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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 2016 Annual and Fourth Quarter Consolidated Financial Report.

Accounting framework

The financial information in this document is in Canadian dollars and is based on the audited consolidated financial statements for the year ended December 31, 2016, 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 2016 audited 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

(Unaudited) (000s, except per share and Percentage Amounts)	2016				2015				2016		2015	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Fiscal	Fiscal		
OPERATING RESULTS												
Net Income	\$ 50,706	\$ 66,190	\$ 66,252	\$ 64,248	\$ 70,239	\$ 72,443	\$ 72,317	\$ 72,286	\$ 247,396	\$ 287,285		
Adjusted Net Income ¹	63,475	66,190	66,252	67,497	71,811	72,443	72,317	72,286	263,414	288,857		
Net Interest Income	120,620	119,924	122,103	122,517	126,658	121,698	117,210	115,524	485,164	481,090		
Total Revenue	239,417	243,928	242,526	241,848	248,462	247,194	250,879	249,232	967,719	995,767		
Diluted Earnings per Share	\$ 0.79	\$ 1.01	\$ 0.99	\$ 0.92	\$ 1.00	\$ 1.03	\$ 1.03	\$ 1.03	\$ 3.71	\$ 4.09		
Adjusted Diluted Earnings per Share ¹	\$ 0.98	\$ 1.01	\$ 0.99	\$ 0.96	\$ 1.02	\$ 1.03	\$ 1.03	\$ 1.03	\$ 3.95	\$ 4.11		
Return on Shareholders' Equity	12.7%	16.9%	16.5%	15.7%	17.6%	18.7%	19.1%	19.7%	15.3%	18.7%		
Adjusted Return on Shareholder's Equity ¹	15.9%	16.9%	16.5%	16.4%	18.0%	18.7%	19.1%	19.7%	16.3%	18.8%		
Return on Average Assets	1.0%	1.3%	1.3%	1.2%	1.4%	1.4%	1.4%	1.4%	1.2%	1.4%		
Net Interest Margin (TEB) ²	2.38%	2.34%	2.38%	2.38%	2.46%	2.38%	2.29%	2.28%	2.37%	2.36%		
Provision as a Percentage of Gross Uninsured Loans (annualized)	0.07%	0.04%	0.08%	0.04%	0.04%	0.08%	0.07%	0.07%	0.05%	0.06%		
Provision as a Percentage of Gross Loans (annualized)	0.05%	0.03%	0.06%	0.03%	0.03%	0.06%	0.05%	0.05%	0.04%	0.05%		
Efficiency Ratio (TEB) ²	48.8%	37.7%	37.2%	39.6%	36.0%	30.8%	32.2%	30.4%	40.8%	32.4%		
Adjusted Efficiency Ratio (TEB) ^{1,2}	39.1%	37.7%	37.2%	36.3%	33.7%	30.8%	32.2%	30.4%	37.6%	31.8%		
BALANCE SHEET HIGHLIGHTS												
Total Assets	\$ 20,528,777	\$ 20,317,030	\$ 20,763,147	\$ 20,687,984	\$ 20,527,062	\$ 20,314,220	\$ 20,516,247	\$ 20,514,613	\$ 20,528,777	\$ 20,527,062		
Total Assets Under Administration ³	28,917,534	28,327,676	28,430,730	27,960,592	27,316,476	25,404,219	25,456,212	25,066,234	28,917,534	27,316,476		
Total Loans ⁴	18,035,317	18,002,238	18,065,074	17,949,915	18,268,708	18,336,736	17,982,475	18,190,841	18,035,317	18,268,708		
Total Loans Under Administration ^{3,4}	26,424,074	26,012,884	25,732,657	25,222,523	25,058,122	23,426,735	22,922,440	22,742,462	26,424,074	25,058,122		
Liquid Assets	2,067,981	1,878,082	2,391,225	2,459,859	2,095,145	1,477,493	1,815,817	1,825,775	2,067,981	2,095,145		
Deposits	15,886,030	15,694,102	16,022,219	15,824,899	15,665,958	14,949,842	14,966,544	14,741,902	15,886,030	15,665,958		
Shareholders' Equity	1,617,192	1,579,478	1,555,893	1,661,759	1,621,106	1,569,230	1,536,099	1,487,259	1,617,192	1,621,106		
FINANCIAL STRENGTH												
Capital Measures⁵												
Risk-Weighted Assets	\$ 8,643,267	\$ 8,414,960	\$ 8,310,406	\$ 8,169,818	\$ 7,985,498	\$ 7,797,987	\$ 7,634,392	\$ 7,454,175	\$ 8,643,267	\$ 7,985,498		
Common Equity Tier 1 Capital Ratio	16.55%	16.54%	16.38%	18.28%	18.31%	18.06%	18.03%	17.95%	16.55%	18.31%		
Tier 1 Capital Ratio	16.54%	16.53%	16.38%	18.28%	18.30%	18.06%	18.03%	17.94%	16.54%	18.30%		
Total Capital Ratio	16.97%	16.97%	16.82%	20.63%	20.70%	20.51%	20.53%	20.50%	16.97%	20.70%		
Leverage Ratio	7.20%	7.08%	6.77%	7.46%	7.36%	7.17%	6.94%	6.75%	7.20%	7.36%		
Credit Quality												
Net Non-Performing Loans as a Percentage of Gross Loans	0.30%	0.31%	0.33%	0.34%	0.28%	0.30%	0.33%	0.25%	0.30%	0.28%		
Allowance as a Percentage of Gross Non-Performing Loans	73.4%	69.3%	66.0%	62.9%	74.0%	69.4%	62.9%	78.2%	73.4%	74.0%		
Share Information												
Book Value per Common Share	\$ 25.12	\$ 24.47	\$ 23.67	\$ 23.75	\$ 23.17	\$ 22.37	\$ 21.87	\$ 21.18	\$ 25.12	\$ 23.17		
Common Share Price – Close	\$ 31.34	\$ 27.00	\$ 32.02	\$ 35.06	\$ 26.92	\$ 32.03	\$ 43.28	\$ 42.56	\$ 31.34	\$ 26.92		
Dividend paid during the period ended	\$ 0.26	\$ 0.24	\$ 0.24	\$ 0.24	\$ 0.22	\$ 0.22	\$ 0.22	\$ 0.22	\$ 0.98	\$ 0.88		
Market Capitalization	\$ 2,017,920	\$ 1,743,093	\$ 2,105,027	\$ 2,453,008	\$ 1,883,808	\$ 2,247,225	\$ 3,040,290	\$ 2,988,819	\$ 2,017,920	\$ 1,883,808		
Number of Common Shares Outstanding	64,388	64,559	65,741	69,966	69,978	70,160	70,247	70,226	64,388	69,978		
Payout Ratio	32.9%	23.8%	24.2%	26.1%	22.0%	21.4%	21.4%	21.4%	26.4%	21.5%		

