

**Supplementary Financial Information**

First Quarter 2017  
May 11, 2017



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## **Notes to Users**

### **Use of the document**

The supplemental financial information contained in this package has been provided to improve readers' understanding of the financial position and performance of Home Capital Group Inc. (the Company). This information should be used in conjunction with the Company's Q1 2017 Shareholders' Report as well as the Company's 2016 Annual Report.

### **Accounting framework**

The financial information in this document is in Canadian dollars and is based on the unaudited interim consolidated financial statements for the quarter ended March 31, 2017, presented in compliance with International Financial Reporting Standards (IFRS or GAAP) unless otherwise noted.

### **Comparative consolidated financial statements**

Certain comparative audited consolidated financial statement amounts have been reclassified from statements previously presented to conform to the presentation of the Q1 2017 unaudited consolidated financial statements.

### **Capital management**

The Company's subsidiary, Home Trust Company, is subject to the regulatory capital requirements stipulated by the Office of the Superintendent of Financial Institutions Canada (OSFI). These requirements are consistent with international standards (Basel II and Basel III) set by the Bank for International Settlements. Home Trust Company follows the Basel II Standardized Approach for calculating credit risk and the Basic Indicator Approach for operational risk.

## Financial Highlights

<i>(Unaudited)</i>	2017	2016	2016	2016	2016	2015	2015	2015	2015	2017	2016	2016	2015
<i>(000s, except Per Share and Percentage Amounts)</i>	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	YTD	YTD	Fiscal	Fiscal
<b>OPERATING RESULTS</b>													
Net Income	\$ 58,041	\$ 50,706	\$ 66,190	\$ 66,252	\$ 64,248	\$ 70,239	\$ 72,443	\$ 72,317	\$ 72,286	\$ 58,041	\$ 64,248	\$ 247,396	\$ 287,285
Adjusted Net Income <sup>1</sup>	65,482	63,475	66,190	66,252	67,497	71,811	72,443	72,317	72,286	65,482	67,497	263,414	288,857
Net Interest Income	125,857	120,620	119,924	122,103	122,517	126,658	121,698	117,210	115,524	125,857	122,517	485,164	481,090
Total Revenue <sup>2</sup>	147,742	144,597	145,095	146,761	145,506	150,913	145,083	146,271	142,616	147,742	145,506	581,959	584,883
Diluted Earnings per Share	\$ 0.90	\$ 0.79	\$ 1.01	\$ 0.99	\$ 0.92	\$ 1.00	\$ 1.03	\$ 1.03	\$ 1.03	\$ 0.90	\$ 0.92	\$ 3.71	\$ 4.09
Adjusted Diluted Earnings per Share <sup>1</sup>	\$ 1.02	\$ 0.98	\$ 1.01	\$ 0.99	\$ 0.96	\$ 1.02	\$ 1.03	\$ 1.03	\$ 1.03	\$ 1.02	\$ 0.96	\$ 3.95	\$ 4.11
Return on Shareholders' Equity	14.1%	12.7%	16.9%	16.5%	15.7%	17.6%	18.7%	19.1%	19.7%	14.1%	15.7%	15.3%	18.7%
Adjusted Return on Shareholder's Equity <sup>1</sup>	16.0%	15.9%	16.9%	16.5%	16.4%	18.0%	18.7%	19.1%	19.7%	16.0%	16.4%	16.3%	18.8%
Return on Average Assets	1.1%	1.0%	1.3%	1.3%	1.2%	1.4%	1.4%	1.4%	1.4%	1.1%	1.2%	1.2%	1.4%
Net Interest Margin (TEB) <sup>3</sup>	2.44%	2.38%	2.34%	2.38%	2.38%	2.46%	2.38%	2.29%	2.28%	2.44%	2.38%	2.37%	2.36%
Provision as a Percentage of Gross Uninsured Loans (annualized)	0.16%	0.07%	0.04%	0.08%	0.04%	0.04%	0.08%	0.07%	0.07%	0.16%	0.04%	0.05%	0.06%
Provision as a Percentage of Gross Loans (annualized)	0.13%	0.05%	0.03%	0.06%	0.03%	0.03%	0.06%	0.05%	0.05%	0.13%	0.03%	0.04%	0.05%
Efficiency Ratio (TEB) <sup>3</sup>	43.4%	48.8%	37.7%	37.2%	39.6%	36.0%	30.8%	32.2%	30.4%	43.4%	39.6%	40.8%	32.4%
Adjusted Efficiency Ratio (TEB) <sup>1,3</sup>	36.6%	39.1%	37.7%	37.2%	36.3%	33.7%	30.8%	32.2%	30.4%	36.6%	36.3%	37.6%	31.8%
<b>BALANCE SHEET HIGHLIGHTS</b>													
Total Assets	\$ 20,993,385	\$ 20,528,777	\$ 20,317,030	\$ 20,763,147	\$ 20,687,984	\$ 20,527,062	\$ 20,314,220	\$ 20,516,247	\$ 20,514,613	\$ 20,993,385	\$ 20,687,984	\$ 20,528,777	\$ 20,527,062
Total Assets Under Administration <sup>4</sup>	29,583,545	28,917,534	28,327,676	28,430,730	27,960,592	27,316,476	25,404,219	25,456,212	25,066,234	29,583,545	27,960,592	28,917,534	27,316,476
Total Loans <sup>5</sup>	18,573,476	18,035,317	18,002,238	18,065,074	17,949,915	18,268,708	18,336,736	17,982,475	18,190,841	18,573,476	17,949,915	18,035,317	18,268,708
Total Loans Under Administration <sup>4,5</sup>	27,163,636	26,424,074	26,012,884	25,732,657	25,222,523	25,058,122	23,426,735	22,922,440	22,742,462	27,163,636	25,222,523	26,424,074	25,058,122
Liquid Assets	2,098,192	2,067,981	1,878,082	2,391,225	2,459,859	2,095,145	1,477,493	1,815,817	1,825,775	2,098,192	2,459,859	2,067,981	2,095,145
Deposits	16,249,611	15,886,030	15,694,102	16,022,219	15,824,899	15,665,958	14,949,842	14,966,544	14,741,902	16,249,611	15,824,899	15,886,030	15,665,958
Shareholders' Equity	1,665,503	1,617,192	1,579,478	1,555,893	1,661,759	1,621,106	1,569,230	1,536,099	1,487,259	1,665,503	1,661,759	1,617,192	1,621,106
<b>FINANCIAL STRENGTH</b>													
<b>Capital Measures<sup>6</sup></b>													
Risk-Weighted Assets	\$ 9,086,886	\$ 8,643,267	\$ 8,414,960	\$ 8,310,406	\$ 8,169,818	\$ 7,985,498	\$ 7,797,987	\$ 7,634,392	\$ 7,454,175	\$ 9,086,886	\$ 8,169,818	\$ 8,643,267	\$ 7,985,498
Common Equity Tier 1 Capital Ratio	16.34%	16.55%	16.54%	16.38%	18.28%	18.31%	18.06%	18.03%	17.95%	16.34%	18.28%	16.55%	18.31%
Tier 1 Capital Ratio	16.34%	16.54%	16.53%	16.38%	18.28%	18.30%	18.06%	18.03%	17.94%	16.34%	18.28%	16.54%	18.30%
Total Capital Ratio	16.77%	16.97%	16.97%	16.82%	20.63%	20.70%	20.51%	20.53%	20.50%	16.77%	20.63%	16.97%	20.70%
Leverage Ratio	7.29%	7.20%	7.08%	6.77%	7.46%	7.36%	7.17%	6.94%	6.75%	7.29%	7.46%	7.20%	7.36%
<b>Credit Quality</b>													
Net Non-Performing Loans as a Percentage of Gross Loans	0.24%	0.30%	0.31%	0.33%	0.34%	0.28%	0.30%	0.33%	0.25%	0.24%	0.34%	0.30%	0.28%
Allowance as a Percentage of Gross Non-Performing Loans	91.8%	73.4%	69.3%	66.0%	62.9%	74.0%	69.4%	62.9%	78.2%	91.8%	62.9%	73.4%	74.0%
<b>Share Information</b>													
Book Value per Common Share	\$ 25.94	\$ 25.12	\$ 24.47	\$ 23.67	\$ 23.75	\$ 23.17	\$ 22.37	\$ 21.87	\$ 21.18	\$ 25.94	\$ 23.75	\$ 25.12	\$ 23.17
Common Share Price – Close	\$ 26.03	\$ 31.34	\$ 27.00	\$ 32.02	\$ 35.06	\$ 26.92	\$ 32.03	\$ 43.28	\$ 42.56	\$ 26.03	\$ 35.06	\$ 31.34	\$ 26.92
Dividend paid during the period ended	\$ 0.26	\$ 0.26	\$ 0.24	\$ 0.24	\$ 0.24	\$ 0.22	\$ 0.22	\$ 0.22	\$ 0.22	\$ 0.26	\$ 0.24	\$ 0.98	\$ 0.88
Market Capitalization	\$ 1,671,230	\$ 2,017,920	\$ 1,743,093	\$ 2,105,027	\$ 2,453,008	\$ 1,883,808	\$ 2,247,225	\$ 3,040,290	\$ 2,988,819	\$ 1,671,230	\$ 2,453,008	\$ 2,017,920	\$ 1,883,808
Number of Common Shares Outstanding	64,204	64,388	64,559	65,741	69,966	69,978	70,160	70,247	70,226	64,204	69,966	64,388	69,978
Payout Ratio	28.9%	32.9%	23.8%	24.2%	26.1%	22.0%	21.4%	21.4%	21.4%	28.9%	26.1%	26.4%	21.5%

<sup>1</sup> See definition of Adjusted Net Income, Adjusted Diluted Earnings per Share, Adjusted Return on Shareholders' Equity and Adjusted Efficiency Ratio in the Non-GAAP Measures section of this supplementary financial information package.

<sup>2</sup> The Company has revised its definition of Total Revenue and restated amounts in prior periods accordingly. Please see the revised definition under Non-GAAP Measures in this report.

<sup>3</sup> See definition of Taxable Equivalent Basis (TEB) under Non-GAAP Measures of this supplementary financial information package

<sup>4</sup> Total assets and loans under administration include both on and off-balance sheet amounts.

<sup>5</sup> Total loans include loans held for sale.

<sup>6</sup> These figures relate to the Company's operating subsidiary, Home Trust Company.

## Consolidated Statements of Income

(000s, except per share amounts) (Unaudited)	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
<b>Net Interest Income Non-Securitized Assets</b>													
Interest from loans	\$ 192,435	\$ 190,389	\$ 192,395	\$ 191,704	\$ 193,546	\$ 197,052	\$ 195,051	\$ 190,559	\$ 186,900	\$ 192,435	\$ 193,546	\$ 768,034	\$ 769,562
Dividends from securities	2,286	2,614	2,359	2,447	2,692	2,608	2,597	2,677	2,738	2,286	2,692	10,112	10,620
Other interest	2,920	2,514	3,046	2,985	2,528	1,694	1,846	2,303	2,108	2,920	2,528	11,073	7,951
	197,641	195,517	197,800	197,136	198,766	201,354	199,494	195,539	191,746	197,641	198,766	789,219	788,133
Interest on deposits and other	77,252	78,868	81,519	77,847	77,685	77,762	80,771	80,669	79,395	77,252	77,685	315,919	318,597
Interest on senior debt	-	-	-	465	1,778	1,824	1,512	1,516	1,544	-	1,778	2,243	6,396
Net interest income non-securitized assets	120,389	116,649	116,281	118,824	119,303	121,768	117,211	113,354	110,807	120,389	119,303	471,057	463,140
<b>Net Interest Income Securitized Loans and Assets</b>													
Interest income from securitized loans and assets	21,558	19,923	20,957	20,732	20,093	22,853	24,315	26,279	30,394	21,558	20,093	81,705	103,841
Interest expense on securitization liabilities	16,090	15,952	17,314	17,453	16,879	17,963	19,828	22,423	25,677	16,090	16,879	67,598	85,891
Net interest income securitized loans and assets	5,468	3,971	3,643	3,279	3,214	4,890	4,487	3,856	4,717	5,468	3,214	14,107	17,950
<b>Total Net Interest Income</b>	125,857	120,620	119,924	122,103	122,517	126,658	121,698	117,210	115,524	125,857	122,517	485,164	481,090
Provision for credit losses	5,919	2,400	1,336	2,760	1,394	1,415	2,849	2,266	2,403	5,919	1,394	7,890	8,933
	119,938	118,220	118,588	119,343	121,123	125,243	118,849	114,944	113,121	119,938	121,123	477,274	472,157
<b>Non-Interest Income</b>													
Fees and other income	16,331	17,613	17,223	17,328	19,165	19,927	20,096	21,390	21,219	16,331	19,165	71,329	82,632
Securitization income	6,432	9,064	7,599	9,452	7,682	5,760	5,788	9,251	5,409	6,432	7,682	33,797	26,208
Gain on acquisition of CFF Bank	-	-	-	-	651	2,056	-	-	-	-	651	651	2,056
Net realized and unrealized (losses) gains on securities	(3)	-	-	-	(175)	(66)	(542)	-	1,444	(3)	(175)	(175)	836
Net realized and unrealized gains (losses) on derivatives	(875)	(2,700)	349	(2,122)	(4,334)	(3,422)	(1,957)	(1,580)	(980)	(875)	(4,334)	(8,807)	(7,939)
	21,885	23,977	25,171	24,658	22,989	24,255	23,385	29,061	27,092	21,885	22,989	96,795	103,793
	141,823	142,197	143,759	144,001	144,112	149,498	142,234	144,005	140,213	141,823	144,112	574,069	575,950
<b>Non-Interest Expenses</b>													
Salaries and benefits	29,619	24,134	24,350	24,685	28,711	25,874	19,382	21,603	22,014	29,619	28,711	101,880	88,873
Premises	3,752	3,607	3,472	3,575	3,851	2,731	3,149	3,260	3,134	3,752	3,851	14,505	12,274
Other operating expenses	31,094	43,287	27,160	26,652	25,455	26,076	22,424	22,511	18,515	31,094	25,455	122,554	89,526
	64,465	71,028	54,982	54,912	58,017	54,681	44,955	47,374	43,663	64,465	58,017	238,939	190,673
<b>Income Before Income Taxes</b>	77,358	71,169	88,777	89,089	86,095	94,817	97,279	96,631	96,550	77,358	86,095	335,130	385,277
Income taxes													
Current	23,142	22,941	22,957	24,911	20,086	25,548	23,189	25,193	24,551	23,142	20,086	90,895	98,481
Deferred	(3,825)	(2,478)	(370)	(2,074)	1,761	(970)	1,647	(879)	(287)	(3,825)	1,761	(3,161)	(489)
	19,317	20,463	22,587	22,837	21,847	24,578	24,836	24,314	24,264	19,317	21,847	87,734	97,992
<b>NET INCOME</b>	\$ 58,041	\$ 50,706	\$ 66,190	\$ 66,252	\$ 64,248	\$ 70,239	\$ 72,443	\$ 72,317	\$ 72,286	\$ 58,041	\$ 64,248	\$ 247,396	\$ 287,285
<b>NET INCOME PER COMMON SHARE</b>													
Basic	\$ 0.90	\$ 0.79	\$ 1.01	\$ 0.99	\$ 0.92	\$ 1.00	\$ 1.03	\$ 1.03	\$ 1.03	\$ 0.90	\$ 0.92	\$ 3.71	\$ 4.09
Diluted	\$ 0.90	\$ 0.79	\$ 1.01	\$ 0.99	\$ 0.92	\$ 1.00	\$ 1.03	\$ 1.03	\$ 1.03	\$ 0.90	\$ 0.92	\$ 3.71	\$ 4.09
<b>AVERAGE NUMBER OF COMMON SHARES OUTSTANDING</b>													
Basic	64,263	64,479	65,386	66,663	69,972	70,157	70,218	70,230	70,137	64,263	69,972	66,601	70,170
Diluted	64,294	64,519	65,435	66,798	70,047	70,237	70,380	70,488	70,467	64,294	70,047	66,668	70,323
Total number of outstanding common shares	64,204	64,388	64,559	65,741	69,966	69,978	70,160	70,247	70,226	64,204	69,966	64,388	69,978
Book value per common share	\$ 25.94	\$ 25.12	\$ 24.47	\$ 23.67	\$ 23.75	\$ 23.17	\$ 22.37	\$ 21.87	\$ 21.18	\$ 25.94	\$ 23.75	\$ 25.12	\$ 23.17

