

SUPPLEMENTARY FINANCIAL INFORMATION




April 30, 2017

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The supplementary financial information package contains comparative figures that have been reclassified in prior periods, where applicable, to conform with the current reporting period presentation

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

ENHANCED DISCLOSURE TASK FORCE (EDTF) RECOMMENDATIONS						
						
April 30, 2017 Reference Table for EDTF						
Recommendation			Q2 2017		2016 Annual Report	
Type of risk	Number	Disclosure	Quarterly Report	Supplementary Regulatory Capital Disclosures	MD&A	Financial Statements
General	1	The index of risks to which the business is exposed.			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.	17-21		46, 68-69, 76-79	
	4	Discussion on the regulatory development and plans to meet new regulatory ratios.	29-32		32, 89-90, 106-107	
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	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.	28-29	1-2	31-32	185
	10	a) Regulatory capital components.		4, 5, 7	33	
	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.	29	7	34-35	
	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.		10-12	38-42, 67, 115-116	163, 202-206, 209-210
	14	Analysis of the capital requirements for each Basel asset class.		10-19, 23-26	38-42	163, 202-206
15	Tabulate credit risk in the Banking Book.	52	16-19, 24-25	38-42	205-206	
16	Flow statements reconciling the movements in risk-weighted assets for each risk-weighted asset type.		9	38, 42		
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.	22-24		87-91	
	19	Encumbered and unencumbered assets analyzed by balance sheet category.	23-24		89-90	
	20	Consolidated total assets, liabilities and off-balance sheet commitments analyzed by remaining contractual maturity at the balance sheet date.	27-28		93-95	
	21	Analysis of the Bank's sources of funding and a description of the Bank's funding strategy.	25-27		91-93	
Market Risk	22	Linkage of market risk measures for trading and non-trading portfolios and the balance sheet.	21-22		86	
	23	Discussion of significant trading and non-trading market risk factors.	52-53		81-87	207-210
	24	Discussion of changes in period on period VaR results as well as VaR assumptions, limitations, backtesting and validation.	21, 53		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.		11-19, 16-21 ⁽¹⁾	75-77, 109-116	170-171, 204-205
	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.	43-44	16-19 ⁽¹⁾	74, 110, 113, 114	171
	29	Analysis of counterparty credit risk that arises from derivative transactions.	29-30, 51-52		72-73	161, 163
	30	Discussion of credit risk mitigation, including collateral held for all sources of credit risk.	51-52		72, 75	
Other risks	31	Quantified measures of the management of operational risk.	53		42, 96-97	
	32	Discussion of publicly known risk items.	30		46	

⁽¹⁾ In the Supplementary Financial Information Package

HIGHLIGHTS


	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2017		2016				2015				2017	2016	2016	2015
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Operating Performance:														
Net Income (\$MM)	2,061	2,009	2,011	1,959	1,584	1,814	1,843	1,847	1,797	1,726	4,070	3,398	7,368	7,213
Net Income Attributable to Common Shareholders (\$MM)	1,965	1,909	1,908	1,860	1,489	1,730	1,754	1,767	1,727	1,649	3,874	3,219	6,987	6,897
EPS (\$) - Basic	1.63	1.58	1.58	1.55	1.24	1.44	1.46	1.46	1.43	1.36	3.21	2.68	5.80	5.70
- Diluted	1.62	1.57	1.57	1.54	1.23	1.43	1.45	1.45	1.42	1.35	3.19	2.66	5.77	5.67
ROE (%) ⁽¹⁾	14.9	14.3	14.7	14.8	12.1	13.8	14.2	14.7	15.1	14.2	14.6	13.0	13.8	14.6
Core Banking Margin (%) ⁽¹⁾	2.54	2.40	2.40	2.38	2.38	2.38	2.35	2.40	2.41	2.41	2.47	2.38	2.38	2.39
Productivity Ratio (%) ⁽¹⁾	54.7	53.7	54.1	52.8	57.9	56.1	53.6	54.4	54.3	54.5	54.2	57.0	55.2	54.2
Effective Tax Rate (%)	13.9	23.5	21.2	23.6	21.8	19.7	19.4	20.1	20.7	21.7	18.9	20.7	21.6	20.4
Effective Tax Rate (TEB) (%)	24.6	24.9	22.6	25.1	23.8	24.6	21.9	23.6	24.5	24.8	24.6	24.2	24.0	23.7
Adjusted Net Income (\$MM) ^{(1) (2)}	2,075	2,027	2,029	1,977	1,882	1,834	1,861	1,864	1,812	1,741	4,102	3,716	7,722	7,278
Adjusted Net Income Attributable to Common Shareholders (Diluted) ^{(1) (2)}	1,994	1,946	1,943	1,897	1,812	1,769	1,793	1,808	1,758	1,664	3,945	3,581	7,424	7,048
Adjusted EPS (\$) - Diluted ^{(1) (2)}	1.63	1.58	1.58	1.55	1.48	1.44	1.46	1.47	1.43	1.36	3.21	2.92	6.05	5.72
Adjusted ROE (%) ^{(1) (2)}	15.0	14.5	14.8	15.0	14.5	13.9	14.4	14.8	15.3	14.4	14.7	14.3	14.5	14.7
Adjusted Productivity Ratio (%) ^{(1) (2)}	54.5	52.2	52.6	51.4	50.8	54.8	52.4	53.3	53.2	53.4	54.2	53.8	52.4	53.1
Balance Sheet:														
Total Assets (\$B)	921.6	887.0	896.3	906.8	895.0	919.6	856.5	863.1	837.2	851.9				
Net Customer Loans and Acceptances (\$B)	506.6	488.5	492.1	483.2	476.9	486.9	468.9	462.1	449.5	451.8				
Deposits (\$B)	628.2	604.7	611.9	631.3	609.3	630.9	600.9	602.8	575.3	584.6				
Common Shareholders' Equity (\$B)	55.1	53.0	52.7	50.8	48.9	50.9	49.1	48.7	46.7	46.9				
Credit Quality:														
Net Impaired Loans (\$MM) ⁽³⁾	2,510	2,416	2,446	2,491	2,347	2,335	2,085	2,096	2,172	2,266				
- % of Customer Loans and Acceptances	0.49	0.49	0.49	0.51	0.49	0.48	0.44	0.45	0.48	0.50				
Allowance for Credit Losses (\$MM) ⁽³⁾	4,342	4,274	4,392	4,313	4,188	4,118	3,977	3,922	3,497	3,595				
Total Provision for Credit Losses (\$MM)	587	553	550	571	752	539	551	480	448	463	1,140	1,291	2,412	1,942
- % of Average Net Customer Loans and Acceptances	0.49	0.45	0.45	0.47	0.64	0.45	0.47	0.42	0.41	0.42	0.47	0.54	0.50	0.43
Capital Measures:														
Common Equity Tier 1 Capital Ratio (%)	11.3	11.3	11.0	10.5	10.1	10.1	10.3	10.4	10.6	10.3				
Tier 1 Capital Ratio (%)	12.5	12.6	12.4	11.8	11.4	11.2	11.5	11.6	11.9	11.5				
Total Capital Ratio (%)	14.7	14.8	14.6	14.1	13.6	13.4	13.4	13.5	13.9	13.2				
Leverage Ratio (%)	4.4	4.5	4.5	4.2	4.1	4.0	4.2	4.1	4.1	4.1				
Common Equity Tier 1 Risk-Weighted Assets (\$MM)	374,876	359,611	364,048	357,657	356,866	374,457	357,995	348,039	328,688	335,200				

(1) Refer to page 13 in the 2016 Annual report for disclosure on non-GAAP measures and adjusting items.

(2) Excludes amortization of intangibles related to software (net of taxes).

(3) Net Impaired Loans are Impaired Loans less Allowance for Credit Losses allocated against such loans.

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 excludes allowance for FDIC guaranteed loans.

COMMON SHARE AND OTHER INFORMATION


	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2017		2016				2015				2017	2016	2016	2015
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Valuation:														
Book Value per Share (\$)	45.86	43.87	43.59	42.14	40.70	42.32	40.80	40.30	38.61	38.75	45.86	40.70	43.59	40.80
Share Price (\$) - High	82.30	78.96	72.50	67.40	65.97	61.91	64.15	67.29	67.73	71.18	82.30	65.97	72.50	71.18
- Low	74.55	69.20	65.09	61.20	51.57	51.16	52.58	60.52	61.30	60.75	69.20	51.16	51.16	52.58
- Close	75.88	77.76	72.08	66.33	65.80	57.39	61.49	64.19	66.53	61.06	75.88	65.80	72.08	61.49
Share Price (Closing) as % of Book Value	165.5	177.3	165.4	157.4	161.7	135.6	150.7	159.3	172.3	157.6	165.5	161.7	165.4	150.7
Price (Closing) / Earnings Ratio (X) ⁽¹⁾	12.0	13.1	12.4	11.7	11.8	9.9	10.8	12.0	11.6	10.7	12.0	11.8	12.4	10.8
Market Capitalization (\$MM)	91,198	93,951	87,065	79,906	79,140	69,015	73,969	77,529	80,499	73,887	91,198	79,140	87,065	73,969
Dividends:														
Common Dividends Paid (\$MM)	915	895	893	867	865	843	841	823	823	802	1,810	1,708	3,468	3,289
Common Dividends/Share (\$)	0.76	0.74	0.74	0.72	0.72	0.70	0.70	0.68	0.68	0.66	1.50	1.42	2.88	2.72
Shares:														
Number of Common Shares Outstanding at Period End (MM)	1,202	1,208	1,208	1,205	1,203	1,203	1,203	1,208	1,210	1,210				
Average Number of Common Shares Outstanding (MM) - Basic	1,206	1,209	1,206	1,203	1,203	1,203	1,205	1,210	1,210	1,215	1,207	1,203	1,204	1,210
- Diluted	1,223	1,229	1,226	1,222	1,228	1,225	1,227	1,231	1,231	1,220	1,228	1,225	1,226	1,232
Other Information: ⁽²⁾														
Employees	88,679	88,804	88,901	88,783	89,610	89,297	89,214	90,354	87,324	87,090				
Branches and Offices	3,062	3,081	3,113	3,126	3,151	3,161	3,177	3,211	3,244	3,266				
ABMs	8,177	8,155	8,144	8,214	8,243	8,260	8,191	8,168	8,283	8,712				
Senior Debt Credit Ratings:														
Moody's ⁽³⁾	A1	Aa3	Aa3	Aa3	Aa3	Aa3	Aa2	Aa2	Aa2	Aa2				
Standard & Poor's ⁽⁴⁾	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+				
Fitch ⁽⁴⁾	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-				
DBRS ⁽³⁾	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA				

(1) Based on trailing 4 quarters' EPS.

(2) Excludes affiliates.

(3) Outlook is negative. Moody's A1 rating was affirmed on May 10, 2017.

(4) Outlook is stable.

