



# Supplementary Financial Information

Second Quarter 2017

August 02, 2017

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## **Notes to Users**

### **Use of the document**

The supplemental financial information contained in this package has been provided to improve readers' understanding of the financial position and performance of Home Capital Group Inc. (the Company). This information should be used in conjunction with the Company's Q2 2017 Shareholders' Report as well as the Company's 2016 Annual Report.

### **Accounting framework**

The financial information in this document is in Canadian dollars and is based on the unaudited interim consolidated financial statements for the quarter ended June 30, 2017, presented in compliance with International Financial Reporting Standards (IFRS or GAAP) unless otherwise noted.

### **Comparative consolidated financial statements**

Certain comparative audited consolidated financial statement amounts have been reclassified from statements previously presented to conform to the presentation of the Q2 2017 unaudited consolidated financial statements.

### **Capital management**

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

## Financial Highlights

<i>(Unaudited)</i> <i>(000s, except Per Share and Percentage Amounts)</i>	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
<b>OPERATING RESULTS</b>													
Net Income (Loss)	\$ (111,116)	\$ 58,041	\$ 50,706	\$ 66,190	\$ 66,252	\$ 64,248	\$ 70,239	\$ 72,443	\$ 72,317	\$ (53,075)	\$ 130,500	\$ 247,396	\$ 287,285
Net Interest Income (Loss)	(3,407)	125,857	120,620	119,924	122,103	122,517	126,658	121,698	117,210	122,450	244,620	485,164	481,090
Total Revenue <sup>1</sup>	(61,293)	147,742	144,597	145,095	146,761	145,506	150,913	145,083	146,271	86,449	292,267	581,959	584,883
Diluted Earnings (Loss) per Share	\$ (1.73)	\$ 0.90	\$ 0.79	\$ 1.01	\$ 0.99	\$ 0.92	\$ 1.00	\$ 1.03	\$ 1.03	\$ (0.83)	\$ 1.91	\$ 3.71	\$ 4.09
Return on Shareholders' Equity	(26.1)%	14.1%	12.7%	16.9%	16.5%	15.7%	17.6%	18.7%	19.1%	(6.3)%	16.4%	15.3%	18.7%
Return on Average Assets	(2.2)%	1.1%	1.0%	1.3%	1.3%	1.2%	1.4%	1.4%	1.4%	(0.5)%	1.3%	1.2%	1.4%
Net Interest Margin (TEB) <sup>2</sup>	(0.07)%	2.44%	2.38%	2.34%	2.38%	2.38%	2.46%	2.38%	2.29%	1.20%	2.38%	2.37%	2.36%
Provision as a Percentage of Gross Uninsured Loans (annualized)	0.07%	0.16%	0.07%	0.04%	0.08%	0.04%	0.04%	0.08%	0.07%	0.12%	0.06%	0.05%	0.06%
Provision as a Percentage of Gross Loans (annualized)	0.05%	0.13%	0.05%	0.03%	0.06%	0.03%	0.03%	0.06%	0.05%	0.09%	0.05%	0.04%	0.05%
Efficiency Ratio (TEB) <sup>2</sup>	(138.9)%	43.4%	48.8%	37.7%	37.2%	39.6%	36.0%	30.8%	32.2%	171.0%	38.4%	40.8%	32.4%
<b>BALANCE SHEET HIGHLIGHTS</b>													
Total Assets	\$ 20,077,150	\$ 20,993,385	\$ 20,528,777	\$ 20,317,030	\$ 20,763,147	\$ 20,687,984	\$ 20,527,062	\$ 20,314,220	\$ 20,516,247	\$ 20,077,150	\$ 20,763,147	\$ 20,528,777	\$ 20,527,062
