



SUPPLEMENTARY FINANCIAL INFORMATION

Information on the U.S. Specialty Finance and International Segment

(unaudited)

For the periods ended October 31, 2016 and 2015
(Issued February 1, 2017)

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Notes to users

- 1) The quantitative information in this document has been prepared in accordance with International Financial Reporting Standards (IFRS). This supplementary financial information (SFI) is unaudited and should be read in conjunction with the 2016 Annual Report (including audited consolidated financial statements and accompanying management's discussion and analysis). All amounts are in millions of Canadian dollars, unless otherwise stated.
- 2) The Bank uses certain financial measures that do not comply with IFRS, as issued by the International Accounting Standards Board (IASB) when assessing its results and measuring Bank-wide performance. Securities regulators require companies to caution readers that net income and any other measurements adjusted using non-IFRS criteria have not standard meaning under IFRS and cannot be easily compared with similar measurements used by other companies.
- 3) The Bank uses the taxable equivalent basis to calculate net interest income, non-interest income and income taxes. This calculation method consists of grossing up certain tax-exempt income (particularly dividends) by the income tax that would have been otherwise payable.
- 4) **Creation of a fourth business segment - U.S. Specialty Finance and International**
 - The Bank's segment reporting is consistent with the reporting adopted by the Bank for the fiscal year beginning November 1, 2016. This reporting reflects the fact that the operations of the Credigy Ltd. subsidiary, which were previously reported in the Financial Markets segment, and that the operations of subsidiary Advanced Bank of Asia (ABA Bank) and other international investments, which were previously reported in the Other heading, are now being reported in the U.S. Specialty Finance and International (USSF&I) segment. Growth in the Bank's international activities has justified the creation of this fourth business segment – USSF&I – to ensure greater transparency of these operations.
- 5) The Bank has reclassified certain amounts presented in the Consolidated Balance Sheet and certain revenues in the Consolidated Statement of Income to better reflect the nature of the balances and income presented. These reclassifications had no impact on the Bank's total assets or net income.
 - To better reflect the nature of the income presented in the Personal and Commercial segment, the Bank has reclassified certain Consolidated Statement of Income amounts. Specifically, for the fiscal years ended October 31, 2016 and 2015, amounts of \$36 million and \$35 million, respectively, presented in Non-interest income – Credit fees were reclassified to Net interest income. This reclassification had no impact on Net income.
 - In addition, the Bank reclassified certain Consolidated Balance Sheet amounts to better reflect the nature of the balances shown. Specifically, as at October 31, 2016, an amount of \$2.2 billion from the item Due to clients, dealers and brokers was reclassified to Deposits – Business and government, \$2.7 billion from Deposits – Business and government was reclassified to Deposits – Personal, and \$1.3 billion from Deposits – Deposit-taking institutions was reclassified to Deposits – Business and government. The balances were adjusted for every quarter in fiscal 2016 and 2015.
- 6) The tables present financial information that has changed due to the above mentioned changes. To show those changes, adjusted information is shaded. Certain comparative figures have also been reclassified to conform to the current year's presentation. No changes have been made to the disclosure of regulatory capital.



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Segment Disclosures (excluding specified items)

(unaudited) (millions of Canadian dollars)
(taxable equivalent basis)

