

## SUPPLEMENTARY FINANCIAL INFORMATION




July 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](http://www.scotiabank.com/investor-relations).

ENHANCED DISCLOSURE TASK FORCE (EDTF) RECOMMENDATIONS						
						
July 31, 2017 Reference Table for EDTF						
Recommendation			Q3 2017		2016 Annual Report	
Type of risk	Number	Disclosure	Quarterly Report	Supplementary Regulatory Capital Disclosures	MD&A	Financial Statements
General	1	The index of risks to which the business is exposed.			66, 70, 80	
	2	The Bank's risk to terminology, measures and key parameters.			63, 65	
	3	Top and emerging risks, and the changes during the reporting period.	18-21		46, 68-69, 76-79	
	4	Discussion on the regulatory development and plans to meet new regulatory ratios.	30, 32-33		32, 89-90, 106-107	
Risk governance, risk management and business model	5	The Bank's Risk Governance structure.			60-63	
	6	Description of risk culture and procedures applied to support the culture.			63-65	
	7	Description of key risks from the Bank's business model.			66-67	
	8	Stress testing use within the Bank's risk governance and capital management.			64	
Capital Adequacy and risk-weighted assets	9	Pillar 1 capital requirements, and the impact for global systemically important banks.	29-30	1-2	31-32	185
	10	a) Regulatory capital components.		4, 5, 7	33	
		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.	30	7	34-35	
	12	Discussion of targeted level of capital, and the plans on how to establish this.			31-32	
	13	Analysis of risk-weighted assets by risk type, business, and market risk RWAs.		10-12	38-42, 67, 115-116	163, 202-206, 209-210
	14	Analysis of the capital requirements for each Basel asset class.		10-19, 23-26	38-42	163, 202-206
	15	Tabulate credit risk in the Banking Book.	53	16-19, 24-25	38-42	205-206
Liquidity Funding	16	Flow statements reconciling the movements in risk-weighted assets for each risk-weighted asset type.		9	38, 42	
	17	Discussion of Basel III Back-testing requirement including credit risk model performance and validation.			40-41	
	18	Analysis of the Bank's liquid assets.	22-25		87-91	
	19	Encumbered and unencumbered assets analyzed by balance sheet category.	23-25		89-90	
Market Risk	20	Consolidated total assets, liabilities and off-balance sheet commitments analyzed by remaining contractual maturity at the balance sheet date.	28-29		93-95	
	21	Analysis of the Bank's sources of funding and a description of the Bank's funding strategy.	26-27		91-93	
	22	Linkage of market risk measures for trading and non-trading portfolios and the balance sheet.	22		86	
	23	Discussion of significant trading and non-trading market risk factors.	53-54		81-87	207-210
Credit Risk	24	Discussion of changes in period on period VaR results as well as VaR assumptions, limitations, backtesting and validation.	54		81-87	207-210
	25	Other risk management techniques e.g. stress tests, stressed VaR, tail risk and market liquidity horizon.			81-87	209-210
	26	Analysis of the aggregate credit risk exposures, including details of both personal and wholesale lending.		11-19, 16-21 <sup>(1)</sup>	75-77, 109-116	170-171, 204-205
	27	Discussion of the policies for identifying impaired loans, defining impairments and renegotiated loans, and explaining loan forbearance policies.				144-145, 171
Other risks	28	Reconciliations of the opening and closing balances of impaired loans and impairment allowances during the year.	44-45	16-19 <sup>(1)</sup>	74, 110, 113, 114	171
	29	Analysis of counterparty credit risk that arises from derivative transactions.	31, 52-53		72-73	161, 163
	30	Discussion of credit risk mitigation, including collateral held for all sources of credit risk.	52-53		72, 75	
Other risks	31	Quantified measures of the management of operational risk.	54		42, 96-97	
	32	Discussion of publicly known risk items.	31		46	

<sup>(1)</sup> In the Supplementary Financial Information Package

## HIGHLIGHTS



	QUARTERLY TREND											YEAR-TO-DATE		FULL YEAR	
	2017			2016				2015				2017	2016	2016	2015
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
<b>Operating Performance:</b>															
Net Income (\$MM)	2,103	2,061	2,009	2,011	1,959	1,584	1,814	1,843	1,847	1,797	1,726	6,173	5,357	7,368	7,213
Net Income Attributable to Common Shareholders (\$MM)	2,016	1,965	1,909	1,908	1,860	1,489	1,730	1,754	1,767	1,727	1,649	5,890	5,079	6,987	6,897
EPS (\$) - Basic	1.68	1.63	1.58	1.58	1.55	1.24	1.44	1.46	1.46	1.43	1.36	4.89	4.23	5.80	5.70
- Diluted	1.66	1.62	1.57	1.57	1.54	1.23	1.43	1.45	1.45	1.42	1.35	4.85	4.20	5.77	5.67
ROE (%) <sup>(1)</sup>	14.8	14.9	14.3	14.7	14.8	12.1	13.8	14.2	14.7	15.1	14.2	14.7	13.6	13.8	14.6
Core Banking Margin (%) <sup>(1)</sup>	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	2.38	2.39
Productivity Ratio (%) <sup>(1)</sup>	53.3	54.7	53.7	54.1	52.8	57.9	56.1	53.6	54.4	54.3	54.5	53.9	55.6	55.2	54.2
Effective Tax Rate (%)	20.6	13.9	23.5	21.2	23.6	21.8	19.7	19.4	20.1	20.7	21.7	19.5	21.8	21.6	20.4
Effective Tax Rate (TEB) (%)	23.3	24.6	24.9	22.6	25.1	23.8	24.6	21.9	23.6	24.5	24.8	24.2	24.4	24.0	23.7
<b>Adjusted Net Income (\$MM)<sup>(1) (2)</sup></b>															
Adjusted Net Income (\$MM)	2,117	2,075	2,027	2,029	1,977	1,882	1,834	1,861	1,864	1,812	1,741	6,219	5,693	7,722	7,278
Adjusted Net Income Attributable to Common Shareholders (Diluted) <sup>(1) (2)</sup>	2,042	1,994	1,946	1,943	1,897	1,812	1,769	1,793	1,808	1,758	1,664	5,987	5,481	7,424	7,048
Adjusted EPS (\$) - Diluted <sup>(1) (2)</sup>	1.68	1.63	1.58	1.58	1.55	1.48	1.44	1.46	1.47	1.43	1.36	4.89	4.47	6.05	5.72
Adjusted ROE (%) <sup>(1) (2)</sup>	14.8	15.0	14.5	14.8	15.0	14.5	13.9	14.4	14.8	15.3	14.4	14.8	14.4	14.5	14.7
Adjusted Productivity Ratio (%) <sup>(1) (3)</sup>	51.8	53.1	52.2	52.6	51.4	50.8	54.8	52.4	53.3	53.2	53.4	52.4	52.3	52.4	53.1
<b>Balance Sheet:</b>															
Total Assets (\$B)	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)	510.4	506.6	488.5	492.1	483.2	476.9	487.0	468.9	462.1	449.5	451.8				
Deposits (\$B)	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)	53.4	55.1	53.0	52.7	50.8	48.9	50.9	49.1	48.7	46.7	46.9				
<b>Credit Quality:</b>															
Net Impaired Loans (\$MM) <sup>(4)</sup>	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	0.44	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) <sup>(4)</sup>	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)	573	587	553	550	571	752	539	551	480	448	463	1,713	1,862	2,412	1,942
- % of Average Net Customer Loans and Acceptances	0.45	0.49	0.45	0.45	0.47	0.64	0.45	0.47	0.42	0.41	0.42	0.46	0.52	0.50	0.43
<b>Capital Measures:</b>															
Common Equity Tier 1 Capital Ratio (%)	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 (%)	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 (%)	14.8	14.7	14.8	14.6	14.1	13.6	13.4	13.4	13.5	13.9	13.2				
Leverage Ratio (%)	4.4	4.4	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)	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 13 in the 2016 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										YEAR-TO-DATE		FULL YEAR		
	2017			2016				2015				2017	2016	2016	2015
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
<b>Valuation:</b>															
Book Value per Share (\$)	44.54	45.86	43.87	43.59	42.14	40.70	42.32	40.80	40.30	38.61	38.75	44.54	42.14	43.59	40.80
Share Price (\$)	80.00	82.30	78.96	72.50	67.40	65.97	61.91	64.15	67.29	67.73	71.18	82.30	67.40	72.50	71.18
- High	73.31	74.55	69.20	65.09	61.20	51.57	51.16	52.58	60.52	61.30	60.75	69.20	51.17	51.16	52.58
- Low	77.67	75.88	77.76	72.08	66.33	65.80	57.39	61.49	64.19	66.53	61.06	77.67	66.33	72.08	61.49
- Close															
Share Price (Closing) as % of Book Value	174.4	165.5	177.3	165.4	157.4	161.7	135.6	150.7	159.3	172.3	157.6	174.4	157.4	165.4	150.7
Price (Closing) / Earnings Ratio (X) <sup>(1)</sup>	12.0	12.0	13.1	12.4	11.7	11.8	9.9	10.8	12.0	11.6	10.7	12.0	11.7	12.4	10.8
Market Capitalization (\$MM)	93,065	91,198	93,951	87,065	79,906	79,140	69,015	73,969	77,529	80,499	73,887	93,065	79,906	87,065	73,969
<b>Dividends:</b>															
Common Dividends Paid (\$MM)	911	915	895	893	867	865	843	841	823	823	802	2,721	2,575	3,468	3,289
Common Dividends/Share (\$)	0.76	0.76	0.74	0.74	0.72	0.72	0.70	0.70	0.68	0.68	0.66	2.26	2.14	2.88	2.72
<b>Shares:</b>															
Number of Common Shares Outstanding at Period End (MM)	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)	1,200	1,206	1,209	1,206	1,203	1,203	1,203	1,205	1,210	1,210	1,215	1,205	1,203	1,204	1,210
- Basic	1,219	1,223	1,229	1,226	1,222	1,228	1,225	1,227	1,231	1,231	1,220	1,225	1,225	1,226	1,232
- Diluted															
<b>Other Information:</b> <sup>(2)</sup>															
Employees	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	3,016	3,062	3,081	3,113	3,126	3,151	3,161	3,177	3,211	3,244	3,266				
ABMs	8,155	8,177	8,155	8,144	8,214	8,243	8,260	8,191	8,168	8,283	8,722				
<b>Senior Debt Credit Ratings:</b>															
Moody's <sup>(3)</sup>	A1	A1	Aa3	Aa3	Aa3	Aa3	Aa3	Aa2	Aa2	Aa2	Aa2				
Standard & Poor's <sup>(4)</sup>	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+				
Fitch <sup>(4)</sup>	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-				
DBRS <sup>(3)</sup>	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. Moody's A1 rating was affirmed on May 10, 2017.

(4) Outlook is stable.

**CONSOLIDATED STATEMENT OF INCOME**


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR			
	2017			2016				2015				2017	2016	2016	2015	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
<b>CONSOLIDATED STATEMENT OF INCOME:</b>																
Interest Income	6,118	5,834	5,728	5,699	5,620	5,473	5,416	5,187	5,143	4,908	5,049	17,680	16,509	22,208	20,287	
Interest Expense	2,285	2,106	2,085	2,046	2,018	1,955	1,897	1,816	1,789	1,710	1,880	6,476	5,870	7,916	7,195	
Net Interest Income	3,833	3,728	3,643	3,653	3,602	3,518	3,519	3,371	3,354	3,198	3,169	11,204	10,639	14,292	13,092	
Non-Interest Income	3,061	2,853	3,225	3,098	3,038	3,076	2,846	2,754	2,770	2,739	2,694	9,139	8,960	12,058	10,957	
Total Revenue	6,894	6,581	6,868	6,751	6,640	6,594	6,365	6,125	6,124	5,937	5,863	20,343	19,599	26,350	24,049	
Provision for Credit Losses	573	587	553	550	571	752	539	551	480	448	463	1,713	1,862	2,412	1,942	
Total Non-interest Expenses (Page 10)	3,672	3,601	3,689	3,650	3,505	3,817	3,568	3,286	3,334	3,224	3,197	10,962	10,890	14,540	13,041	
Income before Taxes	2,649	2,393	2,626	2,551	2,564	2,025	2,258	2,288	2,310	2,265	2,203	7,668	6,847	9,398	9,066	
Income Tax Expense	546	332	617	540	605	441	444	445	463	468	477	1,495	1,490	2,030	1,853	
<b>Net Income</b>	<b>2,103</b>	<b>2,061</b>	<b>2,009</b>	<b>2,011</b>	<b>1,959</b>	<b>1,584</b>	<b>1,814</b>	<b>1,843</b>	<b>1,847</b>	<b>1,797</b>	<b>1,726</b>	<b>6,173</b>	<b>5,357</b>	<b>7,368</b>	<b>7,213</b>	
Restructuring charge and other notable items (net of taxes) <sup>(1)</sup>	-	-	-	-	-	278	-	-	-	-	-	-	278	278	-	
Amortization of Intangibles (net of taxes) <sup>(2)</sup>	14	14	18	18	18	20	20	18	17	15	15	46	58	76	65	
<b>Adjusted Net Income</b>	<b>2,117</b>	<b>2,075</b>	<b>2,027</b>	<b>2,029</b>	<b>1,977</b>	<b>1,882</b>	<b>1,834</b>	<b>1,861</b>	<b>1,864</b>	<b>1,812</b>	<b>1,741</b>	<b>6,219</b>	<b>5,693</b>	<b>7,722</b>	<b>7,278</b>	
<b>Net Income Attributable to Non-Controlling Interests in Subsidiaries</b>	<b>58</b>	<b>64</b>	<b>61</b>	<b>72</b>	<b>62</b>	<b>61</b>	<b>56</b>	<b>60</b>	<b>52</b>	<b>40</b>	<b>47</b>	<b>183</b>	<b>179</b>	<b>251</b>	<b>199</b>	
<b>Adjusted Net Income Attributable to Equity Holders of the Bank</b>	<b>2,059</b>	<b>2,011</b>	<b>1,966</b>	<b>1,957</b>	<b>1,915</b>	<b>1,821</b>	<b>1,778</b>	<b>1,801</b>	<b>1,812</b>	<b>1,772</b>	<b>1,694</b>	<b>6,036</b>	<b>5,514</b>	<b>7,471</b>	<b>7,079</b>	
Preferred Shareholders	29	32	39	31	37	34	28	29	28	30	30	100	99	130	117	
Common Shareholders	2,030	1,979	1,927	1,926	1,878	1,787	1,750	1,772	1,784	1,742	1,664	5,936	5,415	7,341	6,962	
Adjustments to net income due to share-based payment options and other <sup>(3)</sup>	12	15	19	17	19	25	19	21	24	16	-	51	66	83	86	
<b>Adjusted Net Income Attributable to Common Shareholders (Diluted)</b>	<b>2,042</b>	<b>1,994</b>	<b>1,946</b>	<b>1,943</b>	<b>1,897</b>	<b>1,812</b>	<b>1,769</b>	<b>1,793</b>	<b>1,808</b>	<b>1,758</b>	<b>1,664</b>	<b>5,987</b>	<b>5,481</b>	<b>7,424</b>	<b>7,048</b>	