CONSOLIDATED STATEMENT OF INCOME


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR				
	2017		2016				2015				2017	2016	2016	2015			
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1							
CONSOLIDATED STATEMENT OF INCOME:																	
Interest Income	5,834	5,728	5,699	5,620	5,473	5,416	5,187	5,143	4,908	5,049	11,562	10,889	22,208	20,287			
Interest Expense	2,106	2,085	2,046	2,018	1,955	1,897	1,816	1,789	1,710	1,880	4,191	3,852	7,916	7,195			
Net Interest Income	3,728	3,643	3,653	3,602	3,518	3,519	3,371	3,354	3,198	3,169	7,371	7,037	14,292	13,092			
Non-Interest Income	2,853	3,225	3,098	3,038	3,076	2,846	2,754	2,770	2,739	2,694	6,078	5,922	12,058	10,957			
Total Revenue	6,581	6,868	6,751	6,640	6,594	6,365	6,125	6,124	5,937	5,863	13,449	12,959	26,350	24,049			
Provision for Credit Losses	587	553	550	571	752	539	551	480	448	463	1,140	1,291	2,412	1,942			
Total Non-interest Expenses (Page 10)	3,601	3,689	3,650	3,505	3,817	3,568	3,286	3,334	3,224	3,197	7,290	7,385	14,540	13,041			
Income before Taxes	2,393	2,626	2,551	2,564	2,025	2,258	2,288	2,310	2,265	2,203	5,019	4,283	9,398	9,066			
Income Tax Expense	332	617	540	605	441	444	445	463	468	477	949	885	2,030	1,853			
Net Income	2,061	2,009	2,011	1,959	1,584	1,814	1,843	1,847	1,797	1,726	4,070	3,398	7,368	7,213			
Restructuring charge and other notable items (net of taxes) ⁽¹⁾	-	-	-	-	278	-	-	-	-	-	-	278	278	-			
Amortization of Intangibles (net of taxes) ⁽²⁾	14	18	18	18	20	20	18	17	15	15	32	40	76	65			
Adjusted Net Income	2,075	2,027	2,029	1,977	1,882	1,834	1,861	1,864	1,812	1,741	4,102	3,716	7,722	7,278			
Net Income Attributable to Non-Controlling Interests in Subsidiaries	64	61	72	62	61	56	60	52	40	47	125	117	251	199			
Adjusted Net Income Attributable to Equity Holders of the Bank	2,011	1,966	1,957	1,915	1,821	1,778	1,801	1,812	1,772	1,694	3,977	3,599	7,471	7,079			
Preferred Shareholders	32	39	31	37	34	28	29	28	30	30	71	62	130	117			
Common Shareholders	1,979	1,927	1,926	1,878	1,787	1,750	1,772	1,784	1,742	1,664	3,906	3,537	7,341	6,962			
Adjustments to net income due to share-based payment options and other ⁽³⁾	15	19	17	19	25	19	21	24	16	-	39	44	83	86			
Adjusted Net Income Attributable to Common Shareholders (Diluted)	1,994	1,946	1,943	1,897	1,812	1,769	1,793	1,808	1,758	1,664	3,945	3,581	7,424	7,048			

(1) Refer to page 13 in the 2016 Annual Report for disclosure on non-GAAP measures and adjusting items.

(2) Excludes amortization of intangibles related to software (net of taxes)

(3) The quarterly adjustments may not sum to the full year adjustment resulting from timing differences of the calculations.

BUSINESS SEGMENT PERFORMANCE: CANADIAN BANKING


(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR			
	2017		2016				2015				2017	2016	2016	2015
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	1,763	1,809	1,798	1,770	1,718	1,738	1,657	1,633	1,574	1,551	3,572	3,456	7,024	6,415
Net Fee and Commission Revenues	1,164	1,190	1,152	1,122	1,093	1,117	1,104	1,109	1,100	1,077	2,354	2,210	4,484	4,390
Net Income (Loss) from Investments in Associated Corporations	16	13	25	20	18	15	15	17	19	15	29	33	78	66
Other Operating Income (TEB)	191	174	137	131	227	107	96	100	91	89	365	334	602	376
Total Revenue (TEB)	3,134	3,186	3,112	3,043	3,056	2,977	2,872	2,859	2,784	2,732	6,320	6,033	12,188	11,247
Provision for Credit Losses	(236)	(235)	(217)	(217)	(204)	(194)	(180)	(173)	(169)	(165)	(471)	(398)	(832)	(687)
Non-interest Expenses	(1,596)	(1,629)	(1,612)	(1,567)	(1,549)	(1,596)	(1,553)	(1,510)	(1,487)	(1,464)	(3,225)	(3,145)	(6,324)	(6,014)
Income Tax Expense (TEB)	(331)	(341)	(329)	(329)	(326)	(312)	(302)	(313)	(299)	(288)	(672)	(638)	(1,296)	(1,202)
Net Income	971	981	954	930	977	875	837	863	829	815	1,952	1,852	3,736	3,344
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	971	981	954	930	977	875	837	863	829	815	1,952	1,852	3,736	3,344
Profitability Measurements:														
Return on Equity (%)	22.5	22.4	22.4	21.9	23.1	20.8	20.2	21.4	21.5	20.9	22.5	21.9	22.0	21.0
Net Interest Margin ⁽¹⁾	2.38	2.39	2.39	2.38	2.38	2.35	2.26	2.25	2.26	2.16	2.39	2.36	2.38	2.23
Provision for Credit Losses as % of Average Net Loans & Acceptances	0.31	0.30	0.28	0.29	0.28	0.26	0.24	0.23	0.24	0.23	0.31	0.27	0.28	0.23
Productivity Ratio (%)	50.9	51.1	51.8	51.5	50.7	53.6	54.1	52.8	53.4	53.6	51.0	52.1	51.9	53.5
Average Balances (\$B):														
Residential Mortgages	187.5	186.1	183.6	180.3	179.5	179.3	178.2	175.5	174.1	173.9	186.7	179.4	180.7	175.4
Tangerine Mortgage Run-Off Portfolio	4.8	5.2	6.0	7.3	7.9	9.1	9.8	11.8	13.3	14.3	5.0	8.5	7.6	12.3
Personal & Credit Card Loans	75.1	75.0	74.9	74.0	72.6	72.2	70.0	68.4	66.8	66.4	75.0	72.4	73.4	67.9
Business and Government Loans & Acceptances	44.3	42.6	41.7	41.4	40.7	39.7	39.1	38.9	37.1	35.4	43.4	40.2	40.9	37.6
Other Assets	6.7	6.7	6.7	6.7	6.5	6.8	6.7	6.6	6.3	7.1	6.7	6.7	6.6	6.7
Total Assets	318.4	315.6	312.9	309.7	307.2	307.1	303.8	301.2	297.6	297.1	317.0	307.2	309.2	299.9
Personal Deposits	162.0	162.1	160.3	158.3	157.7	155.0	154.0	149.9	148.5	146.2	162.1	156.3	157.8	149.7
Non-Personal Deposits	69.3	69.4	67.5	66.0	65.1	66.0	61.9	60.3	60.3	59.8	69.3	65.6	66.2	60.5
Total Deposits ⁽²⁾	231.3	231.5	227.8	224.3	222.8	221.0	215.9	210.2	208.8	206.0	231.4	221.9	224.0	210.2
Other Liabilities	10.4	10.1	9.1	8.7	8.2	8.0	7.8	7.6	7.4	7.3	10.2	8.1	8.5	7.6
Total Liabilities	241.7	241.6	236.9	233.0	231.0	229.0	223.7	217.8	216.2	213.3	241.6	230.0	232.5	217.8
Period End Balances (\$B)														
Assets under Administration	336	324	318	318	310	304	310	315	312	305	336	310	318	310
Assets under Management	155	148	145	144	137	135	135	138	134	130	155	137	145	135
Other:														
Branches	971	975	980	997	1,006	1,010	1,013	1,031	1,038	1,040				
Employees	25,774	25,449	25,462	25,436	26,365	27,143	27,129	28,143	27,616	27,460				
ABMs	3,563	3,560	3,546	3,556	3,570	3,564	3,567	3,587	3,722	3,946				

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

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

BUSINESS SEGMENT PERFORMANCE: INTERNATIONAL BANKING


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2017		2016				2015				2017	2016	2016	2015
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	1,713	1,611	1,615	1,596	1,590	1,558	1,510	1,467	1,380	1,349	3,324	3,148	6,359	5,706
Net Fee and Commission Revenues	708	697	671	630	633	645	616	601	564	554	1,405	1,278	2,579	2,335
Net Income (Loss) from Investments in Associated Corporations	117	119	130	110	111	122	112	144	112	108	236	233	473	476
Other Operating Income (TEB)	80	159	82	88	135	125	119	68	75	64	239	260	430	326
Total Revenue (TEB)	2,618	2,586	2,498	2,424	2,469	2,450	2,357	2,280	2,131	2,075	5,204	4,919	9,841	8,843
Provision for Credit Losses	(349)	(310)	(294)	(316)	(380)	(291)	(284)	(293)	(266)	(285)	(659)	(671)	(1,281)	(1,128)
Non-interest Expenses	(1,397)	(1,430)	(1,413)	(1,345)	(1,354)	(1,411)	(1,373)	(1,294)	(1,224)	(1,204)	(2,827)	(2,765)	(5,523)	(5,095)
Income Tax Expense (TEB)	(213)	(209)	(172)	(174)	(174)	(187)	(136)	(156)	(154)	(122)	(422)	(361)	(707)	(568)
Net Income	659	637	619	589	561	561	564	537	487	464	1,296	1,122	2,330	2,052
Net Income Attributable to Non-Controlling Interests	64	61	72	62	61	56	60	52	40	47	125	117	251	199
Net Income Attributable to Equity Holders of the Bank	595	576	547	527	500	505	504	485	447	417	1,171	1,005	2,079	1,853
Profitability Measurements:														
Return on Equity (%)	14.8	14.2	13.5	12.8	11.9	13.1	13.1	13.3	12.8	12.6	14.5	12.5	12.8	13.0
Net Interest Margin ⁽¹⁾	5.00	4.73	4.77	4.79	4.69	4.57	4.70	4.77	4.67	4.71	4.87	4.63	4.71	4.71
Provision for Credit Losses as % of Average Net Loans & Acceptances	1.33	1.21	1.15	1.26	1.50	1.14	1.17	1.27	1.19	1.33	1.27	1.32	1.26	1.24
Productivity Ratio (%)	53.3	55.3	56.5	55.5	54.8	57.6	58.2	56.8	57.4	58.0	54.3	56.2	56.1	57.6
Average Balances (\$B):														
Residential Mortgages	29.2	27.9	27.4	26.4	26.8	27.0	25.7	24.5	24.6	22.9	28.5	26.9	26.9	24.4
Personal & Credit Card Loans	24.7	23.7	23.8	22.7	23.2	22.4	21.6	20.6	20.3	19.4	24.2	22.8	23.0	20.5
Business and Government Loans & Acceptances	55.4	52.6	52.4	53.0	55.5	54.6	51.3	48.3	48.4	44.7	54.0	55.0	53.8	48.2
Investment Securities	14.9	14.7	15.2	14.6	14.2	13.4	12.3	12.0	12.3	11.4	14.8	13.8	14.3	12.0
Deposits with Banks	14.3	14.5	14.1	14.1	14.9	15.1	13.8	13.5	12.7	11.4	14.4	15.0	14.5	12.9
Other Assets	10.4	9.5	9.0	9.1	10.8	10.6	10.8	9.9	10.0	10.6	9.9	10.8	10.0	10.2
Total Assets	148.9	142.9	141.9	139.9	145.4	143.1	135.5	128.8	128.3	120.4	145.8	144.3	142.5	128.2
Personal Deposits	35.3	33.9	34.1	33.0	33.8	33.3	31.3	29.7	29.4	27.3	34.6	33.5	33.5	29.4
Non-Personal Deposits	60.5	56.9	55.8	53.6	53.4	53.1	47.2	45.8	44.1	40.9	58.7	53.3	54.0	44.5
Total Deposits	95.8	90.8	89.9	86.6	87.2	86.4	78.5	75.5	73.5	68.2	93.3	86.8	87.5	73.9
Other Liabilities	18.9	18.6	18.9	21.8	24.3	22.1	20.4	20.2	20.2	20.9	18.7	23.2	21.8	20.4
Total Liabilities	114.7	109.4	108.8	108.4	111.5	108.5	98.9	95.7	93.7	89.1	112.0	110.0	109.3	94.3
Period End Balances (\$B): ⁽²⁾														
Assets under Administration	89	81	86	82	80	82	81	81	75	75	89	80	86	81
Assets under Management	51	46	47	44	43	44	44	45	43	43	51	43	47	44
Other: ⁽²⁾														
Branches	1,807	1,818	1,826	1,823	1,836	1,831	1,864	1,877	1,898	1,913				
Employees	51,362	51,822	52,133	51,972	52,086	50,908	51,133	51,374	49,216	49,365				
ABMs	4,614	4,595	4,598	4,658	4,673	4,696	4,624	4,581	4,561	4,776				

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

(2) Excludes affiliates.