## Reconciliation of Net Income to Adjusted Net Income

<i>(000s, except per share amounts)</i> <i>(Unaudited)</i>	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
Net Income	\$ 58,041	\$ 50,706	\$ 66,190	\$ 66,252	\$ 64,248	\$ 70,239	\$ 72,443	\$ 72,317	\$ 72,286	\$ 58,041	\$ 64,248	\$ 247,396	\$ 287,285
Adjustment for gain recognized on acquisition of CFF Bank (net of tax)	-	-	-	-	(478)	1,572	-	-	-	-	(478)	(478)	1,572
Adjustment for severance and other related costs (net of tax)	-	-	-	-	3,727	-	-	-	-	-	3,727	3,727	-
Adjustment for goodwill impairment loss (net of tax)	-	9,000	-	-	-	-	-	-	-	-	-	9,000	-
Adjustment for intangible assets impairment loss (net of tax)	1,981	3,769	-	-	-	-	-	-	-	1,981	-	3,769	-
Adjustment for project EXPO restructuring charges (net of tax)	5,460	-	-	-	-	-	-	-	-	5,460	-	-	-
Adjusted Net Income <sup>1</sup>	\$ 65,482	\$ 63,475	\$ 66,190	\$ 66,252	\$ 67,497	\$ 71,811	\$ 72,443	\$ 72,317	\$ 72,286	\$ 65,482	\$ 67,497	\$ 263,414	\$ 288,857
Adjusted Basic Earnings per Share <sup>1</sup>	\$ 1.02	\$ 0.98	\$ 1.01	\$ 0.99	\$ 0.96	\$ 1.02	\$ 1.03	\$ 1.03	\$ 1.03	\$ 1.02	\$ 0.96	\$ 3.96	\$ 4.12
Adjusted Diluted Earnings per Share <sup>1</sup>	\$ 1.02	\$ 0.98	\$ 1.01	\$ 0.99	\$ 0.96	\$ 1.02	\$ 1.03	\$ 1.03	\$ 1.03	\$ 1.02	\$ 0.96	\$ 3.95	\$ 4.11

<sup>1</sup> Adjusted net income and adjusted earnings per share are defined in the Non-GAAP measures section of this supplemental financial information package.

## Net Interest Margin

	2017	2016	2016	2016	2016	2015	2015	2015	2015	2017	2016	2016	2015
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	YTD	YTD	Fiscal	Fiscal
Net interest margin non-securitized interest earning assets (non-TEB)	2.74%	2.71%	2.68%	2.74%	2.72%	2.87%	2.80%	2.75%	2.79%	2.74%	2.72%	2.71%	2.80%
Net interest margin non-securitized interest earning assets (TEB)	2.76%	2.73%	2.70%	2.76%	2.74%	2.89%	2.83%	2.77%	2.81%	2.76%	2.74%	2.73%	2.83%
Net interest margin CMHC-sponsored securitized assets	0.75%	0.53%	0.45%	0.42%	0.47%	0.60%	0.52%	0.42%	0.46%	0.75%	0.47%	0.47%	0.49%
Net interest margin bank-sponsored securitization conduit assets	1.58%	1.90%	1.85%	1.99%	-	-	-	-	-	1.58%	-	1.90%	-
Total net interest margin (non-TEB)	2.42%	2.36%	2.33%	2.36%	2.36%	2.45%	2.36%	2.27%	2.26%	2.42%	2.36%	2.35%	2.34%
<b>Total net interest margin (TEB)</b>	<b>2.44%</b>	<b>2.38%</b>	<b>2.34%</b>	<b>2.38%</b>	<b>2.38%</b>	<b>2.46%</b>	<b>2.38%</b>	<b>2.29%</b>	<b>2.28%</b>	<b>2.44%</b>	<b>2.38%</b>	<b>2.37%</b>	<b>2.36%</b>
Spread of non-securitized loans over deposits and other	2.93%	2.86%	2.89%	2.97%	2.91%	2.97%	2.93%	2.89%	2.87%	2.93%	2.91%	2.91%	2.91%

## Net Interest Income

(000s, except %)	2017		2016		2016		2016		2016		2015		2015		2015		2015	
	Q1	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q1	Q1	Q1	
	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>
<b>Interest-bearing assets</b>																		
Cash resources and securities	\$ 5,206	1.19%	\$ 5,128	1.31%	\$ 5,405	1.21%	\$ 5,432	1.20%	\$ 5,220	1.28%	\$ 4,302	1.39%	\$ 4,443	1.33%	\$ 4,980	1.39%	\$ 4,846	1.66%
Traditional single-family residential mortgages	130,293	4.65%	131,029	4.75%	133,997	4.84%	137,067	4.89%	138,429	4.87%	144,335	4.98%	148,628	5.03%	147,805	5.00%	146,237	4.97%
ACE Plus single-family residential mortgages	3,399	3.45%	3,344	3.38%	3,104	3.36%	2,578	3.11%	2,464	3.38%	1,532	3.37%	317	3.03%	-	-	-	-
Accelerator single-family residential mortgages	5,332	2.21%	6,505	2.24%	7,342	2.40%	7,541	2.47%	9,547	2.39%	8,651	2.63%	6,879	2.47%	7,280	2.66%	5,967	2.56%
Residential commercial mortgages <sup>2</sup>	4,620	4.18%	4,291	3.99%	4,483	4.26%	4,571	4.01%	4,269	4.21%	5,036	3.97%	4,121	3.85%	3,972	4.42%	3,924	4.57%
Non-residential commercial mortgages	29,756	5.76%	28,233	5.93%	26,741	6.08%	23,930	5.99%	23,561	6.07%	22,205	5.95%	21,067	6.09%	18,507	5.95%	18,253	6.30%
Credit card loans and lines of credit	8,281	8.79%	8,389	9.02%	8,432	9.03%	8,365	8.95%	8,350	8.98%	8,388	9.05%	7,823	9.14%	7,692	9.05%	7,524	8.99%
Other consumer retail loans	10,754	11.12%	8,598	9.32%	8,296	9.40%	7,652	9.17%	6,926	8.95%	6,905	9.81%	6,216	9.96%	5,303	9.63%	4,995	10.16%
<b>Total non-securitized loans</b>	<b>192,435</b>	<b>4.86%</b>	<b>190,389</b>	<b>4.86%</b>	<b>192,395</b>	<b>4.94%</b>	<b>191,704</b>	<b>4.94%</b>	<b>193,546</b>	<b>4.87%</b>	<b>197,052</b>	<b>5.00%</b>	<b>195,051</b>	<b>5.07%</b>	<b>190,559</b>	<b>5.06%</b>	<b>186,900</b>	<b>5.08%</b>
Taxable equivalent adjustment	825	-	944	-	853	-	884	-	973	-	941	-	937	-	965	-	987	-
<b>Total on non-securitized interest earning assets</b>	<b>198,466</b>	<b>4.51%</b>	<b>196,461</b>	<b>4.56%</b>	<b>198,653</b>	<b>4.58%</b>	<b>198,020</b>	<b>4.57%</b>	<b>199,739</b>	<b>4.55%</b>	<b>202,295</b>	<b>4.76%</b>	<b>200,431</b>	<b>4.79%</b>	<b>196,504</b>	<b>4.76%</b>	<b>192,733</b>	<b>4.85%</b>
CMHC-sponsored securitized single-family residential mortgages	10,742	2.36%	11,115	2.50%	11,921	2.57%	12,164	2.57%	11,442	2.76%	13,549	2.74%	14,524	2.85%	15,610	2.78%	19,208	2.80%
CMHC-sponsored securitized multi-unit residential mortgages	8,945	5.87%	7,197	4.63%	7,238	4.61%	7,471	4.54%	7,960	4.56%	8,580	4.28%	8,879	4.29%	9,333	4.20%	9,833	4.18%
Assets pledged as collateral for CMHC-sponsored securitization	455	1.56%	495	1.35%	489	1.27%	571	0.97%	691	0.69%	724	0.63%	912	0.62%	1,336	0.93%	1,353	1.22%
<b>Total CMHC-sponsored securitized residential mortgages</b>	<b>20,142</b>	<b>3.17%</b>	<b>18,807</b>	<b>2.96%</b>	<b>19,648</b>	<b>2.98%</b>	<b>20,206</b>	<b>2.90%</b>	<b>20,093</b>	<b>2.92%</b>	<b>22,853</b>	<b>2.82%</b>	<b>24,315</b>	<b>2.81%</b>	<b>26,279</b>	<b>2.83%</b>	<b>30,394</b>	<b>2.94%</b>
Bank-sponsored securitization conduit assets	1,416	3.08%	1,116	3.53%	1,309	3.52%	526	3.07%	-	-	-	-	-	-	-	-	-	-
<b>Total interest-bearing assets</b>	<b>\$ 220,024</b>	<b>4.23%</b>	<b>\$ 216,384</b>	<b>4.24%</b>	<b>\$ 219,610</b>	<b>4.25%</b>	<b>\$ 218,752</b>	<b>4.23%</b>	<b>\$ 219,832</b>	<b>4.23%</b>	<b>\$ 225,148</b>	<b>4.35%</b>	<b>\$ 224,746</b>	<b>4.36%</b>	<b>\$ 222,783</b>	<b>4.31%</b>	<b>\$ 223,127</b>	<b>4.37%</b>
<b>Interest-bearing liabilities</b>																		
Deposits and other	\$ 77,252	1.93%	\$ 78,868	2.00%	\$ 81,519	2.05%	\$ 77,847	1.97%	\$ 77,685	1.96%	\$ 77,762	2.03%	\$ 80,771	2.14%	\$ 80,669	2.17%	\$ 79,395	2.21%
Senior debt	-	-	-	-	-	-	465	2.42%	1,778	4.66%	1,824	4.78%	1,512	3.96%	1,516	3.96%	1,544	4.02%
CMHC-sponsored securitization liabilities	15,401	2.42%	15,438	2.41%	16,693	2.49%	17,268	2.45%	16,879	2.40%	17,963	2.20%	19,828	2.26%	22,423	2.35%	25,677	2.45%
Bank-sponsored securitization conduit liabilities	689	1.51%	514	1.61%	621	1.76%	185	1.14%	-	-	-	-	-	-	-	-	-	-
<b>Total interest-bearing liabilities</b>	<b>\$ 93,342</b>	<b>1.79%</b>	<b>\$ 94,820</b>	<b>1.86%</b>	<b>\$ 98,833</b>	<b>1.91%</b>	<b>\$ 95,765</b>	<b>1.85%</b>	<b>\$ 96,342</b>	<b>1.85%</b>	<b>\$ 97,549</b>	<b>1.89%</b>	<b>\$ 102,111</b>	<b>1.98%</b>	<b>\$ 104,608</b>	<b>2.02%</b>	<b>\$ 106,616</b>	<b>2.09%</b>
<b>Net Interest Income (TEB)</b>	<b>\$ 126,682</b>		<b>\$ 121,564</b>		<b>\$ 120,777</b>		<b>\$ 122,987</b>		<b>\$ 123,490</b>		<b>\$ 127,599</b>		<b>\$ 122,635</b>		<b>\$ 118,175</b>		<b>\$ 116,511</b>	
<b>Tax Equivalent Adjustment</b>	<b>(825)</b>		<b>(944)</b>		<b>(853)</b>		<b>(884)</b>		<b>(973)</b>		<b>(941)</b>		<b>(937)</b>		<b>(965)</b>		<b>(987)</b>	
<b>Net Interest Income per Financial Statements</b>	<b>\$ 125,857</b>		<b>\$ 120,620</b>		<b>\$ 119,924</b>		<b>\$ 122,103</b>		<b>\$ 122,517</b>		<b>\$ 126,658</b>		<b>\$ 121,698</b>		<b>\$ 117,210</b>		<b>\$ 115,524</b>	

<sup>1</sup> The average is calculated with reference to opening and closing monthly asset and liability balances.

<sup>2</sup> Residential commercial mortgages include non-securitized multi-unit residential mortgages and commercial mortgages secured by residential property types.



## Net Interest Income (continued)

(000s, except %)	2017		2016		2016		2015	
	YTD		YTD		Fiscal		Fiscal	
	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>
<b>Interest-bearing assets</b>								
Cash resources and securities	\$ 5,206	1.19%	\$ 5,220	1.28%	\$ 21,185	1.25%	\$ 18,571	1.44%
Traditional single-family residential mortgages	130,293	4.65%	138,429	4.87%	540,522	4.84%	587,005	4.99%
ACE Plus single-family residential mortgages	3,399	3.45%	2,464	3.38%	11,490	3.31%	1,849	3.31%
Accelerator single-family residential mortgages	5,332	2.21%	9,547	2.39%	30,935	2.38%	28,777	2.58%
Residential commercial mortgages <sup>2</sup>	4,620	4.18%	4,269	4.21%	17,614	4.12%	17,053	4.16%
Non-residential commercial mortgages	29,756	5.76%	23,561	6.07%	102,465	6.01%	80,032	6.06%
Credit card loans and lines of credit	8,281	8.79%	8,350	8.98%	33,536	8.99%	31,427	9.06%
Other consumer retail loans	10,754	11.12%	6,926	8.95%	31,472	9.22%	23,419	9.88%
<b>Total non-securitized loans</b>	<b>192,435</b>	<b>4.86%</b>	<b>193,546</b>	<b>4.87%</b>	<b>768,034</b>	<b>4.90%</b>	<b>769,562</b>	<b>5.05%</b>
Taxable equivalent adjustment	825	-	973	-	3,654	-	3,830	-
<b>Total on non-securitized interest earning assets</b>	<b>198,466</b>	<b>4.51%</b>	<b>199,739</b>	<b>4.55%</b>	<b>792,873</b>	<b>4.56%</b>	<b>791,963</b>	<b>4.79%</b>
CMHC-sponsored securitized single-family residential mortgages	10,742	2.36%	11,442	2.76%	46,642	2.60%	62,891	2.79%
CMHC-sponsored securitized multi-unit residential mortgages	8,945	5.87%	7,960	4.56%	29,866	4.58%	36,625	4.23%
Assets pledged as collateral for CMHC-sponsored securitization	455	1.56%	691	0.69%	2,246	0.96%	4,325	0.84%
<b>Total CMHC-sponsored securitized residential mortgages</b>	<b>20,142</b>	<b>3.17%</b>	<b>20,093</b>	<b>2.92%</b>	<b>78,754</b>	<b>2.94%</b>	<b>103,841</b>	<b>2.86%</b>
Bank-sponsored securitization conduit assets	1,416	3.08%	-	-	2,951	3.43%	-	-
<b>Total interest-bearing assets</b>	<b>\$ 220,024</b>	<b>4.23%</b>	<b>\$ 219,832</b>	<b>4.23%</b>	<b>\$ 874,578</b>	<b>4.24%</b>	<b>\$ 895,804</b>	<b>4.35%</b>
<b>Interest-bearing liabilities</b>								
Deposits and other	\$ 77,252	1.93%	\$ 77,685	1.96%	\$ 315,919	1.99%	\$ 318,597	2.14%
Senior debt	-	-	1,778	4.66%	2,243	3.91%	6,396	4.18%
CMHC-sponsored securitization liabilities	15,401	2.42%	16,879	2.40%	66,278	2.44%	85,891	2.32%
Bank-sponsored securitization conduit liabilities	689	1.51%	-	-	1,320	1.58%	-	-
<b>Total interest-bearing liabilities</b>	<b>\$ 93,342</b>	<b>1.79%</b>	<b>\$ 96,342</b>	<b>1.85%</b>	<b>\$ 385,760</b>	<b>1.87%</b>	<b>\$ 410,884</b>	<b>1.99%</b>
<b>Net Interest Income (TEB)</b>	<b>\$ 126,682</b>		<b>\$ 123,490</b>		<b>\$ 488,818</b>		<b>\$ 484,920</b>	
<b>Tax Equivalent Adjustment</b>	<b>(825)</b>		<b>(973)</b>		<b>(3,654)</b>		<b>(3,830)</b>	
<b>Net Interest Income per Financial Statements</b>	<b>\$ 125,857</b>		<b>\$ 122,517</b>		<b>\$ 485,164</b>		<b>\$ 481,090</b>	

<sup>1</sup> The average is calculated with reference to opening and closing monthly asset and liability balances.

