



SUPPLEMENTARY FINANCIAL INFORMATION

Third Quarter 2014

(unaudited)

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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) and should be read in conjunction with the Report to Shareholders for all quarters of 2014. This supplementary financial information (SFI) is unaudited and should be read in conjunction with the 2013 Annual Report (including audited consolidated financial statements and accompanying management's discussion and analysis). Additional financial information is also available through our quarterly investor presentations as well as the quarterly conference call webcast. All amounts are in millions of Canadian dollars, unless otherwise stated.
- 2) Information related to regulatory capital as well as Pillar III and risk disclosures required by the Enhanced Disclosure Task Force is provided in the document entitled *Supplementary Regulatory Capital Disclosure*, which is available on the Bank's website at nbc.ca.
- 3) The Bank uses certain measures that do not comply with IFRS, as issued by the International Accounting Standards Board (IASB) and set out in the CPA Canada Handbook. Securities regulators require companies to caution readers that net income and other measures adjusted using non-IFRS criteria are not standard under IFRS and cannot be easily compared with similar measures used by other companies.
- 4) The tables present financial information that has changed due to accounting standard amendments and to the common stock split. Certain comparative amounts have been reclassified to conform to the current period's presentation. No changes have been made to the disclosure of regulatory capital.
- 5) Certain financial information has been presented on a taxable equivalent basis. This calculation method consists of grossing up certain tax-exempt income by the income tax that would otherwise have been payable.



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Financial Highlights

(unaudited)	2014			2013				2012				YTD		Full year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2014	2013	2013	2012	
Net income (\$000,000)	441	362	405	320	402	417	373	342	370	543	342	1,208	1,192	1,512	1,597	
Earnings per share																
- basic	1.26	1.02	1.16	0.91	1.16	1.21	1.06	0.98	1.06	1.61	0.98	3.44	3.43	4.34	4.63	
- diluted	1.24	1.01	1.15	0.90	1.16	1.20	1.05	0.97	1.05	1.59	0.97	3.41	3.41	4.31	4.58	
Return on common shareholders' equity	20.1%	17.4%	19.8%	15.8%	21.0%	23.4%	20.7%	19.5%	21.3%	34.7%	21.5%	19.1%	21.7%	20.1%	24.1%	
Dividends per common share	0.48	0.46	0.46	0.44	0.44	0.41	0.41	0.40	0.40	0.37	0.37	1.40	1.26	1.70	1.54	
Excluding specified items																
Net income (\$000,000)	427	375	384	353	374	352	344	334	344	337	344	1,186	1,070	1,423	1,359	
Earnings per share																
- basic	1.22	1.06	1.10	1.01	1.07	1.01	0.98	0.95	0.98	0.97	0.99	3.38	3.06	4.07	3.89	
- diluted	1.20	1.05	1.09	1.00	1.07	1.00	0.97	0.94	0.97	0.96	0.98	3.34	3.04	4.04	3.85	
Return on common shareholders' equity	19.4%	18.1%	18.8%	17.6%	19.5%	19.6%	19.0%	18.9%	19.8%	21.1%	21.7%	18.8%	19.4%	18.9%	20.3%	
Dividends per common share	0.48	0.46	0.46	0.44	0.44	0.41	0.41	0.40	0.40	0.37	0.37	1.40	1.26	1.70	1.54	
Margin on average earning assets as a % - Personal and Commercial	2.24%	2.24%	2.25%	2.24%	2.27%	2.31%	2.32%	2.34%	2.39%	2.43%	2.52%	2.25%	2.30%	2.28%	2.42%	
Efficiency ratio (teb) (excluding specified items)	58.36%	58.71%	58.91%	60.71%	59.28%	60.20%	60.55%	60.86%	59.59%	60.40%	59.62%	58.65%	59.99%	60.17%	60.12%	
Effective tax rate (teb)	25.13%	25.67%	25.14%	23.63%	18.13%	25.13%	26.28%	26.61%	20.60%	21.08%	26.61%	25.29%	23.29%	23.37%	23.44%	
Average loans and BA's (\$000,000)	100,133	98,585	96,992	94,754	93,259	91,710	89,845	88,111	85,405	82,462	80,023	98,570	91,602	92,398	84,009	
Average assets (\$000,000)	206,499	202,101	205,699	197,001	196,340	193,919	186,788	185,694	182,541	181,195	175,945	205,137	192,332	193,509	181,344	
Total assets (\$000,000)	198,822	194,289	195,300	188,219	187,195	184,775	183,788	177,903	179,816	176,456	175,245	198,822	187,195	188,219	177,903	
Average common shareholders' equity (\$000,000)	8,157	7,856	7,601	7,428	7,129	6,867	6,591	6,461	6,407	6,084	5,837	7,872	6,859	6,996	6,190	
Number of common shares outstanding (000's)	328,469	327,606	326,943	325,983	325,207	325,082	324,937	322,617	323,917	323,823	321,841	328,469	325,207	325,983	322,617	
Weighted average number of common shares outstanding (000's)	327,687	327,318	326,510	325,374	324,772	324,556	323,170	323,526	323,658	322,686	321,222	327,170	324,162	324,468	322,774	
Weighted average diluted number of common shares outstanding (000's)	331,381	330,716	330,185	328,593	327,176	327,076	326,090	326,380	326,462	326,234	324,302	330,682	326,699	327,048	325,747	
Gross impaired loans (\$000,000)	411	417	417	395	377	346	354	387	373	368	387	411	377	395	387	
Gross impaired loans/common equity-goodwill+allowances	6.26%	6.62%	6.87%	6.47%	6.28%	6.06%	6.53%	7.45%	5.33%	-5.61%	-5.68%	6.26%	6.28%	6.47%	7.45%	
Impaired loans, net of individual and collective allowances (\$000,000)	(182)	(175)	(172)	(183)	(194)	(220)	(202)	(190)	(211)	(239)	(210)	(182)	(194)	(183)	(190)	
as a % of net loans and bankers' acceptances	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	-0.3%	-0.3%	-0.2%	-0.2%	-0.2%	-0.2%	
Book value of common shares	25.18	24.41	23.68	22.97	22.60	21.57	20.76	20.02	19.80	19.57	18.44	25.18	22.60	22.97	20.02	
Capital ratios ⁽¹⁾																
Capital ratios under Basel III - Common Equity Tier 1 (CET1)	9.1%	8.7%	8.3%	8.7%	8.6%	8.3%	7.9%	7.3%	7.8%	8.0%	7.9%	9.1%	8.6%	8.7%	7.3%	
Capital ratios under Basel III - Tier 1	12.0%	11.6%	10.7%	11.4%	11.5%	11.2%	10.8%	10.1%	10.6%	10.9%	11.0%	12.0%	11.5%	11.4%	10.1%	
Capital ratios under Basel III - Total	14.8%	14.6%	13.6%	15.0%	15.1%	14.9%	14.5%	14.1%	14.6%	15.1%	13.5%	14.8%	15.1%	15.0%	14.1%	
Capital ratios under Basel II - Tier 1								12.0%	12.7%	13.0%	12.7%				12.0%	
Capital ratios under Basel II - Total								15.9%	16.7%	17.0%	15.2%				15.9%	
Assets-to-capital multiple	18.8	18.8	20.0	18.4	18.0	18.3	18.7	18.3	17.8	17.5	19.5	18.8	18.0	18.4	18.3	

(1) Basel III ratios prior to Q1 2013 are presented on a pro forma basis and are not adjusted to reflect changes due to accounting standards amendments and to the common stock split.



Shareholders' Information

(unaudited)	2014			2013				2012			
Credit Rating	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Moody's (Long Term Debt Senior)	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa2	Aa2	Aa2	Aa2
Standard & Poor's/CBRS (Long Term Debt)	A	A	A	A	A	A-	A-	A	A	A	A
DBRS (Senior Debt)	AA (low)	AA (low)	AA (low)	AA (low)	AA (low)	AA (low)	AA (low)	AA (low)	AA (low)	AA (low)	AA (low)
Fitch (Long-Term)	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+

Stock Trading Range and Other Information											
High	49.15	45.73	46.86	45.24	39.68	39.76	40.02	38.76	38.70	40.64	38.97
Low	45.19	41.60	41.72	38.86	36.33	36.18	37.53	36.95	35.53	37.53	31.64
Close	48.80	45.49	41.72	45.24	39.51	38.08	39.66	38.59	37.34	38.55	37.61
Number of registered shareholders	22,457	22,558	22,620	22,737	22,863	24,335	23,081	23,180	23,242	23,376	23,507

Valuation											
Market Capitalization (in millions of Canadian dollars)	16,029	14,903	13,640	14,747	12,847	12,378	12,887	12,450	12,095	12,483	12,104
P/E Ratio (trailing 4 Quarters)	11.35	10.78	9.46	10.50	9.02	8.92	8.51	8.28	8.33	8.86	10.65
Market price/Book value	1.94	1.86	1.76	1.97	1.75	1.76	1.91	1.93	1.89	1.97	2.04
Dividend payout (trailing 4 quarters) excl. specified items	41.9%	42.5%	41.8%	41.8%	41.4%	41.3%	40.7%	39.6%	39.6%	38.2%	38.3%
Dividend yield (annualized)	3.93%	4.04%	4.41%	3.89%	4.46%	4.31%	4.14%	4.15%	4.28%	7.78%	7.98%

Other Information											
Number of employees (full-time equivalent)	17,045	16,859	16,743	16,675	16,796	16,772	16,802	16,636	16,825	16,583	16,498
Number of branches	452	451	451	453	453	452	452	451	449	449	447
Number of ATM'S	939	935	938	937	934	925	922	923	919	901	900

The Common Shares of the Bank as well as the First Preferred Series 16, Series 20, Series 28 and Series 30 are listed on the TSX.

The ticker symbols and newspaper abbreviations for the Bank's shares listed are as follows:

	Ticker Symbol
Common Shares	NA
First Preferred Shares	
Series 16	NA.PR.L
Series 20	NA.PR.M
Series 28	NA.PR.Q
Series 30	NA.PR.S



Detailed Information on Income

	2014			2013				2012				YTD		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2014	2013	2013	2012
(unaudited) (millions of Canadian dollars) (taxable equivalent basis)															
Net interest income	697	710	658	635	691	681	639	633	624	614	627	2,065	2,011	2,646	2,498
Non-interest income	820	627	750	659	656	763	636	757	642	925	651	2,197	2,055	2,714	2,975
Total revenues	1,517	1,337	1,408	1,294	1,347	1,444	1,275	1,390	1,266	1,539	1,278	4,262	4,066	5,360	5,473
Non-interest expenses	879	799	816	827	808	834	737	878	760	802	767	2,494	2,379	3,206	3,207
Provisions for credit losses	49	51	51	48	48	53	32	46	40	49	45	151	133	181	180
Contribution	589	487	541	419	491	557	506	466	466	688	466	1,617	1,554	1,973	2,086
Income taxes	148	125	136	99	89	140	133	124	96	145	124	409	362	461	489
Net income	441	362	405	320	402	417	373	342	370	543	342	1,208	1,192	1,512	1,597
Non-controlling interests	18	17	16	16	15	15	17	15	16	14	16	51	47	63	61
Net income attributable to the Bank's shareholders	423	345	389	304	387	402	356	327	354	529	326	1,157	1,145	1,449	1,536
Effective tax rate	25.1%	25.7%	25.1%	23.6%	18.1%	25.1%	26.3%	26.6%	20.6%	21.1%	26.6%	25.3%	23.3%	23.4%	23.4%
Dividends on preferred shares	11	10	9	8	10	10	12	11	11	11	10	30	32	40	43
Dividends on common shares	157	151	150	142	141	135	134	128	128	121	121	458	410	552	498
Number of common shares (avg.) (in thousands)	327,687	327,318	326,510	325,374	324,772	324,556	323,170	323,526	323,658	322,686	321,222	327,170	324,162	324,468	322,774