BUSINESS SEGMENT PERFORMANCE: GLOBAL BANKING AND MARKETS


(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR			
	2017		2016				2015				2017	2016	2016	2015
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	322	323	345	337	309	302	273	272	259	267	645	611	1,293	1,071
Net Fee and Commission Revenues	384	392	436	450	386	318	338	352	394	346	776	704	1,590	1,430
Net Income (Loss) from Investments in Associated Corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Operating Income (TEB)	497	500	394	364	363	428	318	341	445	419	997	791	1,549	1,523
Total Revenue (TEB)	1,203	1,215	1,175	1,151	1,058	1,048	929	965	1,098	1,032	2,418	2,106	4,432	4,024
Provision for Credit Losses	(2)	(8)	(39)	(38)	(118)	(54)	(27)	(14)	(13)	(13)	(10)	(172)	(249)	(67)
Non-interest Expenses	(501)	(560)	(533)	(507)	(493)	(507)	(450)	(464)	(467)	(465)	(1,061)	(1,000)	(2,040)	(1,846)
Income Tax Expense (TEB)	(183)	(178)	(142)	(185)	(124)	(121)	(127)	(112)	(169)	(150)	(361)	(245)	(572)	(558)
Net Income	517	469	461	421	323	366	325	375	449	404	986	689	1,571	1,553
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	517	469	461	421	323	366	325	375	449	404	986	689	1,571	1,553
Profitability Measurements:														
Return on Equity (%)	18.5	15.8	15.5	13.7	10.0	11.4	10.5	12.4	15.3	13.9	17.1	10.7	12.6	13.0
Net Interest Margin ^{(1) (2)}	1.75	1.63	1.78	1.72	1.60	1.58	1.60	1.62	1.64	1.72	1.69	1.59	1.67	1.65
Provision for Credit Losses as % of Average Net Loans & Acceptances	0.01	0.04	0.19	0.19	0.57	0.27	0.14	0.08	0.08	0.08	0.03	0.42	0.30	0.10
Productivity Ratio (%)	41.7	46.1	45.4	44.0	46.6	48.4	48.4	48.1	42.5	45.0	43.9	47.5	46.0	45.9
Average Balances (\$B):														
Business and Government Loans & Acceptances	79.8	82.1	80.7	81.4	83.5	80.7	74.6	70.1	70.7	65.0	81.0	82.7	81.7	70.1
Securities Purchased Under Resale Agreements	97.1	95.2	98.1	95.2	98.3	99.5	98.6	97.7	98.9	94.6	96.1	98.9	97.8	97.4
Trading Assets - Securities	86.6	89.6	86.4	79.2	82.9	90.2	83.0	85.9	96.1	98.5	88.1	86.6	84.7	90.8
- Loans	18.8	18.0	19.5	19.2	17.5	17.8	17.9	17.0	18.0	16.3	18.4	17.7	18.6	17.3
Investment Securities	5.1	5.6	5.6	6.0	6.5	6.4	6.4	6.6	7.4	6.9	5.4	6.5	6.1	6.8
Deposits with Banks	4.1	4.5	7.1	6.0	5.1	5.8	5.1	5.7	6.6	6.4	4.3	5.5	6.0	5.9
Other Assets	48.0	50.8	53.3	54.0	58.5	57.6	55.5	51.7	57.2	51.5	49.4	57.4	55.7	53.9
Total Assets	339.5	345.8	350.7	341.0	352.3	358.0	341.1	334.7	354.9	339.2	342.7	355.2	350.6	342.4
Total Deposits	75.5	74.7	82.3	79.6	74.6	72.5	63.9	61.7	64.5	63.2	75.1	73.6	77.3	63.3
Other Liabilities	187.4	193.0	190.3	184.6	202.7	192.0	178.1	169.9	182.1	175.3	190.2	197.6	192.5	176.3
Total Liabilities	262.9	267.7	272.6	264.2	277.3	264.5	242.0	231.6	246.6	238.5	265.3	271.2	269.8	239.6
Other:														
Employees - In Canada	1,228	1,240	1,291	1,300	1,234	1,305	1,266	1,276	1,236	1,239				
- Outside Canada	1,053	1,063	1,292	1,287	1,348	1,382	1,380	1,381	1,343	1,350				
- Total	2,281	2,303	2,583	2,587	2,582	2,687	2,646	2,657	2,579	2,589				

(1) Corporate Banking and securitization conduits.

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

BUSINESS SEGMENT PERFORMANCE: OTHER ⁽¹⁾


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2017		2016				2015				2017	2016	2016	2015
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB) ⁽²⁾	(70)	(100)	(105)	(101)	(99)	(79)	(69)	(18)	(15)	2	(170)	(178)	(384)	(100)
Net Fee and Commission Revenues	(9)	(13)	(4)	(2)	(2)	(2)	(18)	-	(7)	(5)	(22)	(4)	(10)	(30)
Net Income from Investments in Associated Corporations ⁽³⁾	(34)	(34)	(38)	(33)	(31)	(35)	(31)	(41)	(32)	(33)	(68)	(66)	(137)	(137)
Other Operating Income (TEB) ⁽²⁾	(261)	28	113	158	143	6	85	79	(22)	60	(233)	149	420	202
Total Revenue (TEB) ⁽²⁾	(374)	(119)	(34)	22	11	(110)	(33)	20	(76)	24	(493)	(99)	(111)	(65)
Provision for Credit Losses	-	-	-	-	(50)	-	(60)	-	-	-	-	(50)	(50)	(60)
Operating Expenses	(107)	(70)	(92)	(86)	(421)	(54)	90	(66)	(46)	(64)	(177)	(475)	(653)	(86)
Income Tax Expense (TEB) ⁽²⁾	395	111	103	83	183	176	120	118	154	83	506	359	545	475
Net Income	(86)	(78)	(23)	19	(277)	12	117	72	32	43	(164)	(265)	(269)	264
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	(86)	(78)	(23)	19	(277)	12	117	72	32	43	(164)	(265)	(269)	264
Net Income Attributable to Preferred Shareholders of the Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Common Shareholders of the Bank	(86)	(78)	(23)	19	(277)	12	117	72	32	43	(164)	(265)	(269)	264
Average Balances (\$B): ⁽⁴⁾														
Total Assets	100	107	113	117	114	103	101	95	89	79	104	108	111	91
Total Deposits	214	220	227	231	235	241	246	244	243	225	217	237	233	238
Other Liabilities	14	15	17	18	8	13	17	18	19	20	15	12	14	19
Total Liabilities	228	235	244	249	243	254	263	262	262	245	232	249	247	257

(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 AND ASSETS UNDER ADMINISTRATION AND MANAGEMENT



	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR			
	2017		2016				2015				2017	2016	2016	2015
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
NET INTEREST MARGIN:														
Net Interest Income	3,728	3,643	3,653	3,602	3,518	3,519	3,371	3,354	3,198	3,169	7,371	7,037	14,292	13,092
Core Banking Margin %	2.54	2.40	2.40	2.38	2.38	2.38	2.35	2.40	2.41	2.41	2.47	2.38	2.38	2.39
REVENUE FROM TRADING OPERATIONS (\$MM):														
Interest Rate and Credit	155	239	186	155	147	125	121	83	113	83	394	272	613	400
Equities	(103)	71	36	42	32	(9)	22	26	47	82	(32)	23	101	177
Commodities	65	95	79	93	103	101	74	77	115	79	160	204	376	345
Foreign Exchange	48	73	55	67	60	80	52	47	38	64	121	140	262	201
Other	16	25	21	24	12	(6)	8	15	27	12	41	6	51	62
sub-total	181	503	377	381	354	291	277	248	340	320	684	645	1,403	1,185
Taxable Equivalent Adjustment	337	45	46	47	50	146	71	105	113	87	382	196	289	376
Total (TEB)	518	548	423	428	404	437	348	353	453	407	1,066	841	1,692	1,561
ASSETS UNDER ADMINISTRATION (\$B):														
Personal														
Retail Brokerage	174.3	168.5	163.5	161.9	157.1	152.2	155.9	158.8	156.9	152.2				
Investment Management and Trust	106.4	102.0	106.4	105.1	102.3	102.4	100.2	101.2	96.9	96.8				
	280.7	270.5	269.9	267.0	259.4	254.6	256.1	260.0	253.8	249.0				
Mutual Funds	146.2	137.4	139.2	134.5	129.6	128.9	130.7	133.8	130.1	128.9				
Institutional	67.3	61.7	63.7	63.4	64.5	69.1	67.1	66.0	61.9	62.9				
Total	494.2	469.6	472.8	464.9	453.5	452.6	453.9	459.8	445.8	440.8				
ASSETS UNDER MANAGEMENT (\$B):														
Personal	53.4	50.0	47.9	46.1	43.0	42.8	43.0	42.7	40.3	38.0				
Mutual Funds	132.3	123.9	125.1	122.5	117.7	117.6	117.7	120.8	117.3	116.2				
Institutional	19.3	20.1	19.7	19.3	18.7	18.6	18.3	19.4	19.2	19.6				
Total	205.0	194.0	192.7	187.9	179.4	179.0	179.0	182.9	176.8	173.8				

Non-Interest Income


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2017		2016				2015				2017	2016	2016	2015
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Fee and Commission Revenues:														
Card Revenues	370	384	355	345	330	329	286	281	263	259	754	659	1,359	1,089
Deposit and Payment Services	243	242	238	234	233	244	234	237	230	227	485	477	949	928
Deposit Services	84	85	84	84	80	82	78	78	76	75	169	162	330	307
Other Payment Services	327	327	322	318	313	326	312	315	306	302	654	639	1,279	1,235
Credit Fees	213	213	229	222	206	213	202	200	195	190	426	419	870	787
Commitment and Other Credit Fees	73	74	69	72	71	72	69	69	66	62	147	143	284	266
Acceptance Fees	286	287	298	294	277	285	271	269	261	252	573	562	1,154	1,053
Other Banking Revenues	112	125	124	106	105	101	117	109	90	90	237	206	436	406
Total Banking Revenues	1,095	1,123	1,099	1,063	1,025	1,041	986	974	920	903	2,218	2,066	4,228	3,783
Mutual Funds	406	408	413	406	393	412	406	415	405	393	814	805	1,624	1,619
Brokerage Fees	278	271	262	248	245	255	251	255	254	247	549	500	1,010	1,007
Investment Management and Trust Services	116	112	112	114	109	108	107	112	112	109	228	217	443	440
Investment Management and Custody	53	52	50	50	53	52	46	55	53	50	105	105	205	204
Personal and Corporate Trust	169	164	162	164	162	160	153	167	165	159	333	322	648	644
Total Wealth Management Revenues	853	843	837	818	800	827	810	837	824	799	1,696	1,627	3,282	3,270
Underwriting and Other Advisory Fees	140	143	170	202	143	79	109	113	173	130	283	222	594	525
Non-Trading Foreign Exchange Fees	148	142	136	131	138	135	122	130	116	124	290	273	540	492
Other	164	164	154	131	140	132	125	123	119	111	328	272	557	478
Total Fee and Commission Revenues	2,400	2,415	2,396	2,345	2,246	2,214	2,152	2,177	2,152	2,067	4,815	4,460	9,201	8,548
Fee and Commission Expenses:														
Card Expenses	124	121	118	120	112	109	90	90	77	70	245	221	459	327
Deposit and Payment Services Expenses	28	28	23	25	24	27	23	25	25	23	56	51	99	96
Other Expenses	-	1	1	-	-	-	1	-	-	-	1	-	1	1
Total Fee and Commission Expenses	152	150	142	145	136	136	114	115	102	93	302	272	559	424
Net Fee and Commission Revenues	2,248	2,265	2,254	2,200	2,110	2,078	2,038	2,062	2,050	1,974	4,513	4,188	8,642	8,124
Net Income from Investments in Associated Corporations	98	99	117	97	98	102	96	120	99	90	197	200	414	405
Other Operating Income:														
Trading Revenues	181	503	377	381	354	291	277	248	340	320	684	645	1,403	1,185
Net Gain on Investment Securities	87	80	96	143	165	130	182	136	139	182	167	295	534	639
Insurance underwriting income, net of claims	151	162	150	153	146	154	147	142	137	130	313	300	603	556
Other	88	116	104	64	203	91	14	62	(26)	(2)	204	294	462	48
Total	507	861	727	741	868	666	620	588	590	630	1,368	1,534	3,002	2,428
Total Non-Interest Income	2,853	3,225	3,098	3,038	3,076	2,846	2,754	2,770	2,739	2,694	6,078	5,922	12,058	10,957

