

SUPPLEMENTARY FINANCIAL INFORMATION




January 31, 2016

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

ENHANCED DISCLOSURE TASK FORCE (EDTF) RECOMMENDATIONS						
						
January 31, 2016 Reference Table for EDTF						
Recommendation			Q1 2016		2015 Annual Report	
Type of risk	Number	Disclosure	Quarterly Report	Supplementary Regulatory Capital Disclosures	MD&A	Financial Statements
General	1 2 3 4	The index of risks to which the business is exposed. The Bank's risk to terminology, measures and key parameters. Top and emerging risks, and the changes during the reporting period. Discussion on the regulatory development and plans to meet new regulatory ratios.	8 16, 24		71, 73, 78 68 26-30, 53 40, 88, 105-106	
Risk governance, risk management and business model	5 6 7 8	The Bank's Risk Governance structure. Description of risk culture and procedures applied to support the culture . Description of key risks from the Bank's business model. Stress testing use within the Bank's risk governance and capital management.			66-67 68-69 71-72 70	
Capital Adequacy and risk-weighted assets	9 10 11 12 13 14 15 16 17	Pillar 1 capital requirements, and the impact for global systemically important banks. a) Regulatory capital components. b) Reconciliation of the accounting balance sheet to the regulatory balance sheet. Flow statement of the movements in regulatory capital since the previous reporting period, including changes in common equity tier 1, additional tier 1 and tier 2 capital. Discussion of targeted level of capital, and the plans on how to establish this. Analysis of risk-weighted assets by risk type, business, and market risk RWAs. Analysis of the capital requirements for each Basel asset class. Tabulate credit risk in the Banking Book. Flow statements reconciling the movements in risk-weighted assets for each risk-weighted asset type. Discussion of Basel III Back-testing requirement including credit risk model performance and validation.	21-23 48 22 51	2 4, 5, 7 6 7, 8 11-13 11-20, 24-26 17-20 10	39-40 41 42-43 39-40 45-49, 72, 113-114 45-49 45-49 45-49 47-48	181 161, 199-203, 207-208 161, 199-203 202-203
Liquidity Funding	18 19 20 21	Analysis of the Bank's liquid assets. Encumbered and unencumbered assets analyzed by balance sheet category. Consolidated total assets, liabilities and off-balance sheet commitments analyzed by remaining contractual maturity at the balance sheet date. Analysis of the Bank's sources of funding and a description of the Bank's funding strategy.	14-17 15-18 19-20 17-19		85-89 87-89 93-94 89-92	
Market Risk	22 23 24 25	Linkage of market risk measures for trading and non-trading portfolios and the balance sheet. Discussion of significant trading and non-trading market risk factors. Discussion of changes in period on period VaR results as well as VaR assumptions, limitations, backtesting and validation. Other risk management techniques e.g. stress tests, stressed VaR, tail risk and market liquidity horizon.	13 52 13, 52		84 79-85 79-85 79-85	204-205 204-205 207
Credit Risk	26 27 28 29 30	Analysis of the aggregate credit risk exposures, including details of both personal and wholesale lending. Discussion of the policies for identifying impaired loans, defining impairments and renegotiated loans, and explaining loan forbearance policies. Reconciliations of the opening and closing balances of impaired loans and impairment allowances during the year. Analysis of counterparty credit risk that arises from derivative transactions. Discussion of credit risk mitigation, including collateral held for all sources of credit risk.	44-45 23-24, 56-57 23-24	12-20, 16-22 ⁽¹⁾ 17-18 ⁽¹⁾	25-28, 108-114 24, 109, 111, 113 76 25, 75-76	167-168, 201-202 142-143, 168 168 159, 161
Other risks	31 32	Quantified measures of the management of operational risk. Discussion of publicly known risk items.	53 23		49, 95-96 53	

⁽¹⁾ In the Supplementary Financial Information Package

HIGHLIGHTS



	2016 Q1	2015				2014				FULL YEAR	
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2015	2014
Operating Performance:											
Net Income (\$MM)	1,814	1,843	1,847	1,797	1,726	1,438	2,351	1,800	1,709	7,213	7,298
Net Income attributable to Common Shareholders (\$MM)	1,730	1,754	1,767	1,727	1,649	1,343	2,267	1,699	1,607	6,897	6,916
EPS (\$) - Basic	1.44	1.46	1.46	1.43	1.36	1.10	1.86	1.40	1.33	5.70	5.69
- Diluted	1.43	1.45	1.45	1.42	1.35	1.10	1.85	1.39	1.32	5.67	5.66
ROE (%) ⁽¹⁾	13.8	14.2	14.7	15.1	14.2	11.9	20.6	16.3	15.4	14.6	16.1
Core Banking Margin (TEB) (%) ⁽¹⁾	2.38	2.35	2.40	2.41	2.41	2.39	2.41	2.42	2.35	2.39	2.39
Productivity Ratio (TEB) (%) ⁽¹⁾	54.8	53.0	53.5	53.3	53.7	57.5	47.7	51.6	54.2	53.4	52.6
Effective Tax Rate (%)	19.7	19.4	20.1	20.7	21.7	20.6	20.3	23.6	21.7	20.4	21.5
Effective Tax Rate (TEB) (%)	24.6	21.9	23.6	24.5	24.8	24.8	23.3	27.1	25.4	23.7	24.4
Cash Net Income (\$MM)⁽³⁾											
Cash Net Income (\$MM) ⁽³⁾	1,834	1,861	1,864	1,812	1,741	1,453	2,366	1,815	1,726	7,278	7,360
Adjusted EPS (\$) - Basic ⁽³⁾	1.45	1.47	1.47	1.44	1.37	1.10	1.88	1.41	1.34	5.75	5.73
- Diluted ⁽¹⁾⁽³⁾	1.44	1.46	1.47	1.43	1.36	1.11	1.86	1.40	1.34	5.72	5.72
Adjusted ROE (%) ⁽³⁾	13.9	14.4	14.8	15.3	14.4	12.1	20.8	16.5	15.6	14.7	16.2
Balance Sheet:											
Total Assets (\$B)	919.6	856.5	863.1	837.2	851.9	805.7	791.5	791.8	782.8		
Customer Loans and Acceptances (\$B)	486.9	468.9	462.1	449.5	451.8	434.2	429.0	430.0	426.1		
Deposits (\$B)	630.9	600.9	602.8	575.3	584.6	554.5	545.3	551.7	539.6		
Common Shareholders' Equity (\$B)	50.9	49.1	48.7	46.7	46.9	45.0	44.2	43.0	42.4		
Credit Quality:											
Net Impaired Loans (\$MM) ⁽⁴⁾	2,335	2,085	2,096	2,172	2,266	2,002	1,877	1,941	1,833		
- % of Customer Loans and Acceptances	0.48	0.44	0.45	0.48	0.50	0.46	0.43	0.45	0.43		
Allowance for Credit Losses (\$MM) ⁽⁴⁾	4,118	3,977	3,922	3,497	3,595	3,470	3,259	3,231	3,245		
Total Provision for Credit Losses (\$MM)	539	551	480	448	463	574	398	375	356	1,942	1,703
- % of Average Net Customer Loans and Acceptances	0.45	0.47	0.42	0.41	0.42	0.53	0.37	0.36	0.34	0.43	0.40
Capital Measures:											
Common Equity Tier 1 Capital Ratio (%)	10.1	10.3	10.4	10.6	10.3	10.8	10.9	9.8	9.4		
Tier 1 Capital Ratio (%)	11.2	11.5	11.6	11.9	11.5	12.2	12.3	11.3	11.2		
Total Capital Ratio (%)	13.4	13.4	13.5	13.9	13.2	13.9	14.1	13.3	13.5		
Leverage Ratio (%) ⁽⁵⁾	4.0	4.2	4.1	4.1	4.1	N/A	N/A	N/A	N/A		
Assets to Capital Multiple (X) ⁽⁵⁾	N/A	N/A	N/A	N/A	N/A	17.1	16.8	17.9	17.4		
Common Equity Tier 1 Risk-Weighted Assets (\$MM)	374,457	357,995	348,039	328,688	335,200	312,473	307,795	300,155	302,070		

(1) Refer to page 13 in the 2015 Annual Report for a discussion on non-GAAP measures.

(2) The Productivity Ratio (TEB) may not agree to Shareholders Report due to rounding

(3) Excludes amortization of intangibles related to acquisitions (excluding software, net of taxes).

(4) Net Impaired Loans are Impaired Loans less Allowance for Credit Losses allocated against such loans. Excludes Federal Deposit Insurance Corporation (FDIC) guaranteed loans related to the acquisition of R-G Premier Bank of Puerto Rico. Allowance for credit losses excludes allowance for FDIC guaranteed loans.

(5) Effective Q1 2015, the Bank implemented the Leverage Requirements Guideline issued by OSFI in October 2014. The Leverage Ratio replaced the Assets to Capital Multiple.

COMMON SHARE AND OTHER INFORMATION



	QUARTERLY TREND								FULL YEAR		
	2016 Q1	2015				2014				2015	2014
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Valuation:											
Book Value per Share (\$)	42.32	40.80	40.30	38.61	38.75	36.96	36.34	35.33	34.87	40.80	36.96
Share Price (\$) - High	61.91	64.15	67.29	67.73	71.18	74.39	74.93	66.72	66.75	71.18	74.93
- Low	51.87	52.58	60.52	61.30	60.75	64.05	66.18	59.92	60.56	52.58	59.92
- Close	57.39	61.49	64.19	66.53	61.06	69.02	74.01	66.60	61.10	61.49	69.02
Share Price (Closing) as % of Book Value	135.6	150.7	159.3	172.3	157.6	186.7	203.7	188.5	175.2	150.7	186.7
Price (Closing) / Earnings Ratio (X) ⁽¹⁾	9.9	10.8	12.0	11.6	10.7	12.1	12.6	12.3	11.7	10.8	12.1
Market Capitalization (\$MM)	69,015	73,969	77,529	80,499	73,887	83,969	90,083	81,027	74,226	73,969	83,969
Dividends:											
Common Dividends Paid (\$MM)	843	842	823	823	802	803	779	778	750	3,290	3,110
Common Dividends/Share (\$)	0.70	0.70	0.68	0.68	0.66	0.66	0.64	0.64	0.62	2.72	2.56
Shares:											
Number of Common Shares Outstanding at Period End (MM)	1,203	1,203	1,208	1,210	1,210	1,217	1,217	1,217	1,215		
Average Number of Common Shares Outstanding (MM) - Basic	1,203	1,205	1,210	1,210	1,215	1,217	1,217	1,215	1,209	1,210	1,214
- Diluted	1,225	1,227	1,231	1,231	1,220	1,223	1,225	1,222	1,217	1,232	1,222
Other Information: ⁽²⁾											
Employees	89,297	89,214	90,354	87,324	87,090	86,932	86,949	86,479	86,420		
Branches and Offices	3,161	3,177	3,211	3,244	3,266	3,288	3,286	3,321	3,322		
ABMs	8,260	8,191	8,168	8,283	8,712	8,732	8,658	8,617	8,559		
Senior Debt Credit Ratings:											
Moody's ⁽³⁾	Aa3	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2		
Standard & Poor's ⁽⁴⁾	A+	A+	A+	A+	A+	A+	A+	A+	A+		
Fitch ⁽⁵⁾	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-		
DBRS ⁽⁶⁾	AA	AA	AA	AA	AA	AA	AA	AA	AA		

(1) Based on trailing 4 quarters' EPS.