Total Assets Under Administration <sup>3</sup>	28,292,436	29,583,545	28,917,534	28,327,676	28,430,730	27,960,592	27,316,476	25,404,219	25,456,212	28,292,436	28,430,730	28,917,534	27,316,476
Total Loans <sup>4</sup>	17,648,114	18,573,476	18,035,317	18,002,238	18,065,074	17,949,915	18,268,708	18,336,736	17,982,475	17,648,114	18,065,074	18,035,317	18,268,708
Total Loans Under Administration <sup>3,4</sup>	25,863,400	27,163,636	26,424,074	26,012,884	25,732,657	25,222,523	25,058,122	23,426,735	22,922,440	25,863,400	25,732,657	26,424,074	25,058,122
Liquid Assets	1,737,417	2,098,192	2,067,981	1,878,082	2,391,225	2,459,859	2,095,145	1,477,493	1,815,817	1,737,417	2,391,225	2,067,981	2,095,145
Deposits	13,104,606	16,249,611	15,886,030	15,694,102	16,022,219	15,824,899	15,665,958	14,949,842	14,966,544	13,104,606	16,022,219	15,886,030	15,665,958
Line of Credit Facility	1,396,959	-	-	-	-	-	-	-	-	1,396,959	-	-	-
Shareholders' Equity	1,735,692	1,665,503	1,617,192	1,579,478	1,555,893	1,661,759	1,621,106	1,569,230	1,536,099	1,735,692	1,555,893	1,617,192	1,621,106
<b>FINANCIAL STRENGTH</b>													
<b>Capital Measures<sup>5</sup></b>													
Risk-Weighted Assets	\$ 8,328,024	\$ 9,086,886	\$ 8,643,267	\$ 8,414,960	\$ 8,310,406	\$ 8,169,818	\$ 7,985,498	\$ 7,797,987	\$ 7,634,392	\$ 8,328,024	\$ 8,310,406	\$ 8,643,267	\$ 7,985,498
Common Equity Tier 1 Capital Ratio	17.06%	16.34%	16.55%	16.54%	16.38%	18.28%	18.31%	18.06%	18.03%	17.06%	16.38%	16.55%	18.31%
Tier 1 Capital Ratio	17.06%	16.34%	16.54%	16.53%	16.38%	18.28%	18.30%	18.06%	18.03%	17.06%	16.38%	16.54%	18.30%
Total Capital Ratio	17.54%	16.77%	16.97%	16.97%	16.82%	20.63%	20.70%	20.51%	20.53%	17.54%	16.82%	16.97%	20.70%
Leverage Ratio	7.19%	7.29%	7.20%	7.08%	6.77%	7.46%	7.36%	7.17%	6.94%	7.19%	6.77%	7.20%	7.36%
<b>Credit Quality</b>													
Net Non-Performing Loans as a Percentage of Gross Loans	0.23%	0.24%	0.30%	0.31%	0.33%	0.34%	0.28%	0.30%	0.33%	0.23%	0.33%	0.30%	0.28%
Allowance as a Percentage of Gross Non-Performing Loans	100.5%	91.8%	73.4%	69.3%	66.0%	62.9%	74.0%	69.4%	62.9%	100.5%	66.0%	73.4%	74.0%
<b>Share Information</b>													
Book Value per Common Share	\$ 21.63	\$ 25.94	\$ 25.12	\$ 24.47	\$ 23.67	\$ 23.75	\$ 23.17	\$ 22.37	\$ 21.87	\$ 21.63	\$ 23.67	\$ 25.12	\$ 23.17
Common Share Price – Close	\$ 16.99	\$ 26.03	\$ 31.34	\$ 27.00	\$ 32.02	\$ 35.06	\$ 26.92	\$ 32.03	\$ 43.28	\$ 16.99	\$ 32.02	\$ 31.34	\$ 26.92
Dividend paid during the period ended	\$ -	\$ 0.26	\$ 0.26	\$ 0.24	\$ 0.24	\$ 0.24	\$ 0.22	\$ 0.22	\$ 0.22	\$ -	\$ 0.48	\$ 0.98	\$ 0.88
Market Capitalization	\$ 1,363,380	\$ 1,671,230	\$ 2,017,920	\$ 1,743,093	\$ 2,105,027	\$ 2,453,008	\$ 1,883,808	\$ 2,247,225	\$ 3,040,290	\$ 1,363,380	\$ 2,105,027	\$ 2,017,920	\$ 1,883,808
Number of Common Shares Outstanding	80,246	64,204	64,388	64,559	65,741	69,966	69,978	70,160	70,247	80,246	65,741	64,388	69,978
Payout Ratio	-	28.9%	32.9%	23.8%	24.2%	26.1%	22.0%	21.4%	21.4%	-	24.2%	26.4%	21.5%

