	(174)	(187)	(136)	(156)	(154)	(122)	(109)	(141)	(174)	(120)	(535)	(432)	(568)	(544)
Net Income	589	561	561	564	537	487	464	369	486	508	479	1,711	1,488	2,052	1,842
Net Income Attributable to Non-Controlling Interests	62	61	56	60	52	40	47	65	50	57	54	179	139	199	226
Net Income Attributable to Equity Holders of the Bank	527	500	505	504	485	447	417	304	436	451	425	1,532	1,349	1,853	1,616
Profitability Measurements:															
Return on Equity (%) ⁽³⁾	12.8	11.9	13.1	13.1	13.3	12.8	12.6	9.3	12.1	13.0	12.3	12.6	12.9	13.0	11.7
Net Interest Margin ⁽⁴⁾	4.79	4.69	4.57	4.70	4.77	4.67	4.71	4.68	4.81	4.79	4.70	4.69	4.72	4.71	4.75
Provision for Credit Losses as % of Average Net Loans & Acceptances	1.26	1.50	1.14	1.17	1.27	1.19	1.33	1.62	1.19	1.16	1.11	1.30	1.26	1.24	1.27
Productivity Ratio (%)	55.5	54.8	57.6	58.2	56.8	57.4	58.0	60.5	57.1	55.1	58.9	56.0	57.4	57.6	57.9
Average Balances (\$B):															
Residential Mortgages	26.4	26.8	27.0	25.7	24.5	24.6	22.9	21.9	21.3	21.3	20.4	26.7	24.0	24.4	21.2
Personal & Credit Card Loans ⁽⁵⁾	22.7	23.2	22.4	21.6	20.6	20.3	19.4	19.1	18.6	18.7	17.8	22.8	20.1	20.5	18.6
Business and Government Loans & Acceptances ⁽⁵⁾	53.0	55.5	54.6	51.3	48.3	48.4	44.7	43.2	42.6	42.8	40.9	54.3	47.0	48.2	42.3
Investment Securities	14.6	14.2	13.4	12.3	12.0	12.3	11.4	11.3	11.2	11.2	10.8	14.1	11.9	12.0	11.1
Deposits with Banks	14.1	14.9	15.1	13.8	13.5	12.7	11.4	10.8	11.0	11.9	11.9	14.7	12.5	12.9	11.4
Other Assets	9.1	10.8	10.6	10.8	9.9	10.0	10.6	10.4	9.5	10.9	10.6	10.2	10.3	10.2	10.4
Total Assets	139.9	145.4	143.1	135.5	128.8	128.3	120.4	116.7	114.2	116.8	112.4	142.8	125.8	128.2	115.0
Personal Deposits	33.0	33.8	33.3	31.3	29.7	29.4	27.3	26.5	25.9	26.6	24.9	33.4	28.8	29.4	26.0
Non-Personal Deposits	53.6	53.4	53.1	47.2	45.8	44.1	40.9	39.3	39.0	39.5	38.4	53.4	43.6	44.5	39.0
Total Deposits	86.6	87.2	86.4	78.5	75.5	73.5	68.2	65.8	64.9	66.1	63.3	86.8	72.4	73.9	65.0
Other Liabilities	21.8	24.3	22.1	20.4	20.2	20.2	20.9	20.7	19.4	20.3	19.4	22.6	20.4	20.4	20.0
Total Liabilities	108.4	111.5	108.5	98.9	95.7	93.7	89.1	86.5	84.3	86.4	82.7	109.4	92.8	94.3	85.0
Period End Balances (\$B): ⁽⁶⁾															
Assets under Administration	82	80	82	81	81	75	75	72	71	76	63	82	81	81	72
Assets under Management	44	43	44	44	45	43	43	41	43	41	40	44	45	44	41
Other: ⁽⁶⁾															
Branches ⁽⁷⁾	1,823	1,836	1,831	1,864	1,877	1,898	1,913	1,955	1,954	1,985	1,984				
Employees ⁽⁷⁾	51,972	52,086	50,908	51,133	51,374	49,216	49,365	49,720	49,298	49,178	49,317				
ABMs	4,658	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	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Net Interest Income (TEB)	337	309	302	273	272	259	267	261	273	270	260	948	798	1,071	1,064	
Net Fee and Commission Revenues	450	386	318	338	352	394	346	417	438	337	383	1,154	1,092	1,430	1,575	
Net Income (Loss) from Investments in Associated Corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Operating Income (TEB)	364	363	428	318	341	445	419	332	411	468	381	1,155	1,205	1,523	1,592	
Total Revenue (TEB)	1,151	1,058	1,048	929	965	1,098	1,032	1,010	1,122	1,075	1,024	3,257	3,095	4,024	4,231	
Provision for Credit Losses	(38)	(118)	(54)	(27)	(14)	(13)	(13)	(2)	(4)	(6)	(4)	(210)	(40)	(67)	(16)	
Non-interest Expenses	(507)	(493)	(507)	(450)	(464)	(467)	(465)	(477)	(477)	(437)	(489)	(1,507)	(1,396)	(1,846)	(1,880)	
Income Tax Expense (TEB)	(185)	(124)	(121)	(127)	(112)	(169)	(150)	(152)	(174)	(196)	(143)	(430)	(431)	(558)	(665)	
Net Income	421	323	366	325	375	449	404	379	467	436	388	1,110	1,228	1,553	1,670	
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Income Attributable to Equity Holders of the Bank	421	323	366	325	375	449	404	379	467	436	388	1,110	1,228	1,553	1,670	
Profitability Measurements:																
Return on Equity (%) ⁽²⁾	13.7	10.0	11.4	10.5	12.4	15.3	13.9	13.1	16.7	16.5	14.5	11.7	13.9	13.0	15.2	
Net Interest Margin ^{(3) (4) (5)}	1.72	1.60	1.58	1.60	1.62	1.64	1.72	1.73	1.71	1.67	1.66	1.63	1.66	1.65	1.69	
Provision for Credit Losses as % of Average Net Loans & Acceptances	0.19	0.57	0.27	0.14	0.08	0.08	0.08	0.02	0.02	0.04	0.03	0.34	0.08	0.10	0.03	
Productivity Ratio (%)	44.0	46.6	48.4	48.4	48.1	42.5	45.0	47.2	42.5	40.7	47.8	46.3	45.1	45.9	44.4	
Average Balances (\$B):																
Business and Government Loans & Acceptances	81.4	83.5	80.7	74.6	70.1	70.7	65.0	62.7	63.5	66.4	62.8	81.8	68.6	70.1	63.8	
Securities Purchased Under Resale Agreements	95.2	98.3	99.5	98.6	97.7	98.9	94.6	92.2	88.1	84.8	83.0	97.7	97.0	97.4	87.1	
Trading Assets - Securities	79.2	82.9	90.2	83.0	85.9	96.1	98.5	96.8	101.3	101.3	94.7	84.4	93.5	90.8	98.5	
- Loans	19.2	17.5	17.8	17.9	17.0	18.0	16.3	13.6	12.4	12.6	11.0	18.3	17.1	17.3	12.4	
Investment Securities	6.0	6.5	6.4	6.4	6.6	7.4	6.9	7.2	8.0	7.3	7.3	6.3	7.0	6.8	7.4	
Deposits with Banks	6.0	5.1	5.8	5.1	5.7	6.6	6.4	4.1	4.2	3.2	3.3	5.7	6.2	5.9	3.7	
Other Assets	54.0	58.5	57.6	55.5	51.7	57.2	51.5	40.9	36.6	37.6	36.9	56.8	53.4	53.9	38.1	
Total Assets	341.0	352.3	358.0	341.1	334.7	354.9	339.2	317.6	314.2	313.3	299.0	351.0	342.8	342.4	311.0	
Total Deposits	79.6	74.6	72.5	63.9	61.7	64.5	63.2	59.0	56.8	63.0	58.3	75.6	63.1	63.3	59.3	
Other Liabilities	184.6	202.7	192.0	178.1	169.9	182.1	175.3	165.3	157.9	154.5	155.0	193.0	175.7	176.3	158.2	
Total Liabilities	264.2	277.3	264.5	242.0	231.6	246.6	238.5	224.3	214.7	217.6	213.3	268.6	238.8	239.6	217.4	
Other:																
Employees - In Canada	1,300	1,234	1,305	1,266	1,276	1,236	1,239	1,235	1,281	1,274	1,290					
- Outside Canada	1,287	1,348	1,382	1,380	1,381	1,343	1,350	1,416	1,424	1,396	1,409					
- Total	2,587	2,582	2,687	2,646	2,657	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	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Net Interest Income (TEB) ⁽²⁾	(101)	(99)	(79)	(69)	(18)	(15)	2	4	39	38	9	(279)	(31)	(100)	90	
Net Fee and Commission Revenues	(2)	(2)	(2)	(18)	-	(7)	(5)	(3)	(34)	(7)	(9)	(6)	(12)	(30)	(53)	
Net Income from Investments in Associated Corporations ⁽³⁾	(33)	(31)	(35)	(31)	(41)	(32)	(33)	(25)	(31)	(40)	(44)	(99)	(106)	(137)	(140)	
Other Operating Income (TEB) ⁽²⁾	158	143	6	85	79	(22)	60	14	73	(6)	36	307	117	202	117	
Total Revenue (TEB)	22	11	(110)	(33)	20	(76)	24	(10)	47	(15)	(8)	(77)	(32)	(65)	14	
Provision for Credit Losses	-	(50)	-	(60)	-	-	-	-	-	-	-	(50)	-	(60)	-	
Non-interest Expenses	(86)	(421)	(54)	90	(66)	(46)	(64)	(121)	(29)	(41)	(41)	(561)	(176)	(86)	(232)	
Income Tax Expense (TEB) ⁽²⁾	83	183	176	120	118	154	83	116	54	88	62	442	355	475	320	
Net Income	19	(277)	12	117	72	32	43	(15)	72	32	13	(246)	147	264	102	
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Income Attributable to Equity Holders of the Bank	19	(277)	12	117	72	32	43	(15)	72	32	13	(246)	147	264	102	
Net Income Attributable to Preferred Shareholders of the Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Income Attributable to Common Shareholders of the Bank	19	(277)	12	117	72	32	43	(15)	72	32	13	(246)	147	264	102	
Average Balances (\$B): ⁽⁴⁾																
Total Assets	117	114	103	101	95	89	79	78	81	78	77	110	86	91	78	
Total Deposits	231	235	241	246	244	243	225	226	228	228	215	235	237	238	224	
Other Liabilities	18	8	13	17	18	19	20	9	16	12	14	13	18	19	14	
Total Liabilities	249	243	254	263	262	262	245	235	244	240	229	248	255	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	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
NET INTEREST MARGIN:																
Net Interest Income	3,602	3,518	3,519	3,371	3,354	3,198	3,169	3,099	3,150	3,051	3,005	10,639	9,721	13,092	12,305	
Core Banking Margin %	2.38	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 (\$MM):																
Interest Rate and Credit	155	147	125	121	83	113	83	57	89	144	125	427	279	400	415	
Equities	42	32	(9)	22	26	47	82	7	19	39	27	65	155	177	92	
Commodities	93	103	101	74	77	115	79	87	84	98	90	297	271	345	359	
Foreign Exchange	67	60	80	52	47	38	64	45	37	51	75	207	149	201	208	
Other	24	12	(6)	8	15	27	12	(14)	34	12	8	30	54	62	40	
sub-total	381	354	291	277	248	340	320	182	263	344	325	1,026	908	1,185	1,114	
Taxable Equivalent Adjustment	47	50	146	71	105	113	87	95	84	81	77	243	305	376	337	
Total (TEB)	428	404	437	348	353	453	407	277	347	425	402	1,269	1,213	1,561	1,451	
ASSETS UNDER ADMINISTRATION (\$B):																
Personal																
Retail Brokerage	161.9	157.1	152.2	155.9	158.8	156.9	152.2	148.8	148.2	143.0	136.3					
Investment Management and Trust	105.1	102.3	102.4	100.2	101.2	96.9	96.8	95.1	93.9	99.3	89.4					
Mutual Funds	267.0	259.4	254.6	256.1	260.0	253.8	249.0	243.9	242.1	242.3	225.7					
Institutional	134.5	129.6	128.9	130.7	133.8	130.1	128.9	122.5	121.0	117.3	112.9					
Total	63.4	64.5	69.1	67.1	66.0	61.9	62.9	61.1	58.8	59.4	54.5					
ASSETS UNDER MANAGEMENT (\$B):																
Personal	46.1	43.0	42.8	43.0	42.7	40.3	38.0	35.7	36.8	35.2	33.6					
Mutual Funds	122.5	117.7	117.6	117.7	120.8	117.3	116.2	110.6	109.7	106.0	102.3					
Institutional	19.3	18.7	18.6	18.3	19.4	19.2	19.6	18.5	18.3	17.6	17.4					
Total	187.9	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	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Fee and Commission Revenues:																
Card Revenues	345	330	329	286	281	263	259	247	230	224	232	1,004	803	1,089	933	
Deposit and Payment Services																
Deposit Services	234	233	244	234	237	230	227	228	230	222	221	711	694	928	901	
Other Payment Services	84	80	82	78	78	76	75	73	72	69	68	246	229	307	282	
Credit Fees	318	313	326	312	315	306	302	301	302	291	289	957	923	1,235	1,183	
Commitment and Other Credit Fees	222	206	213	202	200	195	190	194	196	176	212	641	585	787	778	
Acceptance Fees	72	71	72	69	69	66	62	59	59	59	59	215	197	266	236	
Other Banking Revenues	294	277	285	271	269	261	252	253	255	235	271	856	782	1,053	1,014	
Total Banking Revenues	1,063	1,025	1,041	986	974	920	903	915	880	830	884	3,129	2,797	3,783	3,509	
Mutual Funds	406	393	412	406	415	405	393	383	371	359	355	1,211	1,213	1,619	1,468	
Brokerage Fees	248	245	255	251	255	254	247	246	232	234	231	748	756	1,007	943	
Investment Management and Trust Services																
Investment Management and Custody	114	109	108	107	112	112	109	107	106	106	100	331	333	440	419	
Personal and Corporate Trust	50	53	52	46	55	53	50	52	49	48	45	155	158	204	194	
Total Wealth Management Revenues	164	162	160	153	167	165	159	159	155	154	145	486	491	644	613	
Total Fee and Commission Revenues	2,345	2,246	2,214	2,152	2,177	2,152	2,067	2,130	2,048	1,927	1,972	6,805	6,396	8,548	8,077	
Fee and Commission Expenses:																
Card Expenses	120	112	109	90	90	77	70	66	63	64	60	341	237	327	253	
Deposit and Payment Services Expenses	25	24	27	23	25	25	23	21	23	21	21	76	73	96	86	
Other Expenses	-	-	-	1	-	-	-	1	-	-	-	-	-	1	1	
Total Fee and Commission Expenses	145	136	136	114	115	102	93	88	86	85	81	417	310	424	340	
Net Fee and Commission Revenues	2,200	2,110	2,078	2,038	2,062	2,050	1,974	2,042	1,962	1,842	1,891	6,388	6,086	8,124	7,737	
Net Income from Investments in Associated Corporations	97	98	102	96	120	99	90	72	94	127	135	297	309	405	428	
Other Operating Income:																
Revenue from Trading Operations	381	354	291	277	248	340	320	182	263	344	325	1,026	908	1,185	1,114	
Net Gain on Investment Securities	143	165	130	182	136	139	182	200	180	219	142	438	457	639	741	
Insurance underwriting income, net of claims	153	146	154	147	142	137	130	124	123	112	115	453	409	556	474	
Other	64	203	91	14	62	(26)	(2)	28	715	30	32	358	34	48	805	
Total	741	868	666	620	588	590	630	534	1,281	705	614	2,275	1,808	2,428	3,134	
Total Non-Interest Income	3,038	3,076	2,846	2,754	2,770	2,739	2,694	2,648	3,337	2,674	2,640	8,960	8,203	10,957	11,299	

