


SUPPLEMENTARY FINANCIAL INFORMATION**October 31, 2016**

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

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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					
October 31, 2016 Reference Table for EDTF					
					
Recommendation			2016 Annual Report		
Type of risk	Number	Disclosure	MD&A	Financial Statements	Supplementary Regulatory Capital Disclosures
General	1	The index of risks to which the business is exposed.	66, 70, 80		
	2	The Bank's risk to terminology, measures and key parameters.	63, 65		
	3	Top and emerging risks, and the changes during the reporting period.	46, 68-69, 76-79		
	4	Discussion on the regulatory development and plans to meet new regulatory ratios.	32, 89-90, 106-107		
Risk governance, risk management and business model	5	The Bank's Risk Governance structure.	60-63		
	6	Description of risk culture and procedures applied to support the culture.	63-65		
	7	Description of key risks from the Bank's business model.	66-67		
	8	Stress testing use within the Bank's risk governance and capital management.	64		
Capital Adequacy and risk-weighted assets	9	Pillar 1 capital requirements, and the impact for global systemically important banks.	31-32	185	1-2
	10	a) Regulatory capital components.	33		4, 5, 7
	11	b) Reconciliation of the accounting balance sheet to the regulatory balance sheet.			6
	11	Flow statement of the movements in regulatory capital since the previous reporting period, including changes in common equity tier 1, additional tier 1 and tier 2 capital.	34-35		7
	12	Discussion of targeted level of capital, and the plans on how to establish this.	31-32		
	13	Analysis of risk-weighted assets by risk type, business, and market risk RWAs.	38-42, 67, 115-116	163, 202-206, 209-210	10-12
	14	Analysis of the capital requirements for each Basel asset class.	38-42	163, 202-206	10-19, 23-26
	15	Tabulate credit risk in the Banking Book.	38-42	205-206	16-19, 24-25
	16	Flow statements reconciling the movements in risk-weighted assets for each risk-weighted asset type.	38, 42		9
17	Discussion of Basel III Back-testing requirement including credit risk model performance and validation.	40-41			
Liquidity Funding	18	Analysis of the Bank's liquid assets.	87-91		
	19	Encumbered and unencumbered assets analyzed by balance sheet category.	89-90		
	20	Consolidated total assets, liabilities and off-balance sheet commitments analyzed by remaining contractual maturity at the balance sheet date.	93-95		
	21	Analysis of the Bank's sources of funding and a description of the Bank's funding strategy.	91-93		
Market Risk	22	Linkage of market risk measures for trading and non-trading portfolios and the balance sheet.	86		
	23	Discussion of significant trading and non-trading market risk factors.	81-87	207-210	
	24	Discussion of changes in period on period VaR results as well as VaR assumptions, limitations, backtesting and validation.	81-87	207-210	
	25	Other risk management techniques e.g. stress tests, stressed VaR, tail risk and market liquidity horizon.	81-87	209-210	
Credit Risk	26	Analysis of the aggregate credit risk exposures, including details of both personal and wholesale lending.	75-77, 109-116	170-171, 204-205	11-19, 15-21 ⁽¹⁾
	27	Discussion of the policies for identifying impaired loans, defining impairments and renegotiated loans, and explaining loan forbearance policies.		144-145, 171	
	28	Reconciliations of the opening and closing balances of impaired loans and impairment allowances during the year.	74, 110, 113, 114	171	16-19 ⁽¹⁾
	29	Analysis of counterparty credit risk that arises from derivative transactions.	72-73	161, 163	
	30	Discussion of credit risk mitigation, including collateral held for all sources of credit risk.	72, 75		
Other risks	31	Quantified measures of the management of operational risk.	42, 96-97		
	32	Discussion of publicly known risk items.	46		

⁽¹⁾ In the Supplementary Financial Information Package

HIGHLIGHTS



	QUARTERLY TREND												FULL YEAR		
	2016				2015				2014				2016	2015	2014
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Operating Performance:															
Net Income (\$MM)	2,011	1,959	1,584	1,814	1,843	1,847	1,797	1,726	1,438	2,351	1,800	1,709	7,368	7,213	7,298
Net Income attributable to Common Shareholders (\$MM)	1,908	1,860	1,489	1,730	1,754	1,767	1,727	1,649	1,343	2,267	1,699	1,607	6,987	6,897	6,916
EPS (\$) - Basic	1.58	1.55	1.24	1.44	1.46	1.46	1.43	1.36	1.10	1.86	1.40	1.33	5.80	5.70	5.69
- Diluted	1.57	1.54	1.23	1.43	1.45	1.45	1.42	1.35	1.10	1.85	1.39	1.32	5.77	5.67	5.66
ROE (%) ⁽¹⁾	14.7	14.8	12.1	13.8	14.2	14.7	15.1	14.2	11.9	20.6	16.3	15.4	13.8	14.6	16.1
Core Banking Margin (%) ⁽¹⁾	2.40	2.38	2.38	2.38	2.35	2.40	2.41	2.41	2.39	2.41	2.42	2.35	2.38	2.39	2.39
Productivity Ratio (%) ⁽¹⁾	54.1	52.8	57.9	56.1	53.6	54.4	54.3	54.5	58.5	48.4	52.3	55.0	55.2	54.2	53.4
Effective Tax Rate (%)	21.2	23.6	21.8	19.7	19.4	20.1	20.7	21.7	20.6	20.3	23.6	21.7	21.6	20.4	21.5
Effective Tax Rate (TEB) (%)	22.6	25.1	23.8	24.6	21.9	23.6	24.5	24.8	24.8	23.3	27.1	25.4	24.0	23.7	24.4
Adjusted Net Income (\$MM)															
Adjusted Net Income (\$MM)	2,011	1,959	1,862	1,814	1,843	1,847	1,797	1,726	1,703	1,796	1,800	1,709	7,646	7,213	7,008
Adjusted Net Income attributable to Common Shareholders (\$MM)	1,908	1,860	1,767	1,730	1,754	1,767	1,727	1,649	1,608	1,712	1,699	1,607	7,265	6,897	6,626
Adjusted EPS (\$) - Diluted	1.57	1.54	1.46	1.43	1.45	1.45	1.42	1.35	1.32	1.40	1.39	1.32	6.00	5.67	5.43
Adjusted ROE (%) ⁽¹⁾	14.7	14.8	14.4	13.8	14.2	14.7	15.1	14.2	14.4	15.7	16.3	15.4	14.3	14.6	15.5
Adjusted Productivity Ratio (%) ⁽¹⁾	54.1	52.8	52.2	56.1	53.6	54.4	54.3	54.5	54.2	53.7	52.3	55.0	53.7	54.2	53.8
Adjusted Cash Net Income (\$MM)⁽¹⁾⁽²⁾															
Adjusted Cash Net Income (\$MM)	2,029	1,977	1,882	1,834	1,861	1,864	1,812	1,741	1,718	1,811	1,815	1,726	7,722	7,278	7,070
Adjusted Cash EPS (\$) - Diluted ⁽¹⁾⁽²⁾	1.58	1.55	1.48	1.44	1.46	1.47	1.43	1.36	1.33	1.41	1.40	1.34	6.05	5.72	5.49
Adjusted Cash ROE (%) ⁽¹⁾⁽²⁾	14.8	15.0	14.5	13.9	14.4	14.8	15.3	14.4	14.6	15.8	16.5	15.6	14.5	14.7	15.6
Balance Sheet:															
Total Assets (\$B)	896.3	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)	492.1	483.2	476.9	486.9	468.9	462.1	449.5	451.8	434.2	429.0	430.0	426.1			
Deposits (\$B)	611.9	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)	52.7	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⁾	2,446	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	0.49	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⁾	4,626	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)	550	571	752	539	551	480	448	463	574	398	375	356	2,412	1,942	1,703
- % of Average Net Customer Loans and Acceptances	0.45	0.47	0.64	0.45	0.47	0.42	0.41	0.42	0.53	0.37	0.36	0.34	0.50	0.43	0.40
Capital Measures:															
Common Equity Tier 1 Capital Ratio (%)	11.0	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 (%)	12.4	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 (%)	14.6	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⁾	4.5	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	N/A	17.1	16.8	17.9	17.4			
Common Equity Tier 1 Risk-Weighted Assets (\$MM)	364,048	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 2016 Annual Report for disclosure on non-GAAP measures and adjusting items on Table 2.

(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												FULL YEAR		
	2016				2015				2014				2016	2015	2014
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Valuation:															
Book Value per Share (\$)	43.59	42.14	40.70	42.32	40.80	40.30	38.61	38.75	36.96	36.34	35.33	34.87	43.59	40.80	36.96
Share Price (\$) - High	72.50	67.40	65.97	61.91	64.15	67.29	67.73	71.18	74.39	74.93	66.72	66.75	72.50	71.18	74.93
- Low	65.09	61.20	51.57	51.16	52.58	60.52	61.30	60.75	64.05	66.18	59.92	60.56	51.16	52.58	59.92
- Close	72.08	66.33	65.80	57.39	61.49	64.19	66.53	61.06	69.02	74.01	66.60	61.10	72.08	61.49	69.02
Share Price (Closing) as % of Book Value	165.4	157.4	161.7	135.6	150.7	159.3	172.3	157.6	186.7	203.7	188.5	175.2	165.4	150.7	186.7
Price (Closing) / Earnings Ratio (X) ⁽¹⁾	12.4	11.7	11.8	9.9	10.8	12.0	11.6	10.7	12.1	12.6	12.3	11.7	12.4	10.8	12.1
Market Capitalization (\$MM)	87,065	79,906	79,140	69,015	73,969	77,529	80,499	73,887	83,969	90,083	81,027	74,226	87,065	73,969	83,969
Dividends:															
Common Dividends Paid (\$MM)	893	867	865	843	841	823	823	802	803	779	778	750	3,468	3,289	3,110
Common Dividends/Share (\$)	0.74	0.72	0.72	0.70	0.70	0.68	0.68	0.66	0.66	0.64	0.64	0.62	2.88	2.72	2.56
Shares:															
Number of Common Shares Outstanding at Period End (MM)	1,208	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	1,206	1,203	1,203	1,203	1,205	1,210	1,210	1,215	1,217	1,217	1,215	1,209	1,204	1,210	1,214
- Diluted	1,226	1,222	1,228	1,225	1,227	1,231	1,231	1,220	1,223	1,225	1,222	1,217	1,226	1,232	1,222
Other Information: ⁽²⁾															
Employees	88,901	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	3,113	3,126	3,151	3,161	3,177	3,211	3,244	3,266	3,288	3,286	3,321	3,322			
ABMs	8,144	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	Aa3	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2			
Standard & Poor's ⁽⁴⁾	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+			
Fitch ⁽⁵⁾	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-			
DBRS ⁽⁶⁾	AA	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)

CONSOLIDATED STATEMENT OF INCOME:

	QUARTERLY TREND												FULL YEAR		
	2016				2015				2014				2016	2015	2014
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Interest Income	5,699	5,620	5,473	5,416	5,187	5,143	4,908	5,049	4,891	4,988	4,832	4,829	22,208	20,287	19,540
Interest Expense	2,046	2,018	1,955	1,897	1,816	1,789	1,710	1,880	1,792	1,838	1,781	1,824	7,916	7,195	7,235
Net Interest Income	3,653	3,602	3,518	3,519	3,371	3,354	3,198	3,169	3,099	3,150	3,051	3,005	14,292	13,092	12,305
Non-Interest Income	3,098	3,038	3,076	2,846	2,754	2,770	2,739	2,694	2,648	3,337	2,674	2,640	12,058	10,957	11,299
Total Revenue	6,751	6,640	6,594	6,365	6,125	6,124	5,937	5,863	5,747	6,487	5,725	5,645	26,350	24,049	23,604
Provision for Credit Losses	550	571	752	539	551	480	448	463	574	398	375	356	2,412	1,942	1,703
Total Non-interest Expenses (Page 10)	3,650	3,505	3,817	3,568	3,286	3,334	3,224	3,197	3,361	3,140	2,995	3,105	14,540	13,041	12,601
Income before Taxes	2,551	2,564	2,025	2,258	2,288	2,310	2,265	2,203	1,812	2,949	2,355	2,184	9,398	9,066	9,300
Income Tax Expense	540	605	441	444	445	463	468	477	374	598	555	475	2,030	1,853	2,002
Net Income	2,011	1,959	1,584	1,814	1,843	1,847	1,797	1,726	1,438	2,351	1,800	1,709	7,368	7,213	7,298
Amortization of Intangibles (net of taxes) ⁽¹⁾	18	18	20	20	18	17	15	15	15	15	15	17	76	65	62
Cash Net Income	2,029	1,977	1,604	1,834	1,861	1,864	1,812	1,741	1,453	2,366	1,815	1,726	7,444	7,278	7,360
Net Income Attributable to Non-Controlling Interests in Subsidiaries	72	62	61	56	60	52	40	47	65	50	58	54	251	199	227
Net Income Attributable to Equity Holders of the Bank	1,939	1,897	1,523	1,758	1,783	1,795	1,757	1,679	1,373	2,301	1,742	1,655	7,117	7,014	7,071
Preferred Shareholders	31	37	34	28	29	28	30	30	30	34	43	48	130	117	155
Common Shareholders	1,908	1,860	1,489	1,730	1,754	1,767	1,727	1,649	1,343	2,267	1,699	1,607	6,987	6,897	6,916

(1) Excludes amortization of intangibles related to software.

BUSINESS SEGMENT PERFORMANCE: CANADIAN BANKING


(\$MM)	QUARTERLY TREND												FULL YEAR ⁽¹⁾			
	2016				2015				2014 ⁽¹⁾				2016	2015	2014	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	1,798	1,770	1,718	1,738	1,657	1,633	1,574	1,551	1,532	1,530	1,454	1,480	7,024	6,415	5,996	
Net Fee and Commission Revenues	1,152	1,122	1,093	1,117	1,104	1,109	1,100	1,077	1,063	1,039	988	998	4,484	4,390	4,088	
Net Income (Loss) from Investments in Associated Corporations	25	20	18	15	15	17	19	15	4	23	68	62	78	66	157	
Other Operating Income (TEB)	137	131	227	107	96	100	91	89	89	698	127	104	602	376	1,018	
Total Revenue (TEB)	3,112	3,043	3,056	2,977	2,872	2,859	2,784	2,732	2,688	3,290	2,637	2,644	12,188	11,247	11,259	
Provision for Credit Losses	(217)	(217)	(204)	(194)	(180)	(173)	(169)	(165)	(236)	(152)	(140)	(135)	(832)	(687)	(663)	
Non-interest Expenses	(1,612)	(1,567)	(1,549)	(1,596)	(1,553)	(1,510)	(1,487)	(1,464)	(1,518)	(1,475)	(1,400)	(1,406)	(6,324)	(6,014)	(5,799)	
Income Tax Expense (TEB)	(329)	(329)	(326)	(312)	(302)	(313)	(299)	(288)	(229)	(337)	(273)	(274)	(1,296)	(1,202)	(1,113)	
Net Income	954	930	977	875	837	863	829	815	705	1,326	824	829	3,736	3,344	3,684	
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1	
Net Income Attributable to Equity Holders of the Bank	954	930	977	875	837	863	829	815	705	1,326	823	829	3,736	3,344	3,683	
Profitability Measurements:																
Return on Equity (%) ⁽²⁾	22.4	21.9	23.1	20.8	20.2	21.4	21.5	20.9	18.4	31.9	20.4	19.8	22.0	21.0	22.8	
Net Interest Margin ⁽³⁾	2.39	2.38	2.38	2.35	2.26	2.25	2.26	2.16	2.15	2.17	2.14	2.12	2.38	2.23	2.14	
Provision for Credit Losses as % of Average Net Loans & Acceptances	0.28	0.29	0.28	0.26	0.24	0.23	0.24	0.23	0.33	0.21	0.20	0.19	0.28	0.23	0.23	
Productivity Ratio (%)	51.8	51.5	50.7	53.6	54.1	52.8	53.4	53.6	56.5	44.8	53.1	53.2	51.9	53.5	51.5	
Average Balances (\$B):																
Residential Mortgages	183.6	180.3	179.5	179.3	178.2	175.5	174.1	173.9	172.6	170.7	169.5	169.1	180.7	175.4	170.5	
Tangerine Mortgage Run-Off Portfolio	6.0	7.3	7.9	9.1	9.8	11.8	13.3	14.3	15.5	17.2	18.6	19.4	7.6	12.3	17.7	
Personal & Credit Card Loans	74.9	74.0	72.6	72.2	70.0	68.4	66.8	66.4	64.9	62.6	60.5	59.7	73.4	67.9	61.9	
Business and Government Loans & Acceptances	41.7	41.4	40.7	39.7	39.1	38.9	37.1	35.4	34.8	34.4	32.9	31.9	40.9	37.6	33.5	
Other Assets	6.7	6.7	6.5	6.8	6.7	6.6	6.3	7.1	6.8	7.2	8.9	8.9	6.6	6.7	7.9	
Total Assets	312.9	309.7	307.2	307.1	303.8	301.2	297.6	297.1	294.6	292.1	290.4	289.0	309.2	299.9	291.5	
Personal Deposits	160.3	158.3	157.7	155.0	154.0	149.9	148.5	146.2	145.3	144.9	144.4	144.6	157.8	149.7	144.8	
Non-Personal Deposits	67.5	66.0	65.1	66.0	61.9	60.3	60.3	59.8	59.3	58.4	55.6	55.9	66.2	60.5	57.3	
Total Deposits ⁽⁴⁾	227.8	224.3	222.8	221.0	215.9	210.2	208.8	206.0	204.6	203.3	200.0	200.5	224.0	210.2	202.1	
Other Liabilities	9.1	8.7	8.2	8.0	7.8	7.6	7.4	7.3	6.6	6.3	6.5	5.7	8.5	7.6	6.3	
Total Liabilities	236.9	233.0	231.0	229.0	223.7	217.8	216.2	213.3	211.2	209.6	206.5	206.2	232.5	217.8	208.4	
Period End Balances (\$B)																
Assets under Administration	318	318	310	304	310	315	312	305	296	293	286	275	318	310	296	
Assets under Management	145	144	137	135	135	138	134	130	124	122	118	113	145	135	124	
Other:																
Branches	980	997	1,006	1,010	1,013	1,031	1,038	1,040	1,040	1,038	1,039	1,041				
Employees ⁽⁵⁾	25,462	25,436	26,365	27,143	27,129	28,143	27,616	27,460	26,985	27,654	27,091	26,987				
ABMs	3,546	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 reports Return on Equity that replaced 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) Certain deposits (Tangerine Canadian Mortgage Bonds) have been reclassified to the Other Segment.

(5) 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												FULL YEAR ⁽¹⁾⁽²⁾			
	2016				2015				2014 ⁽¹⁾⁽²⁾				2016	2015	2014	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	1,615	1,596	1,590	1,558	1,510	1,467	1,380	1,349	1,302	1,308	1,289	1,256	6,359	5,706	5,155	
Net Fee and Commission Revenues	671	630	633	645	616	601	564	554	565	519	524	519	2,579	2,335	2,127	
Net Income (Loss) from Investments in Associated Corporations	130	110	111	122	112	144	112	108	93	102	99	117	473	476	411	
Other Operating Income (TEB)	82	88	135	125	119	68	75	64	99	99	116	93	430	326	407	
Total Revenue (TEB)	2,498	2,424	2,469	2,450	2,357	2,280	2,131	2,075	2,059	2,028	2,028	1,985	9,841	8,843	8,100	
Provision for Credit Losses	(294)	(316)	(380)	(291)	(284)	(293)	(266)	(285)	(336)	(242)	(229)	(217)	(1,281)	(1,128)	(1,024)	
Non-interest Expenses	(1,413)	(1,345)	(1,354)	(1,411)	(1,373)	(1,294)	(1,224)	(1,204)	(1,245)	(1,159)	(1,117)	(1,169)	(5,523)	(5,095)	(4,690)	
Income Tax Expense (TEB)	(172)	(174)	(174)	(187)	(136)	(156)	(154)	(122)	(109)	(141)	(174)	(120)	(707)	(568)	(544)	
Net Income	619	589	561	561	564	537	487	464	369	486	508	479	2,330	2,052	1,842	
Net Income Attributable to Non-Controlling Interests	72	62	61	56	60	52	40	47	65	50	57	54	251	199	226	
Net Income Attributable to Equity Holders of the Bank	547	527	500	505	504	485	447	417	304	436	451	425	2,079	1,853	1,616	
Profitability Measurements:																
Return on Equity (%) ⁽³⁾	13.5	12.8	11.9	13.1	13.1	13.3	12.8	12.6	9.3	12.1	13.0	12.3	12.8	13.0	11.7	
Net Interest Margin ⁽⁴⁾	4.77	4.79	4.69	4.57	4.70	4.77	4.67	4.71	4.68	4.81	4.79	4.70	4.71	4.71	4.75	
Provision for Credit Losses as % of Average Net Loans & Acceptances	1.15	1.26	1.50	1.14	1.17	1.27	1.19	1.33	1.62	1.19	1.16	1.11	1.26	1.24	1.27	
Productivity Ratio (%)	56.5	55.5	54.8	57.6	58.2	56.8	57.4	58.0	60.5	57.1	55.1	58.9	56.1	57.6	57.9	
Average Balances (\$B):																
Residential Mortgages	27.4	26.4	26.8	27.0	25.7	24.5	24.6	22.9	21.9	21.3	21.3	20.4	26.9	24.4	21.2	
Personal & Credit Card Loans ⁽⁵⁾	23.8	22.7	23.2	22.4	21.6	20.6	20.3	19.4	19.1	18.6	18.7	17.8	23.0	20.5	18.6	
Business and Government Loans & Acceptances ⁽⁵⁾	52.4	53.0	55.5	54.6	51.3	48.3	48.4	44.7	43.2	42.6	42.8	40.9	53.8	48.2	42.3	
Investment Securities	15.2	14.6	14.2	13.4	12.3	12.0	12.3	11.4	11.3	11.2	11.2	10.8	14.3	12.0	11.1	
Deposits with Banks	14.1	14.1	14.9	15.1	13.8	13.5	12.7	11.4	10.8	11.0	11.9	11.9	14.5	12.9	11.4	
Other Assets	9.3	9.1	10.8	10.6	10.8	9.9	10.0	10.6	10.4	9.5	10.9	10.6	10.1	10.2	10.4	
Total Assets	142.2	139.9	145.4	143.1	135.5	128.8	128.3	120.4	116.7	114.2	116.8	112.4	142.6	128.2	115.0	
Personal Deposits	34.1	33.0	33.8	33.3	31.3	29.7	29.4	27.3	26.5	25.9	26.6	24.9	33.5	29.4	26.0	
Non-Personal Deposits	55.8	53.6	53.4	53.1	47.2	45.8	44.1	40.9	39.3	39.0	39.5	38.4	54.0	44.5	39.0	
Total Deposits	89.9	86.6	87.2	86.4	78.5	75.5	73.5	68.2	65.8	64.9	66.1	63.3	87.5	73.9	65.0	
Other Liabilities	18.9	21.8	24.3	22.1	20.4	20.2	20.2	20.9	20.7	19.4	20.3	19.4	21.8	20.4	20.0	
Total Liabilities	108.8	108.4	111.5	108.5	98.9	95.7	93.7	89.1	86.5	84.3	86.4	82.7	109.3	94.3	85.0	
Period End Balances (\$B): ⁽⁶⁾																
Assets under Administration	86	82	80	82	81	81	75	75	72	71	76	63	86	81	72	
Assets under Management	47	44	43	44	44	45	43	43	41	43	41	40	47	44	41	
Other: ⁽⁶⁾																
Branches ⁽⁷⁾	1,826	1,823	1,836	1,831	1,864	1,877	1,898	1,913	1,955	1,954	1,985	1,984				
Employees ⁽⁷⁾	52,133	51,972	52,086	50,908	51,133	51,374	49,216	49,365	49,720	49,298	49,178	49,317				
ABMs	4,598	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 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 continue to be reported in International Banking.