<sup>1</sup> The Company has revised its definition of Total Revenue and restated amounts in prior periods accordingly. Please see the revised definition in the Non-GAAP Measures section of this supplementary financial information package.

<sup>2</sup> See definition of Taxable Equivalent Basis (TEB) under Non-GAAP Measures section of this supplementary financial information package.

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

<sup>4</sup> Total loans include loans held for sale.

<sup>5</sup> These figures relate to the Company's operating subsidiary, Home Trust Company.

## Consolidated Statements of Income (Loss)

(000s, except per share amounts) (Unaudited)	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
<b>Net Interest Income (Loss) Non-Securitized Assets</b>													
Interest from loans	\$ 192,394	\$ 192,435	\$ 190,389	\$ 192,395	\$ 191,704	\$ 193,546	\$ 197,052	\$ 195,051	\$ 190,559	\$ 384,829	\$ 385,250	\$ 768,034	\$ 769,562
Dividends from securities	300	2,286	2,614	2,359	2,447	2,692	2,608	2,597	2,677	2,586	5,139	10,112	10,620
Other interest	1,627	2,920	2,514	3,046	2,985	2,528	1,694	1,846	2,303	4,547	5,513	11,073	7,951
	194,321	197,641	195,517	197,800	197,136	198,766	201,354	199,494	195,539	391,962	395,902	789,219	788,133
Interest on deposits and other	71,673	77,252	78,868	81,519	78,312	79,463	79,586	82,283	82,185	148,925	157,775	318,162	324,993
Interest and fees on line of credit facility	130,630	-	-	-	-	-	-	-	-	130,630	-	-	-
Net interest income (loss) non-securitized assets	(7,982)	120,389	116,649	116,281	118,824	119,303	121,768	117,211	113,354	112,407	238,127	471,057	463,140
<b>Net Interest Income Securitized Loans and Assets</b>													
Interest income from securitized loans and assets	22,678	21,558	19,923	20,957	20,732	20,093	22,853	24,315	26,279	44,236	40,825	81,705	103,841
Interest expense on securitization liabilities	18,103	16,090	15,952	17,314	17,453	16,879	17,963	19,828	22,423	34,193	34,332	67,598	85,891
Net interest income securitized loans and assets	4,575	5,468	3,971	3,643	3,279	3,214	4,890	4,487	3,856	10,043	6,493	14,107	17,950
<b>Total Net Interest Income (Loss)</b>	(3,407)	125,857	120,620	119,924	122,103	122,517	126,658	121,698	117,210	122,450	244,620	485,164	481,090
Provision for credit losses	2,420	5,919	2,400	1,336	2,760	1,394	1,415	2,849	2,266	8,339	4,154	7,890	8,933
	(5,827)	119,938	118,220	118,588	119,343	121,123	125,243	118,849	114,944	114,111	240,466	477,274	472,157
<b>Non-Interest Income (Loss)</b>													
Fees and other income	17,168	16,331	17,613	17,223	17,328	19,165	19,927	20,096	21,390	33,499	36,493	71,329	82,632