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

Excluding specified items															
Net interest income	702	714	663	638	695	683	639	633	624	614	627	2,079	2,017	2,655	2,498
Non-interest income	782	630	707	665	658	626	626	647	638	646	646	2,119	1,910	2,575	2,577
Total revenues	1,484	1,344	1,370	1,303	1,353	1,309	1,265	1,280	1,262	1,260	1,273	4,198	3,927	5,230	5,075
Non-interest expenses	866	789	807	791	802	788	766	779	752	761	759	2,462	2,356	3,147	3,051
Provisions for credit losses	49	51	51	48	48	53	32	46	40	49	45	151	133	181	180
Contribution	569	504	512	464	503	468	467	455	470	450	469	1,585	1,438	1,902	1,844
Income taxes	142	129	128	111	129	116	123	121	126	113	125	399	368	479	485
Net income	427	375	384	353	374	352	344	334	344	337	344	1,186	1,070	1,423	1,359
Non-controlling interests	18	17	16	16	15	15	17	15	16	14	16	51	47	63	61
Net income attributable to the Bank's shareholders	409	358	368	337	359	337	327	319	328	323	328	1,135	1,023	1,360	1,298
Effective tax rate	25.0%	25.6%	25.0%	23.9%	25.6%	24.8%	26.3%	26.6%	26.8%	25.1%	26.7%	25.2%	25.6%	25.2%	26.3%
Dividends on preferred shares	11	10	9	8	10	10	12	11	11	11	10	30	32	40	43
Dividends on common shares	157	151	150	142	141	135	134	128	128	121	121	458	410	552	498
Number of common shares (avg.) (in thousands)	327,687	327,318	326,510	325,374	324,772	324,556	323,170	323,526	323,658	322,686	321,222	327,170	324,162	324,468	322,774

(taxable equivalent basis)

Net interest income	57	61	44	43	62	61	43	43	48	43	38	162	166	209	172
Income taxes	57	61	44	43	62	61	43	43	48	43	38	162	166	209	172

Net income by segment Excluding specified items															
Personal and Commercial	190	162	168	166	179	153	163	159	184	157	164	520	495	661	664
Wealth Management	75	77	76	62	55	55	53	50	46	47	45	228	163	225	188
Financial Markets	187	128	144	124	155	141	113	112	110	115	121	459	409	533	458
Other	(25)	8	(4)	1	(15)	3	15	13	4	18	14	(21)	3	4	49



Results of Operations as a Percentage of Average Assets

(unaudited) (taxable equivalent basis)
(Excluding specified items)

	2014				2013				2012				YTD		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2014	2013	2013	2012	
Total revenues	2.85	2.73	2.64	2.62	2.73	2.77	2.69	2.74	2.75	2.83	2.88	2.74	2.73	2.70	2.80	
Provisions for credit losses	1.66	1.60	1.56	1.59	1.62	1.67	1.63	1.67	1.64	1.71	1.72	1.60	1.64	1.63	1.68	
Non-interest expenses	0.09	0.10	0.10	0.10	0.10	0.11	0.07	0.10	0.09	0.11	0.10	0.10	0.09	0.09	0.10	
Income taxes	0.27	0.26	0.25	0.22	0.26	0.25	0.26	0.26	0.27	0.25	0.28	0.26	0.26	0.25	0.27	
Non-controlling interests	0.03	0.03	0.03	0.03	0.03	0.03	0.04	0.03	0.03	0.03	0.04	0.03	0.03	0.03	0.03	
Net income attributable to the Bank's shareholders	0.79	0.73	0.71	0.68	0.73	0.71	0.69	0.68	0.71	0.72	0.74	0.74	0.71	0.70	0.72	

Prime rate	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
CDOR	1.24%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%	1.20%	1.20%	1.23%	1.22%	1.22%	1.21%
Spread	1.76%	1.78%	1.78%	1.78%	1.78%	1.78%	1.78%	1.78%	1.78%	1.80%	1.80%	1.77%	1.78%	1.78%	1.79%

Selected average Consolidated balance sheet items (millions of Canadian dollars)

Securities	61,347	56,112	58,045	56,346	58,435	59,722	57,927	57,152	57,592	61,023	62,345	58,528	58,683	58,094	59,520
Securities purchased under reverse repurchase agreements and securities borrowed	22,346	23,179	26,364	23,297	23,196	20,339	18,223	16,885	17,414	15,437	13,969	23,972	20,589	21,271	15,929
Loans and BA's	100,133	98,585	96,992	94,754	93,259	91,710	89,845	88,111	85,405	82,462	80,023	98,570	91,602	92,398	84,009
Average earning assets	186,108	178,540	181,598	172,682	172,272	170,407	164,203	161,497	159,131	158,357	156,067	182,121	168,945	169,887	158,765
Average assets	206,499	202,101	205,699	197,001	196,340	193,919	186,788	185,694	182,541	181,195	175,945	205,137	192,332	193,509	181,344
Average deposits	116,265	113,713	112,333	105,195	102,969	101,852	98,094	97,424	96,288	95,250	95,672	114,108	100,962	102,029	96,164
Common shares (Balance)	2,237	2,219	2,206	2,160	2,133	2,126	2,119	2,054	2,050	2,045	1,996	2,221	2,126	2,135	2,036
Common shareholders' equity	8,157	7,856	7,601	7,428	7,129	6,867	6,591	6,461	6,407	6,084	5,837	7,872	6,859	6,996	6,190

Assets under administration (\$000,000)	289,004	281,447	266,907	216,727	207,667	206,919	204,700	196,403	190,192	191,204	187,644				
Assets under management (\$000,000)															
Institutional	-	-	-	-	-	-	-	-	-	-	26,287				
Individual	29,704	27,713	25,754	24,650	23,273	22,974	21,834	20,597	19,800	19,950	18,954				
Mutual funds	18,671	17,965	16,992	16,633	16,137	16,237	15,562	15,027	14,366	14,329	13,987				
Total assets under management	48,375	45,678	42,746	41,283	39,410	39,211	37,396	35,624	34,166	34,279	59,228				



Segment Disclosures (excluding specified items)

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

	2014				2013				2012				YTD		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2014	2013	2013	2012	
Personal and Commercial																
Net interest income	433	411	419	410	407	394	404	399	398	385	399	1,263	1,205	1,615	1,581	
Non-interest income	263	238	239	248	258	236	235	234	249	236	226	740	729	977	945	
Total revenues	696	649	658	658	665	630	639	633	647	621	625	2,003	1,934	2,592	2,526	
Non-interest expenses	388	376	378	382	374	369	372	370	360	358	356	1,142	1,115	1,497	1,444	
Provisions for credit losses	48	51	50	50	46	52	44	45	36	48	45	149	142	192	174	
Contribution	260	222	230	226	245	209	223	218	251	215	224	712	677	903	908	
Income taxes	70	60	62	60	66	56	60	59	67	58	60	192	182	242	244	
Net income	190	162	168	166	179	153	163	159	184	157	164	520	495	661	664	
Non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net income attributable to the Bank's shareholders	190	162	168	166	179	153	163	159	184	157	164	520	495	661	664	
Margin on average earning assets as a %	2.24%	2.24%	2.25%	2.24%	2.27%	2.31%	2.32%	2.34%	2.39%	2.43%	2.52%	2.25%	2.30%	2.28%	2.42%	
Efficiency ratio	55.7%	57.9%	57.5%	58.1%	56.2%	58.6%	58.2%	58.5%	55.6%	57.6%	57.0%	57.0%	57.7%	57.8%	57.2%	
Average loans and BA's	81,755	80,311	79,176	78,332	76,912	75,793	74,321	73,012	71,201	68,936	67,475	80,415	75,674	76,344	70,163	
Average assets	82,129	80,750	79,499	78,696	77,251	76,111	74,708	73,384	71,548	69,331	67,806	80,793	76,022	76,697	70,524	
Average deposits	43,144	42,570	42,363	41,667	40,780	39,386	39,312	39,356	38,913	37,635	37,595	42,694	39,831	40,294	38,379	

Wealth Management															
Net interest income	79	79	77	70	68	66	68	67	65	62	61	235	202	272	255
Non-interest income	256	253	248	221	223	224	210	210	202	216	202	757	657	878	830
Total revenues	335	332	325	291	291	290	278	277	267	278	263	992	859	1,150	1,085
Non-interest expenses	233	227	222	207	215	214	205	208	203	215	200	682	634	841	826
Provisions for credit losses	1	-	1	1	1	-	1	1	1	1	-	2	2	3	3
Contribution	101	105	102	83	75	76	72	68	63	62	63	308	223	306	256
Income taxes	26	28	26	21	20	21	19	18	17	15	18	80	60	81	68
Net income	75	77	76	62	55	55	53	50	46	47	45	228	163	225	188
Non-controlling interests	-	-	-	-	-	-	-	-	-	-	1	-	-	-	1
Net income attributable to the Bank's shareholders	75	77	76	62	55	55	53	50	46	47	44	228	163	225	187
Efficiency ratio	69.6%	68.4%	68.3%	71.1%	73.9%	73.8%	73.7%	75.1%	76.0%	77.3%	76.0%	68.8%	73.8%	73.1%	76.1%
Average loans and BA's	8,338	8,243	8,116	7,997	7,814	7,835	7,803	7,794	7,844	7,756	7,648	8,232	7,817	7,862	7,761
Average assets	10,349	10,529	10,580	9,166	9,061	9,054	9,037	9,018	9,024	8,793	8,433	10,486	9,051	9,080	8,817
Average deposits	24,046	24,270	24,433	22,111	21,623	21,721	20,461	20,076	19,767	19,657	18,322	24,249	21,263	21,477	19,454

Financial Markets															
Net interest income	209	231	173	156	225	238	165	159	152	141	132	613	628	784	584
Non-interest income	236	106	192	175	156	125	138	163	170	181	205	534	419	594	719
Total revenues	445	337	365	331	381	363	303	322	322	322	337	1,147	1,047	1,378	1,303
Non-interest expenses	188	162	168	164	170	169	161	168	167	166	171	518	500	664	672
Provisions for credit losses	-	-	-	(2)	-	1	(13)	-	3	-	-	-	(12)	(14)	3
Contribution	257	175	197	169	211	193	155	154	152	156	166	629	559	728	628
Income taxes	70	47	53	45	56	52	42	42	42	41	45	170	150	195	170
Net income	187	128	144	124	155	141	113	112	110	115	121	459	409	533	458
Non-controlling interests	5	3	2	2	1	2	3	1	1	-	1	10	6	8	3
Net income attributable to the Bank's shareholders	182	125	142	122	154	139	110	111	109	115	120	449	403	525	455
Efficiency ratio	42.2%	48.1%	46.0%	49.5%	44.6%	46.6%	53.1%	52.2%	51.9%	51.6%	50.7%	45.2%	47.8%	48.2%	51.6%
Average loans and BA's (Corporate Banking only)	7,965	8,189	7,649	7,252	7,319	7,042	6,708	6,503	5,862	5,670	5,381	7,932	7,023	7,081	5,855
Average assets	87,673	82,054	85,565	88,685	89,986	86,953	82,624	75,116	76,786	75,490	76,930	85,472	86,516	87,063	76,084
Average deposits	11,539	10,490	9,674	7,690	6,750	6,251	5,464	4,700	4,223	3,793	3,915	10,568	6,154	6,541	4,160



Segment Disclosures (excluding specified items) (continued)

(unaudited) (millions of Canadian dollars)

Other	2014			2013				2012				YTD		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2014	2013	2013	2012
Net interest income	(76)	(68)	(50)	(41)	(67)	(76)	(41)	(35)	(39)	(17)	(3)	(194)	(184)	(225)	(94)
Non-interest income	27	33	28	21	21	41	43	40	17	13	13	88	105	126	83
Total revenues	(49)	(35)	(22)	(20)	(46)	(35)	2	5	(22)	(4)	10	(106)	(79)	(99)	(11)
Non-interest expenses	57	24	39	38	43	36	28	33	22	22	32	120	107	145	109
Provisions for credit losses	-	-	-	(1)	1	-	-	-	-	-	-	-	1	-	-
Contribution	(106)	(59)	(61)	(57)	(90)	(71)	(26)	(28)	(44)	(26)	(22)	(226)	(187)	(244)	(120)
Income taxes (recovery)	(81)	(67)	(57)	(58)	(75)	(74)	(41)	(41)	(48)	(44)	(36)	(205)	(190)	(248)	(169)
Net income	(25)	8	(4)	1	(15)	3	15	13	4	18	14	(21)	3	4	49
Non-controlling interests	13	14	14	14	14	13	14	14	15	14	14	41	41	55	57
Net income attributable to the Bank's shareholders	(38)	(6)	(18)	(13)	(29)	(10)	1	(1)	(11)	4	-	(62)	(38)	(51)	(8)
Average assets	26,348	28,768	30,055	20,454	20,042	21,801	20,419	28,176	25,183	27,581	22,776	28,386	20,743	20,669	25,919
Average deposits	37,536	36,383	35,863	33,727	33,816	34,494	32,857	33,292	33,385	34,165	35,840	36,597	33,714	33,718	34,171

