

SUPPLEMENTARY FINANCIAL INFORMATION




October 31, 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						
October 31, 2017 Reference Table for EDTF						
Recommendation			2017 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.	64, 67, 75			
	2	The Bank's risk to terminology, measures and key parameters.	60, 63			
	3	Top and emerging risks, and the changes during the reporting period.	57, 66, 72-74			
	4	Discussion on the regulatory development and plans to meet new regulatory ratios.	43-44, 84-85, 102-104			
Risk governance, risk management and business model	5	The Bank's Risk Governance structure.	58-60			
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Capital Adequacy and risk-weighted assets	9	Pillar 1 capital requirements, and the impact for global systemically important banks.	43-44	182-183		1-2
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		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.	46-47			7
	12	Discussion of targeted level of capital, and the plans on how to establish this.	43-44			
	13	Analysis of risk-weighted assets by risk type, business, and market risk RWAs.	49-53, 65, 112	160,208		10-Dec
	14	Analysis of the capital requirements for each Basel asset class.	49-53	160, 200-207		11-19, 23-26
	15	Tabulate credit risk in the Banking Book.	49-53	201		11-19, 23-25
	16	Flow statements reconciling the movements in risk-weighted assets for each risk-weighted asset type.	49-53			9
	17	Discussion of Basel III Back-testing requirement including credit risk model performance and validation.	51-52			
Liquidity Funding	18	Analysis of the Bank's liquid assets.	82-85			
	19	Encumbered and unencumbered assets analyzed by balance sheet category.	84			
	20	Consolidated total assets, liabilities and off-balance sheet commitments analyzed by remaining contractual maturity at the balance sheet date.	88-90			
	21	Analysis of the Bank's sources of funding and a description of the Bank's funding strategy.	86-88			
Market Risk	22	Linkage of market risk measures for trading and non-trading portfolios and the balance sheet.	81			
	23	Discussion of significant trading and non-trading market risk factors.	76-82	205-208		
	24	Discussion of changes in period on period VaR results as well as VaR assumptions, limitations, backtesting and validation.	76-82	205-208		
	25	Other risk management techniques e.g. stress tests, stressed VaR, tail risk and market liquidity horizon.	76-82	207-208		
Credit Risk	26	Analysis of the aggregate credit risk exposures, including details of both personal and wholesale lending.	72-74, 105-112	167-168, 202-203		12-20, 16-22 ⁽¹⁾
	27	Discussion of the policies for identifying impaired loans, defining impairments and renegotiated loans, and explaining loan forbearance policies.		140-142, 168		
	28	Reconciliations of the opening and closing balances of impaired loans and impairment allowances during the year.	71, 106-107, 109, 110	168		17-18 ⁽¹⁾
	29	Analysis of counterparty credit risk that arises from derivative transactions.	69-70	158, 160		
	30	Discussion of credit risk mitigation, including collateral held for all sources of credit risk.	69-70, 72			
Other risks	31	Quantified measures of the management of operational risk.	53, 91			
	32	Discussion of publicly known risk items.	57			

⁽¹⁾ In the Supplementary Financial Information Package

HIGHLIGHTS



	QUARTERLY TREND												FULL YEAR		
	2017				2016				2015				2017	2016	2015
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Operating Performance:															
Net Income (\$MM)	2,070	2,103	2,061	2,009	2,011	1,959	1,584	1,814	1,843	1,847	1,797	1,726	8,243	7,368	7,213
Net Income Attributable to Common Shareholders (\$MM)	1,986	2,016	1,965	1,909	1,908	1,860	1,489	1,730	1,754	1,767	1,727	1,649	7,876	6,987	6,897
EPS (\$) - Basic	1.66	1.68	1.63	1.58	1.58	1.55	1.24	1.44	1.46	1.46	1.43	1.36	6.55	5.80	5.70
- Diluted	1.64	1.66	1.62	1.57	1.57	1.54	1.23	1.43	1.45	1.45	1.42	1.35	6.49	5.77	5.67
ROE (%) ⁽¹⁾	14.5	14.8	14.9	14.3	14.7	14.8	12.1	13.8	14.2	14.7	15.1	14.2	14.6	13.8	14.6
Core Banking Margin (%) ⁽¹⁾	2.44	2.46	2.54	2.40	2.40	2.38	2.38	2.38	2.35	2.40	2.41	2.41	2.46	2.38	2.39
Productivity Ratio (%) ⁽¹⁾	53.8	53.3	54.7	53.7	54.1	52.8	57.9	56.1	53.6	54.4	54.3	54.5	53.9	55.2	54.2
Effective Tax Rate (%)	20.6	20.6	13.9	23.5	21.2	23.6	21.8	19.7	19.4	20.1	20.7	21.7	19.8	21.6	20.4
Effective Tax Rate (TEB) (%)	23.0	23.3	24.6	24.9	22.6	25.1	23.8	24.6	21.9	23.6	24.5	24.8	23.9	24.0	23.7
Adjusted Net Income (\$MM) ^{(1) (2)}															
Adjusted Net Income (\$MM)	2,084	2,117	2,075	2,027	2,029	1,977	1,882	1,834	1,861	1,864	1,812	1,741	8,303	7,722	7,278
Adjusted Net Income Attributable to Common Shareholders (Diluted) ^{(1) (2)}	2,008	2,042	1,994	1,946	1,943	1,897	1,812	1,769	1,793	1,808	1,758	1,664	7,995	7,424	7,048
Adjusted EPS (\$) - Diluted ^{(1) (2)}	1.65	1.68	1.63	1.58	1.58	1.55	1.48	1.44	1.46	1.47	1.43	1.36	6.54	6.05	5.72
Adjusted ROE (%) ^{(1) (2)}	14.6	14.8	15.0	14.5	14.8	15.0	14.5	13.9	14.4	14.8	15.3	14.4	14.7	14.5	14.7
Adjusted Productivity Ratio (%) ^{(1) (3)}	52.2	51.8	53.1	52.2	52.6	51.4	50.8	54.8	52.4	53.3	53.2	53.4	52.3	52.4	53.1
Balance Sheet:															
Total Assets (\$B)	915.3	906.3	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)	517.9	510.4	506.6	488.5	492.1	483.2	476.9	487.0	468.9	462.1	449.5	451.8			
Deposits (\$B)	625.4	618.1	628.2	604.7	611.9	631.3	609.3	630.9	600.9	602.8	575.3	584.6			
Common Shareholders' Equity (\$B)	55.5	53.4	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) ⁽⁴⁾	2,243	2,273	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	0.43	0.44	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) ⁽⁴⁾	4,068	4,078	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)	536	573	587	553	550	571	752	539	551	480	448	463	2,249	2,412	1,942
- % of Average Net Customer Loans and Acceptances	0.42	0.45	0.49	0.45	0.45	0.47	0.64	0.45	0.47	0.42	0.41	0.42	0.45	0.50	0.43
Capital Measures:															
Common Equity Tier 1 Capital Ratio (%)	11.5	11.3	11.3	11.3	11.0	10.5	10.1	10.1	10.3	10.4	10.6	10.3			
Tier 1 Capital Ratio (%)	13.1	12.6	12.5	12.6	12.4	11.8	11.4	11.2	11.5	11.6	11.9	11.5			
Total Capital Ratio (%)	14.9	14.8	14.7	14.8	14.6	14.1	13.6	13.4	13.4	13.5	13.9	13.2			
Leverage Ratio (%)	4.7	4.4	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)	376,379	365,411	374,876	359,611	364,048	357,657	356,866	374,457	357,995	348,039	328,688	335,200			

(1) Refer to page 14 in the 2017 Annual report for disclosure on non-GAAP measures and adjusting items.

(2) Excludes amortization of intangibles (net of taxes).

(3) Excludes amortization of intangibles (before taxes).

(4) 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												FULL YEAR		
	2017				2016				2015				2017	2016	2015
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Valuation:															
Book Value per Share (\$)	46.24	44.54	45.86	43.87	43.59	42.14	40.70	42.32	40.80	40.30	38.61	38.75	46.24	43.59	40.80
Share Price (\$) - High	83.85	80.00	82.30	78.96	72.50	67.40	65.97	61.91	64.15	67.29	67.73	71.18	83.85	72.50	71.18
- Low	75.81	73.31	74.55	69.20	65.09	61.20	51.57	51.16	52.58	60.52	61.30	60.75	69.20	51.16	52.58
- Close	83.28	77.67	75.88	77.76	72.08	66.33	65.80	57.39	61.49	64.19	66.53	61.06	83.28	72.08	61.49
Share Price (Closing) as % of Book Value	180.1	174.4	165.5	177.3	165.4	157.4	161.7	135.6	150.7	159.3	172.3	157.6	180.1	165.4	150.7
Price (Closing) / Earnings Ratio (X) ⁽¹⁾	12.7	12.0	12.0	13.1	12.4	11.7	11.8	9.9	10.8	12.0	11.6	10.7	12.7	12.4	10.8
Market Capitalization (\$MM)	99,872	93,065	91,198	93,951	87,065	79,906	79,140	69,015	73,969	77,529	80,499	73,887	99,872	87,065	73,969
Dividends:															
Common Dividends Paid (\$MM)	947	911	915	895	893	867	865	843	841	823	823	802	3,668	3,468	3,289
Common Dividends/Share (\$)	0.79	0.76	0.76	0.74	0.74	0.72	0.72	0.70	0.70	0.68	0.68	0.66	3.05	2.88	2.72
Shares:															
Number of Common Shares Outstanding at Period End (MM)	1,199	1,198	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	1,198	1,200	1,206	1,209	1,206	1,203	1,203	1,203	1,205	1,210	1,210	1,215	1,203	1,204	1,210
- Diluted	1,215	1,219	1,223	1,229	1,226	1,222	1,228	1,225	1,227	1,231	1,231	1,220	1,223	1,226	1,232
Other Information: ⁽²⁾															
Employees	88,645	89,191	88,679	88,804	88,901	88,783	89,610	89,297	89,214	90,354	87,324	87,090			
Branches and Offices	3,003	3,016	3,062	3,081	3,113	3,126	3,151	3,161	3,177	3,211	3,244	3,266			
ABMs	8,140	8,155	8,177	8,155	8,144	8,214	8,243	8,260	8,191	8,168	8,283	8,722			
Senior Debt Credit Ratings:															
Moody's ⁽³⁾	A1	A1	A1	Aa3	Aa3	Aa3	Aa3	Aa3	Aa2	Aa2	Aa2	Aa2			
Standard & Poor's ⁽⁴⁾	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+			
Fitch ⁽⁴⁾	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-			
DBRS ⁽³⁾	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.