Securitization income	1,877	6,432	9,064	7,599	9,452	7,682	5,760	5,788	9,251	8,309	17,134	33,797	26,208
Gain on acquisition of CFF Bank	-	-	-	-	-	651	2,056	-	-	-	651	651	2,056
Net realized and unrealized gains (losses) on securities and loans	(76,912)	(3)	-	-	-	(175)	(66)	(542)	-	(76,915)	(175)	(175)	836
Net realized and unrealized gains (losses) on derivatives	(19)	(875)	(2,700)	349	(2,122)	(4,334)	(3,422)	(1,957)	(1,580)	(894)	(6,456)	(8,807)	(7,939)
	(57,886)	21,885	23,977	25,171	24,658	22,989	24,255	23,385	29,061	(36,001)	47,647	96,795	103,793
	(63,713)	141,823	142,197	143,759	144,001	144,112	149,498	142,234	144,005	78,110	288,113	574,069	575,950
<b>Non-Interest Expenses</b>													
Salaries and benefits	29,303	29,619	24,134	24,350	24,685	28,711	25,874	19,382	21,603	58,922	53,396	101,880	88,873
Premises	3,365	3,752	3,607	3,472	3,575	3,851	2,731	3,149	3,260	7,117	7,426	14,505	12,274
Other operating expenses	52,333	31,094	43,287	27,160	26,652	25,455	26,076	22,424	22,511	83,427	52,107	122,554	89,526
	85,001	64,465	71,028	54,982	54,912	58,017	54,681	44,955	47,374	149,466	112,929	238,939	190,673
<b>Income (Loss) Before Income Taxes</b>	(148,714)	77,358	71,169	88,777	89,089	86,095	94,817	97,279	96,631	(71,356)	175,184	335,130	385,277
Income taxes													
Current	(39,616)	23,142	22,941	22,957	24,911	20,086	25,548	23,189	25,193	(16,474)	44,997	90,895	98,481
Deferred	2,018	(3,825)	(2,478)	(370)	(2,074)	1,761	(970)	1,647	(879)	(1,807)	(313)	(3,161)	(489)
	(37,598)	19,317	20,463	22,587	22,837	21,847	24,578	24,836	24,314	(18,281)	44,684	87,734	97,992
<b>NET INCOME (LOSS)</b>	\$ (111,116)	\$ 58,041	\$ 50,706	\$ 66,190	\$ 66,252	\$ 64,248	\$ 70,239	\$ 72,443	\$ 72,317	\$ (53,075)	\$ 130,500	\$ 247,396	\$ 287,285
<b>NET INCOME (LOSS) PER COMMON SHARE</b>													
Basic	\$ (1.73)	\$ 0.90	\$ 0.79	\$ 1.01	\$ 0.99	\$ 0.92	\$ 1.00	\$ 1.03	\$ 1.03	\$ (0.83)	\$ 1.91	\$ 3.71	\$ 4.09
Diluted	\$ (1.73)	\$ 0.90	\$ 0.79	\$ 1.01	\$ 0.99	\$ 0.92	\$ 1.00	\$ 1.03	\$ 1.03	\$ (0.83)	\$ 1.91	\$ 3.71	\$ 4.09
<b>AVERAGE NUMBER OF COMMON SHARES OUTSTANDING</b>													
Basic	64,378	64,263	64,479	65,386	66,663	69,972	70,157	70,218	70,230	64,321	68,324	66,601	70,170
Diluted	64,378	64,294	64,519	65,435	66,798	70,047	70,237	70,380	70,488	64,321	68,420	66,668	70,323
Total number of outstanding common shares	80,246	64,204	64,388	64,559	65,741	69,966	69,978	70,160	70,247	80,246	65,741	64,388	69,978
Book value per common share	\$ 21.63	\$ 25.94	\$ 25.12	\$ 24.47	\$ 23.67	\$ 23.75	\$ 23.17	\$ 22.37	\$ 21.87	\$ 21.63	\$ 23.67	\$ 25.12	\$ 23.17