	2016				2015				YTD	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2016	2015
Personal and Commercial										
Net interest income	502	497	471	485	481	476	447	456	1 955	1 860
Non-interest income	237	242	227	239	240	255	236	236	945	967
Total revenues	739	739	698	724	721	731	683	692	2 900	2 827
Non-interest expenses	423	422	401	416	411	412	403	404	1 662	1 630
Provisions for credit losses	54	44	315	62	60	55	56	54	475	225
Income before income taxes	262	273	(18)	246	250	264	224	234	763	972
Income taxes	71	74	(5)	66	67	71	60	63	206	261
Net income	191	199	(13)	180	183	193	164	171	557	711
Non-controlling interests	–	–	–	–	–	–	–	–	–	–
Net income attributable to the Bank's shareholders	191	199	(13)	180	183	193	164	171	557	711
Net interest margin ⁽¹⁾	2,25%	2,26%	2,21%	2,25%	2,28%	2,31%	2,28%	2,27%	2,24%	2,28%
Efficiency ratio	57,2%	57,1%	57,4%	57,5%	57,0%	56,4%	59,0%	58,4%	57,3%	57,7%
Average loans and BA's - Personal	62 940	61 850	60 884	60 417	59 230	58 038	56 909	56 408	61 526	57 652
Mortgages loans	51 643	50 748	49 993	49 485	48 491	47 499	46 633	46 177	50 470	47 205
Personal loans	9 134	8 949	8 822	8 805	8 683	8 496	8 296	8 201	8 928	8 420
Credit Card	2 163	2 153	2 069	2 127	2 056	2 043	1 980	2 030	2 128	2 028
Average loans and BA's - Commercial	30 352	30 113	30 613	30 353	29 678	29 066	28 853	28 125	30 356	28 931
Commercial (excluding Oil & Gas)	28 964	28 473	28 553	28 036	27 365	26 456	26 144	25 790	28 506	26 441
Oil & Gas	1 388	1 640	2 060	2 317	2 313	2 610	2 709	2 335	1 850	2 490
Average assets	93 638	92 300	91 841	91 147	89 320	87 497	86 147	84 915	92 234	86 977
Average interest-bearing assets	88 841	87 302	86 680	85 779	83 751	81 856	80 531	79 552	87 153	81 430
Average deposits - Personal	26 696	26 529	26 125	25 564	24 980	24 746	24 437	24 424	26 229	24 648
Average deposits - Commercial	23 863	22 789	21 299	20 857	20 735	20 313	19 277	19 401	22 207	19 937

Wealth Management										
Net interest income	98	94	91	89	81	78	81	83	372	323
Non-interest income	277	269	264	269	259	269	278	263	1 079	1 069
Total revenues	375	363	355	358	340	347	359	346	1 451	1 392
Non-interest expenses	250	244	239	244	238	236	245	236	977	955
Provisions for credit losses	1	1	2	1	1	1	1	–	5	3
Income before income taxes	124	118	114	113	101	110	113	110	469	434
Income taxes	32	31	30	29	26	28	29	29	122	112
Net income	92	87	84	84	75	82	84	81	347	322
Non-controlling interests	–	–	–	–	–	–	–	–	–	–
Net income attributable to the Bank's shareholders	92	87	84	84	75	82	84	81	347	322
Efficiency ratio	66,7%	67,2%	67,3%	68,2%	70,0%	68,0%	68,2%	68,2%	67,3%	68,6%
Average loans and BA's	9 448	9 413	9 391	9 266	9 095	8 818	8 568	8 600	9 379	8 772
Average assets	11 053	11 007	11 022	10 944	10 701	10 442	10 177	10 227	11 006	10 388
Average deposits	30 096	28 743	27 857	26 671	25 348	24 609	24 757	24 861	28 344	24 895

(1) Net interest margin is calculated by dividing net interest income by average interest-bearing assets.



Segment Disclosures (excluding specified items) (continued)

(unaudited) (millions of Canadian dollars)

	2016				2015				YTD	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2016	2015
Financial Markets										
Net interest income	225	231	254	228	241	237	286	237	938	1 001
Non-interest income	176	139	104	120	93	170	100	140	539	503
Total revenues	401	370	358	348	334	407	386	377	1 477	1 504
Non-interest expenses	160	156	155	144	141	153	158	147	615	599
Provisions for credit losses	–	–	–	–	–	–	–	–	–	–
Income before income taxes	241	214	203	204	193	254	228	230	862	905
Income taxes	65	58	54	55	49	67	61	61	232	238
Net income	176	156	149	149	144	187	167	169	630	667
Non-controlling interests	–	–	–	–	–	–	–	–	–	–
Net income attributable to the Bank's shareholders	176	156	149	149	144	187	167	169	630	667
Efficiency ratio	39,9%	42,2%	43,3%	41,4%	42,2%	37,6%	40,9%	39,0%	41,6%	39,8%
Average loans and BA's (Corporate Banking only)	13 364	13 234	11 863	11 732	10 985	10 380	9 655	9 195	12 552	10 057
Average assets	94 008	88 449	81 841	85 596	85 159	84 598	87 682	88 463	87 504	86 466
Average deposits	16 668	14 677	13 813	15 617	13 765	13 818	13 475	13 141	15 201	13 550
U.S. Specialty Finance and International (USSF&I)										
Net interest income	29	28	7	7	(3)	(4)	(1)	1	71	(7)
Non-interest income	73	97	69	101	77	70	45	41	340	233
Total revenues	102	125	76	108	74	66	44	42	411	226
Non-interest expenses	66	52	41	48	43	42	32	30	207	147
Provisions for credit losses	4	–	–	–	–	–	–	–	4	–
Income before income taxes	32	73	35	60	31	24	12	12	200	79
Income taxes (recovery)	11	9	13	20	9	8	4	4	53	25
Net income	21	64	22	40	22	16	8	8	147	54
Non-controlling interests	4	4	4	8	5	3	2	3	20	13
Net income attributable to the Bank's shareholders	17	60	18	32	17	13	6	5	127	41
Efficiency ratio	64,7%	41,6%	53,9%	44,4%	58,1%	63,6%	72,7%	71,4%	50,4%	65,0%
Average loans and receivables	4 363	3 739	3 370	2 522	1 558	1 416	1 261	973	3 499	1 302
Average revenue-bearing other assets	927	1 064	1 235	1 424	1 451	911	208	–	1 162	646
Average assets	6 312	5 586	5 010	4 360	3 516	2 628	1 728	1 211	5 319	2 275
Average deposits	1 095	843							487	