¹ 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 and the Reconciliation of Net Income to Adjusted Net Income on page 6 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.

Consolidated Statements of Income

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

Reconciliation of Net Income to Adjusted Net Income

(000s, except per share amounts) (Unaudited)	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2016 Fiscal	2015 Fiscal
Net Income	\$ 50,706	\$ 66,190	\$ 66,252	\$ 64,248	\$ 70,239	\$ 72,443	\$ 72,317	\$ 72,286	\$ 247,396	\$ 287,285
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 goodwill impairment loss (net of tax)	9,000	-	-	-	-	-	-	-	9,000	-
Adjustment for intangible assets impairment loss (net of tax)	3,769	-	-	-	-	-	-	-	3,769	-
Adjusted Net Income ¹	\$ 63,475	\$ 66,190	\$ 66,252	\$ 67,497	\$ 71,811	\$ 72,443	\$ 72,317	\$ 72,286	\$ 263,414	\$ 288,857
Adjusted Basic Earnings per Share ¹	\$ 0.98	\$ 1.01	\$ 0.99	\$ 0.96	\$ 1.02	\$ 1.03	\$ 1.03	\$ 1.03	\$ 3.96	\$ 4.12
Adjusted Diluted Earnings per Share ¹	\$ 0.98	\$ 1.01	\$ 0.99	\$ 0.96	\$ 1.02	\$ 1.03	\$ 1.03	\$ 1.03	\$ 3.95	\$ 4.11