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

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

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

**BUSINESS SEGMENT PERFORMANCE: CANADIAN BANKING**


(\$MM)	QUARTERLY TREND												YEAR-TO-DATE		FULL YEAR	
	2017			2016				2015				2017	2016	2016	2015	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Net Interest Income (TEB)	1,876	1,763	1,809	1,798	1,770	1,718	1,738	1,657	1,633	1,574	1,551	5,448	5,226	7,024	6,415	
Net Fee and Commission Revenues	1,186	1,164	1,190	1,152	1,122	1,093	1,117	1,104	1,109	1,100	1,077	3,540	3,332	4,484	4,390	
Net Income (Loss) from Investments in Associated Corporations	21	16	13	25	20	18	15	15	17	19	15	50	53	78	66	
Other Operating Income (TEB)	183	191	174	137	131	227	107	96	100	91	89	548	465	602	376	
Total Revenue (TEB)	3,266	3,134	3,186	3,112	3,043	3,056	2,977	2,872	2,859	2,784	2,732	9,586	9,076	12,188	11,247	
Provision for Credit Losses	(224)	(236)	(235)	(217)	(217)	(204)	(194)	(180)	(173)	(169)	(165)	(695)	(615)	(832)	(687)	
Non-interest Expenses	(1,633)	(1,596)	(1,629)	(1,612)	(1,567)	(1,549)	(1,596)	(1,553)	(1,510)	(1,487)	(1,464)	(4,858)	(4,712)	(6,324)	(6,014)	
Income Tax Expense (TEB)	(364)	(331)	(341)	(329)	(329)	(326)	(312)	(302)	(313)	(299)	(288)	(1,036)	(967)	(1,296)	(1,202)	
<b>Net Income</b>	<b>1,045</b>	<b>971</b>	<b>981</b>	<b>954</b>	<b>930</b>	<b>977</b>	<b>875</b>	<b>837</b>	<b>863</b>	<b>829</b>	<b>815</b>	<b>2,997</b>	<b>2,782</b>	<b>3,736</b>	<b>3,344</b>	
<b>Net Income Attributable to Non-Controlling Interests</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Net Income Attributable to Equity Holders of the Bank</b>	<b>1,045</b>	<b>971</b>	<b>981</b>	<b>954</b>	<b>930</b>	<b>977</b>	<b>875</b>	<b>837</b>	<b>863</b>	<b>829</b>	<b>815</b>	<b>2,997</b>	<b>2,782</b>	<b>3,736</b>	<b>3,344</b>	
<b>Profitability Measurements:</b>																
Return on Equity (%)	23.0	22.5	22.4	22.4	21.9	23.1	20.8	20.2	21.4	21.5	20.9	22.7	21.9	22.0	21.0	
Net Interest Margin <sup>(1)</sup>	2.41	2.38	2.39	2.39	2.38	2.38	2.35	2.26	2.25	2.26	2.16	2.39	2.37	2.38	2.23	
Provision for Credit Losses as % of Average Net Loans & Acceptances	0.28	0.31	0.30	0.28	0.29	0.28	0.26	0.24	0.23	0.24	0.23	0.30	0.27	0.28	0.23	
Productivity Ratio (%)	50.0	50.9	51.1	51.8	51.5	50.7	53.6	54.1	52.8	53.4	53.6	50.7	51.9	51.9	53.5	
<b>Average Balances (\$B):</b>																
Residential Mortgages	190.8	187.5	186.1	183.6	180.3	179.5	179.3	178.2	175.5	174.1	173.9	188.1	179.7	180.7	175.4	
Tangerine Mortgage Run-Off Portfolio	4.4	4.8	5.2	6.0	7.3	7.9	9.1	9.8	11.8	13.3	14.3	4.8	8.1	7.6	12.3	
Personal & Credit Card Loans	77.0	75.1	75.0	74.9	74.0	72.6	72.2	70.0	68.4	66.8	66.4	75.7	72.9	73.4	67.9	
Business and Government Loans & Acceptances	46.0	44.3	42.6	41.7	41.4	40.7	39.7	39.1	38.9	37.1	35.4	44.3	40.6	40.9	37.6	
Other Assets	6.9	6.7	6.7	6.7	6.7	6.5	6.8	6.7	6.6	6.3	7.1	6.8	6.7	6.6	6.7	
Total Assets	325.1	318.4	315.6	312.9	309.7	307.2	307.1	303.8	301.2	297.6	297.1	319.7	308.0	309.2	299.9	
Personal Deposits	162.3	162.0	162.1	160.3	158.3	157.7	155.0	154.0	149.9	148.5	146.2	162.2	157.0	157.8	149.7	
Non-Personal Deposits	72.5	69.3	69.4	67.5	66.0	65.1	66.0	61.9	60.3	60.3	59.8	70.4	65.7	66.2	60.5	
Total Deposits <sup>(2)</sup>	234.8	231.3	231.5	227.8	224.3	222.8	221.0	215.9	210.2	208.8	206.0	232.6	222.7	224.0	210.2	
Other Liabilities	10.7	10.4	10.1	9.1	8.7	8.2	8.0	7.8	7.6	7.4	7.3	10.3	8.3	8.5	7.6	
Total Liabilities	245.5	241.7	241.6	236.9	233.0	231.0	229.0	223.7	217.8	216.2	213.3	242.9	231.0	232.5	217.8	
<b>Period End Balances (\$B)</b>																
Assets under Administration	331	336	324	318	318	310	304	310	315	312	305	331	318	318	310	
Assets under Management	153	155	148	145	144	137	135	135	138	134	130	153	144	145	135	
<b>Other:</b>																
Branches	968	971	975	980	997	1,006	1,010	1,013	1,031	1,038	1,040					
Employees	25,927	25,774	25,449	25,462	25,436	26,365	27,143	27,129	28,143	27,616	27,460					
ABMs	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												YEAR-TO-DATE		FULL YEAR	
	2017			2016				2015				2017	2016	2016	2015	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Net Interest Income (TEB)	1,735	1,713	1,611	1,615	1,596	1,590	1,558	1,510	1,467	1,380	1,349	5,059	4,744	6,359	5,706	
Net Fee and Commission Revenues	681	708	697	671	630	633	645	616	601	564	554	2,086	1,908	2,579	2,335	
Net Income (Loss) from Investments in Associated Corporations	131	117	119	130	110	111	122	112	144	112	108	367	343	473	476	
Other Operating Income (TEB)	98	80	159	82	88	135	125	119	68	75	64	337	348	430	326	
Total Revenue (TEB)	2,645	2,618	2,586	2,498	2,424	2,469	2,450	2,357	2,280	2,131	2,075	7,849	7,343	9,841	8,843	
Provision for Credit Losses	(325)	(349)	(310)	(294)	(316)	(380)	(291)	(284)	(293)	(266)	(285)	(984)	(987)	(1,281)	(1,128)	
Non-interest Expenses	(1,442)	(1,397)	(1,430)	(1,413)	(1,345)	(1,354)	(1,411)	(1,373)	(1,294)	(1,224)	(1,204)	(4,269)	(4,110)	(5,523)	(5,095)	
Income Tax Expense (TEB)	(206)	(213)	(209)	(172)	(174)	(174)	(187)	(136)	(156)	(154)	(122)	(628)	(535)	(707)	(568)	
<b>Net Income</b>	<b>672</b>	<b>659</b>	<b>637</b>	<b>619</b>	<b>589</b>	<b>561</b>	<b>561</b>	<b>564</b>	<b>537</b>	<b>487</b>	<b>464</b>	<b>1,968</b>	<b>1,711</b>	<b>2,330</b>	<b>2,052</b>	
<b>Net Income Attributable to Non-Controlling Interests</b>	<b>58</b>	<b>64</b>	<b>61</b>	<b>72</b>	<b>62</b>	<b>61</b>	<b>56</b>	<b>60</b>	<b>52</b>	<b>40</b>	<b>47</b>	<b>183</b>	<b>179</b>	<b>251</b>	<b>199</b>	
<b>Net Income Attributable to Equity Holders of the Bank</b>	<b>614</b>	<b>595</b>	<b>576</b>	<b>547</b>	<b>527</b>	<b>500</b>	<b>505</b>	<b>504</b>	<b>485</b>	<b>447</b>	<b>417</b>	<b>1,785</b>	<b>1,532</b>	<b>2,079</b>	<b>1,853</b>	
<b>Profitability Measurements:</b>																
Return on Equity (%)	14.7	14.8	14.2	13.5	12.8	11.9	13.1	13.1	13.3	12.8	12.6	14.6	12.6	12.8	13.0	
Net Interest Margin <sup>(1)</sup>	4.77	5.00	4.73	4.77	4.79	4.69	4.57	4.70	4.77	4.67	4.71	4.83	4.69	4.71	4.71	
Provision for Credit Losses as % of Average Net Loans & Acceptances	1.16	1.33	1.21	1.15	1.26	1.50	1.14	1.17	1.27	1.19	1.33	1.23	1.30	1.26	1.24	
Productivity Ratio (%)	54.5	53.3	55.3	56.5	55.5	54.8	57.6	58.2	56.8	57.4	58.0	54.4	56.0	56.1	57.6	
<b>Average Balances (\$B):</b>																
Residential Mortgages	29.8	29.2	27.9	27.4	26.4	26.8	27.0	25.7	24.5	24.6	22.9	29.0	26.7	26.9	24.4	
Personal & Credit Card Loans	25.0	24.7	23.7	23.8	22.7	23.2	22.4	21.6	20.6	20.3	19.4	24.5	22.8	23.0	20.5	
Business and Government Loans & Acceptances	58.2	55.4	52.6	52.4	53.0	55.5	54.6	51.3	48.3	48.4	44.7	55.4	54.3	53.8	48.2	
Investment Securities	15.4	14.9	14.7	15.2	14.6	14.2	13.4	12.3	12.0	12.3	11.4	15.0	14.1	14.3	12.0	
Deposits with Banks	14.1	14.3	14.5	14.1	14.1	14.9	15.1	13.8	13.5	12.7	11.4	14.3	14.7	14.5	12.9	
Other Assets	9.7	10.4	9.5	9.0	9.1	10.8	10.6	10.8	9.9	10.0	10.6	9.8	10.2	10.0	10.2	
Total Assets	152.2	148.9	142.9	141.9	139.9	145.4	143.1	135.5	128.8	128.3	120.4	148.0	142.8	142.5	128.2	
Personal Deposits	35.5	35.3	33.9	34.1	33.0	33.8	33.3	31.3	29.7	29.4	27.3	34.9	33.4	33.5	29.4	
Non-Personal Deposits	62.4	60.5	56.9	55.8	53.6	53.4	53.1	47.2	45.8	44.1	40.9	60.0	53.4	54.0	44.5	
Total Deposits	97.9	95.8	90.8	89.9	86.6	87.2	86.4	78.5	75.5	73.5	68.2	94.9	86.8	87.5	73.9	
Other Liabilities	19.4	18.9	18.6	18.9	21.8	24.3	22.1	20.4	20.2	20.2	20.9	18.9	22.6	21.8	20.4	
Total Liabilities	117.3	114.7	109.4	108.8	108.4	111.5	108.5	98.9	95.7	93.7	89.1	113.8	109.4	109.3	94.3	
<b>Period End Balances (\$B): <sup>(2)</sup></b>																
Assets under Administration	84	89	81	86	82	80	82	81	81	75	75	84	82	86	81	
Assets under Management	48	51	46	47	44	43	44	44	45	43	43	48	44	47	44	
<b>Other: <sup>(2)</sup></b>																
Branches	1,767	1,807	1,818	1,826	1,823	1,836	1,831	1,864	1,877	1,898	1,913					
Employees	51,219	51,362	51,822	52,133	51,972	52,086	50,908	51,133	51,374	49,216	49,365					
ABMs	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												YEAR-TO-DATE		FULL YEAR	
	2017			2016				2015				2017	2016	2016	2015	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Net Interest Income (TEB)	340	322	323	345	337	309	302	273	272	259	267	985	948	1,293	1,071	
Net Fee and Commission Revenues	378	384	392	436	450	386	318	338	352	394	346	1,154	1,154	1,590	1,430	
Net Income (Loss) from Investments in Associated Corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Operating Income (TEB)	399	497	500	394	364	363	428	318	341	445	419	1,396	1,155	1,549	1,523	
Total Revenue (TEB)	1,117	1,203	1,215	1,175	1,151	1,058	1,048	929	965	1,098	1,032	3,535	3,257	4,432	4,024	
Provision for Credit Losses	(24)	(2)	(8)	(39)	(38)	(118)	(54)	(27)	(14)	(13)	(13)	(34)	(210)	(249)	(67)	
Non-interest Expenses	(530)	(501)	(560)	(533)	(507)	(493)	(507)	(450)	(464)	(467)	(465)	(1,591)	(1,507)	(2,040)	(1,846)	
Income Tax Expense (TEB)	(122)	(183)	(178)	(142)	(185)	(124)	(121)	(127)	(112)	(169)	(150)	(483)	(430)	(572)	(558)	
<b>Net Income</b>	<b>441</b>	<b>517</b>	<b>469</b>	<b>461</b>	<b>421</b>	<b>323</b>	<b>366</b>	<b>325</b>	<b>375</b>	<b>449</b>	<b>404</b>	<b>1,427</b>	<b>1,110</b>	<b>1,571</b>	<b>1,553</b>	
<b>Net Income Attributable to Non-Controlling Interests</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Net Income Attributable to Equity Holders of the Bank</b>	<b>441</b>	<b>517</b>	<b>469</b>	<b>461</b>	<b>421</b>	<b>323</b>	<b>366</b>	<b>325</b>	<b>375</b>	<b>449</b>	<b>404</b>	<b>1,427</b>	<b>1,110</b>	<b>1,571</b>	<b>1,553</b>	
<b>Profitability Measurements:</b>																
Return on Equity (%)	14.9	18.5	15.8	15.5	13.7	10.0	11.4	10.5	12.4	15.3	13.9	16.4	11.7	12.6	13.0	
Net Interest Margin <sup>(1) (2)</sup>	1.76	1.75	1.63	1.78	1.72	1.60	1.58	1.60	1.62	1.64	1.72	1.71	1.63	1.67	1.65	
Provision for Credit Losses as % of Average Net Loans & Acceptances	0.11	0.01	0.04	0.19	0.19	0.57	0.27	0.14	0.08	0.08	0.08	0.06	0.34	0.30	0.10	
Productivity Ratio (%)	47.4	41.7	46.1	45.4	44.0	46.6	48.4	48.4	48.1	42.5	45.0	45.0	46.3	46.0	45.9	
<b>Average Balances (\$B):</b>																
Business and Government Loans & Acceptances	82.1	79.8	82.1	80.7	81.4	83.5	80.7	74.6	70.1	70.7	65.0	81.4	81.8	81.7	70.1	
Securities Purchased Under Resale Agreements	91.8	97.1	95.2	98.1	95.2	98.3	99.5	98.6	97.7	98.9	94.6	94.7	97.7	97.8	97.4	
Trading Assets - Securities	87.8	86.6	89.6	86.4	79.2	82.9	90.2	83.0	85.9	96.1	98.5	88.0	84.4	84.7	90.8	
- Loans	18.9	18.8	18.0	19.5	19.2	17.5	17.8	17.9	17.0	18.0	16.3	18.6	18.3	18.6	17.3	
Investment Securities	4.7	5.1	5.6	5.6	6.0	6.5	6.4	6.4	6.6	7.4	6.9	5.1	6.3	6.1	6.8	
Deposits with Banks	4.1	4.1	4.5	7.1	6.0	5.1	5.8	5.1	5.7	6.6	6.4	4.2	5.7	6.0	5.9	
Other Assets	48.6	48.0	50.8	53.3	54.0	58.5	57.6	55.5	51.7	57.2	51.5	48.2	56.8	55.7	53.9	
Total Assets	338.0	339.5	345.8	350.7	341.0	352.3	358.0	341.1	334.7	354.9	339.2	340.2	351.0	350.6	342.4	
Total Deposits	79.4	75.5	74.7	82.3	79.6	74.6	72.5	63.9	61.7	64.5	63.2	76.5	75.6	77.3	63.3	
Other Liabilities	194.2	187.4	193.0	190.3	184.6	202.7	192.0	178.1	169.9	182.1	175.3	190.7	193.0	192.5	176.3	
Total Liabilities	273.6	262.9	267.7	272.6	264.2	277.3	264.5	242.0	231.6	246.6	238.5	267.2	268.6	269.8	239.6	
<b>Other:</b>																
Employees - In Canada	1,107	1,228	1,240	1,291	1,300	1,234	1,305	1,266	1,276	1,236	1,239					
- Outside Canada	1,273	1,053	1,063	1,292	1,287	1,348	1,382	1,380	1,381	1,343	1,350					
- Total	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 <sup>(1)</sup>**