Segment Disclosures (excluding specified items) (continued)

(unaudited) (millions of Canadian dollars)

	2016				2015				YTD	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2016	2015
Other										
Net interest income	(74)	(65)	(105)	(91)	(91)	(96)	(152)	(101)	(335)	(440)
Non-interest income	34	30	48	28	31	37	54	40	140	162
Total revenues	(40)	(35)	(57)	(63)	(60)	(59)	(98)	(61)	(195)	(278)
Non-interest expenses	55	58	35	44	36	57	41	40	192	174
Provisions for credit losses	-	-	-	-	-	-	-	-	-	-
Income before income taxes	(95)	(93)	(92)	(107)	(96)	(116)	(139)	(101)	(387)	(452)
Income taxes (recovery)	(78)	(73)	(87)	(81)	(89)	(82)	(127)	(82)	(319)	(380)
Net income	(17)	(20)	(5)	(26)	(7)	(34)	(12)	(19)	(68)	(72)
Non-controlling interests	14	14	13	14	14	14	14	15	55	57
Net income attributable to the Bank's shareholders	(31)	(34)	(18)	(40)	(21)	(48)	(26)	(34)	(123)	(129)
Average assets	38 273	40 105	40 879	40 166	39 917	36 479	37 197	33 714	39 850	36 824
Average deposits	49 323	48 662	50 072	53 469	50 554	46 386	45 769	43 019	50 384	46 438

Total										
Net interest income	780	785	718	718	709	691	661	676	3 001	2 737
Non-interest income	797	777	712	757	700	801	713	720	3 043	2 934
Total revenues	1 577	1 562	1 430	1 475	1 409	1 492	1 374	1 396	6 044	5 671
Non-interest expenses	954	932	871	896	869	900	879	857	3 653	3 505
Provisions for credit losses	59	45	317	63	61	56	57	54	484	228
Income before income taxes	564	585	242	516	479	536	438	485	1 907	1 938
Income taxes	101	99	5	89	62	92	27	75	294	256
Net income	463	486	237	427	417	444	411	410	1 613	1 682
Non-controlling interests	18	18	17	22	19	17	16	18	75	70
Net income attributable to the Bank's shareholders	445	468	220	405	398	427	395	392	1 538	1 612
Efficiency ratio (taxable equivalent basis)	58,5%	57,9%	57,8%	58,6%	59,0%	58,0%	58,7%	58,7%	58,2%	58,6%
Average loans and BA's	125 005	122 267	119 422	117 325	113 427	110 062	106 581	104 820	121 013	108 740
Average assets	243 284	237 447	230 593	232 213	228 613	221 644	222 931	218 530	235 913	222 929
Average deposits	147 741	142 243	139 166	142 178	135 382	129 872	127 715	124 846	142 852	129 468