CONSOLIDATED STATEMENT OF INCOME


(\$MM)	QUARTERLY TREND												FULL YEAR			
	2017				2016				2015				2017	2016	2015	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
CONSOLIDATED STATEMENT OF INCOME:																
Interest Income	6,247	6,118	5,834	5,728	5,699	5,620	5,473	5,416	5,187	5,143	4,908	5,049	23,927	22,208	20,287	
Interest Expense	2,416	2,285	2,106	2,085	2,046	2,018	1,955	1,897	1,816	1,789	1,710	1,880	8,892	7,916	7,195	
Net Interest Income	3,831	3,833	3,728	3,643	3,653	3,602	3,518	3,519	3,371	3,354	3,198	3,169	15,035	14,292	13,092	
Non-Interest Income	2,981	3,061	2,853	3,225	3,098	3,038	3,076	2,846	2,754	2,770	2,739	2,694	12,120	12,058	10,957	
Total Revenue	6,812	6,894	6,581	6,868	6,751	6,640	6,594	6,365	6,125	6,124	5,937	5,863	27,155	26,350	24,049	
Provision for Credit Losses	536	573	587	553	550	571	752	539	551	480	448	463	2,249	2,412	1,942	
Total Non-interest Expenses (Page 10)	3,668	3,672	3,601	3,689	3,650	3,505	3,817	3,568	3,286	3,334	3,224	3,197	14,630	14,540	13,041	
Income before Taxes	2,608	2,649	2,393	2,626	2,551	2,564	2,025	2,258	2,288	2,310	2,265	2,203	10,276	9,398	9,066	
Income Tax Expense	538	546	332	617	540	605	441	444	445	463	468	477	2,033	2,030	1,853	
Net Income	2,070	2,103	2,061	2,009	2,011	1,959	1,584	1,814	1,843	1,847	1,797	1,726	8,243	7,368	7,213	
Restructuring charge and other notable items (net of taxes) ⁽¹⁾	-	-	-	-	-	-	278	-	-	-	-	-	-	278	-	
Amortization of Intangibles (net of taxes) ⁽²⁾	14	14	14	18	18	18	20	20	18	17	15	15	60	76	65	
Adjusted Net Income	2,084	2,117	2,075	2,027	2,029	1,977	1,882	1,834	1,861	1,864	1,812	1,741	8,303	7,722	7,278	
Net Income Attributable to Non-Controlling Interests in Subsidiaries	55	58	64	61	72	62	61	56	60	52	40	47	238	251	199	
Adjusted Net Income Attributable to Equity Holders of the Bank	2,029	2,059	2,011	1,966	1,957	1,915	1,821	1,778	1,801	1,812	1,772	1,694	8,065	7,471	7,079	
Preferred Shareholders	29	29	32	39	31	37	34	28	29	28	30	30	129	130	117	
Common Shareholders	2,000	2,030	1,979	1,927	1,926	1,878	1,787	1,750	1,772	1,784	1,742	1,664	7,936	7,341	6,962	
Adjustments to net income due to share-based payment options and other ⁽³⁾	8	12	15	19	17	19	25	19	21	24	16	-	59	83	86	
Adjusted Net Income Attributable to Common Shareholders (Diluted)	2,008	2,042	1,994	1,946	1,943	1,897	1,812	1,769	1,793	1,808	1,758	1,664	7,995	7,424	7,048	