NON-INTEREST EXPENSES


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR				
	2016			2015				2014				2016	2015	2015	2014		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1						
Salaries and Employee Benefits																	
Salaries	1,004	1,032	1,039	1,088	1,025	967	939	931	925	904	920	3,075	2,931	4,019	3,680		
Performance-Based Compensation	392	381	369	353	365	376	344	340	420	350	363	1,142	1,085	1,438	1,473		
Share-Based Payment	42	39	89	39	37	28	116	36	64	34	136	170	181	220	270		
Other Employee Benefits	316	252	323	64	306	319	315	274	272	292	286	891	940	1,004	1,124		
	1,754	1,704	1,820	1,544	1,733	1,690	1,714	1,581	1,681	1,580	1,705	5,278	5,137	6,681	6,547		
Premises																	
Net Rent	105	105	110	123	107	103	100	103	97	98	94	320	310	433	392		
Property Taxes	25	24	18	21	24	23	21	18	23	22	19	67	68	89	82		
Other Premises Costs	109	107	104	114	109	103	95	109	104	101	101	320	307	421	415		
	239	236	232	258	240	229	216	230	224	221	214	707	685	943	889		
Technology	309	309	313	306	290	273	274	277	260	255	255	931	837	1,143	1,047		
Depreciation and Amortization																	
Depreciation	80	79	79	79	73	78	73	73	77	73	74	238	224	303	297		
Amortization of Intangibles	93	90	80	78	71	66	66	61	57	56	55	263	203	281	229		
	173	169	159	157	144	144	139	134	134	129	129	501	427	584	526		
Communications	106	113	112	110	108	110	106	106	104	105	102	331	324	434	417		
Advertising and Business Development	152	139	142	184	148	132	128	153	146	147	125	433	408	592	571		
Professional	169	161	149	161	144	129	114	137	120	106	108	479	387	548	471		
Business and Capital Taxes																	
Business Taxes	84	87	99	78	78	87	76	71	77	64	64	270	241	319	276		
Capital Taxes	12	13	11	10	10	11	11	10	7	10	11	36	32	42	38		
	96	100	110	88	88	98	87	81	84	74	75	306	273	361	314		
Other	507	886	531	478	439	419	419	662	387	378	392	1,924	1,277	1,755	1,819		
Total Non-interest Expenses	3,505	3,817	3,568	3,286	3,334	3,224	3,197	3,361	3,140	2,995	3,105	10,890	9,755	13,041	12,601		