(3) Effective Q1 2016, the Bank reports Return on Equity that replaced 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												FULL YEAR ⁽¹⁾			
	2016				2015				2014 ⁽¹⁾				2016	2015	2014	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	345	337	309	302	273	272	259	267	261	273	270	260	1,293	1,071	1,064	
Net Fee and Commission Revenues	436	450	386	318	338	352	394	346	417	438	337	383	1,590	1,430	1,575	
Net Income (Loss) from Investments in Associated Corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Operating Income (TEB)	394	364	363	428	318	341	445	419	332	411	468	381	1,549	1,523	1,592	
Total Revenue (TEB)	1,175	1,151	1,058	1,048	929	965	1,098	1,032	1,010	1,122	1,075	1,024	4,432	4,024	4,231	
Provision for Credit Losses	(39)	(38)	(118)	(54)	(27)	(14)	(13)	(13)	(2)	(4)	(6)	(4)	(249)	(67)	(16)	
Non-interest Expenses	(533)	(507)	(493)	(507)	(450)	(464)	(467)	(465)	(477)	(477)	(437)	(489)	(2,040)	(1,846)	(1,880)	
Income Tax Expense (TEB)	(142)	(185)	(124)	(121)	(127)	(112)	(169)	(150)	(152)	(174)	(196)	(143)	(572)	(558)	(665)	
Net Income	461	421	323	366	325	375	449	404	379	467	436	388	1,571	1,553	1,670	
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Income Attributable to Equity Holders of the Bank	461	421	323	366	325	375	449	404	379	467	436	388	1,571	1,553	1,670	
Profitability Measurements:																
Return on Equity (%) ⁽²⁾	15.5	13.7	10.0	11.4	10.5	12.4	15.3	13.9	13.1	16.7	16.5	14.5	12.6	13.0	15.2	
Net Interest Margin ^{(3) (4) (5)}	1.78	1.72	1.60	1.58	1.60	1.62	1.64	1.72	1.73	1.71	1.67	1.66	1.67	1.65	1.69	
Provision for Credit Losses as % of Average Net Loans & Acceptances	0.19	0.19	0.57	0.27	0.14	0.08	0.08	0.08	0.02	0.02	0.04	0.03	0.30	0.10	0.03	
Productivity Ratio (%)	45.4	44.0	46.6	48.4	48.4	48.1	42.5	45.0	47.2	42.5	40.7	47.8	46.0	45.9	44.4	
Average Balances (\$B):																
Business and Government Loans & Acceptances	80.7	81.4	83.5	80.7	74.6	70.1	70.7	65.0	62.7	63.5	66.4	62.8	81.7	70.1	63.8	
Securities Purchased Under Resale Agreements	98.1	95.2	98.3	99.5	98.6	97.7	98.9	94.6	92.2	88.1	84.8	83.0	97.8	97.4	87.1	
Trading Assets - Securities	86.4	79.2	82.9	90.2	83.0	85.9	96.1	98.5	96.8	101.3	101.3	94.7	84.7	90.8	98.5	
- Loans	19.5	19.2	17.5	17.8	17.9	17.0	18.0	16.3	13.6	12.4	12.6	11.0	18.6	17.3	12.4	
Investment Securities	5.6	6.0	6.5	6.4	6.4	6.6	7.4	6.9	7.2	8.0	7.3	7.3	6.1	6.8	7.4	
Deposits with Banks	7.1	6.0	5.1	5.8	5.1	5.7	6.6	6.4	4.1	4.2	3.2	3.3	6.0	5.9	3.7	
Other Assets	53.3	54.0	58.5	57.6	55.5	51.7	57.2	51.5	40.9	36.6	37.6	36.9	55.7	53.9	38.1	
Total Assets	350.7	341.0	352.3	358.0	341.1	334.7	354.9	339.2	317.6	314.2	313.3	299.0	350.6	342.4	311.0	
Total Deposits	82.3	79.6	74.6	72.5	63.9	61.7	64.5	63.2	59.0	56.8	63.0	58.3	77.3	63.3	59.3	
Other Liabilities	190.3	184.6	202.7	192.0	178.1	169.9	182.1	175.3	165.3	157.9	154.5	155.0	192.5	176.3	158.2	
Total Liabilities	272.6	264.2	277.3	264.5	242.0	231.6	246.6	238.5	224.3	214.7	217.6	213.3	269.8	239.6	217.4	
Other:																
Employees - In Canada	1,291	1,300	1,234	1,305	1,266	1,276	1,236	1,239	1,235	1,281	1,274	1,290				
- Outside Canada	1,292	1,287	1,348	1,382	1,380	1,381	1,343	1,350	1,416	1,424	1,396	1,409				
- Total	2,583	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 reports Return on Equity that replaced 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												FULL YEAR		
	2016				2015				2014				2016	2015	2014
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Net Interest Income (TEB) ⁽²⁾	(105)	(101)	(99)	(79)	(69)	(18)	(15)	2	4	39	38	9	(384)	(100)	90
Net Fee and Commission Revenues	(4)	(2)	(2)	(2)	(18)	-	(7)	(5)	(3)	(34)	(7)	(9)	(10)	(30)	(53)
Net Income from Investments in Associated Corporations ⁽³⁾	(38)	(33)	(31)	(35)	(31)	(41)	(32)	(33)	(25)	(31)	(40)	(44)	(137)	(137)	(140)
Other Operating Income (TEB) ⁽²⁾	113	158	143	6	85	79	(22)	60	14	73	(6)	36	420	202	117
Total Revenue (TEB)	(34)	22	11	(110)	(33)	20	(76)	24	(10)	47	(15)	(8)	(111)	(65)	14
Provision for Credit Losses	-	-	(50)	-	(60)	-	-	-	-	-	-	-	(50)	(60)	-
Operating Expenses	(92)	(86)	(421)	(54)	90	(66)	(46)	(64)	(121)	(29)	(41)	(41)	(653)	(86)	(232)
Income Tax Expense (TEB) ⁽²⁾	103	83	183	176	120	118	154	83	116	54	88	62	545	475	320
Net Income	(23)	19	(277)	12	117	72	32	43	(15)	72	32	13	(269)	264	102
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	(23)	19	(277)	12	117	72	32	43	(15)	72	32	13	(269)	264	102
Net Income Attributable to Preferred Shareholders of the Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Common Shareholders of the Bank	(23)	19	(277)	12	117	72	32	43	(15)	72	32	13	(269)	264	102
Average Balances (\$B): ⁽⁴⁾															
Total Assets	113	117	114	103	101	95	89	79	78	81	78	77	111	91	78
Total Deposits	227	231	235	241	246	244	243	225	226	228	228	215	233	238	224
Other Liabilities	17	18	8	13	17	18	19	20	9	16	12	14	14	19	14
Total Liabilities	244	249	243	254	263	262	262	245	235	244	240	229	247	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												FULL YEAR		
	2016				2015				2014				2016	2015	2014
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
NET INTEREST MARGIN:															
Net Interest Income	3,653	3,602	3,518	3,519	3,371	3,354	3,198	3,169	3,099	3,150	3,051	3,005	14,292	13,092	12,305
Core Banking Margin %	2.40	2.38	2.38	2.38	2.35	2.40	2.41	2.41	2.39	2.41	2.42	2.35	2.38	2.39	2.39
REVENUE FROM TRADING OPERATIONS (\$MM):															
Interest Rate and Credit	186	155	147	125	121	83	113	83	57	89	144	125	613	400	415
Equities	36	42	32	(9)	22	26	47	82	7	19	39	27	101	177	92
Commodities	79	93	103	101	74	77	115	79	87	84	98	90	376	345	359
Foreign Exchange	55	67	60	80	52	47	38	64	45	37	51	75	262	201	208
Other	21	24	12	(6)	8	15	27	12	(14)	34	12	8	51	62	40
sub-total	377	381	354	291	277	248	340	320	182	263	344	325	1,403	1,185	1,114
Taxable Equivalent Adjustment	46	47	50	146	71	105	113	87	95	84	81	77	289	376	337
Total (TEB)	423	428	404	437	348	353	453	407	277	347	425	402	1,692	1,561	1,451
ASSETS UNDER ADMINISTRATION (\$B):															
Personal															
Retail Brokerage	163.5	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	106.4	105.1	102.3	102.4	100.2	101.2	96.9	96.8	95.1	93.9	99.3	89.4			
Mutual Funds	269.9	267.0	259.4	254.6	256.1	260.0	253.8	249.0	243.9	242.1	242.3	225.7			
Institutional	139.2	134.5	129.6	128.9	130.7	133.8	130.1	128.9	122.5	121.0	117.3	112.9			
Total	472.8	464.9	453.5	452.6	453.9	459.8	445.8	440.8	427.5	421.9	419.0	393.1			
ASSETS UNDER MANAGEMENT (\$B):															
Personal	47.9	46.1	43.0	42.8	43.0	42.7	40.3	38.0	35.7	36.8	35.2	33.6			
Mutual Funds	125.1	122.5	117.7	117.6	117.7	120.8	117.3	116.2	110.6	109.7	106.0	102.3			
Institutional	19.7	19.3	18.7	18.6	18.3	19.4	19.2	19.6	18.5	18.3	17.6	17.4			
Total	192.7	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												FULL YEAR		
	2016				2015				2014				2016	2015	2014
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Fee and Commission Revenues:															
Card Revenues	355	345	330	329	286	281	263	259	247	230	224	232	1,359	1,089	933
Deposit and Payment Services	238	234	233	244	234	237	230	227	228	230	222	221	949	928	901
Deposit Services	84	84	80	82	78	78	76	75	73	72	69	68	330	307	282
Other Payment Services	322	318	313	326	312	315	306	302	301	302	291	289	1,279	1,235	1,183
Credit Fees	229	222	206	213	202	200	195	190	194	196	176	212	870	787	778
Commitment and Other Credit Fees	69	72	71	72	69	69	66	62	59	59	59	59	284	266	236
Acceptance Fees	298	294	277	285	271	269	261	252	253	255	235	271	1,154	1,053	1,014
Other Banking Revenues	124	106	105	101	117	109	90	90	114	93	80	92	436	406	379
Total Banking Revenues	1,099	1,063	1,025	1,041	986	974	920	903	915	880	830	884	4,228	3,783	3,509
Mutual Funds	413	406	393	412	406	415	405	393	383	371	359	355	1,624	1,619	1,468
Brokerage Fees	262	248	245	255	251	255	254	247	246	232	234	231	1,010	1,007	943
Investment Management and Trust Services	112	114	109	108	107	112	112	109	107	106	106	100	443	440	419
Investment Management and Custody	50	50	53	52	46	55	53	50	52	49	48	45	205	204	194
Personal and Corporate Trust	162	164	162	160	153	167	165	159	159	155	154	145	648	644	613
Total Wealth Management Revenues	837	818	800	827	810	837	824	799	788	758	747	731	3,282	3,270	3,024
Underwriting and Other Advisory Fees	170	202	143	79	109	113	173	130	212	201	146	153	594	525	712
Non-Trading Foreign Exchange Fees	136	131	138	135	122	130	116	124	106	107	98	109	540	492	420
Other	154	131	140	132	125	123	119	111	109	102	106	95	557	478	412
Total Fee and Commission Revenues	2,396	2,345	2,246	2,214	2,152	2,177	2,152	2,067	2,130	2,048	1,927	1,972	9,201	8,548	8,077
Fee and Commission Expenses:															
Card Expenses	118	120	112	109	90	90	77	70	66	63	64	60	459	327	253
Deposit and Payment Services Expenses	23	25	24	27	23	25	25	23	21	23	21	21	99	96	86
Other Expenses	1	-	-	-	1	-	-	-	1	-	-	-	1	1	1
Total Fee and Commission Expenses	142	145	136	136	114	115	102	93	88	86	85	81	559	424	340
Net Fee and Commission Revenues	2,254	2,200	2,110	2,078	2,038	2,062	2,050	1,974	2,042	1,962	1,842	1,891	8,642	8,124	7,737
Net Income from Investments in Associated Corporations	117	97	98	102	96	120	99	90	72	94	127	135	414	405	428
Other Operating Income:															
Revenue from Trading Operations	377	381	354	291	277	248	340	320	182	263	344	325	1,403	1,185	1,114
Net Gain on Investment Securities	96	143	165	130	182	136	139	182	200	180	219	142	534	639	741
Insurance underwriting income, net of claims	150	153	146	154	147	142	137	130	124	123	112	115	603	556	474
Other	104	64	203	91	14	62	(26)	(2)	28	715	30	32	462	48	805
Total	727	741	868	666	620	588	590	630	534	1,281	705	614	3,002	2,428	3,134
Total Non-Interest Income	3,098	3,038	3,076	2,846	2,754	2,770	2,739	2,694	2,648	3,337	2,674	2,640	12,058	10,957	11,299