(2) Excludes affiliates.

(3) On January 25, 2016, Moody's downgraded the Bank's long term ratings by one notch to Aa3 from Aa2, while affirming the Bank's short term deposit rating of P-1. Outlook is negative.

(4) Outlook is stable.

(5) Outlook is stable.

(6) Outlook is negative.

CONSOLIDATED STATEMENT OF INCOME



(\$MM)	QUARTERLY TREND								FULL YEAR		
	2016 Q1	2015				2014				2015	2014
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2015	2014
CONSOLIDATED STATEMENT OF INCOME:											
Interest Income (TEB)	5,418	5,189	5,146	4,912	5,054	4,897	4,993	4,835	4,832	20,301	19,557
Interest Expense	1,897	1,816	1,789	1,710	1,880	1,792	1,838	1,781	1,824	7,195	7,235
Net Interest Income (TEB)	3,521	3,373	3,357	3,202	3,174	3,105	3,155	3,054	3,008	13,106	12,322
Non-Interest Income (TEB)	2,993	2,825	2,875	2,852	2,781	2,743	3,421	2,755	2,717	11,333	11,636
Total Revenue (TEB)	6,514	6,198	6,232	6,054	5,955	5,848	6,576	5,809	5,725	24,439	23,958
Taxable Equivalent Adjustment	149	73	108	117	92	101	89	84	80	390	354
Total Revenue	6,365	6,125	6,124	5,937	5,863	5,747	6,487	5,725	5,645	24,049	23,604
Provision for Credit Losses	539	551	480	448	463	574	398	375	356	1,942	1,703
Total Non-interest Expenses (Page 10)	3,568	3,286	3,334	3,224	3,197	3,361	3,140	2,995	3,105	13,041	12,601
Income before Taxes	2,258	2,288	2,310	2,265	2,203	1,812	2,949	2,355	2,184	9,066	9,300
Income Tax Expense	444	445	463	468	477	374	598	555	475	1,853	2,002
Net Income	1,814	1,843	1,847	1,797	1,726	1,438	2,351	1,800	1,709	7,213	7,298
Amortization of Intangibles (net of taxes) ⁽¹⁾	20	18	17	15	15	15	15	15	17	65	62
Cash Net Income	1,834	1,861	1,864	1,812	1,741	1,453	2,366	1,815	1,726	7,278	7,360
Net Income Attributable to Non-Controlling Interests in Subsidiaries	56	60	52	40	47	65	50	58	54	199	227
Net Income Attributable to Equity Holders of the Bank	1,758	1,783	1,795	1,757	1,679	1,373	2,301	1,742	1,655	7,014	7,071
Preferred Shareholders	28	29	28	30	30	30	34	43	48	117	155
Common Shareholders	1,730	1,754	1,767	1,727	1,649	1,343	2,267	1,699	1,607	6,897	6,916

(1) Excludes amortization of intangibles related to software.

BUSINESS SEGMENT PERFORMANCE: CANADIAN BANKING


(\$MM)	QUARTERLY TREND								FULL YEAR ⁽¹⁾		
	2016 Q1	2015				2014 ⁽¹⁾				2015	2014
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Net Interest Income (TEB)	1,738	1,657	1,633	1,574	1,551	1,532	1,530	1,454	1,480	6,415	5,996
Net Fee and Commission Revenues	1,117	1,104	1,109	1,100	1,077	1,063	1,039	988	998	4,390	4,088
Net Income (Loss) from Investments in Associated Corporations	15	15	17	19	15	4	23	68	62	66	157
Other Operating Income (TEB)	107	96	100	91	89	89	698	127	104	376	1,018
Total Revenue (TEB)	2,977	2,872	2,859	2,784	2,732	2,688	3,290	2,637	2,644	11,247	11,259
Provision for Credit Losses	(194)	(180)	(173)	(169)	(165)	(236)	(152)	(140)	(135)	(687)	(663)
Non-interest Expenses	(1,596)	(1,553)	(1,510)	(1,487)	(1,464)	(1,518)	(1,475)	(1,400)	(1,406)	(6,014)	(5,799)
Income Tax Expense (TEB)	(312)	(302)	(313)	(299)	(288)	(229)	(337)	(273)	(274)	(1,202)	(1,113)
Net Income	875	837	863	829	815	705	1,326	824	829	3,344	3,684
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	1	-	-	1
Net Income Attributable to Equity Holders of the Bank	875	837	863	829	815	705	1,326	823	829	3,344	3,683
Profitability Measurements:											
Return on Equity (%) ⁽²⁾	20.8	20.2	21.4	21.5	20.9	18.4	31.9	20.4	19.8	21.0	22.8
Net Interest Margin ⁽³⁾	2.35	2.26	2.25	2.26	2.16	2.15	2.17	2.14	2.12	2.23	2.14
Provision for Credit Losses as % of Average Net Loans & Acceptances	0.26	0.24	0.23	0.24	0.23	0.33	0.21	0.20	0.19	0.23	0.23
Productivity Ratio (%)	53.6	54.1	52.8	53.4	53.6	56.5	44.8	53.1	53.2	53.5	51.5
Average Balances (\$B):											
Residential Mortgages	179.3	178.2	175.5	174.1	173.9	172.6	170.7	169.5	169.1	175.4	170.5
Tangerine Mortgage Run-Off Portfolio ⁽⁴⁾	9.1	9.8	11.8	13.3	14.3	15.5	17.2	18.6	19.4	12.3	17.7
Personal & Credit Card Loans	72.2	70.0	68.4	66.8	66.4	64.9	62.6	60.5	59.7	67.9	61.9
Business and Government Loans & Acceptances	39.7	39.1	38.9	37.1	35.4	34.8	34.4	32.9	31.9	37.6	33.5
Other Assets	6.8	6.7	6.6	6.3	7.1	6.8	7.2	8.9	8.9	6.7	7.9
Total Assets	307.1	303.8	301.2	297.6	297.1	294.6	292.1	290.4	289.0	299.9	291.5
Total Deposits ⁽⁵⁾	221.0	215.9	210.2	208.8	206.0	204.6	203.3	200.0	200.5	210.2	202.1
Other Liabilities	8.0	7.8	7.6	7.4	7.3	6.6	6.3	6.5	5.7	7.6	6.3
Total Liabilities	229.0	223.7	217.8	216.2	213.3	211.2	209.6	206.5	206.2	217.8	208.4
Period End Balances (\$B)											
Assets under Administration	304	310	315	312	305	296	293	286	275	310	296
Assets under Management	135	135	138	134	130	124	122	118	113	135	124
Other:											
Branches	1,010	1,013	1,031	1,038	1,040	1,040	1,038	1,039	1,041		
Employees ⁽⁶⁾	27,143	27,129	28,143	27,616	27,460	26,985	27,654	27,091	26,987		
ABMs	3,564	3,567	3,587	3,722	3,946	3,942	3,930	3,869	3,845		

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

(2) Effective Q1 2016, the Bank now reports Return on Equity to replace Return on Economic Equity as a profitability measure for business segment performance.

Prior period amounts have been updated to reflect the current period presentation. Refer to non-GAAP measures in the Quarterly Report.

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

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

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

(6) Prior period amounts have been restated to include certain business support functions which previously were not managed by Canadian Banking.

BUSINESS SEGMENT PERFORMANCE: INTERNATIONAL BANKING


(\$MM)	QUARTERLY TREND								FULL YEAR ^{(1) (2)}		
	2016 Q1	2015				2014 ^{(1) (2)}				2015	2014
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Net Interest Income (TEB)	1,558	1,510	1,467	1,380	1,349	1,302	1,308	1,289	1,256	5,706	5,155
Net Fee and Commission Revenues	645	616	601	564	554	565	519	524	519	2,335	2,127
Net Income (Loss) from Investments in Associated Corporations	122	112	144	112	108	93	102	99	117	476	411
Other Operating Income (TEB)	125	119	68	75	64	99	99	116	93	326	407
Total Revenue (TEB)	2,450	2,357	2,280	2,131	2,075	2,059	2,028	2,028	1,985	8,843	8,100
Provision for Credit Losses	(291)	(284)	(293)	(266)	(285)	(336)	(242)	(229)	(217)	(1,128)	(1,024)
Non-interest Expenses	(1,411)	(1,373)	(1,294)	(1,224)	(1,204)	(1,245)	(1,159)	(1,117)	(1,169)	(5,095)	(4,690)
Income Tax Expense (TEB)	(187)	(136)	(156)	(154)	(122)	(109)	(141)	(174)	(120)	(568)	(544)
Net Income	561	564	537	487	464	369	486	508	479	2,052	1,842
Net Income Attributable to Non-Controlling Interests	56	60	52	40	47	65	50	57	54	199	226
Net Income Attributable to Equity Holders of the Bank	505	504	485	447	417	304	436	451	425	1,853	1,616
Profitability Measurements:											
Return on Equity (%) ⁽³⁾	13.1	13.1	13.3	12.8	12.6	9.3	12.1	13.0	12.3	13.0	11.7
Net Interest Margin ⁽⁴⁾	4.57	4.70	4.77	4.67	4.71	4.68	4.81	4.79	4.70	4.71	4.75
Provision for Credit Losses as % of Average Net Loans & Acceptances	1.14	1.17	1.27	1.19	1.33	1.62	1.19	1.16	1.11	1.24	1.27
Productivity Ratio (%)	57.6	58.2	56.8	57.4	58.0	60.5	57.1	55.1	58.9	57.6	57.9
Average Balances (\$B):											
Residential Mortgages	27.0	25.7	24.5	24.6	22.9	21.9	21.3	21.3	20.4	24.4	21.2
Personal & Credit Card Loans ⁽⁵⁾	22.4	21.6	20.6	20.3	19.4	19.1	18.6	18.6	17.8	20.5	18.6
Business and Government Loans & Acceptances ⁽⁵⁾	54.6	51.3	48.3	48.4	44.7	43.2	42.6	42.8	40.9	48.2	42.3
Investment Securities	13.4	12.3	12.0	12.3	11.4	11.3	11.2	11.2	10.8	12.0	11.1
Deposits with Banks	15.1	13.8	13.5	12.7	11.4	10.8	11.0	11.9	11.9	12.9	11.4
Other Assets	10.6	10.8	9.9	10.0	10.6	10.4	9.5	10.9	10.6	10.2	10.4
Total Assets	143.1	135.5	128.8	128.3	120.4	116.7	114.2	116.8	112.4	128.2	115.0
Total Deposits	86.4	78.5	75.5	73.5	68.2	65.8	64.9	66.1	63.3	73.9	65.0
Other Liabilities	22.1	20.4	20.2	20.2	20.9	20.7	19.4	20.3	19.4	20.4	20.0
Total Liabilities	108.5	98.9	95.7	93.7	89.1	86.5	84.3	86.4	82.7	94.3	85.0
Period End Balances (\$B): ⁽⁶⁾											
Assets under Administration	82	81	81	75	75	72	71	76	63	81	72
Assets under Management	44	44	45	43	43	41	43	41	40	44	41
Other: ⁽⁶⁾											
Branches ⁽⁷⁾	1,831	1,864	1,877	1,898	1,913	1,955	1,954	1,985	1,984		
Employees ⁽⁷⁾	50,908	51,133	51,374	49,216	49,365	49,720	49,298	49,178	49,317		
ABMs	4,696	4,624	4,581	4,561	4,776	4,790	4,728	4,748	4,714		

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

(2) Restated to include our Asia operations that were previously reported in International Banking into Global Banking and Markets, with the exception of the associated corporations Thanachart Bank and Bank of Xi'an, which will continue to be reported in International Banking.