(\$MM)	QUARTERLY TREND												YEAR-TO-DATE		FULL YEAR	
	2017			2016				2015				2017	2016	2016	2015	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Net Interest Income (TEB) <sup>(2)</sup>	(118)	(70)	(100)	(105)	(101)	(99)	(79)	(69)	(18)	(15)	2	(288)	(279)	(384)	(100)	
Net Fee and Commission Revenues	(5)	(9)	(13)	(4)	(2)	(2)	(2)	(18)	-	(7)	(5)	(27)	(6)	(10)	(30)	
Net Income from Investments in Associated Corporations <sup>(3)</sup>	(39)	(34)	(34)	(38)	(33)	(31)	(35)	(31)	(41)	(32)	(33)	(107)	(99)	(137)	(137)	
Other Operating Income (TEB) <sup>(2)</sup>	28	(261)	28	113	158	143	6	85	79	(22)	60	(205)	307	420	202	
Total Revenue (TEB) <sup>(2)</sup>	(134)	(374)	(119)	(34)	22	11	(110)	(33)	20	(76)	24	(627)	(77)	(111)	(65)	
Provision for Credit Losses	-	-	-	-	-	(50)	-	(60)	-	-	-	-	(50)	(50)	(60)	
Operating Expenses	(67)	(107)	(70)	(92)	(86)	(421)	(54)	90	(66)	(46)	(64)	(244)	(561)	(653)	(86)	
Income Tax Expense (TEB) <sup>(2)</sup>	146	395	111	103	83	183	176	120	118	154	83	652	442	545	475	
<b>Net Income</b>	<b>(55)</b>	<b>(86)</b>	<b>(78)</b>	<b>(23)</b>	<b>19</b>	<b>(277)</b>	<b>12</b>	<b>117</b>	<b>72</b>	<b>32</b>	<b>43</b>	<b>(219)</b>	<b>(246)</b>	<b>(269)</b>	<b>264</b>	
<b>Net Income Attributable to Non-Controlling Interests</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Net Income Attributable to Equity Holders of the Bank</b>	<b>(55)</b>	<b>(86)</b>	<b>(78)</b>	<b>(23)</b>	<b>19</b>	<b>(277)</b>	<b>12</b>	<b>117</b>	<b>72</b>	<b>32</b>	<b>43</b>	<b>(219)</b>	<b>(246)</b>	<b>(269)</b>	<b>264</b>	
<b>Net Income Attributable to Preferred Shareholders of the Bank</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Net Income Attributable to Common Shareholders of the Bank</b>	<b>(55)</b>	<b>(86)</b>	<b>(78)</b>	<b>(23)</b>	<b>19</b>	<b>(277)</b>	<b>12</b>	<b>117</b>	<b>72</b>	<b>32</b>	<b>43</b>	<b>(219)</b>	<b>(246)</b>	<b>(269)</b>	<b>264</b>	
<b>Average Balances (\$B): <sup>(4)</sup></b>																
Total Assets	107	100	107	113	117	114	103	101	95	89	79	106	110	111	91	
Total Deposits	213	214	220	227	231	235	241	246	244	243	225	215	236	233	238	
Other Liabilities	14	14	15	17	18	8	13	17	18	19	20	16	13	14	19	
Total Liabilities	227	228	235	244	249	243	254	263	262	262	245	232	248	247	257	

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

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

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

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

**CORE BANKING MARGIN, REVENUE FROM TRADING OPERATIONS AND ASSETS UNDER ADMINISTRATION AND MANAGEMENT**



	QUARTERLY TREND												YEAR-TO-DATE		FULL YEAR	
	2017			2016				2015				2017	2016	2016	2015	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
<b>NET INTEREST MARGIN:</b>																
Net Interest Income	3,833	3,728	3,643	3,653	3,602	3,518	3,519	3,371	3,354	3,198	3,169	11,204	10,639	14,292	13,092	
Core Banking Margin %	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	2.38	2.39	
<b>REVENUE FROM TRADING OPERATIONS (\$MM):</b>																
Interest Rate and Credit	145	155	239	186	155	147	125	121	83	113	83	539	427	613	400	
Equities	43	(103)	71	36	42	32	(9)	22	26	47	82	11	65	101	177	
Commodities	75	65	95	79	93	103	101	74	77	115	79	235	297	376	345	
Foreign Exchange	67	48	73	55	67	60	80	52	47	38	64	188	207	262	201	
Other	25	16	25	21	24	12	(6)	8	15	27	12	66	30	51	62	
sub-total	355	181	503	377	381	354	291	277	248	340	320	1,039	1,026	1,403	1,185	
Taxable Equivalent Adjustment	93	337	45	46	47	50	146	71	105	113	87	475	243	289	376	
<b>Total (TEB)</b>	<b>448</b>	<b>518</b>	<b>548</b>	<b>423</b>	<b>428</b>	<b>404</b>	<b>437</b>	<b>348</b>	<b>353</b>	<b>453</b>	<b>407</b>	<b>1,514</b>	<b>1,269</b>	<b>1,692</b>	<b>1,561</b>	
<b>ASSETS UNDER ADMINISTRATION (\$B):</b>																
Personal																
Retail Brokerage	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	105.0	106.4	102.0	106.4	105.1	102.3	102.4	100.2	101.2	96.9	96.8					
Mutual Funds	276.4	280.7	270.5	269.9	267.0	259.4	254.6	256.1	260.0	253.8	249.0					
Institutional	141.4	146.2	137.4	139.2	134.5	129.6	128.9	130.7	133.8	130.1	128.9					
<b>Total</b>	<b>63.2</b>	<b>67.3</b>	<b>61.7</b>	<b>63.7</b>	<b>63.4</b>	<b>64.5</b>	<b>69.1</b>	<b>67.1</b>	<b>66.0</b>	<b>61.9</b>	<b>62.9</b>					
<b>ASSETS UNDER MANAGEMENT (\$B):</b>																
Personal	53.5	53.4	50.0	47.9	46.1	43.0	42.8	43.0	42.7	40.3	38.0					
Mutual Funds	127.7	132.3	123.9	125.1	122.5	117.7	117.6	117.7	120.8	117.3	116.2					
Institutional	20.1	19.3	20.1	19.7	19.3	18.7	18.6	18.3	19.4	19.2	19.6					
<b>Total</b>	<b>201.3</b>	<b>205.0</b>	<b>194.0</b>	<b>192.7</b>	<b>187.9</b>	<b>179.4</b>	<b>179.0</b>	<b>179.0</b>	<b>182.9</b>	<b>176.8</b>	<b>173.8</b>					

**Non-Interest Income**


(\$MM)	QUARTERLY TREND												YEAR-TO-DATE		FULL YEAR	
	2017			2016				2015				2017	2016	2016	2015	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
<b>Fee and Commission Revenues:</b>																
<b>Card Revenues</b>	384	370	384	355	345	330	329	286	281	263	259	1,138	1,004	1,359	1,089	
<b>Deposit and Payment Services</b>	257	243	242	238	234	233	244	234	237	230	227	742	711	949	928	
Deposit Services	85	84	85	84	84	80	82	78	78	76	75	254	246	330	307	
Other Payment Services	342	327	327	322	318	313	326	312	315	306	302	996	957	1,279	1,235	
<b>Credit Fees</b>	222	213	213	229	222	206	213	202	200	195	190	648	641	870	787	
Commitment and Other Credit Fees	79	73	74	69	72	71	72	69	69	66	62	226	215	284	266	
Acceptance Fees	301	286	287	298	294	277	285	271	269	261	252	874	856	1,154	1,053	
<b>Other Banking Revenues</b>	114	112	125	124	106	105	101	117	109	90	90	351	312	436	406	
<b>Total Banking Revenues</b>	1,141	1,095	1,123	1,099	1,063	1,025	1,041	986	974	920	903	3,359	3,129	4,228	3,783	
<b>Mutual Funds</b>	417	406	408	413	406	393	412	406	415	405	393	1,231	1,211	1,624	1,619	
<b>Brokerage Fees</b>	266	278	271	262	248	245	255	251	255	254	247	815	748	1,010	1,007	
<b>Investment Management and Trust Services</b>	113	116	112	112	114	109	108	107	112	112	109	341	331	443	440	
Investment Management and Custody	51	53	52	50	50	53	52	46	55	53	50	156	155	205	204	
Personal and Corporate Trust	164	169	164	162	164	162	160	153	167	165	159	497	486	648	644	
<b>Total Wealth Management Revenues</b>	847	853	843	837	818	800	827	810	837	824	799	2,543	2,445	3,282	3,270	
<b>Underwriting and Other Advisory Fees</b>	150	140	143	170	202	143	79	109	113	173	130	433	424	594	525	
<b>Non-Trading Foreign Exchange Fees</b>	131	148	142	136	131	138	135	122	130	116	124	421	404	540	492	
<b>Other</b>	128	164	164	154	131	140	132	125	123	119	111	456	403	557	478	
<b>Total Fee and Commission Revenues</b>	2,397	2,400	2,415	2,396	2,345	2,246	2,214	2,152	2,177	2,152	2,067	7,212	6,805	9,201	8,548	
<b>Fee and Commission Expenses:</b>																
Card Expenses	129	124	121	118	120	112	109	90	90	77	70	374	341	459	327	
Deposit and Payment Services Expenses	30	28	28	23	25	24	27	23	25	25	23	86	76	99	96	
Other Expenses	-	-	1	1	-	-	-	1	-	-	-	1	-	1	1	
<b>Total Fee and Commission Expenses</b>	159	152	150	142	145	136	136	114	115	102	93	461	417	559	424	
<b>Net Fee and Commission Revenues</b>	2,238	2,248	2,265	2,254	2,200	2,110	2,078	2,038	2,062	2,050	1,974	6,751	6,388	8,642	8,124	
<b>Net Income from Investments in Associated Corporations</b>	113	98	99	117	97	98	102	96	120	99	90	310	297	414	405	
<b>Other Operating Income:</b>																
Trading Revenues	356	181	503	377	381	354	291	277	248	340	320	1,040	1,026	1,403	1,185	
Net Gain on Investment Securities	84	87	80	96	143	165	130	182	136	139	182	251	438	534	639	
Insurance underwriting income, net of claims	163	151	162	150	153	146	154	147	142	137	130	476	453	603	556	
Other	107	88	116	104	64	203	91	14	62	(26)	(2)	311	358	462	48	
<b>Total</b>	710	507	861	727	741	868	666	620	588	590	630	2,078	2,275	3,002	2,428	
<b>Total Non-Interest Income</b>	3,061	2,853	3,225	3,098	3,038	3,076	2,846	2,754	2,770	2,739	2,694	9,139	8,960	12,058	10,957	