OPERATING EXPENSES


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR						
	2017		2016				2015				2017	2016	2016	2015					
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1									
Salaries and Employee Benefits																			
Salaries	1,046	1,032	996	1,004	1,032	1,039	1,088	1,025	967	939	2,078	2,071	4,071	4,019					
Performance-Based Compensation	423	400	396	392	381	369	353	365	376	344	823	750	1,538	1,438					
Share-Based Payment	24	96	73	42	39	89	39	37	28	116	120	128	243	220					
Other Employee Benefits	345	351	282	316	252	323	64	306	319	315	696	575	1,173	1,004					
	1,838	1,879	1,747	1,754	1,704	1,820	1,544	1,733	1,690	1,714	3,717	3,524	7,025	6,681					
Premises																			
Net Rent	110	112	108	105	105	110	123	107	103	100	222	215	428	433					
Property Taxes	27	22	22	25	24	18	21	24	23	21	49	42	89	89					
Other Premises Costs	105	104	111	109	107	104	114	109	103	95	209	211	431	421					
	242	238	241	239	236	232	258	240	229	216	480	468	948	943					
Technology	361	356	359	309	309	313	306	290	273	274	717	622	1,290	1,143					
Depreciation and Amortization																			
Depreciation	84	83	87	80	79	79	79	73	78	73	167	158	325	303					
Amortization of Intangibles	104	104	96	93	90	80	78	71	66	66	208	170	359	281					
	188	187	183	173	169	159	157	144	144	139	375	328	684	584					
Communications	112	113	111	106	113	112	110	108	110	106	225	225	442	434					
Advertising and Business Development	133	128	184	152	139	142	184	148	132	128	261	281	617	592					
Professional	173	158	214	169	161	149	161	144	129	114	331	310	693	548					
Business and Capital Taxes																			
Business Taxes	94	98	86	84	87	99	78	78	87	76	192	186	356	319					
Capital Taxes	13	13	11	12	13	11	10	10	11	11	26	24	47	42					
	107	111	97	96	100	110	88	88	98	87	218	210	403	361					
Other	447	519	514	507	886	531	478	439	419	419	966	1,417	2,438	1,755					
Total Non-interest Expenses	3,601	3,689	3,650	3,505	3,817	3,568	3,286	3,334	3,224	3,197	7,290	7,385	14,540	13,041					

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (SPOT BALANCES)


(\$MM)	QUARTERLY TREND									
	2017		2016				2015			
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Assets										
Cash and Deposits with Financial Institutions	50,877	48,429	46,344	69,774	61,215	75,253	73,927	82,789	60,664	65,894
Precious Metals	8,534	7,198	8,442	10,243	8,818	9,408	10,550	7,697	8,438	9,698
Trading Assets										
- Securities	90,505	88,360	87,287	81,625	80,615	84,322	78,380	83,396	92,095	86,695
- Loans	18,895	16,664	19,421	20,278	19,060	17,960	18,341	17,306	17,279	18,990
- Other	2,431	1,494	1,853	1,958	1,692	1,994	2,419	3,003	3,746	3,934
- Total Trading Assets	111,831	106,518	108,561	103,861	101,367	104,276	99,140	103,705	113,120	109,619
Financial Instruments Designated at Fair Value through Profit or Loss	251	236	221	228	210	296	320	126	129	119
Securities Purchased under Resale Agreements and Securities Borrowed	101,643	97,327	92,129	92,266	104,022	96,267	87,312	87,512	98,205	87,217
Derivative Financial Instruments	37,641	34,963	41,657	43,990	42,318	51,958	41,003	47,207	37,669	55,435
Investment Securities	69,792	72,721	72,919	69,914	66,640	60,427	43,216	41,190	39,828	40,905
Loans to Customers										
- Residential Mortgages	228,313	224,085	222,888	219,460	216,507	219,047	217,498	216,000	213,522	214,791
- Personal and Credit Cards	101,291	98,210	99,502	98,062	95,865	95,382	91,477	89,897	86,186	85,929
- Business and Government	171,242	159,566	162,400	159,820	158,875	166,478	153,850	149,276	139,944	142,984
- Sub-total	500,846	481,861	484,790	477,342	471,247	480,907	462,825	455,173	439,652	443,704
- Allowance for Credit Losses	(4,591)	(4,508)	(4,626)	(4,542)	(4,402)	(4,354)	(4,197)	(4,125)	(3,694)	(3,788)
- Total Net Loans	496,255	477,353	480,164	472,800	466,845	476,553	458,628	451,048	435,958	439,916
Other										
- Customers' Liability Under Acceptances	10,378	11,185	11,978	10,409	10,008	10,416	10,296	11,025	13,549	11,898
- Current Tax Assets	480	517	422	886	803	720	649	708	517	643
- Investment Property	18	17	20	20	22	27	28	43	41	43
- Land, Buildings and Equipment	2,337	2,258	2,500	2,421	2,295	2,312	2,258	2,194	2,141	2,291
- Investments in Associates	4,523	4,262	4,299	4,199	4,006	4,307	4,033	4,082	3,845	3,907
- Goodwill and Other Intangible Assets	12,285	12,056	12,141	11,693	11,541	11,620	11,449	11,037	10,923	11,068
- Deferred Tax Assets	1,933	1,795	2,021	2,135	2,273	2,294	2,034	2,229	2,031	2,354
- Other Assets	12,868	10,157	12,448	12,005	12,578	13,479	11,654	10,472	10,103	10,866
- Total Other Assets	44,822	42,247	45,829	43,768	43,526	45,175	42,401	41,790	43,150	43,070
Total Assets	921,646	886,992	896,266	906,844	894,961	919,613	856,497	863,064	837,161	851,873

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



	QUARTERLY TREND										
	2017		2016				2015				
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
(\$MM)											
Liabilities											
Deposits											
- Personal	202,004	199,145	199,302	195,840	192,870	194,770	190,044	186,298	180,312	180,973	
- Business and Government	379,015	363,972	372,303	387,099	374,272	395,737	375,144	377,054	358,400	364,260	
- Financial Institutions	47,190	41,581	40,272	48,405	42,171	40,384	35,731	39,439	36,569	39,365	
- Total Deposits	628,209	604,698	611,877	631,344	609,313	630,891	600,919	602,791	575,281	584,598	
Financial Instruments Designated at Fair Value through Profit or Loss	2,545	1,681	1,459	1,643	1,629	1,582	1,486	1,376	1,102	736	
Other											
- Acceptances	10,378	11,185	11,978	10,409	10,008	10,416	10,296	11,025	13,549	11,898	
- Obligations Related to Securities Sold Short	30,078	26,381	23,312	20,869	22,351	23,718	20,212	23,363	22,843	22,784	
- Derivative Financial Instruments	40,336	39,257	42,387	46,428	47,308	53,871	45,270	48,866	43,613	57,725	
- Obligations Related to Securities Sold Under Repurchase Agreements and Securities Lent	95,664	100,837	97,083	93,990	102,392	89,470	77,015	77,764	89,676	79,322	
- Current Tax Liabilities	479	812	587	702	835	593	584	676	670	948	
- Subordinated Debentures	7,621	7,507	7,633	7,598	7,499	7,759	6,182	6,184	6,134	4,973	
- Provisions for Off-Balance Sheet Credit Risks and Other	426	473	536	505	678	332	315	323	409	484	
- Deferred Tax Liabilities	648	624	611	644	823	549	599	523	449	493	
- Other	45,463	35,705	40,982	37,408	38,299	44,777	40,140	37,212	32,492	36,731	
- Total Other Liabilities	231,093	222,781	225,109	218,553	230,193	231,485	200,613	205,936	209,835	215,358	
Total Liabilities	861,847	829,160	838,445	851,540	841,135	863,958	803,018	810,103	786,218	800,692	
Equity											
Common Equity											
- Common Shares	15,614	15,625	15,513	15,314	15,194	15,172	15,141	15,185	15,186	15,173	
- Retained Earnings	36,234	35,653	34,752	33,750	32,757	32,150	31,316	30,640	29,984	29,103	
- Accumulated Other Comprehensive Income (Loss)	3,141	1,589	2,240	1,531	825	3,401	2,455	2,673	1,362	2,436	
- Other Reserves	126	139	152	166	171	173	173	176	180	181	
- Total Common Equity	55,115	53,006	52,657	50,761	48,947	50,896	49,085	48,674	46,712	46,893	
Preferred Shares	3,019	3,249	3,594	3,094	3,439	3,284	2,934	2,934	2,934	2,934	
Total Equity Attributable to Equity Holders of the Bank	58,134	56,255	56,251	53,855	52,386	54,180	52,019	51,608	49,646	49,827	
Non-Controlling Interests in Subsidiaries	1,665	1,577	1,570	1,449	1,440	1,475	1,460	1,353	1,297	1,354	
Total Equity	59,799	57,832	57,821	55,304	53,826	55,655	53,479	52,961	50,943	51,181	
Total Liabilities and Equity	921,646	886,992	896,266	906,844	894,961	919,613	856,497	863,064	837,161	851,873	