<sup>2</sup> Residential commercial mortgages include non-securitized multi-unit residential mortgages and commercial mortgages secured by residential property types.

## Average Balance Sheets for Selected Items<sup>1</sup>

(000s)	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
<b>Assets</b>													
Cash resources and securities	\$ 1,745,794	\$ 1,569,002	\$ 1,785,161	\$ 1,814,235	\$ 1,631,159	\$ 1,234,891	\$ 1,338,019	\$ 1,429,599	\$ 1,165,312	\$ 1,745,794	\$ 1,631,159	\$ 1,699,889	\$ 1,291,955
Traditional single-family residential mortgages	11,213,929	11,039,113	11,079,745	11,218,031	11,379,100	11,599,621	11,825,495	11,822,017	11,764,362	11,213,929	11,379,100	11,178,997	11,752,874
ACE Plus single-family residential mortgages	394,353	395,910	369,436	331,731	291,860	181,811	41,802	-	-	394,353	291,860	347,234	55,903
Accelerator single-family residential mortgages	963,003	1,162,594	1,222,648	1,219,194	1,600,950	1,315,920	1,112,415	1,093,285	933,766	963,003	1,600,950	1,301,346	1,113,847
Residential commercial mortgages <sup>2</sup>	441,872	430,040	420,496	455,642	405,518	507,571	428,582	359,372	343,349	441,872	405,518	427,924	409,718
Non-residential commercial mortgages	2,064,604	1,904,058	1,760,491	1,596,749	1,552,991	1,493,914	1,382,784	1,243,780	1,158,083	2,064,604	1,552,991	1,703,572	1,319,640
Credit card loans and lines of credit	376,652	372,009	373,416	374,012	371,929	370,820	342,274	340,141	334,623	376,652	371,929	372,841	346,965
Other consumer retail loans	386,791	369,181	352,957	333,709	309,412	281,687	249,628	220,171	196,611	386,791	309,412	341,315	237,024
Total non-securitized loans	15,841,204	15,672,905	15,579,189	15,529,068	15,911,760	15,751,344	15,382,980	15,078,766	14,730,794	15,841,204	15,911,760	15,673,229	15,235,971
Taxable equivalent adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-
Total on non-securitized interest earning assets	17,586,998	17,241,907	17,364,350	17,343,303	17,542,919	16,986,235	16,720,999	16,508,365	15,896,106	17,586,998	17,542,919	17,373,118	16,527,926
CMHC-sponsored securitized single-family residential mortgages	1,817,991	1,775,532	1,852,325	1,893,788	1,656,102	1,980,035	2,038,803	2,247,129	2,745,754	1,817,991	1,656,102	1,794,437	2,252,930
CMHC-sponsored securitized multi-unit residential mortgages	609,061	622,287	627,527	658,244	697,995	802,016	827,924	889,913	941,060	609,061	697,995	651,513	865,228
Assets pledged as collateral for CMHC-sponsored securitization	116,713	147,162	153,863	236,018	402,829	463,249	588,698	572,666	444,477	116,713	402,829	234,968	517,273
Total CMHC-sponsored securitized residential mortgages	2,543,765	2,544,981	2,633,715	2,788,050	2,756,926	3,245,300	3,455,425	3,709,708	4,131,291	2,543,765	2,756,926	2,680,918	3,635,431
Bank-sponsored securitization conduit assets	183,609	126,533	148,871	68,529	-	-	-	-	-	183,609	-	85,983	-
Other assets	487,769	512,259	503,910	501,811	476,585	456,056	448,073	449,196	387,917	487,769	476,585	498,643	435,311
<b>Total Assets</b>	<b>\$ 20,802,141</b>	<b>\$ 20,425,680</b>	<b>\$ 20,650,846</b>	<b>\$ 20,701,693</b>	<b>\$ 20,776,430</b>	<b>\$ 20,687,591</b>	<b>\$ 20,624,497</b>	<b>\$ 20,667,269</b>	<b>\$ 20,415,314</b>	<b>\$ 20,802,141</b>	<b>\$ 20,776,430</b>	<b>\$ 20,638,662</b>	<b>\$ 20,598,668</b>
<b>Liabilities and Shareholders' Equity</b>													
Deposits and other	\$ 16,034,871	\$ 15,764,790	\$ 15,889,870	\$ 15,840,391	\$ 15,884,889	\$ 15,355,590	\$ 15,069,121	\$ 14,840,563	\$ 14,340,823	\$ 16,034,871	\$ 15,884,889	\$ 15,844,985	\$ 14,901,524
Senior debt	-	-	-	76,858	152,530	152,711	152,886	153,244	153,517	-	152,530	57,347	153,089
CMHC-sponsored securitization liabilities	2,548,254	2,562,709	2,681,021	2,822,161	2,811,983	3,270,064	3,513,993	3,820,559	4,190,058	2,548,254	2,811,983	2,719,469	3,698,669
Bank-sponsored securitization conduit liabilities	182,131	127,485	141,244	64,697	-	-	-	-	-	182,131	-	83,357	-
Other liabilities and shareholders' equity	2,036,885	1,970,696	1,938,711	1,897,586	1,927,028	1,909,226	1,888,497	1,852,903	1,730,916	2,036,885	1,927,028	1,933,504	1,845,386
<b>Total Liabilities and Shareholders' Equity</b>	<b>\$ 20,802,141</b>	<b>\$ 20,425,680</b>	<b>\$ 20,650,846</b>	<b>\$ 20,701,693</b>	<b>\$ 20,776,430</b>	<b>\$ 20,687,591</b>	<b>\$ 20,624,497</b>	<b>\$ 20,667,269</b>	<b>\$ 20,415,314</b>	<b>\$ 20,802,141</b>	<b>\$ 20,776,430</b>	<b>\$ 20,638,662</b>	<b>\$ 20,598,668</b>

<sup>1</sup> The average is calculated with reference to opening and closing monthly asset and liability balances.

<sup>2</sup> Residential commercial mortgages include non-securitized multi-unit residential mortgages and commercial mortgages secured by residential property types.

## Consolidated Balance Sheets

<i>thousands of Canadian dollars (Unaudited)</i>	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
<b>ASSETS</b>													
<b>Cash and Cash Equivalents</b>	\$ 1,251,190	\$ 1,205,394	\$ 1,058,940	\$ 1,448,548	\$ 1,454,752	\$ 1,149,849	\$ 612,218	\$ 915,674	\$ 882,252	\$ 1,251,190	\$ 1,454,752	\$ 1,205,394	\$ 1,149,849
<b>Available for Sale Securities</b>	549,456	534,924	523,482	519,067	488,211	453,230	413,381	449,216	463,669	549,456	488,211	534,924	453,230
<b>Loans Held for Sale</b>	40,721	77,918	74,207	117,691	70,187	135,043	162,432	21,304	55,068	40,721	70,187	77,918	135,043
<b>Loans</b>													
Securitized mortgages	2,647,014	2,526,804	2,549,205	2,704,230	2,516,944	2,674,475	2,900,586	2,814,301	3,313,567	2,647,014	2,516,944	2,526,804	2,674,475
Non-securitized mortgages and loans	15,885,741	15,430,595	15,378,826	15,243,153	15,362,784	15,459,190	15,273,718	15,146,870	14,822,206	15,885,741	15,362,784	15,430,595	15,459,190
	18,532,755	17,957,399	17,928,031	17,947,383	17,879,728	18,133,665	18,174,304	17,961,171	18,135,773	18,532,755	17,879,728	17,957,399	18,133,665
Collective allowance for credit losses	(39,063)	(37,063)	(37,063)	(37,063)	(36,463)	(36,249)	(35,900)	(35,300)	(34,700)	(39,063)	(36,463)	(37,063)	(36,249)
	18,493,692	17,920,336	17,890,968	17,910,320	17,843,265	18,097,416	18,138,404	17,925,871	18,101,073	18,493,692	17,843,265	17,920,336	18,097,416
<b>Other</b>													
Restricted assets	140,325	265,374	231,235	232,000	293,637	195,921	494,133	733,185	539,033	140,325	293,637	265,374	195,921
Derivative assets	33,480	37,524	52,178	58,086	63,931	64,796	77,875	63,123	82,452	33,480	63,931	37,524	64,796
Other assets	347,477	348,638	336,077	329,009	328,013	287,417	292,331	287,598	274,848	347,477	328,013	348,638	287,417
Deferred tax assets	18,048	16,914	16,362	15,798	15,562	15,043	-	-	-	18,048	15,562	16,914	15,043
Goodwill and intangible assets	118,996	121,755	133,581	132,628	130,426	128,347	123,446	120,276	116,218	118,996	130,426	121,755	128,347
	658,326	790,205	769,433	767,521	831,569	691,524	987,785	1,204,182	1,012,551	658,326	831,569	790,205	691,524
	\$ 20,993,385	\$ 20,528,777	\$ 20,317,030	\$ 20,763,147	\$ 20,687,984	\$ 20,527,062	\$ 20,314,220	\$ 20,516,247	\$ 20,514,613	\$ 20,993,385	\$ 20,687,984	\$ 20,528,777	\$ 20,527,062
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>													
<b>Liabilities</b>													
<b>Deposits</b>													
Deposits payable on demand	\$ 2,377,400	\$ 2,531,803	\$ 2,432,283	\$ 2,274,577	\$ 2,321,093	\$ 1,986,136	\$ 1,562,081	\$ 1,435,924	\$ 1,187,517	\$ 2,377,400	\$ 2,321,093	\$ 2,531,803	\$ 1,986,136
Deposits payable on a fixed date	13,872,211	13,354,227	13,261,819	13,747,642	13,503,806	13,679,822	13,387,761	13,530,620	13,554,385	13,872,211	13,503,806	13,354,227	13,679,822
	16,249,611	15,886,030	15,694,102	16,022,219	15,824,899	15,665,958	14,949,842	14,966,544	14,741,902	16,249,611	15,824,899	15,886,030	15,665,958
<b>Senior Debt</b>	-	-	-	-	153,283	151,480	153,652	151,930	154,280	-	153,283	-	151,480
<b>Securitization Liabilities</b>													
CMHC-sponsored mortgage-backed security liabilities	922,377	898,386	930,614	928,312	863,284	531,326	327,837	365,884	388,078	922,377	863,284	898,386	531,326
CMHC-sponsored Canada Mortgage Bond liabilities	1,474,539	1,637,117	1,610,482	1,766,143	1,870,548	2,249,230	2,990,281	3,144,960	3,436,112	1,474,539	1,870,548	1,637,117	2,249,230
Bank-sponsored securitization conduit liabilities	250,129	114,146	139,115	143,024	-	-	-	-	-	250,129	-	114,146	-
	2,647,045	2,649,649	2,680,211	2,837,479	2,733,832	2,780,556	3,318,118	3,510,844	3,824,190	2,647,045	2,733,832	2,649,649	2,780,556
<b>Other</b>													
Derivative liabilities	2,871	3,490	959	3,145	1,040	5,447	2,922	3,059	3,578	2,871	1,040	3,490	5,447
Other liabilities	394,762	336,132	324,070	306,395	273,317	264,941	283,421	312,383	267,137	394,762	273,317	336,132	264,941
Deferred tax liabilities	33,593	36,284	38,210	38,016	39,854	37,574	37,035	35,388	36,267	33,593	39,854	36,284	37,574
	431,226	375,906	363,239	347,556	314,211	307,962	323,378	350,830	306,982	431,226	314,211	375,906	307,962
	19,327,882	18,911,585	18,737,552	19,207,254	19,026,225	18,905,956	18,744,990	18,980,148	19,027,354	19,327,882	19,026,225	18,911,585	18,905,956
<b>Shareholders' Equity</b>													
Capital stock	85,194	84,910	83,975	85,513	90,283	90,247	89,683	89,603	88,862	85,194	90,283	84,910	90,247
Contributed surplus	4,725	4,562	4,588	4,255	4,230	3,965	3,775	3,474	3,285	4,725	4,230	4,562	3,965
Retained earnings	1,618,418	1,582,785	1,554,258	1,536,000	1,639,545	1,592,438	1,544,620	1,490,726	1,433,905	1,618,418	1,639,545	1,582,785	1,592,438
Accumulated other comprehensive loss	(42,834)	(55,065)	(63,343)	(69,875)	(72,299)	(65,544)	(68,848)	(47,704)	(38,793)	(42,834)	(72,299)	(55,065)	(65,544)
	1,665,503	1,617,192	1,579,478	1,555,893	1,661,759	1,621,106	1,569,230	1,536,099	1,487,259	1,665,503	1,661,759	1,617,192	1,621,106
	\$ 20,993,385	\$ 20,528,777	\$ 20,317,030	\$ 20,763,147	\$ 20,687,984	\$ 20,527,062	\$ 20,314,220	\$ 20,516,247	\$ 20,514,613	\$ 20,993,385	\$ 20,687,984	\$ 20,528,777	\$ 20,527,062