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (SPOT BALANCES)


(\$MM)	QUARTERLY TREND										
	2016			2015				2014			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Assets											
Cash and Deposits with Financial Institutions	69,774	61,215	75,253	73,927	82,789	60,664	65,894	56,730	49,964	59,758	55,321
Precious Metals	10,243	8,818	9,408	10,550	7,697	8,438	9,698	7,286	7,916	8,181	7,571
Trading Assets											
- Securities	81,625	80,615	84,322	78,380	83,396	92,095	86,695	95,363	104,319	103,535	99,583
- Loans	20,278	19,060	17,960	18,341	17,306	17,279	18,990	14,508	12,912	12,271	11,798
- Other	1,958	1,692	1,994	2,419	3,003	3,746	3,934	3,377	3,176	1,922	1,594
- Total Trading Assets	103,861	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	228	210	296	320	126	129	119	111	111	114	114
Securities Purchased under Resale Agreements and Securities Borrowed	92,266	104,022	96,267	87,312	87,512	98,205	87,217	93,866	91,632	83,357	82,435
Derivative Financial Instruments	43,990	42,318	51,958	41,003	47,207	37,669	55,435	33,439	24,952	25,223	30,391
Investment Securities	69,914	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	219,460	216,507	219,047	217,498	216,000	213,522	214,791	212,648	211,391	210,866	211,062
- Personal and Credit Cards	98,062	95,865	95,382	91,477	89,897	86,186	85,929	84,204	81,942	79,170	77,627
- Business and Government	159,820	158,875	166,478	153,850	149,276	139,944	142,984	131,098	129,015	132,192	129,493
- Sub-total	477,342	471,247	480,907	462,825	455,173	439,652	443,704	427,950	422,348	422,228	418,182
- Allowance for Credit Losses	(4,542)	(4,402)	(4,354)	(4,197)	(4,125)	(3,694)	(3,788)	(3,641)	(3,406)	(3,364)	(3,361)
- Total Net Loans	472,800	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	10,409	10,008	10,416	10,296	11,025	13,549	11,898	9,876	10,010	11,158	11,250
- Current Tax Assets	886	803	720	649	708	517	643	565	705	681	699
- Investment Property	20	22	27	28	43	41	43	41	47	48	49
- Land, Buildings and Equipment	2,421	2,295	2,312	2,258	2,194	2,141	2,291	2,231	2,184	2,174	2,203
- Investments in Associates	4,199	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	11,693	11,541	11,620	11,449	11,037	10,923	11,068	10,884	10,820	10,794	10,822
- Deferred Tax Assets	2,135	2,273	2,294	2,034	2,229	2,031	2,354	1,763	1,899	1,972	1,970
- Other Assets	12,005	12,578	13,479	11,654	10,472	10,103	10,866	9,194	9,875	8,797	8,804
- Total Other Assets	43,768	43,526	45,175	42,401	41,790	43,150	43,070	38,015	38,521	41,160	41,314
Total Assets	906,844	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				
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
Liabilities												
Deposits												
- Personal	195,840	192,870	194,770	190,044	186,298	180,312	180,973	175,163	174,213	173,309	174,124	
- Business and Government	387,099	374,272	395,737	375,144	377,054	358,400	364,260	342,367	332,738	337,695	329,724	
- Banks	48,405	42,171	40,384	35,731	39,439	36,569	39,365	36,487	38,113	40,539	35,569	
- Total Deposits	631,344	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⁾	1,643	1,629	1,582	1,486	1,376	1,102	736	465	275	181	178	
Other												
- Acceptances	10,409	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	20,869	22,351	23,718	20,212	23,363	22,843	22,784	27,050	30,163	27,810	27,106	
- Derivative Financial Instruments	46,428	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	93,990	102,392	89,470	77,015	77,764	89,676	79,322	88,953	91,015	88,377	87,960	
- Current Tax Liabilities	702	835	593	584	676	670	948	1,009	1,114	824	812	
- Subordinated Debentures	7,598	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	505	678	332	315	323	409	484	518	331	332	333	
- Deferred Tax Liabilities	644	823	549	599	523	449	493	454	554	663	568	
- Other	37,408	38,299	44,777	40,140	37,212	32,492	36,731	32,804	30,978	29,645	29,867	
- Total Other Liabilities	218,553	230,193	231,485	200,613	205,936	209,835	215,358	201,973	197,724	192,591	195,881	
Total Liabilities	851,540	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	15,314	15,194	15,172	15,141	15,185	15,186	15,173	15,231	15,141	14,999	14,889	
- Retained Earnings	33,750	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)	1,531	825	3,401	2,455	2,673	1,362	2,436	949	700	943	1,345	
- Other Reserves	166	171	173	173	176	180	181	176	178	195	195	
- Total Common Equity	50,761	48,947	50,896	49,085	48,674	46,712	46,893	44,965	44,236	42,986	42,357	
Preferred Shares	3,094	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	53,855	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	1,449	1,440	1,475	1,460	1,353	1,297	1,354	1,312	1,276	1,237	1,168	
Total Equity	55,304	53,826	55,655	53,479	52,961	50,943	51,181	49,211	48,446	47,457	47,359	