(1) Refer to page 14 in the 2017 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												FULL YEAR		
	2017				2016				2015				2017	2016	2015
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Net Interest Income (TEB)	1,915	1,876	1,763	1,809	1,798	1,770	1,718	1,738	1,657	1,633	1,574	1,551	7,363	7,024	6,415
Net Fee and Commission Revenues	1,109	1,186	1,164	1,190	1,152	1,122	1,093	1,117	1,104	1,109	1,100	1,077	4,649	4,484	4,390
Net Income (Loss) from Investments in Associated Corporations	16	21	16	13	25	20	18	15	15	17	19	15	66	78	66
Other Operating Income (TEB)	225	183	191	174	137	131	227	107	96	100	91	89	773	602	376
Total Revenue (TEB)	3,265	3,266	3,134	3,186	3,112	3,043	3,066	2,977	2,872	2,859	2,784	2,732	12,851	12,188	11,247
Provision for Credit Losses	(218)	(224)	(236)	(235)	(217)	(217)	(204)	(194)	(180)	(173)	(169)	(165)	(913)	(832)	(687)
Non-interest Expenses	(1,629)	(1,633)	(1,596)	(1,629)	(1,612)	(1,567)	(1,549)	(1,596)	(1,553)	(1,510)	(1,487)	(1,464)	(6,487)	(6,324)	(6,014)
Income Tax Expense (TEB)	(351)	(364)	(331)	(341)	(329)	(329)	(326)	(312)	(302)	(313)	(299)	(288)	(1,387)	(1,296)	(1,202)
Net Income	1,067	1,045	971	981	954	930	977	875	837	863	829	815	4,064	3,736	3,344
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	1,067	1,045	971	981	954	930	977	875	837	863	829	815	4,064	3,736	3,344
Profitability Measurements:															
Return on Equity (%)	23.1	23.0	22.5	22.4	22.4	21.9	23.1	20.8	20.2	21.4	21.5	20.9	22.8	22.0	21.0
Net Interest Margin ⁽¹⁾	2.41	2.41	2.38	2.39	2.39	2.38	2.38	2.35	2.26	2.25	2.26	2.16	2.40	2.38	2.23
Provision for Credit Losses as % of Average Net Loans & Acceptances	0.27	0.28	0.31	0.30	0.28	0.29	0.28	0.26	0.24	0.23	0.24	0.23	0.29	0.28	0.23
Productivity Ratio (%)	49.9	50.0	50.9	51.1	51.8	51.5	50.7	53.6	54.1	52.8	53.4	53.6	50.5	51.9	53.5
Average Balances (\$B):															
Residential Mortgages	195.4	190.8	187.5	186.1	183.6	180.3	179.5	179.3	178.2	175.5	174.1	173.9	189.9	180.7	175.4
Tangerine Mortgage Run-Off Portfolio	4.0	4.4	4.8	5.2	6.0	7.3	7.9	9.1	9.8	11.8	13.3	14.3	4.6	7.6	12.3
Personal & Credit Card Loans	78.2	77.0	75.1	75.0	74.9	74.0	72.6	72.2	70.0	68.4	66.8	66.4	76.4	73.4	67.9
Business and Government Loans & Acceptances	47.1	46.0	44.3	42.6	41.7	41.4	40.7	39.7	39.1	38.9	37.1	35.4	45.0	40.9	37.6
Other Assets	6.9	6.9	6.7	6.7	6.7	6.7	6.5	6.8	6.7	6.6	6.3	7.1	6.8	6.6	6.7
Total Assets	331.6	325.1	318.4	315.6	312.9	309.7	307.2	307.1	303.8	301.2	297.6	297.1	322.7	309.2	299.9
Personal Deposits	161.9	162.3	162.0	162.1	160.3	158.3	157.7	155.0	154.0	149.9	148.5	146.2	162.1	157.8	149.7
Non-Personal Deposits	73.4	72.5	69.3	69.4	67.5	66.0	65.1	66.0	61.9	60.3	60.3	59.8	71.2	66.2	60.5
Total Deposits ⁽²⁾	235.3	234.8	231.3	231.5	227.8	224.3	222.8	221.0	215.9	210.2	208.8	206.0	233.3	224.0	210.2
Other Liabilities	10.9	10.7	10.4	10.1	9.1	8.7	8.2	8.0	7.8	7.6	7.4	7.3	10.4	8.5	7.6
Total Liabilities	246.2	245.5	241.7	241.6	236.9	233.0	231.0	229.0	223.7	217.8	216.2	213.3	243.7	232.5	217.8
Period End Balances (\$B)															
Assets under Administration	315	331	336	324	318	318	310	304	310	315	312	305	315	318	310
Assets under Management	155	153	155	148	145	144	137	135	135	138	134	130	155	145	135
Other:															
Branches	963	968	971	975	980	997	1,006	1,010	1,013	1,031	1,038	1,040			
Employees	25,420	25,927	25,774	25,449	25,462	25,436	26,365	27,143	27,129	28,143	27,616	27,460			
ABMs	3,690	3,674	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												FULL YEAR			
	2017				2016				2015				2017	2016	2015	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	1,667	1,735	1,713	1,611	1,615	1,596	1,590	1,558	1,510	1,467	1,380	1,349	6,726	6,359	5,706	
Net Fee and Commission Revenues	669	681	708	697	671	630	633	645	616	601	564	554	2,755	2,579	2,335	
Net Income (Loss) from Investments in Associated Corporations	115	131	117	119	130	110	111	122	112	144	112	108	482	473	476	
Other Operating Income (TEB)	114	98	80	159	82	88	135	125	119	68	75	64	451	430	326	
Total Revenue (TEB)	2,565	2,645	2,618	2,586	2,498	2,424	2,469	2,450	2,357	2,280	2,131	2,075	10,414	9,841	8,843	
Provision for Credit Losses	(310)	(325)	(349)	(310)	(294)	(316)	(380)	(291)	(284)	(293)	(266)	(285)	(1,294)	(1,281)	(1,128)	
Non-interest Expenses	(1,395)	(1,442)	(1,397)	(1,430)	(1,413)	(1,345)	(1,354)	(1,411)	(1,373)	(1,294)	(1,224)	(1,204)	(5,664)	(5,523)	(5,095)	
Income Tax Expense (TEB)	(200)	(206)	(213)	(209)	(172)	(174)	(174)	(187)	(136)	(156)	(154)	(122)	(828)	(707)	(568)	
Net Income	660	672	659	637	619	589	561	561	564	537	487	464	2,628	2,330	2,052	
													-			
Net Income Attributable to Non-Controlling Interests	55	58	64	61	72	62	61	56	60	52	40	47	238	251	199	
Net Income Attributable to Equity Holders of the Bank	605	614	595	576	547	527	500	505	504	485	447	417	2,390	2,079	1,853	
Profitability Measurements:																
Return on Equity (%)	15.0	14.7	14.8	14.2	13.5	12.8	11.9	13.1	13.1	13.3	12.8	12.6	14.7	12.8	13.0	
Net Interest Margin ⁽¹⁾	4.67	4.77	5.00	4.73	4.77	4.79	4.69	4.57	4.70	4.77	4.67	4.71	4.79	4.71	4.71	
Provision for Credit Losses as % of Average Net Loans & Acceptances	1.14	1.16	1.33	1.21	1.15	1.26	1.50	1.14	1.17	1.27	1.19	1.33	1.21	1.26	1.24	
Productivity Ratio (%)	54.4	54.5	53.3	55.3	56.5	55.5	54.8	57.6	58.2	56.8	57.4	58.0	54.4	56.1	57.6	
Average Balances (\$B):																
Residential Mortgages	29.1	29.8	29.2	27.9	27.4	26.4	26.8	27.0	25.7	24.5	24.6	22.9	29.0	26.9	24.4	
Personal & Credit Card Loans	24.7	25.0	24.7	23.7	23.8	22.7	23.2	22.4	21.6	20.6	20.3	19.4	24.5	23.0	20.5	
Business and Government Loans & Acceptances	56.5	58.2	55.4	52.6	52.4	53.0	55.5	54.6	51.3	48.3	48.4	44.7	55.7	53.8	48.2	
Investment Securities	15.1	15.4	14.9	14.7	15.2	14.6	14.2	13.4	12.3	12.0	12.3	11.4	15.0	14.3	12.0	
Deposits with Banks	13.2	14.1	14.3	14.5	14.1	14.1	14.9	15.1	13.8	13.5	12.7	11.4	14.0	14.5	12.9	
Other Assets	7.7	9.7	10.4	9.5	9.0	9.1	10.8	10.6	10.8	9.9	10.0	10.6	9.3	10.0	10.2	
Total Assets	146.3	152.2	148.9	142.9	141.9	139.9	145.4	143.1	135.5	128.8	128.3	120.4	147.5	142.5	128.2	
Personal Deposits	34.1	35.5	35.3	33.9	34.1	33.0	33.8	33.3	31.3	29.7	29.4	27.3	34.7	33.5	29.4	
Non-Personal Deposits	62.3	62.4	60.5	56.9	55.8	53.6	53.4	53.1	47.2	45.8	44.1	40.9	60.5	54.0	44.5	
Total Deposits	96.4	97.9	95.8	90.8	89.9	86.6	87.2	86.4	78.5	75.5	73.5	68.2	95.2	87.5	73.9	
Other Liabilities	21.0	19.4	18.9	18.6	18.9	21.8	24.3	22.1	20.4	20.2	20.2	20.9	19.5	21.8	20.4	
Total Liabilities	117.4	117.3	114.7	109.4	108.8	108.4	111.5	108.5	98.9	95.7	93.7	89.1	114.7	109.3	94.3	
Period End Balances (\$B): ⁽²⁾																
Assets under Administration	88	84	89	81	86	82	80	82	81	81	75	75	88	86	81	
Assets under Management	53	48	51	46	47	44	43	44	44	45	43	43	53	47	44	
Other: ⁽²⁾																
Branches	1,761	1,767	1,807	1,818	1,826	1,823	1,836	1,831	1,864	1,877	1,898	1,913				
Employees	51,306	51,219	51,362	51,822	52,133	51,972	52,086	50,908	51,133	51,374	49,216	49,365				
ABMs	4,450	4,481	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												FULL YEAR			
	2017				2016				2015				2017	2016	2015	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	351	340	322	323	345	337	309	302	273	272	259	267	1,336	1,293	1,071	
Net Fee and Commission Revenues	437	378	384	392	436	450	386	318	338	352	394	346	1,591	1,590	1,430	
Net Income (Loss) from Investments in Associated Corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Operating Income (TEB)	301	399	497	500	394	364	363	428	318	341	445	419	1,697	1,549	1,523	
Total Revenue (TEB)	1,089	1,117	1,203	1,215	1,175	1,151	1,058	1,048	929	965	1,098	1,032	4,624	4,432	4,024	
Provision for Credit Losses	(8)	(24)	(2)	(8)	(39)	(38)	(118)	(54)	(27)	(14)	(13)	(13)	(42)	(249)	(67)	
Non-interest Expenses	(569)	(530)	(501)	(560)	(533)	(507)	(493)	(507)	(450)	(464)	(467)	(465)	(2,160)	(2,040)	(1,846)	
Income Tax Expense (TEB)	(121)	(122)	(183)	(178)	(142)	(185)	(124)	(121)	(127)	(112)	(169)	(150)	(604)	(572)	(558)	
Net Income	391	441	517	469	461	421	323	366	325	375	449	404	1,818	1,571	1,553	
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Income Attributable to Equity Holders of the Bank	391	441	517	469	461	421	323	366	325	375	449	404	1,818	1,571	1,553	
Profitability Measurements:																
Return on Equity (%)	14.9	14.9	18.5	15.8	15.5	13.7	10.0	11.4	10.5	12.4	15.3	13.9	16.0	12.6	13.0	
Net Interest Margin ^{(1) (2)}	1.88	1.76	1.75	1.63	1.78	1.72	1.60	1.58	1.60	1.62	1.64	1.72	1.75	1.67	1.65	
Provision for Credit Losses as % of Average Net Loans & Acceptances	0.04	0.11	0.01	0.04	0.19	0.19	0.57	0.27	0.14	0.08	0.08	0.08	0.05	0.30	0.10	
Productivity Ratio (%)	52.3	47.4	41.7	46.1	45.4	44.0	46.6	48.4	48.4	48.1	42.5	45.0	46.7	46.0	45.9	
Average Balances (\$B):																
Business and Government Loans & Acceptances	78.8	82.1	79.8	82.1	80.7	81.4	83.5	80.7	74.6	70.1	70.7	65.0	80.7	81.7	70.1	
Securities Purchased Under Resale Agreements	92.1	91.8	97.1	95.2	98.1	95.2	98.3	99.5	98.6	97.7	98.9	94.6	94.0	97.8	97.4	
Trading Assets - Securities	79.2	87.8	86.6	89.6	86.4	79.2	82.9	90.2	83.0	85.9	96.1	98.5	85.8	84.7	90.8	
- Loans	16.5	18.9	18.8	18.0	19.5	19.2	17.5	17.8	17.9	17.0	18.0	16.3	18.0	18.6	17.3	
Investment Securities	4.7	4.7	5.1	5.6	5.6	6.0	6.5	6.4	6.4	6.6	7.4	6.9	5.0	6.1	6.8	
Deposits with Banks	4.2	4.1	4.1	4.5	7.1	6.0	5.1	5.8	5.1	5.7	6.6	6.4	4.2	6.0	5.9	
Other Assets	46.5	48.6	48.0	50.8	53.3	54.0	58.5	57.6	55.5	51.7	57.2	51.5	48.6	55.7	53.9	
Total Assets	322.0	338.0	339.5	345.8	350.7	341.0	352.3	358.0	341.1	334.7	354.9	339.2	336.3	350.6	342.4	
Total Deposits	79.0	79.4	75.5	74.7	82.3	79.6	74.6	72.5	63.9	61.7	64.5	63.2	77.2	77.3	63.3	
Other Liabilities	188.9	194.2	187.4	193.0	190.3	184.6	202.7	192.0	178.1	169.9	182.1	175.3	190.1	192.5	176.3	
Total Liabilities	267.9	273.6	262.9	267.7	272.6	264.2	277.3	264.5	242.0	231.6	246.6	238.5	267.3	269.8	239.6	
Other:																
Employees - In Canada	1,264	1,273	1,228	1,240	1,291	1,300	1,234	1,305	1,266	1,276	1,236	1,239				
- Outside Canada	1,149	1,107	1,053	1,063	1,292	1,287	1,348	1,382	1,380	1,381	1,343	1,350				
- Total	2,413	2,380	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												FULL YEAR		
	2017				2016				2015				2017	2016	2015
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Net Interest Income (TEB) ⁽²⁾	(102)	(118)	(70)	(100)	(105)	(101)	(99)	(79)	(69)	(18)	(15)	2	(390)	(384)	(100)
Net Fee and Commission Revenues	(9)	(5)	(9)	(13)	(4)	(2)	(2)	(2)	(18)	-	(7)	(5)	(36)	(10)	(30)
Net Income from Investments in Associated Corporations ⁽³⁾	(34)	(39)	(34)	(34)	(38)	(33)	(31)	(35)	(31)	(41)	(32)	(33)	(141)	(137)	(137)
Other Operating Income (TEB) ⁽²⁾	38	28	(261)	28	113	158	143	6	85	79	(22)	60	(167)	420	202
Total Revenue (TEB) ⁽²⁾	(107)	(134)	(374)	(119)	(34)	22	11	(110)	(33)	20	(76)	24	(734)	(111)	(65)
Provision for Credit Losses	-	-	-	-	-	-	(50)	-	(60)	-	-	-	-	(50)	(60)
Operating Expenses	(75)	(67)	(107)	(70)	(92)	(86)	(421)	(54)	90	(66)	(46)	(64)	(319)	(653)	(86)
Income Tax Expense (TEB) ⁽²⁾	134	146	395	111	103	83	183	176	120	118	154	83	786	545	475
Net Income	(48)	(55)	(86)	(78)	(23)	19	(277)	12	117	72	32	43	(267)	(269)	264
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	(48)	(55)	(86)	(78)	(23)	19	(277)	12	117	72	32	43	(267)	(269)	264
Net Income Attributable to Preferred Shareholders of the Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Common Shareholders of the Bank	(48)	(55)	(86)	(78)	(23)	19	(277)	12	117	72	32	43	(267)	(269)	264
Average Balances (\$B): ⁽⁴⁾															
Total Assets	108	107	100	107	113	117	114	103	101	95	89	79	106	111	91
Total Deposits	213	213	214	220	227	231	235	241	246	244	243	225	215	233	238
Other Liabilities	5	14	14	15	17	18	8	13	17	18	19	20	13	14	19
Total Liabilities	218	227	228	235	244	249	243	254	263	262	262	245	228	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												FULL YEAR		
	2017				2016				2015				2017	2016	2015
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
REVENUE FROM TRADING OPERATIONS (TEB) (\$MM):															
Interest Rate and Credit	60	121	155	239	186	155	147	125	121	83	113	83	575	613	400
Equities ⁽¹⁾	115	136	234	116	82	89	82	137	93	131	160	169	601	390	553
Commodities	60	75	65	95	79	93	103	101	74	77	115	79	295	376	345
Foreign Exchange	62	67	48	73	55	67	60	80	52	47	38	64	250	262	201
Other	2	49	16	25	21	24	12	(6)	8	15	27	12	92	51	62
sub-total	299	448	518	548	423	428	404	437	348	353	453	407	1,813	1,692	1,561
Taxable Equivalent Adjustment	79	93	337	45	46	47	50	146	71	105	113	87	554	289	376
Total Trading	220	355	181	503	377	381	354	291	277	248	340	320	1,259	1,403	1,185
ASSETS UNDER ADMINISTRATION (\$B):															
Personal															
Retail Brokerage	151.7	171.4	174.3	168.5	163.5	161.9	157.1	152.2	155.9	158.8	156.9	152.2			
Investment Management and Trust	107.0	105.0	106.4	102.0	106.4	105.1	102.3	102.4	100.2	101.2	96.9	96.8			
	258.7	276.4	280.7	270.5	269.9	267.0	259.4	254.6	256.1	260.0	253.8	249.0			
Mutual Funds	148.3	141.4	146.2	137.4	139.2	134.5	129.6	128.9	130.7	133.8	130.1	128.9			
Institutional	63.2	63.2	67.3	61.7	63.7	63.4	64.5	69.1	67.1	66.0	61.9	62.9			
Total	470.2	481.0	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	51.8	53.5	53.4	50.0	47.9	46.1	43.0	42.8	43.0	42.7	40.3	38.0			
Mutual Funds	134.0	127.7	132.3	123.9	125.1	122.5	117.7	117.6	117.7	120.8	117.3	116.2			
Institutional	20.9	20.1	19.3	20.1	19.7	19.3	18.7	18.6	18.3	19.4	19.2	19.6			
Total	206.7	201.3	205.0	194.0	192.7	187.9	179.4	179.0	179.0	182.9	176.8	173.8			

(1) Effective Q4/17, TEB adjustment of \$79 million (Q3/17: \$93 million; Q2/17: \$337 million; Q1/17: \$45 million) has been included in Equities. Prior periods have been restated to conform with the current presentation.

Non-Interest Income



(\$MM)	QUARTERLY TREND												FULL YEAR		
	2017				2016				2015				2017	2016	2015
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Fee and Commission Revenues:															
Card Revenues	376	384	370	384	355	345	330	329	286	281	263	259	1,514	1,359	1,089
Deposit and Payment Services	247	257	243	242	238	234	233	244	234	237	230	227	989	949	928
Deposit Services	81	85	84	85	84	84	80	82	78	78	76	75	335	330	307
Other Payment Services	328	342	327	327	322	318	313	326	312	315	306	302	1,324	1,279	1,235
Credit Fees	198	222	213	213	229	222	206	213	202	200	195	190	846	870	787
Commitment and Other Credit Fees	81	79	73	74	69	72	71	72	69	69	66	62	307	284	266
Acceptance Fees	279	301	286	287	298	294	277	285	271	269	261	252	1,153	1,154	1,053
Other Banking Revenues	121	114	112	125	124	106	105	101	117	109	90	90	472	436	406
Total Banking Revenues	1,104	1,141	1,095	1,123	1,099	1,063	1,025	1,041	986	974	920	903	4,463	4,228	3,783
Mutual Funds	408	417	406	408	413	406	393	412	406	415	405	393	1,639	1,624	1,619
Brokerage Fees	206	266	278	271	262	248	245	255	251	255	254	247	1,021	1,010	1,007
Investment Management and Trust Services	112	113	116	112	112	114	109	108	107	112	112	109	453	443	440
Investment Management and Custody	49	51	53	52	50	50	53	52	46	55	53	50	205	205	204
Personal and Corporate Trust	161	164	169	164	162	164	162	160	153	167	165	159	658	648	644
Total Wealth Management Revenues	775	847	853	843	837	818	800	827	810	837	824	799	3,318	3,282	3,270
Underwriting and Other Advisory Fees	165	150	140	143	170	202	143	79	109	113	173	130	598	594	525
Non-Trading Foreign Exchange Fees	136	131	148	142	136	131	138	135	122	130	116	124	557	540	492
Other	174	128	164	164	154	131	140	132	125	123	119	111	630	557	478
Total Fee and Commission Revenues	2,354	2,397	2,400	2,415	2,396	2,345	2,246	2,214	2,152	2,177	2,152	2,067	9,566	9,201	8,548
Fee and Commission Expenses:															
Card Expenses	122	129	124	121	118	120	112	109	90	90	77	70	496	459	327
Deposit and Payment Services Expenses	25	30	28	28	23	25	24	27	23	25	25	23	111	99	96
Other Expenses	-	-	-	1	1	-	-	-	1	-	-	-	1	1	1
Total Fee and Commission Expenses	147	159	152	150	142	145	136	136	114	115	102	93	608	559	424
Net Fee and Commission Revenues	2,207	2,238	2,248	2,265	2,254	2,200	2,110	2,078	2,038	2,062	2,050	1,974	8,958	8,642	8,124
Net Income from Investments in Associated Corporations	97	113	98	99	117	97	98	102	96	120	99	90	407	414	405
Other Operating Income:															
Trading Revenues	219	356	181	503	377	381	354	291	277	248	340	320	1,259	1,403	1,185
Net Gain on Investment Securities	129	84	87	80	96	143	165	130	182	136	139	182	380	534	639
Insurance underwriting income, net of claims	150	163	151	162	150	153	146	154	147	142	137	130	626	603	556
Other	179	107	88	116	104	64	203	91	14	62	(26)	(2)	490	462	48
Total	677	710	507	861	727	741	868	666	620	588	590	630	2,755	3,002	2,428
Total Non-Interest Income	2,981	3,061	2,853	3,225	3,098	3,038	3,076	2,846	2,754	2,770	2,739	2,694	12,120	12,058	10,957