Total	2014			2013				2012				YTD		Full Year	
Net interest income	645	653	619	595	633	622	596	590	576	571	589	1,917	1,851	2,446	2,326
Non-interest income	782	630	707	665	658	626	626	647	638	646	646	2,119	1,910	2,575	2,577
Total revenues	1,427	1,283	1,326	1,260	1,291	1,248	1,222	1,237	1,214	1,217	1,235	4,036	3,761	5,021	4,903
Non-interest expenses	866	789	807	791	802	788	766	779	752	761	759	2,462	2,356	3,147	3,051
Provisions for credit losses	49	51	51	48	48	53	32	46	40	49	45	151	133	181	180
Contribution	512	443	468	421	441	407	424	412	422	407	431	1,423	1,272	1,693	1,672
Income taxes	85	68	84	68	67	55	80	78	78	70	87	237	202	270	313
Net income	427	375	384	353	374	352	344	334	344	337	344	1,186	1,070	1,423	1,359
Non-controlling interests	18	17	16	16	15	15	17	15	16	14	16	51	47	63	61
Net income attributable to the Bank's shareholders	409	358	368	337	359	337	327	319	328	323	328	1,135	1,023	1,360	1,298
Efficiency ratio (taxable equivalent basis)	58.4%	58.7%	58.9%	60.7%	59.3%	60.2%	60.6%	60.9%	59.6%	60.4%	59.6%	58.6%	60.0%	60.2%	60.1%
Average loans and BA's	100,133	98,585	96,992	94,754	93,259	91,710	89,845	88,111	85,405	82,462	80,023	98,570	91,602	92,398	84,009
Average assets	206,499	202,101	205,699	197,001	196,340	193,919	186,788	185,694	182,541	181,195	175,945	205,137	192,332	193,509	181,344
Average deposits	116,265	113,713	112,333	105,195	102,969	101,852	98,094	97,424	96,288	95,250	95,672	114,108	100,962	102,029	96,164

Specified Items

(unaudited) (millions of Canadian dollars)			Net interest income	Non-interest income	Total revenues	Non-interest expenses	Provision for credit losses	Net income before income taxes	Income taxes	Net income
2014										
Q3	Items related to the Natcan transaction	<i>Wealth Management</i>	-	(2)	(2)	-	-	(2)	(1)	(1)
	Acquisitions charges Wellington West and HSBC Securities (Canada)	<i>Wealth Management</i>	-	-	-	8	-	(8)	(1)	(7)
	Acquisitions charges TD Waterhouse	<i>Wealth Management</i>	-	-	-	5	-	(5)	(2)	(3)
	MAV restructured notes - Total	<i>Other</i>	(5)	47	42	-	-	42	12	30
	Acquisitions charges of TMX Group	<i>Other</i>	-	(7)	(7)	-	-	(7)	(2)	(5)
	Total		(5)	38	33	13	-	20	6	14
Q2	Items related to the Natcan transaction	<i>Wealth Management</i>	-	(2)	(2)	-	-	(2)	-	(2)
	Acquisitions charges Wellington West and HSBC Securities (Canada)	<i>Wealth Management</i>	-	-	-	4	-	(4)	(2)	(2)
	Acquisitions charges TD Waterhouse	<i>Wealth Management</i>	-	-	-	6	-	(6)	(1)	(5)
	MAV restructured notes - Total	<i>Other</i>	(4)	-	(4)	-	-	(4)	(1)	(3)
	Acquisitions charges of TMX Group	<i>Other</i>	-	(1)	(1)	-	-	(1)	-	(1)
	Total		(4)	(3)	(7)	10	-	(17)	(4)	(13)
Q1	Items related to the Natcan transaction	<i>Wealth Management</i>	-	(1)	(1)	-	-	(1)	-	(1)
	Acquisitions charges Wellington West and HSBC Securities (Canada)	<i>Wealth Management</i>	-	-	-	5	-	(5)	(1)	(4)
	Acquisitions charges TD Waterhouse	<i>Wealth Management</i>	-	-	-	4	-	(4)	(1)	(3)
	MAV restructured notes - Total	<i>Other</i>	(5)	45	40	-	-	40	10	30
	Acquisitions charges of TMX Group	<i>Other</i>	-	(1)	(1)	-	-	(1)	-	(1)
	Total		(5)	43	38	9	-	29	8	21
Total			(14)	78	64	32	-	32	10	22
2013										
Q4	Items related to the Natcan transaction	<i>Wealth Management</i>	-	(1)	(1)	-	-	(1)	-	(1)
	Acquisitions charges Wellington West and HSBC Securities (Canada)	<i>Wealth Management</i>	-	-	-	4	-	(4)	(1)	(3)
	Acquisitions charges TD Waterhouse	<i>Wealth Management</i>	-	-	-	4	-	(4)	(1)	(3)
	MAV restructured notes - Total	<i>Other</i>	(3)	-	(3)	-	-	(3)	(1)	(2)
	Acquisitions charges of TMX Group	<i>Other</i>	-	(5)	(5)	-	-	(5)	(2)	(3)
	Severance pay	<i>Other</i>	-	-	-	12	-	(12)	(3)	(9)
	Vacant premises and leases terminations	<i>Other</i>	-	-	-	16	-	(16)	(4)	(12)
	Total		(3)	(6)	(9)	36	-	(45)	(12)	(33)
Q3	Items related to the Natcan transaction	<i>Wealth Management</i>	-	(2)	(2)	-	-	(2)	-	(2)
	Acquisitions charges Wellington West and HSBC Securities (Canada)	<i>Wealth Management</i>	-	-	-	6	-	(6)	(2)	(4)
	MAV restructured notes - Total	<i>Other</i>	(4)	-	(4)	-	-	(4)	(1)	(3)
	Income tax recovery	<i>Other</i>	-	-	-	-	-	-	(37)	37
	Total		(4)	(2)	(6)	6	-	(12)	(40)	28
Q2	Items related to the Natcan transaction	<i>Wealth Management</i>	-	(2)	(2)	-	-	(2)	(1)	(1)
	Acquisitions charges Wellington West and HSBC Securities (Canada)	<i>Wealth Management</i>	-	-	-	7	-	(7)	(2)	(5)
	MAV restructured notes - Total	<i>Other</i>	(2)	139	137	-	-	137	37	100
	Write-off of intangible assets	<i>Other</i>	-	-	-	39	-	(39)	(10)	(29)
	Total		(2)	137	135	46	-	89	24	65
Q1	Items related to the Natcan transaction	<i>Wealth Management</i>	-	(1)	(1)	-	-	(1)	-	(1)
	Acquisitions charges Wellington West and HSBC Securities (Canada)	<i>Wealth Management</i>	-	-	-	6	-	(6)	(2)	(4)
	MAV restructured notes - Total	<i>Other</i>	-	12	12	-	-	12	3	9
	Acquisitions charges of TMX Group	<i>Other</i>	-	(1)	(1)	-	-	(1)	-	(1)
	Item related to employee benefits	<i>Other</i>	-	-	-	(35)	-	35	9	26
	Total		-	10	10	(29)	-	39	10	29
Total			(9)	139	130	59	-	71	(18)	89
2012										
Q4	Severance pay	<i>Personal & Commercial</i>	-	-	-	12	-	(12)	(3)	(9)
	Leases termination	<i>Personal & Commercial</i>	-	-	-	2	-	(2)	-	(2)
	Items related to the Natcan transaction	<i>Wealth Management</i>	-	(1)	(1)	(2)	-	1	-	1
	Acquisitions charges Wellington West and HSBC Securities (Canada)	<i>Wealth Management</i>	-	-	-	14	-	(14)	(4)	(10)
	Severance pay	<i>Wealth Management</i>	-	-	-	8	-	(8)	(2)	(6)
	Severance pay	<i>Financial Markets</i>	-	-	-	23	-	(23)	(6)	(17)
	MAV restructured notes - Total	<i>Other</i>	-	111	111	-	-	111	30	81
	Severance pay	<i>Other</i>	-	-	-	22	-	(22)	(6)	(16)
	Write-off of intangible assets	<i>Other</i>	-	-	-	18	-	(18)	(5)	(13)
	Leases termination	<i>Other</i>	-	-	-	2	-	(2)	(1)	(1)
	Total		-	110	110	99	-	11	3	8
Q3	Items related to the Natcan transaction	<i>Wealth Management</i>	-	(1)	(1)	-	-	(1)	-	(1)
	Acquisitions charges Wellington West and HSBC Securities (Canada)	<i>Wealth Management</i>	-	-	-	8	-	(8)	(2)	(6)
	MAV restructured notes - Total	<i>Other</i>	-	5	5	-	-	5	1	4
	Income tax recovery	<i>Other</i>	-	-	-	-	-	-	(29)	29
	Total		-	4	4	8	-	(4)	(30)	26
Q2	Items related to the Natcan transaction	<i>Wealth Management</i>	-	245	245	18	-	227	29	198
	Acquisitions charges Wellington West and HSBC Securities (Canada)	<i>Wealth Management</i>	-	-	-	8	-	(8)	(2)	(6)
	Severance pay	<i>Financial Markets</i>	-	-	-	15	-	(15)	(4)	(11)
	MAV restructured notes - Total	<i>Other</i>	-	34	34	-	-	34	9	25
	Total		-	279	279	41	-	238	32	206
Q1	Acquisitions charges Wellington West and HSBC Securities (Canada)	<i>Wealth Management</i>	-	-	-	8	-	(8)	(3)	(5)
	MAV restructured notes - Total	<i>Other</i>	-	5	5	-	-	5	2	3
	Total		-	5	5	8	-	(3)	(1)	(2)
Total			-	398	398	156	-	242	4	238



Condensed Consolidated Statements of Income

(unaudited) (millions of Canadian dollars)

Total	2014			2013				2012				YTD		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2014	2013	2013	2012
Net interest income	640	649	614	592	629	620	596	590	576	571	589	1,903	1,845	2,437	2,326
Non-interest income	820	627	750	659	656	763	636	757	642	925	651	2,197	2,055	2,714	2,975
Total revenues	1,460	1,276	1,364	1,251	1,285	1,383	1,232	1,347	1,218	1,496	1,240	4,100	3,900	5,151	5,301
Non-interest expenses	879	799	816	827	808	834	737	878	760	802	767	2,494	2,379	3,206	3,207
Provisions for credit losses	49	51	51	48	48	53	32	46	40	49	45	151	133	181	180
Contribution	532	426	497	376	429	496	463	423	418	645	428	1,455	1,388	1,764	1,914
Income taxes	91	64	92	56	27	79	90	81	48	102	86	247	196	252	317
Net income	441	362	405	320	402	417	373	342	370	543	342	1,208	1,192	1,512	1,597
Non-controlling interests	18	17	16	16	15	15	17	15	16	14	16	51	47	63	61
Net income attributable to the Bank's shareholders	423	345	389	304	387	402	356	327	354	529	326	1,157	1,145	1,449	1,536
Average loans and BA's	100,133	98,585	96,992	94,754	93,259	91,710	89,845	88,111	85,405	82,462	80,023	98,570	91,602	92,398	84,009
Average assets	206,499	202,101	205,699	197,001	196,340	193,919	186,788	185,694	182,541	181,195	175,945	205,137	192,332	193,509	181,344
Average deposits	116,265	113,713	112,333	105,195	102,969	101,852	98,094	97,424	96,288	95,250	95,672	114,108	100,962	102,029	96,164



Total Revenues (excluding specified items)