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (SPOT BALANCES)



(\$MM)	QUARTERLY TREND											
	2016				2015				2014			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Assets												
Cash and Deposits with Financial Institutions	46,344	69,774	61,215	75,253	73,927	82,789	60,664	65,894	56,730	49,964	59,758	55,321
Precious Metals	8,442	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	87,287	81,625	80,615	84,322	78,380	83,396	92,095	86,695	95,363	104,319	103,535	99,583
- Loans	19,421	20,278	19,060	17,960	18,341	17,306	17,279	18,990	14,508	12,912	12,271	11,798
- Other	1,853	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	108,561	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	221	228	210	296	320	126	129	119	111	111	114	114
Securities Purchased under Resale Agreements and Securities Borrowed	92,129	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	41,657	43,990	42,318	51,958	41,003	47,207	37,669	55,435	33,439	24,952	25,223	30,391
Investment Securities	72,919	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	222,888	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	99,502	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	162,400	159,820	158,875	166,478	153,850	149,276	139,944	142,984	131,098	129,015	132,192	129,493
- Sub-total	484,790	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	(4,626)	(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	480,164	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	11,978	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	422	886	803	720	649	708	517	643	565	705	681	699
- Investment Property	20	20	22	27	28	43	41	43	41	47	48	49
- Land, Buildings and Equipment	2,500	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	4,299	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	12,141	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	2,021	2,135	2,273	2,294	2,034	2,229	2,031	2,354	1,763	1,899	1,972	1,970
- Other Assets	12,448	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	45,829	43,768	43,526	45,175	42,401	41,790	43,150	43,070	38,015	38,521	41,160	41,314
Total Assets	896,266	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			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Liabilities												
Deposits												
- Personal	199,302	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	372,303	387,099	374,272	395,737	375,144	377,054	358,400	364,260	342,367	332,738	337,695	329,724
- Banks	40,272	48,405	42,171	40,384	35,731	39,439	36,569	39,365	36,487	38,113	40,539	35,569
- Total Deposits	611,877	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⁾	1,459	1,643	1,629	1,582	1,486	1,376	1,102	736	465	275	181	178
Other												
- Acceptances	11,978	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	23,312	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	42,387	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	97,083	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	587	702	835	593	584	676	670	948	1,009	1,114	824	812
- Subordinated Debentures	7,633	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	536	505	678	332	315	323	409	484	518	331	332	333
- Deferred Tax Liabilities	611	644	823	549	599	523	449	493	454	554	663	568
- Other	40,982	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	225,109	218,553	230,193	231,485	200,613	205,936	209,835	215,358	201,973	197,724	192,591	195,881
Total Liabilities	838,445	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	15,513	15,314	15,194	15,172	15,141	15,185	15,186	15,173	15,231	15,141	14,999	14,889
- Retained Earnings	34,752	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)	2,240	1,531	825	3,401	2,455	2,673	1,362	2,436	949	700	943	1,345
- Other Reserves	152	166	171	173	173	176	180	181	176	178	195	195
- Total Common Equity	52,657	50,761	48,947	50,896	49,085	48,674	46,712	46,893	44,965	44,236	42,986	42,357
Preferred Shares	3,594	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	56,251	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	1,570	1,449	1,440	1,475	1,460	1,353	1,297	1,354	1,312	1,276	1,237	1,168
Total Equity	57,821	55,304	53,826	55,655	53,479	52,961	50,943	51,181	49,211	48,446	47,457	47,359
Total Liabilities and Equity	896,266	906,844	894,961	919,613	856,497	863,064	837,161	851,873	805,666	791,509	791,772	782,835

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

AVERAGE BALANCE SHEET



(\$MM)	QUARTERLY TREND												FULL YEAR		
	2016				2015				2014				2016	2015	2014
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Deposits with Financial Institutions	64,629	68,912	66,688	70,731	78,384	75,630	69,765	60,582	59,506	62,024	59,318	59,681	67,746	71,102	60,139
Trading Assets - Securities	89,454	83,212	87,547	94,453	86,253	88,895	99,117	101,422	98,732	103,656	103,750	97,519	88,619	93,879	100,891
- Loans	19,559	19,269	17,540	17,816	17,920	17,010	18,076	16,425	13,668	12,359	12,569	10,996	18,595	17,352	12,397
- Total	109,013	102,481	105,087	112,269	104,173	105,905	117,193	117,847	112,400	116,015	116,319	108,515	107,214	111,231	113,288
Securities Purchased under Resale Agreements and Securities Borrowed	100,182	97,014	100,349	101,649	100,840	100,165	100,951	97,588	96,556	91,141	89,297	87,510	99,795	99,877	91,142
Investment Securities including Investments in Associates	74,078	71,411	68,895	56,596	46,030	43,245	44,221	41,262	41,278	41,641	41,799	40,238	67,825	43,685	41,234
Loans to Customers - Residential Mortgages	220,838	217,553	217,610	218,546	216,491	214,140	214,244	212,896	211,752	210,759	210,884	210,317	218,642	214,444	210,928
- Personal and Credit Cards	98,955	97,153	96,190	94,812	90,840	88,198	86,065	84,729	83,154	80,374	78,536	77,045	96,781	87,470	79,625
- Business and Government	159,914	160,876	164,868	159,915	150,617	143,360	142,515	132,510	127,636	129,953	130,691	124,525	161,353	142,248	128,351
- Sub-total	479,707	475,582	478,668	473,273	457,948	445,698	442,824	430,135	422,542	421,086	420,111	411,887	476,776	444,162	418,904
- Allowance for Credit Losses	4,686	4,646	4,600	4,441	4,230	4,083	3,830	3,911	3,770	3,529	3,547	3,448	4,593	4,015	3,574
- Total	475,021	470,936	474,068	468,832	453,718	441,615	438,994	426,224	418,772	417,557	416,564	408,439	472,183	440,147	415,330
Total Earning Assets	822,923	810,754	815,087	810,077	783,145	766,560	771,124	743,503	728,512	728,378	723,297	704,383	814,763	766,042	721,133
Derivative Financial Instruments	41,908	43,105	47,810	46,831	45,963	40,471	46,202	41,125	29,424	25,752	27,517	27,000	44,642	42,672	27,592
Customers' Liability under Acceptances	11,814	11,484	10,976	11,486	11,150	12,129	11,453	10,879	11,118	9,416	10,530	10,468	11,443	11,403	10,382
Other Assets	42,643	43,040	44,350	42,177	41,113	40,343	40,991	39,900	37,577	37,341	36,375	35,245	42,996	40,490	36,534
Total Assets	919,288	908,383	918,223	910,571	881,371	859,503	869,770	835,407	806,631	800,887	797,719	777,096	913,844	860,607	795,641
Deposits from Customers	580,919	578,640	576,981	582,428	567,706	553,533	551,172	525,777	519,689	512,881	515,534	501,388	579,757	549,534	512,336
Deposits from Banks	46,506	43,206	42,560	38,937	36,298	37,865	38,469	36,610	36,170	40,078	41,257	36,023	42,804	37,301	38,358
	627,425	621,846	619,541	621,365	604,004	591,398	589,641	562,387	555,859	552,959	556,791	537,411	622,561	586,835	550,694
Securities Sold Short	27,307	25,766	28,024	30,383	24,093	27,072	28,461	32,467	36,371	32,273	31,041	32,042	27,869	28,019	32,937
Obligations Related to Securities Sold under Repurchase Agreements and Securities Lent	103,282	99,441	100,228	93,625	90,836	90,272	91,563	90,098	88,418	88,599	86,835	85,153	99,138	90,685	87,265
Subordinated Debentures	7,502	7,516	7,566	7,391	6,137	6,113	5,335	4,862	4,861	4,860	5,687	5,871	7,493	5,614	5,317
Other Liabilities	97,172	99,088	107,961	103,227	103,076	92,674	103,721	95,430	72,292	74,095	69,664	70,112	101,481	97,911	71,740
Shareholders' Equity															
- Common Shares, Retained Earnings, Accumulated Other Comprehensive Income (Loss) and Other Reserves	51,709	49,854	49,921	49,990	48,880	47,691	46,803	45,929	44,601	43,611	42,672	41,261	50,469	47,266	42,942
- Preferred Shares	3,343	3,420	3,535	3,109	2,934	2,934	2,934	2,934	2,934	3,224	3,813	4,070	3,351	2,934	3,508
- Non-Controlling Interests in Subsidiaries	1,548	1,452	1,447	1,481	1,411	1,349	1,312	1,300	1,295	1,266	1,216	1,176	1,482	1,343	1,238
- Total Shareholders' Equity	56,600	54,726	54,903	54,580	53,225	51,974	51,049	50,163	48,830	48,101	47,701	46,507	55,302	51,543	47,688
Total Liabilities and Shareholders' Equity	919,288	908,383	918,223	910,571	881,371	859,503	869,770	835,407	806,631	800,887	797,719	777,096	913,844	860,607	795,641