U.S. Specialty Finance and International - Detailed Information

(unaudited) (millions of Canadian dollars)	2016															Full Year				
	Q4				Q3 ⁽²⁾				Q2				Q1				2016			
	Credigy	ABA Bank	Other ⁽¹⁾	Total	Credigy	ABA Bank	Other ⁽¹⁾⁽³⁾	Total	Credigy		Other ⁽¹⁾	Total	Credigy		Other ⁽¹⁾	Total	Credigy	ABA	Other ⁽¹⁾	Total
U.S. Specialty Finance and International (USSF&I)																				
Net interest income	10	20	(1)	29	16	14	(2)	28	8		(1)	7	8		(1)	7	42	34	(5)	71
Non-interest income	70	4	(1)	73	54	3	40	97	63		6	69	95		6	101	282	7	51	340
Total revenues	80	24	(2)	102	70	17	38	125	71		5	76	103		5	108	324	41	46	411
Non-interest expenses	53	10	3	66	42	7	3	52	40		1	41	47		1	48	182	17	8	207
Provisions for credit losses	4	-	-	4	-	-	-	-	-		-	-	-		-	-	4	-	-	4
Contribution	23	14	(5)	32	28	10	35	73	31		4	35	56		4	60	138	24	38	200
Income taxes (recovery)	8	3	-	11	10	2	(3)	9	11		2	13	20		-	20	49	5	(1)	53
Net income	15	11	(5)	21	18	8	38	64	20		2	22	36		4	40	89	19	39	147
Non-controlling interests	3	1	-	4	3	1	-	4	4		-	4	8		-	8	18	2	-	20
Net income attributable to the Bank's shareholders	12	10	(5)	17	15	7	38	60	16		2	18	28		4	32	71	17	39	127
Efficiency ratio	66,3%	41,7%		64,7%	60,0%	41,2%		41,6%	56,3%			53,9%	45,6%			44,4%	56,2%	41,5%		50,4%
Average loans and receivables	3 410	924	29	4 363	3 051	656	32	3 739	3 330		40	3 370	2 511		11	2 522	3 074	397	28	3 499
Average revenue-bearing other assets	927	-	-	927	1 064	-	-	1 064	1 235		-	1 235	1 424		-	1 424	1 162	-	-	1 162
Average assets	4 681	1 362	269	6 312	4 247	1 032	307	5 586	4 685		325	5 010	4 086		274	4 360	4 424	601	294	5 319
Average deposits	-	1 095	-	1 095	-	843	-	843	-		-	-	-		-	-	-	487	-	487

(unaudited) (millions of Canadian dollars)	2015															Full Year				
	Q4				Q3				Q2				Q1				2015			
	Credigy		Other ⁽¹⁾	Total	Credigy		Other ⁽¹⁾	Total	Credigy		Other ⁽¹⁾	Total	Credigy		Other ⁽¹⁾	Total	Credigy		Other ⁽¹⁾	Total
U.S. Specialty Finance and International (USSF&I)																				
Total revenues	70		4	74	63		3	66	42		2	44	41		1	42	216		10	226
Non-interest expenses	43		-	43	41		1	42	31		1	32	29		1	30	144		3	147
Provisions for credit losses	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-
Contribution	27		4	31	22		2	24	11		1	12	12		-	12	72		7	79
Income taxes (recovery)	9		-	9	8		-	8	4		-	4	4		-	4	25		-	25
Net income	18		4	22	14		2	16	7		1	8	8		-	8	47		7	54
Non-controlling interests	5		-	5	3		-	3	2		-	2	3		-	3	13		-	13
Net income attributable to the Bank's shareholders	13		4	17	11		2	13	5		1	6	5		-	5	34		7	41
Efficiency ratio	61,4%			58,1%	65,1%			63,6%	73,8%			72,7%	70,7%			71,4%	66,7%			65,0%
Average loans and receivables	1 558			1 558	1 416			1 416	1 261			1 261	973			973	1 302		-	1 302
Average revenue-bearing other assets	1 451		-	1 451	911		-	911	208		-	208	-		-	-	646		-	646
Average assets	3 287		229	3 516	2 466		162	2 628	1 646		82	1 728	1 183		28	1 211	2 150		126	2 275
Average deposits	-		-	-	-		-	-	-		-	-	-		-	-	-		-	-

(1) Includes other international investments, including ABA Bank before its acquisition completed during the third quarter of 2016.

(2) The Bank completed the acquisition of Advanced Bank of Asia Limited (ABA Bank) during the third quarter of 2016. Before the acquisition, our share in the net income of ABA Bank was recognized in the Non-interest income of other international investments.

(3) During the third quarter of 2016, the Bank recognized, in the Non-interest income a \$41 million non-taxable gain on the revaluation of its previously held equity interest in ABA Bank.