**OPERATING EXPENSES**


(\$MM)	QUARTERLY TREND												YEAR-TO-DATE		FULL YEAR			
	2017			2016				2015				2017	2016	2016	2015			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1							
<b>Salaries and Employee Benefits</b>																		
Salaries	1,068	1,046	1,032	996	1,004	1,032	1,039	1,088	1,025	967	939	3,146	3,075	4,071	4,019			
Performance-Based Compensation	389	423	400	396	392	381	369	353	365	376	344	1,212	1,142	1,538	1,438			
Share-Based Payment	51	24	96	73	42	39	89	39	37	28	116	171	170	243	220			
Other Employee Benefits	341	345	351	282	316	252	323	64	306	319	315	1,037	891	1,173	1,004			
	<b>1,849</b>	<b>1,838</b>	<b>1,879</b>	<b>1,747</b>	<b>1,754</b>	<b>1,704</b>	<b>1,820</b>	<b>1,544</b>	<b>1,733</b>	<b>1,690</b>	<b>1,714</b>	<b>5,566</b>	<b>5,278</b>	<b>7,025</b>	<b>6,681</b>			
<b>Premises</b>																		
Net Rent	117	110	112	108	105	105	110	123	107	103	100	339	320	428	433			
Property Taxes	24	27	22	22	25	24	18	21	24	23	21	73	67	89	89			
Other Premises Costs	111	105	104	111	109	107	104	114	109	103	95	320	320	431	421			
	<b>252</b>	<b>242</b>	<b>238</b>	<b>241</b>	<b>239</b>	<b>236</b>	<b>232</b>	<b>258</b>	<b>240</b>	<b>229</b>	<b>216</b>	<b>732</b>	<b>707</b>	<b>948</b>	<b>943</b>			
<b>Technology</b>	<b>366</b>	<b>361</b>	<b>356</b>	<b>359</b>	<b>309</b>	<b>309</b>	<b>313</b>	<b>306</b>	<b>290</b>	<b>273</b>	<b>274</b>	<b>1,083</b>	<b>931</b>	<b>1,290</b>	<b>1,143</b>			
<b>Depreciation and Amortization</b>																		
Depreciation	87	84	83	87	80	79	79	79	73	78	73	254	238	325	303			
Amortization of Intangibles	104	104	104	96	93	90	80	78	71	66	66	312	263	359	281			
	<b>191</b>	<b>188</b>	<b>187</b>	<b>183</b>	<b>173</b>	<b>169</b>	<b>159</b>	<b>157</b>	<b>144</b>	<b>144</b>	<b>139</b>	<b>566</b>	<b>501</b>	<b>684</b>	<b>584</b>			
<b>Communications</b>	<b>104</b>	<b>112</b>	<b>113</b>	<b>111</b>	<b>106</b>	<b>113</b>	<b>112</b>	<b>110</b>	<b>108</b>	<b>110</b>	<b>106</b>	<b>329</b>	<b>331</b>	<b>442</b>	<b>434</b>			
<b>Advertising and Business Development</b>	<b>144</b>	<b>133</b>	<b>128</b>	<b>184</b>	<b>152</b>	<b>139</b>	<b>142</b>	<b>184</b>	<b>148</b>	<b>132</b>	<b>128</b>	<b>405</b>	<b>433</b>	<b>617</b>	<b>592</b>			
<b>Professional</b>	<b>192</b>	<b>173</b>	<b>158</b>	<b>214</b>	<b>169</b>	<b>161</b>	<b>149</b>	<b>161</b>	<b>144</b>	<b>129</b>	<b>114</b>	<b>523</b>	<b>479</b>	<b>693</b>	<b>548</b>			
<b>Business and Capital Taxes</b>																		
Business Taxes	98	94	98	86	84	87	99	78	78	87	76	290	270	356	319			
Capital Taxes	9	13	13	11	12	13	11	10	10	11	11	35	36	47	42			
	<b>107</b>	<b>107</b>	<b>111</b>	<b>97</b>	<b>96</b>	<b>100</b>	<b>110</b>	<b>88</b>	<b>88</b>	<b>98</b>	<b>87</b>	<b>325</b>	<b>306</b>	<b>403</b>	<b>361</b>			
<b>Other</b>	<b>467</b>	<b>447</b>	<b>519</b>	<b>514</b>	<b>507</b>	<b>886</b>	<b>531</b>	<b>478</b>	<b>439</b>	<b>419</b>	<b>419</b>	<b>1,433</b>	<b>1,924</b>	<b>2,438</b>	<b>1,755</b>			
<b>Total Non-interest Expenses</b>	<b>3,672</b>	<b>3,601</b>	<b>3,689</b>	<b>3,650</b>	<b>3,505</b>	<b>3,817</b>	<b>3,568</b>	<b>3,286</b>	<b>3,334</b>	<b>3,224</b>	<b>3,197</b>	<b>10,962</b>	<b>10,890</b>	<b>14,540</b>	<b>13,041</b>			

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



(\$MM) Assets	QUARTERLY TREND										
	2017			2016				2015			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Cash and Deposits with Financial Institutions	57,750	50,877	48,429	46,344	69,774	61,215	75,253	73,927	82,789	60,664	65,894
Precious Metals	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	86,090	90,505	88,360	87,287	81,625	80,615	84,322	78,380	83,396	92,095	86,695
- Loans	16,965	18,895	16,664	19,421	20,278	19,060	17,960	18,341	17,306	17,279	18,990
- Other	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	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	231	251	236	221	228	210	296	320	126	129	119
Securities Purchased under Resale Agreements and Securities Borrowed	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	37,255	37,641	34,963	41,657	43,990	42,318	51,958	41,003	47,207	37,669	55,435
Investment Securities	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	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	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	168,945	171,242	159,566	162,400	159,820	158,875	166,478	153,850	149,276	139,944	142,984
- Sub-total	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	(4,290)	(4,591)	(4,508)	(4,626)	(4,542)	(4,402)	(4,354)	(4,197)	(4,125)	(3,694)	(3,788)
- Total Net Loans	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	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	507	480	517	422	886	803	720	649	708	517	643
- Investment Property	16	18	17	20	20	22	27	28	43	41	43
- Land, Buildings and Equipment	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	4,382	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	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	1,728	1,933	1,795	2,021	2,135	2,273	2,294	2,034	2,229	2,031	2,354
- Other Assets	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	45,366	44,822	42,247	45,829	43,768	43,526	45,175	42,401	41,790	43,150	43,070
<b>Total Assets</b>	<b>906,332</b>	<b>921,646</b>	<b>886,992</b>	<b>896,266</b>	<b>906,844</b>	<b>894,961</b>	<b>919,613</b>	<b>856,497</b>	<b>863,064</b>	<b>837,161</b>	<b>851,873</b>

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



	QUARTERLY TREND											
	2017			2016				2015				
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
<b>(\$MM)</b>												
<b>Liabilities</b>												
Deposits												
- Personal	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	377,883	379,015	363,972	372,303	387,099	374,272	395,737	375,144	377,054	358,400	364,260	
- Financial Institutions	42,346	47,190	41,581	40,272	48,405	42,171	40,384	35,731	39,439	36,569	39,365	
- Total Deposits	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	3,373	2,545	1,681	1,459	1,643	1,629	1,582	1,486	1,376	1,102	736	
Other												
- Acceptances	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	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	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	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	626	479	812	587	702	835	593	584	676	670	948	
- Subordinated Debentures	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	373	426	473	536	505	678	332	315	323	409	484	
- Deferred Tax Liabilities	645	648	624	611	644	823	549	599	523	449	493	
- Other	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	226,898	231,093	222,781	225,109	218,553	230,193	231,485	200,613	205,936	209,835	215,358	
<b>Total Liabilities</b>	<b>848,414</b>	<b>861,847</b>	<b>829,160</b>	<b>838,445</b>	<b>851,540</b>	<b>841,135</b>	<b>863,958</b>	<b>803,018</b>	<b>810,103</b>	<b>786,218</b>	<b>800,692</b>	
<b>Equity</b>												
Common Equity												
- Common Shares	15,584	15,614	15,625	15,513	15,314	15,194	15,172	15,141	15,185	15,186	15,173	
- Retained Earnings	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)	566	3,141	1,589	2,240	1,531	825	3,401	2,455	2,673	1,362	2,436	
- Other Reserves	123	126	139	152	166	171	173	173	176	180	181	
- Total Common Equity	53,365	55,115	53,006	52,657	50,761	48,947	50,896	49,085	48,674	46,712	46,893	
Preferred Shares	3,019	3,019	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	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	1,534	1,665	1,577	1,570	1,449	1,440	1,475	1,460	1,353	1,297	1,354	
<b>Total Equity</b>	<b>57,918</b>	<b>59,799</b>	<b>57,832</b>	<b>57,821</b>	<b>55,304</b>	<b>53,826</b>	<b>55,655</b>	<b>53,479</b>	<b>52,961</b>	<b>50,943</b>	<b>51,181</b>	
<b>Total Liabilities and Equity</b>	<b>906,332</b>	<b>921,646</b>	<b>886,992</b>	<b>896,266</b>	<b>906,844</b>	<b>894,961</b>	<b>919,613</b>	<b>856,497</b>	<b>863,064</b>	<b>837,161</b>	<b>851,873</b>	

**AVERAGE BALANCE SHEET**


(\$MM)	QUARTERLY TREND										YEAR-TO-DATE		FULL YEAR		
	2017			2016				2015				2017	2016	2016	2015
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Deposits with Financial Institutions	55,351	47,176	52,483	64,629	68,912	66,688	70,731	78,384	75,630	69,765	60,582	51,719	68,792	67,746	71,102
Trading Assets - Securities	90,844	89,470	93,633	89,454	83,212	87,547	94,453	86,253	88,895	99,117	101,422	91,336	88,341	88,619	93,879
- Loans	18,949	18,847	17,971	19,559	19,269	17,540	17,816	17,920	17,010	18,076	16,425	18,586	18,272	18,595	17,352
- Total	109,793	108,317	111,604	109,013	102,481	105,087	112,269	104,173	105,905	117,193	117,847	109,922	106,613	107,214	111,231
Securities Purchased under Resale Agreements and Securities Borrowed	94,011	100,560	98,090	100,182	97,014	100,349	101,649	100,840	100,165	100,951	97,588	97,521	99,666	99,795	99,877
Investment Securities including Investments in Associates	74,250	75,281	76,402	74,078	71,411	68,895	56,596	46,030	43,245	44,221	41,262	75,311	65,610	67,825	43,685
Loans to Customers - Residential Mortgages	229,980	225,909	223,264	220,838	217,553	217,610	218,546	216,491	214,140	214,244	212,896	226,390	217,905	218,642	214,444
- Personal and Credit Cards	102,036	99,927	98,973	98,955	97,153	96,190	94,812	90,840	88,198	86,065	84,729	100,317	96,050	96,781	87,470
- Business and Government	169,720	163,675	161,804	159,914	160,876	164,868	159,915	150,617	143,360	142,515	132,510	165,081	161,932	161,353	142,248
- Sub-total	501,736	489,511	484,041	479,707	475,582	478,668	473,273	457,948	445,698	442,824	430,135	491,788	475,887	476,776	444,162
- Allowance for Credit Losses	4,446	4,730	4,586	4,686	4,646	4,600	4,441	4,230	4,083	3,830	3,911	4,586	4,562	4,593	4,015
- Total	497,290	484,781	479,455	475,021	470,936	474,068	468,832	453,718	441,615	438,994	426,224	487,202	471,325	472,183	440,147
Total Earning Assets	830,695	816,115	818,034	822,923	810,754	815,087	810,077	783,145	766,560	771,124	743,503	821,675	812,006	814,763	766,042
Derivative Financial Instruments	36,096	35,481	39,440	41,908	43,105	47,810	46,831	45,963	40,471	46,202	41,125	37,249	45,671	44,642	42,672
Customers' Liability under Acceptances	12,225	11,534	11,620	11,814	11,484	10,976	11,486	11,150	12,129	11,453	10,879	11,796	11,318	11,443	11,403
Other Assets	42,874	44,024	42,578	42,643	43,040	44,350	42,177	41,113	40,343	40,991	39,900	43,101	43,190	42,996	40,490
<b>Total Assets</b>	<b>921,890</b>	<b>907,154</b>	<b>911,672</b>	<b>919,288</b>	<b>908,383</b>	<b>918,223</b>	<b>910,571</b>	<b>881,371</b>	<b>859,503</b>	<b>869,770</b>	<b>835,407</b>	<b>913,821</b>	<b>912,185</b>	<b>913,844</b>	<b>860,607</b>
Deposits from Customers	582,497	574,622	574,282	580,919	578,640	576,981	582,428	567,706	553,533	551,172	525,777	577,161	579,367	579,757	549,534
Deposits from Banks	42,127	41,620	43,053	46,506	43,206	42,560	38,937	36,298	37,865	38,469	36,610	42,274	41,561	42,804	37,301
	624,624	616,242	617,335	627,425	621,846	619,541	621,365	604,004	591,398	589,641	562,387	619,435	620,928	622,561	586,835
Securities Sold Short	31,443	30,608	31,321	27,307	25,766	28,024	30,383	24,093	27,072	28,461	32,467	31,130	28,058	27,869	28,019
Obligations Related to Securities Sold under Repurchase Agreements and Securities Lent	102,692	99,794	104,514	103,282	99,441	100,228	93,625	90,836	90,272	91,563	90,098	102,361	97,747	99,138	90,685
Subordinated Debentures	7,482	7,506	7,505	7,502	7,516	7,566	7,391	6,137	6,113	5,335	4,862	7,498	7,490	7,493	5,614
Other Liabilities	96,804	94,052	93,018	97,172	99,088	107,961	103,227	103,076	92,674	103,721	95,430	94,980	103,227	101,481	97,911
Shareholders' Equity															
- Common Shares, Retained Earnings, Accumulated Other Comprehensive Income (Loss) and Other Reserves	54,240	54,060	52,832	51,709	49,854	49,921	49,990	48,880	47,691	46,803	45,929	53,536	49,922	50,469	47,266
- Preferred Shares	3,019	3,236	3,575	3,343	3,420	3,535	3,109	2,934	2,934	2,934	2,934	3,277	3,353	3,351	2,934
- Non-Controlling Interests in Subsidiaries	1,586	1,656	1,572	1,548	1,452	1,447	1,481	1,411	1,349	1,312	1,300	1,604	1,460	1,482	1,343
- Total Shareholders' Equity	58,845	58,952	57,979	56,600	54,726	54,903	54,580	53,225	51,974	51,049	50,163	58,417	54,735	55,302	51,543
<b>Total Liabilities and Shareholders' Equity</b>	<b>921,890</b>	<b>907,154</b>	<b>911,672</b>	<b>919,288</b>	<b>908,383</b>	<b>918,223</b>	<b>910,571</b>	<b>881,371</b>	<b>859,503</b>	<b>869,770</b>	<b>835,407</b>	<b>913,821</b>	<b>912,185</b>	<b>913,844</b>	<b>860,607</b>