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY


(\$MM)	QUARTERLY TREND												FULL YEAR		
	2016				2015				2014				2016	2015	2014
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Common Shares:															
Balance at Beginning of Period	15,314	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	14,516
Share issuance, net of repurchase/redemptions	199	120	22	31	(44)	(1)	13	(58)	90	142	110	373	372	(90)	715
Balance at End of Period	15,513	15,314	15,194	15,172	15,141	15,185	15,186	15,173	15,231	15,141	14,999	14,889	15,513	15,141	15,231
Retained Earnings:															
Balance at Beginning of Period	33,750	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	25,068
Net Income attributable to Common Shareholders of the Bank	1,908	1,860	1,489	1,730	1,754	1,767	1,727	1,649	1,343	2,267	1,699	1,607	6,987	6,897	6,916
Dividends Paid to Common Shareholders of the Bank	(893)	(867)	(865)	(843)	(841)	(823)	(823)	(802)	(803)	(779)	(778)	(750)	(3,468)	(3,289)	(3,110)
Shares redeemed	-	-	(12)	(49)	(245)	(136)	(23)	(357)	(147)	(120)	-	3	(61)	(761)	(264)
Other	(13)	-	(5)	(4)	8	(152)	-	4	(1)	-	-	-	(22)	(140)	(1)
Balance at End of Period	34,752	33,750	32,757	32,150	31,316	30,640	29,984	29,103	28,609	28,217	26,849	25,928	34,752	31,316	28,609
Accumulated Other Comprehensive Income (Loss):															
Balance at Beginning of Period	1,531	825	3,401	2,455	2,673	1,362	2,436	949	700	943	1,345	388	2,455	949	388
Other Comprehensive Income, net of Income Tax															
Foreign Currency Translation	802	991	(2,826)	1,455	(276)	1,400	(1,455)	2,264	309	(101)	(385)	1,050	422	1,933	873
Available-for-Sale Securities	(49)	33	13	(177)	(306)	(87)	(29)	(48)	(85)	14	6	24	(180)	(470)	(41)
Cash Flow Hedges	(185)	79	259	104	112	(65)	107	(99)	38	3	32	(79)	257	55	(6)
Other	141	(397)	(22)	(436)	252	63	303	(630)	(13)	(159)	(55)	(38)	(714)	(12)	(265)
Total	709	706	(2,576)	946	(218)	1,311	(1,074)	1,492	249	(243)	(402)	957	(215)	1,506	561
Balance at End of Period	2,240	1,531	825	3,401	2,455	2,673	1,362	2,436	949	700	943	1,345	2,240	2,455	949
Other Reserves:															
Balance at Beginning of Period	166	171	173	173	176	180	181	176	178	195	195	193	173	176	193
Share-based payments	-	1	1	5	2	1	2	9	3	3	4	20	7	14	30
Shares issued	(14)	(6)	(3)	(5)	(5)	(5)	(3)	(4)	(4)	(8)	(4)	(18)	(28)	(17)	(34)
Other	-	-	-	-	-	-	-	-	(1)	(12)	-	-	-	-	(13)
Balance at End of Period	152	166	171	173	173	176	180	181	176	178	178	195	152	173	176
Total Common Equity at End of Period	52,657	50,761	48,947	50,896	49,085	48,674	46,712	46,893	44,965	44,236	42,986	42,357	52,657	49,085	44,965
Composition of Accumulated Other Comprehensive Income (Loss):															
Foreign Currency Translation	3,055	2,253	1,262	4,088	2,633	2,909	1,509	2,964	700	391	492	877			
Available-for-Sale Securities	14	63	30	17	194	500	587	616	664	749	735	729			
Cash Flow Hedges	264	449	370	111	7	(105)	(40)	(147)	(48)	(86)	(89)	(121)			
Other	(1,093)	(1,234)	(837)	(815)	(379)	(631)	(694)	(997)	(367)	(354)	(195)	(140)			
Total	2,240	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												FULL YEAR			
	2016				2015				2014				2016	2015	2014	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Preferred Shares:																
Balance at Beginning of Period	3,094	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	4,084	
Shares Issued	500	-	500	350	-	-	-	-	-	-	-	-	1,350	-	-	
Shares Redeemed	-	(345)	(345)	-	-	-	-	-	-	(300)	(600)	(250)	(690)	-	(1,150)	
Net Income attributable to Preferred Shareholders of the Bank	31	37	34	28	29	28	30	30	30	34	43	48	130	117	155	
Dividends paid to Preferred Shareholders of the Bank	(31)	(37)	(34)	(28)	(29)	(28)	(30)	(30)	(30)	(34)	(43)	(48)	(130)	(117)	(155)	
Balance at End of Period	3,594	3,094	3,439	3,284	2,934	2,934	2,934	2,934	2,934	2,934	3,234	3,834	3,594	2,934	2,934	
Non-Controlling Interests: Non-Controlling Interests in Subsidiaries:																
Balance at Beginning of Period	1,449	1,440	1,475	1,460	1,353	1,297	1,354	1,312	1,276	1,237	1,168	1,138	1,460	1,312	1,138	
Net Income attributable to Non-Controlling Interests in Subsidiaries	72	62	61	56	60	52	40	47	65	50	58	54	251	199	227	
Other Comprehensive Income, net of Income Tax	59	(28)	(55)	10	1	(34)	(60)	18	(18)	8	39	(7)	(14)	(75)	22	
Distributions to Non-Controlling Interests	(11)	(24)	(42)	(39)	(12)	(16)	(37)	(21)	(11)	(14)	(33)	(18)	(116)	(86)	(76)	
Other	1	(1)	1	(12)	58	54	-	(2)	-	(5)	5	1	(11)	110	1	
Balance at End of Period	1,570	1,449	1,440	1,475	1,460	1,353	1,297	1,354	1,312	1,276	1,237	1,168	1,570	1,460	1,312	
Total Equity at End of Period	57,821	55,304	53,826	55,655	53,479	52,961	50,943	51,181	49,211	48,446	47,457	47,359	57,821	53,479	49,211	

CUSTOMER LOANS AND ACCEPTANCES BY TYPE OF BORROWER


(\$ billions)	October 31, 2016		July 31, 2016		April 30, 2016		January 31, 2016		October 31, 2015	
	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total
Residential Mortgages	222.9	44.9	219.4	45.0	216.5	45.0	219.0	44.6	217.5	46.0
Personal Loans & Credit Cards	99.5	20.0	98.1	20.1	95.9	19.9	95.4	19.4	91.5	19.3
Personal	322.4	64.9	317.5	65.1	312.4	64.9	314.4	64.0	309.0	65.3
Financial Services										
Non-Bank	16.1	3.2	15.2	3.1	15.1	3.1	16.4	3.3	14.3	3.0
Bank ⁽¹⁾	3.7	0.7	3.3	0.7	4.4	0.9	5.9	1.2	6.7	1.4
Wholesale and Retail	22.1	4.5	21.7	4.4	22.1	4.6	23.0	4.7	21.5	4.6
Real Estate and Construction	22.6	4.5	21.5	4.4	20.1	4.2	20.8	4.2	19.5	4.1
Energy	15.6	3.1	16.1	3.3	16.3	3.4	17.9	3.6	16.5	3.5
Transportation	9.0	1.8	9.1	1.9	9.1	1.9	9.7	2.0	9.1	1.9
Automotive	11.5	2.3	11.7	2.4	11.8	2.5	11.2	2.3	10.4	2.2
Agriculture	8.8	1.8	9.1	1.9	8.9	1.9	9.4	1.9	8.1	1.7
Hospitality and Leisure	3.5	0.7	3.5	0.7	3.8	0.8	4.0	0.8	3.6	0.8
Mining ⁽⁴⁾	5.4	1.1	5.1	1.1	5.3	1.1	5.5	1.1	4.5	0.9
Metals Refinery and Processing ⁽⁴⁾	2.5	0.5	2.4	0.5	2.5	0.5	2.9	0.6	2.8	0.6
Utilities	7.8	1.6	8.3	1.7	8.7	1.8	8.1	1.7	5.8	1.2
Health Care	5.2	1.1	5.7	1.2	5.3	1.1	5.5	1.1	5.0	1.1
Technology and Media	11.8	2.4	10.5	2.2	9.8	2.0	9.3	1.9	9.1	1.9
Chemical	1.6	0.3	1.6	0.3	1.6	0.3	1.6	0.3	2.0	0.4
Food and Beverage	4.9	1.0	4.5	0.9	4.8	1.0	5.3	1.1	4.9	1.0
Forest Products	2.5	0.5	2.6	0.5	2.5	0.5	1.9	0.4	1.7	0.4
Other ⁽²⁾	14.7	3.0	13.4	2.7	12.2	2.6	13.2	2.7	13.6	2.9
Sovereign ⁽³⁾	5.0	1.0	4.9	1.0	4.6	0.9	5.3	1.1	5.0	1.1
Business and government	174.3	35.1	170.2	34.9	168.9	35.1	176.9	36.0	164.1	34.7
Total loans and acceptances	496.7	100.0	487.7	100.0	481.3	100.0	491.3	100.0	473.1	100.0
Total allowance for loan losses	(4.6)		(4.5)		(4.4)		(4.4)		(4.2)	
Total loans and acceptances net of allowance for loan losses	492.1		483.2		476.9		486.9		468.9	

(1) Deposit taking institutions and securities firms.