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

Net Interest Margin

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

Net Interest Income

(000s, except %)	2016		2016		2016		2016		2015		2015		2015		2015		2016		2015	
	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	Income/ Expense	Average Rate ¹	Income/ Expense	Average Rate ¹
Interest-bearing assets																				
Cash resources and securities	\$ 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%	\$ 21,185	1.25%	\$ 18,571	1.44%
Traditional single-family residential mortgages	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%	540,522	4.84%	587,005	4.99%
ACE Plus single-family residential mortgages	3,344	3.38%	3,104	3.36%	2,578	3.11%	2,464	3.38%	1,532	3.37%	317	3.03%	-	-	-	-	11,490	3.31%	1,849	3.31%
Accelerator single-family residential mortgages	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%	30,935	2.38%	28,777	2.58%
Residential commercial mortgages ²	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%	17,614	4.12%	17,053	4.16%
Non-residential commercial mortgages	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%	102,465	6.01%	80,032	6.06%
Credit card loans and lines of credit	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%	33,536	8.99%	31,427	9.06%
Other consumer retail loans	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%	31,472	9.22%	23,419	9.88%
Total non-securitized loans	190,389	4.86%	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%	768,034	4.90%	769,562	5.05%
Taxable equivalent adjustment	944	-	853	-	884	-	973	-	941	-	937	-	965	-	987	-	3,654	-	3,830	-
Total on non-securitized interest earning assets	196,461	4.56%	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%	792,873	4.56%	791,963	4.79%
CMHC-sponsored securitized single-family residential mortgages	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%	46,642	2.60%	62,891	2.79%
CMHC-sponsored securitized multi-unit residential mortgages	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%	29,866	4.58%	36,625	4.23%
Assets pledged as collateral for CMHC-sponsored securitization	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%	2,246	0.96%	4,325	0.84%
Total CMHC-sponsored securitized residential mortgages	18,807	2.96%	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%	78,754	2.94%	103,841	2.86%
Bank-sponsored securitization conduit assets	1,116	3.53%	1,309	3.52%	526	3.07%	-	-	-	-	-	-	-	-	-	-	2,951	3.43%	-	-
Total interest-bearing assets	\$ 216,384	4.24%	\$ 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%	\$ 874,578	4.24%	\$ 895,804	4.35%
Interest-bearing liabilities																				
Deposits and other	\$ 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%	\$ 315,919	1.99%	\$ 318,597	2.14%
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%	2,243	3.91%	6,396	4.18%
CMHC-sponsored securitization liabilities	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%	66,278	2.44%	85,891	2.32%
Bank-sponsored securitization conduit liabilities	514	1.61%	621	1.76%	185	1.14%	-	-	-	-	-	-	-	-	-	-	1,320	1.58%	-	-
Total interest-bearing liabilities	\$ 94,820	1.86%	\$ 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%	\$ 385,760	1.87%	\$ 410,884	1.99%
Net Interest Income (TEB)	\$ 121,564		\$ 120,777		\$ 122,987		\$ 123,490		\$ 127,599		\$ 122,635		\$ 118,175		\$ 116,511		\$ 488,818		\$ 484,920	
Tax Equivalent Adjustment	(944)		(853)		(884)		(973)		(941)		(937)		(965)		(987)		(3,654)		(3,830)	
Net Interest Income per Financial Statements	\$ 120,620		\$ 119,924		\$ 122,103		\$ 122,517		\$ 126,658		\$ 121,698		\$ 117,210		\$ 115,524		\$ 485,164		\$ 481,090	