(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
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Deposits with Financial Institutions	68,912	66,688	70,731	78,384	75,630	69,765	60,582	59,506	62,024	59,318	59,681	68,792	68,647	71,102	60,139
Trading Assets - Securities	83,212	87,547	94,453	86,253	88,895	99,117	101,422	98,732	103,656	103,750	97,519	88,341	96,449	93,879	100,891
- Loans	19,269	17,540	17,816	17,920	17,010	18,076	16,425	13,668	12,359	12,569	10,996	18,272	17,160	17,352	12,397
- Total	102,481	105,087	112,269	104,173	105,905	117,193	117,847	112,400	116,015	116,319	108,515	106,613	113,609	111,231	113,288
Securities Purchased under Resale Agreements and Securities Borrowed	97,014	100,349	101,649	100,840	100,165	100,951	97,588	96,556	91,141	89,297	87,510	99,666	99,553	99,877	91,142
Investment Securities including Investments in Associates	71,411	68,895	56,596	46,030	43,245	44,221	41,262	41,278	41,641	41,799	40,238	65,610	42,895	43,685	41,234
Loans to Customers - Residential Mortgages	217,553	217,610	218,546	216,491	214,140	214,244	212,896	211,752	210,759	210,884	210,317	217,905	213,755	214,444	210,928
- Personal and Credit Cards	97,153	96,190	94,812	90,840	88,198	86,065	84,729	83,154	80,374	78,536	77,045	96,050	86,334	87,470	79,625
- Business and Government	160,876	164,868	159,915	150,617	143,360	142,515	132,510	127,636	129,953	130,691	124,525	161,932	139,428	142,248	128,351
- Sub-total	475,582	478,668	473,273	457,948	445,698	442,824	430,135	422,542	421,086	420,111	411,887	475,887	439,517	444,162	418,904
- Allowance for Credit Losses	4,646	4,600	4,441	4,230	4,083	3,830	3,911	3,770	3,529	3,547	3,448	4,562	3,943	4,015	3,574
- Total	470,936	474,068	468,832	453,718	441,615	438,994	426,224	418,772	417,557	416,564	408,439	471,325	435,574	440,147	415,330
Total Earning Assets	810,754	815,087	810,077	783,145	766,560	771,124	743,503	728,512	728,378	723,297	704,383	812,006	760,278	766,042	721,133
Derivative Financial Instruments	43,105	47,810	46,831	45,963	40,471	46,202	41,125	29,424	25,752	27,517	27,000	45,671	41,809	42,672	27,592
Customers' Liability under Acceptances	11,484	10,976	11,486	11,150	12,129	11,453	10,879	11,118	9,416	10,530	10,468	11,318	11,487	11,403	10,382
Other Assets	43,040	44,350	42,177	41,113	40,343	40,991	39,900	37,577	37,341	36,375	35,245	43,190	40,153	40,490	36,534
Total Assets	908,383	918,223	910,571	881,371	859,503	869,770	835,407	806,631	800,887	797,719	777,096	912,185	853,727	860,607	795,641
Deposits from Customers	578,640	576,981	582,428	567,706	553,533	551,172	525,777	519,689	512,881	515,534	501,388	579,367	543,410	549,534	512,336
Deposits from Banks	43,206	42,560	38,937	36,298	37,865	38,469	36,610	36,170	40,078	41,257	36,023	41,561	37,639	37,301	38,358
	621,846	619,541	621,365	604,004	591,398	589,641	562,387	555,859	552,959	556,791	537,411	620,928	581,049	586,835	550,694
Securities Sold Short	25,766	28,024	30,383	24,093	27,072	28,461	32,467	36,371	32,273	31,041	32,042	28,058	29,343	28,019	32,937
Obligations Related to Securities Sold under Repurchase Agreements and Securities Lent	99,441	100,228	93,625	90,836	90,272	91,563	90,098	88,418	88,599	86,835	85,153	97,747	90,634	90,685	87,265
Subordinated Debentures	7,516	7,566	7,391	6,137	6,113	5,335	4,862	4,861	4,860	5,687	5,871	7,490	5,438	5,614	5,317
Other Liabilities	99,088	107,961	103,227	103,076	92,674	103,721	95,430	72,292	74,095	69,664	70,112	103,227	96,198	97,911	71,740
Shareholders' Equity															
- Common Shares, Retained Earnings, Accumulated Other Comprehensive Income (Loss) and Other Reserves	49,854	49,921	49,990	48,880	47,691	46,803	45,929	44,601	43,611	42,672	41,261	49,922	46,810	47,266	42,942
- Preferred Shares	3,420	3,535	3,109	2,934	2,934	2,934	2,934	2,934	3,224	3,813	4,070	3,353	2,934	2,934	3,508
- Non-Controlling Interests in Subsidiaries	1,452	1,447	1,481	1,411	1,349	1,312	1,300	1,295	1,266	1,216	1,176	1,460	1,321	1,343	1,238
- Total Shareholders' Equity	54,726	54,903	54,580	53,225	51,974	51,049	50,163	48,830	48,101	47,701	46,507	54,735	51,065	51,543	47,688
Total Liabilities and Shareholders' Equity	908,383	918,223	910,571	881,371	859,503	869,770	835,407	806,631	800,887	797,719	777,096	912,185	853,727	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			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1							
Common Shares:																		
Balance at Beginning of Period	15,194	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	120	22	31	(44)	(1)	13	(58)	90	142	110	373	173	(46)	(90)	715			
Balance at End of Period	15,314	15,194	15,172	15,141	15,185	15,186	15,173	15,231	15,141	14,999	14,889	15,314	15,185	15,141	15,231			
Retained Earnings:																		
Balance at Beginning of Period	32,757	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	1,860	1,489	1,730	1,754	1,767	1,727	1,649	1,343	2,267	1,699	1,607	5,079	5,143	6,897	6,916			
Dividends Paid to Common Shareholders of the Bank	(867)	(865)	(843)	(841)	(823)	(823)	(802)	(803)	(779)	(778)	(750)	(2,575)	(2,448)	(3,289)	(3,110)			
Shares redeemed	-	(12)	(49)	(245)	(136)	(23)	(357)	(147)	(120)	-	3	(61)	(516)	(761)	(264)			
Other	-	(5)	(4)	8	(152)	-	4	(1)	-	-	-	(9)	(148)	(140)	(1)			
Balance at End of Period	33,750	32,757	32,150	31,316	30,640	29,984	29,103	28,609	28,217	26,849	25,928	33,750	30,640	31,316	28,609			
Accumulated Other Comprehensive Income (Loss):																		
Balance at Beginning of Period	825	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																		
Foreign Currency Translation	991	(2,826)	1,455	(276)	1,400	(1,455)	2,264	309	(101)	(385)	1,050	(380)	2,209	1,933	873			
Available-for-Sale Securities	33	13	(177)	(306)	(87)	(29)	(48)	(85)	14	6	24	(131)	(164)	(470)	(41)			
Cash Flow Hedges	79	259	104	112	(65)	107	(99)	38	3	32	(79)	442	(57)	55	(6)			
Employee Benefits	(386)	(25)	(443)	246	80	303	(643)	(46)	(168)	(50)	(59)	(854)	(260)	(14)	(323)			
Share of Associated Corporations	(8)	17	3	(3)	(23)	3	15	33	9	(5)	21	12	(5)	(8)	58			
Own credit risk	(3)	(14)	4	9	6	(3)	(2)	-	-	-	-	(13)	1	10	-			
Total	706	(2,576)	946	(218)	1,311	(1,074)	1,492	249	(243)	(402)	957	(924)	1,724	1,506	561			
Balance at End of Period	1,531	825	3,401	2,455	2,673	1,362	2,436	949	700	943	1,345	1,531	2,673	2,455	949			
Other Reserves:																		
Balance at Beginning of Period	171	173	173	176	180	181	176	178	195	195	193	173	176	176	193			
Share-based payments	1	1	5	2	1	2	9	3	3	4	20	7	12	14	30			
Shares issued	(6)	(3)	(5)	(5)	(5)	(3)	(4)	(4)	(8)	(4)	(18)	(14)	(12)	(17)	(34)			
Other	-	-	-	-	-	-	-	(1)	(12)	-	-	-	-	-	(13)			
Balance at End of Period	166	171	173	173	176	180	181	176	178	195	195	166	176	173	176			
Total Common Equity at End of Period	50,761	48,947	50,896	49,085	48,674	46,712	46,893	44,965	44,236	42,986	42,357	50,761	48,674	49,085	44,965			
Composition of Accumulated Other Comprehensive Income (Loss):																		
Foreign Currency Translation	2,253	1,262	4,088	2,633	2,909	1,509	2,964	700	391	492	877							
Available-for-Sale Securities	63	30	17	194	500	587	616	664	749	735	729							
Cash Flow Hedges	449	370	111	7	(105)	(40)	(147)	(48)	(86)	(89)	(121)							
Employee Benefits	(1,348)	(962)	(937)	(494)	(740)	(820)	(1,123)	(480)	(434)	(266)	(216)							
Share of Associated Corporations	117	125	108	105	108	131	128	113	80	71	76							
Own Credit Risk	(3)	-	14	10	1	(5)	(2)	-	-	-	-							
Total	1,531	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	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Preferred Shares:																
Balance at Beginning of Period	3,439	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)	(345)	-	-	-	-	-	-	(300)	(600)	(250)	(690)	-	-	(1,150)	
Net Income attributable to Preferred Shareholders of the Bank	37	34	28	29	28	30	30	30	34	43	48	99	88	117	155	
Dividends paid to Preferred Shareholders of the Bank	(37)	(34)	(28)	(29)	(28)	(30)	(30)	(30)	(34)	(43)	(48)	(99)	(88)	(117)	(155)	
Balance at End of Period	3,094	3,439	3,284	2,934	2,934	2,934	2,934	2,934	2,934	3,234	3,834	3,094	2,934	2,934	2,934	
Non-Controlling Interests: Non-Controlling Interests in Subsidiaries:																
Balance at Beginning of Period	1,440	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	62	61	56	60	52	40	47	65	50	58	54	179	139	199	227	
Other Comprehensive Income, net of Income Tax	(28)	(55)	10	1	(34)	(60)	18	(18)	8	39	(7)	(73)	(76)	(75)	22	
Distributions to Non-Controlling Interests	(24)	(42)	(39)	(12)	(16)	(37)	(21)	(11)	(14)	(33)	(18)	(105)	(74)	(86)	(76)	
Other	(1)	1	(12)	58	54	-	(2)	-	(5)	5	1	(12)	52	110	1	
Balance at End of Period	1,449	1,440	1,475	1,460	1,353	1,297	1,354	1,312	1,276	1,237	1,168	1,449	1,353	1,460	1,312	
Total Equity at End of Period	55,304	53,826	55,655	53,479	52,961	50,943	51,181	49,211	48,446	47,457	47,359	55,304	52,961	53,479	49,211	