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY



(\$MM)	QUARTERLY TREND												YEAR-TO-DATE		FULL YEAR	
	2017			2016				2015				2017	2016	2016	2015	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
<b>Common Shares:</b>																
Balance at Beginning of Period	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	15,141	15,231	
Share issuance, net of repurchase/redemptions	(30)	(11)	112	199	120	22	31	(44)	(1)	13	(58)	71	173	372	(90)	
<b>Balance at End of Period</b>	<b>15,584</b>	<b>15,614</b>	<b>15,625</b>	<b>15,513</b>	<b>15,314</b>	<b>15,194</b>	<b>15,172</b>	<b>15,141</b>	<b>15,185</b>	<b>15,186</b>	<b>15,173</b>	<b>15,584</b>	<b>15,314</b>	<b>15,513</b>	<b>15,141</b>	
<b>Retained Earnings:</b>																
Balance at Beginning of Period	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	31,316	28,609	
Net Income attributable to Common Shareholders of the Bank	2,016	1,965	1,909	1,908	1,860	1,489	1,730	1,754	1,767	1,727	1,649	5,890	5,079	6,987	6,897	
Dividends Paid to Common Shareholders of the Bank	(911)	(915)	(895)	(893)	(867)	(865)	(843)	(841)	(823)	(823)	(802)	(2,721)	(2,575)	(3,468)	(3,289)	
Shares redeemed	(248)	(468)	(112)	-	-	(12)	(49)	(245)	(136)	(23)	(357)	(828)	(61)	(61)	(761)	
Other	1	(1)	(1)	(13)	-	(5)	(4)	8	(152)	-	4	(1)	(9)	(22)	(140)	
<b>Balance at End of Period</b>	<b>37,092</b>	<b>36,234</b>	<b>35,653</b>	<b>34,752</b>	<b>33,750</b>	<b>32,757</b>	<b>32,150</b>	<b>31,316</b>	<b>30,640</b>	<b>29,984</b>	<b>29,103</b>	<b>37,092</b>	<b>33,750</b>	<b>34,752</b>	<b>31,316</b>	
<b>Accumulated Other Comprehensive Income (Loss):</b>																
Balance at Beginning of Period	3,141	1,589	2,240	1,531	825	3,401	2,455	2,673	1,362	2,436	949	2,240	2,455	2,455	949	
Other Comprehensive Income, net of Income Tax																
Foreign Currency Translation	(2,885)	1,835	(1,151)	802	991	(2,826)	1,455	(276)	1,400	(1,455)	2,264	(2,201)	(380)	422	1,933	
Available-for-Sale Securities	(92)	103	(49)	(49)	33	13	(177)	(306)	(87)	(29)	(48)	(38)	(131)	(180)	(470)	
Cash Flow Hedges	165	(59)	(117)	(185)	79	259	104	112	(65)	107	(99)	(11)	442	257	55	
Other	237	(327)	666	141	(397)	(22)	(436)	252	63	303	(630)	576	(855)	(714)	(12)	
Total	(2,575)	1,552	(651)	709	706	(2,576)	946	(218)	1,311	(1,074)	1,492	(1,674)	(924)	(215)	1,506	
<b>Balance at End of Period</b>	<b>566</b>	<b>3,141</b>	<b>1,589</b>	<b>2,240</b>	<b>1,531</b>	<b>825</b>	<b>3,401</b>	<b>2,455</b>	<b>2,673</b>	<b>1,362</b>	<b>2,436</b>	<b>566</b>	<b>1,531</b>	<b>2,240</b>	<b>2,455</b>	
<b>Other Reserves:</b>																
Balance at Beginning of Period	126	139	152	166	171	173	173	176	180	181	176	152	173	173	176	
Share-based payments	-	1	5	-	1	1	5	2	1	2	9	6	7	7	14	
Shares issued	(3)	(14)	(18)	(14)	(6)	(3)	(5)	(5)	(5)	(3)	(4)	(35)	(14)	(28)	(17)	
<b>Balance at End of Period</b>	<b>123</b>	<b>126</b>	<b>139</b>	<b>152</b>	<b>166</b>	<b>171</b>	<b>173</b>	<b>173</b>	<b>176</b>	<b>180</b>	<b>181</b>	<b>123</b>	<b>166</b>	<b>152</b>	<b>173</b>	
<b>Total Common Equity at End of Period</b>	<b>53,365</b>	<b>55,115</b>	<b>53,006</b>	<b>52,657</b>	<b>50,761</b>	<b>48,947</b>	<b>50,896</b>	<b>49,085</b>	<b>48,674</b>	<b>46,712</b>	<b>46,893</b>	<b>53,365</b>	<b>50,761</b>	<b>52,657</b>	<b>49,085</b>	
<b>Composition of Accumulated Other Comprehensive Income (Loss):</b>																
Foreign Currency Translation	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	(24)	68	(35)	14	63	30	17	194	500	587	616					
Cash Flow Hedges	253	88	147	264	449	370	111	7	(105)	(40)	(147)					
Other	(517)	(754)	(427)	(1,093)	(1,234)	(837)	(815)	(379)	(631)	(694)	(997)					
Total	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												YEAR-TO-DATE		FULL YEAR		
	2017			2016				2015				2017	2016	2016	2015		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1						
<b>Preferred Shares:</b>																	
Balance at Beginning of Period	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	2,934		
Shares Issued	-	-	-	500	-	500	350	-	-	-	-	-	850	1,350	-		
Shares Redeemed	-	(230)	(345)	-	(345)	(345)	-	-	-	-	-	(575)	(690)	(690)	-		
Net Income attributable to Preferred Shareholders of the Bank	29	32	39	31	37	34	28	29	28	30	30	100	99	130	117		
Dividends paid to Preferred Shareholders of the Bank	(29)	(32)	(39)	(31)	(37)	(34)	(28)	(29)	(28)	(30)	(30)	(100)	(99)	(130)	(117)		
<b>Balance at End of Period</b>	<b>3,019</b>	<b>3,019</b>	<b>3,249</b>	<b>3,594</b>	<b>3,094</b>	<b>3,439</b>	<b>3,284</b>	<b>2,934</b>	<b>2,934</b>	<b>2,934</b>	<b>2,934</b>	<b>3,019</b>	<b>3,094</b>	<b>3,594</b>	<b>2,934</b>		
<b>Non-Controlling Interests: Non-Controlling Interests in Subsidiaries:</b>																	
Balance at Beginning of Period	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	1,460	1,312		
Net Income attributable to Non-Controlling Interests in Subsidiaries	58	82	43	72	62	61	56	60	52	40	47	183	179	251	199		
Other Comprehensive Income, net of Income Tax	(155)	57	-	59	(28)	(55)	10	1	(34)	(60)	18	(98)	(73)	(14)	(75)		
Distributions to Non-Controlling Interests	(34)	(51)	(36)	(11)	(24)	(42)	(39)	(12)	(16)	(37)	(21)	(121)	(105)	(116)	(86)		
Other	-	-	-	1	(1)	1	(12)	58	54	-	(2)	-	(12)	(11)	110		
<b>Balance at End of Period</b>	<b>1,534</b>	<b>1,665</b>	<b>1,577</b>	<b>1,570</b>	<b>1,449</b>	<b>1,440</b>	<b>1,475</b>	<b>1,460</b>	<b>1,353</b>	<b>1,297</b>	<b>1,354</b>	<b>1,534</b>	<b>1,449</b>	<b>1,570</b>	<b>1,460</b>		
<b>Total Equity at End of Period</b>	<b>57,918</b>	<b>59,799</b>	<b>57,832</b>	<b>57,821</b>	<b>55,304</b>	<b>53,826</b>	<b>55,655</b>	<b>53,479</b>	<b>52,961</b>	<b>50,943</b>	<b>51,181</b>	<b>57,918</b>	<b>55,304</b>	<b>57,821</b>	<b>53,479</b>		

CUSTOMER LOANS AND ACCEPTANCES BY TYPE OF BORROWER



(\$ billions)	July 31, 2017		April 30, 2017		January 31, 2017		October 31, 2016		July 31, 2016	
	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total
Residential Mortgages	231.7	45.0	228.3	44.7	224.1	45.4	222.9	44.9	219.4	45.0
Personal Loans & Credit Cards	102.2	19.9	101.3	19.8	98.2	19.9	99.5	20.0	98.1	20.1
<b>Personal</b>	<b>333.9</b>	<b>64.9</b>	<b>329.6</b>	<b>64.5</b>	<b>322.3</b>	<b>65.3</b>	<b>322.4</b>	<b>64.9</b>	<b>317.5</b>	<b>65.1</b>
Financial Services										
Non-Bank	19.7	3.8	19.2	3.8	16.6	3.4	16.1	3.2	15.2	3.1
Bank <sup>(1)</sup>	3.3	0.6	3.9	0.8	3.3	0.7	3.7	0.7	3.3	0.7
Wholesale and Retail	20.9	4.1	22.9	4.5	21.6	4.4	22.1	4.5	21.7	4.4
Real Estate and Construction	23.2	4.5	23.4	4.6	21.8	4.4	22.6	4.5	21.5	4.4
Energy	14.9	2.9	14.6	2.9	14.0	2.8	15.6	3.1	16.1	3.3
Transportation	8.3	1.6	8.8	1.7	8.4	1.7	9.0	1.8	9.1	1.9
Automotive	12.9	2.5	13.0	2.5	11.9	2.4	11.5	2.3	11.7	2.4
Agriculture	10.0	1.9	9.4	1.8	9.5	1.9	8.8	1.8	9.1	1.9
Hospitality and Leisure	3.4	0.7	3.6	0.7	3.5	0.7	3.5	0.7	3.5	0.7
Mining	4.6	0.9	5.1	1.0	4.8	1.0	5.4	1.1	5.1	1.1
Metals Refinery and Processing	2.5	0.5	2.8	0.5	2.4	0.5	2.5	0.5	2.4	0.5
Utilities	8.5	1.7	9.0	1.8	9.0	1.8	7.8	1.6	8.3	1.7
Health Care	5.5	1.1	5.8	1.1	5.4	1.1	5.2	1.1	5.7	1.2
Technology and Media	9.8	1.9	10.1	2.0	10.2	2.1	11.8	2.4	10.5	2.2
Chemical	1.0	0.2	1.4	0.3	1.4	0.3	1.6	0.3	1.6	0.3
Food and Beverage	8.2	1.6	5.9	1.1	5.2	1.1	4.9	1.0	4.5	0.9
Forest Products	1.8	0.3	1.7	0.3	1.6	0.3	2.5	0.5	2.6	0.5
Other <sup>(2)</sup>	17.6	3.4	16.7	3.3	15.3	3.1	14.7	3.0	13.4	2.7
Sovereign <sup>(3)</sup>	4.7	0.9	4.3	0.8	4.8	1.0	5.0	1.0	4.9	1.0
<b>Business and government</b>	<b>180.8</b>	<b>35.1</b>	<b>181.6</b>	<b>35.5</b>	<b>170.7</b>	<b>34.7</b>	<b>174.3</b>	<b>35.1</b>	<b>170.2</b>	<b>34.9</b>
Total loans and acceptances	514.7	100.0	511.2	100.0	493.0	100.0	496.7	100.0	487.7	100.0
Total allowance for loan losses	(4.3)		(4.6)		(4.5)		(4.6)		(4.5)	
Total loans and acceptances net of allowance for loan losses	510.4		506.6		488.5		492.1		483.2	

(1) Deposit taking institutions and securities firms.

(2) Other includes \$4.0 billion in financing products, \$2.3 billion in services and \$2.2 billion in wealth management.

