



Moving Forward

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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 Q3 2016 Shareholders' Report as well as the Company's 2015 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 September 30, 2016, presented in compliance with International Financial Reporting Standards (IFRS or GAAP) unless otherwise noted.

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

(Unaudited)	2016	2016	2016	2015	2015	2015	2015	2014	2014	2016	2015	2015	2014
(000s, except Per Share and Percentage Amounts)	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal
OPERATING RESULTS													
Net Income	\$ 66,190	\$ 66,252	\$ 64,248	\$ 70,239	\$ 72,443	\$ 72,317	\$ 72,286	\$ 95,936	\$ 73,755	\$ 196,690	\$ 217,046	\$ 287,285	\$ 313,172
Adjusted Net Income ¹	66,190	66,252	67,497	71,811	72,443	72,317	72,286	71,917	73,755	199,939	217,046	288,857	289,153
Net Interest Income	119,924	122,103	122,517	126,658	121,698	117,210	115,524	116,416	117,583	364,544	354,432	481,090	459,529
Total Adjusted Revenue ¹	243,928	242,526	241,197	246,406	247,194	250,879	249,232	251,917	255,046	727,651	747,305	993,711	1,010,311
Diluted Earnings per Share	\$ 1.01	\$ 0.99	\$ 0.92	\$ 1.00	\$ 1.03	\$ 1.03	\$ 1.03	\$ 1.36	\$ 1.05	\$ 2.92	\$ 3.09	\$ 4.09	\$ 4.45
Adjusted Diluted Earnings per Share ¹	\$ 1.01	\$ 0.99	\$ 0.96	\$ 1.02	\$ 1.03	\$ 1.03	\$ 1.03	\$ 1.02	\$ 1.05	\$ 2.97	\$ 3.09	\$ 4.11	\$ 4.11
Return on Shareholders' Equity	16.9%	16.5%	15.7%	17.6%	18.7%	19.1%	19.7%	27.2%	22.0%	16.4%	19.2%	18.7%	23.8%
Adjusted Return on Shareholder's Equity ¹	16.9%	16.5%	16.4%	18.0%	18.7%	19.1%	19.7%	20.4%	22.0%	16.7%	19.2%	18.8%	22.0%
Return on Average Assets	1.3%	1.3%	1.2%	1.4%	1.4%	1.4%	1.4%	1.9%	1.4%	1.3%	1.4%	1.4%	1.6%
Net Interest Margin (TEB) ²	2.34%	2.38%	2.38%	2.46%	2.38%	2.29%	2.28%	2.27%	2.29%	2.37%	2.32%	2.36%	2.25%
Provision as a Percentage of Gross Uninsured Loans (annualized)	0.04%	0.08%	0.04%	0.04%	0.08%	0.07%	0.07%	0.09%	0.11%	0.05%	0.07%	0.06%	0.10%
Provision as a Percentage of Gross Loans (annualized)	0.03%	0.06%	0.03%	0.03%	0.06%	0.05%	0.05%	0.07%	0.08%	0.04%	0.06%	0.05%	0.07%
Efficiency Ratio (TEB) ²	37.7%	37.2%	39.6%	36.0%	30.8%	32.2%	30.4%	22.9%	29.9%	38.2%	31.1%	32.4%	27.2%
Adjusted Efficiency Ratio (TEB) ^{1,2}	37.7%	37.2%	36.3%	33.7%	30.8%	32.2%	30.4%	28.2%	29.9%	37.1%	31.1%	31.8%	28.8%
BALANCE SHEET HIGHLIGHTS													
Total Assets	\$ 20,317,030	\$ 20,763,147	\$ 20,687,984	\$ 20,527,062	\$ 20,314,220	\$ 20,516,247	\$ 20,514,613	\$ 20,082,744	\$ 20,561,608	\$ 20,317,030	\$ 20,314,220	\$ 20,527,062	\$ 20,082,744
Total Assets Under Administration ³	28,327,676	28,430,730	27,960,592	27,316,476	25,404,219	25,456,212	25,066,234	24,281,366	24,226,114	28,327,676	25,404,219	27,316,476	24,281,366
Total Loans ⁴	18,002,238	18,065,074	17,949,915	18,268,708	18,336,736	17,982,475	18,190,841	18,364,910	18,488,902	18,002,238	18,336,736	18,268,708	18,364,910
Total Loans Under Administration ^{3,4}	26,012,884	25,732,657	25,222,523	25,058,122	23,426,735	22,922,440	22,742,462	22,563,532	22,153,408	26,012,884	23,426,735	25,058,122	22,563,532
Liquid Assets	1,878,082	2,391,225	2,459,859	2,095,145	1,477,493	1,815,817	1,825,775	1,058,297	1,298,938	1,878,082	1,477,493	2,095,145	1,058,297
Deposits	15,694,102	16,022,219	15,824,899	15,665,958	14,949,842	14,966,544	14,741,902	13,939,971	14,022,132	15,694,102	14,949,842	15,665,958	13,939,971
Shareholders' Equity	1,579,478	1,555,893	1,661,759	1,621,106	1,569,230	1,536,099	1,487,259	1,448,633	1,371,985	1,579,478	1,569,230	1,621,106	1,448,633
FINANCIAL STRENGTH													
Capital Measures⁵													
Risk-Weighted Assets	\$ 8,414,960	\$ 8,310,406	\$ 8,169,818	\$ 7,985,498	\$ 7,797,987	\$ 7,634,392	\$ 7,454,175	\$ 7,186,132	\$ 7,115,046	\$ 8,414,960	\$ 7,797,987	\$ 7,985,498	\$ 7,186,132
Common Equity Tier 1 Capital Ratio	16.54%	16.38%	18.28%	18.31%	18.06%	18.03%	17.95%	18.30%	17.58%	16.54%	18.06%	18.31%	18.30%
Tier 1 Capital Ratio	16.53%	16.38%	18.28%	18.30%	18.06%	18.03%	17.94%	18.30%	17.58%	16.53%	18.06%	18.30%	18.30%
Total Capital Ratio	16.97%	16.82%	20.63%	20.70%	20.51%	20.53%	20.50%	20.94%	20.24%	16.97%	20.51%	20.70%	20.94%
Assets to Regulatory Capital Multiple ⁶	N/A	N/A	N/A	N/A	N/A	N/A	N/A	12.47	12.88	N/A	N/A	N/A	12.47
Leverage Ratio ⁶	7.08%	6.77%	7.46%	7.36%	7.17%	6.94%	6.75%	N/A	N/A	7.08%	7.17%	7.36%	N/A
Credit Quality													
Net Non-Performing Loans as a Percentage of Gross Loans	0.31%	0.33%	0.34%	0.28%	0.30%	0.33%	0.25%	0.30%	0.27%	0.31%	0.30%	0.28%	0.30%
Allowance as a Percentage of Gross Non-Performing Loans	69.3%	66.0%	62.9%	74.0%	69.4%	62.9%	78.2%	64.4%	69.9%	69.3%	69.4%	74.0%	64.4%
Share Information													
Book Value per Common Share	\$ 24.47	\$ 23.67	\$ 23.75	\$ 23.17	\$ 22.37	\$ 21.87	\$ 21.18	\$ 20.67	\$ 19.57	\$ 24.47	\$ 22.37	\$ 23.17	\$ 20.67
Common Share Price - Close	\$ 27.00	\$ 32.02	\$ 35.06	\$ 26.92	\$ 32.03	\$ 43.28	\$ 42.56	\$ 47.99	\$ 50.39	\$ 27.00	\$ 32.03	\$ 26.92	\$ 47.99
Dividend paid during the period ended	\$ 0.24	\$ 0.24	\$ 0.24	\$ 0.22	\$ 0.22	\$ 0.22	\$ 0.22	\$ 0.20	\$ 0.18	\$ 0.72	\$ 0.66	\$ 0.88	\$ 0.70
Market Capitalization	\$ 1,743,093	\$ 2,105,027	\$ 2,453,008	\$ 1,883,808	\$ 2,247,225	\$ 3,040,290	\$ 2,988,819	\$ 3,363,907	\$ 3,532,591	\$ 1,743,093	\$ 2,247,225	\$ 1,883,808	\$ 3,363,907
Number of Common Shares Outstanding	64,559	65,741	69,966	69,978	70,160	70,247	70,226	70,096	70,105	64,559	70,160	69,978	70,096
Payout Ratio	23.8%	24.2%	26.1%	22.0%	21.4%	21.4%	21.4%	14.6%	17.1%	24.7%	21.4%	21.5%	15.7%

¹ See definition of Adjusted Net Income, Total Adjusted Revenue, 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.

² See definition of Taxable Equivalent Basis (TEB) under Non-GAAP Measures of this supplementary financial information package

³ Total assets and loans under administration include both on and off-balance sheet amounts.

⁴ Total loans include loans held for sale.

⁵ These figures relate to the Company's operating subsidiary, Home Trust Company.

⁶ Effective Q1 2015, the Assets to Regulatory Capital Multiple has been replaced with the Basel III leverage ratio. See definition of the leverage ratio under Non-GAAP measures of this supplementary financial information package.