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

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

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

Gross Loans by Geographic Region and Type

<i>thousands of Canadian dollars, (Unaudited)</i>	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2015 Q1	2016 Fiscal	2015 Fiscal
Securitized mortgages										
Securitized single-family residential mortgages ¹										
British Columbia	\$ 200,882	\$ 196,176	\$ 210,861	\$ 155,555	\$ 125,239	\$ 136,396	\$ 137,132	\$ 167,405	\$ 200,882	\$ 125,239
Alberta	211,131	211,470	209,618	161,669	114,807	108,656	100,974	135,389	211,131	114,807
Ontario	1,298,919	1,323,658	1,452,282	1,368,855	1,559,536	1,676,375	1,611,556	1,926,504	1,298,919	1,559,536
Quebec	68,229	69,580	74,584	67,152	81,262	90,839	81,688	106,799	68,229	81,262
Other	127,450	123,947	121,882	80,946	67,266	60,867	52,810	62,147	127,450	67,266
Total securitized single-family residential mortgages	1,906,611	1,924,831	2,069,227	1,834,177	1,948,110	2,073,133	1,984,160	2,398,244	1,906,611	1,948,110
Securitized multi-unit residential mortgages										
British Columbia	86,479	86,877	93,786	94,246	94,676	103,608	100,281	122,213	86,479	94,676
Alberta	45,819	46,086	46,348	46,606	46,848	61,846	65,380	70,918	45,819	46,848
Ontario	281,923	284,161	286,364	331,428	372,141	396,139	406,834	459,594	281,923	372,141
Quebec	47,638	48,122	48,598	49,812	51,309	71,204	69,206	73,691	47,638	51,309
Other	158,334	159,128	159,907	160,675	161,391	194,656	188,440	188,907	158,334	161,391
Total securitized multi-unit residential mortgages	620,193	624,374	635,003	682,767	726,365	827,453	830,141	915,323	620,193	726,365
Total securitized mortgages	\$ 2,526,804	\$ 2,549,205	\$ 2,704,230	\$ 2,516,944	\$ 2,674,475	\$ 2,900,586	\$ 2,814,301	\$ 3,313,567	\$ 2,526,804	\$ 2,674,475
Non-securitized mortgages										
Single-family residential mortgages										
British Columbia	\$ 688,939	\$ 693,783	\$ 663,252	\$ 683,916	\$ 706,555	\$ 694,284	\$ 686,806	\$ 664,284	\$ 688,939	\$ 706,555
Alberta	401,837	409,703	423,314	472,163	526,095	485,077	496,279	485,880	401,837	526,095
Ontario	10,798,158	10,852,312	10,874,667	11,016,084	11,062,213	11,053,791	11,146,293	11,021,070	10,798,158	11,062,213
Quebec	326,436	346,310	367,727	392,647	419,110	416,031	427,819	413,595	326,436	419,110
Other	208,618	224,494	223,390	247,165	267,097	254,870	240,528	223,651	208,618	267,097
Total single-family residential mortgages	12,423,988	12,526,602	12,552,350	12,811,975	12,981,070	12,904,053	12,997,725	12,808,280	12,423,988	12,981,070
Residential commercial mortgages ²										
British Columbia	15,387	13,737	4,241	6,053	21,128	24,530	12,085	6,897	15,387	21,128
Alberta	21,271	7,026	7,106	6,437	14,215	24,242	18,347	31,742	21,271	14,215
Ontario	232,819	208,049	238,593	227,539	216,407	198,956	181,241	193,331	232,819	216,407
Quebec	24,058	25,440	52,703	28,454	27,265	23,989	13,831	17,955	24,058	27,265
Other	11,653	9,963	14,502	14,605	42,427	24,174	24,275	24,019	11,653	42,427
Total residential commercial mortgages	305,188	264,215	317,145	283,088	321,442	295,891	249,779	273,944	305,188	321,442
Non-residential commercial mortgages										
British Columbia	48,335	28,572	25,270	25,152	25,157	26,060	9,567	10,130	48,335	25,157
Alberta	58,688	56,701	55,348	64,771	59,861	62,397	54,644	51,931	58,688	59,861
Ontario	1,795,481	1,705,455	1,550,565	1,448,280	1,358,385	1,327,942	1,215,224	1,082,668	1,795,481	1,358,385
Quebec	35,830	47,354	16,517	14,799	14,505	12,860	11,586	8,776	35,830	14,505
Other	16,516	16,053	10,661	19,835	33,080	36,344	36,398	41,335	16,516	33,080
Total non-residential commercial mortgages	1,954,850	1,854,135	1,658,361	1,572,837	1,490,988	1,465,603	1,327,419	1,194,840	1,954,850	1,490,988
Credit card loans and lines of credit										
British Columbia	7,548	8,392	9,355	9,678	9,618	5,280	5,401	5,583	7,548	9,618
Alberta	20,265	21,431	22,395	22,725	22,734	15,020	15,323	15,965	20,265	22,734
Ontario	334,683	336,433	331,984	334,298	330,463	317,033	316,891	312,181	334,683	330,463
Quebec	1,253	1,326	1,332	1,354	1,489	1,532	1,516	1,584	1,253	1,489
Other	6,709	6,851	7,061	7,011	6,850	3,988	3,884	3,778	6,709	6,850
Total credit card loans and lines of credit	370,458	374,433	372,127	375,066	371,154	342,853	343,015	339,091	370,458	371,154
Other consumer retail loans										
British Columbia	975	954	821	801	800	754	809	839	975	800
Alberta	20,564	18,321	15,981	13,064	11,090	6,730	3,118	2,659	20,564	11,090
Ontario	354,670	340,587	327,565	307,388	284,375	259,711	226,639	203,837	354,670	284,375
Quebec	-	-	-	-	-	-	-	-	-	-
Other	3,103	1,623	690	716	753	703	519	508	3,103	753
Total other consumer retail loans	379,312	361,485	345,057	321,969	297,018	267,898	231,085	207,843	379,312	297,018
Total non-securitized mortgages and loans	15,433,796	15,380,870	15,245,040	15,364,935	15,461,672	15,276,298	15,149,023	14,823,998	15,433,796	15,461,672
Total loans	17,960,600	17,930,075	17,949,270	17,881,879	18,136,147	18,176,884	17,963,324	18,137,565	17,960,600	18,136,147
Total loans held for sale	77,918	74,207	117,691	70,187	135,043	162,432	21,304	55,068	77,918	135,043
Total on-balance sheet loans	\$ 18,038,518	\$ 18,004,282	\$ 18,066,961	\$ 17,952,066	\$ 18,271,190	\$ 18,339,316	\$ 17,984,628	\$ 18,192,633	\$ 18,038,518	\$ 18,271,190
Off-balance sheet loans										
Single-family residential mortgages	\$ 5,207,351	\$ 5,090,754	\$ 4,954,802	\$ 4,845,316	\$ 4,567,155	\$ 2,997,517	\$ 2,981,730	\$ 2,843,443	\$ 5,207,351	\$ 4,567,155
Multi-unit residential mortgages	3,181,406	2,919,892	2,712,781	2,427,292	2,222,259	2,092,482	1,958,235	1,708,178	3,181,406	2,222,259
Total off-balance sheet loans	8,388,757	8,010,646	7,667,583	7,272,608	6,789,414	5,089,999	4,939,965	4,551,621	8,388,757	6,789,414
Total loans under administration	\$ 26,427,275	\$ 26,014,928	\$ 25,734,544	\$ 25,224,674	\$ 25,060,604	\$ 23,429,315	\$ 22,924,593	\$ 22,744,254	\$ 26,427,275	\$ 25,060,604