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

**IMPAIRED LOANS BY BUSINESS SEGMENT**


(\$MM)	QUARTERLY TREND											
	2017			2016				2015				
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
<b>GROSS IMPAIRED LOANS: <sup>(1)</sup></b>												
<u>Canadian Banking</u>												
Retail	941	1,001	1,047	1,003	934	892	886	843	870	884	964	
Commercial	185	193	214	228	233	262	270	208	220	211	210	
	<b>1,126</b>	<b>1,194</b>	<b>1,261</b>	<b>1,231</b>	<b>1,167</b>	<b>1,154</b>	<b>1,156</b>	<b>1,051</b>	<b>1,090</b>	<b>1,095</b>	<b>1,174</b>	
<u>International Banking</u>												
Retail	2,095	2,247	2,130	2,227	2,264	2,176	2,284	2,157	2,150	2,010	2,090	
Commercial	1,298	1,475	1,387	1,401	1,344	1,355	1,351	1,183	1,228	1,125	1,151	
	<b>3,393</b>	<b>3,722</b>	<b>3,517</b>	<b>3,628</b>	<b>3,608</b>	<b>3,531</b>	<b>3,635</b>	<b>3,340</b>	<b>3,378</b>	<b>3,135</b>	<b>3,241</b>	
<u>Global Banking &amp; Markets</u>												
Canada	1	2	26	27	36	93	77	138	51	85	99	
U.S.A.	161	206	195	210	244	139	12	11	22	20	24	
Europe	143	157	82	85	83	88	129	72	78	15	-	
Asia	89	145	168	213	208	88	49	46	48	47	51	
	<b>394</b>	<b>510</b>	<b>471</b>	<b>535</b>	<b>571</b>	<b>408</b>	<b>267</b>	<b>267</b>	<b>199</b>	<b>167</b>	<b>174</b>	
<b>Total Gross Impaired Loans</b>	<b>4,913</b>	<b>5,426</b>	<b>5,249</b>	<b>5,394</b>	<b>5,346</b>	<b>5,093</b>	<b>5,058</b>	<b>4,658</b>	<b>4,667</b>	<b>4,397</b>	<b>4,589</b>	
<b>NET IMPAIRED LOANS: <sup>(1) (2)</sup></b>												
<u>Canadian Banking</u>												
Retail	295	344	390	347	358	327	351	300	316	326	390	
Commercial	46	49	61	68	77	105	98	51	57	43	43	
	<b>341</b>	<b>393</b>	<b>451</b>	<b>415</b>	<b>435</b>	<b>432</b>	<b>449</b>	<b>351</b>	<b>373</b>	<b>369</b>	<b>433</b>	
<u>International Banking</u>												
Retail	826	857	851	829	840	815	897	844	857	916	941	
Commercial	825	890	794	823	793	846	841	714	735	777	764	
	<b>1,651</b>	<b>1,747</b>	<b>1,645</b>	<b>1,652</b>	<b>1,633</b>	<b>1,661</b>	<b>1,738</b>	<b>1,558</b>	<b>1,592</b>	<b>1,693</b>	<b>1,705</b>	
<u>Global Banking and Markets</u>												
Canada	-	-	19	20	28	55	47	99	36	63	82	
U.S.A.	116	154	150	163	185	101	2	5	15	17	22	
Europe	96	105	46	47	46	51	81	57	62	11	-	
Asia	69	111	105	149	164	47	18	15	18	19	24	
	<b>281</b>	<b>370</b>	<b>320</b>	<b>379</b>	<b>423</b>	<b>254</b>	<b>148</b>	<b>176</b>	<b>131</b>	<b>110</b>	<b>128</b>	
<b>Total Net Impaired Loans</b>	<b>2,273</b>	<b>2,510</b>	<b>2,416</b>	<b>2,446</b>	<b>2,491</b>	<b>2,347</b>	<b>2,335</b>	<b>2,085</b>	<b>2,096</b>	<b>2,172</b>	<b>2,266</b>	

(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				
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
<b>Balance at Beginning of Period <sup>(1)</sup></b>	<b>5,426</b>	5,249	5,394	5,346	5,093	5,058	4,658	4,667	4,397	4,589	4,200	
<b>Net Classifications <sup>(1)</sup></b>												
<u>Canadian Retail</u>												
New Classifications	460	504	518	579	513	496	481	452	466	416	443	
Declassifications	-	-	-	-	-	-	-	-	-	-	-	
Payments	(246)	(243)	(220)	(271)	(236)	(262)	(220)	(255)	(262)	(288)	(190)	
Sales	-	-	-	-	-	-	-	-	-	-	-	
Net Classifications	214	261	298	308	277	234	261	197	204	128	253	
<u>Canadian Commercial</u>												
New Classifications	33	29	66	16	33	41	93	20	24	19	33	
Declassifications	(6)	(6)	(1)	-	-	(7)	(2)	-	-	(2)	(4)	
Payments	(14)	(21)	(6)	(7)	(37)	(16)	(18)	(10)	(7)	(3)	(11)	
Sales	(2)	-	(41)	-	-	(6)	-	(1)	-	-	-	
Net Classifications	11	2	18	9	(4)	12	73	9	17	14	18	
<u>International Retail</u>												
New Classifications	404	360	391	297	333	313	323	276	299	313	388	
Declassifications	-	-	-	-	-	-	-	-	-	-	-	
Payments	-	-	-	-	-	-	-	-	-	-	-	
Sales	-	-	-	-	-	-	-	-	-	-	-	
Net Classifications	404	360	391	297	333	313	323	276	299	313	388	
<u>International Commercial</u>												
New Classifications	80	163	112	104	61	222	172	86	118	64	88	
Declassifications	(4)	(1)	(24)	(11)	(2)	-	-	(1)	(3)	-	(3)	
Payments	(25)	(28)	(34)	(34)	(73)	(19)	(37)	(66)	(21)	(22)	(59)	
Sales	-	-	-	-	-	-	-	-	-	-	-	
Net Classifications	51	134	54	59	(14)	203	135	19	94	42	26	
<u>Global Banking and Markets</u>												
New Classifications	1	123	36	64	261	229	53	88	67	15	88	
Declassifications	-	-	-	-	-	(2)	-	-	-	-	-	
Payments	(30)	(73)	(74)	(27)	(41)	(7)	(39)	(7)	(34)	(17)	(2)	
Sales	(7)	-	-	(65)	(24)	-	-	(10)	-	-	-	
Net Classifications	(36)	50	(38)	(28)	196	220	14	71	33	(2)	86	
<b>Total</b>	<b>644</b>	807	723	645	788	982	806	572	647	495	771	
<b>Write-offs</b>												
Canadian Retail	(274)	(307)	(254)	(239)	(235)	(229)	(220)	(224)	(218)	(208)	(166)	
Canadian Commercial	(17)	(25)	(32)	(14)	(25)	(20)	(12)	(21)	(18)	(13)	(37)	
International Retail	(393)	(353)	(428)	(393)	(302)	(251)	(282)	(281)	(246)	(294)	(272)	
International Commercial	(112)	(122)	(20)	(41)	(32)	(103)	(14)	(42)	(30)	(20)	(133)	
Global Banking and Markets	(38)	(37)	(10)	(20)	(49)	(80)	(27)	(1)	(6)	-	-	
<b>Total</b>	<b>(834)</b>	(844)	(744)	(707)	(643)	(683)	(555)	(569)	(518)	(535)	(608)	
<b>Forex <sup>(1)</sup>/ Other</b>												
Canadian Retail	-	-	-	-	-	1	2	-	-	-	(10)	
Canadian Commercial	(2)	2	-	-	-	-	1	-	10	-	22	
International Retail	(163)	110	(60)	59	57	(170)	86	12	87	(99)	124	
International Commercial	(116)	76	(48)	39	35	(96)	47	(22)	39	(48)	82	
Global Banking and Markets	(42)	26	(16)	12	16	1	13	(2)	5	(5)	8	
<b>Total</b>	<b>(323)</b>	214	(124)	110	108	(264)	149	(12)	141	(152)	226	
<b>Balance at End of Period <sup>(1)</sup></b>	<b>4,913</b>	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				
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
Balance, Beginning of Period	4,591	4,508	4,626	4,542	4,402	4,354	4,197	4,125	3,694	3,788	3,641	
Write-offs	(834)	(844)	(744)	(707)	(643)	(683)	(555)	(569)	(518)	(535)	(608)	
Recoveries	142	205	142	197	142	152	109	125	134	116	110	
Provision for Credit Losses	573	587	553	550	571	752	539	551	480	448	463	
Foreign Currency Adjustment and Other	(182)	135	(69)	44	70	(173)	64	(35)	335	(123)	182	
Balance, End of Period	4,290	4,591	4,508	4,626	4,542	4,402	4,354	4,197	4,125	3,694	3,788	
<b>Comprised of:</b>												
Individually Assessed Allowances	852	1,008	1,033	1,034	998	959	956	862	864	685	710	
Collective Allowances	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	4,290	4,591	4,508	4,626	4,542	4,402	4,354	4,197	4,125	3,694	3,788	
<b>Allocated as follows:</b>												
Impaired Loans <sup>(1)</sup>												
Residential Mortgages	324	389	383	458	537	542	576	529	518	381	408	
Personal and Credit Cards	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	725	869	897	894	855	820	801	717	724	573	600	
	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	92	91	106	120	128	126	128	146	145	157	160	
Personal and Credit Cards	740	703	695	662	646	647	626	614	600	588	561	
Business and Government	606	632	640	662	684	669	641	644	606	527	551	
	1,438	1,426	1,441	1,444	1,458	1,442	1,395	1,404	1,351	1,272	1,272	
<b>Total Allowance for Credit Losses excluding loans acquired under the FDIC Guarantee</b>	4,078	4,342	4,274	4,392	4,313	4,188	4,118	3,977	3,922	3,497	3,595	
<b>Loans acquired under the FDIC Guarantee</b>	212	249	234	234	229	214	236	220	203	197	193	
<b>Total Allowance for Credit Losses</b>	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	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)	July 31, 2017 <sup>(1)</sup> Allowance for Credit Losses			April 30, 2017 (1) Allowance for Credit Losses			July 31, 2016 (1) Allowance for Credit Losses		
	Gross	Net	Net	Gross	Net	Net	Gross	Net	Net
Residential Mortgages	1,430	324	1,106	1,528	389	1,139	1,701	537	1,164
Personal Loans	1,606	1,591	15	1,720	1,658	62	1,497	1,463	34
<b>Personal</b>	<b>3,036</b>	<b>1,915</b>	<b>1,121</b>	<b>3,248</b>	<b>2,047</b>	<b>1,201</b>	<b>3,198</b>	<b>2,000</b>	<b>1,198</b>
Financial Services									
Non-Bank	24	15	9	20	12	8	20	8	12
Bank	2	2	-	2	2	-	2	2	-
Wholesale and Retail	254	132	122	278	159	119	285	181	104
Real Estate and Construction	246	107	139	260	112	148	249	110	139
Energy	271	80	191	328	91	237	368	97	271
Transportation	182	73	109	200	80	120	210	77	133
Automotive	18	6	12	41	18	23	68	19	49
Agriculture	68	38	30	82	49	33	78	39	39
Hospitality and Leisure	48	8	40	52	8	44	83	26	57
Mining	12	5	7	15	7	8	10	4	6
Metals Refinery and Processing	127	28	99	179	46	133	146	21	125
Utilities	274	60	214	297	64	233	255	51	204
Health Care	48	24	24	52	25	27	48	29	19
Technology and Media	10	8	2	15	14	1	30	26	4
Chemical	4	3	1	5	4	1	19	9	10
Food and Beverage	120	41	79	146	60	86	104	42	62
Forest Products	21	8	13	23	9	14	18	5	13
Other	131	82	49	164	102	62	139	103	36
Sovereign	17	5	12	19	7	12	16	6	10
<b>Business &amp; Government</b>	<b>1,877</b>	<b>725</b>	<b>1,152</b>	<b>2,178</b>	<b>869</b>	<b>1,309</b>	<b>2,148</b>	<b>855</b>	<b>1,293</b>
<b>Impaired Loans, net of Related Allowances</b>	<b>4,913</b>	<b>2,640</b>	<b>2,273</b>	<b>5,426</b>	<b>2,916</b>	<b>2,510</b>	<b>5,346</b>	<b>2,855</b>	<b>2,491</b>