CUSTOMER LOANS AND ACCEPTANCES BY TYPE OF BORROWER


(\$ billions)	July 31, 2016		April 30, 2016		January 31, 2016		October 31, 2015		July 31, 2015	
	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total
Residential Mortgages	219.4	45.0	216.5	45.0	219.0	44.6	217.5	46.0	216.0	46.3
Personal Loans & Credit Cards	98.1	20.1	95.9	19.9	95.4	19.4	91.5	19.3	89.9	19.3
Personal	317.5	65.1	312.4	64.9	314.4	64.0	309.0	65.3	305.9	65.6
Financial Services										
Non-Bank	15.2	3.1	15.1	3.1	16.4	3.3	14.3	3.0	15.1	3.2
Bank ⁽¹⁾	3.3	0.7	4.4	0.9	5.9	1.2	6.7	1.4	7.8	1.7
Wholesale and Retail	21.7	4.4	22.1	4.6	23.0	4.7	21.5	4.6	19.3	4.1
Real Estate and Construction	21.5	4.4	20.1	4.2	20.8	4.2	19.5	4.1	19.4	4.2
Energy	16.1	3.3	16.3	3.4	17.9	3.6	16.5	3.5	15.8	3.4
Transportation	9.1	1.9	9.1	1.9	9.7	2.0	9.1	1.9	9.3	2.0
Automotive	11.7	2.4	11.8	2.5	11.2	2.3	10.4	2.2	10.0	2.2
Agriculture	9.1	1.9	8.9	1.9	9.4	1.9	8.1	1.7	8.1	1.7
Hospitality and Leisure	3.5	0.7	3.8	0.8	4.0	0.8	3.6	0.8	3.5	0.8
Mining ⁽⁴⁾	5.1	1.1	5.3	1.1	5.5	1.1	4.5	0.9	4.2	0.9
Metals Refinery and Processing ⁽⁴⁾	2.4	0.5	2.5	0.5	2.9	0.6	2.8	0.6	2.9	0.6
Utilities	8.3	1.7	8.7	1.8	8.1	1.7	5.8	1.2	6.3	1.4
Health Care	5.7	1.2	5.3	1.1	5.5	1.1	5.0	1.1	4.8	1.0
Technology and Media	10.5	2.2	9.8	2.0	9.3	1.9	9.1	1.9	8.1	1.7
Chemical	1.6	0.3	1.6	0.3	1.6	0.3	2.0	0.4	2.0	0.4
Food and Beverage	4.5	0.9	4.8	1.0	5.3	1.1	4.9	1.0	4.2	0.9
Forest Products	2.6	0.5	2.5	0.5	1.9	0.4	1.7	0.4	1.6	0.4
Other ⁽²⁾	13.4	2.7	12.2	2.6	13.2	2.7	13.6	2.9	13.1	2.8
Sovereign ⁽³⁾	4.9	1.0	4.6	0.9	5.3	1.1	5.0	1.1	4.8	1.0
Business and government	170.2	34.9	168.9	35.1	176.9	36.0	164.1	34.7	160.3	34.4
Total loans and acceptances	487.7	100.0	481.3	100.0	491.3	100.0	473.1	100.0	466.2	100.0
Total allowance for loan losses	(4.5)		(4.4)		(4.4)		(4.2)		(4.1)	
Total loans and acceptances net of allowance for loan losses	483.2		476.9		486.9		468.9		462.1	

(1) Deposit taking institutions and securities firms.

(2) Other related to \$2.9 billion in financing products, \$1.8 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⁾			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
GROSS IMPAIRED LOANS: ⁽³⁾											
<u>Canadian Banking</u>											
Retail	934	892	886	843	870	884	964	887	776	768	754
Commercial	233	262	270	208	220	211	210	207	215	252	250
	1,167	1,154	1,156	1,051	1,090	1,095	1,174	1,094	991	1,020	1,004
<u>International Banking</u>											
Retail	2,264	2,176	2,284	2,157	2,150	2,010	2,090	1,850	1,787	1,722	1,656
Commercial	1,344	1,355	1,351	1,183	1,228	1,125	1,151	1,176	915	943	915
	3,608	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	36	93	77	138	51	85	99	22	-	-	-
U.S.A.	244	139	12	11	22	20	24	11	86	128	133
Europe	83	88	129	72	78	15	-	-	32	33	45
Asia	208	88	49	46	48	47	51	47	53	54	53
	571	408	267	267	199	167	174	80	171	215	231
Total Gross Impaired Loans	5,346	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	358	327	351	300	316	326	390	337	320	298	294
Commercial	77	105	98	51	57	43	43	22	23	50	48
	435	432	449	351	373	369	433	359	343	348	342
<u>International Banking</u>											
Retail	840	815	897	844	857	916	941	819	788	788	737
Commercial	793	846	841	714	735	777	764	772	640	655	595
	1,633	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	28	55	47	99	36	63	82	19	-	-	-
U.S.A.	185	101	2	5	15	17	22	11	63	104	112
Europe	46	51	81	57	62	11	-	-	13	14	18
Asia	164	47	18	15	18	19	24	22	30	32	29
	423	254	148	176	131	110	128	52	106	150	159
Total Net Impaired Loans	2,491	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⁾				
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
Balance at Beginning of Period ⁽³⁾	5,093	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	513	496	481	452	466	416	443	516	469	404	390	
Declassifications	-	-	-	-	-	-	-	-	-	-	-	
Payments	(236)	(262)	(220)	(255)	(262)	(288)	(190)	(240)	(280)	(244)	(248)	
Sales	-	-	-	-	-	-	-	-	-	-	-	
Net Classifications	277	234	261	197	204	128	253	276	189	160	142	
<u>Canadian Commercial</u>												
New Classifications	33	41	93	20	24	19	33	18	24	35	23	
Declassifications	-	(7)	(2)	-	-	(2)	(4)	(2)	(3)	(2)	(18)	
Payments	(37)	(16)	(18)	(10)	(7)	(3)	(11)	(4)	(30)	(8)	(5)	
Sales	-	(6)	-	(1)	-	-	-	-	(1)	-	-	
Net Classifications	(4)	12	73	9	17	14	18	12	(10)	25	-	
<u>International Retail</u>												
New Classifications	333	313	323	276	299	313	388	285	310	320	253	
Declassifications	-	-	-	-	-	-	-	-	-	-	-	
Payments	-	-	-	-	-	-	-	-	-	-	-	
Sales	-	-	-	-	-	-	-	-	-	-	-	
Net Classifications	333	313	323	276	299	313	388	285	310	320	253	
<u>International Commercial</u>												
New Classifications	61	222	172	86	118	64	88	348	102	126	84	
Declassifications	(2)	-	-	(1)	(3)	-	(3)	(3)	(2)	-	(2)	
Payments	(73)	(19)	(37)	(66)	(21)	(22)	(59)	(45)	(73)	(33)	(24)	
Sales	-	-	-	-	-	-	-	-	-	-	-	
Net Classifications	(14)	203	135	19	94	42	26	300	27	93	58	
<u>Global Banking and Markets</u>												
New Classifications	261	229	53	88	67	15	88	23	32	5	-	
Declassifications	-	(2)	-	-	-	-	-	-	-	-	-	
Payments	(41)	(7)	(39)	(7)	(34)	(17)	(2)	(11)	-	(5)	(45)	
Sales	(24)	-	-	(10)	-	-	-	(69)	(71)	-	-	
Net Classifications	196	220	14	71	33	(2)	86	(57)	(39)	-	(45)	
Total	788	982	806	572	647	495	771	816	477	598	408	
Write-offs												
Canadian Retail	(235)	(229)	(220)	(224)	(218)	(208)	(166)	(166)	(180)	(146)	(140)	
Canadian Commercial	(25)	(20)	(12)	(21)	(18)	(13)	(37)	(21)	(33)	(24)	(16)	
International Retail	(302)	(251)	(282)	(281)	(246)	(294)	(272)	(254)	(232)	(224)	(216)	
International Commercial	(32)	(103)	(14)	(42)	(30)	(20)	(133)	(46)	(54)	(53)	(19)	
Global Banking and Markets	(49)	(80)	(27)	(1)	(6)	-	-	(37)	(3)	(14)	(19)	
Total	(643)	(683)	(555)	(569)	(518)	(535)	(608)	(524)	(502)	(461)	(410)	
Forex ⁽³⁾ / Other												
Canadian Retail	-	1	2	-	-	-	(10)	1	(1)	-	(4)	
Canadian Commercial	-	-	1	-	10	-	22	1	6	1	1	
International Retail	57	(170)	86	12	87	(99)	124	32	(13)	(30)	66	
International Commercial	35	(96)	47	(22)	39	(48)	82	7	(1)	(11)	26	
Global Banking and Markets	16	1	13	(2)	5	(5)	8	3	(2)	(3)	18	
Total	108	(264)	149	(12)	141	(152)	226	44	(11)	(43)	107	
Balance at End of Period ⁽³⁾	5,346	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 TRENDS											
	2016			2015				2014				
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
Balance, Beginning of Period	4,402	4,354	4,197	4,125	3,694	3,788	3,641	3,406	3,364	3,361	3,273	
Write-offs	(643)	(683)	(555)	(569)	(518)	(535)	(608)	(524)	(502)	(461)	(410)	
Recoveries	142	152	109	125	134	116	110	141	140	106	123	
Provision for Credit Losses	571	752	539	551	480	448	463	574	398	375	356	
Foreign Currency Adjustment and Other	70	(173)	64	(35)	335	(123)	182	44	6	(17)	19	
Balance, End of Period	4,542	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	998	959	956	862	864	685	710	712	620	639	666	
Collective Allowances	3,544	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	4,542	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	537	542	576	529	518	381	408	359	340	333	344	
Personal and Credit Cards	1,463	1,384	1,346	1,327	1,329	1,271	1,315	1,225	1,115	1,071	1,035	
Business and Government	855	820	801	717	724	573	600	614	532	555	594	
	2,855	2,746	2,723	2,573	2,571	2,225	2,323	2,198	1,987	1,959	1,973	
Performing Loans												
Residential Mortgages	128	126	128	146	145	157	160	161	234	220	211	
Personal and Credit Cards	646	647	626	614	600	588	561	527	291	269	243	
Business and Government	684	669	641	644	606	527	551	584	747	783	818	
	1,458	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	4,313	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	229	214	236	220	203	197	193	171	147	133	116	
Total Allowance for Credit Losses	4,542	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	108	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)	July 31, 2016 ⁽¹⁾			April 30, 2016 ⁽¹⁾			July 31, 2015 ⁽¹⁾		
	Gross	Allowance for Credit Losses	Net	Gross	Allowance for Credit Losses	Net	Gross	Allowance for Credit Losses	Net
Residential Mortgages	1,701	537	1,164	1,678	542	1,136	1,680	518	1,162
Personal Loans	1,497	1,463	34	1,390	1,384	6	1,340	1,329	11
Personal	3,198	2,000	1,198	3,068	1,926	1,142	3,020	1,847	1,173
Financial Services									
Non-Bank	20	8	12	19	7	12	30	10	20
Bank	2	2	-	3	2	1	-	-	-
Wholesale and Retail	285	181	104	290	180	110	235	172	63
Real Estate and Construction	249	110	139	245	111	134	319	125	194
Energy	368	97	271	351	110	241	96	54	42
Transportation	210	77	133	203	69	134	156	44	112
Automotive	68	19	49	70	16	54	33	9	24
Agriculture	78	39	39	74	33	41	82	39	43
Hospitality and Leisure	83	26	57	132	19	113	55	7	48
Mining ⁽²⁾	10	4	6	11	6	5	4	3	1
Metals Refinery and Processing ⁽²⁾	146	21	125	30	21	9	19	11	8
Utilities	255	51	204	250	42	208	290	30	260
Health Care	48	29	19	45	32	13	45	30	15
Technology and Media	30	26	4	30	16	14	16	15	1
Chemical	19	9	10	10	8	2	5	5	-
Food and Beverage	104	42	62	102	39	63	64	35	29
Forest Products	18	5	13	19	5	14	17	6	11
Other	139	103	36	132	100	32	169	125	44
Sovereign	16	6	10	9	4	5	12	4	8
Business & Government	2,148	855	1,293	2,025	820	1,205	1,647	724	923
Impaired Loans, net of Related Allowances	5,346	2,855	2,491	5,093	2,746	2,347	4,667	2,571	2,096