OPERATING EXPENSES



(SMM)	QUARTERLY TREND												FULL YEAR		
	2017				2016				2015				2017	2016	2015
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Salaries and Employee Benefits															
Salaries	1,074	1,068	1,046	1,032	996	1,004	1,032	1,039	1,088	1,025	967	939	4,220	4,071	4,019
Performance-Based Compensation	387	389	423	400	396	392	381	369	353	365	376	344	1,599	1,538	1,438
Share-Based Payment	38	51	24	96	73	42	39	89	39	37	28	116	209	243	220
Other Employee Benefits	310	341	345	351	282	316	252	323	64	306	319	315	1,347	1,173	1,004
	1,809	1,849	1,838	1,879	1,747	1,754	1,704	1,820	1,544	1,733	1,690	1,714	7,375	7,025	6,681
Premises															
Net Rent	105	117	110	112	108	105	105	110	123	107	103	100	444	428	433
Property Taxes	20	24	27	22	22	25	24	18	21	24	23	21	93	89	89
Other Premises Costs	112	111	105	104	111	109	107	104	114	109	103	95	432	431	421
	237	252	242	238	241	239	236	232	258	240	229	216	969	948	943
Technology	384	366	361	356	359	309	309	313	306	290	273	274	1,467	1,290	1,143
Depreciation and Amortization															
Depreciation	86	87	84	83	87	80	79	79	79	73	78	73	340	325	303
Amortization of Intangibles	109	104	104	104	96	93	90	80	78	71	66	66	421	359	281
	195	191	188	187	183	173	169	159	157	144	144	139	761	684	584
Communications	108	104	112	113	111	106	113	112	110	108	110	106	437	442	434
Advertising and Business Development	176	144	133	128	184	152	139	142	184	148	132	128	581	617	592
Professional	252	192	173	158	214	169	161	149	161	144	129	114	775	693	548
Business and Capital Taxes															
Business Taxes	93	98	94	98	86	84	87	99	78	78	87	76	383	356	319
Capital Taxes	5	9	13	13	11	12	13	11	10	10	11	11	40	47	42
	98	107	107	111	97	96	100	110	88	88	98	87	423	403	361
Other	409	467	447	519	514	507	886	531	478	439	419	419	1,842	2,438	1,755
Total Non-interest Expenses	3,668	3,672	3,601	3,689	3,650	3,505	3,817	3,568	3,286	3,334	3,224	3,197	14,630	14,540	13,041

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (SPOT BALANCES)


(\$MM)	QUARTERLY TREND											
	2017				2016				2015			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Assets												
Cash and Deposits with Financial Institutions	59,663	57,750	50,877	48,429	46,344	69,774	61,215	75,253	73,927	82,789	60,664	65,894
Precious Metals	5,717	7,621	8,534	7,198	8,442	10,243	8,818	9,408	10,550	7,697	8,438	9,698
Trading Assets												
- Securities	78,652	86,090	90,505	88,360	87,287	81,625	80,615	84,322	78,380	83,396	92,095	86,695
- Loans	17,312	16,965	18,895	16,664	19,421	20,278	19,060	17,960	18,341	17,306	17,279	18,990
- Other	2,500	2,093	2,431	1,494	1,853	1,958	1,692	1,994	2,419	3,003	3,746	3,934
- Total Trading Assets	98,464	105,148	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	13	231	251	236	221	228	210	296	320	126	129	119
Securities Purchased under Resale Agreements and Securities Borrowed	95,319	85,901	101,643	97,327	92,129	92,266	104,022	96,267	87,312	87,512	98,205	87,217
Derivative Financial Instruments	35,364	37,255	37,641	34,963	41,657	43,990	42,318	51,958	41,003	47,207	37,669	55,435
Investment Securities	69,269	68,501	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	236,916	231,737	228,313	224,085	222,888	219,460	216,507	219,047	217,498	216,000	213,522	214,791
- Personal and Credit Cards	103,331	102,167	101,291	98,210	99,502	98,062	95,865	95,382	91,477	89,897	86,186	85,929
- Business and Government	168,449	168,945	171,242	159,566	162,400	159,820	158,875	166,478	153,850	149,276	139,944	142,984
- Sub-total	508,696	502,849	500,846	481,861	484,790	477,342	471,247	480,907	462,825	455,173	439,652	443,704
- Allowance for Credit Losses	(4,327)	(4,290)	(4,591)	(4,508)	(4,626)	(4,542)	(4,402)	(4,354)	(4,197)	(4,125)	(3,694)	(3,788)
- Total Net Loans	504,369	498,559	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	13,560	11,810	10,378	11,185	11,978	10,409	10,008	10,416	10,296	11,025	13,549	11,898
- Current Tax Assets	327	507	480	517	422	886	803	720	649	708	517	643
- Investment Property	16	16	18	17	20	20	22	27	28	43	41	43
- Land, Buildings and Equipment	2,365	2,212	2,337	2,258	2,500	2,421	2,295	2,312	2,258	2,194	2,141	2,291
- Investments in Associates	4,586	4,382	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	12,106	11,931	12,285	12,056	12,141	11,693	11,541	11,620	11,449	11,037	10,923	11,068
- Deferred Tax Assets	1,713	1,728	1,933	1,795	2,021	2,135	2,273	2,294	2,034	2,229	2,031	2,354
- Other Assets	12,422	12,780	12,868	10,157	12,448	12,005	12,578	13,479	11,654	10,472	10,103	10,866
- Total Other Assets	47,095	45,366	44,822	42,247	45,829	43,768	43,526	45,175	42,401	41,790	43,150	43,070
Total Assets	915,273	906,332	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)**



(SMM)	QUARTERLY TREND											
	2017				2016				2015			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Liabilities												
Deposits												
- Personal	200,030	197,914	202,004	199,145	199,302	195,840	192,870	194,770	190,044	186,298	180,312	180,973
- Business and Government	384,988	377,883	379,015	363,972	372,303	387,099	374,272	395,737	375,144	377,054	358,400	364,260
- Financial Institutions	40,349	42,346	47,190	41,581	40,272	48,405	42,171	40,384	35,731	39,439	36,569	39,365
- Total Deposits	625,367	618,143	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	4,663	3,373	2,545	1,681	1,459	1,643	1,629	1,582	1,486	1,376	1,102	736
Other												
- Acceptances	13,560	11,810	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	30,766	32,740	30,078	26,381	23,312	20,869	22,351	23,718	20,212	23,363	22,843	22,784
- Derivative Financial Instruments	34,200	39,919	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	95,843	92,008	95,664	100,837	97,083	93,990	102,392	89,470	77,015	77,764	89,676	79,322
- Current Tax Liabilities	408	626	479	812	587	702	835	593	584	676	670	948
- Subordinated Debentures	5,935	7,376	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	333	373	426	473	536	505	678	332	315	323	409	484
- Deferred Tax Liabilities	697	645	648	624	611	644	823	549	599	523	449	493
- Other	41,876	41,401	45,463	35,705	40,982	37,408	38,299	44,777	40,140	37,212	32,492	36,731
- Total Other Liabilities	223,618	226,898	231,093	222,781	225,109	218,553	230,193	231,485	200,613	205,936	209,835	215,358
Total Liabilities	853,648	848,414	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	15,644	15,584	15,614	15,625	15,513	15,314	15,194	15,172	15,141	15,185	15,186	15,173
- Retained Earnings	38,117	37,092	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)	1,577	566	3,141	1,589	2,240	1,531	825	3,401	2,455	2,673	1,362	2,436
- Other Reserves	116	123	126	139	152	166	171	173	173	176	180	181
- Total Common Equity	55,454	53,365	55,115	53,006	52,657	50,761	48,947	50,896	49,085	48,674	46,712	46,893
Preferred Shares	4,579	3,019	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	60,033	56,384	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	1,592	1,534	1,665	1,577	1,570	1,449	1,440	1,475	1,460	1,353	1,297	1,354
Total Equity	61,625	57,918	59,799	57,832	57,821	55,304	53,826	55,655	53,479	52,961	50,943	51,181
Total Liabilities and Equity	915,273	906,332	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												FULL YEAR		
	2017				2016				2015				2017	2016	2015
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Deposits with Financial Institutions	57,578	55,351	47,176	52,483	64,629	68,912	66,688	70,731	78,384	75,630	69,765	60,582	53,196	67,746	71,102
Trading Assets - Securities	82,647	90,844	89,470	93,633	89,454	83,212	87,547	94,453	86,253	88,895	99,117	101,422	89,146	88,619	93,879
- Loans	16,525	18,949	18,847	17,971	19,559	19,269	17,540	17,816	17,920	17,010	18,076	16,425	18,066	18,595	17,352
- Total	99,172	109,793	108,317	111,604	109,013	102,481	105,087	112,269	104,173	105,905	117,193	117,847	107,212	107,214	111,231
Securities Purchased under Resale Agreements and Securities Borrowed	95,263	94,011	100,560	98,090	100,182	97,014	100,349	101,649	100,840	100,165	100,951	97,588	96,951	99,795	99,877
Investment Securities including Investments in Associates	73,167	74,250	75,281	76,402	74,078	71,411	68,895	56,596	46,030	43,245	44,221	41,262	74,771	67,825	43,685
Loans to Customers - Residential Mortgages	234,028	229,980	225,909	223,264	220,838	217,553	217,610	218,546	216,491	214,140	214,244	212,896	228,315	218,642	214,444
- Personal and Credit Cards	102,777	102,036	99,927	98,973	98,955	97,153	96,190	94,812	90,840	88,198	86,065	84,729	100,937	96,781	87,470
- Business and Government	164,884	169,720	163,675	161,804	159,914	160,876	164,868	159,915	150,617	143,360	142,515	132,510	165,032	161,353	142,248
- Sub-total	501,689	501,736	489,511	484,041	479,707	475,582	478,668	473,273	457,948	445,698	442,824	430,135	494,284	476,776	444,162
- Allowance for Credit Losses	4,344	4,446	4,730	4,586	4,686	4,646	4,600	4,441	4,230	4,083	3,830	3,911	4,525	4,593	4,015
- Total	497,345	497,290	484,781	479,455	475,021	470,936	474,068	468,832	453,718	441,615	438,994	426,224	489,759	472,183	440,147
Total Earning Assets	822,525	830,695	816,115	818,034	822,923	810,754	815,087	810,077	783,145	766,560	771,124	743,503	821,889	814,763	766,042
Derivative Financial Instruments	31,812	36,096	35,481	39,440	41,908	43,105	47,810	46,831	45,963	40,471	46,202	41,125	35,994	44,642	42,672
Customers' Liability under Acceptances	13,980	12,225	11,534	11,620	11,814	11,484	10,976	11,486	11,150	12,129	11,453	10,879	12,346	11,443	11,403
Other Assets	40,016	42,874	44,024	42,578	42,643	43,040	44,350	42,177	41,113	40,343	40,991	39,900	42,390	42,996	40,490
Total Assets	908,333	921,890	907,154	911,672	919,288	908,383	918,223	910,571	881,371	859,503	869,770	835,407	912,619	913,844	860,607
Deposits from Customers	582,275	582,497	574,622	574,282	580,919	578,640	576,981	582,428	567,706	553,533	551,172	525,777	578,450	579,757	549,534
Deposits from Banks	41,687	42,127	41,620	43,053	46,506	43,206	42,560	38,937	36,298	37,865	38,469	36,610	42,126	42,804	37,301
	623,962	624,624	616,242	617,335	627,425	621,846	619,541	621,365	604,004	591,398	589,641	562,387	620,576	622,561	586,835
Securities Sold Short	33,420	31,443	30,608	31,321	27,307	25,766	28,024	30,383	24,093	27,072	28,461	32,467	31,707	27,869	28,019
Obligations Related to Securities Sold under Repurchase Agreements and Securities Lent	102,208	102,692	99,794	104,514	103,282	99,441	100,228	93,625	90,836	90,272	91,563	90,098	102,323	99,138	90,685
Subordinated Debentures	5,901	7,482	7,506	7,505	7,502	7,516	7,566	7,391	6,137	6,113	5,335	4,862	7,095	7,493	5,614
Other Liabilities	83,501	96,804	94,052	93,018	97,172	99,088	107,961	103,227	103,076	92,674	103,721	95,430	92,105	101,481	97,911
Shareholders' Equity															
- Common Shares, Retained Earnings, Accumulated Other Comprehensive Income (Loss) and Other Reserves	54,409	54,240	54,060	52,832	51,709	49,854	49,921	49,990	48,880	47,691	46,803	45,929	53,919	50,469	47,266
- Preferred Shares	3,358	3,019	3,236	3,575	3,343	3,420	3,535	3,109	2,934	2,934	2,934	2,934	3,297	3,351	2,934
- Non-Controlling Interests in Subsidiaries	1,574	1,586	1,656	1,572	1,548	1,452	1,447	1,481	1,411	1,349	1,312	1,300	1,597	1,482	1,343
- Total Shareholders' Equity	59,341	58,845	58,952	57,979	56,600	54,726	54,903	54,580	53,225	51,974	51,049	50,163	58,813	55,302	51,543
Total Liabilities and Shareholders' Equity	908,333	921,890	907,154	911,672	919,288	908,383	918,223	910,571	881,371	859,503	869,770	835,407	912,619	913,844	860,607