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

Allowance for Credit Losses by Product

<i>thousands of Canadian dollars (Unaudited)</i>	2016	2016	2016	2016	2015	2015	2015	2015	2016	2015
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Fiscal	Fiscal
Total individual allowance¹										
Single-family residential mortgages	\$ 3,321	\$ 2,732	\$ 2,390	\$ 2,009	\$ 2,491	\$ 2,920	\$ 2,243	\$ 1,994	\$ 3,321	\$ 2,491
Residential commercial mortgages ²	-	-	128	-	-	-	-	-	-	-
Non-residential commercial mortgages	128	78	215	344	397	564	630	305	128	397
Credit card loans and lines of credit	780	85	202	408	329	68	68	22	780	329
Other consumer retail loans	423	311	173	237	166	159	144	174	423	166
Total individual allowance	4,652	3,206	3,108	2,998	3,383	3,711	3,085	2,495	4,652	3,383
Collective allowance¹										
Single-family residential mortgages	23,032	23,032	23,032	22,432	22,232	22,232	21,632	21,232	23,032	22,232
Residential commercial mortgages ²	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	9,500	9,300	9,500	9,500
Credit card loans and lines of credit	3,904	3,904	3,904	3,904	3,890	3,541	3,541	3,541	3,904	3,890
Other consumer retail loans	300	300	300	300	300	300	300	300	300	300
Total collective allowance	37,063	37,063	37,063	36,463	36,249	35,900	35,300	34,700	37,063	36,249
Total allowances	\$ 41,715	\$ 40,269	\$ 40,171	\$ 39,461	\$ 39,632	\$ 39,611	\$ 38,385	\$ 37,195	\$ 41,715	\$ 39,632

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

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	2016	2016	2016	2015	2015	2015	2015	2016	2015
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Fiscal	Fiscal
Amount¹										
Credit card loans and lines of credit										
Equityline <i>Visa</i> credit cards	\$ 40,173	\$ 41,744	\$ 33,711	\$ 29,649	\$ 34,271	\$ 40,166	\$ 34,694	\$ 30,832	\$ 145,277	\$ 139,963
Other credit cards and lines of credit	3,296	6,233	5,893	7,388	6,536	3,282	3,427	3,613	22,810	16,858
Other consumer retail loans										
Water heaters	27,077	26,203	29,813	35,754	38,465	42,115	28,929	27,695	118,847	137,204
Other retail lending	20,378	17,578	15,167	11,723	14,172	14,953	12,121	7,836	64,846	49,082