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

	2014			2013				2012				YTD		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2014	2013	2013	2012
Net Interest Income															
<i>Interest Income</i>															
Loans	867	817	839	830	819	796	802	775	775	733	754	2,523	2,417	3,247	3,037
Securities	302	330	264	244	311	304	265	260	278	266	269	896	880	1,124	1,073
Deposits with regulated financial institutions	8	6	6	6	5	5	4	4	5	4	4	20	14	20	17
Total interest income	1,177	1,153	1,109	1,080	1,135	1,105	1,071	1,039	1,058	1,003	1,027	3,439	3,311	4,391	4,127
<i>Interest expense</i>															
Deposits	316	297	283	270	258	246	241	198	246	193	180	896	745	1,015	817
Liabilities related to transferred receivables	101	96	98	98	102	101	107	123	96	103	105	295	310	408	427
Subordinated Debts	19	18	20	25	26	25	26	25	26	19	17	57	77	102	87
Other	96	89	89	92	116	111	101	103	114	117	136	274	328	420	470
Total interest expense	532	500	490	485	502	483	475	449	482	432	438	1,522	1,460	1,945	1,801
Tax equivalent adjustment	57	61	44	43	62	61	43	43	48	43	38	162	166	209	172
Net interest income	702	714	663	638	695	683	639	633	624	614	627	2,079	2,017	2,655	2,498

Non-interest income

Deposits and payment service charges	59	57	59	61	59	57	58	58	59	56	56	175	174	235	229
Credit fees	104	91	94	92	105	95	99	96	100	88	85	289	299	391	369
Insurance revenues	27	27	28	27	30	28	33	27	28	30	26	82	91	118	111
Securities brokerage commissions	83	87	85	80	83	87	85	82	82	91	88	255	255	335	343
Underwriting and advisory fees	116	85	83	69	81	83	68	85	81	84	68	284	232	301	318
Foreign exchange revenues, others than trading	20	21	25	22	25	22	21	23	25	24	22	66	68	90	94
Card revenues	39	30	30	31	32	30	28	26	32	27	28	99	90	121	113
Trust services revenues	99	94	89	81	81	78	74	73	71	71	65	282	233	314	280
Mutual funds revenues	65	60	59	56	57	53	53	52	50	49	49	184	163	219	200
Trading revenues (losses)	34	(33)	33	38	(7)	(18)	22	24	15	18	31	34	(3)	35	88
Gain on available-for-sale securities, net	21	19	20	12	28	27	15	27	23	21	41	60	70	82	112
Other	115	92	102	96	84	84	70	74	72	87	87	309	238	334	320
Total	782	630	707	665	658	626	626	647	638	646	646	2,119	1,910	2,575	2,577
As a % of total revenues	52.7%	46.9%	51.6%	51.0%	48.6%	47.8%	49.5%	50.5%	50.6%	51.3%	50.7%	50.5%	48.6%	49.2%	50.8%

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

Trading revenues

Net interest income	158	186	135	120	193	194	132	135	117	108	96	479	519	639	456
Non-interest income	34	(33)	33	38	(7)	(18)	22	24	15	18	31	34	(3)	35	88
Total	192	153	168	158	186	176	154	159	132	126	127	513	516	674	544

Trading Revenues by Product

<i>Financial Markets</i>															
Equity	93	75	88	78	87	73	50	61	71	54	60	256	210	288	246
Fixed income	80	54	50	49	62	67	59	68	45	45	54	184	188	237	212
Commodity and foreign exchange	18	13	25	19	27	24	18	16	20	18	19	56	69	88	73
Trading revenues - Financial Markets	191	142	163	146	176	164	127	145	136	117	133	496	467	613	531
Other	1	11	5	12	10	12	27	14	(4)	9	(6)	17	49	61	13
Total trading revenues	192	153	168	158	186	176	154	159	132	126	127	513	516	674	544



Non-interest expenses (excluding specified items)

(unaudited) (millions of Canadian dollars)

	2014			2013				2012				YTD		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2014	2013	2013	2012
Non-interest expenses															
Compensation and employee benefits															
Salaries	252	235	241	237	239	228	235	241	237	229	233	728	702	939	940
Variable compensation	220	170	180	164	177	180	157	183	168	177	164	570	514	678	692
Pension plan and other employee benefits	73	73	83	68	68	70	81	54	57	61	69	229	219	287	241
Total compensation and employee benefits	545	478	504	469	484	478	473	478	462	467	466	1,527	1,435	1,904	1,873
Occupancy and technology															
Rent	36	36	33	33	35	36	31	30	31	31	29	105	102	135	121
Taxes & insurance	3	3	3	3	3	3	3	3	3	3	3	9	9	12	12
Maintenance, lighting, heating	8	8	8	8	8	8	7	8	6	8	7	24	23	31	29
Technology	81	79	76	82	81	80	75	71	67	79	83	236	236	318	300
Depreciation	39	36	37	37	36	35	35	35	34	35	32	112	106	143	136
Total occupancy and technology	167	162	157	163	163	162	151	147	141	156	154	486	476	639	598
Other expenses															
Professional fees	58	52	55	55	57	56	49	50	56	42	38	165	162	217	186
Communications	18	17	16	17	17	18	16	17	17	18	18	51	51	68	70
Taxes on capital & salaries	12	11	11	13	10	10	13	14	14	14	15	34	33	46	57
Travel & business development	27	25	25	30	26	23	22	30	22	25	22	77	71	101	99
Other	39	44	39	44	45	41	42	43	40	39	46	122	128	172	168
Total other expenses	154	149	146	159	155	148	142	154	149	138	139	449	445	604	580
Total Non-interest expenses	866	789	807	791	802	788	766	779	752	761	759	2,462	2,356	3,147	3,051



Provisions for Credit Losses

(unaudited) (millions of Canadian dollars)	2014			2013				2012				YTD		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2014	2013	2013	2012
Retail	18	18	21	18	18	18	16	14	16	13	14	57	52	70	57
Credit card	21	22	19	19	19	21	19	19	18	21	20	62	59	78	78
Commercial	9	11	10	13	9	13	9	12	2	11	11	30	31	44	36
Wealth Management	1	-	1	1	1	-	1	1	1	1	-	2	2	3	3
Corporate	-	-	-	(2)	-	1	(13)	-	3	-	-	-	(12)	(14)	3
Real Estate	-	-	-	-	-	-	-	-	-	3	-	-	-	-	3
Other	-	-	-	(1)	1	-	-	-	-	-	-	-	1	-	-
Total	49	51	51	48	48	53	32	46	40	49	45	151	133	181	180

Condensed Consolidated Balance Sheets

	2014			2013				2012			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
(unaudited) (millions of Canadian dollars)											
Assets											
Cash and deposits with financial institutions	5,912	5,585	5,317	3,596	1,955	1,796	2,102	3,249	2,778	4,082	3,086
Securities	54,765	54,647	56,185	53,744	54,915	55,749	58,291	54,898	57,027	57,782	59,280
Securities purchased under reverse repurchase agreements and securities borrowed	22,019	19,079	19,166	21,449	20,970	20,006	17,460	15,529	17,041	16,363	15,197
Loans											
Residential mortgage - insured	25,566	25,108	24,344	24,225	23,918	23,469	23,584	23,342	22,664	21,316	20,808
- uninsured	13,097	12,556	12,783	12,348	11,978	11,329	10,808	10,196	9,938	9,633	9,125
Personal and credit card	29,322	29,066	28,369	27,989	27,576	27,142	26,697	26,529	26,252	25,656	24,795
Business and government	27,423	26,324	25,485	24,400	24,554	23,808	23,544	23,182	22,334	21,734	21,376
Customers' liability under acceptances	8,584	9,093	9,330	8,954	9,502	9,028	8,644	8,250	8,306	7,238	7,549
Allowances for credit losses	(593)	(592)	(589)	(578)	(571)	(566)	(556)	(577)	(584)	(607)	(597)
Total loans and acceptances	103,399	101,555	99,722	97,338	96,957	94,210	92,721	90,922	88,910	84,970	83,056
Other	12,727	13,423	14,910	12,092	12,398	13,014	13,214	13,305	14,060	13,259	14,626
Total assets	198,822	194,289	195,300	188,219	187,195	184,775	183,788	177,903	179,816	176,456	175,245
Liabilities and equity											
Deposits											
Personal	44,657	45,614	45,491	42,652	42,064	42,154	40,993	40,814	40,821	40,123	39,067
Business and government	65,551	59,753	59,608	57,103	56,171	51,366	49,065	49,539	47,896	48,714	50,278
Deposit-taking institutions	4,736	5,427	6,149	2,356	2,155	4,655	4,066	3,121	3,461	5,282	3,282
Total deposits	114,944	110,794	111,248	102,111	100,390	98,175	94,124	93,474	92,178	94,119	92,627
Other Liabilities											
Acceptances	8,584	9,093	9,330	8,954	9,502	9,028	8,644	8,250	8,306	7,238	7,549
Obligations related to securities sold short	16,249	14,961	19,558	18,909	19,864	19,371	19,268	18,124	20,092	20,126	21,539
Obligations related to securities sold under repurchase agreements and securities loaned	20,344	20,986	16,341	19,746	19,629	18,998	23,976	19,539	20,843	18,593	18,267
Liabilities related to transferred receivables	16,376	15,871	15,577	15,323	15,040	15,883	15,020	15,398	14,361	13,905	13,097
Other	10,467	10,978	12,148	11,797	11,459	12,295	12,019	12,637	13,602	12,126	13,192
Subordinated debt	1,885	1,892	1,902	2,426	2,426	2,456	2,452	2,470	2,479	2,461	1,496
Total other liabilities	73,905	73,781	74,856	77,155	77,920	78,031	81,379	76,418	79,683	74,449	75,140
Equity											
Equity attributable to the Bank's shareholders											
Preferred shares	923	923	677	677	762	762	762	762	762	762	762
Common shares	2,237	2,219	2,206	2,160	2,133	2,126	2,119	2,054	2,050	2,045	1,996
Contributed surplus	75	55	40	58	59	59	60	58	49	50	41
Retained earnings	5,660	5,462	5,277	5,055	4,953	4,546	4,319	4,091	4,028	3,961	3,567
Accumulated other comprehensive income	300	260	218	214	205	282	248	255	287	280	330
Non-controlling interests	778	795	778	789	773	794	777	791	779	790	782
Total equity	9,973	9,714	9,196	8,953	8,885	8,569	8,285	8,011	7,955	7,888	7,478
Total liabilities & equity	198,822	194,289	195,300	188,219	187,195	184,775	183,788	177,903	179,816	176,456	175,245
Mortgage loan securitization	14,771	14,670	13,847	13,967	13,710	13,425	13,052	12,474	11,352	11,248	11,058
Mortgage loans transferred to third parties	17	45	59	83	107	154	187	222	253	295	332
Credit card securitization	1,365	1,365	1,365	1,365	1,365	1,365	1,362	1,362	1,362	1,362	1,360
Mutual funds	18,671	17,965	16,992	16,633	16,137	16,237	15,562	15,027	14,366	14,329	13,987
Securities - excess of market value over book	356	327	285	262	222	483	365	415	452	363	454
Equity securities - excess of market value over book	79	73	57	54	50	62	60	52	97	86	99
Number of common shares outstanding (000's)	328,469	327,606	326,943	325,983	325,207	325,082	324,937	322,617	323,917	323,823	321,841