(2) Other related to \$3.2 billion in financing products, \$2.4 billion in services and \$2.0 billion in wealth management.

(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⁾			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
GROSS IMPAIRED LOANS: ⁽³⁾												
<u>Canadian Banking</u>												
Retail	1,003	934	892	886	843	870	884	964	887	776	768	754
Commercial	228	233	262	270	208	220	211	210	207	215	252	250
	1,231	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	2,227	2,264	2,176	2,284	2,157	2,150	2,010	2,090	1,850	1,787	1,722	1,656
Commercial	1,401	1,344	1,355	1,351	1,183	1,228	1,125	1,151	1,176	915	943	915
	3,628	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	27	36	93	77	138	51	85	99	22	-	-	-
U.S.A.	210	244	139	12	11	22	20	24	11	86	128	133
Europe	85	83	88	129	72	78	15	-	-	32	33	45
Asia	213	208	88	49	46	48	47	51	47	53	54	53
	535	571	408	267	267	199	167	174	80	171	215	231
Total Gross Impaired Loans	5,394	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	347	358	327	351	300	316	326	390	337	320	298	294
Commercial	68	77	105	98	51	57	43	43	22	23	50	48
	415	435	432	449	351	373	369	433	359	343	348	342
<u>International Banking</u>												
Retail	829	840	815	897	844	857	916	941	819	788	788	737
Commercial	823	793	846	841	714	735	777	764	772	640	655	595
	1,652	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	20	28	55	47	99	36	63	82	19	-	-	-
U.S.A.	163	185	101	2	5	15	17	22	11	63	104	112
Europe	47	46	51	81	57	62	11	-	-	13	14	18
Asia	149	164	47	18	15	18	19	24	22	30	32	29
	379	423	254	148	176	131	110	128	52	106	150	159
Total Net Impaired Loans	2,446	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⁾			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Balance at Beginning 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	3,701
Net Classifications⁽³⁾												
<u>Canadian Retail</u>												
New Classifications	579	513	496	481	452	466	416	443	516	469	404	390
Declassifications	-	-	-	-	-	-	-	-	-	-	-	-
Payments	(271)	(236)	(262)	(220)	(255)	(262)	(288)	(190)	(240)	(280)	(244)	(248)
Sales	-	-	-	-	-	-	-	-	-	-	-	-
Net Classifications	308	277	234	261	197	204	128	253	276	189	160	142
<u>Canadian Commercial</u>												
New Classifications	16	33	41	93	20	24	19	33	18	24	35	23
Declassifications	-	-	(7)	(2)	-	-	(2)	(4)	(2)	(3)	(2)	(18)
Payments	(7)	(37)	(16)	(18)	(10)	(7)	(3)	(11)	(4)	(30)	(8)	(5)
Sales	-	-	(6)	-	(1)	-	-	-	-	(1)	-	-
Net Classifications	9	(4)	12	73	9	17	14	18	12	(10)	25	-
<u>International Retail</u>												
New Classifications	297	333	313	323	276	299	313	388	285	310	320	253
Declassifications	-	-	-	-	-	-	-	-	-	-	-	-
Payments	-	-	-	-	-	-	-	-	-	-	-	-
Sales	-	-	-	-	-	-	-	-	-	-	-	-
Net Classifications	297	333	313	323	276	299	313	388	285	310	320	253
<u>International Commercial</u>												
New Classifications	104	61	222	172	86	118	64	88	348	102	126	84
Declassifications	(11)	(2)	-	-	(1)	(3)	-	(3)	(3)	(2)	-	(2)
Payments	(34)	(73)	(19)	(37)	(66)	(21)	(22)	(59)	(45)	(73)	(33)	(24)
Sales	-	-	-	-	-	-	-	-	-	-	-	-
Net Classifications	59	(14)	203	135	19	94	42	26	300	27	93	58
<u>Global Banking and Markets</u>												
New Classifications	64	261	229	53	88	67	15	88	23	32	5	-
Declassifications	-	-	(2)	-	-	-	-	-	-	-	-	-
Payments	(27)	(41)	(7)	(39)	(7)	(34)	(17)	(2)	(11)	-	(5)	(45)
Sales	(65)	(24)	-	-	(10)	-	-	-	(69)	(71)	-	-
Net Classifications	(28)	196	220	14	71	33	(2)	86	(57)	(39)	-	(45)
Total	645	788	982	806	572	647	495	771	816	477	598	408
Write-offs												
Canadian Retail	(239)	(235)	(229)	(220)	(224)	(218)	(208)	(166)	(166)	(180)	(146)	(140)
Canadian Commercial	(14)	(25)	(20)	(12)	(21)	(18)	(13)	(37)	(21)	(33)	(24)	(16)
International Retail	(393)	(302)	(251)	(282)	(281)	(246)	(294)	(272)	(254)	(232)	(224)	(216)
International Commercial	(41)	(32)	(103)	(14)	(42)	(30)	(20)	(133)	(46)	(54)	(53)	(19)
Global Banking and Markets	(20)	(49)	(80)	(27)	(1)	(6)	-	-	(37)	(3)	(14)	(19)
Total	(707)	(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	59	57	(170)	86	12	87	(99)	124	32	(13)	(30)	66
International Commercial	39	35	(96)	47	(22)	39	(48)	82	7	(1)	(11)	26
Global Banking and Markets	12	16	1	13	(2)	5	(5)	8	3	(2)	(3)	18
Total	110	108	(264)	149	(12)	141	(152)	226	44	(11)	(43)	107
Balance at End of Period⁽³⁾	5,394	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


(SMM)	QUARTERLY TRENDS											
	2016				2015				2014			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Balance, Beginning of Period	4,542	4,402	4,354	4,197	4,125	3,694	3,788	3,641	3,406	3,364	3,361	3,273
Write-offs	(707)	(643)	(683)	(555)	(569)	(518)	(535)	(608)	(524)	(502)	(461)	(410)
Recoveries	197	142	152	109	125	134	116	110	141	140	106	123
Provision for Credit Losses	550	571	752	539	551	480	448	463	574	398	375	356
Foreign Currency Adjustment and Other	44	70	(173)	64	(35)	335	(123)	182	44	6	(17)	19
Balance, End of Period	4,626	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	1,034	998	959	956	862	864	685	710	712	620	639	666
Collective Allowances	3,592	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	4,626	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	458	537	542	576	529	518	381	408	359	340	333	344
Personal and Credit Cards	1,596	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	894	855	820	801	717	724	573	600	614	532	555	594
	2,948	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	120	128	126	128	146	145	157	160	161	234	220	211
Personal and Credit Cards	662	646	647	626	614	600	588	561	527	291	269	243
Business and Government	662	684	669	641	644	606	527	551	584	747	783	818
	1,444	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	4,392	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	234	229	214	236	220	203	197	193	171	147	133	116
Total Allowance for Credit Losses	4,626	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	138	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)	October 31, 2016 ⁽¹⁾ Allowance for Credit			July 31, 2016 ⁽¹⁾ Allowance for Credit			October 31, 2015 ⁽¹⁾ Allowance for Credit		
	Gross	Losses	Net	Gross	Losses	Net	Gross	Losses	Net
Residential Mortgages	1,608	458	1,150	1,701	537	1,164	1,668	529	1,139
Personal Loans	1,622	1,596	26	1,497	1,463	34	1,332	1,327	5
Personal	3,230	2,054	1,176	3,198	2,000	1,198	3,000	1,856	1,144
Financial Services									
Non-Bank	23	8	15	20	8	12	21	9	12
Bank	2	2	-	2	2	-	-	-	-
Wholesale and Retail	290	193	97	285	181	104	260	174	86
Real Estate and Construction	234	105	129	249	110	139	266	120	146
Energy	324	89	235	368	97	271	165	61	104
Transportation	214	84	130	210	77	133	152	43	109
Automotive	70	38	32	68	19	49	35	12	23
Agriculture	75	37	38	78	39	39	95	39	56
Hospitality and Leisure	83	27	56	83	26	57	60	8	52
Mining ⁽²⁾	14	6	8	10	4	6	7	4	3
Metals Refinery and Processing ⁽²⁾	159	25	134	146	21	125	20	13	7
Utilities	252	53	199	255	51	204	274	30	244
Health Care	49	29	20	48	29	19	46	30	16
Technology and Media	32	28	4	30	26	4	18	14	4
Chemical	15	6	9	19	9	10	23	23	-
Food and Beverage	110	44	66	104	42	62	64	37	27
Forest Products	23	6	17	18	5	13	19	5	14
Other	150	108	42	139	103	36	123	91	32
Sovereign	45	6	39	16	6	10	10	4	6
Business & Government	2,164	894	1,270	2,148	855	1,293	1,658	717	941
Impaired Loans, net of Related Allowances	5,394	2,948	2,446	5,346	2,855	2,491	4,658	2,573	2,085