(Number of new accounts)	2016	2016	2016	2016	2015	2015	2015	2015	2016	2015
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Fiscal	Fiscal
Number of New Accounts										
Credit card loans and lines of credit										
Equityline <i>Visa</i> credit cards	643	693	600	586	761	900	790	831	2,522	3,282
Other credit cards and lines of credit	1,377	2,180	2,484	2,898	4,662	1,879	2,117	2,070	8,939	10,728
Other consumer retail loans										
Water heaters	10,085	6,415	7,357	10,951	9,443	9,002	7,136	7,346	34,808	32,927
Other retail lending	2,339	2,251	3,337	1,749	2,007	2,239	2,017	1,378	9,676	7,641

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

Securitization Sales and Activities

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

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

Deposits, Senior Debt and Securitization Liabilities

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

Other Assets

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

Other Liabilities

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

Gross Amount of Impaired Loans by Product

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

Net Amount of Impaired Loans by Product

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

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

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

(000s, except %)	2016		2016		2016		2016		2015		2015		2015		2015		2016		2015	
	Q4		Q3		Q2		Q1		Q4		Q3		Q2		Q1		Fiscal		Fiscal	
	% of Gross		% of Gross		% of Gross		% of Gross		% of Gross		% of Gross		% of Gross		% of Gross		% of Gross		% of Gross	
	Amount	Loans ¹	Amount	Loans ¹	Amount	Loans ¹	Amount	Loans ¹	Amount	Loans ¹	Amount	Loans ¹	Amount	Loans ¹	Amount	Loans ¹	Amount	Loans ¹	Amount	Loans ¹
Provision²																				
Single-family residential mortgages	\$ 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%	\$ 3,917	0.03%	\$ 5,415	0.04%
Residential commercial mortgages ³	2	0.00%	(128)	(0.19)%	128	0.16%	-	-	-	-	-	-	(4)	(0.01)%	8	0.01%	2	0.00%	4	-
Non-residential commercial mortgages	45	0.01%	(37)	(0.01)%	293	0.07%	(55)	(0.01)%	(40)	(0.01)%	237	0.06%	321	0.10%	202	0.07%	246	0.01%	720	0.05%
Credit card loans and lines of credit	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%	2,379	0.64%	798	0.22%
Other consumer retail loans	160	0.17%	215	0.24%	5	0.01%	152	0.19%	101	0.14%	44	0.07%	20	0.03%	6	0.01%	532	0.14%	171	0.06%
Securitized single-family residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total individual provision	2,400	0.05%	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%	7,076	0.04%	7,108	0.04%
Total collective provision	-	-	-	-	600	0.01%	214	0.00%	25	-	600	0.01%	600	0.01%	600	0.01%	814	0.00%	1,825	0.01%
Total provision	\$ 2,400	0.05%	\$ 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%	\$ 7,890	0.04%	\$ 8,933	0.05%
Net Write-Offs²																				
Single-family residential mortgages	\$ 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%	\$ 3,087	0.02%	\$ 5,292	0.04%
Residential commercial mortgages ³	2	0.00%	-	-	-	-	-	-	-	-	-	-	(4)	(0.01)%	8	0.01%	2	0.00%	4	-
Non-residential commercial mortgages	(5)	(0.00)%	100	0.02%	422	0.10%	(2)	(0.00)%	127	0.03%	303	0.08%	(4)	-	9	-	515	0.03%	435	0.03%
Credit card loans and lines of credit	469	0.51%	397	0.42%	725	0.78%	337	0.36%	502	0.54%	163	0.19%	152	0.18%	152	0.18%	1,928	0.52%	969	0.26%
Other consumer retail loans	48	0.05%	77	0.09%	69	0.08%	81	0.10%	94	0.13%	29	0.04%	50	0.09%	(5)	(0.01)%	275	0.07%	168	0.06%
Securitized single-family residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total net write-offs	\$ 954	0.02%	\$ 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%	\$ 5,807	0.03%	\$ 6,868	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.