(3) Effective Q1 2016, the Bank now reports Return on Equity to replace Return on Economic Equity as a profitability measure for business segment performance.

Prior period amounts have been updated to reflect the current period presentation. Refer to non-GAAP measures in the Quarterly Report.

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

(5) Colombia small business portfolio reclassified to Retail from Commercial - prior periods have been restated.

(6) Excludes affiliates.

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

BUSINESS SEGMENT PERFORMANCE: GLOBAL BANKING AND MARKETS


(\$MM)	QUARTERLY TREND								FULL YEAR ⁽¹⁾		
	2016 Q1	2015				2014 ⁽¹⁾				2015	2014
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Net Interest Income (TEB)	302	273	272	259	267	261	273	270	260	1,071	1,064
Net Fee and Commission Revenues	318	338	352	394	346	417	438	337	383	1,430	1,575
Net Income (Loss) from Investments in Associated Corporations	-	-	-	-	-	-	-	-	-	-	-
Other Operating Income (TEB)	428	318	341	445	419	332	411	468	381	1,523	1,592
Total Revenue (TEB)	1,048	929	965	1,098	1,032	1,010	1,122	1,075	1,024	4,024	4,231
Provision for Credit Losses	(54)	(27)	(14)	(13)	(13)	(2)	(4)	(6)	(4)	(67)	(16)
Non-interest Expenses	(507)	(450)	(464)	(467)	(465)	(477)	(477)	(437)	(489)	(1,846)	(1,880)
Income Tax Expense (TEB)	(121)	(127)	(112)	(169)	(150)	(152)	(174)	(196)	(143)	(558)	(665)
Net Income	366	325	375	449	404	379	467	436	388	1,553	1,670
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	366	325	375	449	404	379	467	436	388	1,553	1,670
Profitability Measurements:											
Return on Equity (%) ⁽²⁾	11.4	10.5	12.4	15.3	13.9	13.1	16.7	16.5	14.5	13.0	15.2
Net Interest Margin ^{(3) (4) (5)}	1.58	1.60	1.62	1.64	1.72	1.73	1.71	1.67	1.66	1.65	1.69
Provision for Credit Losses as % of Average Net Loans & Acceptances	0.27	0.14	0.08	0.08	0.08	0.02	0.02	0.04	0.03	0.10	0.03
Productivity Ratio (%)	48.4	48.4	48.1	42.5	45.0	47.2	42.5	40.7	47.8	45.9	44.4
Average Balances (\$B):											
Business and Government Loans & Acceptances	80.7	74.6	70.1	70.7	65.0	62.7	63.5	66.4	62.8	70.1	63.8
Securities Purchased Under Resale Agreements	99.5	98.6	97.7	98.9	94.6	92.2	88.1	84.8	83.0	97.4	87.1
Trading Assets - Securities	90.2	83.0	85.9	96.1	98.5	96.8	101.3	101.3	94.7	90.8	98.5
- Loans	17.8	17.9	17.0	18.0	16.3	13.6	12.4	12.6	11.0	17.3	12.4
Investment Securities	6.4	6.4	6.6	7.4	6.9	7.2	8.0	7.3	7.3	6.8	7.4
Deposits with Banks	5.8	5.1	5.7	6.6	6.4	4.1	4.2	3.2	3.3	5.9	3.7
Other Assets	57.6	55.5	51.7	57.2	51.5	40.9	36.6	37.6	36.9	53.9	38.1
Total Assets	358.0	341.1	334.7	354.9	339.2	317.6	314.2	313.3	299.0	342.4	311.0
Total Deposits	72.5	63.9	61.7	64.5	63.2	59.0	56.8	63.0	58.3	63.3	59.3
Other Liabilities	192.0	178.1	169.9	182.1	175.3	165.3	157.9	154.5	155.0	176.3	158.2
Total Liabilities	264.5	242.0	231.6	246.6	238.5	224.3	214.7	217.6	213.3	239.6	217.4
Other:											
Employees - In Canada	1,305	1,266	1,276	1,236	1,239	1,235	1,281	1,274	1,290		
- Outside Canada	1,382	1,380	1,381	1,343	1,350	1,416	1,424	1,396	1,409		
- Total	2,688	2,645	2,656	2,579	2,589	2,651	2,705	2,670	2,699		

(1) Restated to include our Asia operations that were previously reported in International Banking into Global Banking and Markets, with the exception of the associated corporations Thanachart Bank and Bank of Xi'an, which will continue to be reported in International Banking.

(2) Effective Q1 2016, the Bank now reports Return on Equity to replace Return on Economic Equity as a profitability measure for business segment performance.

Prior period amounts have been updated to reflect the current period presentation. Refer to non-GAAP measures in the Quarterly Report.

(3) Corporate Banking and securitization conduits.

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

(5) Certain prior period amounts have been restated to conform to current period presentation.

BUSINESS SEGMENT PERFORMANCE: OTHER ⁽¹⁾


(\$MM)	QUARTERLY TREND								FULL YEAR		
	2016 Q1	2015				2014				2015	2014
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Net Interest Income (TEB) ⁽²⁾	(79)	(69)	(18)	(15)	2	4	39	38	9	(100)	90
Net Fee and Commission Revenues	(2)	(18)	-	(7)	(5)	(3)	(34)	(7)	(9)	(30)	(53)
Net Income from Investments in Associated Corporations ⁽³⁾	(35)	(31)	(41)	(32)	(33)	(25)	(31)	(40)	(44)	(137)	(140)
Other Operating Income (TEB) ⁽²⁾	6	85	79	(22)	60	14	73	(6)	36	202	117
Total Revenue (TEB)	(110)	(33)	20	(76)	24	(10)	47	(15)	(8)	(65)	14
Provision for Credit Losses	-	(60)	-	-	-	-	-	-	-	(60)	-
Non-interest Expenses	(54)	90	(66)	(46)	(64)	(121)	(29)	(41)	(41)	(86)	(232)
Income Tax Expense (TEB) ⁽²⁾	176	120	118	154	83	116	54	88	62	475	320
Net Income	12	117	72	32	43	(15)	72	32	13	264	102
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	12	117	72	32	43	(15)	72	32	13	264	102
Net Income Attributable to Preferred Shareholders of the Bank	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Common Shareholders of the Bank	12	117	72	32	43	(15)	72	32	13	264	102
Average Balances (\$B): ⁽⁴⁾											
Total Assets	103	101	95	89	79	78	81	78	77	91	78
Total Deposits	241	246	244	243	225	226	228	228	215	238	224
Other Liabilities	13	17	18	19	20	9	16	12	14	19	14
Total Liabilities	254	263	262	262	245	235	244	240	229	257	238

(1) Represents smaller operating segments including Group Treasury and corporate adjustments.

(2) Includes elimination of the tax-exempt income gross-up reported in net interest income, other operating income and provision for income taxes in the three business segments reported on pages 4 to 6.

(3) Reflects elimination of tax normalization adjustments related to income from associated corporations in other business segments.

(4) Sum of Business Lines plus Other may not add to all-bank due to rounding.

CORE BANKING MARGIN, REVENUE FROM TRADING OPERATIONS



	QUARTERLY TREND								FULL YEAR		
	2016 Q1	Q4	Q3	2015 Q2	Q1	Q4	Q3	2014 Q2	Q1	2015	2014
NET INTEREST MARGIN:											
Net Interest Income (TEB)	3,521	3,373	3,357	3,202	3,174	3,105	3,155	3,054	3,008	13,106	12,322
Core Banking Margin % (TEB) ⁽¹⁾	2.38	2.35	2.40	2.41	2.41	2.39	2.41	2.42	2.35	9.57	2.39
REVENUE FROM TRADING OPERATIONS (TEB) (\$MM):											
Interest Rate and Credit	125	121	83	113	83	57	89	144	125	400	415
Equities	(9)	22	26	47	82	7	19	39	27	177	92
Commodities	101	74	77	115	79	87	84	98	90	345	359
Foreign Exchange	80	52	47	38	64	45	37	51	75	201	208
Other	(6)	8	15	27	12	(14)	34	12	8	62	40
sub-total	291	277	248	340	320	182	263	344	325	1,185	1,114
Taxable Equivalent Adjustment	146	71	105	113	87	95	84	81	77	376	337
Total (TEB)	437	348	353	453	407	277	347	425	402	1,561	1,451
ASSETS UNDER ADMINISTRATION (\$B):											
Personal											
Retail Brokerage	152.2	155.9	158.8	156.9	152.2	148.8	148.2	143.0	136.3		
Investment Management and Trust	102.4	100.2	101.2	96.9	96.8	95.1	93.9	99.3	89.4		
	254.6	256.1	260.0	253.8	249.0	243.9	242.1	242.3	225.7		
Mutual Funds	128.9	130.7	133.8	130.1	128.9	122.5	121.0	117.3	112.9		
Institutional	69.1	67.1	66.0	61.9	62.9	61.1	58.8	59.4	54.5		
Total	452.6	453.9	459.8	445.8	440.8	427.5	421.9	419.0	393.1		
ASSETS UNDER MANAGEMENT (\$B):											
Personal	42.8	43.0	42.7	40.3	38.0	35.7	36.8	35.2	33.6		
Mutual Funds	117.6	117.7	120.8	117.3	116.2	110.6	109.7	106.0	102.3		
Institutional	18.6	18.3	19.4	19.2	19.6	18.5	18.3	17.6	17.4		
Total	179.0	179.0	182.9	176.8	173.8	164.8	164.8	158.8	153.3		