## Gross Loans by Geographic Region and Type

Thousands of Canadian dollars, (Unaudited)	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
<b>Securitized mortgages</b>													
Securitized single-family residential mortgages <sup>1</sup>													
British Columbia	\$ 209,613	\$ 200,882	\$ 196,176	\$ 210,861	\$ 155,555	\$ 125,239	\$ 136,396	\$ 137,132	\$ 167,405	\$ 209,613	\$ 155,555	\$ 200,882	\$ 125,239
Alberta	224,164	211,131	211,470	209,618	161,669	114,807	108,656	100,974	135,389	224,164	161,669	211,131	114,807
Ontario	1,415,168	1,298,919	1,323,658	1,452,282	1,368,855	1,559,536	1,676,375	1,611,556	1,926,504	1,415,168	1,368,855	1,298,919	1,559,536
Quebec	65,753	68,229	69,580	74,584	67,152	81,262	90,839	81,688	106,799	65,753	67,152	68,229	81,262
Other	134,376	127,450	123,947	121,882	80,946	67,266	60,867	52,810	62,147	134,376	80,946	127,450	67,266
<b>Total securitized single-family residential mortgages</b>	<b>2,049,074</b>	<b>1,906,611</b>	<b>1,924,831</b>	<b>2,069,227</b>	<b>1,834,177</b>	<b>1,948,110</b>	<b>2,073,133</b>	<b>1,984,160</b>	<b>2,398,244</b>	<b>2,049,074</b>	<b>1,834,177</b>	<b>1,906,611</b>	<b>1,948,110</b>
Securitized multi-unit residential mortgages													
British Columbia	86,085	86,479	86,877	93,786	94,246	94,676	103,608	100,281	122,213	86,085	94,246	86,479	94,676
Alberta	45,554	45,819	46,086	46,348	46,606	46,848	61,846	65,380	70,918	45,554	46,606	45,819	46,848
Ontario	261,599	281,923	284,161	286,364	331,428	372,141	396,139	406,834	459,594	261,599	331,428	281,923	372,141
Quebec	47,155	47,638	48,122	48,598	49,812	51,309	71,204	69,206	73,691	47,155	49,812	47,638	51,309
Other	157,547	158,334	159,128	159,907	160,675	161,391	194,656	188,440	188,907	157,547	160,675	158,334	161,391
<b>Total securitized multi-unit residential mortgages</b>	<b>597,940</b>	<b>620,193</b>	<b>624,374</b>	<b>635,003</b>	<b>682,767</b>	<b>726,365</b>	<b>827,453</b>	<b>830,141</b>	<b>915,323</b>	<b>597,940</b>	<b>682,767</b>	<b>620,193</b>	<b>726,365</b>
<b>Total securitized mortgages</b>	<b>\$ 2,647,014</b>	<b>\$ 2,526,804</b>	<b>\$ 2,549,205</b>	<b>\$ 2,704,230</b>	<b>\$ 2,516,944</b>	<b>\$ 2,674,475</b>	<b>\$ 2,900,586</b>	<b>\$ 2,814,301</b>	<b>\$ 3,313,567</b>	<b>\$ 2,647,014</b>	<b>\$ 2,516,944</b>	<b>\$ 2,526,804</b>	<b>\$ 2,674,475</b>
<b>Non-securitized mortgages</b>													
Single-family residential mortgages													
British Columbia	\$ 678,108	\$ 688,939	\$ 693,783	\$ 663,252	\$ 683,916	\$ 706,555	\$ 694,284	\$ 686,806	\$ 664,284	\$ 678,108	\$ 683,916	\$ 688,939	\$ 706,555
Alberta	409,512	401,837	409,703	423,314	472,163	526,095	485,077	496,279	485,680	409,512	472,163	401,837	526,095
Ontario	11,019,882	10,798,158	10,852,312	10,874,667	11,016,084	11,062,213	11,053,791	11,146,293	11,021,070	11,019,882	11,016,084	10,798,158	11,062,213
Quebec	317,458	326,436	346,310	367,727	392,647	419,110	416,031	427,819	413,595	317,458	392,647	326,436	419,110
Other	196,516	208,618	224,494	223,390	247,165	267,097	254,870	240,528	223,651	196,516	247,165	208,618	267,097
<b>Total single-family residential mortgages</b>	<b>12,621,476</b>	<b>12,423,988</b>	<b>12,526,602</b>	<b>12,552,350</b>	<b>12,811,975</b>	<b>12,981,070</b>	<b>12,904,053</b>	<b>12,997,725</b>	<b>12,808,280</b>	<b>12,621,476</b>	<b>12,811,975</b>	<b>12,423,988</b>	<b>12,981,070</b>
Residential commercial mortgages <sup>2</sup>													
British Columbia	20,437	15,387	13,737	4,241	6,053	21,128	24,530	12,085	6,897	20,437	6,053	15,387	21,128
Alberta	21,195	21,271	7,026	6,437	7,106	14,215	24,242	18,347	31,742	21,195	6,437	21,271	14,215
Ontario	256,125	232,819	208,049	238,593	227,539	216,407	198,956	181,241	193,331	256,125	227,539	232,819	216,407
Quebec	21,037	24,058	25,440	52,703	28,454	27,265	23,989	13,831	17,955	21,037	28,454	24,058	27,265
Other	12,751	11,653	9,963	14,502	14,605	42,427	24,174	24,275	24,019	12,751	14,605	11,653	42,427
<b>Total residential commercial mortgages</b>	<b>331,545</b>	<b>305,188</b>	<b>264,215</b>	<b>317,145</b>	<b>283,088</b>	<b>321,442</b>	<b>295,891</b>	<b>249,779</b>	<b>273,944</b>	<b>331,545</b>	<b>283,088</b>	<b>305,188</b>	<b>321,442</b>
Non-residential commercial mortgages													
British Columbia	101,406	48,335	28,572	25,270	25,152	25,157	26,060	9,567	10,130	101,406	25,152	48,335	25,157
Alberta	54,809	58,688	56,701	55,348	64,771	59,861	62,397	54,644	51,931	54,809	64,771	58,688	59,861
Ontario	1,946,717	1,795,481	1,705,455	1,550,565	1,448,280	1,358,385	1,327,942	1,215,224	1,082,668	1,946,717	1,448,280	1,795,481	1,358,385
Quebec	34,492	35,830	47,354	16,517	14,799	14,500	12,860	11,586	8,776	34,492	47,354	35,830	14,500
Other	19,589	16,516	16,053	10,661	19,835	33,080	36,344	36,398	41,335	19,589	19,835	16,516	33,080
<b>Total non-residential commercial mortgages</b>	<b>2,157,013</b>	<b>1,954,850</b>	<b>1,854,135</b>	<b>1,658,361</b>	<b>1,572,837</b>	<b>1,490,988</b>	<b>1,465,603</b>	<b>1,327,419</b>	<b>1,194,840</b>	<b>2,157,013</b>	<b>1,572,837</b>	<b>1,954,850</b>	<b>1,490,988</b>
Credit card loans and lines of credit													
British Columbia	7,131	7,548	8,392	9,355	9,678	9,618	5,280	5,401	5,583	7,131	9,678	7,548	9,618
Alberta	19,208	20,265	21,431	22,395	22,725	22,734	15,020	15,323	15,965	19,208	22,725	20,265	22,734
Ontario	352,467	334,683	336,433	331,984	334,298	330,463	317,033	316,891	312,181	352,467	334,298	334,683	330,463
Quebec	1,387	1,253	1,326	1,354	1,352	1,489	1,532	1,516	1,584	1,387	1,354	1,253	1,489
Other	6,438	6,709	6,851	7,061	7,011	6,850	3,988	3,884	3,778	6,438	7,011	6,709	6,850
<b>Total credit card loans and lines of credit</b>	<b>386,631</b>	<b>370,458</b>	<b>374,433</b>	<b>372,127</b>	<b>375,066</b>	<b>371,154</b>	<b>342,853</b>	<b>343,015</b>	<b>339,091</b>	<b>386,631</b>	<b>375,066</b>	<b>370,458</b>	<b>371,154</b>
Other consumer retail loans													
British Columbia	1,094	975	954	821	801	800	754	809	839	1,094	801	975	800
Alberta	22,066	20,564	18,321	15,981	13,064	11,090	6,730	3,118	2,659	22,066	13,064	20,564	11,090
Ontario	365,519	354,670	340,587	327,565	307,388	284,375	259,711	226,639	203,837	365,519	307,388	354,670	284,375
Quebec	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	5,875	3,103	1,623	690	716	753	703	519	508	5,875	716	3,103	753
<b>Total other consumer retail loans</b>	<b>394,554</b>	<b>379,312</b>	<b>361,485</b>	<b>345,057</b>	<b>321,969</b>	<b>297,018</b>	<b>267,898</b>	<b>231,085</b>	<b>207,843</b>	<b>394,554</b>	<b>321,969</b>	<b>379,312</b>	<b>297,018</b>
<b>Total non-securitized mortgages and loans</b>	<b>15,891,219</b>	<b>15,433,796</b>	<b>15,380,870</b>	<b>15,245,040</b>	<b>15,364,935</b>	<b>15,461,672</b>	<b>15,276,298</b>	<b>15,149,023</b>	<b>14,823,998</b>	<b>15,891,219</b>	<b>15,364,935</b>	<b>15,433,796</b>	<b>15,461,672</b>
<b>Total loans</b>	<b>18,538,233</b>	<b>17,960,600</b>	<b>17,930,075</b>	<b>17,949,270</b>	<b>17,881,879</b>	<b>18,136,147</b>	<b>18,176,884</b>	<b>17,963,324</b>	<b>18,137,565</b>	<b>18,538,233</b>	<b>17,881,879</b>	<b>17,960,600</b>	<b>18,136,147</b>
<b>Total loans held for sale</b>	<b>40,721</b>	<b>77,918</b>	<b>74,207</b>	<b>117,691</b>	<b>70,187</b>	<b>135,043</b>	<b>162,432</b>	<b>21,304</b>	<b>55,068</b>	<b>40,721</b>	<b>70,187</b>	<b>77,918</b>	<b>135,043</b>
<b>Total on-balance sheet loans</b>	<b>\$ 18,578,954</b>	<b>\$ 18,038,518</b>	<b>\$ 18,004,282</b>	<b>\$ 18,066,961</b>	<b>\$ 17,952,066</b>	<b>\$ 18,271,190</b>	<b>\$ 18,339,316</b>	<b>\$ 17,984,628</b>	<b>\$ 18,192,633</b>	<b>\$ 18,578,954</b>	<b>\$ 17,952,066</b>	<b>\$ 18,038,518</b>	<b>\$ 18,271,190</b>
<b>Off-balance sheet loans</b>													
Single-family residential mortgages	\$ 5,163,935	\$ 5,207,351	\$ 5,090,754	\$ 4,954,802	\$ 4,845,316	\$ 4,567,155	\$ 2,997,517	\$ 2,981,730	\$ 2,843,443	\$ 5,163,935	\$ 4,845,316	\$ 5,207,351	\$ 4,567,155
Multi-unit residential mortgages	3,426,225	3,181,406	2,919,892	2,712,781	2,427,292	2,222,259	2,092,482	1,958,235	1,708,178	3,426,225	2,427,292	3,181,406	2,222,259
<b>Total off-balance sheet loans</b>	<b>8,590,160</b>	<b>8,388,757</b>	<b>8,010,646</b>	<b>7,667,583</b>	<b>7,272,608</b>	<b>6,789,414</b>	<b>5,089,999</b>	<b>4,939,965</b>	<b>4,551,621</b>	<b>8,590,160</b>	<b>7,272,608</b>	<b>8,388,757</b>	<b>6,789,414</b>
<b>Total loans under administration</b>	<b>\$ 27,169,114</b>	<b>\$ 26,427,275</b>	<b>\$ 26,014,928</b>	<b>\$ 25,734,544</b>	<b>\$ 25,224,674</b>	<b>\$ 25,060,604</b>	<b>\$ 23,429,315</b>	<b>\$ 22,924,593</b>	<b>\$ 22,744,254</b>	<b>\$ 27,169,114</b>	<b>\$ 25,224,674</b>	<b>\$ 26,427,275</b>	<b>\$ 25,060,604</b>

<sup>1</sup> Commencing in Q2 2016, securitized single-family residential mortgages include both CMHC-sponsored securitized insured mortgages and bank-sponsored securitization conduit uninsured mortgages.

<sup>2</sup> Residential commercial mortgages include non-securitized multi-unit residential mortgages and commercial mortgages secured by residential property types.

**Gross Loans by Geographic Region (excluding held for sale and off-balance sheet loans)**

<i>thousands of Canadian dollars, (Unaudited)</i>	<b>2017</b>	2016		2016		2016		2016		2015		<b>2017</b>	2016	2016	2015
	<b>Q1</b>	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	<b>YTD</b>	YTD	Fiscal	Fiscal
British Columbia	\$ 1,103,874	\$ 1,048,545	\$ 1,028,491	\$ 1,007,586	\$ 975,401	\$ 983,173	\$ 990,912	\$ 952,081	\$ 977,351	\$ 1,103,874	\$ 975,401	\$ 1,048,545	\$ 983,173		
Alberta	796,508	779,575	770,738	780,110	787,435	795,650	763,968	754,065	794,284	796,508	787,435	779,575	795,650		
Ontario	15,617,477	15,096,653	15,050,655	15,062,020	15,033,872	15,183,520	15,229,947	15,104,678	15,199,185	15,617,477	15,033,872	15,096,653	15,183,520		
Quebec	487,282	503,444	538,132	561,461	554,218	594,940	616,455	605,646	622,400	487,282	554,218	503,444	594,940		
Other	533,092	532,383	542,059	538,093	530,953	578,864	575,602	546,854	544,345	533,092	530,953	532,383	578,864		
<b>Total loans</b>	<b>\$ 18,538,233</b>	<b>\$ 17,960,600</b>	<b>\$ 17,930,075</b>	<b>\$ 17,949,270</b>	<b>\$ 17,881,879</b>	<b>\$ 18,136,147</b>	<b>\$ 18,176,884</b>	<b>\$ 17,963,324</b>	<b>\$ 18,137,565</b>	<b>\$ 18,538,233</b>	<b>\$ 17,881,879</b>	<b>\$ 17,960,600</b>	<b>\$ 18,136,147</b>		

## Allowance for Credit Losses by Product

<i>thousands of Canadian dollars (Unaudited)</i>	2017	2016	2016	2016	2016	2015	2015	2015	2015	2017	2016	2016	2015
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	YTD	YTD	Fiscal	Fiscal
<b>Total individual allowance<sup>1</sup></b>													
Single-family residential mortgages	\$ 3,252	\$ 3,321	\$ 2,732	\$ 2,390	\$ 2,009	\$ 2,491	\$ 2,920	\$ 2,243	\$ 1,994	\$ 3,252	\$ 2,009	\$ 3,321	\$ 2,491
Residential commercial mortgages <sup>2</sup>	21	-	-	128	-	-	-	-	-	21	-	-	-
Non-residential commercial mortgages	196	128	78	215	344	397	564	630	305	196	344	128	397
Credit card loans and lines of credit	3,020	780	85	202	408	329	68	68	22	3,020	408	780	329
Other consumer retail loans	526	423	311	173	237	166	159	144	174	526	237	423	166
<b>Total individual allowance</b>	<b>7,015</b>	4,652	3,206	3,108	2,998	3,383	3,711	3,085	2,495	<b>7,015</b>	2,998	4,652	3,383
<b>Collective allowance<sup>1</sup></b>													
Single-family residential mortgages	23,032	23,032	23,032	23,032	22,432	22,232	22,232	21,632	21,232	23,032	22,432	23,032	22,232
Residential commercial mortgages <sup>2</sup>	327	327	327	327	327	327	327	327	327	327	327	327	327
Non-residential commercial mortgages	11,500	9,500	9,500	9,500	9,500	9,500	9,500	9,500	9,300	11,500	9,500	9,500	9,500
Credit card loans and lines of credit	3,904	3,904	3,904	3,904	3,904	3,890	3,541	3,541	3,541	3,904	3,904	3,904	3,890
Other consumer retail loans	300	300	300	300	300	300	300	300	300	300	300	300	300
<b>Total collective allowance</b>	<b>39,063</b>	37,063	37,063	37,063	36,463	36,249	35,900	35,300	34,700	<b>39,063</b>	36,463	37,063	36,249
<b>Total allowances</b>	<b>\$ 46,078</b>	\$ 41,715	\$ 40,269	\$ 40,171	\$ 39,461	\$ 39,632	\$ 39,611	\$ 38,385	\$ 37,195	<b>\$ 46,078</b>	\$ 39,461	\$ 41,715	\$ 39,632

<sup>1</sup> There were no individual or collective allowances on securitized mortgages

<sup>2</sup> Residential commercial mortgages include non-securitized multi-unit residential mortgages and commercial mortgages secured by residential property types.

## Mortgage Advances

(000s)	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
Single-family residential mortgages													
Traditional	\$ 1,458,775	\$ 1,325,896	\$ 1,416,842	\$ 1,252,959	\$ 995,354	\$ 1,163,285	\$ 1,402,348	\$ 1,294,697	\$ 961,329	\$ 1,458,775	\$ 995,354	\$ 4,991,051	\$ 4,821,659
ACE Plus	105,950	106,477	116,666	115,426	69,198	140,983	112,081	-	-	105,950	69,198	407,767	253,064
Accelerator	147,645	346,690	446,734	464,767	363,812	515,891	416,273	279,542	180,034	147,645	363,812	1,622,003	1,391,740
Residential commercial mortgages													
Multi-unit uninsured residential mortgages	45,005	53,999	17,947	23,929	46,151	23,503	31,031	14,780	35,784	45,005	46,151	142,026	105,098
Multi-unit insured residential mortgages	249,835	293,306	194,875	338,527	129,698	101,683	298,438	221,392	67,230	249,835	129,698	956,406	688,743
Other <sup>1</sup>	-	24,179	-	19,570	7,023	8,535	18,460	7,680	9,282	-	7,023	50,772	43,957
Non-residential commercial mortgages													
Store and apartments	31,763	14,878	35,018	11,400	19,592	26,462	32,728	27,950	21,975	31,763	19,592	80,888	109,115
Commercial	306,666	262,423	312,618	248,292	151,531	173,825	186,598	177,246	108,364	306,666	151,531	974,864	646,033
<b>Total mortgage advances</b>	<b>\$ 2,345,639</b>	<b>\$ 2,427,848</b>	<b>\$ 2,540,700</b>	<b>\$ 2,474,870</b>	<b>\$ 1,782,359</b>	<b>\$ 2,154,167</b>	<b>\$ 2,497,957</b>	<b>\$ 2,023,287</b>	<b>\$ 1,383,998</b>	<b>\$ 2,345,639</b>	<b>\$ 1,782,359</b>	<b>\$ 9,225,777</b>	<b>\$ 8,059,409</b>

<sup>1</sup> Other residential commercial mortgages include mortgages such as builders' inventory.