AVERAGE BALANCE SHEET


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2017		2016				2015				2017	2016	2016	2015
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Deposits with Financial Institutions	47,176	52,483	64,629	68,912	66,688	70,731	78,384	75,630	69,765	60,582	49,873	68,731	67,746	71,102
Trading Assets - Securities	89,470	93,633	89,454	83,212	87,547	94,453	86,253	88,895	99,117	101,422	91,586	91,038	88,619	93,879
- Loans	18,847	17,971	19,559	19,269	17,540	17,816	17,920	17,010	18,076	16,425	18,402	17,680	18,595	17,352
- Total	108,317	111,604	109,013	102,481	105,087	112,269	104,173	105,905	117,193	117,847	109,988	108,718	107,214	111,231
Securities Purchased under Resale Agreements and Securities Borrowed	100,560	98,090	100,182	97,014	100,349	101,649	100,840	100,165	100,951	97,588	99,304	101,006	99,795	99,877
Investment Securities including Investments in Associates	75,281	76,402	74,078	71,411	68,895	56,596	46,030	43,245	44,221	41,262	75,851	62,678	67,825	43,685
Loans to Customers - Residential Mortgages	225,909	223,264	220,838	217,553	217,610	218,546	216,491	214,140	214,244	212,896	224,565	218,082	218,642	214,444
- Personal and Credit Cards	99,927	98,973	98,955	97,153	96,190	94,812	90,840	88,198	86,065	84,729	99,442	95,494	96,781	87,470
- Business and Government	163,675	161,804	159,914	160,876	164,868	159,915	150,617	143,360	142,515	132,510	162,724	162,364	161,353	142,248
- Sub-total	489,511	484,041	479,707	475,582	478,668	473,273	457,948	445,698	442,824	430,135	486,731	475,940	476,776	444,162
- Allowance for Credit Losses	4,730	4,586	4,686	4,646	4,600	4,441	4,230	4,083	3,830	3,911	4,656	4,519	4,593	4,015
- Total	484,781	479,455	475,021	470,936	474,068	468,832	453,718	441,615	438,994	426,224	482,075	471,421	472,183	440,147
Total Earning Assets	816,115	818,034	822,923	810,754	815,087	810,077	783,145	766,560	771,124	743,503	817,091	812,554	814,763	766,042
Derivative Financial Instruments	35,481	39,440	41,908	43,105	47,810	46,831	45,963	40,471	46,202	41,125	37,743	46,658	44,642	42,672
Customers' Liability under Acceptances	11,534	11,620	11,814	11,484	10,976	11,486	11,150	12,129	11,453	10,879	11,578	11,234	11,443	11,403
Other Assets	44,024	42,578	42,643	43,040	44,350	42,177	41,113	40,343	40,991	39,900	43,197	43,142	42,996	40,490
Total Assets	907,154	911,672	919,288	908,383	918,223	910,571	881,371	859,503	869,770	835,407	909,609	913,588	913,844	860,607
Deposits from Customers	574,622	574,282	580,919	578,640	576,981	582,428	567,706	553,533	551,172	525,777	574,448	579,734	579,757	549,534
Deposits from Banks	41,620	43,053	46,506	43,206	42,560	38,937	36,298	37,865	38,469	36,610	42,349	40,729	42,804	37,301
	616,242	617,335	627,425	621,846	619,541	621,365	604,004	591,398	589,641	562,387	616,797	620,463	622,561	586,835
Securities Sold Short	30,608	31,321	27,307	25,766	28,024	30,383	24,093	27,072	28,461	32,467	30,971	29,216	27,869	28,019
Obligations Related to Securities Sold under Repurchase Agreements and Securities Lent	99,794	104,514	103,282	99,441	100,228	93,625	90,836	90,272	91,563	90,098	102,193	96,890	99,138	90,685
Subordinated Debentures	7,506	7,505	7,502	7,516	7,566	7,391	6,137	6,113	5,335	4,862	7,505	7,478	7,493	5,614
Other Liabilities	94,052	93,018	97,172	99,088	107,961	103,227	103,076	92,674	103,721	95,430	93,529	105,115	101,481	97,911
Shareholders' Equity														
- Common Shares, Retained Earnings, Accumulated Other Comprehensive Income (Loss) and Other Reserves	54,060	52,832	51,709	49,854	49,921	49,990	48,880	47,691	46,803	45,929	53,592	49,643	50,469	47,266
- Preferred Shares	3,236	3,575	3,343	3,420	3,535	3,109	2,934	2,934	2,934	2,934	3,408	3,319	3,351	2,934
- Non-Controlling Interests in Subsidiaries	1,656	1,572	1,548	1,452	1,447	1,481	1,411	1,349	1,312	1,300	1,614	1,464	1,482	1,343
- Total Shareholders' Equity	58,952	57,979	56,600	54,726	54,903	54,580	53,225	51,974	51,049	50,163	58,614	54,426	55,302	51,543
Total Liabilities and Shareholders' Equity	907,154	911,672	919,288	908,383	918,223	910,571	881,371	859,503	869,770	835,407	909,609	913,588	913,844	860,607

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY



(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2017		2016				2015				2017	2016	2016	2015
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Common Shares:														
Balance at Beginning of Period	15,625	15,513	15,314	15,194	15,172	15,141	15,185	15,186	15,173	15,231	15,513	15,141	15,141	15,231
Share issuance, net of repurchase/redemptions	(11)	112	199	120	22	31	(44)	(1)	13	(58)	101	53	372	(90)
Balance at End of Period	15,614	15,625	15,513	15,314	15,194	15,172	15,141	15,185	15,186	15,173	15,614	15,194	15,513	15,141
Retained Earnings:														
Balance at Beginning of Period	35,653	34,752	33,750	32,757	32,150	31,316	30,640	29,984	29,103	28,609	34,752	31,316	31,316	28,609
Net Income attributable to Common Shareholders of the Bank	1,965	1,909	1,908	1,860	1,489	1,730	1,754	1,767	1,727	1,649	3,874	3,219	6,987	6,897
Dividends Paid to Common Shareholders of the Bank	(915)	(895)	(893)	(867)	(865)	(843)	(841)	(823)	(823)	(802)	(1,810)	(1,708)	(3,468)	(3,289)
Shares redeemed	(468)	(112)	-	-	(12)	(49)	(245)	(136)	(23)	(357)	(580)	(61)	(61)	(761)
Other	(1)	(1)	(13)	-	(5)	(4)	8	(152)	-	4	(2)	(9)	(22)	(140)
Balance at End of Period	36,234	35,653	34,752	33,750	32,757	32,150	31,316	30,640	29,984	29,103	36,234	32,757	34,752	31,316
Accumulated Other Comprehensive Income (Loss):														
Balance at Beginning of Period	1,589	2,240	1,531	825	3,401	2,455	2,673	1,362	2,436	949	2,240	2,455	2,455	949
Other Comprehensive Income, net of Income Tax														
Foreign Currency Translation	1,835	(1,151)	802	991	(2,826)	1,455	(276)	1,400	(1,455)	2,264	684	(1,371)	422	1,933
Available-for-Sale Securities	103	(49)	(49)	33	13	(177)	(306)	(87)	(29)	(48)	54	(164)	(180)	(470)
Cash Flow Hedges	(59)	(117)	(185)	79	259	104	112	(65)	107	(99)	(176)	363	257	55
Other	(327)	666	141	(397)	(22)	(436)	252	63	303	(630)	339	(458)	(714)	(12)
Total	1,552	(651)	709	706	(2,576)	946	(218)	1,311	(1,074)	1,492	901	(1,630)	(215)	1,506
Balance at End of Period	3,141	1,589	2,240	1,531	825	3,401	2,455	2,673	1,362	2,436	3,141	825	2,240	2,455
Other Reserves:														
Balance at Beginning of Period	139	152	166	171	173	173	176	180	181	176	152	173	173	176
Share-based payments	1	5	-	1	1	5	2	1	2	9	6	6	7	14
Shares issued	(14)	(18)	(14)	(6)	(3)	(5)	(5)	(5)	(3)	(4)	(32)	(8)	(28)	(17)
Balance at End of Period	126	139	152	166	171	173	173	176	180	181	126	171	152	173
Total Common Equity at End of Period	55,115	53,006	52,657	50,761	48,947	50,896	49,085	48,674	46,712	46,893	55,115	48,947	52,657	49,085
Composition of Accumulated Other Comprehensive Income (Loss):														
Foreign Currency Translation	3,739	1,904	3,055	2,253	1,262	4,088	2,633	2,909	1,509	2,964				
Available-for-Sale Securities	68	(35)	14	63	30	17	194	500	587	616				
Cash Flow Hedges	88	147	264	449	370	111	7	(105)	(40)	(147)				
Other	(754)	(427)	(1,093)	(1,234)	(837)	(815)	(379)	(631)	(694)	(997)				
Total	3,141	1,589	2,240	1,531	825	3,401	2,455	2,673	1,362	2,436				

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (continued)


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2017		2016				2015				2017	2016	2016	2015
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Preferred Shares:														
Balance at Beginning of Period	3,249	3,594	3,094	3,439	3,284	2,934	2,934	2,934	2,934	2,934	3,594	2,934	2,934	2,934
Shares Issued	-	-	500	-	500	350	-	-	-	-	-	850	1,350	-
Shares Redeemed	(230)	(345)	-	(345)	(345)	-	-	-	-	-	(575)	(345)	(690)	-
Net Income attributable to Preferred Shareholders of the Bank	32	39	31	37	34	28	29	28	30	30	71	62	130	117
Dividends paid to Preferred Shareholders of the Bank	(32)	(39)	(31)	(37)	(34)	(28)	(29)	(28)	(30)	(30)	(71)	(62)	(130)	(117)
Balance at End of Period	3,019	3,249	3,594	3,094	3,439	3,284	2,934	2,934	2,934	2,934	3,019	3,439	3,594	2,934
Non-Controlling Interests: Non-Controlling Interests in Subsidiaries:														
Balance at Beginning of Period	1,577	1,570	1,449	1,440	1,475	1,460	1,353	1,297	1,354	1,312	1,570	1,460	1,460	1,312
Net Income attributable to Non-Controlling Interests in Subsidiaries	82	43	72	62	61	56	60	52	40	47	125	117	251	199
Other Comprehensive Income, net of Income Tax	57	-	59	(28)	(55)	10	1	(34)	(60)	18	57	(45)	(14)	(75)
Distributions to Non-Controlling Interests	(51)	(36)	(11)	(24)	(42)	(39)	(12)	(16)	(37)	(21)	(87)	(81)	(116)	(86)
Other	-	-	1	(1)	1	(12)	58	54	-	(2)	-	(11)	(11)	110
Balance at End of Period	1,665	1,577	1,570	1,449	1,440	1,475	1,460	1,353	1,297	1,354	1,665	1,440	1,570	1,460
Total Equity at End of Period	59,799	57,832	57,821	55,304	53,826	55,655	53,479	52,961	50,943	51,181	59,799	53,826	57,821	53,479

CUSTOMER LOANS AND ACCEPTANCES BY TYPE OF BORROWER


(\$ billions)	April 30, 2017		January 31, 2017		October 31, 2016		July 31, 2016		April 30, 2016	
	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total
Residential Mortgages	228.3	44.7	224.1	45.4	222.9	44.9	219.4	45.0	216.5	45.0
Personal Loans & Credit Cards	101.3	19.8	98.2	19.9	99.5	20.0	98.1	20.1	95.9	19.9
Personal	329.6	64.5	322.3	65.3	322.4	64.9	317.5	65.1	312.4	64.9
Financial Services										
Non-Bank	19.2	3.8	16.6	3.4	16.1	3.2	15.2	3.1	15.1	3.1
Bank ⁽¹⁾	3.9	0.8	3.3	0.7	3.7	0.7	3.3	0.7	4.4	0.9
Wholesale and Retail	22.9	4.5	21.6	4.4	22.1	4.5	21.7	4.4	22.1	4.6
Real Estate and Construction	23.4	4.6	21.8	4.4	22.6	4.5	21.5	4.4	20.1	4.2
Energy	14.6	2.9	14.0	2.8	15.6	3.1	16.1	3.3	16.3	3.4
Transportation	8.8	1.7	8.4	1.7	9.0	1.8	9.1	1.9	9.1	1.9
Automotive	13.0	2.5	11.9	2.4	11.5	2.3	11.7	2.4	11.8	2.5
Agriculture	9.4	1.8	9.5	1.9	8.8	1.8	9.1	1.9	8.9	1.9
Hospitality and Leisure	3.6	0.7	3.5	0.7	3.5	0.7	3.5	0.7	3.8	0.8
Mining	5.1	1.0	4.8	1.0	5.4	1.1	5.1	1.1	5.3	1.1
Metals Refinery and Processing	2.8	0.5	2.4	0.5	2.5	0.5	2.4	0.5	2.5	0.5
Utilities	9.0	1.8	9.0	1.8	7.8	1.6	8.3	1.7	8.7	1.8
Health Care	5.8	1.1	5.4	1.1	5.2	1.1	5.7	1.2	5.3	1.1
Technology and Media	10.1	2.0	10.2	2.1	11.8	2.4	10.5	2.2	9.8	2.0
Chemical	1.4	0.3	1.4	0.3	1.6	0.3	1.6	0.3	1.6	0.3
Food and Beverage	5.9	1.1	5.2	1.1	4.9	1.0	4.5	0.9	4.8	1.0
Forest Products	1.7	0.3	1.6	0.3	2.5	0.5	2.6	0.5	2.5	0.5
Other ⁽²⁾	16.7	3.3	15.3	3.1	14.7	3.0	13.4	2.7	12.2	2.6
Sovereign ⁽³⁾	4.3	0.8	4.8	1.0	5.0	1.0	4.9	1.0	4.6	0.9
Business and government	181.6	35.5	170.7	34.7	174.3	35.1	170.2	34.9	168.9	35.1
Total loans and acceptances	511.2	100.0	493.0	100.0	496.7	100.0	487.7	100.0	481.3	100.0
Total allowance for loan losses	(4.6)		(4.5)		(4.6)		(4.5)		(4.4)	
Total loans and acceptances net of allowance for loan losses	506.6		488.5		492.1		483.2		476.9	

(1) Deposit taking institutions and securities firms.