(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	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
PROVISIONS AGAINST IMPAIRED LOANS:																
Residential mortgages	26	24	37	39	35	16	28	6	(8)	-	2	87	79	118	-	
Personal loans	424	416	396	379	392	383	372	437	351	323	303	1,236	1,147	1,526	1,414	
Personal	450	440	433	418	427	399	400	443	343	323	305	1,323	1,226	1,644	1,414	
Financial Services																
Non-Bank	-	-	(1)	(1)	(1)	2	(1)	1	3	-	1	(1)	-	(1)	5	
Bank	-	2	-	-	-	-	(1)	-	-	-	-	2	(1)	(1)	-	
Wholesale and Retail	12	16	15	15	15	14	18	14	29	7	8	43	47	62	58	
Real Estate and Construction	12	13	5	11	2	3	14	20	13	26	2	30	19	30	61	
Energy	37	150	79	24	6	5	13	-	(2)	-	5	266	24	48	3	
Transportation	9	24	5	-	16	5	2	4	1	6	1	38	23	23	12	
Automotive	4	5	-	4	2	2	1	1	-	-	-	9	5	9	1	
Agriculture	5	(4)	6	5	2	1	4	(5)	9	1	2	7	7	12	7	
Hospitality and Leisure	13	12	-	-	1	-	-	44	4	(4)	-	25	1	1	44	
Mining ⁽¹⁾	-	4	1	1	-	4	2	7	-	5	1	5	6	7	13	
Metals Refinery and Processing ⁽¹⁾	(1)	10	(3)	3	-	1	-	-	(1)	-	-	6	1	4	(1)	
Utilities	7	13	-	-	-	-	-	17	2	5	-	20	-	-	24	
Health Care	3	6	2	4	(3)	5	3	10	5	(2)	2	11	5	9	15	
Technology and Media	9	3	-	1	-	3	-	11	-	1	20	12	3	4	32	
Chemical	1	(4)	(4)	1	-	3	-	-	-	-	-	(7)	3	4	-	
Food and Beverage	1	4	-	6	6	-	4	4	1	3	1	5	10	16	9	
Forest Products	-	-	-	-	-	4	-	-	-	-	-	-	4	4	-	
Other	8	8	-	(1)	7	(3)	3	3	(7)	3	7	16	7	6	6	
Sovereign	1	-	1	-	-	-	1	-	(2)	1	1	2	1	1	-	
Business & Government	121	262	106	73	53	49	63	131	55	52	51	489	165	238	289	
Total Provisions against Impaired Loans	571	702	539	491	480	448	463	574	398	375	356	1,812	1,391	1,882	1,703	
Change in Collective Allowance for Performing Loans	-	50	-	60	-	-	-	-	-	-	-	50	-	60	-	
Total Provisions	571	752	539	551	480	448	463	574	398	375	356	1,862	1,391	1,942	1,703	
Individually Assessed Provisions	121	262	106	73	53	49	63	131	55	52	51	489	165	238	289	
Collective Provisions	450	440	433	418	427	399	400	443	343	323	305	1,373	1,226	1,704	1,414	
Total Provisions	571	752	539	551	480	448	463	574	398	375	356	1,862	1,391	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>Jul 31/16 Total</u>	<u>Apr 30/16 Total</u>	<u>Jul 31/15 Total</u>
ASIA									
China	3,135	465	419	204	673	311	5,208	5,661	8,477
India	1,768	150	-	-	-	22	1,940	2,074	3,199
Thailand	113	112	412	-	2,540	35	3,213	3,055	3,020
South Korea	1,493	144	-	-	-	244	1,882	1,746	2,907
Hong Kong	1,407	126	5	0	-	503	2,040	1,568	2,033
Malaysia	962	1	1	-	317	16	1,296	1,367	1,427
Japan	658	8	71	1,073	-	21	1,830	1,806	1,316
Taiwan	284	17	23	36	-	9	368	620	1,068
Other ⁽²⁾	1,269	222	6	-	-	16	1,512	1,307	1,854
Total	11,088	1,245	936	1,313	3,531	1,176	19,288	19,203	25,302
LATIN AMERICA									
Chile	2,740	489	-	193	2,997	74	6,493	6,042	6,937
Mexico	2,797	464	-	149	2,774	44	6,227	6,344	6,397
Brazil	3,577	1,281	-	235	206	547	5,847	6,609	6,387
Peru	2,302	139	7	174	3,722	42	6,386	6,582	6,315
Colombia	1,193	201	-	7	1,523	10	2,934	3,247	2,847
Others ⁽³⁾	85	10	-	-	513	-	608	565	679
Total	12,695	2,584	7	758	11,736	715	28,494	29,389	29,563
CARIBBEAN & CENTRAL AMERICA									
Panama	3,791	162	41	7	286	3	4,289	4,069	3,337
Costa Rica	1,537	128	-	-	1,059	4	2,728	2,523	2,235
El Salvador	724	61	-	-	618	-	1,403	1,382	1,271
Dominican Republic	1,028	46	84	-	-	2	1,161	1,141	1,021
Jamaica	59	14	-	-	667	-	741	714	691
Others ⁽⁴⁾	1,585	67	1	11	437	0	2,101	2,164	2,277
Total	8,725	478	125	17	3,067	9	12,422	11,993	10,833

(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				
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
Canadian and U.S. Sovereign Debt	416	245	291	214	293	267	419	155	120	80	96	
Bonds of Designated Emerging Markets	-	-	-	-	(1)	6	7	6	6	11	11	
Other Foreign Government Debt	55	16	(18)	(25)	1	13	41	44	34	44	69	
Other Debt	106	74	62	73	96	107	137	140	204	222	310	
Common and Preferred Shares	84	102	351	505	751	784	881	791	851	871	783	
	661	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	(573)	(396)	(662)	(500)	(563)	(461)	(738)	(289)	(229)	(221)	(265)	
Net Unrealized Gains (Losses)	88	41	24	267	577	716	747	847	986	1,007	1,004	

INTEREST RATE SENSITIVITY (\$B):
July 31, 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
(13.3)	(3.9)	(17.2)	24.3	(7.1)
11.4	(11.5)	(0.1)	26.2	(26.1)
(1.9)	(15.4)	(17.3)	50.5	(33.2)