## Mortgage Continuity

(000s)	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
Single-family residential mortgages									
Balance at the beginning of the period	\$ 14,328,619	\$ 14,449,796	\$ 14,620,219	\$ 14,644,966	\$ 14,927,528	\$ 14,328,619	\$ 14,927,528		
Advances	1,712,370	1,779,063	1,980,242	1,833,152	1,428,364	1,712,370	1,428,364		
Scheduled payments and prepayments	(84,465)	(88,355)	(88,630)	(85,708)	(84,302)	(84,465)	(84,302)		
Discharges	(1,127,144)	(1,482,404)	(1,677,574)	(1,496,868)	(1,218,657)	(1,127,144)	(1,218,657)		
Capitalization and amortization of fees and other	127,766	62,817	16,303	21,991	(7,493)	127,766	(7,493)		
Sales of mortgages and residual interests	(288,458)	(392,298)	(400,764)	(297,314)	(400,474)	(288,458)	(400,474)		
<b>Balance at the end of the period</b>	<b>\$ 14,668,688</b>	<b>\$ 14,328,619</b>	<b>\$ 14,449,796</b>	<b>\$ 14,620,219</b>	<b>\$ 14,644,966</b>	<b>\$ 14,668,688</b>	<b>\$ 14,644,966</b>		
Residential commercial mortgages									
Balance at the beginning of the period	\$ 1,003,299	\$ 962,796	\$ 1,069,839	\$ 1,036,042	\$ 1,182,850	\$ 1,003,299	\$ 1,182,850		
Advances	294,840	371,484	212,822	382,026	182,872	294,840	182,872		
Scheduled payments and prepayments	(5,881)	(5,173)	(4,085)	(5,782)	(6,935)	(5,881)	(6,935)		
Discharges	(35,195)	(50,696)	(71,271)	(45,067)	(104,390)	(35,195)	(104,390)		
Capitalization and amortization of fees and other	(220)	39,873	(1,615)	(5,270)	(21,887)	(220)	(21,887)		
Sales of mortgages and residual interests	(286,725)	(314,985)	(242,894)	(292,110)	(196,468)	(286,725)	(196,468)		
<b>Balance at the end of the period</b>	<b>\$ 970,118</b>	<b>\$ 1,003,299</b>	<b>\$ 962,796</b>	<b>\$ 1,069,839</b>	<b>\$ 1,036,042</b>	<b>\$ 970,118</b>	<b>\$ 1,036,042</b>		
Non-residential commercial mortgages									
Balance at the beginning of the period	\$ 1,954,820	\$ 1,854,115	\$ 1,658,201	\$ 1,572,512	\$ 1,490,648	\$ 1,954,820	\$ 1,490,648		
Advances	338,429	277,301	347,636	259,692	171,123	338,429	171,123		
Scheduled payments and prepayments	(27,785)	(11,499)	(5,937)	(2,509)	(5,750)	(27,785)	(5,750)		
Discharges	(106,048)	(165,224)	(143,576)	(170,440)	(87,955)	(106,048)	(87,955)		
Capitalization and amortization of fees and other	(2,403)	127	(2,209)	(1,054)	4,446	(2,403)	4,446		
Sales of mortgages and residual interests	-	-	-	-	-	-	-		
<b>Balance at the end of the period</b>	<b>\$ 2,157,013</b>	<b>\$ 1,954,820</b>	<b>\$ 1,854,115</b>	<b>\$ 1,658,201</b>	<b>\$ 1,572,512</b>	<b>\$ 2,157,013</b>	<b>\$ 1,572,512</b>		
<b>Total Mortgage Lending</b>	<b>\$ 17,795,819</b>	<b>\$ 17,286,738</b>	<b>\$ 17,266,707</b>	<b>\$ 17,348,259</b>	<b>\$ 17,253,520</b>	<b>\$ 17,795,819</b>	<b>\$ 17,253,520</b>		

## Consumer Lending Continuity

(000s)	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1		2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
<b>Credit Card Loans and Lines of Credit</b>										
Balance at the beginning of the period	\$ 369,678	\$ 374,348	\$ 371,925	\$ 374,658	\$ 370,825		\$ 369,678	\$ 370,825		
Advances and draw-downs	53,628	55,506	56,892	57,151	49,413		53,628	49,413		
Repayments	(50,389)	(71,203)	(66,008)	(69,236)	(56,017)		(50,389)	(56,017)		
Capitalization of interest and fees, portfolio sales and other	10,693	11,027	11,539	9,352	10,437		10,693	10,437		
Balance at the end of the period	\$ 383,610	\$ 369,678	\$ 374,348	\$ 371,925	\$ 374,658		\$ 383,610	\$ 374,658		
Authorized limit on new credit card issuances	55,200	43,469	47,977	39,604	37,037		55,200	37,037		
<b>Other Consumer Lending</b>										
Balance at the beginning of the period	\$ 378,901	\$ 361,183	\$ 344,890	\$ 321,737	\$ 296,857		\$ 378,901	\$ 296,857		
Advances and draw-downs	39,466	47,455	43,781	44,980	47,477		39,466	47,477		
Repayments	(35,405)	(43,243)	(37,659)	(33,981)	(29,477)		(35,405)	(29,477)		
Capitalization of interest and fees, portfolio sales and other	11,085	13,506	10,171	12,154	6,880		11,085	6,880		
Balance at the end of the period	\$ 394,047	\$ 378,901	\$ 361,183	\$ 344,890	\$ 321,737		\$ 394,047	\$ 321,737		
<b>Total Consumer Lending</b>	\$ 777,657	\$ 748,579	\$ 735,531	\$ 716,815	\$ 696,395		\$ 777,657	\$ 696,395		



## Securitization Income

<i>thousands of Canadian dollars (unaudited)</i>	2017	2016	2016	2016	2016	2015	2015	2015	2015	2017	2016	2016	2015
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	YTD	YTD	Fiscal	Fiscal
Net gain on sale of mortgages or residual interest <sup>1</sup>	\$ 4,738	\$ 7,006	\$ 6,055	\$ 7,976	\$ 5,935	\$ 4,728	\$ 4,453	\$ 7,804	\$ 4,427	\$ 4,738	\$ 5,935	\$ 26,972	\$ 21,412
Net change in unrealized gain or loss on hedging activities	(113)	276	(121)	(101)	345	(232)	(39)	200	(242)	(113)	345	399	(313)
Servicing income	1,807	1,782	1,665	1,577	1,402	1,264	1,374	1,247	1,224	1,807	1,402	6,426	5,109
<b>Total securitization income</b>	<b>\$ 6,432</b>	<b>\$ 9,064</b>	<b>\$ 7,599</b>	<b>\$ 9,452</b>	<b>\$ 7,682</b>	<b>\$ 5,760</b>	<b>\$ 5,788</b>	<b>\$ 9,251</b>	<b>\$ 5,409</b>	<b>\$ 6,432</b>	<b>\$ 7,682</b>	<b>\$ 33,797</b>	<b>\$ 26,208</b>

## Securitization Sales and Activities

<i>thousands of Canadian dollars (unaudited)</i>	2017	2016	2016	2016	2016	2015	2015	2015	2015	2017	2016	2016	2015
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	YTD	YTD	Fiscal	Fiscal
<b>Single-Family Residential MBS</b>													
Carrying value of underlying mortgages derecognized	\$ 288,458	\$ 392,298	\$ 400,764	\$ 297,314	\$ 400,474	\$ 371,473	\$ 210,881	\$ 306,500	\$ 295,399	\$ 288,458	\$ 400,474	\$ 1,490,850	\$ 1,184,253
Net gains on sale of mortgages or residual interest <sup>1</sup>	2,084	4,284	3,904	4,447	4,733	3,362	3,183	5,239	3,715	2,084	4,733	17,368	15,499
Retained interest recorded	-	-	-	-	-	-	-	-	-	-	-	-	-
Servicing liability recorded	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Multi-Unit Residential MBS</b>													
Carrying value of underlying mortgages derecognized	\$ 286,725	\$ 314,985	\$ 242,894	\$ 292,110	\$ 196,468	\$ 161,757	\$ 154,986	\$ 262,571	\$ 134,321	\$ 286,725	\$ 196,468	\$ 1,046,457	\$ 713,635
Net gains on sale of mortgages or residual interest <sup>1</sup>	2,654	2,722	2,151	3,529	1,202	1,366	1,270	2,565	712	2,654	1,202	9,604	5,913
Retained interest recorded	10,253	10,004	10,077	11,949	9,870	5,933	16,398	10,005	8,380	10,253	9,870	41,900	33,228
Servicing liability recorded	2,905	2,408	2,313	2,666	1,568	1,278	2,427	2,091	1,174	2,905	1,568	8,955	6,229
<b>Total MBS</b>													
Carrying value of underlying mortgages derecognized	\$ 575,183	\$ 707,283	\$ 643,658	\$ 589,424	\$ 596,942	\$ 533,230	\$ 365,867	\$ 569,071	\$ 429,720	\$ 575,183	\$ 596,942	\$ 2,537,307	\$ 1,897,888
Net gains on sale of mortgages or residual interest <sup>1</sup>	4,738	7,006	6,055	7,976	5,935	4,728	4,453	7,804	4,427	4,738	5,935	26,972	21,412
Retained interest recorded	10,253	10,004	10,077	11,949	9,870	5,933	16,398	10,005	8,380	10,253	9,870	41,900	33,228
Servicing liability recorded	2,905	2,408	2,313	2,666	1,568	1,278	2,427	2,091	1,174	2,905	1,568	8,955	6,229

<sup>1</sup> Gain on sale of mortgages or residual interest are net of hedging impact.

## Deposits, Senior Debt and Securitization Liabilities

(000s)	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
Deposits payable on demand													
High-interest savings accounts	\$ 1,904,967	\$ 2,016,881	\$ 2,037,149	\$ 1,901,981	\$ 1,949,789	\$ 1,576,536	\$ 1,344,301	\$ 1,235,681	\$ 1,026,608	\$ 1,904,967	\$ 1,949,789	\$ 2,016,881	\$ 1,576,536
Oaken savings account	361,664	340,809	314,616	272,337	270,559	242,124	144,680	105,082	66,784	361,664	270,559	340,809	242,124
Other deposits payable on demand	110,769	174,113	80,518	100,259	100,745	167,476	73,100	95,161	94,125	110,769	100,745	174,113	167,476
	<b>2,377,400</b>	2,531,803	2,432,283	2,274,577	2,321,093	1,986,136	1,562,081	1,435,924	1,187,517	<b>2,377,400</b>	2,321,093	2,531,803	1,986,136
Deposits payable on fixed dates													
Brokered GICs	11,650,130	11,120,107	11,048,564	11,752,129	11,565,611	11,850,238	11,557,694	11,765,961	11,815,960	11,650,130	11,565,611	11,120,107	11,850,238
Oaken GICs	1,417,612	1,429,153	1,406,399	1,187,779	954,978	846,085	845,808	782,603	754,334	1,417,612	954,978	1,429,153	846,085
Institutional deposit notes	804,469	804,967	806,856	807,734	983,217	983,499	984,259	982,056	984,091	804,469	983,217	804,967	983,499
	<b>13,872,211</b>	13,354,227	13,261,819	13,747,642	13,503,806	13,679,822	13,387,761	13,530,620	13,554,385	<b>13,872,211</b>	13,503,806	13,354,227	13,679,822
<b>Total deposits</b>	<b>\$ 16,249,611</b>	\$ 15,886,030	\$ 15,694,102	\$ 16,022,219	\$ 15,824,899	\$ 15,665,958	\$ 14,949,842	\$ 14,966,544	\$ 14,741,902	<b>\$ 16,249,611</b>	\$ 15,824,899	\$ 15,886,030	\$ 15,665,958
Senior debt	\$ -	\$ -	\$ -	\$ -	\$ 153,283	\$ 151,480	\$ 153,652	\$ 151,930	\$ 154,280	\$ -	\$ 153,283	\$ -	\$ 151,480
Securitization liabilities													
CMHC-sponsored mortgage-backed security liabilities	\$ 922,377	\$ 898,386	\$ 930,614	\$ 928,312	\$ 863,284	\$ 531,326	\$ 327,837	\$ 365,884	\$ 388,078	\$ 922,377	\$ 863,284	\$ 898,386	\$ 531,326
CMHC-sponsored Canada Mortgage Bond liabilities	1,474,539	1,637,117	1,610,482	1,766,143	1,870,548	2,249,230	2,990,281	3,144,960	3,436,112	1,474,539	1,870,548	1,637,117	2,249,230
Bank-sponsored securitization conduit liabilities	250,129	114,146	139,115	143,024	-	-	-	-	-	250,129	-	114,146	-
<b>Total securitization liabilities</b>	<b>\$ 2,647,045</b>	\$ 2,649,649	\$ 2,680,211	\$ 2,837,479	\$ 2,733,832	\$ 2,780,556	\$ 3,318,118	\$ 3,510,844	\$ 3,824,190	<b>\$ 2,647,045</b>	\$ 2,733,832	\$ 2,649,649	\$ 2,780,556

## Other Assets

<i>thousands of Canadian dollars (Unaudited)</i>	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
Restricted assets													
Restricted cash	\$ 140,325	\$ 143,296	\$ 125,958	\$ 141,493	\$ 125,862	\$ 139,046	\$ 120,925	\$ 130,975	\$ 118,010	\$ 140,325	\$ 125,862	\$ 143,296	\$ 139,046
Non-Home Trust MBS and treasury bills assigned as replacement assets	-	122,078	105,277	90,507	167,775	56,875	373,208	602,210	421,023	-	167,775	122,078	56,875
<b>Total restricted assets</b>	<b>140,325</b>	<b>265,374</b>	<b>231,235</b>	<b>232,000</b>	<b>293,637</b>	<b>195,921</b>	<b>494,133</b>	<b>733,185</b>	<b>539,033</b>	<b>140,325</b>	<b>293,637</b>	<b>265,374</b>	<b>195,921</b>
Derivative assets	33,480	37,524	52,178	58,086	63,931	64,796	77,875	63,123	82,452	33,480	63,931	37,524	64,796
Other assets													
Accrued interest receivable	60,755	60,314	60,097	60,494	62,093	63,532	63,797	63,500	65,003	60,755	62,093	60,314	63,532
Prepaid CMB coupon	2,395	3,289	2,999	3,310	5,230	3,544	6,907	3,408	9,350	2,395	5,230	3,289	3,544
Securitization receivable and retained interest	225,410	213,312	198,799	190,327	176,709	142,243	150,790	161,503	143,715	225,410	176,709	213,312	142,243
Capital assets	11,946	13,013	13,479	14,326	13,991	14,468	13,654	13,451	13,273	11,946	13,991	13,013	14,468
Income taxes receivable	18,217	25,619	35,217	36,456	45,715	35,953	36,410	24,954	19,562	18,217	45,715	25,619	35,953
Other prepaid assets and deferred items	28,754	33,091	25,486	24,096	24,275	27,677	20,773	20,782	23,945	28,754	24,275	33,091	27,677
<b>Total other assets</b>	<b>347,477</b>	<b>348,638</b>	<b>336,077</b>	<b>329,009</b>	<b>328,013</b>	<b>287,417</b>	<b>292,331</b>	<b>287,598</b>	<b>274,848</b>	<b>347,477</b>	<b>328,013</b>	<b>348,638</b>	<b>287,417</b>
Deferred tax assets	18,048	16,914	16,362	15,798	15,562	15,043	-	-	-	18,048	15,562	16,914	15,043
Goodwill and intangible assets													
Goodwill	6,752	6,752	15,752	15,752	15,752	15,752	15,752	15,752	15,752	6,752	15,752	6,752	15,752
Intangibles	112,244	115,003	117,829	116,876	114,674	112,595	107,694	104,524	100,466	112,244	114,674	115,003	112,595
<b>Total goodwill and intangible assets</b>	<b>118,996</b>	<b>121,755</b>	<b>133,581</b>	<b>132,628</b>	<b>130,426</b>	<b>128,347</b>	<b>123,446</b>	<b>120,276</b>	<b>116,218</b>	<b>118,996</b>	<b>130,426</b>	<b>121,755</b>	<b>128,347</b>
<b>\$ 658,326</b>	<b>\$ 790,205</b>	<b>\$ 769,433</b>	<b>\$ 767,521</b>	<b>\$ 831,569</b>	<b>\$ 691,524</b>	<b>\$ 987,785</b>	<b>\$ 1,204,182</b>	<b>\$ 1,012,551</b>	<b>\$ 658,326</b>	<b>\$ 831,569</b>	<b>\$ 790,205</b>	<b>\$ 691,524</b>	