Specified Items

(unaudited) (millions of Canadian dollars)			Net interest income	Non-interest income	Total revenues	Non-interest expenses	Provision for credit losses	Income before income taxes	Income taxes	Net income
2016										
Q4	Acquisition related-items	<i>Wealth Management</i>	-	(4)	(4)	5	-	(9)	(2)	(7)
	MAV restructured notes - Total	<i>Other</i>	(2)	-	(2)	-	-	(2)	(1)	(1)
	Items related to TMX Group	<i>Other</i>	-	(2)	(2)	-	-	(2)	-	(2)
	Restructuring charge	<i>Other</i>	-	-	-	131	-	(131)	(35)	(96)
	Write-off of intangible assets	<i>Other</i>	-	-	-	44	-	(44)	(12)	(32)
	Litigation charge	<i>Other</i>	-	-	-	25	-	(25)	(7)	(18)
	Total		(2)	(6)	(8)	205	-	(213)	(57)	(156)
Q3	Acquisition related-items	<i>Wealth Management</i>	-	(2)	(2)	5	-	(7)	(1)	(6)
	MAV restructured notes - Total	<i>Other</i>	(2)	-	(2)	-	-	(2)	(1)	(1)
	Items related to TMX Group	<i>Other</i>	-	(1)	(1)	-	-	(1)	-	(1)
	Total		(2)	(3)	(5)	5	-	(10)	(2)	(8)
Q2	Acquisition related-items	<i>Wealth Management</i>	-	(2)	(2)	5	-	(7)	(1)	(6)
	MAV restructured notes - Total	<i>Other</i>	(3)	-	(3)	-	-	(3)	-	(3)
	Impact of changes to tax measures	<i>Other</i>	-	-	-	-	-	-	18	(18)
	Total		(3)	(2)	(5)	5	-	(10)	17	(27)
Q1	Acquisition related-items	<i>Wealth Management</i>	-	(2)	(2)	7	-	(9)	(2)	(7)
	Write-off of an equity interest in an associate	<i>Financial Markets</i>	-	(164)	(164)	-	-	(164)	(19)	(145)
	MAV restructured notes - Total	<i>Other</i>	(2)	-	(2)	-	-	(2)	(1)	(1)
	Items related to TMX Group	<i>Other</i>	-	(18)	(18)	-	-	(18)	(5)	(13)
	Total ⁽¹⁾		(2)	(184)	(186)	7	-	(193)	(27)	(166)
Total			(9)	(195)	(204)	222	-	(426)	(69)	(357)
2015										
Q4	Acquisition related-items	<i>Wealth Management</i>	-	(1)	(1)	5	-	(6)	(1)	(5)
	MAV restructured notes - Total	<i>Other</i>	(6)	4	(2)	-	-	(2)	-	(2)
	Items related to TMX Group	<i>Other</i>	-	(1)	(1)	-	-	(1)	-	(1)
	Restructuring charge	<i>Other</i>	-	-	-	86	-	(86)	(24)	(62)
	Total		(6)	2	(4)	91	-	(95)	(25)	(70)
Q3	Acquisition related-items	<i>Wealth Management</i>	-	(1)	(1)	6	-	(7)	(1)	(6)
	MAV restructured notes - Total	<i>Other</i>	(5)	26	21	-	-	21	5	16
	Items related to TMX Group	<i>Other</i>	-	(2)	(2)	-	-	(2)	(1)	(1)
	Total		(5)	23	18	6	-	12	3	9
Q2	Acquisition related-items	<i>Wealth Management</i>	-	(2)	(2)	6	-	(8)	(2)	(6)
	Gain on disposal of Fiera Capital shares	<i>Wealth Management</i>	-	34	34	5	-	29	4	25
	Share of current tax asset write-down of an associate	<i>Financial Markets</i>	-	(18)	(18)	-	-	(18)	(2)	(16)
	MAV restructured notes - Total	<i>Other</i>	(4)	37	33	-	-	33	10	23
	Write-off of intangible assets	<i>Other</i>	-	-	-	46	-	(46)	(13)	(33)
	Total		(4)	51	47	57	-	(10)	(3)	(7)
Q1	Acquisition related-items	<i>Wealth Management</i>	-	(3)	(3)	6	-	(9)	(2)	(7)
	MAV restructured notes - Total	<i>Other</i>	(5)	23	18	-	-	18	5	13
	Items related to TMX Group	<i>Other</i>	-	(1)	(1)	-	-	(1)	-	(1)
	Total		(5)	19	14	6	-	8	3	5
Total			(20)	95	75	160	-	(85)	(22)	(63)

(1) For the first quarter of 2016, the specified items included a premium of \$3 million, or 0.01 \$ per share on redemption of preferred shares, Series 20, for cancellation.