() denotes liability gap

Note: Based on the Bank's interest rate positions at July 29, 2016, an immediate and sustained 100 basis point rise in interest rates, across all currencies and maturities, would decrease after-tax net income by approximately \$10MM over the next 12 months, and lower after-tax economic value of shareholders' equity, in present value terms, by approximately \$696MM. Conversely, an immediate and sustained 100 basis points fall in interest rates, would increase net income after-tax by approximately \$2MM over the next 12 months and increase after-tax economic value of shareholder's equity in present value terms, by approximately \$512MM. 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									
	Q3 2016		Q2 2016		Q1 2016		Q4 2015		Q3 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	43,696	37,690	41,801	35,911	43,742	37,645	44,811	36,965	44,263	36,077
Tier 1 capital	45,041	42,264	43,425	40,759	44,826	41,983	44,811	41,366	44,263	40,474
Total capital	53,091	50,471	51,327	48,839	53,031	50,413	51,501	48,230	50,809	47,311
Risk-weighted Assets⁽³⁾										
CET1 Capital Risk-weighted Assets	362,358	357,657	361,678	356,866	381,381	374,457	364,824	357,995	355,138	348,039
Tier 1 Capital Risk-weighted Assets	362,358	358,177	361,678	357,389	381,381	375,365	364,824	358,780	355,138	348,835
Total Capital Risk-weighted Assets	362,358	358,622	361,678	357,837	381,381	376,143	364,824	359,453	355,138	349,518
Capital Ratios (%)										
Common Equity Tier 1 (as a percentage of risk-weighted assets)	12.1	10.5	11.6	10.1	11.5	10.1	12.3	10.3	12.5	10.4
Tier 1 (as a percentage of risk-weighted assets)	12.4	11.8	12.0	11.4	11.8	11.2	12.3	11.5	12.5	11.6
Total capital (as a percentage of risk-weighted assets)	14.7	14.1	14.2	13.6	13.9	13.4	14.1	13.4	14.3	13.5
Leverage: All-in Basis⁽⁴⁾										
Leverage Exposures	1,016,572	1,014,048	1,007,540	1,005,103	1,039,339	1,037,881	983,318	980,212	982,967	979,510
Leverage Ratio	4.4	4.2	4.3	4.1	4.3	4.0	4.6	4.2	4.5	4.1
OSFI Target: All-in Basis (%)										
Common Equity Tier 1 minimum ratio		8.0		8.0		8.0		7.0		7.0
Tier 1 capital all-in minimum ratio		9.5		9.5		9.5		8.5		8.5
Total capital all-in minimum ratio		11.5		11.5		11.5		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%	60%	60%	70%	70%	1	1
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%	60%	60%	70%	70%	1	1
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 July 31, 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
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	1,680	1,629	1,651	1,577	1,554	1,498	1,474	1,449	1,451	1,384	1,408	4,960	4,526	6,103	5,692
Net Fee and Commission Revenues	481	462	473	465	461	447	449	434	429	394	405	1,416	1,357	1,822	1,662
Net Income (Loss) from Investments in Associated Corporations	20	18	15	15	17	19	15	4	(2)	(1)	(1)	53	51	66	-
Other Operating Income (TEB)	127	227	105	98	101	90	88	87	84	123	102	459	279	377	396
Total Revenue (TEB) ⁽²⁾	2,308	2,336	2,244	2,155	2,133	2,054	2,026	1,974	1,962	1,900	1,914	6,888	6,213	8,368	7,750
Provision for Credit Losses	(216)	(202)	(194)	(180)	(172)	(169)	(164)	(236)	(152)	(140)	(134)	(612)	(505)	(685)	(662)
Non-interest Expenses	(1,079)	(1,060)	(1,096)	(1,052)	(1,017)	(981)	(981)	(1,012)	(982)	(932)	(934)	(3,235)	(2,979)	(4,031)	(3,860)
Income Tax Expense (TEB)	(262)	(265)	(250)	(245)	(251)	(240)	(230)	(172)	(198)	(200)	(205)	(777)	(721)	(966)	(775)
Net Income	751	809	704	678	693	664	651	554	630	628	641	2,264	2,008	2,686	2,453
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	751	809	704	678	693	664	651	554	630	628	641	2,264	2,008	2,686	2,453
Profitability Measurements:															
Return on Equity (%) ⁽³⁾	24.5	26.3	23.1	22.7	23.9	24.1	23.6	20.7	24.2	25.1	25.1	24.6	23.9	23.6	23.7
Net Interest Margin ⁽⁴⁾	2.32	2.31	2.29	2.20	2.19	2.20	2.10	2.08	2.10	2.10	2.07	2.30	2.16	2.17	2.09
Provision for Credit Losses as % of Average Net Loans & Acceptances	0.29	0.28	0.26	0.25	0.24	0.24	0.23	0.33	0.22	0.21	0.19	0.28	0.24	0.24	0.24
Productivity Ratio (%)	46.8	45.4	48.8	48.8	47.7	47.8	48.4	51.3	50.0	49.1	48.8	47.0	47.9	48.2	49.8
Average Balances (\$B):															
Residential Mortgages	178.1	177.5	177.3	176.3	173.7	172.4	172.2	171.1	169.2	168.1	167.7	177.6	172.8	173.7	169.0
Tangerine Mortgage Run-Off Portfolio ⁽⁵⁾	7.3	7.9	9.1	9.8	11.8	13.3	14.3	15.5	17.2	18.6	19.4	8.1	13.1	12.3	17.7
Personal & Credit Card Loans	69.9	68.5	68.2	66.1	64.5	63.0	62.7	61.3	59.1	57.0	56.3	68.9	63.4	64.1	58.5
Business and Government Loans & Acceptances	39.7	39.2	38.3	37.8	37.6	35.9	34.3	33.5	33.2	31.9	30.9	39.1	35.9	36.4	32.4
Other Assets	3.0	2.9	3.0	2.8	2.9	2.9	2.9	2.6	2.6	2.5	2.6	2.9	2.9	2.8	2.5
Total Assets	298.0	296.0	295.9	292.8	290.5	287.5	286.4	284.0	281.3	278.1	276.9	296.6	288.1	289.3	280.1
Personal Deposits	147.4	146.6	144.2	142.9	139.8	138.4	136.5	136.0	135.7	135.1	135.4	146.1	138.2	139.4	135.6
Non-Personal Deposits	57.3	56.1	57.0	56.6	54.9	54.3	54.2	53.7	52.7	49.6	50.5	56.8	54.5	55.0	51.7
Total Deposits ⁽⁶⁾	204.7	202.7	201.2	199.5	194.7	192.7	190.7	189.7	188.4	184.7	185.9	202.9	192.7	194.4	187.3
Other Liabilities	8.1	7.6	7.5	7.3	7.2	6.9	6.9	6.1	6.0	6.3	5.4	7.7	7.0	7.1	5.9
Total Liabilities	212.8	210.3	208.7	206.8	201.9	199.6	197.6	195.8	194.4	191.0	191.3	210.6	199.7	201.5	193.2
Other:															
Branches	997	1,006	1,010	1,013	1,031	1,038	1,040	1,040	1,038	1,039	1,041				
Employees ⁽⁷⁾	21,137	21,962	22,610	22,596	23,508	23,248	23,131	22,890	23,518	23,016	22,973				
ABMs	3,556	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	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Net Interest Income (TEB)	114	112	106	100	102	97	98	104	98	92	91	332	297	397	385	
Net Fee and Commission Revenues	848	830	853	848	866	855	823	823	801	777	762	2,531	2,544	3,392	3,163	
Net Income (Loss) from Investments in Associated Corporations	2	3	1	2	1	2	-	-	24	69	63	6	3	5	156	
Other Operating Income (TEB)	6	1	2	(1)	1	7	2	8	614	6	3	9	10	9	631	
Total Revenue (TEB)	970	946	962	948	970	961	923	935	1,537	944	919	2,878	2,854	3,803	4,335	
Provision for Credit Losses	(1)	(1)	(0)	(0)	(2)	0	0	(0)	(2)	(0)	(0)	(2)	(2)	(2)	(2)	
Non-interest Expenses ⁽²⁾	(657)	(652)	(679)	(676)	(672)	(673)	(645)	(669)	(653)	(621)	(618)	(1,988)	(1,990)	(2,666)	(2,561)	
Income Tax Expense (TEB)	(85)	(79)	(76)	(74)	(80)	(78)	(74)	(73)	(149)	(91)	(82)	(240)	(232)	(306)	(395)	
Net Income	227	214	207	198	216	210	204	193	733	232	219	648	630	828	1,377	
Net Income Attributable to Non-Controlling Interests	6	3	4	4	4	5	6	7	2	4	6	13	15	19	19	
Net Income Attributable to Equity Holders of the Bank	221	211	203	195	212	205	198	186	731	228	213	635	615	810	1,358	
Profitability Measurements:																
Return on Equity (%) ⁽³⁾	16.2	15.8	15.0	14.4	15.9	15.8	14.9	13.9	41.6	13.0	11.6	15.8	15.5	15.3	20.8	
Productivity Ratio (%)	67.7	68.9	70.6	71.3	69.3	70.1	69.9	71.5	42.5	65.8	67.3	69.1	69.7	70.1	59.1	
Excluding CI gain and CI Contribution:																
Total Revenue (TEB)	970	946	962	949	970	961	923	926	890	876	858	2,878	2,854	3,803	3,550	
Net Income Attributable to Equity Holders of the Bank	221	211	203	195	212	205	198	180	173	180	170	635	615	810	703	
Return on Equity (%) ⁽³⁾	16.2	15.8	15.0	14.4	15.9	15.9	15.0	13.6	13.0	13.9	12.7	15.7	15.6	15.3	13.3	
Productivity Ratio (%)	67.7	68.9	70.6	71.3	69.3	70.1	69.9	72.2	73.4	70.9	72.1	69.1	69.7	70.1	72.2	
Average Balances (\$B):																
Total Assets	14.2	13.7	13.9	13.6	13.4	12.5	12.9	13.6	13.9	15.8	15.9	13.9	12.9	13.1	14.8	
Total Deposits	23.3	24.0	24.0	20.8	19.5	19.7	18.6	18.1	18.0	18.6	18.2	23.8	19.3	19.7	18.2	
Other Liabilities	1.2	1.2	1.1	1.1	1.1	1.0	0.9	1.0	0.9	0.8	0.9	1.1	1.0	1.0	0.9	
Total Liabilities	24.5	25.2	25.1	21.9	20.6	20.7	19.5	19.1	18.9	19.4	19.1	24.9	20.3	20.7	19.1	
Period End Balances (\$B): ⁽⁴⁾																
Assets under Administration	400	390	386	391	396	387	380	368	365	362	338	400	396	391	368	
Assets under Management	188	179	179	179	183	177	174	165	165	159	153	188	183	179	165	
Other:																
Employees - In Canada	4,497	4,612	4,748	4,750	4,862	4,581	4,516	4,269	4,302	4,232	4,159					
- Outside Canada	2,403	2,459	2,545	2,533	2,638	2,651	2,624	2,633	2,590	2,701	2,733					
- Total	6,900	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 3 months ended July 31, 2016 (\$73 million) and the nine months ended July 31, 2016 (\$212 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) (7)}
(MM)