Non-Interest Income



(\$MM)	QUARTERLY TREND								FULL YEAR		
	2016 Q1	2015				2014				2015	2014
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Fee and Commission Revenues:											
Card Revenues	329	286	281	263	259	247	230	224	232	1,089	933
Deposit and Payment Services	244	234	237	230	227	228	230	222	221	928	901
Deposit Services	82	78	78	76	75	73	72	69	68	307	282
Other Payment Services	326	312	315	306	302	301	302	291	289	1,235	1,183
Credit Fees	213	202	200	195	190	194	196	176	212	787	778
Commitment and Other Credit Fees	72	69	69	66	62	59	59	59	59	266	236
Acceptance Fees	285	271	269	261	252	253	255	235	271	1,053	1,014
Other Banking Revenues	101	117	109	90	90	114	93	80	92	406	379
Total Banking Revenues	1,041	986	974	920	903	915	880	830	884	3,783	3,509
Mutual Funds	412	406	415	405	393	383	371	359	355	1,619	1,468
Brokerage Fees	255	251	255	254	247	246	232	234	231	1,007	943
Investment Management and Trust Services	108	107	112	112	109	107	106	106	100	440	419
Investment Management and Custody	52	46	55	53	50	52	49	48	45	204	194
Personal and Corporate Trust	160	153	167	165	159	159	155	154	145	644	613
Total Wealth Management Revenues	827	810	837	824	799	788	758	747	731	3,270	3,024
Underwriting and Other Advisory Fees	79	109	113	173	130	212	201	146	153	525	712
Non-Trading Foreign Exchange Fees	135	122	130	116	124	106	107	98	109	492	420
Other	132	125	123	119	111	109	102	106	95	478	412
Total Fee and Commission Revenues	2,214	2,152	2,177	2,152	2,067	2,130	2,048	1,927	1,972	8,548	8,077
Fee and Commission Expenses:											
Card Expenses	109	90	90	77	70	66	63	64	60	327	253
Deposit and Payment Services Expenses	27	23	25	25	23	21	23	21	21	96	86
Other Expenses	-	1	-	-	-	1	-	-	-	1	1
Total Fee and Commission Expenses	136	114	115	102	93	88	86	85	81	424	340
Net Fee and Commission Revenues	2,078	2,038	2,062	2,050	1,974	2,042	1,962	1,842	1,891	8,124	7,737
Net Income from Investments in Associated Corporations	102	96	120	99	90	72	94	127	135	405	428
Other Operating Income (TEB):											
Revenue from Trading Operations	291	277	248	340	320	182	263	344	325	1,185	1,114
Net Gain on Investment Securities	130	182	136	139	182	200	180	219	142	639	741
Insurance underwriting income, net of claims	154	147	142	137	130	124	123	112	115	556	474
Other	91	14	62	(26)	(2)	28	715	30	32	48	805
sub-total	666	620	588	590	630	534	1,281	705	614	2,428	3,134
Taxable Equivalent Adjustment	147	71	105	113	87	95	84	81	77	376	337
Total (TEB)	813	691	693	703	717	629	1,365	786	691	2,804	3,471
Total Non-Interest Income (TEB)	2,993	2,825	2,875	2,852	2,781	2,743	3,421	2,755	2,717	11,333	11,636

NON-INTEREST EXPENSES



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

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (SPOT BALANCES)



(\$MM)	QUARTERLY TREND								
	2016 Q1	Q4	Q3	2015		2014		Q2	Q1
Assets									
Cash and Deposits with Financial Institutions	75,253	73,927	82,789	60,664	65,894	56,730	49,964	59,758	55,321
Precious Metals	9,408	10,550	7,697	8,438	9,698	7,286	7,916	8,181	7,571
Trading Assets									
- Securities	84,322	78,380	83,396	92,095	86,695	95,363	104,319	103,535	99,583
- Loans	17,960	18,341	17,306	17,279	18,990	14,508	12,912	12,271	11,798
- Other	1,994	2,419	3,003	3,746	3,934	3,377	3,176	1,922	1,594
- Total Trading Assets	104,276	99,140	103,705	113,120	109,619	113,248	120,407	117,728	112,975
Financial Assets Designated at Fair Value through Profit & Loss	296	320	126	129	119	111	111	114	114
Securities Purchased under Resale Agreements and Securities Borrowed	96,267	87,312	87,512	98,205	87,217	93,866	91,632	83,357	82,435
Derivative Financial Instruments	51,958	41,003	47,207	37,669	55,435	33,439	24,952	25,223	30,391
Investment Securities	60,427	43,216	41,190	39,828	40,905	38,662	39,064	37,387	37,893
Loans to Customers									
- Residential Mortgages	219,047	217,498	216,000	213,522	214,791	212,648	211,391	210,866	211,062
- Personal and Credit Cards	95,382	91,477	89,897	86,186	85,929	84,204	81,942	79,170	77,627
- Business and Government	166,478	153,850	149,276	139,944	142,984	131,098	129,015	132,192	129,493
- Sub-total	480,907	462,825	455,173	439,652	443,704	427,950	422,348	422,228	418,182
- Allowance for Credit Losses	(4,354)	(4,197)	(4,125)	(3,694)	(3,788)	(3,641)	(3,406)	(3,364)	(3,361)
- Total Net Loans	476,553	458,628	451,048	435,958	439,916	424,309	418,942	418,864	414,821
Other									
- Customers' Liability Under Acceptances	10,416	10,296	11,025	13,549	11,898	9,876	10,010	11,158	11,250
- Current Tax Assets	720	649	708	517	643	565	705	681	699
- Investment Property	27	28	43	41	43	41	47	48	49
- Land, Buildings and Equipment	2,312	2,258	2,194	2,141	2,291	2,231	2,184	2,174	2,203
- Investments in Associates	4,307	4,033	4,082	3,845	3,907	3,461	2,981	5,536	5,517
- Goodwill and Other Intangible Assets	11,620	11,449	11,037	10,923	11,068	10,884	10,820	10,794	10,822
- Deferred Tax Assets	2,294	2,034	2,229	2,031	2,354	1,763	1,899	1,972	1,970
- Other Assets	13,479	11,654	10,472	10,103	10,866	9,194	9,875	8,797	8,804
- Total Other Assets	45,175	42,401	41,790	43,150	43,070	38,015	38,521	41,160	41,314
Total Assets	919,613	856,497	863,064	837,161	851,873	805,666	791,509	791,772	782,835

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



(\$MM)	QUARTERLY TREND								
	2016 Q1	Q4	Q3	2015		Q4	Q3	2014	
				Q2	Q1			Q2	Q1
Liabilities									
Deposits									
- Personal	194,770	190,044	186,298	180,312	180,973	175,163	174,213	173,309	174,124
- Business and Government	395,737	375,144	377,054	358,400	364,260	342,367	332,738	337,695	329,724
- Banks	40,384	35,731	39,439	36,569	39,365	36,487	38,113	40,539	35,569
- Total Deposits	630,891	600,919	602,791	575,281	584,598	554,017	545,064	551,543	539,417
Financial Instruments Designated at Fair Value through Profit or Loss ⁽¹⁾	1,582	1,486	1,376	1,102	736	465	275	181	178
Other									
- Acceptances	10,416	10,296	11,025	13,549	11,898	9,876	10,010	11,158	11,250
- Obligations Related to Securities Sold Short	23,718	20,212	23,363	22,843	22,784	27,050	30,163	27,810	27,106
- Derivative Financial Instruments	53,871	45,270	48,866	43,613	57,725	36,438	28,686	28,918	32,111
- Obligations Related to Securities Sold Under Repurchase Agreements and Securities Lent	89,470	77,015	77,764	89,676	79,322	88,953	91,015	88,377	87,960
- Current Tax Liabilities	593	584	676	670	948	1,009	1,114	824	812
- Subordinated Debentures	7,759	6,182	6,184	6,134	4,973	4,871	4,873	4,864	5,874
- Provisions for Off-Balance Sheet Credit Risks and Other	332	315	323	409	484	518	331	332	333
- Deferred Tax Liabilities	549	599	523	449	493	454	554	663	568
- Other	44,777	40,140	37,212	32,492	36,731	32,804	30,978	29,645	29,867
- Total Other Liabilities	231,485	200,613	205,936	209,835	215,358	201,973	197,724	192,591	195,881
Total Liabilities	863,958	803,018	810,103	786,218	800,692	756,455	743,063	744,315	735,476
Equity									
Common Equity									
- Common Shares	15,172	15,141	15,185	15,186	15,173	15,231	15,141	14,999	14,889
- Retained Earnings	32,150	31,316	30,640	29,984	29,103	28,609	28,217	26,849	25,928
- Accumulated Other Comprehensive Income (Loss)	3,401	2,455	2,673	1,362	2,436	949	700	943	1,345
- Other Reserves	173	173	176	180	181	176	178	195	195
- Total Common Equity	50,896	49,085	48,674	46,712	46,893	44,965	44,236	42,986	42,357
Preferred Shares	3,284	2,934	2,934	2,934	2,934	2,934	2,934	3,234	3,834
Total Equity Attributable to Equity Holders of the Bank	54,180	52,019	51,608	49,646	49,827	47,899	47,170	46,220	46,191
Non-Controlling Interests in Subsidiaries	1,475	1,460	1,353	1,297	1,354	1,312	1,276	1,237	1,168
Total Equity	55,655	53,479	52,961	50,943	51,181	49,211	48,446	47,457	47,359
Total Liabilities and Equity	919,613	856,497	863,064	837,161	851,873	805,666	791,509	791,772	782,835