## Other Liabilities

<i>thousands of Canadian dollars (Unaudited)</i>	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
Derivative liabilities	\$ 2,871	\$ 3,490	\$ 959	\$ 3,145	\$ 1,040	\$ 5,447	\$ 2,922	\$ 3,059	\$ 3,578	\$ 2,871	\$ 1,040	\$ 3,490	\$ 5,447
Other liabilities													
Accrued interest payable on deposits	143,504	122,905	125,116	129,719	139,546	124,068	127,863	139,951	147,739	143,504	139,546	122,905	124,068
Accrued interest payable on securitization liabilities	6,366	7,317	6,961	7,475	9,767	7,466	13,817	7,964	15,602	6,366	9,767	7,317	7,466
Securitization servicing liability	22,425	20,573	19,487	18,036	16,119	15,234	14,595	13,498	11,925	22,425	16,119	20,573	15,234
Income taxes payable	-	-	-	-	-	-	-	-	-	-	-	-	-
Other, including accounts payable and accrued liabilities	222,467	185,337	172,506	151,165	107,885	118,173	127,146	150,970	91,871	222,467	107,885	185,337	118,173
<b>Total other liabilities</b>	<b>394,762</b>	<b>336,132</b>	<b>324,070</b>	<b>306,395</b>	<b>273,317</b>	<b>264,941</b>	<b>283,421</b>	<b>312,383</b>	<b>267,137</b>	<b>394,762</b>	<b>273,317</b>	<b>336,132</b>	<b>264,941</b>
Deferred tax liabilities	33,593	36,284	38,210	38,016	39,854	37,574	37,035	35,388	36,267	33,593	39,854	36,284	37,574
<b>\$ 431,226</b>	<b>\$ 375,906</b>	<b>\$ 363,239</b>	<b>\$ 347,556</b>	<b>\$ 314,211</b>	<b>\$ 307,962</b>	<b>\$ 323,378</b>	<b>\$ 350,830</b>	<b>\$ 306,982</b>	<b>\$ 431,226</b>	<b>\$ 314,211</b>	<b>\$ 375,906</b>	<b>\$ 307,962</b>	

## Gross Amount of Impaired Loans by Product

<i>thousands of Canadian dollars, except % (Unaudited)</i>	2017	2016	2016	2016	2016	2015	2015	2015	2015	2017	2016	2016	2015
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	YTD	YTD	Fiscal	Fiscal
Single-family residential mortgages	\$ 37,000	\$ 49,834	\$ 52,349	\$ 51,106	\$ 49,574	\$ 49,285	\$ 50,873	\$ 54,597	\$ 42,591	\$ 37,000	\$ 49,574	\$ 49,834	\$ 49,285
Residential commercial mortgages <sup>1</sup>	337	-	-	4,000	4,000	-	-	-	54	337	4,000	-	-
Non-residential commercial mortgages	8,033	4,577	3,388	3,844	6,846	2,558	4,594	4,297	2,732	8,033	6,846	4,577	2,558
Credit card loans and lines of credit	4,315	2,049	2,091	1,749	2,117	1,518	1,450	1,989	2,043	4,315	2,117	2,049	1,518
Other consumer retail loans	508	411	302	167	232	161	155	142	170	508	232	411	161
Gross impaired loans	\$ 50,193	\$ 56,871	\$ 58,130	\$ 60,866	\$ 62,769	\$ 53,522	\$ 57,072	\$ 61,025	\$ 47,590	\$ 50,193	\$ 62,769	\$ 56,871	\$ 53,522

## Net Amount of Impaired Loans by Product

<i>thousands of Canadian dollars (Unaudited)</i>	2017	2016	2016	2016	2016	2015	2015	2015	2015	2017	2016	2016	2015
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	YTD	YTD	Fiscal	Fiscal
Single-family residential mortgages	\$ 35,123	\$ 47,854	\$ 50,712	\$ 49,748	\$ 48,388	\$ 47,633	\$ 48,921	\$ 53,134	\$ 41,191	\$ 35,123	\$ 48,388	\$ 47,854	\$ 47,633
Residential commercial mortgages <sup>1</sup>	337	-	-	4,000	4,000	-	-	-	54	337	4,000	-	-
Non-residential commercial mortgages	7,945	4,547	3,368	3,684	6,521	2,218	4,189	3,817	2,532	7,945	6,521	4,547	2,218
Credit card loans and lines of credit	1,295	1,269	2,006	1,547	1,709	1,189	1,382	1,921	2,021	1,295	1,709	1,269	1,189
Other consumer retail loans	-	-	-	-	-	-	-	-	-	-	-	-	-
Net impaired loans	\$ 44,700	\$ 53,670	\$ 56,086	\$ 58,979	\$ 60,618	\$ 51,040	\$ 54,492	\$ 58,872	\$ 45,798	\$ 44,700	\$ 60,618	\$ 53,670	\$ 51,040

<sup>1</sup>Residential commercial mortgages include non-securitized multi-unit residential mortgages and commercial mortgages secured by residential property types.

## Change in Allowance

<i>thousands of Canadian dollars (Unaudited)</i>	2017	2016	2016	2016	2016	2015	2015	2015	2015	2017	2016	2016	2015
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	YTD	YTD	Fiscal	Fiscal
Individual allowances													
Allowance on loan principal													
Balance at the beginning of the period	\$ 3,201	\$ 2,044	\$ 1,887	\$ 2,151	\$ 2,482	\$ 2,580	\$ 2,153	\$ 1,792	\$ 2,103	\$ 3,201	\$ 2,482	\$ 2,482	\$ 2,103
Allowance assumed on purchase of CFF Bank	-	-	-	-	-	420	-	-	-	-	-	-	420
Provision for credit losses	3,848	2,111	1,395	1,786	1,234	1,620	2,050	1,437	1,720	3,848	1,234	6,526	6,827
Write-offs	(1,727)	(1,245)	(1,396)	(2,331)	(1,811)	(2,340)	(1,970)	(1,538)	(2,451)	(1,727)	(1,811)	(6,783)	(8,299)
Recoveries	171	291	158	281	246	202	347	462	420	171	246	976	1,431
	5,493	3,201	2,044	1,887	2,151	2,482	2,580	2,153	1,792	5,493	2,151	3,201	2,482
Allowance on accrued interest receivable													
Balance at the beginning of the period	1,451	1,162	1,221	847	901	1,131	932	703	620	1,451	901	901	620
Provision for credit losses	71	289	(59)	374	(54)	(230)	199	229	83	71	(54)	550	281
	1,522	1,451	1,162	1,221	847	901	1,131	932	703	1,522	847	1,451	901
Total individual allowance	7,015	4,652	3,206	3,108	2,998	3,383	3,711	3,085	2,495	7,015	2,998	4,652	3,383
Collective allowance													
Balance at the beginning of the period	37,063	37,063	37,063	36,463	36,249	35,900	35,300	34,700	34,100	37,063	36,249	36,249	34,100
Allowance assumed on purchase of CFF Bank	-	-	-	-	-	324	-	-	-	-	-	-	324
Provision for credit losses	2,000	-	-	600	214	25	600	600	600	2,000	214	814	1,825
	39,063	37,063	37,063	37,063	36,463	36,249	35,900	35,300	34,700	39,063	36,463	37,063	36,249
Total allowance	\$ 46,078	\$ 41,715	\$ 40,269	\$ 40,171	\$ 39,461	\$ 39,632	\$ 39,611	\$ 38,385	\$ 37,195	\$ 46,078	\$ 39,461	\$ 41,715	\$ 39,632
Total provision	\$ 5,919	\$ 2,400	\$ 1,336	\$ 2,760	\$ 1,394	\$ 1,415	\$ 2,849	\$ 2,266	\$ 2,403	\$ 5,919	\$ 1,394	\$ 7,890	\$ 8,933

## Provision for Credit Losses and Net Write-Offs as a Percent of Gross Loans on an Annualized Basis

(000s, except %)	2017		2016		2016		2016		2016		2015		2015		2015		2015	
	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>
<b>Provision<sup>2</sup></b>																		
Single-family residential mortgages	\$ 131	0.00%	\$ 1,029	0.03%	\$ 1,006	0.03%	\$ 1,215	0.04%	\$ 667	0.02%	\$ 986	0.03%	\$ 1,805	0.06%	\$ 1,131	0.03%	\$ 1,493	0.05%
Residential commercial mortgages <sup>3</sup>	21	0.03%	2	0.00%	(128)	(0.19)%	128	0.16%	-	-	-	-	-	(4)	(0.01)%	8	0.01%	
Non-residential commercial mortgages	2,069	0.38%	45	0.01%	(37)	(0.01)%	293	0.07%	(55)	(0.01)%	(40)	(0.01)%	237	0.06%	321	0.10%	202	0.07%
Credit card loans and lines of credit	3,373	3.49%	1,164	1.26%	280	0.30%	519	0.56%	416	0.44%	343	0.37%	163	0.19%	198	0.23%	94	0.11%
Other consumer retail loans	325	0.33%	160	0.17%	215	0.24%	5	0.01%	152	0.19%	101	0.14%	44	0.07%	20	0.03%	6	0.01%
Securitized single-family residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total individual provision</b>	<b>5,919</b>	<b>0.13%</b>	<b>2,400</b>	<b>0.05%</b>	<b>1,336</b>	<b>0.03%</b>	<b>2,160</b>	<b>0.05%</b>	<b>1,180</b>	<b>0.03%</b>	<b>1,390</b>	<b>0.03%</b>	<b>2,249</b>	<b>0.05%</b>	<b>1,666</b>	<b>0.04%</b>	<b>1,803</b>	<b>0.04%</b>
Total collective provision	2,000	0.04%	-	-	-	-	600	0.01%	214	0.00%	25	-	600	0.01%	600	0.01%	600	0.01%
<b>Total provision</b>	<b>\$ 7,919</b>	<b>0.17%</b>	<b>\$ 2,400</b>	<b>0.05%</b>	<b>\$ 1,336</b>	<b>0.03%</b>	<b>\$ 2,760</b>	<b>0.06%</b>	<b>\$ 1,394</b>	<b>0.03%</b>	<b>\$ 1,415</b>	<b>0.03%</b>	<b>\$ 2,849</b>	<b>0.06%</b>	<b>\$ 2,266</b>	<b>0.05%</b>	<b>\$ 2,403</b>	<b>0.05%</b>
<b>Net Write-Offs<sup>2</sup></b>																		
Single-family residential mortgages	\$ 200	0.01%	\$ 440	0.01%	\$ 664	0.02%	\$ 834	0.03%	\$ 1,149	0.04%	\$ 1,415	0.04%	\$ 1,128	0.03%	\$ 882	0.03%	\$ 1,867	0.06%
Residential commercial mortgages <sup>3</sup>	-	-	2	0.00%	-	-	-	-	-	-	-	-	-	(4)	(0.01)%	8	0.01%	
Non-residential commercial mortgages	1	0.00%	(5)	(0.00)%	100	0.02%	422	0.10%	(2)	(0.00)%	127	0.03%	303	0.08%	(4)	-	9	-
Credit card loans and lines of credit	1,133	1.17%	469	0.51%	397	0.42%	725	0.78%	337	0.36%	502	0.54%	163	0.19%	152	0.18%	152	0.18%
Other consumer retail loans	222	0.23%	48	0.05%	77	0.09%	69	0.08%	81	0.10%	94	0.13%	29	0.04%	50	0.09%	(5)	(0.01)%
Securitized single-family residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net write-offs</b>	<b>\$ 1,556</b>	<b>0.03%</b>	<b>\$ 954</b>	<b>0.02%</b>	<b>\$ 1,238</b>	<b>0.03%</b>	<b>\$ 2,050</b>	<b>0.05%</b>	<b>\$ 1,565</b>	<b>0.04%</b>	<b>\$ 2,138</b>	<b>0.05%</b>	<b>\$ 1,623</b>	<b>0.04%</b>	<b>\$ 1,076</b>	<b>0.02%</b>	<b>\$ 2,031</b>	<b>0.04%</b>

<sup>1</sup> Gross loans used in the calculation of total Company ratio includes securitized on-balance sheet loans.

<sup>2</sup> There were no individual provisions, allowances or net write-offs on securitized mortgages.

<sup>3</sup> Residential commercial mortgages include non-securitized multi-unit residential mortgages and commercial mortgages secured by residential property types.

## Provision for Credit Losses and Net Write-Offs as a Percent of Gross Loans on an Annualized Basis (continued)

(000s, except %)	2017		2016		2016		2015	
	YTD		YTD		Fiscal		Fiscal	
	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>
<b>Provision<sup>2</sup></b>								
Single-family residential mortgages	\$ 131	0.00%	\$ 667	0.02%	\$ 3,917	0.03%	\$ 5,415	0.04%
Residential commercial mortgages <sup>3</sup>	21	0.03%	-	-	2	0.00%	4	-
Non-residential commercial mortgages	2,069	0.38%	(55)	(0.01)%	246	0.01%	720	0.05%
Credit card loans and lines of credit	3,373	3.49%	416	0.44%	2,379	0.64%	798	0.22%
Other consumer retail loans	325	0.33%	152	0.19%	532	0.14%	171	0.06%
Securitized single-family residential mortgages	-	-	-	-	-	-	-	-
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-
<b>Total individual provision</b>	<b>5,919</b>	<b>0.13%</b>	<b>1,180</b>	<b>0.03%</b>	<b>7,076</b>	<b>0.04%</b>	<b>7,108</b>	<b>0.04%</b>
<b>Total collective provision</b>	<b>2,000</b>	<b>0.04%</b>	<b>214</b>	<b>0.00%</b>	<b>814</b>	<b>-</b>	<b>1,825</b>	<b>0.01%</b>
<b>Total provision</b>	<b>\$ 7,919</b>	<b>0.17%</b>	<b>\$ 1,394</b>	<b>0.03%</b>	<b>\$ 7,890</b>	<b>0.04%</b>	<b>\$ 8,933</b>	<b>0.05%</b>
<b>Net Write-Offs<sup>2</sup></b>								
Single-family residential mortgages	\$ 200	0.01%	\$ 1,149	0.04%	\$ 3,087	0.02%	\$ 5,292	0.04%
Residential commercial mortgages <sup>3</sup>	-	-	-	-	2	0.00%	4	-
Non-residential commercial mortgages	1	0.00%	(2)	0.00%	515	0.03%	435	0.03%
Credit card loans and lines of credit	1,133	1.17%	337	0.36%	1,928	0.52%	969	0.26%
Other consumer retail loans	222	0.23%	81	0.10%	275	0.07%	168	0.06%
Securitized single-family residential mortgages	-	-	-	-	-	-	-	-
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-
	<b>\$ 1,556</b>	<b>0.03%</b>	<b>\$ 1,565</b>	<b>0.04%</b>	<b>\$ 5,807</b>	<b>0.03%</b>	<b>\$ 6,868</b>	<b>0.04%</b>

<sup>1</sup> Gross loans used in the calculation of total Company ratio includes securitized on-balance sheet loans.

<sup>2</sup> There were no specific provisions, allowances or net write-offs on securitized mortgages.

<sup>3</sup> Residential commercial mortgages include non-securitized multi-unit residential mortgages and commercial mortgages secured by residential property types.