Consolidated Statements of Changes in Equity

	2014			2013				2012				YTD		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2014	2013	2013	2012
(unaudited) (millions of Canadian dollars)															
Opening balance	9,714	9,196	8,953	8,885	8,569	8,285	8,011	7,955	7,888	7,478	7,276	8,953	8,011	8,011	7,276
Net income attributable to the Bank's shareholders	423	345	389	304	387	402	356	327	354	529	326	1,157	1,145	1,449	1,536
Issuances of common shares	15	10	49	28	8	8	63	15	4	47	27	74	79	107	93
Issuance of preferred shares	-	350	-	-	-	-	200	-	-	-	-	350	200	200	-
Acquisition of Wellington West Holdings Inc	-	-	-	-	-	-	-	-	2	-	-	-	-	-	2
Other adjustments common shares	3	3	(3)	(1)	(1)	(1)	2	2	(1)	2	(1)	3	-	(1)	2
Repurchase of common shares for cancellation	-	-	-	-	-	-	-	(13)	-	-	-	-	-	-	(13)
Repurchase of preferred shares for cancellation	-	(104)	-	(85)	-	-	(200)	-	-	-	-	(104)	(200)	(285)	-
Premium paid on common shares repurchased for cancellation	-	-	-	-	-	-	-	(62)	-	-	-	-	-	-	(62)
Dividends															
Common shares	(157)	(151)	(150)	(142)	(141)	(135)	(134)	(128)	(128)	(121)	(121)	(458)	(410)	(552)	(498)
Preferred shares	(11)	(10)	(9)	(8)	(10)	(10)	(12)	(11)	(11)	(11)	(10)	(30)	(32)	(40)	(43)
Share issuance and other	2	(9)	-	-	7	-	(4)	-	1	(1)	-	(7)	3	3	-
Actuarial gains and losses on employee benefit plans	(65)	43	(8)	(52)	164	(30)	22	(63)	(149)	(2)	6	(30)	156	104	(208)
Impact of a financial liability resulting from a put option written on non-controlling interests	6	(33)	-	-	-	-	-	-	-	-	-	(27)	-	-	-
Stock option expense	4	3	4	4	4	3	5	5	4	4	2	11	12	16	15
Stock option exercised	(2)	(2)	(6)	(3)	(1)	(1)	(8)	(3)	(1)	(4)	(2)	(10)	(10)	(13)	(10)
Other adjustments, contributed surplus	18	14	(16)	(2)	(3)	(3)	5	7	(4)	9	(5)	16	(1)	(3)	7
Change in non-controlling interests	(17)	17	(11)	16	(21)	17	(14)	12	(11)	8	(13)	(11)	(18)	(2)	(4)
Other comprehensive income, net of income taxes	40	42	4	9	(77)	34	(7)	(32)	7	(50)	(7)	86	(50)	(41)	(82)
Closing balance	9,973	9,714	9,196	8,953	8,885	8,569	8,285	8,011	7,955	7,888	7,478	9,973	8,885	8,953	8,011
Equity															
Equity attributable to the Bank's shareholders															
Preferred shares	923	923	677	677	762	762	762	762	762	762	762	923	762	677	762
Common shares	2,237	2,219	2,206	2,160	2,133	2,126	2,119	2,054	2,050	2,045	1,996	2,237	2,133	2,160	2,054
Contributed surplus	75	55	40	58	59	59	60	58	49	50	41	75	59	58	58
Retained earnings	5,660	5,462	5,277	5,055	4,953	4,546	4,319	4,091	4,028	3,961	3,567	5,660	4,953	5,055	4,091
Accumulated other comprehensive income	300	260	218	214	205	282	248	255	287	280	330	300	205	214	255
Non-controlling interests	778	795	778	789	773	794	777	791	779	790	782	778	773	789	791
Closing balance	9,973	9,714	9,196	8,953	8,885	8,569	8,285	8,011	7,955	7,888	7,478	9,973	8,885	8,953	8,011

Consolidated Statements of Comprehensive Income

	2014			2013				2012				YTD		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2014	2013	2013	2012
(unaudited) (millions of Canadian dollars)															
Net income	441	362	405	320	402	417	373	342	370	543	342	1,208	1,192	1,512	1,597
Other comprehensive income, net of income taxes															
Net unrealized foreign currency translation gains (losses) on investments in foreign operations	(30)	1	75	24	15	7	5	5	7	(31)	(1)	46	27	51	(20)
Impact of hedging net foreign currency gains (losses)	22	3	(63)	(19)	(17)	(7)	(2)	(4)	(11)	21	(1)	(38)	(26)	(45)	5
Net foreign currency translation adjustments	(8)	4	12	5	(2)	-	3	1	(4)	(10)	(2)	8	1	6	(15)
Net unrealized gains (losses) on available-for-sale securities	26	49	18	20	(40)	49	20	2	27	22	12	93	29	49	63
Net (gains) losses on available-for-sale securities reclassified to net income	(20)	(20)	(16)	(9)	(7)	(15)	(10)	(20)	(19)	(26)	(14)	(56)	(32)	(41)	(79)
Net change on available-for-sale securities	6	29	2	11	(47)	34	10	(18)	8	(4)	(2)	37	(3)	8	(16)
Net gains (losses) on derivative financial instruments designated as cash flow hedges	44	14	(7)	(2)	(23)	7	(8)	(3)	13	(26)	14	51	(24)	(26)	(2)
Net (gains) losses on designated derivative financial instruments reclassified to net income	(3)	(3)	(3)	(4)	(7)	(7)	(10)	(11)	(12)	(14)	(17)	(9)	(24)	(28)	(54)
Net change in cash flow hedges	41	11	(10)	(6)	(30)	-	(18)	(14)	1	(40)	(3)	42	(48)	(54)	(56)
Actuarial gains and losses on employee benefit plans	(65)	43	(8)	(52)	164	(30)	22	(63)	(149)	(2)	6	(30)	156	104	(208)
Share in the other comprehensive income of associates and joint ventures	-	(1)	1	(1)	-	1	(1)	(1)	1	1	-	-	-	(1)	1
Total other comprehensive income, net of income taxes	(26)	86	(3)	(43)	85	5	16	(95)	(143)	(55)	(1)	57	106	63	(294)
Comprehensive income	415	448	402	277	487	422	389	247	227	488	341	1,265	1,298	1,575	1,303
Comprehensive income attributable to:															
Bank shareholders	398	430	385	261	474	406	371	232	212	477	325	1,213	1,251	1,512	1,246
Non-controlling interests	17	18	17	16	13	16	18	15	15	11	16	52	47	63	57



Distribution of Gross Loans, Acceptances, Impaired Loans and Individual and Collective Allowances by Borrower Category

2014																		
(unaudited) (millions of Canadian dollars)	Q3					Q2					Q1							
	EAD ⁽¹⁾		Gross loans ⁽²⁾	Impaired loans	Individual and collective allowances	Provision for credit losses	EAD ⁽¹⁾		Gross loans ⁽²⁾	Impaired loans	Individual and collective allowances	Provision for credit losses	EAD ⁽¹⁾		Gross loans ⁽²⁾	Impaired loans	Individual and collective allowances	Provision for credit losses
	Financial Markets ⁽⁶⁾	Loans and BAS					Financial Markets ⁽⁶⁾	Loans and BAS					Financial Markets ⁽⁶⁾	Loans and BAS				
Residential mortgages ⁽³⁾	40,388		49,120	60	9	39,099		47,961	61	9	1	38,949		47,216	67	9	3	
Qualifying revolving retail ⁽⁴⁾	4,992		3,982	17	10	4,610		3,962	17	10	28	4,502		3,922	16	9	25	
Other retail ⁽⁵⁾	9,285		8,999	51	24	9,136		8,899	48	24	12	9,092		8,825	47	24	13	
Total retail	54,665		62,101	128	43	52,845		60,822	126	43	41	52,543		59,963	130	42	41	
	EAD ⁽¹⁾					EAD ⁽¹⁾						EAD ⁽¹⁾						
	Financial Markets ⁽⁶⁾	Loans and BAS				Financial Markets ⁽⁶⁾	Loans and BAS					Financial Markets ⁽⁶⁾	Loans and BAS					
Agriculture	10	4,039	3,770	19	8	-	3,944	3,681	25	10	-	-	3,877	3,608	29	12	(1)	
Mining and Oil & Gas	7	5,817	3,360	27	24	(1)	13	6,160	3,541	23	2	13	6,085	3,612	21	22	1	
Utilities	371	2,678	672	1	1	-	412	2,543	641	1	1	432	2,440	683	1	1	-	
Construction	15	3,134	1,762	39	12	1	15	2,863	1,651	41	12	15	2,856	1,540	36	8	3	
Manufacturing	10	5,414	3,350	68	56	(1)	12	5,049	3,317	89	62	88	5,088	3,225	97	65	3	
Wholesale Trade	-	2,616	1,947	19	11	6	5	2,609	1,977	12	10	5	2,405	1,745	14	11	-	
Retail Trade	-	4,181	3,280	10	5	3	-	4,411	3,495	5	3	-	5	4,521	3,240	6	-	
Transportation	91	2,916	1,105	12	5	-	83	2,770	1,167	12	5	83	2,752	1,135	1	-	-	
Communications	88	2,268	1,354	12	6	-	95	2,053	1,355	7	5	10	2,207	1,566	7	5	-	
Finance and Insurance	77,909	9,012	1,449	1	1	-	73,168	8,388	1,466	2	-	77,128	8,303	1,721	1	1	-	
Real Estate	94	6,774	6,799	5	1	-	30	6,343	6,449	6	2	41	6,054	6,101	7	2	-	
Professional Services	-	2,800	1,586	19	15	-	-	2,967	1,841	20	15	-	2,887	1,713	19	16	2	
Education & Health Care	-	3,353	2,741	16	10	-	-	3,304	2,489	17	8	-	3,314	2,510	17	7	-	
Other Services	55	4,702	3,495	20	14	2	41	4,267	3,233	17	13	(2)	33	4,310	3,285	16	1	
Government	3,256	1,611	583	-	-	-	3,855	1,800	492	-	-	3,249	1,761	620	-	-	-	
Other	38	2,336	4,638	15	15	1	1,559	2,402	4,530	14	14	-	1,648	2,485	4,044	15	14	
Total – Non-retail	81,944	63,651	41,891	283	184	10	79,288	61,873	41,325	291	183	10	82,750	61,345	40,348	287	181	10
Total	81,944	118,316	103,992	411	227	49	79,288	114,718	102,147	417	226	51	82,750	113,888	100,311	417	223	51

2013																		
(unaudited) (millions of Canadian dollars)	Q4					Q3					Q2							
	EAD ⁽¹⁾		Gross loans ⁽²⁾	Impaired loans	Individual and collective allowances	Provision for credit losses	EAD ⁽¹⁾		Gross loans ⁽²⁾	Impaired loans	Individual and collective allowances	Provision for credit losses	EAD ⁽¹⁾		Gross loans ⁽²⁾	Impaired loans	Individual and collective allowances	Provision for credit losses
	Financial Markets ⁽⁶⁾	Loans and BAS					Financial Markets ⁽⁶⁾	Loans and BAS					Financial Markets ⁽⁶⁾	Loans and BAS				
Residential mortgages ⁽³⁾	38,414		46,836	53	8	37,971		45,758	49	7	4	36,689		44,495	42	7	3	
Qualifying revolving retail ⁽⁴⁾	4,574		3,962	16	9	4,531		3,932	15	8	75	4,420		3,909	15	8	51	
Other retail ⁽⁵⁾	9,047		8,801	47	23	9,068		9,466	44	22	33	9,089		9,530	42	20	21	
Total retail	52,035		59,599	116	40	51,570		59,156	108	37	112	50,198		57,934	99	35	75	
	EAD ⁽¹⁾					EAD ⁽¹⁾						EAD ⁽¹⁾						
	Financial Markets ⁽⁶⁾	Loans and BAS				Financial Markets ⁽⁶⁾	Loans and BAS					Financial Markets ⁽⁶⁾	Loans and BAS					
Agriculture	-	3,821	3,553	29	13	-	3,711	3,407	33	14	3	-	3,578	3,297	32	12	23	
Mining and Oil & Gas	8	6,355	3,763	21	21	6	7,092	4,365	25	21	26	13	6,549	3,978	26	18	1	
Utilities	357	2,255	586	1	1	343	2,257	657	1	1	-	312	2,002	539	1	1	-	
Construction	-	2,973	1,718	30	5	-	2,705	1,696	29	5	3	-	2,668	1,697	27	6	1	
Manufacturing	89	5,055	3,286	97	66	89	5,001	3,313	101	71	3	-	4,881	3,324	75	67	(1)	
Wholesale Trade	-	2,407	1,714	13	12	-	2,738	2,005	13	11	-	-	2,518	1,838	12	10	-	
Retail Trade	-	4,683	2,873	5	3	(1)	-	4,532	2,988	5	3	1	-	4,052	2,831	6	3	
Transportation	90	2,778	1,202	1	-	93	2,766	1,170	1	-	-	64	2,674	1,135	1	-	-	
Communications	10	2,138	1,471	6	5	-	6	2,211	1,504	5	5	-	21	2,293	1,439	5	-	
Finance and Insurance	74,221	6,368	1,693	1	-	-	70,960	4,781	1	-	-	64,399	4,387	1,476	1	1	-	
Real Estate ⁽⁷⁾	49	5,761	5,844	5	2	-	49	5,245	4,869	9	4	-	21	5,091	4,770	8	4	
Professional Services	-	2,787	1,564	21	13	-	-	2,739	1,533	7	3	-	-	2,713	1,521	6	3	
Education & Health Care	-	3,325	2,607	20	7	-	-	3,192	2,567	4	1	-	-	3,246	2,412	3	1	
Other Services	55	4,323	3,354	15	13	(5)	49	4,285	3,329	15	13	(16)	694	4,373	3,389	22	16	
Government	3,854	1,632	401	-	-	-	4,237	1,633	524	-	-	3,610	1,783	495	-	-	-	
Other	1,168	2,029	2,688	14	11	4	1,096	1,647	2,721	20	16	-	1,796	2,701	22	18	1	
Total – Non-retail	79,901	58,690	38,317	279	172	32	76,928	56,535	38,372	269	168	21	69,134	54,604	36,842	247	165	10
Total	79,901	110,725	97,916	395	212	181	76,928	108,105	97,528	377	205	133	69,134	104,802	94,776	346	200	85

(1) EAD amounts are after securitization.