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

AVERAGE BALANCE SHEET



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

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY


(\$MM)	QUARTERLY TREND								FULL YEAR		
	2016 Q1	Q4	2015		Q1	Q4	2014		Q1	2015	2014
Common Shares:											
Balance at Beginning of Period	15,141	15,185	15,186	15,173	15,231	15,141	14,999	14,889	14,516	15,231	14,516
Share issuance, net of repurchase/redemptions	31	(44)	(1)	13	(58)	90	142	110	373	(90)	715
Balance at End of Period	15,172	15,141	15,185	15,186	15,173	15,231	15,141	14,999	14,889	15,141	15,231
Retained Earnings:											
Balance at Beginning of Period	31,316	30,640	29,984	29,103	28,609	28,217	26,849	25,928	25,068	28,609	25,068
Net Income attributable to Common Shareholders of the Bank	1,730	1,754	1,767	1,727	1,649	1,343	2,267	1,699	1,607	6,897	6,916
Dividends Paid to Common Shareholders of the Bank	(843)	(841)	(823)	(823)	(802)	(803)	(779)	(778)	(750)	(3,289)	(3,110)
Shares redeemed	(49)	(245)	(136)	(23)	(357)	(147)	(120)	-	3	(761)	(264)
Other	(4)	8	(152)	-	4	(1)	-	-	-	(140)	(1)
Balance at End of Period	32,150	31,316	30,640	29,984	29,103	28,609	28,217	26,849	25,928	31,316	28,609
Accumulated Other Comprehensive Income (Loss):											
Balance at Beginning of Period	2,455	2,673	1,362	2,436	949	700	943	1,345	388	949	388
Other Comprehensive Income, net of Income Tax	1,455	(276)	1,400	(1,455)	2,264	309	(101)	(385)	1,050	1,933	873
Currency Translation Reserve	(177)	(306)	(87)	(29)	(48)	(85)	14	6	24	(470)	(41)
Available-for-Sale Reserve	104	112	(65)	107	(99)	38	3	32	(79)	55	(6)
Cash Flow Hedging Reserve	(443)	246	80	303	(643)	(46)	(168)	(50)	(59)	(14)	(323)
Employee Benefits	3	(3)	(23)	3	15	33	9	(5)	21	(8)	58
Share of Associated Corporations	4	9	6	(3)	(2)	-	-	-	-	10	-
Own credit risk	946	(218)	1,311	(1,074)	1,492	249	(243)	(402)	957	1,506	561
Total	3,401	2,455	2,673	1,362	2,436	949	700	943	1,345	2,455	949
Other Reserves:											
Balance at Beginning of Period	173	176	180	181	176	178	195	195	193	176	193
Share-based payments	5	2	1	2	9	3	3	4	20	14	30
Shares issued	(5)	(5)	(5)	(3)	(4)	(4)	(8)	(4)	(18)	(17)	(34)
Other	-	-	-	-	-	(1)	(12)	-	-	-	(13)
Balance at End of Period	173	173	176	180	181	176	178	195	195	173	176
Total Common Equity at End of Period	50,896	49,085	48,674	46,712	46,893	44,965	44,236	42,986	42,357	49,085	44,965
Composition of Accumulated Other Comprehensive Income (Loss):											
Currency Translation Reserve	4,088	2,633	2,909	1,509	2,964	700	391	492	877		
Available-for-Sale Reserve	17	194	500	587	616	664	749	735	729		
Cash Flow Hedging Reserve	111	7	(105)	(40)	(147)	(48)	(86)	(89)	(121)		
Employee Benefits	(937)	(494)	(740)	(820)	(1,123)	(480)	(434)	(266)	(216)		
Share of Associated Corporations	108	105	108	131	128	113	80	71	76		
Own Credit Risk	14	10	1	(5)	(2)	-	-	-	-		
Total	3,401	2,455	2,673	1,362	2,436	949	700	943	1,345		

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (continued)


(\$MM)	QUARTERLY TREND								FULL YEAR		
	2016	2015				2014				2015	2014
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Preferred Shares:											
Balance at Beginning of Period	2,934	2,934	2,934	2,934	2,934	2,934	3,234	3,834	4,084	2,934	4,084
Shares Issued	350	-	-	-	-	-	-	-	-	-	-
Shares Redeemed	-	-	-	-	-	-	(300)	(600)	(250)	-	(1,150)
Net Income attributable to Preferred Shareholders of the Bank	28	29	28	30	30	30	34	43	48	117	155
Dividends paid to Preferred Shareholders of the Bank	(28)	(29)	(28)	(30)	(30)	(30)	(34)	(43)	(48)	(117)	(155)
Balance at End of Period	3,284	2,934	2,934	2,934	2,934	2,934	2,934	3,234	3,834	2,934	2,934
Non-Controlling Interests: Non-Controlling Interests in Subsidiaries:											
Balance at Beginning of Period	1,460	1,353	1,297	1,354	1,312	1,276	1,237	1,168	1,138	1,312	1,138
Net Income attributable to Non-Controlling Interests in Subsidiaries	56	60	52	40	47	65	50	58	54	199	227
Other Comprehensive Income, net of Income Tax	10	1	(34)	(60)	18	(18)	8	39	(7)	(75)	22
Distributions to Non-Controlling Interests	(39)	(12)	(16)	(37)	(21)	(11)	(14)	(33)	(18)	(86)	(76)
Other	(12)	58	54	-	(2)	-	(5)	5	1	110	1
Balance at End of Period	1,475	1,460	1,353	1,297	1,354	1,312	1,276	1,237	1,168	1,460	1,312
Total Equity at End of Period	55,655	53,479	52,961	50,943	51,181	49,211	48,446	47,457	47,359	53,479	49,211

CUSTOMER LOANS AND ACCEPTANCES BY TYPE OF BORROWER



(\$ billions)	January 31, 2016		October 31, 2015		July 31, 2015		April 30, 2015		January 31, 2015	
	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total
Residential Mortgages	219.0	44.6	217.5	46.0	216.0	46.3	213.5	47.1	214.8	47.1
Personal Loans & Credit Cards	95.4	19.4	91.5	19.3	89.9	19.3	86.2	19.0	85.9	18.9
Personal	314.4	64.0	309.0	65.3	305.9	65.6	299.7	66.1	300.7	66.0
Financial Services										
Non-Bank	16.4	3.3	14.3	3.0	15.1	3.2	14.3	3.2	13.8	3.0
Bank ⁽¹⁾	5.9	1.2	6.7	1.4	7.8	1.7	8.3	1.8	10.1	2.2
Wholesale and Retail	23.0	4.7	21.5	4.6	19.3	4.1	19.2	4.2	18.1	4.0
Real Estate and Construction	20.8	4.2	19.5	4.1	19.4	4.2	17.4	3.9	16.9	3.7
Oil and Gas	17.9	3.6	16.5	3.5	15.8	3.4	15.5	3.4	15.4	3.4
Transportation	9.7	2.0	9.1	1.9	9.3	2.0	9.1	2.0	9.2	2.0
Automotive	11.2	2.3	10.4	2.2	10.0	2.2	9.9	2.2	9.4	2.0
Agriculture	9.4	1.9	8.1	1.7	8.1	1.7	7.6	1.7	7.8	1.7
Hospitality and Leisure	4.0	0.8	3.6	0.8	3.5	0.8	3.4	0.8	3.9	0.8
Mining ⁽⁴⁾	5.5	1.1	4.5	0.9	4.2	0.9	3.7	0.8	3.7	0.8
Metals Refinery and Processing ⁽⁴⁾	2.9	0.6	2.8	0.6	2.9	0.6	2.8	0.6	3.0	0.7
Utilities	8.1	1.7	5.8	1.2	6.3	1.4	6.7	1.5	6.4	1.4
Health Care	5.5	1.1	5.0	1.1	4.8	1.0	4.8	1.0	3.9	0.9
Technology and Media	9.3	1.9	9.1	1.9	8.1	1.7	7.4	1.6	5.3	1.2
Chemical	1.6	0.3	2.0	0.4	2.0	0.4	1.8	0.4	1.7	0.4
Food and Beverage	5.3	1.1	4.9	1.0	4.2	0.9	3.9	0.9	3.9	0.9
Forest Products	1.9	0.4	1.7	0.4	1.6	0.4	1.5	0.3	1.5	0.3
Other ⁽²⁾	13.2	2.7	13.6	2.9	13.1	2.8	11.9	2.6	16.2	3.6
Sovereign ⁽³⁾	5.3	1.1	5.0	1.1	4.8	1.0	4.3	1.0	4.7	1.0
Business and government	176.9	36.0	164.1	34.7	160.3	34.4	153.5	33.9	154.9	34.0
Total loans and acceptances	491.3	100.0	473.1	100.0	466.2	100.0	453.2	100.0	455.6	100.0
Total allowance for loan losses	(4.4)		(4.2)		(4.1)		(3.7)		(3.8)	
Total loans and acceptances net of allowance for loan losses	486.9		468.9		462.1		449.5		451.8	

(1) Deposit taking institutions and securities firms.

(2) Other related to \$3.2 billion in financing products, \$1.6 billion in wealth management and \$1.5 billion in services.

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

(4) 2015 numbers have been restated to reflect the separate Mining and Metals Refinery and Processing.

IMPAIRED LOANS BY BUSINESS SEGMENT



(\$MM)	QUARTERLY TREND								
	2016 Q1	Q4	2015		Q1	2014 ^{(1) (2)}			Q1
			Q3	Q2		Q4	Q3	Q2	
GROSS IMPAIRED LOANS: ⁽³⁾									
<u>Canadian Banking</u>									
Retail	886	843	870	884	964	887	776	768	754
Commercial	270	208	220	211	210	207	215	252	250
	1,156	1,051	1,090	1,095	1,174	1,094	991	1,020	1,004
<u>International Banking</u>									
Retail	2,284	2,157	2,150	2,010	2,090	1,850	1,787	1,722	1,656
Commercial	1,351	1,183	1,228	1,125	1,151	1,176	915	943	915
	3,635	3,340	3,378	3,135	3,241	3,026	2,702	2,665	2,571
<u>Global Banking & Markets</u>									
Canada	77	138	51	85	99	22	-	-	-
U.S.A.	12	11	22	20	24	11	86	128	133
Europe	129	72	78	15	-	-	32	33	45
Asia	49	46	48	47	51	47	53	54	53
	267	267	199	167	174	80	171	215	231
Total Gross Impaired Loans	5,058	4,658	4,667	4,397	4,589	4,200	3,864	3,900	3,806
NET IMPAIRED LOANS: ^{(3) (4)}									
<u>Canadian Banking</u>									
Retail	351	300	316	326	390	337	320	298	294
Commercial	98	51	57	43	43	22	23	50	48
	449	351	373	369	433	359	343	348	342
<u>International Banking</u>									
Retail	897	844	857	916	941	819	788	788	737
Commercial	841	714	735	777	764	772	640	655	595
	1,738	1,558	1,592	1,693	1,705	1,591	1,428	1,443	1,332
<u>Global Banking and Markets</u>									
Canada	47	99	36	63	82	19	-	-	-
U.S.A.	2	5	15	17	22	11	63	104	112
Europe	81	57	62	11	-	-	13	14	18
Asia	18	15	18	19	24	22	30	32	29
	148	176	131	110	128	52	106	150	159
Total Net Impaired Loans	2,335	2,085	2,096	2,172	2,266	2,002	1,877	1,941	1,833

(1) Restated to include the results of the Global Wealth & Insurance operations through Canadian Banking and International Banking.

(2) Restated to include our Asia operations that were previously reported in International Banking into Global Banking and Markets, with the exception of the associated corporations Thanachart Bank and Bank of Xi'an, which will continue to be reported in International Banking.

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

(4) Excludes Letters of Credit (LCs).