(2) Other related to \$4.3 billion in financing products, \$2.5 billion in services and \$2.2 billion in wealth management.

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

IMPAIRED LOANS BY BUSINESS SEGMENT


(\$MM)	QUARTERLY TREND									
	2017		2016				2015			
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
GROSS IMPAIRED LOANS: ⁽¹⁾										
<u>Canadian Banking</u>										
Retail	1,001	1,047	1,003	934	892	886	843	870	884	964
Commercial	193	214	228	233	262	270	208	220	211	210
	1,194	1,261	1,231	1,167	1,154	1,156	1,051	1,090	1,095	1,174
<u>International Banking</u>										
Retail	2,247	2,130	2,227	2,264	2,176	2,284	2,157	2,150	2,010	2,090
Commercial	1,475	1,387	1,401	1,344	1,355	1,351	1,183	1,228	1,125	1,151
	3,722	3,517	3,628	3,608	3,531	3,635	3,340	3,378	3,135	3,241
<u>Global Banking & Markets</u>										
Canada	2	26	27	36	93	77	138	51	85	99
U.S.A.	206	195	210	244	139	12	11	22	20	24
Europe	157	82	85	83	88	129	72	78	15	-
Asia	145	168	213	208	88	49	46	48	47	51
	510	471	535	571	408	267	267	199	167	174
Total Gross Impaired Loans	5,426	5,249	5,394	5,346	5,093	5,058	4,658	4,667	4,397	4,589
NET IMPAIRED LOANS: ^{(1) (2)}										
<u>Canadian Banking</u>										
Retail	344	390	347	358	327	351	300	316	326	390
Commercial	49	61	68	77	105	98	51	57	43	43
	393	451	415	435	432	449	351	373	369	433
<u>International Banking</u>										
Retail	857	851	829	840	815	897	844	857	916	941
Commercial	890	794	823	793	846	841	714	735	777	764
	1,747	1,645	1,652	1,633	1,661	1,738	1,558	1,592	1,693	1,705
<u>Global Banking and Markets</u>										
Canada	-	19	20	28	55	47	99	36	63	82
U.S.A.	154	150	163	185	101	2	5	15	17	22
Europe	105	46	47	46	51	81	57	62	11	-
Asia	111	105	149	164	47	18	15	18	19	24
	370	320	379	423	254	148	176	131	110	128
Total Net Impaired Loans	2,510	2,416	2,446	2,491	2,347	2,335	2,085	2,096	2,172	2,266

(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) Excludes Letters of Credit (LCs).

CHANGES IN GROSS IMPAIRED LOANS BY BUSINESS SEGMENT


(\$MM)	QUARTERLY TREND									
	2017		2016				2015			
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Balance at Beginning of Period ⁽¹⁾	5,249	5,394	5,346	5,093	5,058	4,658	4,667	4,397	4,589	4,200
Net Classifications ⁽¹⁾										
Canadian Retail										
New Classifications	504	518	579	513	496	481	452	466	416	443
Declassifications	-	-	-	-	-	-	-	-	-	-
Payments	(243)	(220)	(271)	(236)	(262)	(220)	(255)	(262)	(288)	(190)
Sales	-	-	-	-	-	-	-	-	-	-
Net Classifications	261	298	308	277	234	261	197	204	128	253
Canadian Commercial										
New Classifications	29	66	16	33	41	93	20	24	19	33
Declassifications	(6)	(1)	-	-	(7)	(2)	-	-	(2)	(4)
Payments	(21)	(6)	(7)	(37)	(16)	(18)	(10)	(7)	(3)	(11)
Sales	-	(41)	-	-	(6)	-	(1)	-	-	-
Net Classifications	2	18	9	(4)	12	73	9	17	14	18
International Retail										
New Classifications	360	391	297	333	313	323	276	299	313	388
Declassifications	-	-	-	-	-	-	-	-	-	-
Payments	-	-	-	-	-	-	-	-	-	-
Sales	-	-	-	-	-	-	-	-	-	-
Net Classifications	360	391	297	333	313	323	276	299	313	388
International Commercial										
New Classifications	163	112	104	61	222	172	86	118	64	88
Declassifications	(1)	(24)	(11)	(2)	-	-	(1)	(3)	-	(3)
Payments	(28)	(34)	(34)	(73)	(19)	(37)	(66)	(21)	(22)	(59)
Sales	-	-	-	-	-	-	-	-	-	-
Net Classifications	134	54	59	(14)	203	135	19	94	42	26
Global Banking and Markets										
New Classifications	123	36	64	261	229	53	88	67	15	88
Declassifications	-	-	-	-	(2)	-	-	-	-	-
Payments	(73)	(74)	(27)	(41)	(7)	(39)	(7)	(34)	(17)	(2)
Sales	-	-	(65)	(24)	-	-	(10)	-	-	-
Net Classifications	50	(38)	(28)	196	220	14	71	33	(2)	86
Total	807	723	645	788	982	806	572	647	495	771
Write-offs										
Canadian Retail	(307)	(254)	(239)	(235)	(229)	(220)	(224)	(218)	(208)	(166)
Canadian Commercial	(25)	(32)	(14)	(25)	(20)	(12)	(21)	(18)	(13)	(37)
International Retail	(353)	(428)	(393)	(302)	(251)	(282)	(281)	(246)	(294)	(272)
International Commercial	(122)	(20)	(41)	(32)	(103)	(14)	(42)	(30)	(20)	(133)
Global Banking and Markets	(37)	(10)	(20)	(49)	(80)	(27)	(1)	(6)	-	-
Total	(844)	(744)	(707)	(643)	(683)	(555)	(569)	(518)	(535)	(608)
Forex ⁽¹⁾/ Other										
Canadian Retail	-	-	-	-	1	2	-	-	-	(10)
Canadian Commercial	2	-	-	-	-	1	-	10	-	22
International Retail	110	(60)	59	57	(170)	86	12	87	(99)	124
International Commercial	76	(48)	39	35	(96)	47	(22)	39	(48)	82
Global Banking and Markets	26	(16)	12	16	1	13	(2)	5	(5)	8
Total	214	(124)	110	108	(264)	149	(12)	141	(152)	226
Balance at End of Period ⁽¹⁾	5,426	5,249	5,394	5,346	5,093	5,058	4,658	4,667	4,397	4,589

(1) 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									
	2017		2016				2015			
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Balance, Beginning of Period	4,508	4,626	4,542	4,402	4,354	4,197	4,125	3,694	3,788	3,641
Write-offs	(844)	(744)	(707)	(643)	(683)	(555)	(569)	(518)	(535)	(608)
Recoveries	205	142	197	142	152	109	125	134	116	110
Provision for Credit Losses	587	553	550	571	752	539	551	480	448	463
Foreign Currency Adjustment and Other	135	(69)	44	70	(173)	64	(35)	335	(123)	182
Balance, End of Period	4,591	4,508	4,626	4,542	4,402	4,354	4,197	4,125	3,694	3,788
Comprised of:										
Individually Assessed Allowances	1,008	1,033	1,034	998	959	956	862	864	685	710
Collective Allowances	3,583	3,475	3,592	3,544	3,443	3,398	3,335	3,261	3,009	3,078
Total Allowance for Credit Losses	4,591	4,508	4,626	4,542	4,402	4,354	4,197	4,125	3,694	3,788
Allocated as follows:										
Impaired Loans ⁽¹⁾										
Residential Mortgages	389	383	458	537	542	576	529	518	381	408
Personal and Credit Cards	1,658	1,553	1,596	1,463	1,384	1,346	1,327	1,329	1,271	1,315
Business and Government	869	897	894	855	820	801	717	724	573	600
	2,916	2,833	2,948	2,855	2,746	2,723	2,573	2,571	2,225	2,323
Performing Loans										
Residential Mortgages	91	106	120	128	126	128	146	145	157	160
Personal and Credit Cards	703	695	662	646	647	626	614	600	588	561
Business and Government	632	640	662	684	669	641	644	606	527	551
	1,426	1,441	1,444	1,458	1,442	1,395	1,404	1,351	1,272	1,272
Total Allowance for Credit Losses excluding loans acquired under the FDIC Guarantee	4,342	4,274	4,392	4,313	4,188	4,118	3,977	3,922	3,497	3,595
Loans acquired under the FDIC Guarantee	249	234	234	229	214	236	220	203	197	193
Total Allowance for Credit Losses	4,591	4,508	4,626	4,542	4,402	4,354	4,197	4,125	3,694	3,788
Reserves against Unfunded Commitments and Other Off-Balance Sheet items included in Other Liabilities	140	138	138	108	124	121	112	105	184	184

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

IMPAIRED LOANS BY TYPE OF BORROWER


(\$MM)	April 30, 2017 ⁽¹⁾ Allowance for Credit			January 31, 2017 ⁽¹⁾ Allowance for Credit			April, 2016 ⁽¹⁾ Allowance for Credit		
	Gross	Losses	Net	Gross	Losses	Net	Gross	Losses	Net
Residential Mortgages	1,528	389	1,139	1,535	383	1,152	1,678	542	1,136
Personal Loans	1,720	1,658	62	1,642	1,553	89	1,390	1,384	6
Personal	3,248	2,047	1,201	3,177	1,936	1,241	3,068	1,926	1,142
Financial Services									
Non-Bank	20	12	8	19	13	6	19	7	12
Bank	2	2	-	2	2	-	3	2	1
Wholesale and Retail	278	159	119	284	169	115	290	180	110
Real Estate and Construction	260	112	148	236	128	108	245	111	134
Energy	328	91	237	295	82	213	351	110	241
Transportation	200	80	120	208	84	124	203	69	134
Automotive	41	18	23	58	34	24	70	16	54
Agriculture	82	49	33	80	47	33	74	33	41
Hospitality and Leisure	52	8	44	80	26	54	132	19	113
Mining	15	7	8	15	6	9	11	6	5
Metals Refinery and Processing	179	46	133	171	36	135	30	21	9
Utilities	297	64	233	238	51	187	250	42	208
Health Care	52	25	27	47	30	17	45	32	13
Technology and Media	15	14	1	27	26	1	30	16	14
Chemical	5	4	1	10	5	5	10	8	2
Food and Beverage	146	60	86	111	49	62	102	39	63
Forest Products	23	9	14	22	7	15	19	5	14
Other	164	102	62	150	95	55	132	100	32
Sovereign	19	7	12	19	7	12	9	4	5
Business & Government	2,178	869	1,309	2,072	897	1,175	2,025	820	1,205
Impaired Loans, net of Related Allowances	5,426	2,916	2,510	5,249	2,833	2,416	5,093	2,746	2,347

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

PROVISION FOR CREDIT LOSSES BY TYPE OF BORROWER



(\$MM)