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY


(\$MM)

	QUARTERLY TREND												FULL YEAR			
	2017				2016				2015				2017	2016	2015	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Common Shares:																
Balance at Beginning of Period	15,584	15,614	15,625	15,513	15,314	15,194	15,172	15,141	15,185	15,186	15,173	15,231	15,513	15,141	15,231	
Share issuance, net of repurchase/redemptions	60	(30)	(11)	112	199	120	22	31	(44)	(1)	13	(58)	131	372	(90)	
Balance at End of Period	15,644	15,584	15,614	15,625	15,513	15,314	15,194	15,172	15,141	15,185	15,186	15,173	15,644	15,513	15,141	
Retained Earnings:																
Balance at Beginning of Period	37,092	36,234	35,653	34,752	33,750	32,757	32,150	31,316	30,640	29,984	29,103	28,609	34,752	31,316	28,609	
Net Income attributable to Common Shareholders of the Bank	1,986	2,016	1,965	1,909	1,908	1,860	1,489	1,730	1,754	1,767	1,727	1,649	7,876	6,987	6,897	
Dividends Paid to Common Shareholders of the Bank	(947)	(911)	(915)	(895)	(893)	(867)	(865)	(843)	(841)	(823)	(823)	(802)	(3,668)	(3,468)	(3,289)	
Shares redeemed	1	(248)	(468)	(112)	-	-	(12)	(49)	(245)	(136)	(23)	(357)	(827)	(61)	(761)	
Other	(15)	1	(1)	(1)	(13)	-	(5)	(4)	8	(152)	-	4	(16)	(22)	(140)	
Balance at End of Period	38,117	37,092	36,234	35,653	34,752	33,750	32,757	32,150	31,316	30,640	29,984	29,103	38,117	34,752	31,316	
Accumulated Other Comprehensive Income (Loss):																
Balance at Beginning of Period	566	3,141	1,589	2,240	1,531	825	3,401	2,455	2,673	1,362	2,436	949	2,240	2,455	949	
Other Comprehensive Income, net of Income Tax																
Foreign Currency Translation	1,007	(2,885)	1,835	(1,151)	802	991	(2,826)	1,455	(276)	1,400	(1,455)	2,264	(1,194)	422	1,933	
Available-for-Sale Securities	(22)	(92)	103	(49)	(49)	33	13	(177)	(306)	(87)	(29)	(48)	(60)	(180)	(470)	
Cash Flow Hedges	(18)	165	(59)	(117)	(185)	79	259	104	112	(65)	107	(99)	(29)	257	55	
Other	44	237	(327)	666	141	(397)	(22)	(436)	252	63	303	(630)	620	(714)	(12)	
Total	1,011	(2,575)	1,552	(651)	709	706	(2,576)	946	(218)	1,311	(1,074)	1,492	(663)	(215)	1,506	
Balance at End of Period	1,577	566	3,141	1,589	2,240	1,531	825	3,401	2,455	2,673	1,362	2,436	1,577	2,240	2,455	
Other Reserves:																
Balance at Beginning of Period	123	126	139	152	166	171	173	173	176	180	181	176	152	173	176	
Share-based payments	2	-	1	5	-	1	1	5	2	1	2	9	8	7	14	
Shares issued	(9)	(3)	(14)	(18)	(14)	(6)	(3)	(5)	(5)	(5)	(3)	(4)	(44)	(28)	(17)	
Balance at End of Period	116	123	126	139	152	166	171	173	173	176	180	181	116	152	173	
Total Common Equity at End of Period	55,454	53,365	55,115	53,006	52,657	50,761	48,947	50,896	49,085	48,674	46,712	46,893	55,454	52,657	49,085	
Composition of Accumulated Other Comprehensive Income (Loss):																
Foreign Currency Translation	1,861	854	3,739	1,904	3,055	2,253	1,262	4,088	2,633	2,909	1,509	2,964				
Available-for-Sale Securities	(46)	(24)	68	(35)	14	63	30	17	194	500	587	616				
Cash Flow Hedges	235	253	88	147	264	449	370	111	7	(105)	(40)	(147)				
Other	(473)	(517)	(754)	(427)	(1,093)	(1,234)	(837)	(815)	(379)	(631)	(694)	(997)				
Total	1,577	566	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												FULL YEAR				
	2017				2016				2015				2017	2016	2015		
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Preferred Shares:																	
Balance at Beginning of Period	3,019	3,019	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		
Shares Issued	1,560	-	-	-	500	-	500	350	-	-	-	-	1,560	1,350	-		
Shares Redeemed	-	-	(230)	(345)	-	(345)	(345)	-	-	-	-	-	(575)	(690)	-		
Net Income attributable to Preferred Shareholders of the Bank	29	29	32	39	31	37	34	28	29	28	30	30	129	130	117		
Dividends paid to Preferred Shareholders of the Bank	(29)	(29)	(32)	(39)	(31)	(37)	(34)	(28)	(29)	(28)	(30)	(30)	(129)	(130)	(117)		
Balance at End of Period	4,579	3,019	3,019	3,249	3,594	3,094	3,439	3,284	2,934	2,934	2,934	2,934	4,579	3,594	2,934		
Non-Controlling Interests: Non-Controlling Interests in Subsidiaries:																	
Balance at Beginning of Period	1,534	1,665	1,577	1,570	1,449	1,440	1,475	1,460	1,353	1,297	1,354	1,312	1,570	1,460	1,312		
Net Income attributable to Non-Controlling Interests in Subsidiaries	55	58	82	43	72	62	61	56	60	52	40	47	238	251	199		
Other Comprehensive Income, net of Income Tax	52	(155)	57	-	59	(28)	(55)	10	1	(34)	(60)	18	(46)	(14)	(75)		
Distributions to Non-Controlling Interests	(12)	(34)	(51)	(36)	(11)	(24)	(42)	(39)	(12)	(16)	(37)	(21)	(133)	(116)	(86)		
Other	(37)	-	-	-	1	(1)	1	(12)	58	54	-	(2)	(37)	(11)	110		
Balance at End of Period	1,592	1,534	1,665	1,577	1,570	1,449	1,440	1,475	1,460	1,353	1,297	1,354	1,592	1,570	1,460		
Total Equity at End of Period	61,625	57,918	59,799	57,832	57,821	55,304	53,826	55,655	53,479	52,961	50,943	51,181	61,625	57,821	53,479		

CUSTOMER LOANS AND ACCEPTANCES BY TYPE OF BORROWER



(\$ billions)	October 31, 2017		July 31, 2017		April 30, 2017		January 31, 2017		October 31, 2016	
	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total
Residential Mortgages	236.9	45.3	231.7	45.0	228.3	44.7	224.1	45.4	222.9	44.9
Personal Loans & Credit Cards	103.3	19.8	102.2	19.9	101.3	19.8	98.2	19.9	99.5	20.0
Personal	340.2	65.1	333.9	64.9	329.6	64.5	322.3	65.3	322.4	64.9
Financial Services										
Non-Bank	20.5	3.9	19.7	3.8	19.2	3.8	16.6	3.4	16.1	3.2
Bank ⁽¹⁾	3.8	0.7	3.3	0.6	3.9	0.8	3.3	0.7	3.7	0.7
Wholesale and Retail	21.1	4.0	20.9	4.1	22.9	4.5	21.6	4.4	22.1	4.5
Real Estate and Construction	24.6	4.7	23.2	4.5	23.4	4.6	21.8	4.4	22.6	4.5
Energy	15.5	3.0	14.9	2.9	14.6	2.9	14.0	2.8	15.6	3.1
Transportation	8.2	1.6	8.3	1.6	8.8	1.7	8.4	1.7	9.0	1.8
Automotive	13.0	2.5	12.9	2.5	13.0	2.5	11.9	2.4	11.5	2.3
Agriculture	10.2	2.0	10.0	1.9	9.4	1.8	9.5	1.9	8.8	1.8
Hospitality and Leisure	3.5	0.7	3.4	0.7	3.6	0.7	3.5	0.7	3.5	0.7
Mining	4.9	0.9	4.6	0.9	5.1	1.0	4.8	1.0	5.4	1.1
Metals Refinery and Processing	2.6	0.5	2.5	0.5	2.8	0.5	2.4	0.5	2.5	0.5
Utilities	8.1	1.6	8.5	1.7	9.0	1.8	9.0	1.8	7.8	1.6
Health Care	5.6	1.1	5.5	1.1	5.8	1.1	5.4	1.1	5.2	1.1
Technology and Media	9.6	1.8	9.8	1.9	10.1	2.0	10.2	2.1	11.8	2.4
Chemical	1.1	0.2	1.0	0.2	1.4	0.3	1.4	0.3	1.6	0.3
Food and Beverage	6.3	1.2	8.2	1.6	5.9	1.1	5.2	1.1	4.9	1.0
Forest Products	1.7	0.3	1.8	0.3	1.7	0.3	1.6	0.3	2.5	0.5
Other ⁽²⁾	17.0	3.3	17.6	3.4	16.7	3.3	15.3	3.1	14.7	3.0
Sovereign ⁽³⁾	4.7	0.9	4.7	0.9	4.3	0.8	4.8	1.0	5.0	1.0
Business and government	182.0	34.9	180.8	35.1	181.6	35.5	170.7	34.7	174.3	35.1
Total loans and acceptances	522.2	100.0	514.7	100.0	511.2	100.0	493.0	100.0	496.7	100.0
Total allowance for loan losses	(4.3)		(4.3)		(4.6)		(4.5)		(4.6)	
Total loans and acceptances net of allowance for loan losses	517.9		510.4		506.6		488.5		492.1	

(1) Deposit taking institutions and securities firms.