Consolidated Statements of Income

(000s, except per share amounts) (Unaudited)	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2016 YTD	2015 YTD	2015 Fiscal	2014 Fiscal
Net Interest Income Non-Securitized Assets													
Interest from loans	\$ 192,395	\$ 191,704	\$ 193,546	\$ 197,052	\$ 195,051	\$ 190,559	\$ 186,900	\$ 187,272	\$ 183,101	\$ 577,645	\$ 572,510	\$ 769,562	\$ 717,798
Dividends from securities	2,359	2,447	2,692	2,608	2,597	2,677	2,738	2,842	2,955	7,498	8,012	10,620	11,426
Other interest	3,046	2,985	2,528	1,694	1,846	2,303	2,108	2,482	3,855	8,559	6,257	7,951	13,912
	197,800	197,136	198,766	201,354	199,494	195,539	191,746	192,596	189,911	593,702	586,779	788,133	743,136
Interest on deposits and other	81,519	77,847	77,685	77,762	80,771	80,669	79,395	81,326	80,428	237,051	240,835	318,597	311,494
Interest on senior debt	-	465	1,778	1,824	1,512	1,516	1,544	1,660	1,610	2,243	4,572	6,396	6,392
Net interest income non-securitized assets	116,281	118,824	119,303	121,768	117,211	113,354	110,807	109,610	107,873	354,408	341,372	463,140	425,250
Net Interest Income Securitized Loans and Assets													
Interest income from securitized loans and assets	20,957	20,732	20,093	22,853	24,315	26,279	30,394	35,559	40,163	61,782	80,988	103,841	166,491
Interest expense on securitization liabilities	17,314	17,453	16,879	17,963	19,828	22,423	25,677	28,753	30,453	51,646	67,928	85,891	132,212
Net interest income securitized loans and assets	3,643	3,279	3,214	4,890	4,487	3,856	4,717	6,806	9,710	10,136	13,060	17,950	34,279
Total Net Interest Income	119,924	122,103	122,517	126,658	121,698	117,210	115,524	116,416	117,583	364,544	354,432	481,090	459,529
Provision for credit losses	1,336	2,760	1,394	1,415	2,849	2,266	2,403	3,186	3,511	5,490	7,518	8,933	13,134
	118,588	119,343	121,123	125,243	118,849	114,944	113,121	113,230	114,072	359,054	346,914	472,157	446,395
Non-Interest Income													
Fees and other income	17,223	17,328	19,165	19,927	20,096	21,390	21,219	18,272	17,736	53,716	62,705	82,632	71,241
Securitization income	7,599	9,452	7,682	5,760	5,788	9,251	5,409	4,956	5,665	24,733	20,448	26,208	26,845
Gain on prepayment income on portfolio sale	-	-	-	-	-	-	-	32,675	-	-	-	-	32,675
Gain on acquisition of CFF Bank	-	-	651	2,056	-	-	-	-	-	651	-	2,056	-
Net realized and unrealized (losses) gains on securities	-	-	(175)	(66)	(542)	-	1,444	965	521	(175)	902	836	3,425
Net realized and unrealized gains (losses) on derivatives	349	(2,122)	(4,334)	(3,422)	(1,957)	(1,580)	(980)	(431)	1,050	(6,107)	(4,517)	(7,939)	(827)
	25,171	24,658	22,989	24,255	23,385	29,061	27,092	56,437	24,972	72,818	79,538	103,793	133,359
	143,759	144,001	144,112	149,498	142,234	144,005	140,213	169,667	139,044	431,872	426,452	575,950	579,754
Non-Interest Expenses													
Salaries and benefits	24,350	24,685	28,711	25,874	19,382	21,603	22,014	20,156	20,533	77,746	62,999	88,873	80,769
Premises	3,472	3,575	3,851	2,731	3,149	3,260	3,134	3,213	2,884	10,898	9,543	12,274	11,866
Other operating expenses	27,160	26,652	25,455	26,076	22,424	22,511	18,515	16,520	19,484	79,267	63,450	89,526	69,617
	54,982	54,912	58,017	54,681	44,955	47,374	43,663	39,889	42,901	167,911	135,992	190,673	162,252
Income Before Income Taxes	88,777	89,089	86,095	94,817	97,279	96,631	96,550	129,778	96,143	263,961	290,460	385,277	417,502
Income taxes													
Current	22,957	24,911	20,086	25,548	23,189	25,193	24,551	32,539	20,144	67,954	72,933	98,481	102,201
Deferred	(370)	(2,074)	1,761	(970)	1,647	(879)	(287)	1,303	2,244	(683)	481	(489)	2,129
	22,587	22,837	21,847	24,578	24,836	24,314	24,264	33,842	22,388	67,271	73,414	97,992	104,330
NET INCOME	\$ 66,190	\$ 66,252	\$ 64,248	\$ 70,239	\$ 72,443	\$ 72,317	\$ 72,286	\$ 95,936	\$ 73,755	\$ 196,690	\$ 217,046	\$ 287,285	\$ 313,172
NET INCOME PER COMMON SHARE													
Basic	\$ 1.01	\$ 0.99	\$ 0.92	\$ 1.00	\$ 1.03	\$ 1.03	\$ 1.03	\$ 1.37	\$ 1.05	\$ 2.92	\$ 3.09	\$ 4.09	\$ 4.48
Diluted	\$ 1.01	\$ 0.99	\$ 0.92	\$ 1.00	\$ 1.03	\$ 1.03	\$ 1.03	\$ 1.36	\$ 1.05	\$ 2.92	\$ 3.09	\$ 4.09	\$ 4.45
AVERAGE NUMBER OF COMMON SHARES OUTSTANDING													
Basic	65,386	66,663	69,972	70,157	70,218	70,230	70,137	70,101	70,089	67,326	70,195	70,170	69,857
Diluted	65,435	66,798	70,047	70,237	70,380	70,488	70,467	70,462	70,480	67,413	70,337	70,323	70,432
Total number of outstanding common shares	64,559	65,741	69,966	69,978	70,160	70,247	70,226	70,096	70,105	64,559	70,160	69,978	70,096
Book value per common share	\$ 24.47	\$ 23.67	\$ 23.75	\$ 23.17	\$ 22.37	\$ 21.87	\$ 21.18	\$ 20.67	\$ 19.57	\$ 24.47	\$ 22.37	\$ 23.17	\$ 20.67

Reconciliation of Net Income to Adjusted Net Income

<i>(000s, except per share amounts)</i> <i>(Unaudited)</i>	2016	2016	2016	2015	2015	2015	2015	2014	2014	2016	2015	2015	2014
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal
Net Income	\$ 66,190	\$ 66,252	\$ 64,248	\$ 70,239	\$ 72,443	\$ 72,317	\$ 72,286	\$ 95,936	\$ 73,755	\$ 196,690	\$ 217,046	\$ 287,285	\$ 313,172
Adjustment for acquisition and integration costs, net of gain recognized on acquisition of CFF Bank (net of tax)	-	-	(478)	1,572	-	-	-	-	-	(478)	-	1,572	-
Adjustment for severance and other related costs (net of tax)	-	-	3,727	-	-	-	-	-	-	3,727	-	-	-
Adjustment for prepayment income on portfolio sale (net of tax)	-	-	-	-	-	-	-	(24,019)	-	-	-	-	(24,019)
Adjusted Net Income ¹	\$ 66,190	\$ 66,252	\$ 67,497	\$ 71,811	\$ 72,443	\$ 72,317	\$ 72,286	\$ 71,917	\$ 73,755	\$ 199,939	\$ 217,046	\$ 288,857	\$ 289,153
Adjusted Basic Earnings per Share ¹	\$ 1.01	\$ 0.99	\$ 0.96	\$ 1.02	\$ 1.03	\$ 1.03	\$ 1.03	\$ 1.03	\$ 1.05	\$ 2.97	\$ 3.09	\$ 4.12	\$ 4.14
Adjusted Diluted Earnings per Share ¹	\$ 1.01	\$ 0.99	\$ 0.96	\$ 1.02	\$ 1.03	\$ 1.03	\$ 1.03	\$ 1.02	\$ 1.05	\$ 2.97	\$ 3.09	\$ 4.11	\$ 4.11

¹ 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

	2016	2016	2016	2015	2015	2015	2015	2014	2014	2016	2015	2015	2014
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal
Net interest margin non-securitized interest earning assets (non-TEB)	2.68%	2.74%	2.72%	2.87%	2.80%	2.75%	2.79%	2.77%	2.76%	2.71%	2.78%	2.80%	2.80%
Net interest margin non-securitized interest earning assets (TEB)	2.70%	2.76%	2.74%	2.89%	2.83%	2.77%	2.81%	2.79%	2.79%	2.73%	2.80%	2.83%	2.83%
Net interest margin CMHC-sponsored securitized assets	0.45%	0.42%	0.47%	0.60%	0.52%	0.42%	0.46%	0.60%	0.80%	0.45%	0.46%	0.49%	0.67%
Net interest margin bank-sponsored securitization conduit assets	1.85%	1.99%	-	-	-	-	-	-	-	1.89%	-	-	-
Total net interest margin (non-TEB)	2.33%	2.36%	2.36%	2.45%	2.36%	2.27%	2.26%	2.25%	2.27%	2.35%	2.30%	2.34%	2.23%
Total net interest margin (TEB)	2.34%	2.38%	2.38%	2.46%	2.38%	2.29%	2.28%	2.27%	2.29%	2.37%	2.32%	2.36%	2.25%
Spread of non-securitized loans over deposits and other	2.89%	2.97%	2.91%	2.97%	2.93%	2.89%	2.87%	2.83%	2.88%	2.92%	2.89%	2.91%	2.93%

Net Interest Income

(000s, except %)	2016		2016		2015		2015		2015		2014		2014		2014			
	Q3	Q3	Q2	Q2	Q1	Q1	Q4	Q4	Q3	Q3	Q2	Q2	Q1	Q1	Q4	Q4		
	Income/ Expense	Average Rate ¹	Income/ Expense	Average Rate ¹	Income/ Expense	Average Rate ¹	Income/ Expense	Average Rate ¹	Income/ Expense	Average Rate ¹	Income/ Expense	Average Rate ¹	Income/ Expense	Average Rate ¹	Income/ Expense	Average Rate ¹		
Interest-bearing assets																		
Cash resources and securities	\$ 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%	\$ 5,324	1.80%	\$ 6,810	1.86%
Traditional single-family residential mortgages	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%	144,496	4.98%	140,670	5.08%
ACE Plus single-family residential mortgages	3,104	3.36%	2,578	3.11%	2,464	3.38%	1,532	3.37%	317	3.03%	-	-	-	-	-	-	-	-
Accelerator single-family residential mortgages	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%	7,518	2.90%	7,107	2.61%
Residential commercial mortgages ²	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%	3,959	4.79%	3,287	4.93%
Non-residential commercial mortgages	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%	16,566	6.16%	16,280	6.26%
Credit card loans and lines of credit	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%	7,552	9.21%	7,273	9.24%
Other consumer retail loans	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%	7,181	10.07%	8,484	9.08%
Total non-securitized loans	192,395	4.94%	191,704	4.94%	193,546	4.87%	197,052	5.00%	195,051	5.07%	190,559	5.06%	186,900	5.08%	187,272	5.11%	183,101	5.17%
Taxable equivalent adjustment	853	-	884	-	973	-	941	-	937	-	965	-	987	-	1,024	-	1,065	-
Total on non-securitized interest earning assets	198,653	4.58%	198,020	4.57%	199,739	4.55%	202,295	4.76%	200,431	4.79%	196,504	4.76%	192,733	4.85%	193,620	4.89%	190,976	4.89%
CMHC-sponsored securitized single-family residential mortgages	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%	22,875	3.12%	25,650	3.33%
CMHC-sponsored securitized multi-unit residential mortgages	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%	10,969	4.09%	13,054	4.29%
Assets pledged as collateral for CMHC-sponsored securitization	489	1.27%	571	0.97%	691	0.69%	724	0.63%	912	0.62%	1,336	0.93%	1,353	1.22%	1,715	1.22%	1,459	1.06%
Total CMHC-sponsored securitized residential mortgages	19,648	2.98%	20,206	2.90%	20,093	2.92%	22,853	2.82%	24,315	2.81%	26,279	2.83%	30,394	2.94%	35,559	3.11%	40,163	3.31%
Bank-sponsored securitization conduit assets	1,309	3.52%	526	3.07%	-	0.00%	-	-	-	-	-	-	-	-	-	-	-	-
Total interest-bearing assets	\$ 219,610	4.25%	\$ 218,752	4.23%	\$ 219,832	4.23%	\$ 225,148	4.35%	\$ 224,746	4.36%	\$ 222,783	4.31%	\$ 223,127	4.37%	\$ 229,179	4.42%	\$ 231,139	4.45%
Interest-bearing liabilities																		
Deposits and other	\$ 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%	\$ 81,326	2.28%	\$ 80,428	2.29%
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%	1,660	4.55%	1,610	4.40%
CMHC-sponsored securitization liabilities	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%	28,753	2.48%	30,453	2.47%
Bank-sponsored securitization conduit liabilities	621	1.76%	185	1.14%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total interest-bearing liabilities	\$ 98,833	1.91%	\$ 95,765	1.85%	\$ 96,342	1.85%	\$ 97,549	1.89%	\$ 102,111	1.98%	\$ 104,608	2.02%	\$ 106,616	2.09%	\$ 111,739	2.15%	\$ 112,491	2.16%
Net Interest Income (TEB)	\$ 120,777		\$ 122,987		\$ 123,490		\$ 127,599		\$ 122,635		\$ 118,175		\$ 116,511		\$ 117,440		\$ 118,648	
Tax Equivalent Adjustment	(853)		(884)		(973)		(941)		(937)		(965)		(987)		(1,024)		(1,065)	
Net Interest Income per Financial Statements	\$ 119,924		\$ 122,103		\$ 122,517		\$ 126,658		\$ 121,698		\$ 117,210		\$ 115,524		\$ 116,416		\$ 117,583	

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

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

Net Interest Income (continued)