(2) Gross Loans comprise securitized assets. The residential mortgage gross loans become smaller than the EAD amounts when securitization is taken into account.

(3) Includes Retail residential mortgages comprising one to four units (Basel definition) and HELOC.

(4) Includes line of credit and credit card receivables.

(5) Includes consumer loans and other personal loans but excludes SME retail.

(6) Financial Market excluding Trading Related, Banking Book Equities and Securitization.

(7) Includes non residential mortgage (5 units and more).

(8) This total includes SME retail.

Residential Mortgage Portfolio Information

Q3 2014														
(unaudited) (millions of Canadian dollars)	Residential Mortgage Portfolio								Average LTV for mortgages originated and acquired during the quarter		Residential Mortgage ⁽¹⁾ exposure groups by LTV buckets ⁽²⁾		Residential Mortgage Portfolio (amortization) ⁽³⁾	
	Insured		Uninsured		HELOC		Total		Uninsured ⁽⁴⁾	HELOC ⁽⁵⁾	Canada			
Quebec	14,519	29.6%	6,870	13.9%	10,798	22.0%	32,187	65.5%	70%	69%	30 % or less	7.8%	0 - 20 years	16.5%
Ontario	4,850	9.9%	2,436	5.0%	3,402	6.9%	10,688	21.8%	72%	65%	31 % to 60 %	25.9%	20 - 25 years	14.0%
Alberta	1,047	2.1%	614	1.3%	838	1.7%	2,499	5.1%	75%	68%	61 % to 70 %	19.8%	25 - 30 years	34.6%
British Columbia	653	1.3%	356	0.7%	869	1.8%	1,878	3.8%	67%	61%	71 % to 80 %	29.1%	30 - 35 years	27.3%
New Brunswick	512	1.0%	180	0.4%	224	0.5%	916	1.9%	71%	68%	81 % to 90 %	10.5%	35 years and +	7.6%
Saskatchewan	137	0.3%	92	0.2%	153	0.3%	382	0.8%	75%	69%	91 % to 95 %	5.0%	Total	100.0%
Manitoba	58	0.1%	45	0.1%	110	0.2%	213	0.4%	75%	60%	96 % to 100 %	1.8%		
Others ⁽⁶⁾	101	0.2%	170	0.3%	86	0.2%	357	0.7%	75%	61%	101 % or more	-		
	21,877	44.5%	10,763	21.9%	16,480	33.6%	49,120	100.0%	71%	67%	Total	100.0%		
Other residential mortgages ⁽⁷⁾	3,689		2,334		-		6,023							
TOTAL	25,566	46.3%	13,097	23.8%	16,480	29.9%	55,143	100.0%						

Q2 2014														
(unaudited) (millions of Canadian dollars)	Residential Mortgage Portfolio								Average LTV for mortgages originated and acquired during the quarter		Residential Mortgage ⁽¹⁾ exposure groups by LTV buckets ⁽²⁾		Residential Mortgage Portfolio (amortization) ⁽³⁾	
	Insured		Uninsured		HELOC		Total		Uninsured ⁽⁴⁾	HELOC ⁽⁵⁾	Canada			
Quebec	14,592	30.4%	6,565	13.7%	10,414	21.7%	31,571	65.8%	69%	68%	30 % or less	7.8%	0 - 20 years	16.9%
Ontario	4,743	9.8%	2,340	4.9%	3,296	6.9%	10,379	21.6%	72%	65%	31 % to 60 %	24.4%	20 - 25 years	13.4%
Alberta	989	2.1%	575	1.2%	840	1.7%	2,404	5.0%	75%	67%	61 % to 70 %	18.5%	25 - 30 years	32.7%
British Columbia	606	1.3%	331	0.7%	851	1.8%	1,788	3.8%	68%	57%	71 % to 80 %	26.3%	30 - 35 years	28.5%
New Brunswick	506	1.1%	163	0.3%	223	0.5%	892	1.9%	74%	65%	81 % to 90 %	14.0%	35 years and +	8.5%
Saskatchewan	135	0.3%	89	0.2%	148	0.3%	372	0.8%	67%	68%	91 % to 95 %	5.3%	Total	100.0%
Manitoba	58	0.1%	43	0.1%	110	0.2%	211	0.4%	73%	62%	96 % to 100 %	3.7%		
Others ⁽⁶⁾	94	0.2%	163	0.3%	87	0.2%	344	0.7%	74%	58%	101 % or more	0.1%		
	21,723	45.3%	10,269	21.4%	15,969	33.3%	47,961	100.0%	71%	66%	Total	100.0%		
Other residential mortgages ⁽⁷⁾	3,385		2,287		-		5,672							
TOTAL	25,108	46.8%	12,556	23.4%	15,969	29.8%	53,633	100.0%						

Q1 2014														
(unaudited) (millions of Canadian dollars)	Residential Mortgage Portfolio								Average LTV for mortgages originated and acquired during the quarter		Residential Mortgage ⁽¹⁾ exposure groups by LTV buckets ⁽²⁾		Residential Mortgage Portfolio (amortization) ⁽³⁾	
	Insured		Uninsured		HELOC		Total		Uninsured ⁽⁴⁾	HELOC ⁽⁵⁾	Canada			
Quebec	14,339	30.4%	6,788	14.4%	10,116	21.4%	31,243	66.2%	68%	68%	30 % or less	7.7%	0 - 20 years	17.3%
Ontario	4,547	9.7%	2,390	5.0%	3,210	6.8%	10,147	21.5%	71%	64%	31 % to 60 %	25.1%	20 - 25 years	13.1%
Alberta	939	1.9%	552	1.2%	828	1.7%	2,319	4.8%	75%	66%	61 % to 70 %	18.1%	25 - 30 years	31.7%
British Columbia	560	1.2%	330	0.7%	840	1.8%	1,730	3.7%	67%	58%	71 % to 80 %	28.4%	30 - 35 years	29.1%
New Brunswick	488	1.0%	170	0.4%	220	0.5%	878	1.9%	74%	63%	81 % to 90 %	12.1%	35 years and +	8.8%
Saskatchewan	129	0.3%	88	0.2%	146	0.3%	363	0.8%	74%	66%	91 % to 95 %	5.4%	Total	100.0%
Manitoba	56	0.1%	42	0.1%	109	0.2%	207	0.4%	76%	67%	96 % to 100 %	3.0%		
Others ⁽⁶⁾	84	0.2%	159	0.3%	86	0.2%	329	0.7%	75%	66%	101 % or more	0.1%		
	21,142	44.8%	10,519	22.3%	15,555	32.9%	47,216	100.0%	70%	66%	Total	100.0%		
Other residential mortgages ⁽⁷⁾	3,202		2,264		-		5,466							
TOTAL	24,344	46.2%	12,783	24.3%	15,555	29.5%	52,682	100.0%						

(1) Includes HELOC.

(2) Property values are updated using Teranet/National Bank House Price Index for metropolitan areas and MLS provincial average prices for other areas.

(3) Excludes amortization for the HELOC's amortized portion and the US portfolio of \$94M as at January 31, 2014, \$99M as of April 30, 2014 and \$102M as of July 31, 2014.

(4) LTV is calculated using the outstanding amount and weighted by the outstanding of each loan.

(5) LTV is calculated using the authorized amount and weighted by the authorized amount of each line. Includes both revolving and amortized portions.

(6) Others include : Prince Edward Island, Nova Scotia, Newfoundland and Labrador, Northwest Territories, Yukon and USA.

(7) Includes residential mortgages of 5 units and more and non retail residential mortgages of 1 to 4 units other than Retail. Also includes acquired loans for securitization purposes by the Financial Markets business line.

Residential Mortgage Portfolio Information (continued)

Q4 2013														
(unaudited) (millions of Canadian dollars)	Residential Mortgage Portfolio							Average LTV for mortgages originated and acquired during the quarter		Residential Mortgage Portfolio (amortization) ⁽¹⁾		Residential Mortgage ⁽²⁾ exposure groups by LTV buckets ⁽³⁾		
	Insured		Uninsured		HELOC		Total		Uninsured ⁽⁴⁾	HELOC ⁽⁵⁾	Canada		Canada	
Quebec	14,687	31.5%	6,608	14.0%	9,926	21.2%	31,221	66.7%	69%	69%	0 - 20 years	17.7%	30 % or less	8.0%
Ontario	4,541	9.7%	2,239	4.8%	3,156	6.7%	9,936	21.2%	70%	65%	20 - 25 years	12.8%	31 % to 60 %	25.7%
Alberta	865	1.8%	526	1.1%	828	1.8%	2,219	4.7%	74%	66%	25 - 30 years	30.8%	61 % to 70 %	18.6%
British Columbia	525	1.1%	314	0.7%	839	1.8%	1,678	3.6%	67%	56%	30 - 35 years	29.4%	71 % to 80 %	28.2%
New Brunswick	486	1.0%	155	0.3%	219	0.5%	860	1.8%	72%	67%	35 years and +	9.3%	81 % to 90 %	11.6%
Saskatchewan	120	0.3%	80	0.2%	146	0.3%	346	0.8%	72%	61%	Total	100.0%	91 % to 95 %	5.4%
Manitoba	52	0.1%	41	0.1%	108	0.2%	201	0.4%	74%	57%			96 % to 100 %	2.5%
Others ⁽⁶⁾	107	0.2%	167	0.4%	101	0.2%	375	0.8%	73%	62%			101 % or more	0.1%
	21,383	45.7%	10,130	21.6%	15,323	32.7%	46,836	100.0%	70%	67%			Total	100.0%
Other residential mortgages ⁽⁷⁾	2,842		2,218		-		5,060							
TOTAL	24,225	46.7%	12,348	23.8%	15,323	29.5%	51,896	100.0%						

Q3 2013														
(unaudited) (millions of Canadian dollars)	Residential Mortgage Portfolio							Average LTV for mortgages originated and acquired during the quarter		Residential Mortgage Portfolio (amortization) ⁽¹⁾		Canada		
	Insured		Uninsured		HELOC		Total		Uninsured ⁽⁴⁾	HELOC ⁽⁵⁾	Canada		Canada	
Quebec	14,704	32.1%	6,569	14.4%	9,635	21.2%	30,908	67.7%	69%	69%	0 - 20 years	18.5%		
Ontario	4,297	9.4%	2,127	4.6%	3,080	6.7%	9,504	20.7%	71%	66%	20 - 25 years	12.9%		
Alberta	729	1.6%	494	1.1%	816	1.8%	2,039	4.5%	74%	67%	25 - 30 years	29.5%		
British Columbia	425	0.9%	309	0.7%	835	1.8%	1,569	3.4%	64%	58%	30 - 35 years	29.9%		
New Brunswick	482	1.1%	140	0.3%	219	0.5%	841	1.9%	73%	69%	35 years and +	9.2%		
Saskatchewan	112	0.2%	77	0.2%	144	0.3%	333	0.7%	76%	65%	Total	100.0%		
Manitoba	53	0.1%	39	0.1%	108	0.2%	200	0.4%	76%	58%				
Others ⁽⁶⁾	102	0.2%	158	0.3%	104	0.2%	364	0.7%	73%	60%				
	20,904	45.6%	9,913	21.7%	14,941	32.7%	45,758	100.0%	70%	68%				
Other residential mortgages ⁽⁷⁾	3,014		2,065		-		5,079							
TOTAL	23,918	47.0%	11,978	23.6%	14,941	29.4%	50,837	100.0%						