(2) Other includes \$3.5 billion in financing products, \$2.2 billion in services and \$2.3 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			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
GROSS IMPAIRED LOANS: ⁽¹⁾												
<u>Canadian Banking</u>												
Retail	882	941	1,001	1,047	1,003	934	892	886	843	870	884	964
Commercial	174	185	193	214	228	233	262	270	208	220	211	210
	1,056	1,126	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	2,173	2,095	2,247	2,130	2,227	2,264	2,176	2,284	2,157	2,150	2,010	2,090
Commercial	1,264	1,298	1,475	1,387	1,401	1,344	1,355	1,351	1,183	1,228	1,125	1,151
	3,437	3,393	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	1	1	2	26	27	36	93	77	138	51	85	99
U.S.A.	132	161	206	195	210	244	139	12	11	22	20	24
Europe	168	143	157	82	85	83	88	129	72	78	15	-
Asia	71	89	145	168	213	208	88	49	46	48	47	51
	372	394	510	471	535	571	408	267	267	199	167	174
Total Gross Impaired Loans	4,865	4,913	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	237	295	344	390	347	358	327	351	300	316	326	390
Commercial	40	46	49	61	68	77	105	98	51	57	43	43
	277	341	393	451	415	435	432	449	351	373	369	433
<u>International Banking</u>												
Retail	909	826	857	851	829	840	815	897	844	857	916	941
Commercial	798	825	890	794	823	793	846	841	714	735	777	764
	1,707	1,651	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.	93	116	154	150	163	185	101	2	5	15	17	22
Europe	116	96	105	46	47	46	51	81	57	62	11	-
Asia	50	69	111	105	149	164	47	18	15	18	19	24
	259	281	370	320	379	423	254	148	176	131	110	128
Total Net Impaired Loans	2,243	2,273	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			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Balance at Beginning of Period ⁽¹⁾	4,913	5,426	5,249	5,394	5,346	5,093	5,058	4,658	4,667	4,397	4,589	4,200
Net Classifications ⁽¹⁾												
<u>Canadian Retail</u>												
New Classifications	450	460	504	518	579	513	496	481	452	466	416	443
Declassifications	-	-	-	-	-	-	-	-	-	-	-	-
Payments	(251)	(246)	(243)	(220)	(271)	(236)	(262)	(220)	(255)	(262)	(288)	(190)
Sales	-	-	-	-	-	-	-	-	-	-	-	-
Net Classifications	199	214	261	298	308	277	234	261	197	204	128	253
<u>Canadian Commercial</u>												
New Classifications	14	33	29	66	16	33	41	93	20	24	19	33
Declassifications	-	(6)	(6)	(1)	-	-	(7)	(2)	-	-	(2)	(4)
Payments	(10)	(14)	(21)	(6)	(7)	(37)	(16)	(18)	(10)	(7)	(3)	(11)
Sales	-	(2)	-	(41)	-	-	(6)	-	(1)	-	-	-
Net Classifications	4	11	2	18	9	(4)	12	73	9	17	14	18
<u>International Retail</u>												
New Classifications	427	404	360	391	297	333	313	323	276	299	313	388
Declassifications	-	-	-	-	-	-	-	-	-	-	-	-
Payments	-	-	-	-	-	-	-	-	-	-	-	-
Sales	-	-	-	-	-	-	-	-	-	-	-	-
Net Classifications	427	404	360	391	297	333	313	323	276	299	313	388
<u>International Commercial</u>												
New Classifications	54	80	163	112	104	61	222	172	86	118	64	88
Declassifications	-	(4)	(1)	(24)	(11)	(2)	-	-	(1)	(3)	-	(3)
Payments	(53)	(25)	(28)	(34)	(34)	(73)	(19)	(37)	(66)	(21)	(22)	(59)
Sales	-	-	-	-	-	-	-	-	-	-	-	-
Net Classifications	1	51	134	54	59	(14)	203	135	19	94	42	26
<u>Global Banking and Markets</u>												
New Classifications	72	1	123	36	64	261	229	53	88	67	15	88
Declassifications	-	-	-	-	-	-	(2)	-	-	-	-	-
Payments	(99)	(30)	(73)	(74)	(27)	(41)	(7)	(39)	(7)	(34)	(17)	(2)
Sales	-	(7)	-	-	(65)	(24)	-	-	(10)	-	-	-
Net Classifications	(27)	(36)	50	(38)	(28)	196	220	14	71	33	(2)	86
Total	604	644	807	723	645	788	982	806	572	647	495	771
Write-offs												
Canadian Retail	(258)	(274)	(307)	(254)	(239)	(235)	(229)	(220)	(224)	(218)	(208)	(166)
Canadian Commercial	(15)	(17)	(25)	(32)	(14)	(25)	(20)	(12)	(21)	(18)	(13)	(37)
International Retail	(405)	(393)	(353)	(428)	(393)	(302)	(251)	(282)	(281)	(246)	(294)	(272)
International Commercial	(64)	(112)	(122)	(20)	(41)	(32)	(103)	(14)	(42)	(30)	(20)	(133)
Global Banking and Markets	(9)	(38)	(37)	(10)	(20)	(49)	(80)	(27)	(1)	(6)	-	-
Total	(751)	(834)	(844)	(744)	(707)	(643)	(683)	(555)	(569)	(518)	(535)	(608)
Forex ⁽¹⁾/ Other												
Canadian Retail	-	-	-	-	-	-	1	2	-	-	-	(10)
Canadian Commercial	-	(2)	2	-	-	-	-	1	-	10	-	22
International Retail	56	(163)	110	(60)	59	57	(170)	86	12	87	(99)	124
International Commercial	29	(116)	76	(48)	39	35	(96)	47	(22)	39	(48)	82
Global Banking and Markets	14	(42)	26	(16)	12	16	1	13	(2)	5	(5)	8
Total	99	(323)	214	(124)	110	108	(264)	149	(12)	141	(152)	226
Balance at End of Period ⁽¹⁾	4,865	4,913	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



(\$MM)	QUARTERLY TRENDS											
	2017				2016				2015			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Balance, Beginning of Period	4,290	4,591	4,508	4,626	4,542	4,402	4,354	4,197	4,125	3,694	3,788	3,641
Write-offs	(751)	(834)	(844)	(744)	(707)	(643)	(683)	(555)	(569)	(518)	(535)	(608)
Recoveries	191	142	205	142	197	142	152	109	125	134	116	110
Provision for Credit Losses	536	573	587	553	550	571	752	539	551	480	448	463
Foreign Currency Adjustment and Other	61	(182)	135	(69)	44	70	(173)	64	(35)	335	(123)	182
Balance, End of Period	4,327	4,290	4,591	4,508	4,626	4,542	4,402	4,354	4,197	4,125	3,694	3,788
<u>Comprised of:</u>												
Individually Assessed Allowances	847	852	1,008	1,033	1,034	998	959	956	862	864	685	710
Collective Allowances	3,480	3,438	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	4,327	4,290	4,591	4,508	4,626	4,542	4,402	4,354	4,197	4,125	3,694	3,788
<u>Allocated as follows:</u>												
Impaired Loans ⁽¹⁾												
Residential Mortgages	326	324	389	383	458	537	542	576	529	518	381	408
Personal and Credit Cards	1,583	1,591	1,658	1,553	1,596	1,463	1,384	1,346	1,327	1,329	1,271	1,315
Business and Government	713	725	869	897	894	855	820	801	717	724	573	600
	2,622	2,640	2,916	2,833	2,948	2,855	2,746	2,723	2,573	2,571	2,225	2,323
Performing Loans												
Residential Mortgages	101	92	91	106	120	128	126	128	146	145	157	160
Personal and Credit Cards	720	740	703	695	662	646	647	626	614	600	588	561
Business and Government	625	606	632	640	662	684	669	641	644	606	527	551
	1,446	1,438	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	4,068	4,078	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	259	212	249	234	234	229	214	236	220	203	197	193
Total Allowance for Credit Losses	4,327	4,290	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	120	128	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)	October 31, 2017 ⁽¹⁾			July 31, 2017 ⁽¹⁾			October 31, 2016 ⁽¹⁾		
	Gross	Allowance for Credit Losses	Net	Gross	Allowance for Credit Losses	Net	Gross	Allowance for Credit Losses	Net
Residential Mortgages	1,445	326	1,119	1,430	324	1,106	1,608	458	1,150
Personal Loans	1,610	1,583	27	1,606	1,591	15	1,622	1,596	26
Personal	3,055	1,909	1,146	3,036	1,915	1,121	3,230	2,054	1,176
Financial Services									
Non-Bank	31	20	11	24	15	9	23	8	15
Bank	2	2	-	2	2	-	2	2	-
Wholesale and Retail	242	132	110	254	132	122	290	193	97
Real Estate and Construction	257	115	142	246	107	139	234	105	129
Energy	265	77	188	271	80	191	324	89	235
Transportation	181	73	108	182	73	109	214	84	130
Automotive	20	7	13	18	6	12	70	38	32
Agriculture	55	30	25	68	38	30	75	37	38
Hospitality and Leisure	41	7	34	48	8	40	83	27	56
Mining	11	5	6	12	5	7	14	6	8
Metals Refinery and Processing	107	27	80	127	28	99	159	25	134
Utilities	280	61	219	274	60	214	252	53	199
Health Care	52	26	26	48	24	24	49	29	20
Technology and Media	7	5	2	10	8	2	32	28	4
Chemical	4	3	1	4	3	1	15	6	9
Food and Beverage	95	35	60	120	41	79	110	44	66
Forest Products	22	8	14	21	8	13	23	6	17
Other	123	74	49	131	82	49	150	108	42
Sovereign	15	6	9	17	5	12	45	6	39
Business & Government	1,810	713	1,097	1,877	725	1,152	2,164	894	1,270
Impaired Loans, net of Related Allowances	4,865	2,622	2,243	4,913	2,640	2,273	5,394	2,948	2,446