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	
	Q4 2016	Q4 2015	Q4 2016	Q4 2015	Q4 2016	Q4 2015	Q4 2016	Q4 2015	Q4 2016	Q4 2015
Securitized single-family residential mortgages ¹	\$ 21,253	\$ 5,779	\$ 1,348	\$ 672	\$ 252	\$ 336	\$ 182	\$ 346	\$ 23,035	\$ 7,133
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-	-	-
Single-family residential mortgages	167,408	182,997	27,944	43,350	3,644	3,969	5,620	5,646	204,616	235,962
Residential commercial mortgages ²	424	-	-	4,000	-	-	-	-	424	4,000
Non-residential commercial mortgages	3,126	12,780	6,890	5,379	-	286	-	-	10,016	18,445
Credit card loans and lines of credit	2,882	2,246	611	889	823	814	316	49	4,632	3,998
Other consumer retail loans	221	104	106	42	103	65	-	-	430	211
	\$ 195,314	\$ 203,906	\$ 36,899	\$ 54,332	\$ 4,822	\$ 5,470	\$ 6,118	\$ 6,041	\$ 243,153	\$ 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

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

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 December 31, 2016
		Insured Residential Mortgages ¹	Percentage of Total for Province		Uninsured Residential Mortgages	Percentage of Total for Province	Equityline Visa ²	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 September 30, 2016
		Insured Residential Mortgages ¹	Percentage of Total for Province		Uninsured Residential Mortgages	Percentage of Total for Province	Equityline Visa 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 December 31, 2015
		Insured Residential Mortgages ¹	Percentage of Total for Province		Uninsured Residential Mortgages	Percentage of Total for Province	Equityline Visa 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 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 September 30, 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 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 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 September 30, 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 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 Period

	For the three months ended						For the year ended			
	December 31 2016		September 30 2016		December 31 2015		December 31 2016		December 31 2015	
	Uninsured Residential Mortgages ¹	Equityline Visa ¹	Uninsured Residential Mortgages ¹	Equityline Visa ¹	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	LTV	LTV	LTV	LTV
British Columbia	63.1%	56.8%	63.7%	45.8%	67.6%	27.4%	63.6%	52.4%	67.6%	56.0%
Alberta	67.4%	32.3%	66.8%	60.3%	72.6%	42.9%	69.4%	44.1%	71.5%	48.0%
Ontario	71.9%	63.3%	73.3%	64.2%	73.3%	63.8%	72.9%	63.9%	73.9%	63.4%
Quebec	70.3%	64.0%	66.5%	68.8%	70.8%	59.4%	69.3%	65.3%	70.0%	58.2%
Other	72.7%	67.6%	70.8%	35.6%	72.5%	60.3%	72.4%	58.9%	70.7%	58.2%
Total	71.4%	63.2%	72.4%	64.1%	72.9%	63.6%	72.2%	63.8%	73.3%	63.3%

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		
	December 31			December 31		
	2016			2015		
	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	52.0%	98.4%	89.1%	57.3%	95.6%	75.3%
Alberta	65.0%	81.1%	46.8%	65.4%	81.3%	45.1%
Ontario	61.2%	85.7%	59.0%	63.9%	84.5%	48.3%
Quebec	62.8%	92.1%	53.4%	64.6%	88.2%	46.1%
Other	62.1%	86.4%	54.5%	62.9%	85.2%	53.6%
Total	60.9%	86.4%	60.1%	63.7%	85.1%	49.4%

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

¹ Regulatory deductions on the all-in basis include intangible assets, deferred tax assets related to loss carry forwards of Home 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.

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

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

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

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. Adjusted results are determined after removing items of notes from reported results. 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 2016 included an additional gain recognized on acquisition of CFF Bank, certain severance and other related costs, an adjustment for a goodwill impairment loss and an adjustment for an intangible assets impairment loss. The item of note for 2015 is the after-tax acquisition and integration costs, net of gain recognized on CFF Bank acquisition. Please see Items of Note in the Financial Highlights section of this MD&A for more information. Total revenue, return on shareholders' equity and efficiency ratios are also presented on an adjusted basis (see definitions below).

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 were 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 and adjusted expenses. 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.

Total Revenue and Adjusted Total Revenue

Total revenue is a measure of the gross revenues earned by the Company before interest and non-interest expenses, provision for credit losses and income taxes. Total revenue is the sum of gross interest and dividend income 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 is generally not exchanged by the parties.

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