(000s, except %)	2016		2015		2015		2014	
	Income/ Expense	Average Rate ¹	Income/ Expense	Average Rate ¹	Income/ Expense	Average Rate ¹	Income/ Expense	Average Rate ¹
Interest-bearing assets								
Cash resources and securities	\$ 16,057	1.23%	\$ 14,269	1.45%	\$ 18,571	1.44%	\$ 25,338	1.81%
Traditional single-family residential mortgages	409,493	4.86%	442,670	5.01%	588,854	4.99%	552,112	5.10%
ACE Plus single-family residential mortgages	8,146	3.28%	317	1.01%	-	-	-	-
Accelerator single-family residential mortgages	24,430	2.42%	20,126	2.56%	28,777	2.58%	26,746	2.80%
Residential commercial mortgages ²	13,323	4.16%	12,017	4.25%	17,053	4.16%	14,355	4.68%
Non-residential commercial mortgages	74,232	6.05%	57,827	6.11%	80,032	6.06%	64,852	6.27%
Credit card loans and lines of credit	25,147	8.99%	23,039	9.06%	31,427	9.06%	28,529	9.18%
Other consumer retail loans	22,874	9.19%	16,514	9.91%	23,419	9.88%	31,204	9.21%
Total non-securitized loans	577,645	4.91%	572,510	5.07%	769,562	5.05%	717,798	5.21%
Taxable equivalent adjustment	2,710	-	2,889	-	3,830	-	4,117	-
Total on non-securitized interest earning assets	596,412	4.57%	589,668	4.80%	791,963	4.79%	747,253	4.93%
CMHC-sponsored securitized single-family residential mortgages	35,527	2.63%	49,342	2.81%	62,891	2.79%	105,393	3.21%
CMHC-sponsored securitized multi-unit residential mortgages	22,669	4.57%	28,045	4.22%	36,625	4.23%	54,634	4.23%
Assets pledged as collateral for CMHC-sponsored securitization	1,751	0.88%	3,601	0.90%	4,325	0.84%	6,464	1.18%
Total CMHC-sponsored securitized residential mortgages	59,947	2.93%	80,988	2.87%	103,841	2.86%	166,491	3.25%
Bank-sponsored securitization conduit assets	1,835	3.38%	-	-	-	-	-	-
Total interest-bearing assets	\$ 658,194	4.24%	\$ 670,656	4.35%	\$ 895,804	4.35%	\$ 913,744	4.43%
Interest-bearing liabilities								
Deposits and other	\$ 237,051	1.99%	\$ 240,835	2.18%	\$ 318,597	2.14%	\$ 311,494	2.28%
Senior debt	2,243	3.91%	4,572	3.98%	6,396	4.18%	6,392	4.35%
CMHC-sponsored securitization liabilities	50,840	2.45%	67,928	2.36%	85,891	2.32%	132,212	2.55%
Bank-sponsored securitization conduit liabilities	806	1.57%	-	-	-	-	-	-
Total interest-bearing liabilities	\$ 290,940	1.87%	\$ 313,335	2.03%	\$ 410,884	1.99%	\$ 450,098	2.18%
Net Interest Income (TEB)	\$ 367,254		\$ 357,321		\$ 484,920		\$ 463,646	
Tax Equivalent Adjustment	(2,710)		(2,889)		(3,830)		(4,117)	
Net Interest Income per Financial Statements	\$ 364,544		\$ 354,432		\$ 481,090		\$ 459,529	

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

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

Average Balance Sheets for Selected Items¹

(000s)	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2016 YTD	2015 YTD	2015 Fiscal	2014 Fiscal
Assets													
Cash resources and securities	\$ 1,785,161	\$ 1,814,235	\$ 1,631,159	\$ 1,234,891	\$ 1,338,019	\$ 1,429,599	\$ 1,165,312	\$ 1,184,378	\$ 1,466,207	\$ 1,743,518	\$ 1,310,977	\$ 1,291,955	\$ 1,398,544
Traditional single-family residential mortgages	11,079,745	11,218,031	11,379,100	11,599,621	11,825,495	11,822,017	11,764,362	11,600,934	11,077,564	11,225,625	11,776,090	11,808,777	10,826,314
ACE Plus single-family residential mortgages	369,436	331,731	291,860	181,811	41,802	-	-	-	-	331,009	41,802	-	-
Accelerator single-family residential mortgages	1,222,648	1,219,194	1,600,950	1,315,920	1,112,415	1,093,285	933,766	1,038,425	1,089,932	1,347,597	1,046,489	1,113,847	956,519
Residential commercial mortgages ²	420,496	455,642	405,518	507,571	428,582	359,372	343,349	330,499	266,643	427,219	377,101	409,718	306,915
Non-residential commercial mortgages	1,760,491	1,596,749	1,552,991	1,493,914	1,382,784	1,243,780	1,158,083	1,076,337	1,039,891	1,636,744	1,261,549	1,319,640	1,033,519
Credit card loans and lines of credit	373,416	374,012	371,929	370,820	342,274	340,141	334,623	327,951	314,998	373,119	339,013	346,965	310,941
Other consumer retail loans	352,957	333,709	309,412	281,687	249,628	220,171	196,611	285,162	373,937	332,026	222,137	237,024	338,777
Total non-securitized loans	15,579,189	15,529,068	15,911,760	15,751,344	15,382,980	15,078,766	14,730,794	14,659,308	14,162,965	15,673,339	15,064,181	15,235,971	13,772,985
Taxable equivalent adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-
Total on non-securitized interest earning assets	17,364,350	17,343,303	17,542,919	16,986,235	16,720,999	16,508,365	15,896,106	15,843,686	15,629,172	17,416,857	16,375,158	16,527,926	15,171,529
CMHC-sponsored securitized single-family residential mortgages	1,852,325	1,893,788	1,656,102	1,980,035	2,038,803	2,247,129	2,745,754	2,932,381	3,083,206	1,800,738	2,343,895	2,252,930	3,285,467
CMHC-sponsored securitized multi-unit residential mortgages	627,527	658,244	697,995	802,016	827,924	889,913	941,060	1,074,056	1,215,793	661,255	886,299	865,228	1,291,643
Assets pledged as collateral for CMHC-sponsored securitization	153,863	236,018	402,829	463,249	588,698	572,666	444,477	563,182	549,804	264,237	535,280	517,273	548,401
Total CMHC-sponsored securitized residential mortgages	2,633,715	2,788,050	2,756,926	3,245,300	3,455,425	3,709,708	4,131,291	4,569,619	4,848,803	2,726,230	3,765,474	3,635,431	5,125,511
Bank-sponsored securitization conduit assets	148,871	68,529	-	-	-	-	-	-	-	72,467	-	-	-
Other assets	503,910	501,811	476,585	456,056	448,073	449,196	387,917	335,781	309,358	494,103	428,395	435,311	308,848
Total Assets	\$ 20,650,846	\$ 20,701,693	\$ 20,776,430	\$ 20,687,591	\$ 20,624,497	\$ 20,667,269	\$ 20,415,314	\$ 20,749,086	\$ 20,787,333	\$ 20,709,657	\$ 20,569,027	\$ 20,598,668	\$ 20,605,888
Liabilities and Shareholders' Equity													
Deposits and other	\$ 15,889,870	\$ 15,840,391	\$ 15,884,889	\$ 15,355,590	\$ 15,069,121	\$ 14,840,563	\$ 14,340,823	\$ 14,280,218	\$ 14,068,497	\$ 15,871,717	\$ 14,750,169	\$ 14,901,524	\$ 13,677,719
Senior debt	-	76,858	152,530	152,711	152,886	153,244	153,517	145,787	146,284	76,463	153,216	153,089	146,877
CMHC-sponsored securitization liabilities	2,681,021	2,822,161	2,811,983	3,270,064	3,513,993	3,820,559	4,190,058	4,631,468	4,928,924	2,771,722	3,841,537	3,698,669	5,194,504
Bank-sponsored securitization conduit liabilities	141,244	64,697	-	-	-	-	-	-	-	68,647	-	-	-
Other liabilities and shareholders' equity	1,938,711	1,897,586	1,927,028	1,909,226	1,888,497	1,852,903	1,730,916	1,691,613	1,643,628	1,921,108	1,824,105	1,845,386	1,586,788
Total Liabilities and Shareholders' Equity	\$ 20,650,846	\$ 20,701,693	\$ 20,776,430	\$ 20,687,591	\$ 20,624,497	\$ 20,667,269	\$ 20,415,314	\$ 20,749,086	\$ 20,787,333	\$ 20,709,657	\$ 20,569,027	\$ 20,598,668	\$ 20,605,888

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

² 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>	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2016 YTD	2015 YTD	2015 Fiscal	2014 Fiscal
ASSETS													
Cash and Cash Equivalents	\$ 1,058,940	\$ 1,448,548	\$ 1,454,752	\$ 1,149,849	\$ 612,218	\$ 915,674	\$ 882,252	\$ 360,746	\$ 488,101	\$ 1,058,940	\$ 612,218	\$ 1,149,849	\$ 360,746
Available for Sale Securities	523,482	519,067	488,211	453,230	413,381	449,216	463,669	582,819	597,990	523,482	413,381	453,230	582,819
Loans Held for Sale	74,207	117,691	70,187	135,043	162,432	21,304	55,068	102,094	56,561	74,207	162,432	135,043	102,094
Loans													
Securitized mortgages	2,549,205	2,704,230	2,516,944	2,674,475	2,900,586	2,814,301	3,313,567	3,945,654	4,093,553	2,549,205	2,900,586	2,674,475	3,945,654
Non-securitized mortgages and loans	15,378,826	15,243,153	15,362,784	15,459,190	15,273,718	15,146,870	14,822,206	14,317,162	14,338,788	15,378,826	15,273,718	15,459,190	14,317,162
Collective allowance for credit losses	(37,063)	(37,063)	(36,463)	(36,249)	(35,900)	(35,300)	(34,700)	(34,100)	(33,500)	(37,063)	(35,900)	(36,249)	(34,100)
	17,928,031	17,947,383	17,879,728	18,133,665	18,174,304	17,961,171	18,135,773	18,262,816	18,432,341	17,928,031	18,174,304	18,133,665	18,262,816
Other	769,433	767,521	831,569	691,524	987,785	1,204,182	1,012,551	808,369	1,020,115	769,433	987,785	691,524	808,369
Restricted assets	231,235	232,000	293,637	195,921	494,133	733,185	539,033	421,083	666,640	231,235	494,133	195,921	421,083
Derivative assets	52,178	58,086	63,931	64,796	77,875	63,123	82,452	38,534	32,459	52,178	77,875	64,796	38,534
Other assets	336,077	329,009	328,013	287,417	292,331	287,598	274,848	235,616	219,407	336,077	292,331	287,417	235,616
Deferred tax assets	16,362	15,798	15,562	15,043	-	-	-	-	-	16,362	-	15,043	-
Goodwill and intangible assets	133,581	132,628	130,426	128,347	123,446	120,276	116,218	113,136	101,609	133,581	123,446	128,347	113,136
	20,317,030	20,763,147	20,687,984	20,527,062	20,314,220	20,516,247	20,514,613	20,082,744	20,561,608	20,317,030	20,314,220	20,527,062	20,082,744
LIABILITIES AND SHAREHOLDERS' EQUITY													
Liabilities													
Deposits													
Deposits payable on demand	2,432,283	2,274,577	2,321,093	1,986,136	1,562,081	1,435,924	1,187,517	1,064,152	828,982	2,432,283	1,562,081	1,986,136	1,064,152
Deposits payable on a fixed date	13,261,819	13,747,642	13,503,806	13,679,822	13,387,761	13,530,620	13,554,385	12,875,819	13,193,150	13,261,819	13,387,761	13,679,822	12,875,819
	15,694,102	16,022,219	15,824,899	15,665,958	14,949,842	14,966,544	14,741,902	13,939,971	14,022,132	15,694,102	14,949,842	15,665,958	13,939,971
Senior Debt	-	-	153,283	151,480	153,652	151,930	154,280	152,026	154,640	-	153,652	151,480	152,026
Securitization Liabilities													
CMHC-sponsored mortgage-backed security liabilities	930,614	928,312	863,284	531,326	327,837	365,884	388,078	471,551	548,640	930,614	327,837	531,326	471,551
CMHC-sponsored Canada Mortgage Bond liabilities	1,610,482	1,766,143	1,870,548	2,249,230	2,990,281	3,144,960	3,436,112	3,831,912	4,177,521	1,610,482	2,990,281	2,249,230	3,831,912
Bank-sponsored securitization conduit liabilities	139,115	143,024	-	-	-	-	-	-	-	139,115	-	-	-
	2,680,211	2,837,479	2,733,832	2,780,556	3,318,118	3,510,844	3,824,190	4,303,463	4,726,161	2,680,211	3,318,118	2,780,556	4,303,463
Other													
Derivative liabilities	959	3,145	1,040	5,447	2,922	3,059	3,578	2,266	1,223	959	2,922	5,447	2,266
Other liabilities	324,070	306,395	273,317	264,941	283,421	312,383	267,137	199,831	250,216	324,070	283,421	264,941	199,831
Deferred tax liabilities	38,210	38,016	39,854	37,574	37,035	35,388	36,267	36,554	35,251	38,210	37,035	37,574	36,554
	363,239	347,556	314,211	307,962	323,378	350,830	306,982	238,651	286,690	363,239	323,378	307,962	238,651
	18,737,552	19,207,254	19,026,225	18,905,956	18,744,990	18,980,148	19,027,354	18,634,111	19,189,623	18,737,552	18,744,990	18,905,956	18,634,111
Shareholders' Equity													
Capital stock	83,975	85,513	90,283	90,247	89,683	89,603	88,862	84,687	84,565	83,975	89,683	90,247	84,687
Contributed surplus	4,588	4,255	4,230	3,965	3,775	3,474	3,285	3,989	3,650	4,588	3,775	3,965	3,989
Retained earnings	1,554,258	1,536,000	1,639,545	1,592,438	1,544,620	1,490,726	1,433,905	1,378,562	1,298,648	1,554,258	1,544,620	1,592,438	1,378,562
Accumulated other comprehensive loss	(63,343)	(69,875)	(72,299)	(65,544)	(68,848)	(47,704)	(38,793)	(18,605)	(14,878)	(63,343)	(68,848)	(65,544)	(18,605)
	1,579,478	1,555,893	1,661,759	1,621,106	1,569,230	1,536,099	1,487,259	1,448,633	1,371,985	1,579,478	1,569,230	1,621,106	1,448,633
	\$ 20,317,030	\$ 20,763,147	\$ 20,687,984	\$ 20,527,062	\$ 20,314,220	\$ 20,516,247	\$ 20,514,613	\$ 20,082,744	\$ 20,561,608	\$ 20,317,030	\$ 20,314,220	\$ 20,527,062	\$ 20,082,744