Consolidated Results

(unaudited) (millions of Canadian dollars)

	2016				2015				YTD	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2016	2015
Total										
Net interest income	778	783	715	716	703	686	657	671	2 992	2 717
Non-interest income	791	774	710	573	702	824	764	739	2 848	3 029
Total revenues	1 569	1 557	1 425	1 289	1 405	1 510	1 421	1 410	5 840	5 746
Non-interest expenses	1 159	937	876	903	960	906	936	863	3 875	3 665
Provisions for credit losses	59	45	317	63	61	56	57	54	484	228
Income before income taxes	351	575	232	323	384	548	428	493	1 481	1 853
Income taxes	44	97	22	62	37	95	24	78	225	234
Net income	307	478	210	261	347	453	404	415	1 256	1 619
Non-controlling interests	18	18	17	22	19	17	16	18	75	70
Net income attributable to the Bank's shareholders	289	460	193	239	328	436	388	397	1 181	1 549
Average loans and BA's	125 005	122 267	119 422	117 325	113 427	110 062	106 581	104 820	121 013	108 740
Average assets	243 284	237 447	230 593	232 213	228 613	221 644	222 931	218 530	235 913	222 929
Average deposits	147 741	142 243	139 166	142 178	135 382	129 872	127 715	124 846	142 852	129 468



Total Revenues (excluding specified items)

(unaudited) (millions of Canadian dollars)
(taxable equivalent basis)

	2016				2015				YTD	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2016	2015
Net Interest Income										
<i>Interest Income</i>										
Loans	1 023	1 004	922	923	894	917	873	921	3 872	3 605
Securities	241	240	239	246	250	235	243	239	966	967
Deposits with financial institutions	15	18	18	14	10	7	6	7	65	30
Total interest income	1 279	1 262	1 179	1 183	1 154	1 159	1 122	1 167	4 903	4 602
<i>Interest expense</i>										
Deposits	395	358	345	337	324	332	328	345	1 435	1 329
Liabilities related to transferred receivables	100	100	102	102	107	105	102	106	404	420
Subordinated debt	8	9	8	8	14	15	13	17	33	59
Other	(4)	10	6	18	–	16	18	23	30	57
Total interest expense	499	477	461	465	445	468	461	491	1 902	1 865
Tax equivalent adjustment	53	48	75	55	64	61	123	63	231	311
Net interest income	833	833	793	773	773	752	784	739	3 232	3 048

Non-interest income										
Underwriting and advisory fees	91	116	94	75	83	113	111	80	376	387
Securities brokerage commissions	57	58	61	59	59	66	75	73	235	273
Mutual fund revenues	98	94	87	85	82	84	81	73	364	320
Trust service revenues	117	113	109	114	115	113	111	107	453	446
Credit fees	87	90	85	84	87	85	86	77	346	335
Card revenues	30	32	28	29	28	36	28	36	119	128
Deposits and payment service charges	68	67	61	62	63	62	56	57	258	238
Trading revenues (losses)	83	12	8	47	16	36	14	80	150	146
Gains on available-for-sale securities, net	12	18	29	11	(10)	29	19	7	70	45
Insurance revenues, net	29	31	28	26	26	34	25	22	114	107
Foreign exchange revenues, other than trading	19	19	19	24	21	24	21	22	81	88
Share in the net income of associates and joint ventures	8	9	13	16	11	20	12	12	46	55
Other	98	118	90	125	119	99	74	74	431	366
Total non-interest income	797	777	712	757	700	801	713	720	3 043	2 934
Tax equivalent adjustment	2	–	2	–	–	–	–	–	4	–
Non-interest income	799	777	714	757	700	801	713	720	3 047	2 934
As a % of total revenues	49,0%	48,3%	47,4%	49,5%	47,5%	51,6%	47,6%	49,3%	48,5%	49,0%