PROVISIONS AGAINST IMPAIRED LOANS:

	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2017		2016				2015				2017	2016	2016	2015
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Residential mortgages	6	32	13	26	24	37	39	35	16	28	38	61	100	118
Personal loans	494	446	441	424	416	396	379	392	383	372	940	812	1,677	1,526
Personal	500	478	454	450	440	433	418	427	399	400	978	873	1,777	1,644
Financial Services														
Non-Bank	1	1	-	-	-	(1)	(1)	(1)	2	(1)	2	(1)	(1)	(1)
Bank	1	-	-	-	2	-	-	-	-	(1)	1	2	2	(1)
Wholesale and Retail	15	10	18	12	16	15	15	15	14	18	25	31	61	62
Real Estate and Construction	10	22	4	12	13	5	11	2	3	14	32	18	34	30
Energy	2	(13)	24	37	150	79	24	6	5	13	(11)	229	290	48
Transportation	8	8	7	9	24	5	-	16	5	2	16	29	45	23
Automotive	-	5	19	4	5	-	4	2	2	1	5	5	28	9
Agriculture	2	4	7	5	(4)	6	5	2	1	4	6	2	14	12
Hospitality and Leisure	13	1	-	13	12	-	-	-	1	-	14	12	25	1
Mining ⁽¹⁾	-	-	1	-	4	1	1	-	4	2	-	5	6	7
Metals Refinery and Processing	9	12	5	(1)	10	(3)	3	-	1	-	21	7	11	4
Utilities	9	-	-	7	13	-	-	-	-	-	9	13	20	-
Health Care	-	-	(2)	3	6	2	4	(3)	5	3	-	8	9	9
Technology and Media	1	(1)	2	9	3	-	1	-	3	-	-	3	14	4
Chemical	(1)	-	-	1	(4)	(4)	1	-	3	-	(1)	(8)	(7)	4
Food and Beverage	8	5	1	1	4	-	6	6	-	4	13	4	6	16
Forest Products	2	-	1	-	-	-	-	-	4	-	2	-	1	4
Other	7	21	7	8	8	-	(1)	7	(3)	3	28	8	23	6
Sovereign	-	-	2	1	-	1	-	-	-	1	-	1	4	1
Business & Government	87	75	96	121	262	106	73	53	49	63	162	368	585	238
Total Provisions against Impaired Loans	587	553	550	571	702	539	491	480	448	463	1,140	1,241	2,362	1,882
Change in Collective Allowance for Performing Loans	-	-	-	-	50	-	60	-	-	-	-	50	50	60
Total Provisions	587	553	550	571	752	539	551	480	448	463	1,140	1,291	2,412	1,942
Individually Assessed Provisions	87	75	96	121	262	106	73	53	49	63	162	368	585	238
Collective Provisions	500	478	454	450	490	433	478	427	399	400	978	923	1,827	1,704
Total Provisions	587	553	550	571	752	539	551	480	448	463	1,140	1,291	2,412	1,942

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>	Apr 30/17 Total	Jan 31/17 Total	Apr 30/16 Total
ASIA									
China	1,981	1,088	551	108	725	34	4,487	4,951	5,661
India	1,608	84	-	-	-	15	1,707	1,617	2,074
Thailand	149	3	546	-	2,749	7	3,454	3,256	3,055
South Korea	953	87	-	-	-	168	1,208	1,325	1,746
Hong Kong	1,539	61	92	-	-	61	1,753	1,946	1,568
Malaysia	668	0	-	-	305	3	976	994	1,367
Japan	511	13	15	3,970	-	56	4,565	4,199	1,806
Taiwan	58	8	160	37	-	1	264	280	620
Other ⁽²⁾	943	126	91	-	-	21	1,181	1,218	1,307
Total	8,410	1,470	1,455	4,115	3,779	366	19,595	19,786	19,203
LATIN AMERICA									
Chile	2,881	360	3	210	3,434	76	6,964	6,084	6,042
Mexico	2,939	455	-	156	3,493	446	7,489	6,432	6,344
Brazil	3,517	1,066	-	16	231	601	5,431	5,095 ⁽³⁾	6,609
Peru	2,440	104	-	178	4,576	33	7,331	6,900	6,582
Colombia	1,202	210	-	7	1,676	3	3,098	2,923	3,247
Others ⁽⁴⁾	144	40	-	-	602	-	786	718	565
Total	13,123	2,235	3	567	14,012	1,159	31,099	28,152*	29,389
CARIBBEAN & CENTRAL AMERICA									
Panama	4,231	120	35	0	307	4	4,697	4,385	4,069
Costa Rica	1,426	227	-	-	1,131	1	2,785	2,567	2,523
El Salvador	705	26	-	-	675	-	1,406	1,385	1,382
Dominican Republic	1,300	43	60	-	-	1	1,404	1,396	1,141
Jamaica	35	1	-	-	767	-	803	765	714
Others ⁽⁵⁾	1,738	74	1	-	515	-	2,328	2,266	2,163
Total	9,435	491	96	0	3,395	6	13,423	12,764	11,993

(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) Prior period amounts have been restated

(4) Includes Venezuela and Uruguay

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

AVAILABLE FOR SALE SECURITIES - UNREALIZED GAINS (LOSSES) (\$MM):

	QUARTERLY TREND									
	2017		2016				2015			
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Canadian and U.S. Sovereign Debt	82	(44)	302	416	245	291	214	293	267	419
Bonds of Designated Emerging Markets	-	-	-	-	-	-	-	(1)	6	7
Other Foreign Government Debt	16	(3)	41	55	16	(18)	(25)	1	13	41
Other Debt	34	7	77	106	74	62	73	96	107	137
Common and Preferred Shares	189	82	35	84	102	351	505	751	784	881
	321	42	455	661	437	686	767	1,140	1,177	1,485
Net Fair Value of Derivative Instruments and Other Hedge Amounts	(220)	(83)	(429)	(573)	(396)	(662)	(500)	(563)	(461)	(738)
Net Unrealized Gains (Losses)	101	(41)	26	88	41	24	267	577	716	747

REGULATORY CAPITAL HIGHLIGHTS ⁽¹⁾

(\$MM)	Basel III - IFRS									
	Q2 2017		Q1 2017		Q4 2016		Q3 2016		Q2 2016	
	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	45,431	42,474	43,312	40,540	45,816	39,989	43,696	37,690	41,801	35,911
Tier 1 capital	48,357	47,048	46,415	45,247	47,668	45,066	45,041	42,264	43,425	40,759
Total capital	56,554	55,310	54,505	53,400	55,824	53,330	53,091	50,471	51,327	48,839
Risk-weighted Assets⁽³⁾										
CET1 Capital Risk-weighted Assets	381,977	374,876	362,326	359,611	368,215	364,048	362,358	357,657	361,678	356,866
Tier 1 Capital Risk-weighted Assets	381,977	375,148	362,326	359,942	368,215	364,504	362,358	358,177	361,678	357,389
Total Capital Risk-weighted Assets	381,977	375,366	362,326	360,208	368,215	364,894	362,358	358,622	361,678	357,837
Capital Ratios (%)										
Common Equity Tier 1 (as a percentage of risk-weighted assets)	11.9	11.3	12.0	11.3	12.4	11.0	12.1	10.5	11.6	10.1
Tier 1 (as a percentage of risk-weighted assets)	12.7	12.5	12.8	12.6	12.9	12.4	12.4	11.8	12.0	11.4
Total capital (as a percentage of risk-weighted assets)	14.8	14.7	15.0	14.8	15.2	14.6	14.7	14.1	14.2	13.6
Leverage: All-in Basis										
Leverage Exposures	1,063,119	1,061,939	1,006,799	1,005,757	1,013,346	1,010,987	1,016,572	1,014,048	1,007,540	1,005,103
Leverage Ratio	4.5	4.4	4.6	4.5	4.7	4.5	4.4	4.2	4.3	4.1
OSFI Target: All-in Basis (%)										
Common Equity Tier 1 minimum ratio		8.0		8.0		8.0		8.0		8.0
Tier 1 capital all-in minimum ratio		9.5		9.5		9.5		9.5		9.5
Total capital all-in minimum ratio		11.5		11.5		11.5		11.5		11.5
Leverage all-in minimum ratio		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	50%	50%	50%	50%	60%	60%	60%	60%	60%	60%
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	-	32	32	-	-	-	-	69	69
Current cap on Tier 2 (T2) instruments subject to phase-out arrangements	50%	50%	50%	50%	60%	60%	60%	60%	60%	60%
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) Credit Valuation Adjustment risk-weighted assets were calculated using scalars of 0.72, 0.77 and 0.81 to compute the CET1 capital ratio, Tier 1 capital ratio and Total capital ratio, respectively (0.64, 0.71 and 0.77 for 2016).

APPENDIX 1: CANADIAN BANKING EXCLUDING WEALTH MANAGEMENT


(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR			
	2017		2016				2015				2017	2016	2016	2015
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	1,669	1,714	1,705	1,680	1,629	1,651	1,577	1,554	1,498	1,474	3,383	3,280	6,665	6,103
Net Fee and Commission Revenues	496	513	506	481	462	473	465	461	447	449	1,009	935	1,922	1,822
Net Income (Loss) from Investments in Associated Corporations	16	13	25	20	18	15	15	17	19	15	29	33	78	66
Other Operating Income (TEB)	191	174	137	127	227	105	98	101	90	88	365	332	596	377
Total Revenue (TEB) ⁽¹⁾	2,372	2,414	2,373	2,308	2,336	2,244	2,155	2,133	2,054	2,026	4,786	4,580	9,261	8,368
Provision for Credit Losses	(236)	(235)	(217)	(216)	(202)	(194)	(180)	(172)	(169)	(164)	(471)	(396)	(829)	(685)
Non-interest Expenses	(1,091)	(1,119)	(1,118)	(1,079)	(1,060)	(1,096)	(1,052)	(1,017)	(981)	(981)	(2,210)	(2,156)	(4,353)	(4,031)
Income Tax Expense (TEB)	(265)	(271)	(269)	(262)	(265)	(250)	(245)	(251)	(240)	(230)	(536)	(515)	(1,046)	(966)
Net Income	780	789	769	751	809	704	678	693	664	651	1,569	1,513	3,033	2,686
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	780	789	769	751	809	704	678	693	664	651	1,569	1,513	3,033	2,686
Profitability Measurements:														
Return on Equity (%)	24.7	24.8	25.0	24.5	26.3	23.1	22.7	23.9	24.1	23.6	24.8	24.7	24.7	23.6
Net Interest Margin ⁽²⁾	2.32	2.32	2.33	2.32	2.31	2.29	2.20	2.19	2.20	2.10	2.32	2.30	2.31	2.17
Provision for Credit Losses as % of Average Net Loans & Acceptances	0.32	0.31	0.29	0.29	0.28	0.26	0.25	0.24	0.24	0.23	0.32	0.27	0.28	0.24
Productivity Ratio (%)	46.0	46.4	47.1	46.8	45.4	48.8	48.8	47.7	47.8	48.4	46.2	47.1	47.0	48.2
Average Balances (\$B):														
Residential Mortgages	184.9	183.7	181.3	178.1	177.5	177.3	176.3	173.7	172.4	172.2	184.3	177.4	178.6	173.7
Tangerine Mortgage Run-Off Portfolio ⁽³⁾	4.8	5.2	6.0	7.3	7.9	9.1	9.8	11.8	13.3	14.3	5.0	8.5	7.6	12.3
Personal & Credit Card Loans	70.8	70.8	70.7	69.9	68.5	68.2	66.1	64.5	63.0	62.7	70.8	68.4	69.3	64.1
Business and Government Loans & Acceptances	42.1	40.7	39.9	39.7	39.2	38.3	37.8	37.6	35.9	34.3	41.4	38.8	39.3	36.4
Other Assets	3.0	2.9	2.9	3.0	2.9	3.0	2.8	2.9	2.9	2.9	2.9	2.8	2.9	2.8
Total Assets	305.6	303.3	300.8	298.0	296.0	295.9	292.8	290.5	287.5	286.4	304.4	295.9	297.7	289.3
Personal Deposits	150.0	150.2	149.0	147.4	146.6	144.2	142.9	139.8	138.4	136.5	150.1	145.4	146.8	139.4
Non-Personal Deposits	61.2	61.7	59.4	57.3	56.1	57.0	56.6	54.9	54.3	54.2	61.5	56.5	57.4	55.0
Total Deposits ⁽⁴⁾	211.2	211.9	208.4	204.7	202.7	201.2	199.5	194.7	192.7	190.7	211.6	201.9	204.2	194.4
Other Liabilities	9.1	8.9	8.3	8.1	7.6	7.5	7.3	7.2	6.9	6.9	9.0	7.6	7.9	7.1
Total Liabilities	220.3	220.8	216.7	212.8	210.3	208.7	206.8	201.9	199.6	197.6	220.6	209.5	212.1	201.5
Other:														
Branches	971	975	980	997	1,006	1,010	1,013	1,031	1,038	1,040				
Employees	21,517	21,182	21,215	21,137	21,962	22,610	22,596	23,508	23,248	23,131				
ABMs	3,563	3,560	3,546	3,556	3,570	3,564	3,567	3,587	3,722	3,946				

(1) Includes fees received from Global Wealth Management (refer to note 2 on page 26).