Gross Loans by Geographic Region and Type

<i>thousands of Canadian dollars, (Unaudited)</i>	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2016 YTD	2015 YTD	2015 Fiscal	2014 Fiscal
Securitized mortgages													
Securitized single-family residential mortgages ¹													
British Columbia	\$ 196,176	\$ 210,861	\$ 155,555	\$ 125,239	\$ 136,396	\$ 137,132	\$ 167,405	\$ 218,927	\$ 238,772	\$ 196,176	\$ 136,396	\$ 125,239	\$ 218,927
Alberta	211,470	209,618	161,669	114,807	108,656	100,974	135,389	182,797	195,894	211,470	108,656	114,807	182,797
Ontario	1,323,658	1,452,282	1,368,855	1,559,536	1,676,375	1,611,556	1,926,504	2,376,966	2,342,519	1,323,658	1,676,375	1,559,536	2,376,966
Quebec	69,580	74,584	67,152	81,262	90,839	81,688	106,799	127,999	134,528	69,580	90,839	81,262	127,999
Other	123,947	121,882	80,946	67,266	60,867	52,810	62,147	83,430	78,878	123,947	60,867	67,266	83,430
Total securitized single-family residential mortgages	1,924,831	2,069,227	1,834,177	1,948,110	2,073,133	1,984,160	2,398,244	2,990,119	2,990,591	1,924,831	2,073,133	1,948,110	2,990,119
Securitized multi-unit residential mortgages													
British Columbia	86,877	93,786	94,246	94,676	103,608	100,281	122,213	133,838	153,538	86,877	103,608	94,676	133,838
Alberta	46,086	46,348	46,606	46,848	61,846	65,380	70,918	72,615	97,920	46,086	61,846	46,848	72,615
Ontario	284,161	286,364	331,428	372,141	396,139	406,834	459,594	480,693	563,520	284,161	396,139	372,141	480,693
Quebec	48,122	48,598	49,812	51,309	71,204	69,206	73,691	79,128	95,313	48,122	71,204	51,309	79,128
Other	159,128	159,907	160,675	161,391	194,656	188,440	188,907	189,261	192,671	159,128	194,656	161,391	189,261
Total securitized multi-unit residential mortgages	624,374	635,003	682,767	726,365	827,453	830,141	915,323	955,535	1,102,962	624,374	827,453	726,365	955,535
Total securitized mortgages	\$ 2,549,205	\$ 2,704,230	\$ 2,516,944	\$ 2,674,475	\$ 2,900,586	\$ 2,814,301	\$ 3,313,567	\$ 3,945,654	\$ 4,093,553	\$ 2,549,205	\$ 2,900,586	\$ 2,674,475	\$ 3,945,654
Non-securitized mortgages													
Single-family residential mortgages													
British Columbia	\$ 693,783	\$ 663,252	\$ 683,916	\$ 706,555	\$ 694,284	\$ 686,806	\$ 664,284	\$ 661,839	\$ 621,530	\$ 693,783	\$ 694,284	\$ 706,555	\$ 661,839
Alberta	409,703	423,314	472,163	526,095	485,077	496,279	485,680	445,390	430,674	409,703	485,077	526,095	445,390
Ontario	10,852,312	10,874,667	11,016,084	11,062,213	11,053,791	11,146,293	11,021,070	10,738,864	10,704,403	10,852,312	11,053,791	11,062,213	10,738,864
Quebec	346,310	367,727	392,647	419,110	416,031	427,819	413,595	393,319	376,900	346,310	416,031	419,110	393,319
Other	224,494	223,390	247,165	267,097	254,870	240,528	223,651	212,924	212,609	224,494	254,870	267,097	212,924
Total single-family residential mortgages	12,526,602	12,552,350	12,811,975	12,981,070	12,904,053	12,997,725	12,808,280	12,452,336	12,346,116	12,526,602	12,904,053	12,981,070	12,452,336
Residential commercial mortgages ²													
British Columbia	13,737	4,241	6,053	21,128	24,530	12,085	6,897	7,972	3,904	13,737	24,530	21,128	7,972
Alberta	7,026	7,106	6,437	14,215	24,242	18,347	31,742	36,869	48,652	7,026	24,242	14,215	36,869
Ontario	208,049	238,593	227,539	216,407	198,956	181,241	193,331	147,697	140,836	208,049	198,956	216,407	147,697
Quebec	25,440	52,703	28,454	27,265	23,989	13,831	17,955	22,645	16,712	25,440	23,989	27,265	22,645
Other	9,963	14,502	14,605	42,427	24,174	24,275	24,019	28,135	19,755	9,963	24,174	42,427	28,135
Total residential commercial mortgages	264,215	317,145	283,088	321,442	295,891	249,779	273,944	243,318	229,859	264,215	295,891	321,442	243,318
Non-residential commercial mortgages													
British Columbia	28,572	25,270	25,152	25,157	26,060	9,567	10,130	9,956	9,979	28,572	26,060	25,157	9,956
Alberta	56,701	55,348	64,771	59,861	62,397	54,644	51,931	45,263	33,506	56,701	62,397	59,861	45,263
Ontario	1,705,455	1,550,565	1,448,280	1,358,385	1,327,942	1,215,224	1,082,668	1,001,196	963,613	1,705,455	1,327,942	1,358,385	1,001,196
Quebec	47,354	16,517	14,799	14,505	11,586	11,876	8,776	10,422	12,321	47,354	12,860	14,505	10,422
Other	16,053	10,661	19,835	33,080	36,344	36,398	41,335	40,096	39,252	16,053	36,344	33,080	40,096
Total non-residential commercial mortgages	1,854,135	1,658,361	1,572,837	1,490,988	1,465,603	1,327,419	1,194,840	1,106,933	1,058,671	1,854,135	1,465,603	1,490,988	1,106,933
Credit card loans and lines of credit													
British Columbia	8,392	9,355	9,678	9,618	5,280	5,401	5,583	5,829	6,050	8,392	5,280	9,618	5,829
Alberta	21,431	22,395	22,725	22,734	15,020	15,323	15,965	16,505	17,616	21,431	15,020	22,734	16,505
Ontario	336,433	331,984	334,298	330,463	317,033	316,891	312,181	302,750	292,984	336,433	317,033	330,463	302,750
Quebec	1,326	1,332	1,354	1,489	1,532	1,516	1,584	1,494	1,373	1,326	1,532	1,489	1,494
Other	6,851	7,061	7,011	6,850	3,988	3,884	3,778	3,829	3,823	6,851	3,988	6,850	3,829
Total credit card loans and lines of credit	374,433	372,127	375,066	371,154	342,853	343,015	339,091	330,407	321,846	374,433	342,853	371,154	330,407
Other consumer retail loans													
British Columbia	954	821	801	800	754	809	839	838	867	954	754	800	838
Alberta	18,321	15,981	13,064	11,090	6,730	3,118	2,659	2,204	1,929	18,321	6,730	11,090	2,204
Ontario	340,587	327,565	307,388	284,375	259,711	226,639	203,837	182,721	377,521	340,587	259,711	284,375	182,721
Quebec	-	-	-	-	-	-	-	-	4,396	-	-	-	-
Other	1,623	690	716	753	703	519	508	508	221	1,623	703	753	508
Total other consumer retail loans	361,485	345,057	321,969	297,018	267,898	231,085	207,843	186,271	384,934	361,485	267,898	297,018	186,271
Total non-securitized mortgages and loans	15,380,870	15,245,040	15,364,935	15,461,672	15,276,298	15,149,023	14,823,998	14,319,265	14,341,426	15,380,870	15,276,298	15,461,672	14,319,265
Total loans	17,930,075	17,949,270	17,881,879	18,136,147	18,176,884	17,963,324	18,137,565	18,264,919	18,434,979	17,930,075	18,176,884	18,136,147	18,264,919
Total loans held for sale	74,207	117,691	70,187	135,043	162,432	21,304	55,068	102,094	56,561	74,207	162,432	135,043	102,094
Total on-balance sheet loans	\$ 18,004,282	\$ 18,066,961	\$ 17,952,066	\$ 18,271,190	\$ 18,339,316	\$ 17,984,628	\$ 18,192,633	\$ 18,367,013	\$ 18,491,540	\$ 18,004,282	\$ 18,339,316	\$ 18,271,190	\$ 18,367,013
Off-balance sheet loans													
Single-family residential mortgages	\$ 5,090,754	\$ 4,954,802	\$ 4,845,316	\$ 4,567,155	\$ 2,997,517	\$ 2,981,730	\$ 2,843,443	\$ 2,613,481	\$ 2,310,630	\$ 5,090,754	\$ 2,997,517	\$ 4,567,155	\$ 2,613,481
Multi-unit residential mortgages	2,919,892	2,712,781	2,427,292	2,222,259	2,092,482	1,958,235	1,708,178	1,585,141	1,353,876	2,919,892	2,092,482	2,222,259	1,585,141
Total off-balance sheet loans	8,010,646	7,667,583	7,272,608	6,789,414	5,089,999	4,939,965	4,551,621	4,198,622	3,664,506	8,010,646	5,089,999	6,789,414	4,198,622
Total loans under administration	\$ 26,014,928	\$ 25,734,544	\$ 25,224,674	\$ 25,060,604	\$ 23,429,315	\$ 22,924,593	\$ 22,744,254	\$ 22,565,635	\$ 22,156,046	\$ 26,014,928	\$ 23,429,315	\$ 25,060,604	\$ 22,565,635

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

² 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>	2016		2016		2015		2015		2014		2016		2015		2015	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q4	Q3	YTD	YTD	Fiscal	Fiscal	
British Columbia	\$ 1,028,491	\$ 1,007,586	\$ 975,401	\$ 983,173	\$ 990,912	\$ 952,081	\$ 977,351	\$ 1,039,199	\$ 1,034,640	\$ 1,028,491	\$ 990,912	\$ 983,173	\$ 1,039,199	\$ 983,173	\$ 1,039,199	
Alberta	770,738	780,110	787,435	795,650	763,968	754,065	794,284	801,643	826,191	770,738	763,968	795,650	801,643	795,650	801,643	
Ontario	15,050,655	15,062,020	15,033,872	15,183,520	15,229,947	15,104,678	15,199,185	15,230,887	15,385,396	15,050,655	15,229,947	15,183,520	15,230,887	15,183,520	15,230,887	
Quebec	538,132	561,461	554,218	594,940	616,455	605,646	622,400	635,007	641,543	538,132	616,455	594,940	635,007	594,940	635,007	
Other	542,059	538,093	530,953	578,864	575,602	546,854	544,345	558,183	547,209	542,059	575,602	578,864	558,183	578,864	558,183	
Total loans	\$ 17,930,075	\$ 17,949,270	\$ 17,881,879	\$ 18,136,147	\$ 18,176,884	\$ 17,963,324	\$ 18,137,565	\$ 18,264,919	\$ 18,434,979	\$ 17,930,075	\$ 18,176,884	\$ 18,136,147	\$ 18,264,919	\$ 18,136,147	\$ 18,264,919	