Consolidated Balance Sheets

(unaudited) (millions of Canadian dollars)	2016				2015			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Assets								
Cash and deposits with financial institutions	8 183	8 824	7 452	6 589	7 567	6 556	6 470	6 728
Securities	64 541	62 441	58 088	56 436	56 040	55 834	55 650	57 547
Securities purchased under reverse repurchase agreements and securities borrowed	13 948	14 880	13 760	15 628	17 702	19 413	18 185	21 297
Loans								
Residential mortgage - insured	32 018	30 952	29 279	28 442	27 902	27 344	26 391	26 044
- uninsured	16 850	16 579	15 817	15 967	15 618	14 856	14 116	13 967
Personal and credit card	33 964	33 429	32 935	32 314	31 933	31 377	30 884	30 290
Business and government	37 686	37 650	34 956	33 411	30 954	30 507	28 333	28 477
Customers' liability under acceptances	6 441	6 959	8 966	8 942	9 400	9 267	9 661	9 106
Allowances for credit losses	(781)	(780)	(837)	(566)	(569)	(561)	(563)	(561)
Total loans and acceptances	126 178	124 789	121 116	118 510	115 238	112 790	108 822	107 323
Other	19 356	18 962	20 318	22 138	19 543	20 967	17 996	21 579
Total assets	232 206	229 896	220 734	219 301	216 090	215 560	207 123	214 474
Liabilities and equity								
Deposits								
Personal	52 521	51 698	50 080	49 566	47 394	47 000	45 098	44 821
Business and government	83 905	84 425	75 888	77 126	76 845	76 725	72 549	70 006
Deposit-taking institutions	5 640	4 914	6 270	6 314	6 219	5 443	5 794	5 764
Total deposits	142 066	141 037	132 238	133 006	130 458	129 168	123 441	120 591
Other Liabilities								
Acceptances	6 441	6 959	8 966	8 942	9 400	9 267	9 661	9 106
Obligations related to securities sold short	14 207	12 748	14 839	15 573	17 333	17 043	17 631	21 068
Obligations related to securities sold under repurchase agreements and securities loaned	22 636	23 548	18 295	15 371	13 779	14 697	12 943	15 832
Liabilities related to transferred receivables	20 131	19 560	19 773	19 255	19 770	18 927	18 332	18 225
Other	13 611	13 013	14 198	14 719	12 473	14 012	12 861	17 620
Subordinated debt	1 012	1 014	1 015	1 021	1 522	1 530	1 529	1 539
Total other liabilities	78 038	76 842	77 086	74 881	74 277	75 476	72 957	83 390
Equity								
Equity attributable to the Bank's shareholders								
Preferred shares	1 650	1 650	1 250	1 250	1 023	1 023	1 023	1 023
Common shares	2 645	2 592	2 620	2 623	2 614	2 313	2 323	2 313
Contributed surplus	73	71	69	68	67	62	59	52
Retained earnings	6 706	6 683	6 530	6 593	6 705	6 500	6 231	5 957
Accumulated other comprehensive income	218	217	145	91	145	234	304	362
Non-controlling interests	810	804	796	789	801	784	785	786
Total equity	12 102	12 017	11 410	11 414	11 355	10 916	10 725	10 493
Total liabilities & equity	232 206	229 896	220 734	219 301	216 090	215 560	207 123	214 474
Mortgage loan securitization (includes HELOC)	19 070	17 123	17 903	16 535	16 151	15 467	15 527	15 347
Mortgage loans transferred to third parties	-	-	1	1	2	2	2	3
Credit card securitization	1 601	1 596	1 581	1 552	1 593	1 566	1 557	1 556
Mutual funds	28 706	28 068	26 707	25 515	25 783	20 899	20 625	19 849
Securities - excess of market value over book value	406	520	327	355	265	431	447	706
Equity securities - excess of market value over book value	56	38	41	(3)	31	29	66	43
Number of common shares outstanding (thousands)	338 053	336 826	337 418	337 535	337 236	330 001	330 141	329 860



Impaired Loans by Sector

(unaudited) (millions of Canadian dollars)

	2016				2015			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Gross Impaired Loans								
Personal and Commercial								
Retail	131	134	141	140	140	140	142	135
Commercial	343	302	362	278	303	295	287	237
Wealth Management	10	9	12	10	8	8	5	5
Financial Markets	6	6	6	6	6	6	12	12
U.S. Specialty Finance and International								
Credigy	-	-	-	-	-	-	-	-
ABA Bank ⁽¹⁾	2	1						
Other	-	-	-	-	-	-	-	-
Total gross impaired loans	492	452	521	434	457	449	446	389
As a % of loans and acceptances	0,39%	0,36%	0,43%	0,36%	0,39%	0,40%	0,41%	0,36%