## Net Interest Margin

	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
Net interest margin non-securitized interest earning assets (non-TEB)	(0.19)%	2.74%	2.71%	2.68%	2.74%	2.72%	2.87%	2.80%	2.75%	1.32%	2.73%	2.71%	2.80%
Net interest margin non-securitized interest earning assets (TEB)	(0.19)%	2.76%	2.73%	2.70%	2.76%	2.74%	2.89%	2.83%	2.77%	1.33%	2.75%	2.73%	2.83%
Net interest margin CMHC-sponsored securitized assets	0.50%	0.75%	0.53%	0.45%	0.42%	0.47%	0.60%	0.52%	0.42%	0.62%	0.44%	0.47%	0.49%
Net interest margin bank-sponsored securitization conduit assets	1.63%	1.58%	1.90%	1.85%	1.99%	-	-	-	-	1.61%	1.99%	1.90%	-
Total net interest margin (non-TEB)	(0.07)%	2.42%	2.36%	2.33%	2.36%	2.36%	2.45%	2.36%	2.27%	1.19%	2.36%	2.35%	2.34%
<b>Total net interest margin (TEB)</b>	<b>(0.07)%</b>	<b>2.44%</b>	<b>2.38%</b>	<b>2.34%</b>	<b>2.38%</b>	<b>2.38%</b>	<b>2.46%</b>	<b>2.38%</b>	<b>2.29%</b>	<b>1.20%</b>	<b>2.38%</b>	<b>2.37%</b>	<b>2.36%</b>
Spread of non-securitized loans over deposits and credit facilities	(0.41)%	2.93%	2.86%	2.89%	2.97%	2.91%	2.97%	2.93%	2.89%	1.32%	2.94%	2.91%	2.91%