(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												FULL YEAR		
	2016				2015				2014				2016	2015	2014
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
PROVISIONS AGAINST IMPAIRED LOANS:															
Residential mortgages	13	26	24	37	39	35	16	28	6	(8)	-	2	100	118	-
Personal loans	441	424	416	396	379	392	383	372	437	351	323	303	1,677	1,526	1,414
Personal	454	450	440	433	418	427	399	400	443	343	323	305	1,777	1,644	1,414
Financial Services															
Non-Bank	-	-	-	(1)	(1)	(1)	2	(1)	1	3	-	1	(1)	(1)	5
Bank	-	-	2	-	-	-	-	(1)	-	-	-	-	2	(1)	-
Wholesale and Retail	18	12	16	15	15	15	14	18	14	29	7	8	61	62	58
Real Estate and Construction	4	12	13	5	11	2	3	14	20	13	26	2	34	30	61
Energy	24	37	150	79	24	6	5	13	-	(2)	-	5	290	48	3
Transportation	7	9	24	5	-	16	5	2	4	1	6	1	45	23	12
Automotive	19	4	5	-	4	2	2	1	1	-	-	-	28	9	1
Agriculture	7	5	(4)	6	5	2	1	4	(5)	9	1	2	14	12	7
Hospitality and Leisure	-	13	12	-	-	1	-	-	44	4	(4)	-	25	1	44
Mining ⁽¹⁾	1	-	4	1	1	-	4	2	7	-	5	1	6	7	13
Metals Refinery and Processing ⁽¹⁾	5	(1)	10	(3)	3	-	1	-	-	(1)	-	-	11	4	(1)
Utilities	-	7	13	-	-	-	-	-	17	2	5	-	20	-	24
Health Care	(2)	3	6	2	4	(3)	5	3	10	5	(2)	2	9	9	15
Technology and Media	2	9	3	-	1	-	3	-	11	-	1	20	14	4	32
Chemical	-	1	(4)	(4)	1	-	3	-	-	-	-	-	(7)	4	-
Food and Beverage	1	1	4	-	6	6	-	4	4	1	3	1	6	16	9
Forest Products	1	-	-	-	-	-	4	-	-	-	-	-	1	4	-
Other	7	8	8	-	(1)	7	(3)	3	3	(7)	3	7	23	6	6
Sovereign	2	1	-	1	-	-	-	1	-	(2)	1	1	4	1	-
Business & Government	96	121	262	106	73	53	49	63	131	55	52	51	585	238	289
Total Provisions against Impaired Loans	550	571	702	539	491	480	448	463	574	398	375	356	2,362	1,882	1,703
Change in Collective Allowance for Performing Loans	-	-	50	-	60	-	-	-	-	-	-	-	50	60	-
Total Provisions	550	571	752	539	551	480	448	463	574	398	375	356	2,412	1,942	1,703
Individually Assessed Provisions	96	121	262	106	73	53	49	63	131	55	52	51	585	238	289
Collective Provisions	454	450	490	433	478	427	399	400	443	343	323	305	1,827	1,704	1,414
Total Provisions	550	571	752	539	551	480	448	463	574	398	375	356	2,412	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>Oct 31/16 Total</u>	<u>Jul 31/16 Total</u>	<u>Oct 31/15 Total</u>
ASIA									
China	2,893	938	414	206	685	69	5,205	5,208	8,248
India	1,641	231	-	-	-	21	1,893	1,940	3,144
Thailand	143	4	476	-	2,612	14	3,249	3,213	3,074
South Korea	1,213	70	-	-	-	281	1,564	1,882	2,626
Hong Kong	1,468	178	38	-	-	52	1,736	2,040	1,827
Malaysia	793	-	1	-	311	3	1,108	1,296	1,423
Japan	324	11	114	1,273	-	34	1,756	1,830	730
Taiwan	112	16	72	37	-	32	269	368	1,173
Other ⁽²⁾	1,101	247	51	-	-	5	1,404	1,512	1,460
Total	9,688	1,695	1,166	1,516	3,608	511	18,184	19,288	23,705
LATIN AMERICA									
Chile	2,479	276	-	200	3,312	47	6,314	6,493	6,388
Mexico	2,772	367	-	144	3,141	40	6,464	6,227	6,374
Brazil	3,132	1,024	-	99	225	718	5,198	5,847	6,050
Peru	2,310	139	-	205	4,046	60	6,760	6,386	6,112
Colombia	1,122	216	-	6	1,592	4	2,940	2,934	2,476
Others ⁽³⁾	80	7	-	-	545	-	632	608	667
Total	11,895	2,029	-	654	12,861	869	28,308	28,494	28,066
CARIBBEAN & CENTRAL AMERICA									
Panama	4,025	126	45	-	297	2	4,495	4,289	3,647
Costa Rica	1,543	131	-	-	1,090	3	2,767	2,728	2,213
El Salvador	788	26	-	-	646	-	1,460	1,403	1,209
Dominican Republic	961	69	81	-	-	2	1,113	1,161	892
Jamaica	51	2	-	-	690	-	743	741	747
Others ⁽⁴⁾	1,638	72	1	9	463	-	2,183	2,101	2,267
Total	9,006	426	127	9	3,186	7	12,761	12,422	10,974

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

(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

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

	QUARTERLY TREND											
	2016				2015				2014			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Canadian and U.S. Sovereign Debt	302	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	41	55	16	(18)	(25)	1	13	41	44	34	44	69
Other Debt	77	106	74	62	73	96	107	137	140	204	222	310
Common and Preferred Shares	35	84	102	351	505	751	784	881	791	851	871	783
	455	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	(429)	(573)	(396)	(662)	(500)	(563)	(461)	(738)	(289)	(229)	(221)	(265)
Net Unrealized Gains (Losses)	26	88	41	24	267	577	716	747	847	986	1,007	1,004

REGULATORY CAPITAL HIGHLIGHTS ⁽¹⁾

(\$MM)	Basel III - IFRS									
	Q4 2016		Q3 2016		Q2 2016		Q1 2016		Q4 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	45,816	39,989	43,696	37,690	41,801	35,911	43,742	37,645	44,811	36,965
Tier 1 capital	47,668	45,066	45,041	42,264	43,425	40,759	44,826	41,983	44,811	41,366
Total capital	55,824	53,330	53,091	50,471	51,327	48,839	53,031	50,413	51,501	48,230
Risk-weighted Assets⁽³⁾										
CET1 Capital Risk-weighted Assets	368,215	364,048	362,358	357,657	361,678	356,866	381,381	374,457	364,824	357,995
Tier 1 Capital Risk-weighted Assets	368,215	364,504	362,358	358,177	361,678	357,389	381,381	375,365	364,824	358,780
Total Capital Risk-weighted Assets	368,215	364,894	362,358	358,622	361,678	357,837	381,381	376,143	364,824	359,453
Capital Ratios (%)										
Common Equity Tier 1 (as a percentage of risk-weighted assets)	12.4	11.0	12.1	10.5	11.6	10.1	11.5	10.1	12.3	10.3
Tier 1 (as a percentage of risk-weighted assets)	12.9	12.4	12.4	11.8	12.0	11.4	11.8	11.2	12.3	11.5
Total capital (as a percentage of risk-weighted assets)	15.2	14.6	14.7	14.1	14.2	13.6	13.9	13.4	14.1	13.4
Leverage: All-in Basis⁽⁴⁾										
Leverage Exposures	1,013,346	1,010,987	1,016,572	1,014,048	1,007,540	1,005,103	1,039,339	1,037,881	983,318	980,212
Leverage Ratio	4.7	4.5	4.4	4.2	4.3	4.1	4.3	4.0	4.6	4.2
OSFI Target: All-in Basis (%)										
Common Equity Tier 1 minimum ratio		8.0		8.0		8.0		8.0		7.0
Tier 1 capital all-in minimum ratio		9.5		9.5		9.5		9.5		8.5
Total capital all-in minimum ratio		11.5		11.5		11.5		11.5		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%	60%	60%	70%	70%
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	-	-	-	69	69	414	414	-	-
Current cap on Tier 2 (T2) instruments subject to phase-out arrangements	60%	60%	60%	60%	60%	60%	60%	60%	70%	70%
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-	-	-	-	-	-	-	-	-