CHANGES IN GROSS IMPAIRED LOANS BY BUSINESS SEGMENT



(\$MM)	QUARTERLY TREND								
	2016 Q1	2015				2014 ^{(1) (2)}			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
Balance at Beginning of Period ⁽³⁾	4,658	4,667	4,397	4,589	4,200	3,864	3,900	3,806	3,701
Net Classifications ⁽³⁾									
<u>Canadian Retail</u>									
New Classifications	481	452	466	416	443	516	469	404	390
Declassifications	-	-	-	-	-	-	-	-	-
Payments	(220)	(255)	(262)	(288)	(190)	(240)	(280)	(244)	(248)
Sales	-	-	-	-	-	-	-	-	-
Net Classifications	261	197	204	128	253	276	189	160	142
<u>Canadian Commercial</u>									
New Classifications	93	20	24	19	33	18	24	35	23
Declassifications	(2)	-	-	(2)	(4)	(2)	(3)	(2)	(18)
Payments	(18)	(10)	(7)	(3)	(11)	(4)	(30)	(8)	(5)
Sales	-	(1)	-	-	-	-	(1)	-	-
Net Classifications	73	9	17	14	18	12	(10)	25	-
<u>International Retail</u>									
New Classifications	323	276	299	313	388	285	310	320	253
Declassifications	-	-	-	-	-	-	-	-	-
Payments	-	-	-	-	-	-	-	-	-
Sales	-	-	-	-	-	-	-	-	-
Net Classifications	323	276	299	313	388	285	310	320	253
<u>International Commercial</u>									
New Classifications	172	86	118	64	88	348	102	126	84
Declassifications	-	(1)	(3)	-	(3)	(3)	(2)	-	(2)
Payments	(37)	(66)	(21)	(22)	(59)	(45)	(73)	(33)	(24)
Sales	-	-	-	-	-	-	-	-	-
Net Classifications	135	19	94	42	26	300	27	93	58
<u>Global Banking and Markets</u>									
New Classifications	53	88	67	15	88	23	32	5	-
Declassifications	-	-	-	-	-	-	-	-	-
Payments	(39)	(7)	(34)	(17)	(2)	(11)	-	(5)	(45)
Sales	-	(10)	-	-	-	(69)	(71)	-	-
Net Classifications	14	71	33	(2)	86	(57)	(39)	-	(45)
Total	806	572	647	495	771	816	477	598	408
Write-offs									
Canadian Retail	(220)	(224)	(218)	(208)	(166)	(166)	(180)	(146)	(140)
Canadian Commercial	(12)	(21)	(18)	(13)	(37)	(21)	(33)	(24)	(16)
International Retail	(282)	(281)	(246)	(294)	(272)	(254)	(232)	(224)	(216)
International Commercial	(14)	(42)	(30)	(20)	(133)	(46)	(54)	(53)	(19)
Global Banking and Markets	(27)	(1)	(6)	-	-	(37)	(3)	(14)	(19)
Total	(555)	(569)	(518)	(535)	(608)	(524)	(502)	(461)	(410)
Forex / Other ⁽³⁾									
Canadian Retail	2	-	-	-	(10)	1	(1)	-	(4)
Canadian Commercial	1	-	10	-	22	1	6	1	1
International Retail	86	12	87	(99)	124	32	(13)	(30)	66
International Commercial	47	(22)	39	(48)	82	7	(1)	(11)	26
Global Banking and Markets	13	(2)	5	(5)	8	3	(2)	(3)	18
Total	149	(12)	141	(152)	226	44	(11)	(43)	107
Balance at End of Period ⁽³⁾	5,058	4,658	4,667	4,397	4,589	4,200	3,864	3,900	3,806

(1) Restated to include the results of the Global Wealth & Insurance operations through Canadian Banking and International Banking.

(2) Restated to include our Asia operations that were previously reported in International Banking into Global Banking and Markets, with the exception of the associated corporations Thanachart Bank and Bank of Xi'an, which will continue to be reported in International Banking.

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

ALLOWANCE FOR CREDIT LOSSES & OTHER RESERVES



(\$MM)	QUARTERLY TRENDS								
	2016 Q1	Q4	Q3	2015		2014		Q1	
			Q2	Q1	Q4	Q3	Q2	Q1	
Balance, Beginning of Period	4,197	4,125	3,694	3,788	3,641	3,406	3,364	3,361	3,273
Write-offs	(555)	(569)	(518)	(535)	(608)	(524)	(502)	(461)	(410)
Recoveries	109	125	134	116	110	141	140	106	123
Provision for Credit Losses	539	551	480	448	463	574	398	375	356
Foreign Currency Adjustment and Other	64	(35)	335	(123)	182	44	6	(17)	19
Balance, End of Period	4,354	4,197	4,125	3,694	3,788	3,641	3,406	3,364	3,361
<u>Comprised of:</u>									
Individually Assessed Allowances	956	862	864	685	710	712	620	639	666
Collective Allowances	3,398	3,335	3,261	3,009	3,078	2,929	2,786	2,725	2,695
Total Allowance for Credit Losses	4,354	4,197	4,125	3,694	3,788	3,641	3,406	3,364	3,361
<u>Allocated as follows:</u>									
Impaired Loans ⁽¹⁾									
Residential Mortgages	576	529	518	381	408	359	340	333	344
Personal and Credit Cards	1,346	1,327	1,329	1,271	1,315	1,225	1,115	1,071	1,035
Business and Government	801	717	724	573	600	614	532	555	594
	2,723	2,573	2,571	2,225	2,323	2,198	1,987	1,959	1,973
Performing Loans									
Residential Mortgages	128	146	145	157	160	161	234	220	211
Personal and Credit Cards	626	614	600	588	561	527	291	269	243
Business and Government	641	644	606	527	551	584	747	783	818
	1,395	1,404	1,351	1,272	1,272	1,272	1,272	1,272	1,272
Total Allowance for Credit Losses excluding loans acquired under the FDIC Guarantee	4,118	3,977	3,922	3,497	3,595	3,470	3,259	3,231	3,245
Loans acquired under the FDIC Guarantee	236	220	203	197	193	171	147	133	116
Total Allowance for Credit Losses	4,354	4,197	4,125	3,694	3,788	3,641	3,406	3,364	3,361
Reserves against Unfunded Commitments and Other Off-Balance Sheet items included in Other Liabilities	121	112	105	184	184	184	184	184	184

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

IMPAIRED LOANS BY TYPE OF BORROWER



(\$MM)	January 31, 2016 ⁽¹⁾			October 31, 2015 ⁽¹⁾			October 31, 2014 ⁽¹⁾		
	Gross	Allowance for Credit Losses	Net	Gross	Allowance for Credit Losses	Net	Gross	Allowance for Credit Losses	Net
Residential Mortgages	1,805	576	1,229	1,668	529	1,139	1,491	359	1,132
Personal Loans	1,365	1,346	19	1,332	1,327	5	1,254	1,225	29
Personal	3,170	1,922	1,248	3,000	1,856	1,144	2,745	1,584	1,161
Financial Services									
Non-Bank	20	8	12	21	9	12	15	5	10
Bank	1	-	1	-	-	-	1	1	-
Wholesale and Retail	295	182	113	260	174	86	194	127	67
Real Estate and Construction	245	120	125	266	120	146	270	91	179
Oil and Gas	336	122	214	165	61	104	44	51	(7)
Transportation	173	49	124	152	43	109	88	24	64
Automotive	35	13	22	35	12	23	14	4	10
Agriculture	93	43	50	95	39	56	82	41	41
Hospitality and Leisure	59	7	52	60	8	52	168	80	88
Mining ⁽²⁾	13	6	7	7	4	3	56	17	39
Metals Refinery and Processing ⁽²⁾	20	13	7	20	13	7	6	5	1
Utilities	289	32	257	274	30	244	265	20	245
Health Care	52	33	19	46	30	16	51	26	25
Technology and Media	20	16	4	18	14	4	16	9	7
Chemical	18	21	(3)	23	23	-	2	-	2
Food and Beverage	66	40	26	64	37	27	54	18	36
Forest Products	19	4	15	19	5	14	4	3	1
Other	122	87	35	123	91	32	113	88	25
Sovereign	12	5	7	10	4	6	12	4	8
Business & Government	1,888	801	1,087	1,658	717	941	1,455	614	841
Impaired Loans, net of Related Allowances	5,058	2,723	2,335	4,658	2,573	2,085	4,200	2,198	2,002

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

(2) 2015 and 2014 numbers have been restated to reflect the separate Mining and Metals Refinery and Processing industries.

PROVISION FOR CREDIT LOSSES BY TYPE OF BORROWER



(\$MM)	QUARTERLY TREND								FULL YEAR		
	2016 Q1	Q4	2015 Q3	Q2	Q1	Q4	2014 Q3	Q2	Q1	2015	2014
PROVISIONS AGAINST IMPAIRED LOANS:											
Residential mortgages	37	39	35	16	28	6	(8)	-	2	118	-
Personal loans	396	379	392	383	372	437	351	323	303	1,526	1,414
Personal	433	418	427	399	400	443	343	323	305	1,644	1,414
Financial Services											
Non-Bank	(1)	(1)	(1)	2	(1)	1	3	-	1	(1)	5
Bank	-	-	-	-	(1)	-	-	-	-	(1)	-
Wholesale and Retail	15	15	15	14	18	14	29	7	8	62	58
Real Estate and Construction	5	11	2	3	14	20	13	26	2	30	61
Oil and Gas	79	24	6	5	13	-	(2)	-	5	48	3
Transportation	5	-	16	5	2	4	1	6	1	23	12
Automotive	-	4	2	2	1	1	-	-	-	9	1
Agriculture	6	5	2	1	4	(5)	9	1	2	12	7
Hospitality and Leisure	-	-	1	-	-	44	4	(4)	-	1	44
Mining ⁽¹⁾	1	1	-	4	2	7	-	5	1	7	13
Metals Refinery and Processing ⁽¹⁾	(3)	3	-	1	-	-	(1)	-	-	4	(1)
Utilities	-	-	-	-	-	17	2	5	-	-	24
Health Care	2	4	(3)	5	3	10	5	(2)	2	9	15
Technology and Media	-	1	-	3	-	11	-	1	20	4	32
Chemical	(4)	1	-	3	-	-	-	-	-	4	-
Food and Beverage	-	6	6	-	4	4	1	3	1	16	9
Forest Products	-	-	-	4	-	-	-	-	-	4	-
Other	-	(1)	7	(3)	3	3	(7)	3	7	6	6
Sovereign	1	-	-	-	1	-	(2)	1	1	1	-
Business & Government	106	73	53	49	63	131	55	52	51	238	289
Total Provisions against Impaired Loans	539	491	480	448	463	574	398	375	356	1,882	1,703
Change in Collective Allowance for Performing Loans	-	60	-	-	-	-	-	-	-	60	-
Total Provisions	539	551	480	448	463	574	398	375	356	1,942	1,703
Individually Assessed Provisions	106	73	53	49	63	131	55	52	51	238	289
Collective Provisions	433	478	427	399	400	443	343	323	305	1,704	1,414
Total Provisions	539	551	480	448	463	574	398	375	356	1,942	1,703

(1) 2015 and 2014 numbers have been restated to reflect the separate Mining and Metals Refinery and Processing industries.