Allowance for Credit Losses by Product

<i>thousands of Canadian dollars (Unaudited)</i>	2016	2016	2016	2015	2015	2015	2015	2014	2014	2016	2015	2015	2014
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal
Total individual allowance¹													
Single-family residential mortgages	\$ 2,732	\$ 2,390	\$ 2,009	\$ 2,491	\$ 2,920	\$ 2,243	\$ 1,994	\$ 2,368	\$ 3,159	\$ 2,732	\$ 2,920	\$ 2,491	\$ 2,368
Residential commercial mortgages ²	-	128	-	-	-	-	-	-	-	-	-	-	-
Non-residential commercial mortgages	78	215	344	397	564	630	305	112	87	78	564	397	112
Credit card loans and lines of credit	85	202	408	329	68	68	22	80	66	85	68	329	80
Other consumer retail loans	311	173	237	166	159	144	174	163	121	311	159	166	163
Total individual allowance	3,206	3,108	2,998	3,383	3,711	3,085	2,495	2,723	3,433	3,206	3,711	3,383	2,723
Collective allowance¹													
Single-family residential mortgages	23,032	23,032	22,432	22,232	22,232	21,632	21,232	20,632	20,032	23,032	22,232	22,232	20,632
Residential commercial mortgages ²	327	327	327	327	327	327	327	327	327	327	327	327	327
Non-residential commercial mortgages	9,500	9,500	9,500	9,500	9,500	9,500	9,300	9,300	9,300	9,500	9,500	9,500	9,300
Credit card loans and lines of credit	3,904	3,904	3,904	3,890	3,541	3,541	3,541	3,541	3,541	3,904	3,541	3,890	3,541
Other consumer retail loans	300	300	300	300	300	300	300	300	300	300	300	300	300
Total collective allowance	37,063	37,063	36,463	36,249	35,900	35,300	34,700	34,100	33,500	37,063	35,900	36,249	34,100
Total allowances	\$ 40,269	\$ 40,171	\$ 39,461	\$ 39,632	\$ 39,611	\$ 38,385	\$ 37,195	\$ 36,823	\$ 36,933	\$ 40,269	\$ 39,611	\$ 39,632	\$ 36,823

¹ There were no individual or collective allowances on securitized mortgages

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

Mortgage Advances

(000s)	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2016 YTD	2015 YTD	2015 Fiscal	2014 Fiscal
Single-family residential mortgages													
Traditional	\$ 1,416,842	\$ 1,252,959	\$ 995,354	\$ 1,163,285	\$ 1,402,348	\$ 1,294,697	\$ 961,329	\$ 1,484,475	\$ 1,775,993	\$ 3,665,155	\$ 3,658,374	\$ 4,821,659	\$ 5,864,562
ACE Plus	116,666	115,426	69,198	140,983	112,081	-	-	-	-	301,290	112,081	253,064	-
Accelerator	446,734	464,767	363,812	515,891	416,273	279,542	180,034	353,002	522,935	1,275,313	875,849	1,391,740	1,785,032
Residential commercial mortgages													
Multi-unit uninsured residential mortgages	17,947	23,929	46,151	23,503	31,031	14,780	35,784	38,519	34,649	88,027	81,595	105,098	93,476
Multi-unit insured residential mortgages	194,875	338,527	129,698	101,683	298,438	221,392	67,230	261,016	106,087	663,100	587,060	688,743	624,879
Other ¹	-	19,570	7,023	8,535	18,460	7,680	9,282	14,296	13,455	26,593	35,422	43,957	45,615
Non-residential commercial mortgages													
Store and apartments	35,018	11,400	19,592	26,462	32,728	27,950	21,975	24,144	28,840	66,010	82,653	109,115	118,272
Commercial	312,618	248,292	151,531	173,825	186,598	177,246	108,364	114,999	71,793	712,441	472,208	646,033	319,459
Total mortgage advances	\$ 2,540,700	\$ 2,474,870	\$ 1,782,359	\$ 2,154,167	\$ 2,497,957	\$ 2,023,287	\$ 1,383,998	\$ 2,290,451	\$ 2,553,752	\$ 6,797,929	\$ 5,905,242	\$ 8,059,409	\$ 8,851,295

¹ Other residential commercial mortgages include mortgages such as builders' inventory.

Credit Card Loans, Lines of Credit and Other Consumer Retail Loan Production

(000s)	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2016 YTD	2015 YTD	2015 Fiscal	2014 Fiscal
Amount¹													
Credit card loans and lines of credit													
Equityline Visa credit cards	\$ 41,744	\$ 33,711	\$ 29,649	\$ 34,271	\$ 40,166	\$ 34,694	\$ 30,832	\$ 38,974	\$ 47,438	\$ 105,104	\$ 105,692	\$ 139,963	\$ 159,714
Other credit cards and lines of credit	6,233	5,893	7,388	6,536	3,282	3,427	3,613	3,110	4,199	19,514	10,322	16,858	11,587
Other consumer retail loans													
Water heaters	26,203	29,813	35,754	38,465	42,115	28,929	27,695	34,072	42,426	91,770	98,739	137,204	125,886
Other retail lending	17,578	15,167	11,723	14,172	14,953	12,121	7,836	11,658	8,900	44,468	34,910	49,082	33,720

(Number of new accounts)	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2016 YTD	2015 YTD	2015 Fiscal	2014 Fiscal
Number of New Accounts													
Credit card loans and lines of credit													
Equityline Visa credit cards	693	600	586	761	900	790	831	1,129	1,164	1,879	2,521	3,282	4,374
Other credit cards and other lines of credit	2,180	2,484	2,898	4,662	1,879	2,117	2,070	1,966	2,244	7,562	6,066	10,728	7,549
Other consumer retail loans													
Water heaters	6,415	7,357	10,951	9,443	9,002	7,136	7,346	10,870	16,667	24,723	23,484	32,927	45,918
Other retail lending	2,251	3,337	1,749	2,007	2,239	2,017	1,378	1,788	1,611	7,337	5,634	7,641	6,028

¹ For credit cards and lines of credit, the amount represents the authorized credit limits. For water heaters and other retail lending, the amount represents the advanced amount.

Securitization Income

<i>thousands of Canadian dollars (unaudited)</i>	2016		2016		2015		2015		2014		2016		2015		2015		2014	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q4	Q3	YTD	YTD	Fiscal	Fiscal	Fiscal	Fiscal	
Net gain on sale of mortgages or residual interest ¹	\$ 6,055	\$ 7,976	\$ 5,935	\$ 4,728	\$ 4,453	\$ 7,804	\$ 4,427	\$ 4,362	\$ 4,448	\$ 19,966	\$ 16,684	\$ 21,412	\$ 23,711					
Net change in unrealized gain or loss on hedging activities	(121)	(101)	345	(232)	(39)	200	(242)	(591)	311	123	(81)	(313)	(176)					
Servicing income	1,665	1,577	1,402	1,264	1,374	1,247	1,224	1,185	906	4,644	3,845	5,109	3,310					
Total securitization income	\$ 7,599	\$ 9,452	\$ 7,682	\$ 5,760	\$ 5,788	\$ 9,251	\$ 5,409	\$ 4,956	\$ 5,665	\$ 24,733	\$ 20,448	\$ 26,208	\$ 26,845					

Securitization Sales and Activities

<i>thousands of Canadian dollars (unaudited)</i>	2016		2016		2015		2015		2014		2016		2015		2015		2014	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q4	Q3	YTD	YTD	Fiscal	Fiscal	Fiscal	Fiscal	
Single-Family Residential MBS																		
Carrying value of underlying mortgages derecognized	\$ 400,764	\$ 297,314	\$ 400,474	\$ 371,473	\$ 210,881	\$ 306,500	\$ 295,399	\$ 371,782	\$ 419,679	\$ 1,098,552	\$ 812,780	\$ 1,184,253	\$ 1,745,454					
Net gains on sale of mortgages or residual interest ¹	3,904	4,447	4,733	3,362	3,183	5,239	3,715	2,549	3,799	13,084	12,137	15,499	18,685					
Retained interest recorded	-	-	-	-	-	-	-	-	-	-	-	-	-					
Servicing liability recorded	-	-	-	-	-	-	-	-	-	-	-	-	-					
Multi-Unit Residential MBS																		
Carrying value of underlying mortgages derecognized	\$ 242,894	\$ 292,110	\$ 196,468	\$ 161,757	\$ 154,986	\$ 262,571	\$ 134,321	\$ 241,023	\$ 112,207	\$ 731,472	\$ 551,878	\$ 713,635	\$ 783,972					
Net gains on sale of mortgages or residual interest ¹	2,151	3,529	1,202	1,366	1,270	2,565	712	1,813	649	6,882	4,547	5,913	5,027					
Retained interest recorded	10,077	11,949	9,870	5,933	16,398	10,005	8,380	9,289	5,043	31,896	34,783	33,228	32,090					
Servicing liability recorded	2,313	2,666	1,568	1,278	2,427	2,091	1,174	2,257	1,034	6,547	5,692	6,229	6,781					
Total MBS																		
Carrying value of underlying mortgages derecognized	\$ 643,658	\$ 589,424	\$ 596,942	\$ 533,230	\$ 365,867	\$ 569,071	\$ 429,720	\$ 612,805	\$ 531,886	\$ 1,830,024	\$ 1,364,658	\$ 1,897,888	\$ 2,529,426					
Net gains on sale of mortgages or residual interest ¹	6,055	7,976	5,935	4,728	4,453	7,804	4,427	4,362	4,448	19,966	16,684	21,412	23,712					
Retained interest recorded	10,077	11,949	9,870	5,933	16,398	10,005	8,380	9,289	5,043	31,896	34,783	33,228	32,090					
Servicing liability recorded	2,313	2,666	1,568	1,278	2,427	2,091	1,174	2,257	1,034	6,547	5,692	6,229	6,781					

¹ Gain on sale of mortgages or residual interest are net of hedging impact.