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

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

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

APPENDIX 2: GLOBAL WEALTH MANAGEMENT ⁽¹⁾


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2017		2016				2015				2017	2016	2016	2015
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	117	118	122	114	112	106	100	102	97	98	235	218	454	397
Net Fee and Commission Revenues	883	888	858	848	830	853	848	866	855	823	1,771	1,683	3,389	3,392
Net Income (Loss) from Investments in Associated Corporations	3	3	3	2	3	1	2	1	2	-	6	4	9	5
Other Operating Income (TEB)	4	(4)	(1)	6	1	2	(1)	1	7	2	0	3	8	9
Total Revenue (TEB)	1,007	1,005	982	970	946	962	949	970	961	923	2,012	1,908	3,860	3,803
Provision for Credit Losses	(1)	(0)	(1)	(1)	(1)	-	-	(2)	-	-	(1)	(1)	(3)	(2)
Non-interest Expenses ⁽²⁾	(664)	(689)	(669)	(657)	(652)	(679)	(676)	(672)	(673)	(645)	(1,353)	(1,331)	(2,657)	(2,666)
Income Tax Expense (TEB)	(91)	(84)	(78)	(85)	(79)	(76)	(74)	(80)	(78)	(74)	(175)	(155)	(318)	(306)
Net Income	251	232	234	227	214	207	199	216	210	204	483	421	882	829
Net Income Attributable to Non-Controlling Interests	7	1	5	6	3	4	4	4	5	6	8	7	18	19
Net Income Attributable to Equity Holders of the Bank	244	231	229	221	211	203	195	212	205	198	475	414	864	810
Profitability Measurements:														
Return on Equity (%)	18.4	16.8	16.7	16.2	15.8	15.0	14.4	15.9	15.8	14.9	17.6	15.4	15.9	15.3
Productivity Ratio (%)	65.9	68.6	68.2	67.7	68.9	70.6	71.3	69.3	70.1	69.9	67.3	69.7	68.8	70.1
Average Balances (\$B):														
Total Assets	15.5	15.1	14.7	14.2	13.7	13.9	13.6	13.4	12.5	12.9	15.3	13.8	14.1	13.1
Total Deposits	24.3	24.0	23.6	23.3	24.0	24.0	20.8	19.5	19.7	18.6	24.1	24.0	23.7	19.7
Other Liabilities	1.7	1.7	1.3	1.2	1.2	1.1	1.1	1.1	1.0	0.9	1.7	1.1	1.2	1.0
Total Liabilities	26.0	25.7	24.9	24.5	25.2	25.1	21.9	20.6	20.7	19.5	25.8	25.1	24.9	20.7
Period End Balances (\$B): ⁽³⁾														
Assets under Administration	425	406	404	400	390	386	391	396	387	380	425	390	404	391
Assets under Management	205	194	193	188	179	179	179	183	177	174	205	179	193	179
Other:														
Employees - In Canada	4,418	4,432	4,436	4,497	4,612	4,748	4,750	4,862	4,581	4,516				
- Outside Canada	2,264	2,199	2,392	2,403	2,459	2,545	2,533	2,638	2,651	2,624				
- Total	6,682	6,631	6,828	6,900	7,071	7,293	7,283	7,500	7,232	7,140				

(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 April 30, 2017 (\$73 million) and the 6 months ended April 30, 2017 (\$147 million) and the year ended October 31, 2016 (\$286 million) and the year ended October 31, 2015 (\$273 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) Excludes affiliates.

APPENDIX 3: INTERNATIONAL BANKING BY REGION ⁽¹⁾


Latin America ^{(2) (4)} (MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR			
	2017		2016				2015				2017	2016	2016	2015
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Total Revenue (TEB)	1,738	1,747	1,701	1,629	1,617	1,584	1,510	1,427	1,318	1,340	3,485	3,201	6,531	5,595
Provision for Credit Losses	(282)	(253)	(261)	(252)	(311)	(229)	(222)	(248)	(205)	(228)	(535)	(540)	(1,053)	(903)
Non-interest Expenses	(956)	(987)	(965)	(924)	(914)	(957)	(913)	(840)	(767)	(783)	(1,943)	(1,871)	(3,760)	(3,303)
Net Income before Tax	500	507	475	453	392	398	375	339	346	329	1,007	790	1,718	1,389
Income Tax Expense (TEB)	(121)	(122)	(91)	(95)	(88)	(99)	(68)	(73)	(80)	(63)	(243)	(187)	(373)	(284)
Net Income	379	385	384	358	304	299	307	266	266	266	764	603	1,345	1,105
Net Income Attributable to Non-Controlling Interests	39	38	49	39	37	32	35	30	16	23	77	69	157	104
Net Income Attributable to Equity Holders of the Bank	340	347	335	319	267	267	272	236	250	243	687	534	1,188	1,001
Impact of FX Translation	-	(6)	(23)	(3)	12	7	19	15	9	(4)	(6)	19	(7)	39
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	340	341	312	316	279	274	291	251	259	239	681	553	1,181	1,040
Profitability Measurements:														
Net Interest Margin ⁽³⁾	5.12	4.79	4.86	4.83	4.70	4.63	4.69	4.74	4.50	4.54	4.93	4.65	4.75	4.62
Provision for Credit Losses as % of Average Loans & Acceptances	1.54	1.39	1.46	1.42	1.76	1.33	1.34	1.58	1.38	1.55	1.46	1.54	1.49	1.46
Productivity Ratio (%)	55.0	56.5	56.7	56.7	56.5	60.4	60.5	58.9	58.2	58.4	55.8	58.4	57.6	59.0
Average Balances (\$B):														
Residential Mortgages	17.4	16.7	15.9	15.2	15.1	14.4	13.7	13.0	12.8	12.2	17.0	14.7	15.2	12.9
Personal & Credit Card Loans	17.9	17.2	17.2	16.5	16.6	16.0	15.6	14.6	13.9	13.4	17.6	16.3	16.6	14.4
Business and Government Loans & Acceptances	41.4	39.6	39.6	40.2	41.6	39.4	37.6	35.9	35.1	33.9	40.5	40.5	40.1	35.7
Total Loans	76.7	73.5	72.7	71.9	73.3	69.8	66.9	63.5	61.8	59.5	75.1	71.5	71.9	63.0
Total Deposits	60.2	57.9	56.8	54.7	53.7	50.7	46.8	44.7	42.6	40.1	59.1	52.2	54.0	43.6

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

(4) Updated to reflect foreign exchange translation to Q2/17 foreign exchange rates

APPENDIX 3: INTERNATIONAL BANKING BY REGION ⁽¹⁾

Caribbean & Central America ⁽⁵⁾
 (MM)

	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR	
	2017		2016				2015				2017	2016	2016	2015
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Total Revenue (TEB)	774	783	745	750	743	688	712	694	642	663	1,557	1,431	2,926	2,711
Provision for Credit Losses	(66)	(66)	(39)	(75)	(81)	(55)	(60)	(36)	(47)	(50)	(132)	(136)	(250)	(193)
Non-interest Expenses	(438)	(473)	(464)	(452)	(447)	(411)	(433)	(427)	(408)	(405)	(911)	(858)	(1,774)	(1,673)
Net Income before Tax	270	244	242	223	215	222	219	231	187	208	514	437	902	845
Income Tax Expense (TEB)	(59)	(57)	(55)	(53)	(45)	(48)	(39)	(48)	(43)	(43)	(116)	(93)	(201)	(173)
Net Income	211	187	187	170	170	174	180	183	144	165	398	344	701	672
Net Income Attributable to Non-Controlling Interests	28	22	26	25	24	21	26	21	20	22	50	45	96	89
Net Income Attributable to Equity Holders of the Bank	183	165	161	145	146	153	154	162	124	143	348	299	605	583
Impact of FX Translation	-	-	(2)	1	10	7	(4)	(13)	(5)	(16)	-	17	16	(38)
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	183	165	159	146	156	160	150	149	119	127	348	316	621	545
Profitability Measurements:														
Net Interest Margin ⁽²⁾	5.16	5.04	4.98	5.08	5.10	4.81	5.04	4.86	4.92	4.82	5.10	4.96	4.99	4.91
Provision for Credit Losses as % of Average Loans & Acceptances	0.85	0.82	0.49	0.93	1.02	0.71	0.78	0.48	0.63	0.64	0.84	0.87	0.79	0.63
Productivity Ratio (%)	56.6	60.3	62.3	60.3	60.1	59.8	60.8	61.6	63.5	61.1	58.5	60.0	60.6	61.7
Average Balances (\$B):														
Residential Mortgages	11.7	11.8	11.8	11.7	11.8	11.6	11.7	11.6	11.5	11.5	11.8	11.7	11.7	11.5
Personal & Credit Card Loans	6.9	7.0	7.1	7.0	7.0	6.1	5.9	5.9	5.9	5.9	6.9	6.5	6.8	5.9
Business and Government Loans & Acceptances	13.9	13.8	13.7	14.3	14.3	13.7	13.6	13.8	14.2	14.2	13.9	14.0	14.0	14.0
Total Loans	32.5	32.6	32.6	33.0	33.1	31.4	31.2	31.3	31.6	31.6	32.6	32.2	32.5	31.4
Total Deposits	35.5	34.6	34.4	34.1	33.7	32.8	30.9	31.6	30.5	30.4	35.1	33.3	33.7	30.9

Asia
 (MM)

Net Income before Tax ⁽³⁾	108	101	114	96	92	103	93	125	95	99	209	195	405	412
Income Tax Expense (TEB)	(36)	(31)	(36)	(28)	(32)	(33)	(26)	(36)	(32)	(29)	(67)	(65)	(129)	(123)
Net Income ⁽⁴⁾	72	70	78	68	60	70	67	89	63	70	142	130	276	289
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	72	70	78	68	60	70	67	89	63	70	142	130	276	289
Impact of FX Translation	-	-	(2)	(3)	5	1	(4)	(4)	6	(19)	-	6	1	(21)
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	72	70	76	65	65	71	63	85	69	51	142	136	277	268

(1) Data presented on a constant FX basis.

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

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

(4) At the all-Bank consolidated level.

(5) Updated to reflect foreign exchange translation to Q2/17 foreign exchange rates