## Past Due Loans that are not Impaired

<i>thousands of Canadian dollars (Unaudited)</i>	1 to 30 Days		31 to 60 Days		61 to 90 Days		Over 90 Days		Total	
	Q1 2017	Q4 2016	Q1 2017	Q4 2016	Q1 2017	Q4 2016	Q1 2017	Q4 2016	Q1 2017	Q4 2016
Securitized single-family residential mortgages <sup>1</sup>	\$ 5,797	\$ 21,253	\$ 1,080	\$ 1,348	\$ -	\$ 252	\$ 63	\$ 182	\$ 6,940	\$ 23,035
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-	-	-
Single-family residential mortgages	119,535	167,408	18,030	27,944	13,787	3,644	4,762	5,620	156,114	204,616
Residential commercial mortgages <sup>2</sup>	-	424	-	-	-	-	-	-	-	424
Non-residential commercial mortgages	4,940	3,126	1,449	6,890	304	-	-	-	6,693	10,016
Credit card loans and lines of credit	2,615	2,882	949	611	363	823	134	316	4,061	4,632
Other consumer retail loans	286	221	87	106	100	103	-	-	473	430
	\$ 133,173	\$ 195,314	\$ 21,595	\$ 36,899	\$ 14,554	\$ 4,822	\$ 4,959	\$ 6,118	\$ 174,281	\$ 243,153

<sup>1</sup> Commencing in Q2 2016, securitized single-family residential mortgages include both CMHC-sponsored securitized insured mortgages and bank-sponsored securitization conduit uninsured mortgages.

<sup>2</sup> Residential commercial mortgages include non-securitized multi-unit residential mortgages and commercial mortgages secured by residential property types.



## Credit Risk: Mortgage Portfolio On Balance Sheet

<i>(000s, except %)</i>	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
Total mortgage portfolio balance (net of individual allowance)	\$ 17,755,098	\$ 17,208,820	\$ 17,192,500	\$ 17,230,568	\$ 17,183,333	\$ 17,465,983	\$ 17,563,776	\$ 17,387,281	\$ 17,589,031	\$ 17,755,098	\$ 17,183,333	\$ 17,208,820	\$ 17,465,983
Percentage of residential mortgages	87.9%	88.6%	89.2%	90.4%	90.8%	91.5%	91.7%	92.4%	93.2%	87.9%	90.8%	88.6%	91.5%
Percentage of non-residential mortgages	12.1%	11.4%	10.8%	9.6%	9.2%	8.5%	8.3%	7.6%	6.8%	12.1%	9.2%	11.4%	8.5%
Percentage of mortgage portfolio insured <sup>1</sup>	18.8%	20.0%	21.1%	22.1%	22.5%	23.7%	23.5%	24.0%	25.7%	18.8%	22.5%	20.0%	23.7%
Percentage of mortgages current	98.8%	98.3%	98.5%	98.4%	98.3%	98.2%	98.2%	98.0%	98.1%	98.8%	98.3%	98.3%	98.2%
Percentage of total mortgages over 90 days past due	0.26%	0.33%	0.32%	0.27%	0.25%	0.29%	0.32%	0.28%	0.29%	0.26%	0.25%	0.33%	0.29%

<sup>1</sup> Insured loans are loans insured against default by CMHC or another approved insurer either individually at origination or by portfolio.

## Single-Family Residential Loans by Province

(000s, except %)		As at March 31, 2017						
		Insured Residential Mortgages <sup>1</sup>	Percentage of Total for Province	Uninsured Residential Mortgages	Percentage of Total for Province	Equityline Visa <sup>2</sup>	Percentage of Total for Province	Total
British Columbia	\$	271,659	30.5%	\$ 616,062	69.2%	\$ 2,514	0.3%	\$ 890,235
Alberta		314,956	49.0%	318,665	49.5%	9,861	1.5%	643,482
Ontario		1,864,826	14.6%	10,569,011	82.9%	324,186	2.5%	12,758,023
Quebec		96,735	25.2%	286,324	74.5%	1,267	0.3%	384,326
Other		189,528	57.0%	140,922	42.3%	2,203	0.7%	332,653
	\$	2,737,704	18.2%	\$ 11,930,984	79.5%	\$ 340,031	2.3%	\$ 15,008,719

(000s, except %)		As at December 31, 2016						
		Insured Residential Mortgages <sup>1</sup>	Percentage of Total for Province	Uninsured Residential Mortgages	Percentage of Total for Province	Equityline Visa <sup>2</sup>	Percentage of Total for Province	Total
British Columbia	\$	286,444	32.1%	\$ 603,377	67.6%	\$ 2,585	0.3%	\$ 892,406
Alberta		298,432	47.9%	314,519	50.5%	10,347	1.6%	623,298
Ontario		1,950,188	15.7%	10,145,301	81.8%	304,468	2.5%	12,399,957
Quebec		99,465	25.1%	295,017	74.6%	1,217	0.3%	395,699
Other		192,093	56.8%	143,783	42.5%	2,268	0.7%	338,144
	\$	2,826,622	19.3%	\$ 11,501,997	78.5%	\$ 320,885	2.2%	\$ 14,649,504

(000s, except %)		As at March 31, 2016						
		Insured Residential Mortgages <sup>1</sup>	Percentage of Total for Province	Uninsured Residential Mortgages	Percentage of Total for Province	Equityline Visa <sup>2</sup>	Percentage of Total for Province	Total
British Columbia	\$	292,421	34.7%	\$ 547,026	64.9%	\$ 3,202	0.4%	\$ 842,649
Alberta		286,100	44.3%	347,722	53.9%	11,639	1.8%	645,461
Ontario		2,297,005	18.1%	10,086,925	79.5%	304,313	2.4%	12,688,243
Quebec		124,637	27.0%	335,142	72.7%	1,329	0.3%	461,108
Other		173,836	52.6%	154,152	46.7%	2,339	0.7%	330,327
	\$	3,173,999	21.2%	\$ 11,470,967	76.6%	\$ 322,822	2.2%	\$ 14,967,788

<sup>1</sup> See definition of insured mortgages under the Glossary of this Supplemental Financial Information Package.

<sup>2</sup> Equityline Visa is an uninsured product.

## Insured and Uninsured Single-Family Residential Mortgages by Effective Remaining Amortization Period

(000s, except %)						As at March 31, 2017
	≤ 20	>20 and ≤ 25	>25 and ≤ 30	>30 and ≤ 35	> 35	Total
	Years	Years	Years	Years	Years	
Balance outstanding	\$ 754,754	\$ 2,321,725	\$ 11,543,915	\$ 45,891	\$ 2,403	\$ 14,668,688
Percentage of total	5.2%	15.8%	78.7%	0.3%	0.0%	100.0%

(000s, except %)						As at December 31, 2016
	≤ 20	>20 and ≤ 25	>25 and ≤ 30	>30 and ≤ 35	> 35	Total
	Years	Years	Years	Years	Years	
Balance outstanding	\$ 696,937	\$ 2,329,016	\$ 11,227,579	\$ 72,348	\$ 2,739	\$ 14,328,619
Percentage of total	4.9%	16.3%	78.5%	0.5%	0.0%	100.0%

(000s, except %)						As at March 31, 2016
	≤ 20	>20 and ≤ 25	>25 and ≤ 30	>30 and ≤ 35	> 35	Total
	Years	Years	Years	Years	Years	
Balance outstanding	\$ 706,031	\$ 2,304,349	\$ 11,314,175	\$ 317,068	\$ 3,343	\$ 14,644,966
Percentage of total	4.8%	15.7%	77.3%	2.2%	0.0%	100.0%

## Insured and Uninsured Single-Family Residential Mortgages by Contractual Remaining Amortization Period

(000s, except %)						As at March 31, 2017
	≤ 20	>20 and ≤ 25	>25 and ≤ 30	>30 and ≤ 35	> 35	Total
	Years	Years	Years	Years	Years	
Balance outstanding	\$ 486,882	\$ 2,052,422	\$ 12,073,703	\$ 52,678	\$ 3,003	\$ 14,668,688
Percentage of total	3.3%	14.0%	82.3%	0.4%	0.0%	100.0%

(000s, except %)						As at December 31, 2016
	≤ 20	>20 and ≤ 25	>25 and ≤ 30	>30 and ≤ 35	> 35	Total
	Years	Years	Years	Years	Years	
Balance outstanding	\$ 459,115	\$ 2,048,954	\$ 11,745,515	\$ 71,567	\$ 3,468	\$ 14,328,619
Percentage of total	3.2%	14.3%	82.0%	0.5%	0.0%	100.0%

(000s, except %)						As at March 31, 2016
	≤ 20	>20 and ≤ 25	>25 and ≤ 30	>30 and ≤ 35	> 35	Total
	Years	Years	Years	Years	Years	
Balance outstanding	\$ 515,748	\$ 1,861,871	\$ 11,960,103	\$ 303,347	\$ 3,897	\$ 14,644,966
Percentage of total	3.5%	12.7%	81.7%	2.1%	0.0%	100.0%

**Weighted-Average Loan to Value Ratios for Uninsured Single-Family Residential Mortgages Originated During the Quarter**

For the three months ended

	March 31 2017		Decmeber 31 2016		March 31 2016	
	Uninsured Residential Mortgages <sup>1</sup>	Equityline Visa <sup>1</sup>	Uninsured Residential Mortgages <sup>1</sup>	Equityline Visa <sup>1</sup>	Uninsured Residential Mortgages <sup>1</sup>	Equityline Visa <sup>1</sup>
	LTV	LTV	LTV	LTV	LTV	LTV
British Columbia	62.4%	47.5%	63.1%	56.8%	64.6%	57.1%
Alberta	68.9%	65.2%	67.4%	32.3%	72.1%	68.6%
Ontario	71.6%	61.6%	71.9%	63.3%	73.0%	66.4%
Quebec	67.6%	24.5%	70.3%	64.0%	69.4%	60.4%
Other	69.8%	62.7%	72.7%	67.6%	71.7%	50.5%
<b>Total</b>	<b>71.1%</b>	<b>61.5%</b>	<b>71.4%</b>	<b>63.2%</b>	<b>72.3%</b>	<b>66.4%</b>

<sup>1</sup> Weighted-average LTV is calculated by dividing the sum of the products of LTVs and loan balances by the sum of the loan balances.

## Weighted-Average Loan to Value Ratios for Uninsured Residential Mortgages

	As at			As at		
	March 31			December 31		
	2017			2016		
	Weighted-Average Current LTV <sup>1</sup>	Percentage of Total Value of Outstanding Mortgages with Current LTV less than or Equal to		Weighted-Average Current LTV <sup>1</sup>	Percentage of Total Value of Outstanding Mortgages with Current LTV less than or Equal to	
		75%	65%		75%	65%
British Columbia	53.7%	96.6%	82.9%	52.0%	98.4%	89.1%
Alberta	65.2%	80.9%	47.0%	65.0%	81.1%	46.8%
Ontario	60.6%	86.7%	61.1%	61.2%	85.7%	59.0%
Quebec	63.3%	89.8%	51.4%	62.8%	92.1%	53.4%
Other	62.0%	87.1%	54.0%	62.1%	86.4%	54.5%
<b>Total</b>	<b>60.4%</b>	<b>87.1%</b>	<b>61.5%</b>	<b>60.9%</b>	<b>86.4%</b>	<b>60.1%</b>

<sup>1</sup> Weighted-average LTV is calculated by dividing the sum of the products of LTVs and loan balances by the sum of the loan balances.

**Basel III Regulatory Capital (Based on the consolidated subsidiary, Home Trust Company) - All-In Basis**

<i>(000s, except % and multiples)</i>	2017	2016	2016	2016	2016	2015	2015	2015	2015	2017	2016	2016	2015
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	YTD	YTD	Fiscal	Fiscal
<b>All in Basis</b>													
Common Equity Tier 1 capital (CET 1)													
Capital stock	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497
Contributed surplus	951	951	951	951	951	951	951	951	951	951	951	951	951
Retained earnings	1,645,623	1,604,758	1,578,567	1,549,126	1,662,003	1,614,491	1,560,541	1,504,786	1,448,797	1,645,623	1,662,003	1,604,758	1,614,491
Accumulated other comprehensive loss	(42,833)	(55,040)	(63,362)	(70,002)	(72,441)	(65,851)	(69,070)	(47,522)	(38,625)	(42,833)	(72,441)	(55,040)	(65,851)
Cash flow hedge reserves	1,304	1,476	371	1,158	444	3,078	1,799	2,165	2,692	1,304	444	1,476	3,078
Regulatory deductions from CET 1 <sup>1</sup>	(158,747)	(160,917)	(164,083)	(159,112)	(136,549)	(130,163)	(125,077)	(122,746)	(115,156)	(158,747)	(136,549)	(160,917)	(130,163)
<b>Total CET 1 capital</b>	<b>1,484,795</b>	1,429,725	1,390,941	1,360,618	1,492,905	1,461,003	1,407,641	1,376,131	1,337,156	<b>1,484,795</b>	1,492,905	1,429,725	1,461,003
Additional Tier 1 capital	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Tier 1 capital</b>	<b>1,484,795</b>	1,429,725	1,390,941	1,360,618	1,492,905	1,461,003	1,407,641	1,376,131	1,337,156	<b>1,484,795</b>	1,492,905	1,429,725	1,461,003
Tier 2 capital													
Collective allowance for credit losses <sup>2</sup>	39,063	37,063	37,063	37,063	36,463	36,249	35,900	35,300	34,700	39,063	36,463	37,063	36,249
Subordinated debentures	-	-	-	-	156,000	156,000	156,000	156,000	156,000	-	156,000	-	156,000
<b>Total Tier 2 capital</b>	<b>39,063</b>	37,063	37,063	37,063	192,463	192,249	191,900	191,300	190,700	<b>39,063</b>	192,463	37,063	192,249
<b>Total regulatory capital</b>	<b>\$ 1,523,858</b>	\$ 1,466,788	\$ 1,428,004	\$ 1,397,681	\$ 1,685,368	\$ 1,653,252	\$ 1,599,541	\$ 1,567,431	\$ 1,527,856	<b>\$ 1,523,858</b>	\$ 1,685,368	\$ 1,466,788	\$ 1,653,252
Risk-weighted assets for													
Credit risk	\$ 8,028,436	\$ 7,592,379	\$ 7,372,710	\$ 7,278,081	\$ 7,155,268	\$ 6,989,010	\$ 6,822,837	\$ 6,680,279	\$ 6,524,625	\$ 8,028,436	\$ 7,155,268	\$ 7,592,379	\$ 6,989,010
Operational risk	1,058,450	1,050,888	1,042,250	1,032,325	1,014,550	996,488	975,150	954,113	929,550	1,058,450	1,014,550	1,050,888	996,488
<b>Total risk-weighted assets</b>	<b>\$ 9,086,886</b>	\$ 8,643,267	\$ 8,414,960	\$ 8,310,406	\$ 8,169,818	\$ 7,985,498	\$ 7,797,987	\$ 7,634,392	\$ 7,454,175	<b>\$ 9,086,886</b>	\$ 8,169,818	\$ 8,643,267	\$ 7,985,498
Regulatory capital to risk-weighted assets													
CET 1 ratio	16.34%	16.55%	16.54%	16.38%	18.28%	18.31%	18.06%	18.03%	17.95%	16.34%	18.28%	16.55%	18.31%
Tier 1 capital ratio	16.34%	16.54%	16.53%	16.38%	18.28%	18.30%	18.06%	18.03%	17.94%	16.34%	18.28%	16.54%	18.30%
Total regulatory capital ratio	16.77%	16.97%	16.97%	16.82%	20.63%	20.70%	20.51%	20.53%	20.50%	16.77%	20.63%	16.97%	20.70%
National regulatory minimum													
CET 1 ratio	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
Tier 1 capital ratio	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
Total regulatory capital ratio	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%
Leverage ratio	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%
Risk-weighted assets as a percentage of total assets	43.4%	42.3%	41.6%	40.2%	39.6%	39.0%	38.4%	37.3%	36.4%	43.4%	39.6%	42.3%	39.0%
Leverage Ratio	7.29%	7.20%	7.08%	6.77%	7.46%	7.36%	7.17%	6.94%	6.75%	7.29%	7.46%	7.20%	7.36%

<sup>1</sup> Regulatory deductions on the all-in basis include intangible assets related to software development, deferred tax assets related to loss carry forwards of CFF Bank and unrealized multi-unit residential mortgage securitization gains, net of deferred taxes.