Deposits, Senior Debt and Securitization Liabilities

(000s)	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2016 YTD	2015 YTD	2015 Fiscal	2014 Fiscal
Deposits payable on demand													
High-interest savings accounts	\$ 2,037,149	\$ 1,901,981	\$ 1,949,789	\$ 1,576,536	\$ 1,344,301	\$ 1,235,681	\$ 1,026,608	\$ 854,501	\$ 751,079	\$ 2,037,149	\$ 1,344,301	\$ 1,576,536	\$ 854,501
Oaken savings account	314,616	272,337	270,559	242,124	144,680	105,082	66,784	44,409	32,989	314,616	144,680	242,124	44,409
Other deposits payable on demand	80,518	100,259	100,745	167,476	73,100	95,161	94,125	165,242	44,914	80,518	73,100	167,476	165,242
	2,432,283	2,274,577	2,321,093	1,986,136	1,562,081	1,435,924	1,187,517	1,064,152	828,982	2,432,283	1,562,081	1,986,136	1,064,152
Deposits payable on fixed dates													
Brokered GICs	11,048,564	11,752,129	11,565,611	11,850,238	11,557,694	11,765,961	11,815,960	11,352,182	11,905,749	11,048,564	11,557,694	11,850,238	11,352,182
Oaken GICs	1,406,399	1,187,779	954,978	846,085	845,808	782,603	754,334	720,887	486,786	1,406,399	845,808	846,085	720,887
Institutional deposit notes	806,856	807,734	983,217	983,499	984,259	982,056	984,091	802,750	800,615	806,856	984,259	983,499	802,750
	13,261,819	13,747,642	13,503,806	13,679,822	13,387,761	13,530,620	13,554,385	12,875,819	13,193,150	13,261,819	13,387,761	13,679,822	12,875,819
Total deposits	\$ 15,694,102	\$ 16,022,219	\$ 15,824,899	\$ 15,665,958	\$ 14,949,842	\$ 14,966,544	\$ 14,741,902	\$ 13,939,971	\$ 14,022,132	\$ 15,694,102	\$ 14,949,842	\$ 15,665,958	\$ 13,939,971
Senior debt	\$ -	\$ -	\$ 153,283	\$ 151,480	\$ 153,652	\$ 151,930	\$ 154,280	\$ 152,026	\$ 154,640	\$ -	\$ 153,652	\$ 151,480	\$ 152,026
Securitization liabilities													
CMHC-sponsored mortgage-backed security liabilities	\$ 930,614	\$ 928,312	\$ 863,284	\$ 531,326	\$ 327,837	\$ 365,884	\$ 388,078	\$ 471,551	\$ 548,640	\$ 930,614	\$ 327,837	\$ 531,326	\$ 471,551
CMHC-sponsored Canada Mortgage Bond liabilities	1,610,482	1,766,143	1,870,548	2,249,230	2,990,281	3,144,960	3,436,112	3,831,912	4,177,521	1,610,482	2,990,281	2,249,230	3,831,912
Bank-sponsored securitization conduit liabilities	139,115	143,024	-	-	-	-	-	-	-	139,115	-	-	-
Total securitization liabilities	\$ 2,680,211	\$ 2,837,479	\$ 2,733,832	\$ 2,780,556	\$ 3,318,118	\$ 3,510,844	\$ 3,824,190	\$ 4,303,463	\$ 4,726,161	\$ 2,680,211	\$ 3,318,118	\$ 2,780,556	\$ 4,303,463

Other Assets

<i>thousands of Canadian dollars (Unaudited)</i>	2016	2016	2016	2015	2015	2015	2015	2014	2014	2016	2015	2015	2014
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal
Restricted assets													
Restricted cash	\$ 125,958	\$ 141,493	\$ 125,862	\$ 139,046	\$ 120,925	\$ 130,975	\$ 118,010	\$ 119,093	\$ 109,207	\$ 125,958	\$ 120,925	\$ 139,046	\$ 119,093
Non-Home Trust MBS and treasury bills assigned as replacement assets	105,277	90,507	167,775	56,875	373,208	602,210	421,023	301,990	557,433	105,277	373,208	56,875	301,990
Total restricted assets	231,235	232,000	293,637	195,921	494,133	733,185	539,033	421,083	666,640	231,235	494,133	195,921	421,083
Derivative assets	52,178	58,086	63,931	64,796	77,875	63,123	82,452	38,534	32,459	52,178	77,875	64,796	38,534
Other assets													
Accrued interest receivable	60,097	60,494	62,093	63,532	63,797	63,500	65,003	65,132	64,452	60,097	63,797	63,532	65,132
Prepaid CMB coupon	2,999	3,310	5,230	3,544	6,907	3,408	9,350	4,506	11,470	2,999	6,907	3,544	4,506
Securitization receivable and retained interest	198,799	190,327	176,709	142,243	150,790	161,503	143,715	128,522	111,035	198,799	150,790	142,243	128,522
Capital assets	13,479	14,326	13,991	14,468	13,654	13,451	13,273	12,052	11,624	13,479	13,654	14,468	12,052
Income taxes receivable	35,217	36,456	45,715	35,953	36,410	24,954	19,562	-	-	35,217	36,410	35,953	-
Other prepaid assets and deferred items	25,486	24,096	24,275	27,677	20,773	20,782	23,945	25,404	20,826	25,486	20,773	27,677	25,404
Total other assets	336,077	329,009	328,013	287,417	292,331	287,598	274,848	235,616	219,407	336,077	292,331	287,417	235,616
Deferred tax assets	16,362	15,798	15,562	15,043	-	-	-	-	-	16,362	-	15,043	-
Goodwill and intangible assets													
Goodwill	15,752	15,752	15,752	15,752	15,752	15,752	15,752	15,752	15,752	15,752	15,752	15,752	15,752
Intangibles	117,829	116,876	114,674	112,595	107,694	104,524	100,466	97,384	85,857	117,829	107,694	112,595	97,384
Total goodwill and intangible assets	133,581	132,628	130,426	128,347	123,446	120,276	116,218	113,136	101,609	133,581	123,446	128,347	113,136
	\$ 769,433	\$ 767,521	\$ 831,569	\$ 691,524	\$ 987,785	\$ 1,204,182	\$ 1,012,551	\$ 808,369	\$ 1,020,115	\$ 769,433	\$ 987,785	\$ 691,524	\$ 808,369

Other Liabilities

<i>thousands of Canadian dollars (Unaudited)</i>	2016	2016	2016	2015	2015	2015	2015	2014	2014	2016	2015	2015	2014
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal
Derivative liabilities	\$ 959	\$ 3,145	\$ 1,040	\$ 5,447	\$ 2,922	\$ 3,059	\$ 3,578	\$ 2,266	\$ 1,223	\$ 959	\$ 2,922	\$ 5,447	\$ 2,266
Other liabilities													
Accrued interest payable on deposits	125,116	129,719	139,546	124,068	127,863	139,951	147,739	117,089	130,931	125,116	127,863	124,068	117,089
Accrued interest payable on securitization liabilities	6,961	7,475	9,767	7,466	13,817	7,964	15,602	10,046	19,739	6,961	13,817	7,466	10,046
Securitization servicing liability	19,487	18,036	16,119	15,234	14,595	13,498	11,925	11,216	9,356	19,487	14,595	15,234	11,216
Income taxes payable	-	-	-	-	-	-	-	11,317	942	-	-	-	11,317
Other, including accounts payable and accrued liabilities	172,506	151,165	107,885	118,173	127,146	150,970	91,871	50,163	89,248	172,506	127,146	118,173	50,163
Total other liabilities	324,070	306,395	273,317	264,941	283,421	312,383	267,137	199,831	250,216	324,070	283,421	264,941	199,831
Deferred tax liabilities	38,210	38,016	39,854	37,574	37,035	35,388	36,267	36,554	35,251	38,210	37,035	37,574	36,554
	\$ 363,239	\$ 347,556	\$ 314,211	\$ 307,962	\$ 323,378	\$ 350,830	\$ 306,982	\$ 238,651	\$ 286,690	\$ 363,239	\$ 323,378	\$ 307,962	\$ 238,651

Gross Amount of Impaired Loans by Product

<i>thousands of Canadian dollars, except % (Unaudited)</i>	2016			2015			2014			2016			2015		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal		
Single-family residential mortgages	\$ 52,349	\$ 51,106	\$ 49,574	\$ 49,285	\$ 50,873	\$ 54,597	\$ 42,591	\$ 52,551	\$ 48,898	\$ 52,349	\$ 50,873	\$ 49,285	\$ 52,551		
Residential commercial mortgages ¹	-	4,000	4,000	-	-	-	54	54	-	-	-	-	54		
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-		
Non-residential commercial mortgages	3,388	3,844	6,846	2,558	4,594	4,297	2,732	2,516	1,441	3,388	4,594	2,558	2,516		
Credit card loans and lines of credit	2,091	1,749	2,117	1,518	1,450	1,989	2,043	1,938	2,361	2,091	1,450	1,518	1,938		
Other consumer retail loans	302	167	232	161	155	142	170	160	118	302	155	161	160		
Gross impaired loans	\$ 58,130	\$ 60,866	\$ 62,769	\$ 53,522	\$ 57,072	\$ 61,025	\$ 47,590	\$ 57,219	\$ 52,818	\$ 58,130	\$ 57,072	\$ 53,522	\$ 57,219		

Net Amount of Impaired Loans by Product

<i>thousands of Canadian dollars (Unaudited)</i>	2016			2015			2014			2016			2015		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal		
Single-family residential mortgages	\$ 50,712	\$ 49,748	\$ 48,388	\$ 47,633	\$ 48,921	\$ 53,134	\$ 41,191	\$ 50,743	\$ 46,499	\$ 50,712	\$ 48,921	\$ 47,633	\$ 50,743		
Residential commercial mortgages ¹	-	4,000	4,000	-	-	-	54	54	-	-	-	-	54		
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-		
Non-residential commercial mortgages	3,368	3,684	6,521	2,218	4,189	3,817	2,532	2,461	1,386	3,368	4,189	2,218	2,461		
Credit card loans and lines of credit	2,006	1,547	1,709	1,189	1,382	1,921	2,021	1,858	2,295	2,006	1,382	1,189	1,858		
Other consumer retail loans	-	-	-	-	-	-	-	-	-	-	-	-	-		
Net impaired loans	\$ 56,086	\$ 58,979	\$ 60,618	\$ 51,040	\$ 54,492	\$ 58,872	\$ 45,798	\$ 55,116	\$ 50,180	\$ 56,086	\$ 54,492	\$ 51,040	\$ 55,116		

¹Residential 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>	2016	2016	2016	2015	2015	2015	2015	2014	2014	2016	2015	2015	2014
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal
Individual allowances													
Allowance on loan principal													
Balance at the beginning of the period	\$ 1,887	\$ 2,151	\$ 2,482	\$ 2,580	\$ 2,153	\$ 1,792	\$ 2,103	\$ 2,638	\$ 1,744	\$ 2,482	\$ 2,103	\$ 2,103	\$ 1,638
Allowance assumed on purchase of CFF Bank	-	-	-	420	-	-	-	-	-	-	-	420	-
Provision for credit losses	1,395	1,786	1,234	1,620	2,050	1,437	1,720	2,761	2,889	4,415	5,207	6,827	10,754
Write-offs	(1,396)	(2,331)	(1,811)	(2,340)	(1,970)	(1,538)	(2,451)	(3,462)	(2,254)	(5,538)	(5,959)	(8,299)	(11,203)
Recoveries	158	281	246	202	347	462	420	166	259	685	1,229	1,431	914
	2,044	1,887	2,151	2,482	2,580	2,153	1,792	2,103	2,638	2,044	2,580	2,482	2,103
Allowance on accrued interest receivable													
Balance at the beginning of the period	1,221	847	901	1,131	932	703	620	795	773	901	620	620	840
Provision for credit losses	(59)	374	(54)	(230)	199	229	83	(175)	22	261	511	281	(220)
	1,162	1,221	847	901	1,131	932	703	620	795	1,162	1,131	901	620
Total individual allowance	3,206	3,108	2,998	3,383	3,711	3,085	2,495	2,723	3,433	3,206	3,711	3,383	2,723
Collective allowance													
Balance at the beginning of the period	37,063	36,463	36,249	35,900	35,300	34,700	34,100	33,500	32,900	36,249	34,100	34,100	31,500
Allowance assumed on purchase of CFF Bank	-	-	-	324	-	-	-	-	-	-	-	324	-
Provision for credit losses	-	600	214	25	600	600	600	600	600	814	1,800	1,825	2,600
	37,063	37,063	36,463	36,249	35,900	35,300	34,700	34,100	33,500	37,063	35,900	36,249	34,100
Total allowance	\$ 40,269	\$ 40,171	\$ 39,461	\$ 39,632	\$ 39,611	\$ 38,385	\$ 37,195	\$ 36,823	\$ 36,933	\$ 40,269	\$ 39,611	\$ 39,632	\$ 36,823
Total provision	\$ 1,336	\$ 2,760	\$ 1,394	\$ 1,415	\$ 2,849	\$ 2,266	\$ 2,403	\$ 3,186	\$ 3,511	\$ 5,490	\$ 7,518	\$ 8,933	\$ 13,134