	2016				2015			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Net Impaired Loans								
Personal and Commercial								
Retail	85	88	96	93	92	89	93	88
Commercial	190	157	197	134	157	160	153	103
Wealth Management	5	5	7	7	5	5	3	3
Financial Markets	-	-	-	-	-	-	-	-
U.S. Specialty Finance and International								
Credigy	-	-	-	-	-	-	-	-
ABA Bank ⁽¹⁾	1	1						
Other	-	-	-	-	-	-	-	-
Impaired loans, net of allowances	281	251	300	234	254	254	249	194
Sectoral allowance on non-impaired loans - Oil & Gas	(204)	(213)	(250)	-	-	-	-	-
Collective allowance on non-impaired loans	(366)	(366)	(366)	(366)	(366)	(366)	(366)	(366)
Total impaired loans, net of total allowances	(289)	(328)	(316)	(132)	(112)	(112)	(117)	(172)
As a % of loans and acceptances	-0,2%	-0,3%	-0,3%	-0,1%	-0,1%	-0,1%	-0,1%	-0,2%

(1) The Bank completed the acquisition of Advanced Bank of Asia Limited (ABA Bank) during the third quarter of 2016.



Formation of Gross Impaired Loans and Allowance for Credit Losses

(unaudited) (millions of Canadian dollars)	2016				2015				YTD	
Formation of Gross Impaired Loans ⁽¹⁾ (by sector)	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2016	2015
Opening balance	452	521	434	457	449	446	389	486	457	486
Write-offs										
Personal and Commercial										
Retail	(20)	(18)	(20)	(23)	(23)	(18)	(21)	(21)	(81)	(83)
Commercial	(19)	(66)	(5)	(20)	(11)	(16)	(15)	(62)	(110)	(104)
Wealth Management	(1)	(2)	(1)	(2)	(1)	(1)	(1)	(1)	(6)	(4)
Financial Markets	-	-	-	-	-	(6)	-	-	-	(6)
U.S. Specialty Finance and International										
Credigy	-	-	-	-	-	-	-	-	-	-
ABA Bank ⁽²⁾	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
Total write-offs	(40)	(86)	(26)	(45)	(35)	(41)	(37)	(84)	(197)	(197)
Formation										
Personal and Commercial										
Retail	17	11	21	23	23	16	28	22	72	89
Commercial	60	6	89	(5)	19	24	65	(37)	150	71
Wealth Management	2	(1)	3	4	1	4	1	2	8	8
Financial Markets	-	-	-	-	-	-	-	-	-	-
U.S. Specialty Finance and International										
Credigy	-	-	-	-	-	-	-	-	-	-
ABA Bank ⁽²⁾	1	1	-	-	-	-	-	-	2	-
Other	-	-	-	-	-	-	-	-	-	-
Total formation	80	17	113	22	43	44	94	(13)	232	168
Closing balance	492	452	521	434	457	449	446	389	492	457

(1) Credit card receivables are not included.

(2) The Bank completed the acquisition of Advanced Bank of Asia Limited (ABA Bank) during the third quarter of 2016.



Provisions for Credit Losses

(unaudited) (millions of Canadian dollars)	2016				2015				YTD	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2016	2015
Personal and Commercial										
Retail	17	17	17	20	19	19	21	22	71	81
Credit card	19	20	21	21	21	21	22	17	81	81
Commercial ⁽¹⁾	18	7	277	21	20	15	13	15	323	63
Wealth Management	1	1	2	1	1	1	1	-	5	3
Financial Markets	-	-	-	-	-	-	-	-	-	-
U.S. Specialty Finance and International										
Credigy	4	-	-	-	-	-	-	-	4	-
ABA Bank ⁽²⁾	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
Total	59	45	317	63	61	56	57	54	484	228

(1) During the second quarter of 2016, a \$250 million sectoral provision for credit losses was recorded for producers and service companies in the oil and gas sector.

(2) The Bank completed the acquisition of Advanced Bank of Asia Limited (ABA Bank) during the third quarter of 2016.