(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



(SMM)	QUARTERLY TREND												FULL YEAR		
	2017				2016				2015				2017	2016	2015
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
PROVISIONS AGAINST IMPAIRED LOANS:															
Residential mortgages	10	13	6	32	13	26	24	37	39	35	16	28	61	100	118
Personal loans	465	481	494	446	441	424	416	396	379	392	383	372	1,886	1,677	1,526
Personal	475	494	500	478	454	450	440	433	418	427	399	400	1,947	1,777	1,644
Financial Services															
Non-Bank	4	4	1	1	-	-	-	(1)	(1)	(1)	2	(1)	10	(1)	(1)
Bank	-	-	1	-	-	-	2	-	-	-	-	(1)	1	2	(1)
Wholesale and Retail	19	19	15	10	18	12	16	15	15	15	14	18	63	61	62
Real Estate and Construction	16	14	10	22	4	12	13	5	11	2	3	14	62	34	30
Energy	4	(1)	2	(13)	24	37	150	79	24	6	5	13	(8)	290	48
Transportation	1	3	8	8	7	9	24	5	-	16	5	2	20	45	23
Automotive	-	3	-	5	19	4	5	-	4	2	2	1	8	28	9
Agriculture	6	2	2	4	7	5	(4)	6	5	2	1	4	14	14	12
Hospitality and Leisure	-	-	13	1	-	13	12	-	-	1	-	-	14	25	1
Mining	1	1	-	-	1	-	4	1	1	-	4	2	2	6	7
Metals Refinery and Processing	-	25	9	12	5	(1)	10	(3)	3	-	1	-	46	11	4
Utilities	3	-	9	-	-	7	13	-	-	-	-	-	12	20	-
Health Care	5	2	-	-	(2)	3	6	2	4	(3)	5	3	7	9	9
Technology and Media	-	(1)	1	(1)	2	9	3	-	1	-	3	-	(1)	14	4
Chemical	-	-	(1)	-	-	1	(4)	(4)	1	-	3	-	(1)	(7)	4
Food and Beverage	-	5	8	5	1	1	4	-	6	6	-	4	18	6	16
Forest Products	-	1	2	-	1	-	-	-	-	-	4	-	3	1	4
Other	1	2	7	21	7	8	8	-	(1)	7	(3)	3	31	23	6
Sovereign	1	-	-	-	2	1	-	1	-	-	-	1	1	4	1
Business & Government	61	79	87	75	96	121	262	106	73	53	49	63	302	585	238
Total Provisions against Impaired Loans	536	573	587	553	550	571	702	539	491	480	448	463	2,249	2,362	1,882
Change in Collective Allowance for Performing Loans	-	-	-	-	-	-	50	-	60	-	-	-	-	50	60
Total Provisions	536	573	587	553	550	571	752	539	551	480	448	463	2,249	2,412	1,942
Individually Assessed Provisions	61	79	87	75	96	121	262	106	73	53	49	63	302	585	238
Collective Provisions	475	494	500	478	454	450	490	433	478	427	399	400	1,947	1,827	1,704
Total Provisions	536	573	587	553	550	571	752	539	551	480	448	463	2,249	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>	<u>October 31/17 Total</u>	<u>July 31/17 Total</u>	<u>October 31/16 Total</u>
ASIA									
China	1,683	1,186	596	99	747	56	4,367	4,265	5,205
India	2,185	57	-	-	-	12	2,254	1,937	1,893
Thailand	149	6	516	-	2,789	1	3,461	3,320	3,249
South Korea	901	58	-	-	-	9	968	915	1,564
Hong Kong	1,250	72	124	-	-	19	1,465	1,278	1,736
Malaysia	275	-	-	-	303	4	582	841	1,108
Japan	477	35	179	4,317	-	6	5,014	4,914	1,756
Other ⁽²⁾	1,052	180	118	-	-	21	1,371	1,122	1,673
Total	7,972	1,594	1,533	4,416	3,839	128	19,482	18,592	18,184
LATIN AMERICA									
Chile	3,075	959	628	191	3,452	40	8,345	7,235	6,314
Mexico	2,945	187	-	141	3,544	84	6,901	7,069	6,464
Brazil	3,540	1,022	-	15	223	517	5,317	4,701	5,198
Peru	2,264	73	-	199	4,518	26	7,080	6,770	6,760
Colombia	1,308	226	-	10	1,431	7	2,982	3,011	2,940
Others ⁽³⁾	115	12	-	-	551	-	678	679	632
Total	13,247	2,479	628	556	13,719	674	31,303	29,465	28,308
CARIBBEAN & CENTRAL AMERICA									
Panama	3,907	99	35	-	288	-	4,329	4,249	4,495
Costa Rica	1,272	184	-	-	1,084	-	2,540	2,404	2,767
El Salvador	579	32	-	-	659	-	1,270	1,227	1,460
Dominican Republic	1,151	55	16	-	-	-	1,222	1,322	1,113
Jamaica	18	1	-	-	766	-	785	749	743
Others ⁽⁴⁾	1,508	115	1	-	406	-	2,030	2,030	2,183
Total	8,435	486	52	-	3,203	-	12,176	11,981	12,761

(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, Taiwan 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.

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

	QUARTERLY TREND											
	2017				2016				2015			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Canadian and U.S. Sovereign Debt	(81)	(122)	82	(44)	302	416	245	291	214	293	267	419
Bonds of Designated Emerging Markets	-	-	-	-	-	-	-	-	-	(1)	6	7
Other Foreign Government Debt	14	25	16	(3)	41	55	16	(18)	(25)	1	13	41
Other Debt	11	12	34	7	77	106	74	62	73	96	107	137
Common and Preferred Shares	15	74	189	82	35	84	102	351	505	751	784	881
	(41)	(11)	321	42	455	661	437	686	767	1,140	1,177	1,485
Net Fair Value of Derivative Instruments and Other Hedge Amounts	(7)	(8)	(220)	(83)	(429)	(573)	(396)	(662)	(500)	(563)	(461)	(738)
Net Unrealized Gains (Losses)	(48)	(19)	101	(41)	26	88	41	24	267	577	716	747

REGULATORY CAPITAL HIGHLIGHTS ⁽¹⁾



(\$MM)	Basel III - IFRS									
	Q4 2017		Q3 2017		Q2 2017		Q1 2017		Q4 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	46,051	43,352	44,070	41,369	45,431	42,474	43,312	40,540	45,816	39,989
Tier 1 capital	50,623	49,473	47,076	45,913	48,357	47,048	46,415	45,247	47,668	45,066
Total capital	57,222	56,113	55,051	53,929	56,554	55,310	54,505	53,400	55,824	53,330
Risk-weighted Assets⁽³⁾⁽⁴⁾										
CET1 Capital Risk-weighted Assets	387,292	376,379	376,358	365,411	381,977	374,876	362,326	359,611	368,215	364,048
Tier 1 Capital Risk-weighted Assets	387,292	376,379	376,358	365,411	381,977	375,148	362,326	359,942	368,215	364,504
Total Capital Risk-weighted Assets	387,292	376,379	376,358	365,411	381,977	375,366	362,326	360,208	368,215	364,894
Capital Ratios (%)										
Common Equity Tier 1 (as a percentage of risk-weighted assets)	11.9	11.5	11.7	11.3	11.9	11.3	12.0	11.3	12.4	11.0
Tier 1 (as a percentage of risk-weighted assets)	13.1	13.1	12.5	12.6	12.7	12.5	12.8	12.6	12.9	12.4
Total capital (as a percentage of risk-weighted assets)	14.8	14.9	14.6	14.8	14.8	14.7	15.0	14.8	15.2	14.6
Leverage: All-in Basis										
Leverage Exposures	1,053,928	1,052,891	1,033,500	1,032,443	1,063,119	1,061,939	1,006,799	1,005,757	1,013,346	1,010,987
Leverage Ratio	4.8	4.7	4.6	4.4	4.5	4.4	4.6	4.5	4.7	4.5
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%	50%	50%	50%	50%	60%	60%
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	-	-	-	-	-	-	32	-	-
Current cap on Tier 2 (T2) instruments subject to phase-out arrangements	50%	50%	50%	50%	50%	50%	50%	50%	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 (RWA) 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).

(4) Since the introduction of Basel II in 2008, OSFI has prescribed a minimum capital floor for institutions that use the advanced internal ratings-based approach for credit risk. The Basel I capital floor add-on is determined by comparing a capital requirement calculated by reference to Basel I against the Basel III calculation, as specified by OSFI. A shortfall in the Basel III capital requirement as compared with the Basel I floor is added to RWA. As at October 31, 2017, All-in CET1, Tier 1 and Total Capital RWA include Basel I floor adjustments.