CROSS-BORDER EXPOSURES TO SELECT COUNTRIES ⁽¹⁾



Outstandings (net of provisions), \$MM

	<u>Loans</u>	<u>Trade</u>	<u>Interbank Deposits</u>	<u>Govt./ Other Sec.</u>	<u>Invest. In Subs. & Affiliates</u>	<u>Other</u>	<u>Jan 31/16 Total</u>	<u>Oct 31/15 Total</u>	<u>Oct 31/14 Total</u>
ASIA									
China	4,768	960	285	424	684	31	7,151	8,248	9,087
India	2,480	499	0	0	0	13	2,992	3,144	3,323
Thailand	111	30	561	0	2,600	14	3,315	3,074	2,670
South Korea	1,481	211	0	226	0	407	2,325	2,626	2,822
Hong Kong	1,750	104	12	0	0	52	1,917	1,827	1,761
Malaysia	1,054	0	1	0	323	44	1,422	1,423	1,486
Japan	259	107	96	1,870	0	162	2,494	730	1,754
Taiwan	1,423	30	159	38	0	63	1,713	1,173	1,273
Other ⁽²⁾	1,264	250	2	0	0	26	1,542	1,460	2,156
Total	14,590	2,191	1,114	2,558	3,607	811	24,871	23,705	26,332
LATIN AMERICA									
Chile	3,010	777	0	40	2,838	36	6,702	6,388	6,126
Mexico	2,973	730	0	163	2,968	31	6,864	6,374	5,254
Brazil	3,438	2,177	0	267	160	786	6,828	6,050	5,384
Peru	2,739	325	0	98	3,631	104	6,897	6,112	5,280
Colombia	1,261	298	0	3	1,498	17	3,076	2,476	2,606
Others ⁽³⁾	92	18	0	0	528	0	638	667	667
Total	13,514	4,324	0	571	11,623	974	31,006	28,066	25,316
CARIBBEAN & CENTRAL AMERICA									
Panama	3,796	306	25	7	0	3	4,136	3,647	2,653
Costa Rica	1,406	93	0	0	931	4	2,434	2,213	1,877
El Salvador	742	84	0	0	649	0	1,474	1,209	1,016
Dominican Republic	1,228	32	119	0	0	2	1,381	892	1,014
Jamaica	72	13	0	0	727	0	812	747	501
Others ⁽⁴⁾	1,841	62	2	74	537	0	2,517	2,267	1,999
Total	9,084	589	145	81	2,844	8	12,753	10,974	9,060

(1) Cross-border exposure represents a claim, denominated in a currency other than the local one, against a borrower in a foreign country on the basis of ultimate risk.
Totals may not add due to rounding.

(2) Includes Indonesia, Macau, Singapore, Vietnam and Turkey.

(3) Includes Venezuela and Uruguay

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

FINANCIAL INVESTMENTS AND INTEREST RATE SENSITIVITY



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

	QUARTERLY TREND								
	2016 Q1	Q4	Q3	2015		2014			
				Q2	Q1	Q4	Q3	Q2	Q1
Canadian and U.S. Sovereign Debt	291	214	293	267	419	155	120	80	96
Bonds of Designated Emerging Markets	0	0	(1)	6	7	6	6	11	11
Other Foreign Government Debt	(18)	(25)	1	13	41	44	34	44	69
Other Debt	62	73	96	107	137	140	204	222	310
Common and Preferred Shares	351	505	751	784	881	791	851	871	783
	686	767	1,140	1,177	1,485	1,136	1,215	1,228	1,269
Net Fair Value of Derivative Instruments and Other Hedge Amounts	(662)	(500)	(563)	(461)	(738)	(289)	(229)	(221)	(265)
Net Unrealized Gains (Losses)	24	267	577	716	747	847	986	1,007	1,004

INTEREST RATE SENSITIVITY (\$B):

January 31, 2016

Canadian Currency Gap
Foreign Currency Gap
Total Currency Gap

Within 3 Months	3 to 12 Months	Cumulative Under 1 Year	Over 1 Year	Non-Interest Rate Sensitive
8.9	(14.7)	(5.8)	12.1	(6.3)
13.6	(7.8)	5.8	20.2	(26.0)
22.5	(22.5)	0.0	32.3	(32.3)

() denotes liability gap

Note: Based on the Bank's interest rate positions at January 31, 2016, an immediate and sustained 100 basis point rise in interest rates, across all currencies and maturities, would increase after-tax net income by approximately \$160 million over the next 12 months, and lower after-tax economic value of shareholders' equity, in present value terms, by approximately \$326MM. Conversely, an immediate and sustained 100 basis points fall in interest rates, would decrease net income after-tax by approximately \$43MM over the next 12 months and increase after-tax economic value of shareholder's equity in present value terms, by approximately \$129MM. The annual income sensitivity for CAD, USD, EUR and GBP exposures are measured using a 25 basis points decline to reflect the current low interest rate environment.

REGULATORY CAPITAL HIGHLIGHTS ⁽¹⁾


(\$MM)	Basel III - IFRS							
	Q1 2016		Q4 2015		Q1 2015		Q4 2014	
	Transitional Approach	All-in Approach ⁽²⁾	Transitional Approach	All-in Approach ⁽²⁾	Transitional Approach	All-in Approach ⁽²⁾	Transitional Approach	All-in Approach ⁽²⁾
Common Equity Tier 1 capital	43,742	37,645	44,811	36,965	42,646	34,389	41,712	33,742
Tier 1 capital	44,826	41,983	44,811	41,366	42,646	38,717	41,712	38,073
Total capital	53,031	50,413	51,501	48,230	47,959	44,354	47,100	43,592
Risk-weighted Assets⁽³⁾								
CET1 Capital Risk-weighted Assets	381,381	374,457	364,824	357,995	342,740	335,200	319,936	312,473
Tier 1 Capital Risk-weighted Assets	381,381	375,365	364,824	358,780	342,740	336,092	319,936	313,263
Total Capital Risk-weighted Assets	381,381	376,143	364,824	359,453	342,740	336,857	319,936	314,449
Capital Ratios (%)								
Common Equity Tier 1 (as a percentage of risk-weighted assets)	11.5	10.1	12.3	10.3	12.4	10.3	13.0	10.8
Tier 1 (as a percentage of risk-weighted assets)	11.8	11.2	12.3	11.5	12.4	11.5	13.0	12.2
Total capital (as a percentage of risk-weighted assets)	13.9	13.4	14.1	13.4	14.0	13.2	14.7	13.9
Leverage: All-in Basis⁽⁴⁾								
Leverage Exposures	1,039,339	1,037,881	983,318	980,212	957,249	953,626	N/A	N/A
Leverage Ratio	4.3	4.0	4.6	4.2	4.5	4.1	N/A	N/A
OSFI Target: All-in Basis (%)								
Common Equity Tier 1 minimum ratio		8.0		7.0		7.0		7.0
Tier 1 capital all-in minimum ratio		9.5		8.5		8.5		8.5
Total capital all-in minimum ratio		11.5		10.5		10.5		10.5
Leverage all-in minimum ratio ⁽⁴⁾		3.0		3.0		3.0		N/A
Capital instruments subject to phase-out arrangements (%)								
Current cap on Additional Tier 1 (AT1) instruments subject to phase-out arrangements	60%	60%	70%	70%	70	70	80	80
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	-	-	-	-	-	-	-
Current cap on Tier 2 (T2) instruments subject to phase-out arrangements	60%	60%	70%	70%	70	70	80	80
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-	-	-	-	-	-	-

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

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

(3) As per OSFI guideline, effective the first two quarters of 2014, Credit Valuation Adjustment RWA on derivatives was phased-in at 57%. For the third and fourth quarters of 2014, CVA risk-weighted assets were calculated using the scalars of 0.57, 0.65 and 0.77 to compute CET1 capital ratio, Tier 1 capital ratio and Total capital ratio respectively. As at January 31, 2016, these scalars are 0.64, 0.71 and 0.77 respectively.

(4) Effective Q1 2015, the Bank implemented the Leverage Requirements Guideline issued by OSFI in October 2014. Prior periods' leverage exposures and leverage ratios are not applicable.

APPENDIX 1: CANADIAN BANKING EXCLUDING WEALTH MANAGEMENT ⁽¹⁾


(\$MM)	QUARTERLY TREND								FULL YEAR		
	2016 Q1	Q4	Q3	2015		2014				2015	2014
			Q2	Q1	Q4	Q3	Q2	Q1			
Net Interest Income (TEB)	1,651	1,577	1,554	1,498	1,474	1,449	1,451	1,384	1,408	6,103	5,692
Net Fee and Commission Revenues	473	465	461	447	449	434	429	394	405	1,822	1,662
Net Income (Loss) from Investments in Associated Corporations	15	15	17	19	15	4	(2)	(1)	(1)	66	-
Other Operating Income (TEB)	105	98	101	90	88	87	84	123	102	377	396
Total Revenue (TEB) ⁽²⁾	2,244	2,155	2,133	2,054	2,026	1,974	1,962	1,900	1,914	8,368	7,750
Provision for Credit Losses	(194)	(180)	(172)	(169)	(164)	(236)	(152)	(140)	(134)	(685)	(662)
Non-interest Expenses	(1,096)	(1,052)	(1,017)	(981)	(981)	(1,012)	(982)	(932)	(934)	(4,031)	(3,860)
Income Tax Expense (TEB)	(250)	(245)	(251)	(240)	(230)	(172)	(198)	(200)	(205)	(966)	(775)
Net Income	704	678	693	664	651	554	630	628	641	2,686	2,453
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	704	678	693	664	651	554	630	628	641	2,686	2,453
Profitability Measurements:											
Return on Equity (%) ⁽³⁾	23.1	22.7	23.9	24.1	23.6	20.7	24.2	25.1	25.1	23.6	23.7
Net Interest Margin ⁽⁴⁾	2.29	2.20	2.19	2.20	2.10	2.08	2.10	2.10	2.07	2.17	2.09
Provision for Credit Losses as % of Average Net Loans & Acceptances	0.26	0.25	0.24	0.24	0.23	0.33	0.22	0.21	0.19	0.24	0.24
Productivity Ratio (%)	48.8	48.8	47.7	47.8	48.4	51.3	50.0	49.1	48.8	48.2	49.8
Average Balances (\$B):											
Residential Mortgages	177.3	176.3	173.7	172.4	172.2	171.1	169.2	168.1	167.7	173.7	169.0
Tangerine Mortgage Run-Off Portfolio ⁽⁵⁾	9.1	9.8	11.8	13.3	14.3	15.5	17.2	18.6	19.4	12.3	17.7
Personal & Credit Card Loans	68.2	66.1	64.5	63.0	62.7	61.3	59.1	57.0	56.3	64.1	58.5
Business and Government Loans & Acceptances	38.3	37.8	37.6	35.9	34.3	33.5	33.2	31.9	30.9	36.4	32.4
Other Assets	3.0	2.8	2.9	2.9	2.9	2.6	2.6	2.5	2.6	2.8	2.5
Total Assets	295.9	292.8	290.5	287.5	286.4	284.0	281.3	278.1	276.9	289.3	280.1
Total Deposits ⁽⁶⁾	201.2	199.5	194.7	192.7	190.7	189.7	188.4	184.7	185.9	194.4	187.3
Other Liabilities	7.5	7.3	7.2	6.9	6.9	6.1	6.0	6.3	5.4	7.1	5.9
Total Liabilities	208.7	206.8	201.9	199.6	197.6	195.8	194.4	191.0	191.3	201.5	193.2
Other:											
Branches	1,010	1,013	1,031	1,038	1,040	1,040	1,038	1,039	1,041		
Employees ⁽⁷⁾	22,610	22,596	23,508	23,248	23,131	22,890	23,518	23,016	22,973		
ABMs	3,564	3,567	3,587	3,722	3,946	3,942	3,930	3,869	3,845		

(1) For information purposes only; Restated to include the results of the Canadian Insurance operations.