(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**



	QUARTERLY TREND												YEAR-TO-DATE		FULL YEAR			
	2017			2016				2015				2017	2016	2016	2015			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1							
(\$MM)																		
<b>PROVISIONS AGAINST IMPAIRED LOANS:</b>																		
Residential mortgages	13	6	32	13	26	24	37	39	35	16	28	51	87	100	118			
Personal loans	481	494	446	441	424	416	396	379	392	383	372	1,421	1,236	1,677	1,526			
<b>Personal</b>	<b>494</b>	<b>500</b>	<b>478</b>	<b>454</b>	<b>450</b>	<b>440</b>	<b>433</b>	<b>418</b>	<b>427</b>	<b>399</b>	<b>400</b>	<b>1,472</b>	<b>1,323</b>	<b>1,777</b>	<b>1,644</b>			
Financial Services																		
Non-Bank	4	1	1	-	-	-	(1)	(1)	(1)	2	(1)	6	(1)	(1)	(1)			
Bank	-	1	-	-	-	2	-	-	-	-	(1)	1	2	2	(1)			
Wholesale and Retail	19	15	10	18	12	16	15	15	15	14	18	44	43	61	62			
Real Estate and Construction	14	10	22	4	12	13	5	11	2	3	14	46	30	34	30			
Energy	(1)	2	(13)	24	37	150	79	24	6	5	13	(12)	266	290	48			
Transportation	3	8	8	7	9	24	5	-	16	5	2	19	38	45	23			
Automotive	3	-	5	19	4	5	-	4	2	2	1	8	9	28	9			
Agriculture	2	2	4	7	5	(4)	6	5	2	1	4	8	7	14	12			
Hospitality and Leisure	-	13	1	-	13	12	-	-	1	-	-	14	25	25	1			
Mining	1	-	-	1	-	4	1	1	-	4	2	1	5	6	7			
Metals Refinery and Processing	25	9	12	5	(1)	10	(3)	3	-	1	-	46	6	11	4			
Utilities	-	9	-	-	7	13	-	-	-	-	-	9	20	20	-			
Health Care	2	-	-	(2)	3	6	2	4	(3)	5	3	2	11	9	9			
Technology and Media	(1)	1	(1)	2	9	3	-	1	-	3	-	(1)	12	14	4			
Chemical	-	(1)	-	-	1	(4)	(4)	1	-	3	-	(1)	(7)	(7)	4			
Food and Beverage	5	8	5	1	1	4	-	6	6	-	4	18	5	6	16			
Forest Products	1	2	-	1	-	-	-	-	-	4	-	3	-	1	4			
Other	2	7	21	7	8	8	-	(1)	7	(3)	3	30	16	23	6			
Sovereign	-	-	-	2	1	-	1	-	-	-	1	-	2	4	1			
<b>Business &amp; Government</b>	<b>79</b>	<b>87</b>	<b>75</b>	<b>96</b>	<b>121</b>	<b>262</b>	<b>106</b>	<b>73</b>	<b>53</b>	<b>49</b>	<b>63</b>	<b>241</b>	<b>489</b>	<b>585</b>	<b>238</b>			
<b>Total Provisions against Impaired Loans</b>	<b>573</b>	<b>587</b>	<b>553</b>	<b>550</b>	<b>571</b>	<b>702</b>	<b>539</b>	<b>491</b>	<b>480</b>	<b>448</b>	<b>463</b>	<b>1,713</b>	<b>1,812</b>	<b>2,362</b>	<b>1,882</b>			
Change in Collective Allowance for Performing Loans	-	-	-	-	-	50	-	60	-	-	-	-	50	50	60			
<b>Total Provisions</b>	<b>573</b>	<b>587</b>	<b>553</b>	<b>550</b>	<b>571</b>	<b>752</b>	<b>539</b>	<b>551</b>	<b>480</b>	<b>448</b>	<b>463</b>	<b>1,713</b>	<b>1,862</b>	<b>2,412</b>	<b>1,942</b>			
Individually Assessed Provisions	79	87	75	96	121	262	106	73	53	49	63	241	489	585	238			
Collective Provisions	494	500	478	454	450	490	433	478	427	399	400	1,472	1,373	1,827	1,704			
<b>Total Provisions</b>	<b>573</b>	<b>587</b>	<b>553</b>	<b>550</b>	<b>571</b>	<b>752</b>	<b>539</b>	<b>551</b>	<b>480</b>	<b>448</b>	<b>463</b>	<b>1,713</b>	<b>1,862</b>	<b>2,412</b>	<b>1,942</b>			

**CROSS-BORDER EXPOSURES TO SELECT COUNTRIES <sup>(1)</sup>**


Outstandings (net of provisions), \$MM

	<u>Loans</u>	<u>Trade</u>	<u>Interbank Deposits</u>	<u>Govt./ Other Sec.</u>	<u>Invest. In Subs. &amp; Affiliates</u>	<u>Other</u>	<u>July 31/17 Total</u>	<u>April 30/17 Total</u>	<u>July 31/16 Total</u>
<b>ASIA</b>									
China	1,964	1,024	458	67	694	58	4,265	4,487	5,208
India	1,852	68	-	-	-	17	1,937	1,707	1,940
Thailand	136	4	499	-	2,677	4	3,320	3,454	3,213
South Korea	803	48	-	-	-	64	915	1,208	1,882
Hong Kong	1,162	20	14	-	-	82	1,278	1,753	2,040
Malaysia	552	1	-	-	284	4	841	976	1,296
Japan	362	11	78	4,436	-	27	4,914	4,565	1,830
Taiwan	96	4	13	-	-	1	114	264	368
Other <sup>(2)</sup>	848	106	1	-	-	53	1,008	1,181	1,512
<b>Total</b>	<b>7,775</b>	<b>1,286</b>	<b>1,063</b>	<b>4,503</b>	<b>3,655</b>	<b>310</b>	<b>18,592</b>	<b>19,595</b>	<b>19,288</b>
<b>LATIN AMERICA</b>									
Chile	3,097	542	56	187	3,299	54	7,235	6,964	6,493
Mexico	2,762	208	-	148	3,467	484	7,069	7,489	6,227
Brazil	3,439	642	-	15	222	383	4,701	5,431	5,847
Peru	2,151	118	-	162	4,288	51	6,770	7,331	6,386
Colombia	1,262	175	-	7	1,559	8	3,011	3,098	2,934
Others <sup>(3)</sup>	112	34	-	-	533	-	679	786	608
<b>Total</b>	<b>12,823</b>	<b>1,719</b>	<b>56</b>	<b>519</b>	<b>13,368</b>	<b>980</b>	<b>29,465</b>	<b>31,099</b>	<b>28,494</b>
<b>CARIBBEAN &amp; CENTRAL AMERICA</b>									
Panama	3,813	108	33	-	293	2	4,249	4,697	4,289
Costa Rica	1,182	187	-	-	1,034	1	2,404	2,785	2,728
El Salvador	567	32	-	-	628	-	1,227	1,406	1,403
Dominican Republic	1,189	53	56	-	-	24	1,322	1,404	1,161
Jamaica	20	2	-	-	727	-	749	803	741
Others <sup>(4)</sup>	1,428	116	1	-	484	1	2,030	2,328	2,101
<b>Total</b>	<b>8,199</b>	<b>498</b>	<b>90</b>	<b>0</b>	<b>3,166</b>	<b>28</b>	<b>11,981</b>	<b>13,423</b>	<b>12,422</b>

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

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

(3) Includes Venezuela and Uruguay

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



**FINANCIAL INVESTMENTS**

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

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

**REGULATORY CAPITAL HIGHLIGHTS <sup>(1)</sup>**


(SMM)	Basel III - IFRS									
	Q3 2017		Q2 2017		Q1 2017		Q4 2016		Q3 2016	
	Transitional Approach	All-in Approach <sup>(2)</sup>	Transitional Approach	All-in Approach <sup>(2)</sup>	Transitional Approach	All-in Approach <sup>(2)</sup>	Transitional Approach	All-in Approach <sup>(2)</sup>	Transitional Approach	All-in Approach <sup>(2)</sup>
<b>Common Equity Tier 1 capital</b>	<b>44,070</b>	<b>41,369</b>	45,431	42,474	43,312	40,540	45,816	39,989	43,696	37,690
<b>Tier 1 capital</b>	<b>47,076</b>	<b>45,913</b>	48,357	47,048	46,415	45,247	47,668	45,066	45,041	42,264
<b>Total capital</b>	<b>55,051</b>	<b>53,929</b>	56,554	55,310	54,505	53,400	55,824	53,330	53,091	50,471
<b>Risk-weighted Assets<sup>(3)(4)</sup></b>										
CET1 Capital Risk-weighted Assets	<b>376,358</b>	<b>365,411</b>	381,977	374,876	362,326	359,611	368,215	364,048	362,358	357,657
Tier 1 Capital Risk-weighted Assets	<b>376,358</b>	<b>365,411</b>	381,977	375,148	362,326	359,942	368,215	364,504	362,358	358,177
Total Capital Risk-weighted Assets	<b>376,358</b>	<b>365,411</b>	381,977	375,366	362,326	360,208	368,215	364,894	362,358	358,622
<b>Capital Ratios (%)</b>										
Common Equity Tier 1 (as a percentage of risk-weighted assets)	<b>11.7</b>	<b>11.3</b>	11.9	11.3	12.0	11.3	12.4	11.0	12.1	10.5
Tier 1 (as a percentage of risk-weighted assets)	<b>12.5</b>	<b>12.6</b>	12.7	12.5	12.8	12.6	12.9	12.4	12.4	11.8
Total capital (as a percentage of risk-weighted assets)	<b>14.6</b>	<b>14.8</b>	14.8	14.7	15.0	14.8	15.2	14.6	14.7	14.1
<b>Leverage: All-in Basis</b>										
Leverage Exposures	<b>1,033,500</b>	<b>1,032,443</b>	1,063,119	1,061,939	1,006,799	1,005,757	1,013,346	1,010,987	1,016,572	1,014,048
Leverage Ratio	<b>4.6</b>	<b>4.4</b>	4.5	4.4	4.6	4.5	4.7	4.5	4.4	4.2
<b>OSFI Target: All-in Basis (%)</b>										
Common Equity Tier 1 minimum ratio		<b>8.0</b>		8.0		8.0		8.0		8.0
Tier 1 capital all-in minimum ratio		<b>9.5</b>		9.5		9.5		9.5		9.5
Total capital all-in minimum ratio		<b>11.5</b>		11.5		11.5		11.5		11.5
Leverage all-in minimum ratio		<b>3.0</b>		3.0		3.0		3.0		3.0
<b>Capital instruments subject to phase-out arrangements (%)</b>										
Current cap on Additional Tier 1 (AT1) instruments subject to phase-out arrangements	<b>50%</b>	<b>50%</b>	50%	50%	50%	50%	60%	60%	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	<b>50%</b>	<b>50%</b>	50%	50%	50%	50%	60%	60%	60%	60%
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-	-	-	-	-	-	-	-	-

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

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

(3) Credit Valuation Adjustment risk-weighted assets (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 July 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												YEAR-TO-DATE		FULL YEAR	
	2017			2016				2015				2017	2016	2016	2015	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Net Interest Income (TEB)	1,781	1,669	1,714	1,705	1,680	1,629	1,651	1,577	1,554	1,498	1,474	5,164	4,960	6,665	6,103	
Net Fee and Commission Revenues	527	496	513	506	481	462	473	465	461	447	449	1,536	1,416	1,922	1,822	
Net Income (Loss) from Investments in Associated Corporations	20	16	13	25	20	18	15	15	17	19	15	49	53	78	66	
Other Operating Income (TEB)	183	191	174	137	127	227	105	98	101	90	88	548	459	596	377	
Total Revenue (TEB) <sup>(1)</sup>	2,511	2,372	2,414	2,373	2,308	2,336	2,244	2,155	2,133	2,054	2,026	7,297	6,888	9,261	8,368	
Provision for Credit Losses	(224)	(236)	(235)	(217)	(216)	(202)	(194)	(180)	(172)	(169)	(164)	(695)	(612)	(829)	(685)	
Non-interest Expenses	(1,134)	(1,091)	(1,119)	(1,118)	(1,079)	(1,060)	(1,096)	(1,052)	(1,017)	(981)	(981)	(3,344)	(3,235)	(4,353)	(4,031)	
Income Tax Expense (TEB)	(296)	(265)	(271)	(269)	(262)	(265)	(250)	(245)	(251)	(240)	(230)	(832)	(777)	(1,046)	(966)	
<b>Net Income</b>	<b>857</b>	<b>780</b>	<b>789</b>	<b>769</b>	<b>751</b>	<b>809</b>	<b>704</b>	<b>678</b>	<b>693</b>	<b>664</b>	<b>651</b>	<b>2,426</b>	<b>2,264</b>	<b>3,033</b>	<b>2,686</b>	
<b>Net Income Attributable to Non-Controlling Interests</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Net Income Attributable to Equity Holders of the Bank</b>	<b>857</b>	<b>780</b>	<b>789</b>	<b>769</b>	<b>751</b>	<b>809</b>	<b>704</b>	<b>678</b>	<b>693</b>	<b>664</b>	<b>651</b>	<b>2,426</b>	<b>2,264</b>	<b>3,033</b>	<b>2,686</b>	
<b>Profitability Measurements:</b>																
Return on Equity (%)	25.7	24.7	24.8	25.0	24.5	26.3	23.1	22.7	23.9	24.1	23.6	25.1	24.6	24.7	23.6	
Net Interest Margin <sup>(2)</sup>	2.35	2.32	2.32	2.33	2.32	2.31	2.29	2.20	2.19	2.20	2.10	2.33	2.30	2.31	2.17	
Provision for Credit Losses as % of Average Net Loans & Acceptances	0.29	0.32	0.31	0.29	0.29	0.28	0.26	0.25	0.24	0.24	0.23	0.31	0.28	0.28	0.24	
Productivity Ratio (%)	45.1	46.0	46.4	47.1	46.8	45.4	48.8	48.8	47.7	47.8	48.4	45.8	47.0	47.0	48.2	
<b>Average Balances (\$B):</b>																
Residential Mortgages	188.1	184.9	183.7	181.3	178.1	177.5	177.3	176.3	173.7	172.4	172.2	185.6	177.6	178.6	173.7	
Tangerine Mortgage Run-Off Portfolio <sup>(3)</sup>	4.4	4.8	5.2	6.0	7.3	7.9	9.1	9.8	11.8	13.3	14.3	4.8	8.1	7.6	12.3	
Personal & Credit Card Loans	72.6	70.8	70.8	70.7	69.9	68.5	68.2	66.1	64.5	63.0	62.7	71.4	68.9	69.3	64.1	
Business and Government Loans & Acceptances	43.8	42.1	40.7	39.9	39.7	39.2	38.3	37.8	37.6	35.9	34.3	42.2	39.1	39.3	36.4	
Other Assets	3.1	3.0	2.9	2.9	3.0	2.9	3.0	2.8	2.9	2.9	2.9	3.0	2.9	2.9	2.8	
Total Assets	312.0	305.6	303.3	300.8	298.0	296.0	295.9	292.8	290.5	287.5	286.4	307.0	296.6	297.7	289.3	
Personal Deposits	150.6	150.0	150.2	149.0	147.4	146.6	144.2	142.9	139.8	138.4	136.5	150.3	146.1	146.8	139.4	
Non-Personal Deposits	64.3	61.2	61.7	59.4	57.3	56.1	57.0	56.6	54.9	54.3	54.2	62.4	56.8	57.4	55.0	
Total Deposits <sup>(4)</sup>	214.9	211.2	211.9	208.4	204.7	202.7	201.2	199.5	194.7	192.7	190.7	212.7	202.9	204.2	194.4	
Other Liabilities	9.3	9.1	8.9	8.3	8.1	7.6	7.5	7.3	7.2	6.9	6.9	9.1	7.7	7.9	7.1	
Total Liabilities	224.2	220.3	220.8	216.7	212.8	210.3	208.7	206.8	201.9	199.6	197.6	221.8	210.6	212.1	201.5	
<b>Other:</b>																
Branches	968	971	975	980	997	1,006	1,010	1,013	1,031	1,038	1,040					
Employees	21,576	21,517	21,182	21,215	21,137	21,962	22,610	22,596	23,508	23,248	23,131					
ABMs	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 <sup>(1)</sup>**