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

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

(3) As per OSFI guideline, effective the first two quarters of 2014, Credit Valuation Adjustment RWA on derivatives was phased-in at 57%. For the third and fourth quarters of 2014, CVA risk-weighted assets were calculated using the scalars of 0.57, 0.65 and 0.77 to compute CET1 capital ratio, Tier 1 capital ratio and Total capital ratio, respectively. As at October 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												FULL YEAR			
	2016				2015				2014				2016	2015	2014	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	1,705	1,680	1,629	1,651	1,577	1,554	1,498	1,474	1,449	1,451	1,384	1,408	6,665	6,103	5,692	
Net Fee and Commission Revenues	506	481	462	473	465	461	447	449	434	429	394	405	1,922	1,822	1,662	
Net Income (Loss) from Investments in Associated Corporations	25	20	18	15	15	17	19	15	4	(2)	(1)	(1)	78	66	-	
Other Operating Income (TEB)	137	127	227	105	98	101	90	88	87	84	123	102	596	377	396	
Total Revenue (TEB) ⁽²⁾	2,373	2,308	2,336	2,244	2,155	2,133	2,054	2,026	1,974	1,962	1,900	1,914	9,261	8,368	7,750	
Provision for Credit Losses	(217)	(216)	(202)	(194)	(180)	(172)	(169)	(164)	(236)	(152)	(140)	(134)	(829)	(685)	(662)	
Non-interest Expenses	(1,118)	(1,079)	(1,060)	(1,096)	(1,052)	(1,017)	(981)	(981)	(1,012)	(982)	(932)	(934)	(4,353)	(4,031)	(3,860)	
Income Tax Expense (TEB)	(269)	(262)	(265)	(250)	(245)	(251)	(240)	(230)	(172)	(198)	(200)	(205)	(1,046)	(966)	(775)	
Net Income	769	751	809	704	678	693	664	651	554	630	628	641	3,033	2,686	2,453	
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Income Attributable to Equity Holders of the Bank	769	751	809	704	678	693	664	651	554	630	628	641	3,033	2,686	2,453	
Profitability Measurements:																
Return on Equity (%) ⁽³⁾	25.0	24.5	26.3	23.1	22.7	23.9	24.1	23.6	20.7	24.2	25.1	25.1	24.7	23.6	23.7	
Net Interest Margin ⁽⁴⁾	2.33	2.32	2.31	2.29	2.20	2.19	2.20	2.10	2.08	2.10	2.10	2.07	2.31	2.17	2.09	
Provision for Credit Losses as % of Average Net Loans & Acceptances	0.29	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	
Productivity Ratio (%)	47.1	46.8	45.4	48.8	48.8	47.7	47.8	48.4	51.3	50.0	49.1	48.8	47.0	48.2	49.8	
Average Balances (\$B):																
Residential Mortgages	181.3	178.1	177.5	177.3	176.3	173.7	172.4	172.2	171.1	169.2	168.1	167.7	178.6	173.7	169.0	
Tangerine Mortgage Run-Off Portfolio ⁽⁵⁾	6.0	7.3	7.9	9.1	9.8	11.8	13.3	14.3	15.5	17.2	18.6	19.4	7.6	12.3	17.7	
Personal & Credit Card Loans	70.7	69.9	68.5	68.2	66.1	64.5	63.0	62.7	61.3	59.1	57.0	56.3	69.3	64.1	58.5	
Business and Government Loans & Acceptances	39.9	39.7	39.2	38.3	37.8	37.6	35.9	34.3	33.5	33.2	31.9	30.9	39.3	36.4	32.4	
Other Assets	2.9	3.0	2.9	3.0	2.8	2.9	2.9	2.9	2.6	2.6	2.5	2.6	2.9	2.8	2.5	
Total Assets	300.8	298.0	296.0	295.9	292.8	290.5	287.5	286.4	284.0	281.3	278.1	276.9	297.7	289.3	280.1	
Personal Deposits	149.0	147.4	146.6	144.2	142.9	139.8	138.4	136.5	136.0	135.7	135.1	135.4	146.8	139.4	135.6	
Non-Personal Deposits	59.4	57.3	56.1	57.0	56.6	54.9	54.3	54.2	53.7	52.7	49.6	50.5	57.4	55.0	51.7	
Total Deposits ⁽⁶⁾	208.4	204.7	202.7	201.2	199.5	194.7	192.7	190.7	189.7	188.4	184.7	185.9	204.2	194.4	187.3	
Other Liabilities	8.3	8.1	7.6	7.5	7.3	7.2	6.9	6.9	6.1	6.0	6.3	5.4	7.9	7.1	5.9	
Total Liabilities	216.7	212.8	210.3	208.7	206.8	201.9	199.6	197.6	195.8	194.4	191.0	191.3	212.1	201.5	193.2	
Other:																
Branches	980	997	1,006	1,010	1,013	1,031	1,038	1,040	1,040	1,038	1,039	1,041				
Employees ⁽⁷⁾	21,215	21,137	21,962	22,610	22,596	23,508	23,248	23,131	22,890	23,518	23,016	22,973				
ABMs	3,546	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 reports Return on Equity that replaced 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												FULL YEAR			
	2016				2015				2014				2016	2015	2014	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	122	114	112	106	100	102	97	98	104	98	92	91	454	397	385	
Net Fee and Commission Revenues	858	848	830	853	848	866	855	823	823	801	777	762	3,389	3,392	3,163	
Net Income (Loss) from Investments in Associated Corporations	3	2	3	1	2	1	2	-	-	24	69	63	9	5	156	
Other Operating Income (TEB)	(1)	6	1	2	(1)	1	7	2	8	614	6	3	8	9	631	
Total Revenue (TEB)	982	970	946	962	949	970	961	923	935	1,537	944	919	3,860	3,803	4,335	
Provision for Credit Losses	(1)	(1)	(1)	-	-	(2)	-	-	-	(2)	-	-	(3)	(2)	(2)	
Non-interest Expenses ⁽²⁾	(669)	(657)	(652)	(679)	(676)	(672)	(673)	(645)	(669)	(653)	(621)	(618)	(2,657)	(2,666)	(2,561)	
Income Tax Expense (TEB)	(78)	(85)	(79)	(76)	(74)	(80)	(78)	(74)	(73)	(149)	(91)	(82)	(318)	(306)	(395)	
Net Income	234	227	214	207	199	216	210	204	193	733	232	219	882	829	1,377	
Net Income Attributable to Non-Controlling Interests	5	6	3	4	4	4	5	6	7	2	4	6	18	19	19	
Net Income Attributable to Equity Holders of the Bank	229	221	211	203	195	212	205	198	186	731	228	213	864	810	1,358	
Profitability Measurements:																
Return on Equity (%) ⁽³⁾	16.7	16.2	15.8	15.0	14.4	15.9	15.8	14.9	13.9	41.6	13.0	11.6	15.9	15.3	20.8	
Productivity Ratio (%)	68.2	67.7	68.9	70.6	71.3	69.3	70.1	69.9	71.5	42.5	65.8	67.3	68.8	70.1	59.1	
Excluding CI gain and CI Contribution:																
Total Revenue (TEB)	982	970	946	962	949	970	961	923	926	890	876	858	3,860	3,803	3,550	
Net Income Attributable to Equity Holders of the Bank	229	221	211	203	195	212	205	198	180	173	180	170	864	810	703	
Return on Equity (%) ⁽³⁾	16.7	16.2	15.8	15.0	14.4	15.9	15.9	15.0	13.6	13.0	13.9	12.7	15.9	15.3	13.3	
Productivity Ratio (%)	68.2	67.7	68.9	70.6	71.3	69.3	70.1	69.9	72.2	73.4	70.9	72.1	68.8	70.1	72.2	
Average Balances (\$B):																
Total Assets	14.7	14.2	13.7	13.9	13.6	13.4	12.5	12.9	13.6	13.9	15.8	15.9	14.1	13.1	14.8	
Total Deposits	23.6	23.3	24.0	24.0	20.8	19.5	19.7	18.6	18.1	18.0	18.6	18.2	23.7	19.7	18.2	
Other Liabilities	1.3	1.2	1.2	1.1	1.1	1.1	1.0	0.9	1.0	0.9	0.8	0.9	1.2	1.0	0.9	
Total Liabilities	24.9	24.5	25.2	25.1	21.9	20.6	20.7	19.5	19.1	18.9	19.4	19.1	24.9	20.7	19.1	
Period End Balances (\$B): ⁽⁴⁾																
Assets under Administration	404	400	390	386	391	396	387	380	368	365	362	338	404	391	368	
Assets under Management	193	188	179	179	179	183	177	174	165	165	159	153	193	179	165	
Other:																
Employees - In Canada	4,436	4,497	4,612	4,748	4,750	4,862	4,581	4,516	4,269	4,302	4,232	4,159				
- Outside Canada	2,392	2,403	2,459	2,545	2,533	2,638	2,651	2,624	2,633	2,590	2,701	2,733				
- Total	6,829	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 October 31, 2016 (\$74 million) and the year ended October 31, 2016 (\$286 million) and the year ended October 31, 2015 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												FULL YEAR ^{(3) (4)}			
	2016				2015				2014 ^{(3) (4)}				2016	2015	2014	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Total Revenue (TEB)	1,646	1,586	1,579	1,545	1,471	1,393	1,288	1,311	1,282	1,269	1,278	1,257	6,356	5,463	5,086	
Provision for Credit Losses	(255)	(246)	(304)	(224)	(217)	(243)	(201)	(224)	(184)	(174)	(178)	(181)	(1,029)	(885)	(717)	
Non-interest Expenses	(949)	(908)	(898)	(941)	(897)	(826)	(754)	(770)	(793)	(720)	(685)	(740)	(3,696)	(3,247)	(2,938)	
Net Income before Tax	442	432	377	380	357	324	333	317	305	375	415	336	1,631	1,331	1,431	
Income Tax Expense (TEB)	(83)	(90)	(84)	(94)	(64)	(69)	(76)	(60)	(85)	(80)	(96)	(62)	(351)	(269)	(323)	
Net Income	359	342	293	286	293	255	257	257	220	295	319	274	1,280	1,062	1,108	
Net Income Attributable to Non-Controlling Interests	47	38	36	32	33	30	16	23	40	30	38	28	153	102	136	
Net Income Attributable to Equity Holders of the Bank	312	304	257	254	260	225	241	234	180	265	281	246	1,127	960	972	
Impact of FX Translation	-	12	22	20	31	26	18	5	18	13	19	(13)	54	80	37	
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	312	316	279	274	291	251	259	239	198	278	300	233	1,181	1,040	1,009	
Profitability Measurements:																
Net Interest Margin ⁽⁵⁾	4.85	4.81	4.68	4.61	4.68	4.73	4.49	4.53	4.49	4.60	4.58	4.52	4.74	4.61	4.55	
Provision for Credit Losses as % of Average Loans & Acceptances	1.45	1.41	1.75	1.32	1.34	1.57	1.38	1.55	1.29	1.24	1.34	1.39	1.48	1.46	1.31	
Productivity Ratio (%)	57.6	57.3	56.9	60.9	61.0	59.3	58.6	58.8	61.9	56.8	53.6	58.8	58.1	59.5	57.8	
Average Balances (\$B):																
Residential Mortgages	15.7	15.0	14.9	14.2	13.5	12.8	12.6	12.1	11.6	11.1	10.9	10.4	14.9	12.8	11.0	
Personal & Credit Card Loans ⁽⁶⁾	16.8	16.1	16.2	15.5	15.2	14.3	13.5	13.0	12.9	12.4	12.4	11.8	16.2	14.0	12.4	
Business and Government Loans & Acceptances ⁽⁶⁾	38.8	39.5	40.8	38.7	37.0	35.2	34.6	33.3	32.9	32.8	32.1	30.5	39.5	35.0	32.1	
Total Loans	71.3	70.6	71.9	68.4	65.7	62.3	60.7	58.4	57.4	56.3	55.4	52.7	70.6	61.8	55.5	
Total Deposits	55.8	53.7	52.8	49.9	46.0	44.0	41.9	39.4	38.6	38.1	38.1	36.8	53.1	42.8	37.9	

(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 Q4/16 foreign exchange rates

APPENDIX 3: INTERNATIONAL BANKING BY REGION⁽¹⁾

Caribbean & Central America⁽⁷⁾
(MM)

	QUARTERLY TREND												FULL YEAR ^{(2) (3)}			
	2016				2015				2014 ^{(2) (3)}				2016	2015	2014	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Total Revenue (TEB)	737	744	736	683	706	688	637	657	660	661	621	660	2,900	2,688	2,602	
Provision for Credit Losses	(39)	(74)	(80)	(54)	(59)	(36)	(47)	(49)	(161)	(61)	(44)	(25)	(247)	(191)	(291)	
Non-interest Expenses	(460)	(449)	(442)	(409)	(429)	(424)	(404)	(402)	(424)	(412)	(399)	(402)	(1,760)	(1,659)	(1,637)	
Net Income before Tax	238	221	214	220	218	228	186	206	75	188	178	233	893	838	674	
Income Tax Expense (TEB)	(54)	(52)	(45)	(48)	(38)	(47)	(43)	(42)	4	(42)	(48)	(48)	(199)	(170)	(134)	
Net Income	184	169	169	172	180	181	143	164	79	146	130	185	694	668	540	
Net Income Attributable to Non-Controlling Interests	25	26	23	21	27	21	20	23	24	18	15	24	95	91	81	
Net Income Attributable to Equity Holders of the Bank	159	143	146	151	153	160	123	141	55	128	115	161	599	577	459	
Impact of FX Translation	-	3	10	9	(3)	(11)	(4)	(14)	(5)	(21)	(16)	(28)	22	(32)	(70)	
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	159	146	156	160	150	149	119	127	50	107	99	133	621	545	389	
Profitability Measurements:																
Net Interest Margin ⁽⁴⁾	5.01	5.08	5.11	4.81	5.05	4.86	4.92	4.82	4.74	4.76	4.72	4.53	5.00	4.90	4.68	
Provision for Credit Losses as % of Average Loans & Acceptances	0.50	0.93	1.02	0.72	0.78	0.48	0.63	0.64	2.10	0.80	0.58	0.31	0.79	0.63	0.94	
Productivity Ratio (%)	62.4	60.3	60.2	59.9	60.9	61.6	63.5	61.1	64.3	62.3	64.2	60.9	60.7	62.1	62.9	
Average Balances (\$B):																
Residential Mortgages	11.6	11.6	11.6	11.4	11.5	11.4	11.4	11.3	11.3	11.3	11.3	11.3	11.6	11.4	11.3	
Personal & Credit Card Loans	7.0	6.9	6.9	6.0	5.9	5.8	5.8	5.8	5.8	5.7	5.7	5.7	6.7	5.8	5.7	
Business and Government Loans & Acceptances	13.4	13.9	14.1	13.5	13.4	13.6	13.9	14.0	14.2	14.3	14.7	15.4	13.7	13.8	14.7	
Total Loans	32.0	32.4	32.6	30.9	30.8	30.8	31.1	31.1	31.3	31.3	31.7	32.4	32.0	31.0	31.7	
Total Deposits	33.9	33.7	33.3	32.4	30.5	31.2	30.1	30.0	30.0	30.1	30.6	30.6	33.3	30.5	30.3	

Asia
(MM)

Net Income before Tax ⁽⁵⁾	112	93	90	102	91	123	93	97	84	79	83	91	397	404	337
Income Tax Expense (TEB)	(36)	(27)	(31)	(33)	(25)	(35)	(31)	(29)	(27)	(22)	(27)	(26)	(127)	(120)	(102)
Net Income ⁽⁶⁾	76	66	59	69	66	88	62	68	57	57	56	65	270	284	235
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	76	66	59	69	66	88	62	68	57	57	56	65	270	284	235
Impact of FX Translation	-	(1)	6	2	(3)	(3)	7	(17)	(1)	(6)	(4)	(6)	7	(16)	(17)
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	76	65	65	71	63	85	69	51	56	51	52	59	277	268	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 Q4/16 foreign exchange rates