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

(000s, except %)	2016		2016		2015		2015		2015		2014		2014		2014			
	Q3		Q2		Q1		Q4		Q3		Q2		Q1		Q4			
	Amount	% of Gross Loans ¹	Amount	% of Gross Loans ¹	Amount	% of Gross Loans ¹	Amount	% of Gross Loans ¹	Amount	% of Gross Loans ¹	Amount	% of Gross Loans ¹	Amount	% of Gross Loans ¹	Amount	% of Gross Loans ¹		
Provision²																		
Single-family residential mortgages	\$ 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%	\$ 2,263	0.07%	\$ 2,646	0.09%
Residential commercial mortgages ³	(128)	(0.19)%	128	0.16%	-	-	-	-	-	-	(4)	(0.01)%	8	0.01%	24	0.04%	-	-
Non-residential commercial mortgages	(37)	(0.01)%	293	0.07%	(55)	(0.01)%	(40)	(0.01)%	237	0.06%	321	0.10%	202	0.07%	81	0.03%	92	0.03%
Credit card loans and lines of credit	280	0.30%	519	0.56%	416	0.44%	343	0.37%	163	0.19%	198	0.23%	94	0.11%	128	0.15%	164	0.20%
Other consumer retail loans	215	0.24%	5	0.01%	152	0.19%	101	0.14%	44	0.07%	20	0.03%	6	0.01%	90	0.19%	9	0.01%
Securitized single-family residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total individual provision	1,336	0.03%	2,160	0.05%	1,180	0.03%	1,390	0.03%	2,249	0.05%	1,666	0.04%	1,803	0.04%	2,586	0.06%	2,911	0.06%
Total collective provision	-	-	600	0.01%	214	0.00%	25	-	600	0.01%	600	0.01%	600	0.01%	600	0.01%	600	0.01%
Total provision	\$ 1,336	0.03%	\$ 2,760	0.06%	\$ 1,394	0.03%	\$ 1,415	0.03%	\$ 2,849	0.06%	\$ 2,266	0.05%	\$ 2,403	0.05%	\$ 3,186	0.07%	\$ 3,511	0.08%
Net Write-Offs²																		
Single-family residential mortgages	\$ 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%	\$ 3,054	0.10%	\$ 1,638	0.05%
Residential commercial mortgages ³	-	-	-	-	-	-	-	-	-	-	(4)	(0.01)%	8	0.01%	24	0.04%	-	-
Non-residential commercial mortgages	100	0.02%	422	0.10%	(2)	(0.00)%	127	0.03%	303	0.08%	(4)	-	9	-	56	0.02%	107	0.04%
Credit card loans and lines of credit	397	0.42%	725	0.78%	337	0.36%	502	0.54%	163	0.19%	152	0.18%	152	0.18%	114	0.14%	179	0.22%
Other consumer retail loans	77	0.09%	69	0.08%	81	0.10%	94	0.13%	29	0.04%	50	0.09%	(5)	(0.01)%	48	0.10%	71	0.07%
Securitized single-family residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net write-offs	\$ 1,238	0.03%	\$ 2,050	0.05%	\$ 1,565	0.04%	\$ 2,138	0.05%	\$ 1,623	0.04%	\$ 1,076	0.02%	\$ 2,031	0.04%	\$ 3,296	0.07%	\$ 1,995	0.04%

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

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

³ 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 %)	2016 YTD		2015 YTD		2015 Fiscal		2014 Fiscal	
	Amount	% of Gross Loans ¹	Amount	% of Gross Loans ¹	Amount	% of Gross Loans ¹	Amount	% of Gross Loans ¹
Provision²								
Single-family residential mortgages	\$ 2,888	0.03%	\$ 4,429	0.05%	\$ 5,415	0.04%	\$ 9,507	0.08%
Residential commercial mortgages ³	-	-	4	0.00%	4	0.00%	(1)	-
Non-residential commercial mortgages	201	0.01%	760	0.07%	720	0.05%	270	0.02%
Credit card loans and lines of credit	1,215	0.43%	455	0.18%	798	0.22%	571	0.17%
Other consumer retail loans	372	0.14%	70	0.03%	171	0.06%	187	0.10%
Securitized single-family residential mortgages	-	-	-	-	-	-	-	-
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-
Total individual provision	4,676	0.03%	5,718	0.04%	7,108	0.04%	10,534	0.06%
Total collective provision	814	0.01%	1,800	0.01%	1,825	0.01%	2,600	0.01%
Total provision	\$ 5,490	0.04%	\$ 7,518	0.06%	\$ 8,933	0.05%	\$ 13,134	0.07%
Net Write-Offs²								
Single-family residential mortgages	\$ 2,647	0.03%	\$ 3,877	0.04%	\$ 5,292	0.04%	\$ 9,099	0.07%
Residential commercial mortgages ³	-	-	4	0.00%	4	0.00%	24	0.01%
Non-residential commercial mortgages	520	0.04%	308	0.03%	435	0.03%	202	0.02%
Credit card loans and lines of credit	1,459	0.52%	467	0.18%	969	0.26%	692	0.21%
Other consumer retail loans	227	0.08%	74	0.04%	168	0.06%	272	0.15%
Securitized single-family residential mortgages	-	-	-	-	-	-	-	-
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-
Total net write-offs	\$ 4,853	0.04%	\$ 4,730	0.03%	\$ 6,868	0.04%	\$ 10,289	0.06%

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

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

³ 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	
	Q3 2016	Q4 2015	Q3 2016	Q4 2015	Q3 2016	Q4 2015	Q3 2016	Q4 2015	Q3 2016	Q4 2015
Securitized single-family residential mortgages ¹	\$ 6,028	\$ 5,779	\$ 634	\$ 672	\$ 549	\$ 336	\$ 304	\$ 346	\$ 7,515	\$ 7,133
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-	-	-
Single-family residential mortgages	146,087	182,997	30,578	43,350	3,920	3,969	3,351	5,646	183,936	235,962
Residential commercial mortgages ²	-	-	-	4,000	-	-	-	-	-	4,000
Non-residential commercial mortgages	3,074	12,780	1,169	5,379	1,486	286	-	-	5,729	18,445
Credit card loans and lines of credit	2,443	2,246	1,318	889	1,098	814	79	49	4,938	3,998
Other consumer retail loans	310	104	105	42	23	65	-	-	438	211
	\$ 157,942	\$ 203,906	\$ 33,804	\$ 54,332	\$ 7,076	\$ 5,470	\$ 3,734	\$ 6,041	\$ 202,556	\$ 269,749

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

² 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

(000s, except %)	2016	2016	2016	2015	2015	2015	2015	2014	2014	2016	2015	2015	2014
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal
Total mortgage portfolio balance (net of individual allowance)	\$ 17,192,500	\$ 17,230,568	\$ 17,183,333	\$ 17,465,983	\$ 17,563,776	\$ 17,387,281	\$ 17,589,031	\$ 17,746,378	\$ 17,725,745	\$ 17,192,500	\$ 17,563,776	\$ 17,465,983	\$ 17,746,378
Percentage of residential mortgages	89.2%	90.4%	90.8%	91.5%	91.7%	92.4%	93.2%	93.8%	94.0%	89.2%	91.7%	91.5%	93.8%
Percentage of non-residential mortgages	10.8%	9.6%	9.2%	8.5%	8.3%	7.6%	6.8%	6.2%	6.0%	10.8%	8.3%	8.5%	6.2%
Percentage of mortgage portfolio insured ¹	21.1%	22.1%	22.5%	23.7%	23.5%	24.0%	25.7%	27.7%	29.6%	21.1%	23.5%	23.7%	27.7%
Percentage of mortgages current	98.5%	98.4%	98.3%	98.2%	98.2%	98.0%	98.1%	97.9%	98.0%	98.5%	98.2%	98.2%	97.9%
Percentage of total mortgages over 90 days past due	0.32%	0.27%	0.25%	0.29%	0.32%	0.28%	0.29%	0.34%	0.34%	0.32%	0.32%	0.29%	0.34%

¹ 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 September 31 2016
		Insured Residential Mortgages ¹	Percentage of Total for Province		Uninsured Residential Mortgages	Percentage of Total for Province		Equityline <i>Visa</i> ²	Percentage of Total for Province	Total
British Columbia	\$	288,519	32.3%	\$	601,440	67.4%	\$	2,796	0.3%	\$ 892,755
Alberta		297,659	47.1%		323,514	51.2%		10,966	1.7%	632,139
Ontario		2,101,869	16.8%		10,072,902	80.7%		306,118	2.5%	12,480,889
Quebec		108,459	26.0%		307,320	73.7%		1,326	0.3%	417,105
Other		204,044	58.2%		144,070	41.1%		2,235	0.7%	350,349
	\$	3,000,550	20.3%	\$	11,449,246	77.5%	\$	323,441	2.2%	\$ 14,773,237

(000s, except %)										As at June 30, 2016
		Insured Residential Mortgages ¹	Percentage of Total for Province		Uninsured Residential Mortgages	Percentage of Total for Province		Equityline <i>Visa</i> ²	Percentage of Total for Province	Total
British Columbia	\$	307,520	35.1%	\$	566,569	64.6%	\$	2,971	0.3%	\$ 877,060
Alberta		299,463	46.5%		333,469	51.7%		11,290	1.8%	644,222
Ontario		2,223,867	17.6%		10,101,956	80.0%		301,253	2.4%	12,627,076
Quebec		120,323	27.1%		321,930	72.6%		1,332	0.3%	443,585
Other		193,540	55.7%		151,582	43.6%		2,302	0.7%	347,424
	\$	3,144,713	21.0%	\$	11,475,506	76.9%	\$	319,148	2.1%	\$ 14,939,367

(000s, except %)										As at December 31, 2015
		Insured Residential Mortgages ¹	Percentage of Total for Province		Uninsured Residential Mortgages	Percentage of Total for Province		Equityline <i>Visa</i> ²	Percentage of Total for Province	Total
British Columbia	\$	294,117	35.2%	\$	537,677	64.4%	\$	3,408	0.4%	\$ 835,202
Alberta		270,146	41.4%		370,645	56.8%		11,824	1.8%	652,615
Ontario		2,467,766	19.1%		10,152,664	78.6%		301,869	2.3%	12,922,299
Quebec		149,504	29.8%		350,833	69.9%		1,469	0.3%	501,806
Other		174,123	51.7%		160,053	47.6%		2,380	0.7%	336,556
	\$	3,355,656	22.0%	\$	11,571,872	75.9%	\$	320,950	2.1%	\$ 15,248,478

¹ See definition of insured mortgages under the Glossary of this Supplemental Financial Information Package.

² Equityline *Visa* is an uninsured product.

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

(000s, except %)						As at September 31, 2016
	≤ 20	>20 and ≤ 25	>25 and ≤ 30	>30 and ≤ 35	> 35	Total
	Years	Years	Years	Years	Years	
Balance outstanding	\$ 719,488	\$ 2,311,337	\$ 11,296,041	\$ 120,205	\$ 2,725	\$ 14,449,796
Percentage of total	5.0%	16.0%	78.2%	0.8%	0.0%	100.0%

(000s, except %)						As at June 30, 2016
	≤ 20	>20 and ≤ 25	>25 and ≤ 30	>30 and ≤ 35	> 35	Total
	Years	Years	Years	Years	Years	
Balance outstanding	\$ 708,930	\$ 2,329,388	\$ 11,392,113	\$ 186,475	\$ 3,313	\$ 14,620,219
Percentage of total	4.8%	15.9%	78.0%	1.3%	0.0%	100.0%

(000s, except %)						As at December 31, 2015
	≤ 20	>20 and ≤ 25	>25 and ≤ 30	>30 and ≤ 35	> 35	Total
	Years	Years	Years	Years	Years	
Balance outstanding	\$ 704,369	\$ 2,312,993	\$ 11,379,663	\$ 525,518	\$ 4,985	\$ 14,927,528
Percentage of total	4.7%	15.5%	76.3%	3.5%	0.0%	100.0%

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

(000s, except %)						As at September 31, 2016
	≤ 20	>20 and ≤ 25	>25 and ≤ 30	>30 and ≤ 35	> 35	Total
	Years	Years	Years	Years	Years	
Balance outstanding	\$ 485,859	\$ 2,025,738	\$ 11,820,609	\$ 114,071	\$ 3,519	\$ 14,449,796
Percentage of total	3.4%	14.0%	81.8%	0.8%	0.0%	100.0%