<sup>2</sup> The Company is allowed to include its collective allowance for credit losses up to a prescribed percentage of 1.25% of credit risk-weighted assets in Tier 2 capital.

**Basel III Regulatory Capital (Based on the consolidated subsidiary, Home Trust Company) - Transitional Basis**

<i>(000s, except % and multiples)</i>	2017	2016	2016	2016	2016	2015	2015	2015	2015	2017	2016	2016	2015
	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	YTD	YTD	Fiscal	Fiscal
<b>Transitional Basis</b>													
Common Equity Tier 1 capital (CET 1)													
Capital stock	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497
Contributed surplus	951	951	951	951	951	951	951	951	951	951	951	951	951
Retained earnings	1,645,623	1,604,758	1,578,567	1,549,126	1,662,003	1,614,491	1,560,541	1,504,786	1,448,797	1,645,623	1,662,003	1,604,758	1,614,491
Accumulated other comprehensive loss	(43,176)	(55,040)	(63,362)	(70,002)	(72,441)	(65,851)	(69,070)	(47,522)	(38,625)	(43,176)	(72,441)	(55,040)	(65,851)
Cash flow hedge reserves	1,644	1,476	371	1,158	444	3,078	1,799	2,165	2,692	1,644	444	1,476	3,078
Regulatory deductions from CET 1	(138,764)	(120,519)	(122,914)	(118,449)	(102,852)	(80,534)	(77,609)	(76,545)	(70,843)	(138,764)	(102,852)	(120,519)	(80,534)
<b>Total CET 1 capital</b>	<b>1,504,775</b>	1,470,123	1,432,110	1,401,281	1,526,602	1,510,632	1,455,109	1,422,332	1,381,469	<b>1,504,775</b>	1,526,602	1,470,123	1,510,632
Additional Tier 1 capital	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Tier 1 capital</b>	<b>1,504,775</b>	1,470,123	1,432,110	1,401,281	1,526,602	1,510,632	1,455,109	1,422,332	1,381,469	<b>1,504,775</b>	1,526,602	1,470,123	1,510,632
Tier 2 capital													
Collective allowance for credit losses <sup>1</sup>	39,063	37,063	37,063	37,063	36,463	36,249	35,900	35,300	34,700	39,063	36,463	37,063	36,249
Subordinated debentures	-	-	-	-	156,000	156,000	156,000	156,000	156,000	-	156,000	-	156,000
<b>Total Tier 2 capital</b>	<b>39,063</b>	37,063	37,063	37,063	192,463	192,249	191,900	191,300	190,700	<b>39,063</b>	192,463	37,063	192,249
<b>Total regulatory capital</b>	<b>\$ 1,543,838</b>	\$ 1,507,186	\$ 1,469,173	\$ 1,438,344	\$ 1,719,065	\$ 1,702,881	\$ 1,647,009	\$ 1,613,632	\$ 1,572,169	<b>\$ 1,543,838</b>	\$ 1,719,065	\$ 1,507,186	\$ 1,702,881
Risk-weighted assets for													
Credit risk	\$ 8,051,547	\$ 7,636,925	\$ 7,418,950	\$ 7,324,971	\$ 7,195,385	\$ 7,046,413	\$ 6,878,105	\$ 6,731,828	\$ 6,576,088	\$ 8,051,547	\$ 7,195,385	\$ 7,636,925	\$ 7,046,413
Operational risk	1,058,450	1,050,888	1,042,250	1,032,325	1,014,550	996,488	975,150	954,113	929,550	1,058,450	1,014,550	1,050,888	996,488
<b>Total risk-weighted assets</b>	<b>\$ 9,109,997</b>	\$ 8,687,813	\$ 8,461,200	\$ 8,357,296	\$ 8,209,935	\$ 8,042,901	\$ 7,853,255	\$ 7,685,941	\$ 7,505,638	<b>\$ 9,109,997</b>	\$ 8,209,935	\$ 8,687,813	\$ 8,042,901
Regulatory capital to risk-weighted assets													
CET 1 ratio	16.52%	16.92%	16.93%	16.77%	18.59%	18.78%	18.53%	18.51%	18.41%	16.52%	18.59%	16.92%	18.78%
Tier 1 capital ratio	16.52%	16.92%	16.93%	16.77%	18.59%	18.78%	18.53%	18.51%	18.41%	16.52%	18.59%	16.92%	18.78%
Total regulatory capital ratio	16.95%	17.35%	17.36%	17.21%	20.94%	21.17%	20.97%	20.99%	20.95%	16.95%	20.94%	17.35%	21.17%
Risk-weighted assets as a percentage of total assets	43.5%	42.5%	41.8%	40.4%	39.8%	39.3%	38.7%	37.6%	36.6%	43.5%	39.8%	42.5%	39.3%

<sup>1</sup> The Company is allowed to include its collective allowance for credit losses up to a prescribed percentage of 1.25% of credit risk-weighted assets in Tier 2 capital.

## Non-GAAP Measures

The Company uses a number of financial measures to assess its performance. Some of these measures are not calculated in accordance with GAAP, are not defined by GAAP, and do not have standardized meanings that would ensure consistency and comparability between companies using these measures. The non-GAAP measures used are defined as follows:

### Adjusted Revenue, Adjusted Net Income, and Adjusted Earnings per Share

Items of note are removed from reported results in determining adjusted results. Adjusted results are designed to provide a better understanding of how management assesses underlying business performance and to facilitate a more informed analysis of trends. The Company presents adjusted net income and adjusted earnings per share. The adjusted results remove items of note, net of income taxes, from reported results for items which management does not believe are indicative of future results. The items of note for Q1 2017 include an adjustment for Project EXPO restructuring charges and an adjustment for impairment loss on intangible and other assets. The items of note for Q4 2016 included an adjustment for a goodwill impairment loss and an adjustment for intangible assets impairment loss. The items of note for Q1 2016 included an additional gain recognized on acquisition of CFF Bank and certain severance and other related costs. Please see the Items of Note in the Income Statement Review section of the 2017 First Quarter Report for more information. Total

### Allowance as a Percentage of Gross Loans

Allowance as a percentage of gross loans is calculated as the total allowance divided by the gross on-balance sheet loans outstanding, which includes all on-balance sheet loans, except for loans held for sale.

### Assets to Capital Multiple (ACM)

The ACM is that of the Company's wholly owned subsidiary Home Trust Company. The calculations are in accordance with guidelines issued by OSFI. The multiple reflects total regulatory assets, including specified off-balance sheet items net of other specified deductions, divided by Total regulatory capital.

### Common Equity Tier 1, Tier 1 and Total Capital Ratios

The capital ratios provided are those of the Company's wholly owned subsidiary Home Trust Company. The calculations are in accordance with guidelines issued by OSFI.

### Efficiency or Productivity Ratio and Adjusted Efficiency or Productivity Ratio

Management uses the efficiency ratio as a measure of the Company's efficiency in generating revenue. This ratio represents non-interest expenses as a percentage of total revenue, net of interest expense. The Company also looks at the same ratio on a taxable equivalent basis and will include this adjustment in arriving at the efficiency ratio, on a taxable equivalent basis. In addition, the Company uses the adjusted efficiency ratio calculated using adjusted revenue. A lower ratio indicates better efficiency.

### Dividend Payout Ratio and Adjusted Dividend Payout Ratio

Dividend payout ratio is a measure of the proportion of a Company's earnings that is paid to shareholders in the form of dividends. The Company calculates its dividend payout ratio as the amount of dividends per share as a percentage of diluted earnings per share. Adjusted dividend payout ratio is calculated as the amount of dividends per share as a percentage of adjusted diluted earnings per share.

### Leverage Ratio

The leverage ratio provided in this Supplementary Financial Information package is that of the Company's wholly owned subsidiary Home Trust Company. The calculations are in accordance with guidelines issued by OSFI. The leverage ratio is defined as the Capital Measure divided by the Exposure Measure, with the ratio expressed as a percentage. The Capital Measure is the all-in Tier 1 capital of Home Trust. The Exposure Measure consists of on-balance sheet, derivative, securities financing transaction and off-balance sheet exposures. The leverage ratio has replaced the ACM (defined above) and is effective for Home Trust as of January 1, 2015.

### Liquid Assets

Liquid assets are unencumbered high quality assets for which there is a broad and active secondary market available to the Company to sell these assets without incurring a substantial discount. Liquid assets are a dependable source of cash used by the Company when it experiences short-term funding shortfalls.

### Market Capitalization

Market capitalization is calculated as the closing price of the Company's common shares multiplied by the number of common shares of the Company outstanding.

### Net Interest Margin (Non-TEB)

Net interest margin is a measure of profitability of assets. Net interest margin is calculated by taking net interest income divided by the average total assets generating the interest income.

### Net Interest Margin (TEB)

Net interest margin is a measure of profitability of assets. Net interest margin (TEB) is calculated by taking net interest income, on a taxable equivalent basis, divided by the average total assets generating the interest income.

### Net Non-Performing Loans as a Percentage of Gross Loans (NPL Ratio)

The NPL ratio is calculated as the total net non-performing loans divided by the gross on-balance sheet loans, which includes all on-balance sheet loans, except for loans held for sale.

### Operating Leverage

The operating leverage used in this MD&A is a measure used to relate non-interest expense growth to revenue growth. The Company calculates operative leverage as the difference, expressed as a percentage, between the percentage change in total revenue (see definition below) and percentage change in non-interest expenses in the period over the same period in the previous year. The Company presents its operating leverage on an adjusted basis by removing items of note from total revenue and non-interest expenses. A positive operating leverage indicates a trend of an improving relationship of total revenue to non-interest expenses.

### Provision as a Percentage of Gross Loans (PCL Ratio)

The PCL ratio is calculated as the total individual and collective provision expense divided by the gross on-balance sheet loans outstanding, which includes all on-balance sheet loans, except for loans held for sale.

### Provision as a Percentage of Gross Uninsured Loans

The provision as a percentage of gross uninsured loans ratio is calculated as the total individual and collective provision expense divided by the gross on-balance sheet uninsured loans outstanding.

### Return on Assets (ROA)

Return on assets is a profitability measure that presents the annualized net income as a percentage of the average total assets for the period deployed to earn the income.

### Return on Shareholders' Equity (ROE) and Adjusted Return on Shareholders' Equity

Return on equity is a profitability measure that presents the net income available to common shareholders as a percentage of the capital deployed to earn the income. The Company calculates its return on shareholders' equity using average common shareholders' equity, including all components of shareholders' equity. To calculate adjusted return on shareholders' equity, the Company uses adjusted net income.

### Risk-Weighted Assets (RWA)

The risk-weighted assets reported are those of the Company's wholly owned subsidiary Home Trust Company. The calculations are in accordance with guidelines issued by OSFI.

### Taxable Equivalent Basis (TEB)

Most banks and trust companies analyze and discuss their financial results on a taxable equivalent basis (TEB) to provide uniform measurement and comparison of net interest income. Net interest income (as presented in the consolidated statements of income) includes tax-exempt income principally from preferred and common equity securities. The adjustment to TEB increases income and the provision for income taxes to what they would have been had the income from tax-exempt securities been taxed at the statutory tax rate.

### Total Assets under Administration (AUA)

Total assets under administration refers to all on-balance sheet assets plus all off-balance sheet loans that qualify for derecognition under IFRS.

### Total Loans under Administration (LUA)

Total loans under administration refers to all on-balance sheet loans plus all off-balance sheet loans that qualify for derecognition under IFRS.

### Total Revenue and Adjusted Total Revenue

Total revenue is a measure of the revenues, net of interest expense, earned by the Company before non-interest expenses, provision for credit losses and income taxes. Total revenue is the sum of interest and dividend income, net of interest expense, and non-interest income. Total adjusted revenue is the total revenue adjusted for the items of note referred to above on a pre-tax basis.



## Glossary of Terms

**Assets or Loans under Administration** refer to assets or loans administered by a financial institution that are beneficially owned by clients and therefore not reported on the balance sheet of the administering financial institution, plus all assets or loans beneficially owned by the Company and carried on the balance sheets.

**Average Earning Assets** represents the monthly average balance of deposits with other banks and loans and securities over a relevant period.

**Basis Point** is one-hundredth of a percentage point.

**Canada Deposit Insurance Corporation (CDIC)** is a Canadian federal Crown corporation created to protect qualifying deposits made with member financial institutions in case of their failure.

**Collective Allowance** (previously referred to as the General Allowance) is established for incurred losses inherent in the portfolio that are not presently identifiable on a loan-by-loan basis and reflects the relative risk of the various loan portfolios that the Company manages.

**Derivatives** are a contract between two parties, which requires little or no initial investment and where payments between the parties are dependent upon the movements in price of an underlying instrument, index or financial rate. Examples of derivatives include swaps, options, forward rate agreements and futures. The notional amount of the derivative is the contract amount used as a reference point to calculate the payments to be exchanged between the two parties and the notional amount itself.

**Forwards** used by the Company are contractual agreements to either buy or sell a specified amount of an interest-rate-sensitive financial instrument or security at a specific price and date in the future. Forwards are customized contracts transacted in the over-the-counter market.

**Hedging** is a risk management technique used by the Company to neutralize, manage or offset interest rate, equity, or credit exposures arising from normal banking activities.

**Impaired or Non-performing Loans** are loans for which there is no longer reasonable assurance of the timely collection of principal or interest.

**Individual Allowances** (previously referred to as specific allowances) reduce the carrying value of individual credit assets to the amount expected to be recovered if there is evidence of deterioration in credit quality.

**Insured Loans** are loans insured against default by CMHC or another approved insurer either individually at origination or by portfolio. The Company's insured lending includes single-family homes and multi-unit residential properties.

**Net Interest Income** is comprised of earnings on assets, such as loans and securities, including interest and dividend income, less interest expense paid on liabilities, such as deposits.

**Notional Amount** refers to the principal used to calculate interest and other payments under derivative contracts. The principal does not change hands under the terms of a derivative contract.

**Office of the Superintendent of Financial Institutions Canada (OSFI)** is the government agency responsible for regulation and supervision of banks, insurance companies, trust companies, loan companies and pension plans in Canada.

**Provision for Credit Losses** is a charge to income that represents an amount deemed adequate by management to fully provide for impairment in a portfolio of loans and other credit instruments, given the composition of the portfolio, the probability that default has occurred, the economic environment and the allowance for credit losses already established.

**Securitization** is the practice of selling pools of contractual debts, such as residential or commercial mortgages, to third parties.

**Swaps** are contractual agreements between two parties to exchange a series of cash flows. The Company uses interest rate swaps and total return swaps. An interest rate swap is an agreement where counterparties generally exchange fixed-rate and floating-rate interest payments based on a notional value in a single currency. A total return swap is an agreement in which one party makes payments based on a set rate, either fixed or variable, while the other party makes payments based on the return of an underlying asset, which includes both the income it generates and any capital gains.

## Acronyms

**ALCO** – Asset/Liability Committee

**AOCI** – Accumulated Other Comprehensive Income

**CDIC** – Canada Deposit Insurance Corporation

**CMB** – Canada Mortgage Bond

**CMHC** – Canada Mortgage and Housing Corporation

**COSO** – Committee of Sponsoring Organizations of the Treadway Commission

**CVA** - Credit Valuation Adjustment

**ERM** – Enterprise Risk Management

**GAAP** – Generally Accepted Accounting Principles

**GIC** – Guaranteed Investment Certificate

**HELOC** – Home Equity Line of Credit

**IASB** – International Accounting Standards Board

**IFRS** – International Financial Reporting Standards

**LTV** – Loan to Value (ratio expressed as a percentage)

**MBS** – Mortgage-Backed Security

**MD&A** – Management's Discussion and Analysis

**NCCF** – Net Cumulative Cash Flow

**NHA** – National Housing Authority

**OCI** – Other Comprehensive Income

**OSFI** – Office of the Superintendent of Financial Institutions Canada

**TEB** – Taxable Equivalent Basis