Q2 2013														
(unaudited) (millions of Canadian dollars)	Residential Mortgage Portfolio							Average LTV for mortgages originated and acquired during the quarter		Residential Mortgage Portfolio (amortization) ⁽¹⁾		Canada		
	Insured		Uninsured		HELOC		Total		Uninsured ⁽⁴⁾	HELOC ⁽⁵⁾	Canada		Canada	
Quebec	14,666	33.0%	6,189	13.9%	9,307	21.0%	30,162	67.9%	68%	68%	0 - 20 years	19.6%		
Ontario	4,287	9.6%	1,935	4.3%	2,983	6.7%	9,205	20.6%	71%	59%	20 - 25 years	13.3%		
Alberta	714	1.6%	425	1.0%	818	1.8%	1,957	4.4%	75%	61%	25 - 30 years	26.3%		
British Columbia	410	0.9%	274	0.6%	827	1.9%	1,511	3.4%	66%	56%	30 - 35 years	30.3%		
New Brunswick	475	1.1%	126	0.3%	218	0.5%	819	1.9%	75%	67%	35 years and +	10.5%		
Saskatchewan	109	0.2%	69	0.2%	143	0.3%	321	0.7%	68%	57%	Total	100.0%		
Manitoba	54	0.1%	35	0.1%	106	0.2%	195	0.4%	72%	58%				
Others ⁽⁶⁾	65	0.1%	164	0.4%	96	0.2%	325	0.7%	71%	60%				
	20,780	46.6%	9,217	20.8%	14,498	32.6%	44,495	100.0%	69%	64%				
Other residential mortgages ⁽⁷⁾	2,689		2,112		-		4,801							
TOTAL	23,469	47.6%	11,329	23.0%	14,498	29.4%	49,296	100.0%						

Q1 2013														
(unaudited) (millions of Canadian dollars)	Residential Mortgage Portfolio							Average LTV for mortgages originated and acquired during the quarter		Residential Mortgage Portfolio (amortization) ⁽¹⁾		Canada		
	Insured		Uninsured		HELOC		Total		Uninsured ⁽⁴⁾	HELOC ⁽⁵⁾	Canada		Canada	
Quebec	14,866	33.9%	5,898	13.4%	9,066	20.5%	29,830	67.8%	69%	68%	0 - 20 years	20.4%		
Ontario	4,366	9.9%	1,837	4.2%	2,923	6.6%	9,126	20.7%	72%	61%	20 - 25 years	13.3%		
Alberta ⁽⁸⁾	702	1.6%	405	0.9%	808	1.8%	1,915	4.3%	83%	64%	25 - 30 years	24.7%		
British Columbia	421	1.0%	261	0.6%	817	1.9%	1,499	3.5%	74%	57%	30 - 35 years	30.4%		
New Brunswick	478	1.1%	118	0.3%	217	0.5%	813	1.9%	75%	66%	35 years and +	11.2%		
Saskatchewan	109	0.2%	66	0.2%	140	0.3%	315	0.7%	75%	62%	Total	100.0%		
Manitoba	55	0.1%	37	0.1%	100	0.2%	192	0.4%	73%	57%				
Others ⁽⁶⁾	64	0.1%	163	0.4%	97	0.2%	324	0.7%	75%	57%				
	21,061	47.9%	8,785	20.1%	14,168	32.0%	44,014	100.0%	72%	65%				
Other residential mortgages ⁽⁷⁾	2,523		2,023		-		4,546							
TOTAL	23,584	48.6%	10,808	22.3%	14,168	29.1%	48,560	100.0%						

(1) Excludes amortization for the HELOC's amortized portion and the US portfolio of \$84M as at October 31, 2013.

(2) Includes HELOC.

(3) Property values are updated using Teranet/National Bank House Price Index for metropolitan areas and MLS provincial average prices for the rest.

(4) LTV is calculated using the outstanding amount and weighted by the outstanding of each loan.

(5) LTV is calculated using the authorized amount and weighted by the authorized amount of each line. Includes both revolving and amortized portions.

(6) Others include : Prince Edward Island, Nova Scotia, Newfoundland and Labrador, Northwest Territories, Yukon and USA.

(7) Includes residential mortgages of 5 units and more and residential mortgages of 1 to 4 units other than Retail.

(8) High LTV impacted by portfolio acquisition.



Geographic Distribution of Gross Loans, Acceptances, Impaired Loans and Individual and Collective Allowances ⁽¹⁾

(unaudited) (millions of Canadian dollars)	2014								
	Q3			Q2			Q1		
	Gross loans ⁽²⁾	Impaired loans	Individual and collective allowances	Gross loans ⁽²⁾	Impaired loans	Individual and collective allowances	Gross loans ⁽²⁾	Impaired loans	Individual and collective allowances
Canada									
Residential mortgages ⁽³⁾	49,018	60	9	47,862	61	9	47,122	67	9
Qualifying revolving retail ⁽⁴⁾	3,982	17	10	3,962	17	10	3,922	16	9
Other retail ⁽⁵⁾	8,995	51	24	8,894	48	24	8,821	47	24
Non Retail ⁽⁶⁾	41,335	278	184	40,906	291	183	39,924	287	181
	103,330	406	227	101,624	417	226	99,789	417	223
United States									
Residential mortgages ⁽³⁾	102	-	-	99	-	-	94	-	-
Qualifying revolving retail ⁽⁴⁾	-	-	-	-	-	-	-	-	-
Other retail ⁽⁵⁾	4	-	-	5	-	-	4	-	-
Non Retail ⁽⁶⁾	431	5	-	364	-	-	375	-	-
	537	5	-	468	-	-	473	-	-
Others									
Residential mortgages ⁽³⁾	-	-	-	-	-	-	-	-	-
Qualifying revolving retail ⁽⁴⁾	-	-	-	-	-	-	-	-	-
Other retail ⁽⁵⁾	-	-	-	-	-	-	-	-	-
Non Retail ⁽⁶⁾	125	-	-	55	-	-	49	-	-
	125	-	-	55	-	-	49	-	-
Total	103,992	411	227	102,147	417	226	100,311	417	223

(unaudited) (millions of Canadian dollars)	2013								
	Q4			Q3			Q2		
	Gross loans ⁽²⁾	Impaired loans	Individual and collective allowances	Gross loans ⁽²⁾	Impaired loans	Individual and collective allowances	Gross loans ⁽²⁾	Impaired loans	Individual and collective allowances
Canada									
Residential mortgages ⁽³⁾	46,752	53	8	45,678	49	7	44,424	42	7
Qualifying revolving retail ⁽⁴⁾	3,962	16	9	3,932	15	8	3,909	15	8
Other retail ⁽⁵⁾	8,797	47	23	9,462	44	22	9,526	22	20
Non Retail ⁽⁶⁾	37,977	279	172	38,084	266	167	36,581	244	164
	97,488	395	212	97,156	374	204	94,440	323	199
United States									
Residential mortgages ⁽³⁾	84	-	-	80	-	-	71	-	-
Qualifying revolving retail ⁽⁴⁾	-	-	-	-	-	-	-	-	-
Other retail ⁽⁵⁾	4	-	-	4	-	-	4	-	-
Non Retail ⁽⁶⁾	287	-	-	233	3	1	186	3	1
	375	-	-	317	3	1	261	3	1
Others									
Residential mortgages ⁽³⁾	-	-	-	-	-	-	-	-	-
Qualifying revolving retail ⁽⁴⁾	-	-	-	-	-	-	-	-	-
Other retail ⁽⁵⁾	-	-	-	-	-	-	-	-	-
Non Retail ⁽⁶⁾	53	-	-	55	-	-	75	-	-
	53	-	-	55	-	-	75	-	-
Total	97,916	395	212	97,528	377	205	94,776	326	200

(1) Geographic information based on borrower address (country).

(2) Gross loans comprise securitized assets.

(3) Includes Retail residential mortgages comprising one to four units (Basel definition) and HELOC.

(4) Includes line of credit and credit card receivables.

(5) Includes consumer loans, and other personal loans but excludes SME retail.

(6) Non Retail portfolio includes SME-Retail loans.

Gross Credit Risk Exposure at Default in Europe ⁽¹⁾

		2014																	
		Q3					Q2					Q1							
(unaudited) (millions of Canadian dollars)		Drawn	Undrawn commitments	Repo-style transactions ⁽²⁾	OTC derivatives	Other off-balance sheet items ⁽³⁾	Total	Drawn	Undrawn commitments	Repo-style transactions ⁽²⁾	OTC derivatives	Other off-balance sheet items ⁽³⁾	Total	Drawn	Undrawn commitments	Repo-style transactions ⁽²⁾	OTC derivatives	Other off-balance sheet items ⁽³⁾	Total
Greece		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ireland		-	-	67	-	-	67	7	-	52	-	-	59	-	-	-	-	-	-
Italy		-	-	50	-	2	52	1	-	-	-	2	3	-	-	-	-	4	4
Portugal		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Spain		29	-	-	-	137	166	31	-	-	-	134	165	31	-	-	-	134	165
Total GIIPS		29	-	117	-	139	285	39	-	52	-	136	227	31	-	-	-	138	169
France		27	3	1,014	671	299	2,014	37	6	1,064	511	294	1,912	47	5	1,255	353	289	1,949
Germany		7	-	2	18	38	65	9	-	3	9	55	76	12	-	2	21	47	82
United Kingdom		450	6	2,258	771	2	3,487	307	10	2,190	697	2	3,206	386	9	1,918	858	4	3,175
Other Europe		57	14	976	300	53	1,400	68	24	646	293	57	1,088	52	22	795	329	46	1,244
Total - Credit Risk		570	23	4,367	1,760	531	7,251	460	40	3,955	1,510	544	6,509	528	36	3,970	1,561	524	6,619

		2013																	
		Q4					Q3					Q2							
(unaudited) (millions of Canadian dollars)		Drawn	Undrawn commitments	Repo-style transactions ⁽²⁾	OTC derivatives	Other off-balance sheet items ⁽³⁾	Total	Drawn	Undrawn commitments	Repo-style transactions ⁽²⁾	OTC derivatives	Other off-balance sheet items ⁽³⁾	Total	Drawn	Undrawn commitments	Repo-style transactions ⁽²⁾	OTC derivatives	Other off-balance sheet items ⁽³⁾	Total
Greece		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ireland		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Italy		-	-	-	-	3	3	-	-	-	-	3	3	-	-	-	-	3	3
Portugal		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Spain		31	-	-	-	144	175	31	-	-	-	144	175	33	-	-	-	145	178
Total GIIPS		31	-	-	-	147	178	31	-	-	-	147	178	33	-	-	-	148	181
France		27	5	562	319	87	1,000	27	4	630	321	88	1,070	36	4	572	427	92	1,131
Germany		16	-	3	21	44	84	17	-	84	35	45	181	-	-	14	34	63	111
United Kingdom		300	8	1,856	698	6	2,868	269	7	1,595	655	6	2,532	191	7	1,556	568	7	2,329
Other Europe		126	18	1,563	202	36	1,945	339	22	1,008	287	36	1,692	69	35	987	240	113	1,444
Total - Credit Risk		500	31	3,984	1,240	320	6,075	683	33	3,317	1,298	322	5,653	329	46	3,129	1,269	423	5,196

(1) These amounts do not take into account allowances for credit losses nor amounts pledged as collateral. The tables also exclude equity securities.

(2) Securities purchased under reverse repurchase agreements and sold under repurchase agreements as well as securities loaned and borrowed.

(3) Letters of guarantee, documentary letters of credit and securitized assets that represent the Bank's commitment to make payments in the event that a client cannot meet its financial obligations to third parties.