(\$MM)	QUARTERLY TREND												YEAR-TO-DATE		FULL YEAR	
	2017			2016				2015				2017	2016	2016	2015	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Net Interest Income (TEB)	125	117	118	122	114	112	106	100	102	97	98	360	332	454	397	
Net Fee and Commission Revenues	875	883	888	858	848	830	853	848	866	855	823	2,646	2,531	3,389	3,392	
Net Income (Loss) from Investments in Associated Corporations	2	3	3	3	2	3	1	2	1	2	-	8	6	9	5	
Other Operating Income (TEB)	1	4	(4)	(1)	6	1	2	(1)	1	7	2	1	9	8	9	
Total Revenue (TEB)	1,003	1,007	1,005	982	970	946	962	949	970	961	923	3,015	2,878	3,860	3,803	
Provision for Credit Losses	-	(1)	-	(1)	(1)	(1)	-	-	(2)	-	-	(1)	(2)	(3)	(2)	
Non-interest Expenses <sup>(2)</sup>	(676)	(664)	(689)	(669)	(657)	(652)	(679)	(676)	(672)	(673)	(645)	(2,029)	(1,988)	(2,657)	(2,666)	
Income Tax Expense (TEB)	(87)	(91)	(84)	(78)	(85)	(79)	(76)	(74)	(80)	(78)	(74)	(262)	(240)	(318)	(306)	
<b>Net Income</b>	<b>240</b>	<b>251</b>	<b>232</b>	<b>234</b>	<b>227</b>	<b>214</b>	<b>207</b>	<b>199</b>	<b>216</b>	<b>210</b>	<b>204</b>	<b>723</b>	<b>648</b>	<b>882</b>	<b>829</b>	
<b>Net Income Attributable to Non-Controlling Interests</b>	<b>5</b>	<b>7</b>	<b>1</b>	<b>5</b>	<b>6</b>	<b>3</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>13</b>	<b>13</b>	<b>18</b>	<b>19</b>	
<b>Net Income Attributable to Equity Holders of the Bank</b>	<b>235</b>	<b>244</b>	<b>231</b>	<b>229</b>	<b>221</b>	<b>211</b>	<b>203</b>	<b>195</b>	<b>212</b>	<b>205</b>	<b>198</b>	<b>710</b>	<b>635</b>	<b>864</b>	<b>810</b>	
<b>Profitability Measurements:</b>																
Return on Equity (%)	13.7	18.4	16.8	16.7	16.2	15.8	15.0	14.4	15.9	15.8	14.9	16.3	17.6	15.9	15.3	
Productivity Ratio (%)	67.4	65.9	68.6	68.2	67.7	68.9	70.6	71.3	69.3	70.1	69.9	67.3	69.1	68.8	70.1	
<b>Average Balances (\$B):</b>																
Total Assets	15.6	15.5	15.1	14.7	14.2	13.7	13.9	13.6	13.4	12.5	12.9	15.4	13.9	14.1	13.1	
Total Deposits	23.7	24.3	24.0	23.6	23.3	24.0	24.0	20.8	19.5	19.7	18.6	24.0	23.8	23.7	19.7	
Other Liabilities	1.8	1.7	1.7	1.3	1.2	1.2	1.1	1.1	1.1	1.0	0.9	1.7	1.1	1.2	1.0	
Total Liabilities	25.5	26.0	25.7	24.9	24.5	25.2	25.1	21.9	20.6	20.7	19.5	25.7	24.9	24.9	20.7	
<b>Period End Balances (\$B): <sup>(3)</sup></b>																
Assets under Administration	415	425	406	404	400	390	386	391	396	387	380	415	400	404	391	
Assets under Management	201	205	194	193	188	179	179	179	183	177	174	201	188	193	179	
<b>Other:</b>																
Employees - In Canada	4,515	4,418	4,432	4,436	4,497	4,612	4,748	4,750	4,862	4,581	4,516					
- Outside Canada	2,237	2,264	2,199	2,392	2,403	2,459	2,545	2,533	2,638	2,651	2,624					
- Total	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 July 31, 2017 (\$77 million) and the 9 months ended July 31, 2017 (\$224 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 <sup>(1)</sup>**

**Latin America <sup>(2) (4)</sup>**  
 (MM)

	QUARTERLY TREND												YEAR-TO-DATE		FULL YEAR	
	2017			2016				2015				2017	2016	2016	2015	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Total Revenue (TEB)	1,760	1,745	1,750	1,706	1,643	1,630	1,598	1,510	1,431	1,323	1,346	5,255	4,871	6,577	5,610	
Provision for Credit Losses	(283)	(279)	(251)	(260)	(251)	(309)	(228)	(222)	(247)	(204)	(229)	(813)	(788)	(1,048)	(902)	
Non-interest Expenses	(992)	(959)	(988)	(967)	(926)	(916)	(959)	(915)	(843)	(771)	(787)	(2,939)	(2,801)	(3,768)	(3,316)	
Net Income before Tax	485	507	511	479	466	405	411	373	341	348	330	1,503	1,282	1,761	1,392	
Income Tax Expense (TEB)	(111)	(123)	(123)	(92)	(99)	(91)	(102)	(68)	(74)	(80)	(63)	(357)	(292)	(384)	(285)	
Net Income	374	384	388	387	367	314	309	305	267	268	267	1,146	990	1,377	1,107	
Net Income Attributable to Non-Controlling Interests	29	39	39	49	38	38	33	34	30	16	23	107	109	158	103	
<b>Net Income Attributable to Equity Holders of the Bank</b>	<b>345</b>	<b>345</b>	<b>349</b>	<b>338</b>	<b>329</b>	<b>276</b>	<b>276</b>	<b>271</b>	<b>237</b>	<b>252</b>	<b>244</b>	<b>1,039</b>	<b>881</b>	<b>1,219</b>	<b>1,004</b>	
Impact of FX Translation	-	(5)	(8)	(26)	(13)	3	(2)	20	14	7	(5)	(13)	(12)	(38)	36	
<b>Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation</b>	<b>345</b>	<b>340</b>	<b>341</b>	<b>312</b>	<b>316</b>	<b>279</b>	<b>274</b>	<b>291</b>	<b>251</b>	<b>259</b>	<b>239</b>	<b>1,026</b>	<b>869</b>	<b>1,181</b>	<b>1,040</b>	
<b>Profitability Measurements:</b>																
Net Interest Margin <sup>(3)</sup>	4.82	5.13	4.81	4.87	4.83	4.70	4.63	4.70	4.75	4.52	4.55	4.90	4.72	4.76	4.63	
Provision for Credit Losses as % of Average Loans & Acceptances	1.42	1.53	1.39	1.45	1.42	1.75	1.33	1.34	1.58	1.38	1.56	1.44	1.50	1.49	1.46	
Productivity Ratio (%)	56.4	54.9	56.5	56.7	56.3	56.2	60.0	60.6	58.9	58.2	58.5	55.9	57.5	57.3	59.1	
<b>Average Balances (\$B):</b>																
Residential Mortgages	18.2	17.5	16.8	16.0	15.3	15.2	14.5	13.8	13.1	12.9	12.3	17.5	15.0	15.3	13.0	
Personal & Credit Card Loans	18.2	17.7	17.1	17.0	16.4	16.5	15.9	15.5	14.5	13.8	13.3	17.7	16.2	16.4	14.3	
Business and Government Loans & Acceptances	44.3	41.3	39.5	39.5	40.0	41.4	39.2	37.4	35.7	34.9	33.7	41.7	40.2	40.0	35.4	
Total Loans	80.7	76.5	73.4	72.5	71.7	73.1	69.6	66.7	63.3	61.6	59.3	76.9	71.4	71.7	62.7	
Total Deposits	62.1	60.3	58.0	56.8	54.7	53.8	50.8	46.8	44.7	42.6	40.1	60.1	53.1	54.0	43.6	

(1) Data presented on a constant FX basis.

(2) Includes results of Mexico, Peru, Colombia, Chile, along with results of smaller operations in the region and unallocated expenses.

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

(4) Updated to reflect foreign exchange translation to Q3/17 foreign exchange rates

**APPENDIX 3: INTERNATIONAL BANKING BY REGION <sup>(1)</sup>**

**Caribbean & Central America <sup>(5)</sup>**  
 (MM)

	QUARTERLY TREND												YEAR-TO-DATE		FULL YEAR	
	2017			2016				2015				2017	2016	2016	2015	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Total Revenue (TEB)	766	767	777	738	747	740	683	706	688	638	658	2,310	2,170	2,908	2,690	
Provision for Credit Losses	(42)	(65)	(65)	(38)	(74)	(80)	(54)	(59)	(36)	(47)	(49)	(172)	(208)	(246)	(191)	
Non-interest Expenses	(449)	(434)	(468)	(459)	(447)	(442)	(408)	(429)	(423)	(404)	(401)	(1,351)	(1,297)	(1,756)	(1,657)	
Net Income before Tax	275	268	244	241	226	218	221	218	229	187	208	787	665	906	842	
Income Tax Expense (TEB)	(61)	(59)	(56)	(55)	(53)	(46)	(48)	(39)	(48)	(43)	(43)	(176)	(147)	(202)	(173)	
Net Income	214	209	188	186	173	172	173	179	181	144	165	611	518	704	669	
Net Income Attributable to Non-Controlling Interests	27	27	25	26	27	25	21	26	20	21	23	79	73	99	90	
<b>Net Income Attributable to Equity Holders of the Bank</b>	<b>187</b>	<b>182</b>	<b>163</b>	<b>160</b>	<b>146</b>	<b>147</b>	<b>152</b>	<b>153</b>	<b>161</b>	<b>123</b>	<b>142</b>	<b>532</b>	<b>445</b>	<b>605</b>	<b>579</b>	
Impact of FX Translation	-	1	2	(1)	-	9	8	(3)	(12)	(4)	(15)	3	17	16	(34)	
<b>Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation</b>	<b>187</b>	<b>183</b>	<b>165</b>	<b>159</b>	<b>146</b>	<b>156</b>	<b>160</b>	<b>150</b>	<b>149</b>	<b>119</b>	<b>127</b>	<b>535</b>	<b>462</b>	<b>621</b>	<b>545</b>	
<b>Profitability Measurements:</b>																
Net Interest Margin <sup>(2)</sup>	5.03	5.15	5.03	4.98	5.08	5.09	4.81	5.04	4.85	4.91	4.81	5.07	5.00	4.99	4.91	
Provision for Credit Losses as % of Average Loans & Acceptances	0.52	0.85	0.82	0.49	0.93	1.02	0.71	0.78	0.48	0.63	0.64	0.73	0.89	0.79	0.63	
Productivity Ratio (%)	58.6	56.5	60.2	62.2	59.9	59.8	59.7	60.7	61.5	63.3	61.0	58.5	59.8	60.4	61.6	
<b>Average Balances (\$B):</b>																
Residential Mortgages	11.6	11.6	11.6	11.7	11.6	11.6	11.5	11.5	11.5	11.4	11.4	11.6	11.6	11.6	11.4	
Personal & Credit Card Loans	6.8	6.8	6.9	7.0	6.9	6.9	6.0	5.9	5.8	5.8	5.8	6.9	6.6	6.7	5.8	
Business and Government Loans & Acceptances	13.8	13.7	13.7	13.5	14.1	14.2	13.5	13.5	13.7	14.0	14.1	13.8	14.0	13.8	13.9	
Total Loans	32.2	32.1	32.2	32.2	32.6	32.7	31.0	30.9	31.0	31.2	31.3	32.3	32.2	32.1	31.1	
Total Deposits	35.8	35.2	34.3	34.0	33.8	33.4	32.5	30.6	31.3	30.2	30.2	35.1	33.2	33.4	30.6	
<b>Asia</b>																
(MM)																
Net Income before Tax <sup>(3)</sup>	115	110	103	115	97	93	105	94	126	96	100	328	295	410	416	
Income Tax Expense (TEB)	(33)	(37)	(32)	(36)	(28)	(32)	(34)	(26)	(36)	(32)	(29)	(102)	(94)	(130)	(123)	
Net Income <sup>(4)</sup>	82	73	71	79	69	61	71	68	90	64	71	226	201	280	293	
Net Income Attributable to Non-Controlling Interests																
<b>Net Income Attributable to Equity Holders of the Bank</b>	<b>82</b>	<b>73</b>	<b>71</b>	<b>79</b>	<b>69</b>	<b>61</b>	<b>71</b>	<b>68</b>	<b>90</b>	<b>64</b>	<b>71</b>	<b>226</b>	<b>201</b>	<b>280</b>	<b>293</b>	
Impact of FX Translation	-	(1)	(1)	(3)	(4)	4	-	(5)	(5)	5	(20)	(2)	-	(3)	(25)	
<b>Net Income Attributable to Equity Holders of the Bank - Incl. Impact of FX Translation</b>	<b>82</b>	<b>72</b>	<b>70</b>	<b>76</b>	<b>65</b>	<b>65</b>	<b>71</b>	<b>63</b>	<b>85</b>	<b>69</b>	<b>51</b>	<b>224</b>	<b>201</b>	<b>277</b>	<b>268</b>	

(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 Q3/17 foreign exchange rates