	QUARTERLY TREND												YEAR-TO-DATE		FULL YEAR ^{(3) (4)}	
	2016			2015				2014 ^{(3) (4)}				2016	2015	2015	2014	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Total Revenue (TEB)	1,585	1,573	1,538	1,480	1,405	1,293	1,315	1,287	1,274	1,283	1,264	4,696	4,013	5,493	5,108	
Provision for Credit Losses	(243)	(300)	(221)	(215)	(240)	(198)	(222)	(182)	(172)	(176)	(180)	(764)	(660)	(875)	(710)	
Non-interest Expenses	(896)	(887)	(929)	(887)	(817)	(747)	(763)	(786)	(713)	(678)	(732)	(2,712)	(2,327)	(3,214)	(2,909)	
Net Income before Tax	446	386	388	378	348	348	330	319	389	429	352	1,220	1,026	1,404	1,489	
Income Tax Expense (TEB)	(93)	(86)	(97)	(70)	(75)	(80)	(63)	(89)	(84)	(100)	(67)	(276)	(218)	(288)	(340)	
Net Income	353	300	291	308	273	268	267	230	305	329	285	944	808	1,116	1,149	
Net Income Attributable to Non-Controlling Interests	37	37	32	31	28	16	21	38	29	38	27	106	65	96	132	
Net Income Attributable to Equity Holders of the Bank	316	263	259	277	245	252	246	192	276	291	258	838	743	1,020	1,017	
Impact of FX Translation	-	16	14	15	7	7	(6)	6	2	9	(25)	30	8	23	(8)	
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	316	279	273	292	252	259	240	198	278	300	233	868	751	1,043	1,009	
Profitability Measurements:																
Net Interest Margin ⁽⁵⁾	4.83	4.69	4.62	4.69	4.74	4.51	4.55	4.51	4.61	4.60	4.54	4.71	4.60	4.63	4.56	
Provision for Credit Losses as % of Average Loans & Acceptances	1.41	1.75	1.32	1.33	1.57	1.37	1.55	1.29	1.24	1.34	1.39	1.50	1.50	1.46	1.32	
Productivity Ratio (%)	56.5	56.4	60.4	59.9	58.1	57.8	58.0	61.1	56.0	52.8	57.9	57.8	58.0	58.5	56.9	
Average Balances (\$B):																
Residential Mortgages	14.9	14.7	14.0	13.4	12.7	12.5	11.9	11.5	11.0	10.8	10.3	14.6	12.4	12.6	10.9	
Personal & Credit Card Loans ⁽⁶⁾	15.9	16.0	15.4	15.0	14.1	13.4	13.0	12.8	12.3	12.2	11.7	15.7	13.5	13.9	12.3	
Business and Government Loans & Acceptances ⁽⁶⁾	39.0	40.4	38.3	36.5	34.8	34.1	32.9	32.5	32.4	31.7	30.1	39.2	33.9	34.6	31.6	
Total Loans	69.8	71.1	67.7	64.9	61.6	60.0	57.8	56.8	55.7	54.7	52.1	69.5	59.8	61.1	54.8	
Total Deposits	53.2	52.3	49.4	45.6	43.6	41.5	39.0	38.3	37.7	37.7	36.5	51.6	41.4	42.4	37.5	

(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.

(7) Updated to reflect foreign exchange translation to Q3/16 foreign exchange rates

APPENDIX 3: INTERNATIONAL BANKING BY REGION⁽¹⁾

Caribbean & Central America⁽⁷⁾
(MM)

	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR ⁽²⁾⁽³⁾		
	2016			2015				2014 ⁽²⁾⁽³⁾				2016	2015	2015	2014
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Total Revenue (TEB)	744	738	686	701	681	636	658	660	661	621	660	2,168	1,975	2,676	2,602
Provision for Credit Losses	(73)	(79)	(54)	(58)	(36)	(46)	(48)	(159)	(61)	(43)	(24)	(206)	(130)	(188)	(287)
Non-interest Expenses	(446)	(441)	(406)	(427)	(422)	(402)	(400)	(422)	(410)	(397)	(400)	(1,293)	(1,224)	(1,651)	(1,629)
Net Income before Tax	225	218	226	216	223	188	210	79	190	181	236	669	621	837	686
Income Tax Expense (TEB)	(53)	(46)	(49)	(38)	(46)	(43)	(44)	4	(43)	(49)	(49)	(148)	(133)	(171)	(137)
Net Income	172	172	177	178	177	145	166	83	147	132	187	521	488	666	549
Net Income Attributable to Non-Controlling Interests	26	24	20	27	21	20	22	25	17	15	24	70	63	90	81
Net Income Attributable to Equity Holders of the Bank	146	148	157	151	156	125	144	58	130	117	163	451	425	576	468
Impact of FX Translation	-	8	4	(2)	(8)	(6)	(17)	(8)	(23)	(18)	(30)	12	(31)	(33)	(79)
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	146	156	161	149	148	119	127	50	107	99	133	463	394	543	389
Profitability Measurements:															
Net Interest Margin ⁽⁴⁾	5.10	5.13	4.85	4.99	4.88	4.94	4.84	4.75	4.77	4.73	4.55	5.03	4.88	4.91	4.70
Provision for Credit Losses as % of Average Loans & Acceptances	0.93	1.02	0.72	0.78	0.48	0.63	0.64	2.10	0.80	0.58	0.31	0.89	0.58	0.63	0.94
Productivity Ratio (%)	59.9	59.8	59.2	60.9	62.0	63.2	60.8	63.9	62.0	63.9	60.6	59.6	62.0	61.7	62.6
Average Balances (\$B):															
Residential Mortgages	11.5	11.5	11.4	11.4	11.3	11.2	11.2	11.2	11.2	11.2	11.1	11.4	11.2	11.3	11.2
Personal & Credit Card Loans	6.9	6.9	5.9	5.8	5.8	5.8	5.8	5.8	5.7	5.7	5.7	6.6	5.8	5.8	5.7
Business and Government Loans & Acceptances	13.7	13.8	13.3	13.3	13.4	13.8	13.8	14.0	14.1	14.5	15.2	13.7	13.8	13.6	14.5
Total Loans	32.1	32.2	30.6	30.5	30.5	30.8	30.8	31.0	31.0	31.4	32.0	31.7	30.8	30.7	31.4
Total Deposits	33.4	33.0	32.1	30.2	30.9	29.8	29.8	29.7	29.8	30.3	30.3	32.8	30.2	30.2	30.0
Asia															
(MM)															
Net Income before Tax ⁽⁵⁾	92	89	99	90	121	91	95	82	77	82	89	280	307	397	330
Income Tax Expense (TEB)	(27)	(31)	(32)	(25)	(35)	(31)	(28)	(26)	(22)	(27)	(25)	(90)	(94)	(119)	(100)
Net Income ⁽⁶⁾	65	58	67	65	86	60	67	56	55	55	64	190	213	278	230
Net Income Attributable to Non-Controlling Interests															
Net Income Attributable to Equity Holders of the Bank	65	58	67	65	86	60	67	56	55	55	64	190	213	278	230
Impact of FX Translation	-	7	4	(2)	(1)	9	(17)	-	(4)	(3)	(5)	11	(9)	(11)	(12)
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	65	65	71	63	85	69	50	56	51	52	59	201	204	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.

(7) Updated to reflect foreign exchange translation to Q3/16 foreign exchange rates