APPENDIX 1: CANADIAN BANKING EXCLUDING WEALTH MANAGEMENT


(\$MM)	QUARTERLY TREND												FULL YEAR			
	2017				2016				2015				2017	2016	2015	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	1,819	1,781	1,669	1,714	1,705	1,680	1,629	1,651	1,577	1,554	1,498	1,474	6,982	6,665	6,103	
Net Fee and Commission Revenues	526	527	496	513	506	481	462	473	465	461	447	449	2,062	1,922	1,822	
Net Income (Loss) from Investments in Associated Corporations	17	20	16	13	25	20	18	15	15	17	19	15	66	78	66	
Other Operating Income (TEB)	165	183	191	174	137	127	227	105	98	101	90	88	713	596	377	
Total Revenue (TEB) ⁽¹⁾	2,527	2,511	2,372	2,414	2,373	2,308	2,336	2,244	2,155	2,133	2,054	2,026	9,823	9,261	8,368	
Provision for Credit Losses	(218)	(224)	(236)	(235)	(217)	(216)	(202)	(194)	(180)	(172)	(169)	(164)	(913)	(829)	(685)	
Non-interest Expenses	(1,189)	(1,134)	(1,091)	(1,119)	(1,118)	(1,079)	(1,060)	(1,096)	(1,052)	(1,017)	(981)	(981)	(4,532)	(4,353)	(4,031)	
Income Tax Expense (TEB)	(293)	(296)	(265)	(271)	(269)	(262)	(265)	(250)	(245)	(251)	(240)	(230)	(1,125)	(1,046)	(966)	
Net Income	827	857	780	789	769	751	809	704	678	693	664	651	3,253	3,033	2,686	
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Income Attributable to Equity Holders of the Bank	827	857	780	789	769	751	809	704	678	693	664	651	3,253	3,033	2,686	
Profitability Measurements:																
Return on Equity (%)	24.2	25.7	24.7	24.8	25.0	24.5	26.3	23.1	22.7	23.9	24.1	23.6	24.9	24.7	23.6	
Net Interest Margin ⁽²⁾	2.35	2.35	2.32	2.32	2.33	2.32	2.31	2.29	2.20	2.19	2.20	2.10	2.33	2.31	2.17	
Provision for Credit Losses as % of Average Net Loans & Acceptances	0.28	0.29	0.32	0.31	0.29	0.29	0.28	0.26	0.25	0.24	0.24	0.23	0.30	0.28	0.24	
Productivity Ratio (%)	47.0	45.1	46.0	46.4	47.1	46.8	45.4	48.8	48.8	47.7	47.8	48.4	46.1	47.0	48.2	
Average Balances (\$B):																
Residential Mortgages	192.6	188.1	184.9	183.7	181.3	178.1	177.5	177.3	176.3	173.7	172.4	172.2	187.3	178.6	173.7	
Tangerine Mortgage Run-Off Portfolio ⁽³⁾	4.0	4.4	4.8	5.2	6.0	7.3	7.9	9.1	9.8	11.8	13.3	14.3	4.6	7.6	12.3	
Personal & Credit Card Loans	73.8	72.6	70.8	70.8	70.7	69.9	68.5	68.2	66.1	64.5	63.0	62.7	72.0	69.3	64.1	
Business and Government Loans & Acceptances	44.7	43.8	42.1	40.7	39.9	39.7	39.2	38.3	37.8	37.6	35.9	34.3	42.8	39.3	36.4	
Other Assets	3.1	3.1	3.0	2.9	2.9	3.0	2.9	3.0	2.8	2.9	2.9	2.9	3.1	2.9	2.8	
Total Assets	318.2	312.0	305.6	303.3	300.8	298.0	296.0	295.9	292.8	290.5	287.5	286.4	309.8	297.7	289.3	
Personal Deposits	150.7	150.6	150.0	150.2	149.0	147.4	146.6	144.2	142.9	139.8	138.4	136.5	150.4	146.8	139.4	
Non-Personal Deposits	66.1	64.3	61.2	61.7	59.4	57.3	56.1	57.0	56.6	54.9	54.3	54.2	63.3	57.4	55.0	
Total Deposits ⁽⁴⁾	216.8	214.9	211.2	211.9	208.4	204.7	202.7	201.2	199.5	194.7	192.7	190.7	213.7	204.2	194.4	
Other Liabilities	9.6	9.3	9.1	8.9	8.3	8.1	7.6	7.5	7.3	7.2	6.9	6.9	9.3	7.9	7.1	
Total Liabilities	226.4	224.2	220.3	220.8	216.7	212.8	210.3	208.7	206.8	201.9	199.6	197.6	223.0	212.1	201.5	
Other:																
Branches	963	968	971	975	980	997	1,006	1,010	1,013	1,031	1,038	1,040				
Employees	21,424	21,576	21,517	21,182	21,215	21,137	21,962	22,610	22,596	23,508	23,248	23,131				
ABMs	3,690	3,674	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												FULL YEAR			
	2017				2016				2015				2017	2016	2015	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Net Interest Income (TEB)	120	125	117	118	122	114	112	106	100	102	97	98	480	454	397	
Net Fee and Commission Revenues	800	875	883	888	858	848	830	853	848	866	855	823	3,446	3,389	3,392	
Net Income (Loss) from Investments in Associated Corporations	1	2	3	3	3	2	3	1	2	1	2	-	9	9	5	
Other Operating Income (TEB)	64	1	4	(4)	(1)	6	1	2	(1)	1	7	2	65	8	9	
Total Revenue (TEB)	985	1,003	1,007	1,005	982	970	946	962	949	970	961	923	4,000	3,860	3,803	
Provision for Credit Losses	1	-	(1)	-	(1)	(1)	(1)	-	-	(2)	-	-	0	(3)	(2)	
Non-interest Expenses ⁽²⁾	(611)	(676)	(664)	(689)	(669)	(657)	(652)	(679)	(676)	(672)	(673)	(645)	(2,640)	(2,657)	(2,666)	
Income Tax Expense (TEB)	(78)	(87)	(91)	(84)	(78)	(85)	(79)	(76)	(74)	(80)	(78)	(74)	(340)	(318)	(306)	
Net Income	297	240	251	232	234	227	214	207	199	216	210	204	1,020	882	829	
Net Income Attributable to Non-Controlling Interests	5	5	7	1	5	6	3	4	4	4	5	6	18	18	19	
Net Income Attributable to Equity Holders of the Bank	292	235	244	231	229	221	211	203	195	212	205	198	1,002	864	810	
Profitability Measurements:																
Return on Equity (%)	17.5	13.7	18.4	16.8	16.7	16.2	15.8	15.0	14.4	15.9	15.8	14.9	16.6	15.9	15.3	
Productivity Ratio (%)	62.1	67.4	65.9	68.6	68.2	67.7	68.9	70.6	71.3	69.3	70.1	69.9	66.0	68.8	70.1	
Average Balances (\$B):																
Total Assets	15.6	15.6	15.5	15.1	14.7	14.2	13.7	13.9	13.6	13.4	12.5	12.9	15.4	14.1	13.1	
Total Deposits	22.0	23.7	24.3	24.0	23.6	23.3	24.0	24.0	20.8	19.5	19.7	18.6	23.5	23.7	19.7	
Other Liabilities	1.7	1.8	1.7	1.7	1.3	1.2	1.2	1.1	1.1	1.1	1.0	0.9	1.7	1.2	1.0	
Total Liabilities	23.7	25.5	26.0	25.7	24.9	24.5	25.2	25.1	21.9	20.6	20.7	19.5	25.2	24.9	20.7	
Period End Balances (\$B): ⁽³⁾																
Assets under Administration	403	415	425	406	404	400	390	386	391	396	387	380	403	404	391	
Assets under Management	207	201	205	194	193	188	179	179	179	183	177	174	207	193	179	
Other:																
Employees - In Canada	4,160	4,515	4,418	4,432	4,436	4,497	4,612	4,748	4,750	4,862	4,581	4,516				
- Outside Canada	2,212	2,237	2,264	2,199	2,392	2,403	2,459	2,545	2,533	2,638	2,651	2,624				
- Total	6,372	6,752	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 October 31, 2017 (\$76 million) and the year ended October 31, 2017 (\$299 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												FULL YEAR			
	2017				2016				2015				2017	2016	2015	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Total Revenue (TEB)	1,755	1,699	1,686	1,692	1,642	1,581	1,566	1,535	1,451	1,374	1,267	1,291	6,832	6,324	5,383	
Provision for Credit Losses	(269)	(271)	(267)	(241)	(248)	(240)	(295)	(218)	(212)	(237)	(195)	(219)	(1,048)	(1,001)	(863)	
Non-interest Expenses	(969)	(955)	(922)	(951)	(930)	(890)	(881)	(923)	(880)	(810)	(739)	(756)	(3,797)	(3,624)	(3,185)	
Net Income before Tax	517	473	497	500	464	451	390	394	359	327	333	316	1,987	1,699	1,335	
Income Tax Expense (TEB)	(118)	(108)	(120)	(121)	(88)	(95)	(87)	(98)	(64)	(70)	(76)	(60)	(467)	(368)	(270)	
Net Income	399	365	377	379	376	356	303	296	295	257	257	256	1,520	1,331	1,065	
Net Income Attributable to Non-Controlling Interests	32	28	40	37	48	38	37	32	34	30	17	22	137	155	103	
Net Income Attributable to Equity Holders of the Bank	367	337	337	342	328	318	266	264	261	227	240	234	1,383	1,176	962	
Impact of FX Translation	-	8	3	(1)	(16)	(2)	13	10	30	24	19	5	10	5	78	
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	367	345	340	341	312	316	279	274	291	251	259	239	1,393	1,181	1,040	
Profitability Measurements:																
Net Interest Margin ⁽³⁾	4.71	4.82	5.13	4.80	4.87	4.84	4.70	4.63	4.70	4.75	4.51	4.55	4.85	4.76	4.63	
Provision for Credit Losses as % of Average Loans & Acceptances	1.36	1.41	1.52	1.38	1.45	1.41	1.74	1.32	1.34	1.58	1.38	1.55	1.42	1.48	1.46	
Productivity Ratio (%)	55.2	56.2	54.7	56.2	56.6	56.3	56.2	60.1	60.7	59.0	58.3	58.5	55.6	57.3	59.2	
Average Balances (\$B):																
Residential Mortgages	18.1	17.6	16.9	16.2	15.5	14.8	14.7	14.0	13.3	12.6	12.4	11.9	17.2	14.8	12.6	
Personal & Credit Card Loans	18.2	17.5	17.1	16.4	16.4	15.8	15.9	15.3	14.9	14.0	13.3	12.8	17.3	15.8	13.8	
Business and Government Loans & Acceptances	43.7	42.3	39.4	37.7	37.7	38.2	39.5	37.4	35.7	34.0	33.3	32.1	40.8	38.2	33.8	
Total Loans	80.0	77.4	73.4	70.3	69.6	68.8	70.1	66.7	63.9	60.6	59.0	56.8	75.3	68.8	60.2	
Total Deposits	61.4	59.5	57.8	55.6	54.5	52.4	51.5	48.6	44.9	42.9	40.8	38.4	58.6	51.8	41.7	

(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 Q4/17 foreign exchange rates

APPENDIX 3: INTERNATIONAL BANKING BY REGION ⁽¹⁾

Caribbean & Central America ⁽⁵⁾
 (MM)

	QUARTERLY TREND												FULL YEAR			
	2017				2016				2015				2017	2016	2015	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Total Revenue (TEB)	707	734	737	746	709	718	711	658	680	664	615	634	2,924	2,796	2,593	
Provision for Credit Losses	(41)	(39)	(62)	(61)	(36)	(70)	(76)	(51)	(56)	(35)	(45)	(46)	(203)	(233)	(182)	
Non-interest Expenses	(425)	(429)	(414)	(447)	(439)	(427)	(422)	(390)	(410)	(405)	(386)	(384)	(1,715)	(1,678)	(1,585)	
Net Income before Tax	241	266	261	238	234	221	213	217	214	224	184	204	1,006	885	826	
Income Tax Expense (TEB)	(50)	(58)	(57)	(55)	(53)	(52)	(44)	(47)	(37)	(46)	(42)	(42)	(220)	(196)	(167)	
Net Income	191	208	204	183	181	169	169	170	177	178	142	162	786	689	659	
Net Income Attributable to Non-Controlling Interests	24	26	25	22	24	25	24	20	25	19	20	22	97	93	86	
Net Income Attributable to Equity Holders of the Bank	167	182	179	161	157	144	145	150	152	159	122	140	689	596	573	
Impact of FX Translation	-	5	4	4	2	2	11	10	(2)	(10)	(3)	(13)	13	25	(28)	
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	167	187	183	165	159	146	156	160	150	149	119	127	702	621	545	
Profitability Measurements:																
Net Interest Margin ⁽²⁾	4.96	5.03	5.15	5.03	4.97	5.08	5.08	4.80	5.05	4.85	4.91	4.81	5.04	4.99	4.91	
Provision for Credit Losses as % of Average Loans & Acceptances	0.55	0.52	0.85	0.81	0.49	0.93	1.02	0.71	0.77	0.48	0.63	0.64	0.68	0.79	0.63	
Productivity Ratio (%)	60.1	58.4	56.1	59.9	61.8	59.5	59.4	59.3	60.3	61.0	62.8	60.6	58.6	60.0	61.2	
Average Balances (\$B):																
Residential Mortgages	10.9	11.0	11.0	11.0	11.0	11.0	11.0	10.9	10.9	10.9	10.8	10.8	11.0	11.0	10.8	
Personal & Credit Card Loans	6.5	6.5	6.4	6.5	6.6	6.5	6.6	5.7	5.6	5.5	5.5	5.5	6.5	6.4	5.5	
Business and Government Loans & Acceptances	12.8	13.1	13.0	12.9	12.8	13.3	13.4	12.8	12.8	12.9	13.3	13.3	13.0	13.1	13.1	
Total Loans	30.2	30.6	30.4	30.4	30.4	30.8	31.0	29.4	29.3	29.3	29.6	29.6	30.5	30.5	29.4	
Total Deposits	35.0	33.9	33.4	32.6	32.3	32.0	31.7	30.8	29.1	29.7	28.7	28.6	33.7	31.7	29.0	
Asia																
(MM)																
Net Income before Tax ⁽³⁾	103	112	107	100	113	95	92	102	93	123	93	98	422	402	407	
Income Tax Expense (TEB)	(32)	(32)	(36)	(31)	(36)	(28)	(32)	(33)	(26)	(35)	(31)	(29)	(131)	(129)	(121)	
Net Income ⁽⁴⁾	71	80	71	69	77	67	60	69	67	88	62	69	291	273	286	
Net Income Attributable to Non-Controlling Interests	71	80	71	69	77	67	60	69	67	88	62	69	291	273	286	
Net Income Attributable to Equity Holders of the Bank	-	2	1	1	(1)	(2)	5	2	(4)	(3)	7	(18)	4	4	(18)	
Impact of FX Translation	71	82	72	70	76	65	65	71	63	85	69	51	295	277	268	
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	71	82	72	70	76	65	65	71	63	85	69	51	295	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 Q4/17 foreign exchange rates