(000s, except %)						As at June 30, 2016
	≤ 20	>20 and ≤ 25	>25 and ≤ 30	>30 and ≤ 35	> 35	Total
	Years	Years	Years	Years	Years	
Balance outstanding	\$ 493,753	\$ 1,891,974	\$ 12,020,184	\$ 210,541	\$ 3,767	\$ 14,620,219
Percentage of total	3.4%	12.9%	82.2%	1.5%	0.0%	100.0%

(000s, except %)						As at December 31, 2015
	≤ 20	>20 and ≤ 25	>25 and ≤ 30	>30 and ≤ 35	> 35	Total
	Years	Years	Years	Years	Years	
Balance outstanding	\$ 525,166	\$ 1,826,752	\$ 12,007,531	\$ 562,664	\$ 5,415	\$ 14,927,528
Percentage of total	3.5%	12.2%	80.5%	3.8%	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					
	September 30 2016		June 30 2016		September 30 2015	
	Uninsured Residential Mortgages ¹	Equityline Visa ¹	Uninsured Residential Mortgages ¹	Equityline Visa ¹	Uninsured Residential Mortgages ¹	Equityline Visa ¹
	LTV	LTV	LTV	LTV	LTV	LTV
British Columbia	63.7%	45.8%	63.1%	56.1%	66.9%	54.9%
Alberta	66.8%	60.3%	70.8%	28.2%	73.3%	55.9%
Ontario	73.3%	64.2%	73.6%	62.0%	74.4%	65.4%
Quebec	66.5%	68.8%	71.2%	45.0%	69.3%	62.5%
Other	70.8%	35.6%	73.5%	66.1%	71.0%	60.8%
Total	72.4%	64.1%	72.7%	62.0%	73.7%	65.3%

¹ 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		
	September 30			June 30		
	2016			2016		
	Weighted-Average Current LTV ¹	Percentage of Total Value of Outstanding Mortgages with Current LTV less than or Equal to		Weighted-Average Current LTV ¹	Percentage of Total Value of Outstanding Mortgages with Current LTV less than or Equal to	
		75%	65%		75%	65%
British Columbia	58.1%	95.3%	79.7%	60.1%	94.2%	71.1%
Alberta	65.9%	77.4%	43.5%	65.5%	82.5%	46.5%
Ontario	63.8%	74.8%	50.4%	65.4%	73.8%	44.1%
Quebec	64.8%	90.4%	46.5%	65.0%	90.2%	45.5%
Other	64.6%	87.3%	50.2%	66.5%	75.2%	40.4%
Total	63.6%	76.5%	51.6%	65.1%	75.5%	45.5%

¹ 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

(000s, except % and multiples)	2016	2016	2016	2015	2015	2015	2015	2014	2014	2016	2015	2015	2014
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal
All in Basis													
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	1,578,567	1,549,126	1,662,003	1,614,491	1,560,541	1,504,786	1,448,797	1,393,117	1,312,207	1,578,567	1,560,541	1,614,491	1,393,117
Accumulated other comprehensive loss	(63,362)	(70,002)	(72,441)	(65,851)	(69,070)	(47,522)	(38,625)	(18,571)	(14,840)	(63,362)	(69,070)	(65,851)	(18,571)
Cash flow hedge reserves	371	1,158	444	3,078	1,799	2,165	2,692	2,362	2,183	371	1,799	3,078	2,362
Regulatory deductions from CET 1 ¹	(164,083)	(159,112)	(136,549)	(130,163)	(125,077)	(122,746)	(115,156)	(101,976)	(88,486)	(164,083)	(125,077)	(130,163)	(101,976)
Total CET 1 capital	1,390,941	1,360,618	1,492,905	1,461,003	1,407,641	1,376,131	1,337,156	1,314,380	1,250,512	1,390,941	1,407,641	1,461,003	1,314,380
Additional Tier 1 capital	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Tier 1 capital	1,390,941	1,360,618	1,492,905	1,461,003	1,407,641	1,376,131	1,337,156	1,314,380	1,250,512	1,390,941	1,407,641	1,461,003	1,314,380
Tier 2 capital													
Collective allowance for credit losses ²	37,063	37,063	36,463	36,249	35,900	35,300	34,700	34,100	33,500	37,063	35,900	36,249	34,100
Subordinated debentures	-	-	156,000	156,000	156,000	156,000	156,000	156,000	156,000	-	156,000	156,000	156,000
Total Tier 2 capital	37,063	37,063	192,463	192,249	191,900	191,300	190,700	190,100	189,500	37,063	191,900	192,249	190,100
Total regulatory capital	\$ 1,428,004	\$ 1,397,681	\$ 1,685,368	\$ 1,653,252	\$ 1,599,541	\$ 1,567,431	\$ 1,527,856	\$ 1,504,480	\$ 1,440,012	\$ 1,428,004	\$ 1,599,541	\$ 1,653,252	\$ 1,504,480
Risk-weighted assets for													
Credit risk	\$ 7,372,710	\$ 7,278,081	\$ 7,155,268	\$ 6,989,010	\$ 6,822,837	\$ 6,680,279	\$ 6,524,625	\$ 6,281,694	\$ 6,233,933	\$ 7,372,710	\$ 6,822,837	\$ 6,989,010	\$ 6,281,694
Operational risk	1,042,250	1,032,325	1,014,550	996,488	975,150	954,113	929,550	904,438	881,113	1,042,250	975,150	996,488	904,438
Total risk-weighted assets	\$ 8,414,960	\$ 8,310,406	\$ 8,169,818	\$ 7,985,498	\$ 7,797,987	\$ 7,634,392	\$ 7,454,175	\$ 7,186,132	\$ 7,115,046	\$ 8,414,960	\$ 7,797,987	\$ 7,985,498	\$ 7,186,132
Regulatory capital to risk-weighted assets													
CET 1 ratio	16.54%	16.38%	18.28%	18.31%	18.06%	18.03%	17.95%	18.30%	17.58%	16.54%	18.06%	18.31%	18.30%
Tier 1 capital ratio	16.53%	16.38%	18.28%	18.30%	18.06%	18.03%	17.94%	18.30%	17.58%	16.53%	18.06%	18.30%	18.30%
Total regulatory capital ratio	16.97%	16.82%	20.63%	20.70%	20.51%	20.53%	20.50%	20.94%	20.24%	16.97%	20.51%	20.70%	20.94%
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	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	N/A	N/A	3.00%	3.00%	3.00%	N/A
Risk-weighted assets as a percentage of total assets	41.6%	40.2%	39.6%	39.0%	38.4%	37.3%	36.4%	35.9%	34.7%	41.6%	38.4%	39.0%	35.9%
Leverage Ratio³	7.08%	6.77%	7.46%	7.36%	7.17%	6.94%	0.07	N/A	N/A	7.08%	7.17%	7.36%	N/A

¹ 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.

² 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.

³ Effective Q1 2015, the ACM has been replaced with the Basel III leverage ratio. See definition of the leverage ratio under Non-GAAP measures of this supplementary information package.

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

(000s, except % and multiples)	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2014 Q4	2014 Q3	2016 YTD	2015 YTD	2015 Fiscal	2014 Fiscal
Transitional Basis													
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	1,578,567	1,549,126	1,662,003	1,614,491	1,560,541	1,504,786	1,448,797	1,393,117	1,312,207	1,578,567	1,560,541	1,614,491	1,393,117
Accumulated other comprehensive loss	(63,362)	(70,002)	(72,441)	(65,851)	(69,070)	(47,522)	(38,625)	(18,571)	(14,840)	(63,362)	(69,070)	(65,851)	(18,571)
Cash flow hedge reserves	371	1,158	444	3,078	1,799	2,165	2,692	2,362	2,183	371	1,799	3,078	2,362
Regulatory deductions from CET 1	(122,914)	(118,449)	(102,852)	(80,534)	(77,609)	(76,545)	(70,843)	(44,705)	(37,994)	(122,914)	(77,609)	(80,534)	(44,705)
Total CET 1 capital	1,432,110	1,401,281	1,526,602	1,510,632	1,455,109	1,422,332	1,381,469	1,371,651	1,301,004	1,432,110	1,455,109	1,510,632	1,371,651
Additional Tier 1 capital	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Tier 1 capital	1,432,110	1,401,281	1,526,602	1,510,632	1,455,109	1,422,332	1,381,469	1,371,651	1,301,004	1,432,110	1,455,109	1,510,632	1,371,651
Tier 2 capital													
Collective allowance for credit losses ¹	37,063	37,063	36,463	36,249	35,900	35,300	34,700	34,100	33,500	37,063	35,900	36,249	34,100
Subordinated debentures	-	-	156,000	156,000	156,000	156,000	156,000	156,000	156,000	-	156,000	156,000	156,000
Total Tier 2 capital	37,063	37,063	192,463	192,249	191,900	191,300	190,700	190,100	189,500	37,063	191,900	192,249	190,100
Total regulatory capital	\$ 1,469,173	\$ 1,438,344	\$ 1,719,065	\$ 1,702,881	\$ 1,647,009	\$ 1,613,632	\$ 1,572,169	\$ 1,561,751	\$ 1,490,504	\$ 1,469,173	\$ 1,647,009	\$ 1,702,881	\$ 1,561,751
Risk-weighted assets for													
Credit risk	\$ 7,418,950	\$ 7,324,971	\$ 7,195,385	\$ 7,046,413	\$ 6,878,105	\$ 6,731,828	\$ 6,576,088	\$ 6,343,234	\$ 6,287,996	\$ 7,418,950	\$ 6,878,105	\$ 7,046,413	\$ 6,343,234
Operational risk	1,042,250	1,032,325	1,014,550	996,488	975,150	954,113	929,550	904,438	881,113	1,042,250	975,150	996,488	904,438
Total risk-weighted assets	\$ 8,461,200	\$ 8,357,296	\$ 8,209,935	\$ 8,042,901	\$ 7,853,255	\$ 7,685,941	\$ 7,505,638	\$ 7,247,672	\$ 7,169,109	\$ 8,461,200	\$ 7,853,255	\$ 8,042,901	\$ 7,247,672
Regulatory capital to risk-weighted assets													
CET 1 ratio	16.93%	16.77%	18.59%	18.78%	18.53%	18.51%	18.41%	18.93%	18.15%	16.93%	18.53%	18.78%	18.93%
Tier 1 capital ratio	16.93%	16.77%	18.59%	18.78%	18.53%	18.51%	18.41%	18.93%	18.15%	16.93%	18.53%	18.78%	18.93%
Total regulatory capital ratio	17.36%	17.21%	20.94%	21.17%	20.97%	20.99%	20.95%	21.55%	20.79%	17.36%	20.97%	21.17%	21.55%
Assets to regulatory capital multiple	N/A	N/A	N/A	N/A	N/A	N/A	N/A	12.47	12.88	N/A	N/A	N/A	12.47
Risk-weighted assets as a percentage of total assets	41.8%	40.4%	39.8%	39.3%	38.7%	37.6%	36.6%	36.2%	35.0%	41.8%	38.7%	39.3%	36.2%

¹ 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

The Company presents adjusted revenue, 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 2016 include (an additional gain recognized on acquisition of CFF Bank and certain non-recurring severance and other related costs. The items of note for Q4 2015 are for the after-tax acquisition and integration costs, net of gain recognized on CFF Bank acquisition in Q4 2015. The item of note for Q4 2014 is for the after-tax gain on the sale of a loan portfolio. Adjusted revenue is the sum of gross interest income and non-interest income adjusted for the items of note referred to above. Return on shareholders' equity and efficiency ratios are also presented on an adjusted basis.) The Company's results were not impacted by any items of note in Q3 2016.

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. For periods beginning on or after January 1, 2015, the ACM has been replaced by the leverage ratio (see definition below).

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.

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.

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.

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 used by the Company are contracts whose value is “derived” from movements in interest rates. Derivatives allow for the transfer, modification or reduction of current or expected risks from changes in rates.

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, of 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 swap agreements used by the Company include interest rate swaps where counterparties generally exchange fixed-rate and floating-rate interest payments based on a notional value in a single currency and total return swaps to hedge the risk of changes in future cash flows due to changes in market value of the Company’s common shares related to the Company’s restricted share unit plan.

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