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

(3) Effective Q1 2016, the Bank now reports Return on Equity to replace Return on Economic Equity as a profitability measure for business segment performance. Prior period amounts have been updated to reflect the current period presentation. Refer to non-GAAP measures in the Quarterly Report.

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

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

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

(7) Prior period amounts have been restated to include certain business support functions which previously were not managed by Canadian Banking.

APPENDIX 2: GLOBAL WEALTH MANAGEMENT ⁽¹⁾


(\$MM)	QUARTERLY TREND								FULL YEAR		
	2016 Q1	Q4	Q3	2015		2014		Q2	Q1	2015	2014
Net Interest Income (TEB)	106	100	102	97	98	104	98	92	91	397	385
Net Fee and Commission Revenues	853	848	866	855	823	823	801	777	762	3,392	3,163
Net Income (Loss) from Investments in Associated Corporations	1	2	1	2	-	-	24	69	63	5	156
Other Operating Income (TEB)	2	(1)	1	7	2	8	614	6	3	9	631
Total Revenue (TEB)	962	949	970	961	923	935	1,537	944	919	3,803	4,335
Provision for Credit Losses	(0)	(0)	(2)	0	-	(0)	(2)	(0)	(0)	(2)	(2)
Non-interest Expenses ⁽²⁾	(679)	(676)	(672)	(673)	(645)	(669)	(653)	(621)	(618)	(2,666)	(2,561)
Income Tax Expense (TEB)	(76)	(74)	(80)	(78)	(74)	(73)	(149)	(91)	(82)	(306)	(395)
Net Income	207	199	216	210	204	193	733	232	219	829	1,377
Net Income Attributable to Non-Controlling Interests	4	4	4	5	6	7	2	4	6	19	19
Net Income Attributable to Equity Holders of the Bank	203	195	212	205	198	186	731	228	213	810	1,358
Profitability Measurements:											
Return on Equity (%) ⁽³⁾	15.2	14.7	16.2	16.2	15.2	14.3	41.9	13.5	12.1	15.6	20.9
Productivity Ratio (%)	70.6	71.3	69.3	70.1	69.9	71.5	42.5	65.8	67.3	70.1	59.1
Excluding CI gain and CI Contribution:											
Total Revenue (TEB)	962	949	970	961	923	926	890	876	858	3,803	3,550
Net Income Attributable to Equity Holders of the Bank	203	195	212	205	198	180	173	180	170	810	703
Return on Equity (%) ⁽³⁾	15.2	14.7	16.2	16.2	15.3	13.9	13.4	14.4	13.2	15.6	13.7
Productivity Ratio (%)	70.6	71.3	69.3	70.1	69.9	72.2	73.4	70.9	72.1	70.1	72.2
Average Balances (\$B):											
Total Assets	13.9	13.6	13.4	12.5	12.9	13.6	13.9	15.8	15.9	13.1	14.8
Total Deposits	24.0	20.8	19.5	19.7	18.6	18.1	18.0	18.6	18.2	19.7	18.2
Other Liabilities	1.1	1.1	1.1	1.0	0.9	1.0	0.9	0.8	0.9	1.0	0.9
Total Liabilities	25.1	21.9	20.6	20.7	19.5	19.1	18.9	19.4	19.1	20.7	19.1
Period End Balances (\$B): ⁽⁴⁾											
Assets under Administration	386	391	396	387	380	368	365	362	338	391	368
Assets under Management	179	179	183	177	174	165	165	159	153	179	165
Other:											
Employees - In Canada	4,748	4,750	4,862	4,581	4,516	4,269	4,302	4,232	4,159		
- Outside Canada	2,545	2,533	2,638	2,651	2,624	2,633	2,590	2,701	2,733		
- Total	7,293	7,283	7,500	7,232	7,140	6,902	6,892	6,933	6,892		

(1) For information purposes only; The results of the Global Wealth Management operations are included in Canadian Banking and International Banking.

(2) Includes fees paid to Canadian Banking (excluding Wealth Management) for the quarter ended January 31, 2016 (\$71 million) and the year ended October 31, 2015 (\$273 million) and the year ended October 31, 2014 (\$227 million) for administrative support and other services provided by Canadian Banking to the Global Wealth Management businesses. These are reported as revenues in Canadian Banking (excluding Wealth Management) results.

(3) Effective Q1 2016, the Bank now reports Return on Equity to replace Return on Economic Equity as a profitability measure for business segment performance.

Prior period amounts have been updated to reflect the current period presentation. Refer to non-GAAP measures in the Quarterly Report.

(4) Excludes affiliates.

APPENDIX 3: INTERNATIONAL BANKING BY REGION⁽¹⁾

Latin America⁽²⁾
(MM)

	QUARTERLY TREND								FULL YEAR ^{(3) (4)}		
	2016 Q1	2015				2014 ^{(3) (4)}				2015	2014
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Total Revenue (TEB)	1,618	1,559	1,481	1,363	1,394	1,354	1,347	1,351	1,318	5,797	5,370
Provision for Credit Losses	233	226	251	208	234	195	182	186	190	919	753
Non-interest Expenses	979	936	862	790	807	830	755	718	776	3,395	3,079
Net Income before Tax	406	397	368	365	353	329	410	447	352	1,483	1,538
Income Tax Expense (TEB)	101	75	80	81	70	91	89	106	66	306	352
Net Income	305	322	288	284	283	238	321	341	286	1,177	1,186
Net Income Attributable to Non-Controlling Interests	32	31	27	16	21	38	30	38	27	95	131
Net Income Attributable to Equity Holders of the Bank	273	291	261	268	262	200	291	303	259	1,082	1,053
Impact of FX Translation	-	-	8	10	22	2	13	3	26	40	44
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	273	291	253	258	240	198	278	300	233	1,042	1,009
Profitability Measurements:											
Net Interest Margin ⁽⁵⁾	4.60%	4.68%	4.74%	4.53%	4.55%	4.50%	4.60%	4.58%	4.53%	4.63%	4.55%
Provision for Credit Losses as % of Average Loans & Acceptances	1.32	1.33	1.57	1.37	1.55	1.31	1.25	1.34	1.39	1.45	1.32
Productivity Ratio (%)	60.5%	60.0%	58.2%	57.9%	57.9%	61.3%	56.0%	53.1%	58.9%	58.6%	57.3%
Average Balances (\$B):											
Residential Mortgages	14.9	14.2	13.4	13.2	12.7	12.2	11.7	11.4	10.9	13.4	11.5
Personal & Credit Card Loans ⁽⁶⁾	16.0	15.6	14.7	13.9	13.6	13.4	12.8	12.8	11.8	14.4	12.7
Business and Government Loans & Acceptances ⁽⁶⁾	40.3	38.5	36.7	36.0	34.7	34.3	34.2	33.4	32.3	36.5	33.5
Total Loans	71.2	68.3	64.8	63.1	61.0	59.9	58.7	57.6	55.0	64.3	57.7
Total Deposits	52.2	48.1	45.9	43.8	41.4	40.5	39.9	39.9	38.6	44.8	39.7

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

(4) Restated to include our Asia operations that were previously reported in International Banking into Global Banking & Markets, with the exception of the associated corporations Thanachart Bank and Bank of Xi'an, which will continue to be reported in International Banking.

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

(6) Colombia small business portfolio reclassified to Retail from Commercial - prior periods restated.

APPENDIX 3: INTERNATIONAL BANKING BY REGION⁽¹⁾

Caribbean & Central America
(MM)

	2016 Q1	QUARTERLY TREND								FULL YEAR ^{(2) (3)}	
		2015				2014 ^{(2) (3)}				2015	2014
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Total Revenue (TEB)	724	743	721	678	699	702	703	660	702	2,841	2,767
Provision for Credit Losses	57	62	38	49	52	169	65	46	27	201	307
Non-interest Expenses	431	453	447	427	423	446	434	420	423	1,750	1,723
Net Income before Tax	236	228	236	202	224	87	204	194	252	890	737
Income Tax Expense (TEB)	52	41	50	46	48	(1)	47	54	54	185	154
Net Income	184	187	186	156	176	88	157	140	198	705	583
Net Income Attributable to Non-Controlling Interests	23	29	24	22	24	26	20	17	26	99	89
Net Income Attributable to Equity Holders of the Bank	161	158	162	134	152	62	137	123	172	606	494
Impact of FX Translation	-	8	15	14	25	13	29	24	39	62	105
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	161	150	147	120	127	49	108	99	133	544	389

Profitability Measurements:

Net Interest Margin ⁽⁴⁾	4.87%	5.02%	4.92%	5.02%	4.93%	4.85%	4.87%	4.83%	4.65%	4.97%	4.80%
Provision for Credit Losses as % of Average Loans & Acceptances	0.72	0.78	0.48	0.63	0.65	2.09	0.80	0.58	0.32	0.64	0.94
Productivity Ratio (%)	59.5%	61.0%	62.0%	63.0%	60.5%	63.5%	61.7%	63.6%	60.2%	61.6%	62.3%

Average Balances (\$B):

Residential Mortgages	12.1	12.1	12.0	12.0	11.9	11.9	11.9	11.9	11.8	12.0	11.9
Personal & Credit Card Loans	6.4	6.3	6.2	6.2	6.2	6.2	6.1	6.1	6.1	6.2	6.1
Business and Government Loans & Acceptances	14.2	14.2	14.3	14.7	14.8	15.0	15.1	15.5	16.3	14.5	15.5
Total Loans	32.7	32.6	32.5	32.9	32.9	33.1	33.1	33.5	34.2	32.7	33.5
Total Deposits	34.2	32.2	32.9	31.8	31.7	31.6	31.7	32.3	32.1	32.1	31.9

Asia
(MM)

Net Income before Tax ⁽⁵⁾	105	93	126	94	101	86	82	86	93	414	347
Income Tax Expense (TEB)	34	26	36	31	29	23	24	27	25	122	99
Net Income ⁽⁶⁾	71	67	90	63	72	63	58	59	68	292	248
Net Income Attributable to Non-Controlling Interests	-	-	-	-	-	-	-	-	-	-	-
Net Income Attributable to Equity Holders of the Bank	71	67	90	63	72	63	58	59	68	292	248
Impact of FX Translation	-	4	5	(6)	22	6	8	7	9	25	30
Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation	71	63	85	69	50	57	50	52	59	267	218

(1) Data presented on a constant FX basis.

(2) Restated to include the results of the International Wealth Management and Insurance operations.

(3) Restated to include our Asia operations that were previously reported in International Banking into Global Banking & Markets, with the exception of the associated corporations Thanachart Bank and Bank of Xi'an, which will continue to be reported in International Banking.

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

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

(6) At the all-Bank consolidated level.