Impaired Loans

(unaudited) (millions of Canadian dollars)

	2014			2013				2012			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Gross Impaired Loans											
Retail	124	122	126	110	106	97	93	88	84	80	83
Commercial	247	255	250	244	224	200	217	186	175	229	232
Wealth Management	4	4	5	5	5	5	5	4	3	4	4
Corporate	12	12	12	12	18	23	16	86	88	32	45
Real Estate	24	24	24	24	24	21	23	23	23	23	23
Total gross impaired loans	411	417	417	395	377	346	354	387	373	368	387
As a % of loans and acceptances	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.5%

	2014			2013				2012			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Net Impaired Loans											
Retail	81	78	83	70	67	60	59	56	54	52	54
Commercial	80	90	88	90	81	60	85	63	44	62	68
Wealth Management	2	2	2	2	2	2	3	2	1	2	2
Corporate	-	-	-	-	1	6	-	40	41	1	14
Real Estate	21	21	21	21	21	18	18	18	18	18	21
Other	(366)	(366)	(366)	(366)	(366)	(366)	(367)	(369)	(369)	(374)	(369)
Total impaired loans, net of individual and collective allowances	(182)	(175)	(172)	(183)	(194)	(220)	(202)	(190)	(211)	(239)	(210)
As a % of loans and acceptances	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	-0.3%	-0.3%



Formation of Gross Impaired Loans and Allowance for Credit Losses

(unaudited) (millions of Canadian dollars)

Formation of Gross Impaired Loans ⁽¹⁾ (by sector)	2014			2013			YTD		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2014	2013
Opening balance	417	417	395	377	346	354	387	395	387
Write-offs									
Retail	(18)	(19)	(20)	(16)	(18)	(16)	(16)	(57)	(50)
Commercial	(10)	(10)	(3)	(7)	(8)	(5)	(4)	(23)	(17)
Wealth Management	(1)	(1)	(1)	(1)	(1)	(1)	-	(3)	(2)
Corporate	-	-	-	-	-	-	(14)	-	(14)
Real Estate	-	-	-	-	-	(1)	-	-	(1)
Total write-offs	(29)	(30)	(24)	(24)	(27)	(23)	(34)	(83)	(84)
Formation									
Retail	20	15	36	21	26	20	21	71	67
Commercial	2	15	9	29	30	(13)	35	26	52
Wealth Management	1	-	1	1	2	1	1	2	4
Corporate	-	-	-	(6)	(6)	7	(56)	-	(55)
Real estate	-	-	-	-	3	-	-	-	3
Other	-	-	-	(3)	3	-	-	-	3
Total formation	23	30	46	42	58	15	1	99	74
Closing balance	411	417	417	395	377	346	354	411	377

(1) Credit card receivables are not included

Formation of Gross Impaired Loans (by activities)	2014			YTD	Full Year
	Q3	Q2	Q1		
Opening balance	417	417	395	395	387
Classified as impaired during the year	142	139	127	408	587
Transferred to not impaired during the period	(6)	(7)	(2)	(15)	(16)
Net repayments	(88)	(77)	(57)	(222)	(363)
Write-offs	(48)	(48)	(40)	(136)	(177)
Recoveries of loans previously written off	(4)	(5)	(5)	(14)	(17)
Disposals of loans	(2)	(2)	(1)	(5)	(6)
Exchange and other movements	-	-	-	-	-
Closing balance	411	417	417	411	395

Allowance for Credit Losses	2014			2013			YTD		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2014		2013
Allowances at beginning	592	589	578	571	566	556	577	578	577	577
Write-offs	(54)	(54)	(47)	(43)	(47)	(45)	(55)	(155)	(147)	(203)
Recoveries of amounts written off in previous years	4	4	6	2	4	2	2	14	8	17
Charge to income statement (provision for credit losses)	49	51	51	48	48	53	32	151	133	181
Disposal of loans	2	2	1					5		6
Exchange and other movements	-	-	-					-		-
Allowances at end	593	592	589	578	571	566	556	593	571	578



Regulatory Capital and Capital Ratios under Basel III ^{(1) (2)}

		2014			2013
		Q3	Q2	Q1	Q4
(unaudited) (millions of Canadian dollars)		All-in basis			
Common Equity Tier 1 capital: instruments and reserves					
1	Directly issued qualifying common share capital plus related contributed surplus ⁽³⁾	2,313	2,274	2,246	2,218
2	Retained earnings	5,660	5,471	5,277	5,034
3	Accumulated other comprehensive income and other reserves	300	260	218	214
6	Common Equity Tier 1 capital before regulatory adjustments	8,273	8,005	7,741	7,466
Regulatory adjustments to Common Equity Tier 1 capital					
7	Prudential valuation adjustments	-	-	-	-
8	Goodwill (net of related tax liability)	1,271	1,272	1,272	1,064
9	Intangible assets other than mortgage-servicing rights	916	906	889	816
11	Accumulated other comprehensive income related to cash flow hedges	88	46	36	47
12	Shortfall of total provisions to expected losses	-	-	-	7
14	Gains (losses) due to changes in own credit risk on fair valued liabilities	18	12	24	21
15	Defined benefit pension plan assets (net of related tax liability)	61	110	60	40
16	Investments in own shares (if not already netted off contributed surplus on reported balance sheet)	1	6	5	11
22	Amount exceeding the 15% threshold	42	67	93	84
23	of which: significant investments in the common stock of financials	23	37	52	47
25	of which: deferred tax assets arising from temporary differences	19	30	41	37
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI (including regulatory adjustments in respect of own use property)	-	26	26	26
28	Total regulatory adjustments to Common equity Tier 1	2,397	2,445	2,405	2,116
29	Common Equity Tier 1 capital (CET1)	5,876	5,560	5,336	5,350
Additional Tier 1 capital: instruments					
30	Directly issued qualifying Additional Tier 1 instruments plus related contributed surplus ⁽³⁾	350	350	-	-
31	of which: classified as equity under applicable accounting standards	350	350	-	-
32	of which: classified as liabilities under applicable accounting standards	-	-	-	-
33	Directly issued capital instruments subject to phase out from Additional Tier 1 ⁽³⁾	1,548	1,548	1,549	1,652
36	Additional Tier 1 capital before regulatory adjustments	1,898	1,898	1,549	1,652
Additional Tier 1 capital: regulatory adjustments					
43	Total regulatory adjustments to Additional Tier 1 capital	-	-	-	-
44	Additional Tier 1 capital (AT1)	1,898	1,898	1,549	1,652
45	Tier 1 capital (T1 = CET1 + AT1)	7,774	7,458	6,885	7,002
Tier 2 capital: instruments and provisions					
47	Directly issued capital instruments subject to phase out from Tier 2 ⁽³⁾	1,858	1,865	1,868	2,144
50	Collective allowances	18	43	36	40
51	Tier 2 capital before regulatory adjustments	1,876	1,908	1,904	2,184
Tier 2 capital: regulatory adjustments					
57	Total regulatory adjustments to Tier 2 capital	-	-	-	-
58	Tier 2 capital (T2)	1,876	1,908	1,904	2,184
59	Total capital (TC = T1 + T2)	9,650	9,366	8,789	9,186

(1) As requested by OSFI, all the D-SIB in Canada must fully apply the Basel III deductions and must disclose the all-in-ratios.

(2) Reconciliation with Balance Sheet is presented on page 6 of the document entitled Supplementary Regulatory Capital Disclosure.

(3) A complete list of capital instruments and their main features is now available on the Bank's website under *Investor Relations > Capital & Debt Information > Main Features of Regulatory Capital Instruments*.



Regulatory Capital and Capital Ratios under Basel III ⁽¹⁾ (continued)

		2014			2013
		Q3	Q2	Q1	Q4
(unaudited) (millions of Canadian dollars)		All-in basis			
60a	Common Equity Tier 1 Capital RWA (CET1)	64,703	64,235	64,627	61,251
60b	Tier 1 Capital RWA	64,972			
60c	Total capital RWA	65,375			
Capital ratios					
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	9.1%	8.7%	8.3%	8.7%
62	Tier 1 (as a percentage of risk weighted assets)	12.0%	11.6%	10.7%	11.4%
63	Total capital (as a percentage of risk weighted assets)	14.8%	14.6%	13.6%	15.0%
64	Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement expressed as a percentage of risk weighted assets)	7.0%	7.0%	7.0%	7.0%
65	of which: capital conservation buffer requirement	2.5%	2.5%	2.5%	2.5%
67a	of which: D-SIB buffer requirement	na	na	na	na
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	9.1%	8.7%	8.3%	8.7%
OSFI all-in target					
69	Common Equity Tier 1 all-in target ratio	7.0%	7.0%	7.0%	7.0%
70	Tier 1 capital all-in target ratio ⁽¹⁾	8.5%	8.5%	8.5%	na
71	Total capital all-in target ratio ⁽¹⁾	10.5%	10.5%	10.5%	na
Amounts below the thresholds for deduction (before risk weighting)					
72	Non-significant investments in the capital of other financials	220	233	195	157
73	Significant investments in the common stock of financials	510	497	504	447
75	Deferred tax assets arising from temporary differences (net of related tax liability)	413	405	390	355
Applicable caps on the inclusion of allowance in Tier 2					
76	Allowance eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	11	33	35	40
77	Cap on inclusion of allowance in Tier 2 under standardised approach	60	55	59	64
78	Allowance eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	7	10	1	-
79	Cap on inclusion of allowance in Tier 2 under internal ratings-based approach	295	284	284	266
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)					
82	Current cap on AT1 instruments subject to phase out arrangements	1,549	1,549	1,549	1,651
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	(2)	(2)	102	-
84	Current cap on T2 instruments subject to phase out arrangements	1,905	1,905	1,905	2,144
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-	-	252
Transitional Capital Disclosure Template		Transitional basis			
29	Common Equity Tier 1 capital (CET1)	7,724	7,462	7,214	7,399
45	Tier 1 capital (T1 = CET1 + AT1)	8,596	8,321	7,727	7,957
59	Total capital (TC = T1 + T2)	10,465	10,217	9,613	10,117
60	Total risk weighted assets	66,958	65,101	65,453	62,182
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	11.54%	11.46%	11.02%	11.90%
62	Tier 1 (as a percentage of risk weighted assets)	12.84%	12.78%	11.81%	12.80%
63	Total capital (as a percentage of risk weighted assets)	15.63%	15.69%	14.69%	16.27%

(1) Prior to Q3 2014, Tier 1 and Total capital ratios had been calculated using the Common Equity Tier 1 Capital RWA (row 60a). Now, these ratios are calculated using the values in rows 60b and 60c, respectively.

Capital Adequacy under Basel III ⁽¹⁾

	2014						2013		
	Exposure at default	Q3				Capital requirement ⁽²⁾	Q2	Q1	Q4
		Risk-weighted assets					Risk-weighted assets		
(unaudited) (millions of Canadian dollars)	Standardized	Advanced	Other	Total					
Credit risk									
Retail									
Residential mortgages	40,388	69	4,414	-	4,483	359	4,521	4,554	4,565
Quality revolving retail	4,992	-	1,012	-	1,012	81	1,408	1,374	1,440
Other retail	12,213	516	4,435	-	4,951	396	5,338	5,157	5,625
Non-retail									
Corporate	47,950	2,702	20,362	-	23,064	1,845	22,378	22,075	22,174
Sovereign	21,162	-	486	-	486	39	462	439	418
Financial institutions	3,273	127	852	-	979	78	984	1,086	743
Banking book equities ⁽³⁾	469	-	469	-	469	38	581	445	437
Securitization	4,077	-	2,200	-	2,200	176	2,066	2,296	2,269
Other assets	22,228	-	-	5,004	5,004	400	4,869	4,672	4,337
Counterparty credit risk									
Corporate	8,176	308	53	-	361	29	162	217	229
Sovereign	10,560	-	9	-	9	1	8	12	10
Financial institutions	51,546	-	1,893	-	1,893	151	2,132	2,820	2,425
Trading portfolio	9,846	363	3,085	-	3,448	276	3,009	2,941	2,524
Credit valuation adjustment charge ⁽⁴⁾		1,914	-	-	1,914	153	1,607	1,625	-
Regulatory scaling factor		-	2,313	-	2,313	185	2,319	2,317	2,255
Total - Credit risk	236,880	5,999	41,583	5,004	52,586	4,207	51,844	52,030	49,451
Market risk									
VaR		-	780	-	780	62	818	903	775
Stressed VaR		-	1,351	-	1,351	108	1,783	1,831	1,109
Interest-rate specific risk		1,310	-	-	1,310	105	1,287	1,376	1,498
Total - Market risk		1,310	2,131	-	3,441	275	3,888	4,110	3,382
Operational risk		8,676	-	-	8,676	694	8,503	8,487	8,418
Total	236,880	15,985	43,714	5,004	64,703	5,176	64,235	64,627	61,251
Capital ratio									
Capital ratios under Basel III									
Common Equity Tier 1 (CET1)					9.1%		8.7%	8.3%	8.7%
Tier 1					12.0%		11.6%	10.7%	11.4%
Total					14.8%		14.6%	13.6%	15.0%
Assets-to-capital multiple					18.8		18.8	20.0	18.4

(1) Figures are presented in an "all-in" basis, and the October 31, 2013 figures have not been adjusted to reflect changes in accounting standards.

(2) The capital requirement is equal to 8% of risk-weighted assets.

(3) Calculated using the simple risk weight method.

(4) Calculated based on CET1 risk-weighted assets.