## Net Interest Income (Loss)

(000s, except %)	2017		2017		2016		2016		2016		2016		2015		2015		2015	
	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>
<b>Interest-bearing assets</b>																		
Cash resources and securities	\$ 1,927	0.62%	\$ 5,206	1.19%	\$ 5,128	1.31%	\$ 5,405	1.21%	\$ 5,432	1.20%	\$ 5,220	1.28%	\$ 4,302	1.39%	\$ 4,443	1.33%	\$ 4,980	1.39%
Traditional single-family residential mortgages	132,378	4.69%	130,293	4.65%	131,029	4.75%	133,997	4.84%	137,067	4.89%	138,429	4.87%	144,335	4.98%	148,628	5.03%	147,805	5.00%
ACE Plus single-family residential mortgages	3,541	3.44%	3,399	3.45%	3,344	3.38%	3,104	3.36%	2,578	3.11%	2,464	3.38%	1,532	3.37%	317	3.03%	-	-
Accelerator single-family residential mortgages	2,437	2.55%	5,332	2.21%	6,505	2.24%	7,342	2.40%	7,541	2.47%	9,547	2.39%	8,651	2.63%	6,879	2.47%	7,280	2.66%
Residential commercial mortgages <sup>2</sup>	4,609	5.16%	4,620	4.18%	4,291	3.99%	4,483	4.26%	4,571	4.01%	4,269	4.21%	5,036	3.97%	4,121	3.85%	3,972	4.42%
Non-residential commercial mortgages	32,631	6.11%	29,756	5.76%	28,233	5.93%	26,741	6.08%	23,930	5.99%	23,561	6.07%	22,205	5.95%	21,067	6.09%	18,507	5.95%
Credit card loans and lines of credit	8,699	8.92%	8,281	8.79%	8,389	9.02%	8,432	9.03%	8,365	8.95%	8,350	8.98%	8,388	9.05%	7,823	9.14%	7,692	9.05%
Other consumer retail loans	8,099	7.98%	10,754	11.12%	8,598	9.32%	8,296	9.40%	7,652	9.17%	6,926	8.95%	6,905	9.81%	6,216	9.96%	5,303	9.63%
<b>Total non-securitized loans</b>	<b>192,394</b>	<b>5.01%</b>	<b>192,435</b>	<b>4.86%</b>	<b>190,389</b>	<b>4.86%</b>	<b>192,395</b>	<b>4.94%</b>	<b>191,704</b>	<b>4.94%</b>	<b>193,546</b>	<b>4.87%</b>	<b>197,052</b>	<b>5.00%</b>	<b>195,051</b>	<b>5.07%</b>	<b>190,559</b>	<b>5.06%</b>
Taxable equivalent adjustment	109	-	825	-	944	-	853	-	884	-	973	-	941	-	937	-	965	-
<b>Total on non-securitized interest earning assets</b>	<b>194,430</b>	<b>4.68%</b>	<b>198,466</b>	<b>4.51%</b>	<b>196,461</b>	<b>4.56%</b>	<b>198,653</b>	<b>4.58%</b>	<b>198,020</b>	<b>4.57%</b>	<b>199,739</b>	<b>4.55%</b>	<b>202,295</b>	<b>4.76%</b>	<b>200,431</b>	<b>4.79%</b>	<b>196,504</b>	<b>4.76%</b>
CMHC-sponsored securitized single-family residential mortgages	13,702	2.38%	10,742	2.36%	11,115	2.50%	11,921	2.57%	12,164	2.57%	11,442	2.76%	13,549	2.74%	14,524	2.85%	15,610	2.78%
CMHC-sponsored securitized multi-unit residential mortgages	7,004	4.74%	8,945	5.87%	7,197	4.63%	7,238	4.61%	7,471	4.54%	7,960	4.56%	8,580	4.28%	8,879	4.29%	9,333	4.20%
Assets pledged as collateral for CMHC-sponsored securitization	23	0.47%	455	1.56%	495	1.35%	489	1.27%	571	0.97%	691	0.69%	724	0.63%	912	0.62%	1,336	0.93%
<b>Total CMHC-sponsored securitized residential mortgages</b>	<b>20,729</b>	<b>2.85%</b>	<b>20,142</b>	<b>3.17%</b>	<b>18,807</b>	<b>2.96%</b>	<b>19,648</b>	<b>2.98%</b>	<b>20,206</b>	<b>2.90%</b>	<b>20,093</b>	<b>2.92%</b>	<b>22,853</b>	<b>2.82%</b>	<b>24,315</b>	<b>2.81%</b>	<b>26,279</b>	<b>2.83%</b>
Bank-sponsored securitization conduit assets	1,949	3.45%	1,416	3.08%	1,116	3.53%	1,309	3.52%	526	3.07%	-	-	-	-	-	-	-	-
<b>Total interest-bearing assets</b>	<b>\$ 217,108</b>	<b>4.29%</b>	<b>\$ 220,024</b>	<b>4.23%</b>	<b>\$ 216,384</b>	<b>4.24%</b>	<b>\$ 219,610</b>	<b>4.25%</b>	<b>\$ 218,752</b>	<b>4.23%</b>	<b>\$ 219,832</b>	<b>4.23%</b>	<b>\$ 225,148</b>	<b>4.35%</b>	<b>\$ 224,746</b>	<b>4.36%</b>	<b>\$ 222,783</b>	<b>4.31%</b>
<b>Interest-bearing liabilities</b>																		
Deposits and credit facilities	\$ 202,303	5.42%	\$ 77,252	1.93%	\$ 78,868	2.00%	\$ 81,519	2.05%	\$ 77,847	1.97%	\$ 77,685	1.96%	\$ 77,762	2.03%	\$ 80,771	2.14%	\$ 80,669	2.17%
Senior debt	-	-	-	-	-	-	-	-	465	2.42%	1,778	4.66%	1,824	4.78%	1,512	3.96%	1,516	3.96%
CMHC-sponsored securitization liabilities	17,073	2.34%	15,401	2.42%	15,438	2.41%	16,693	2.49%	17,268	2.45%	16,879	2.40%	17,963	2.20%	19,828	2.26%	22,423	2.35%
Bank-sponsored securitization conduit liabilities	1,030	1.83%	689	1.51%	514	1.61%	621	1.76%	185	1.14%	-	-	-	-	-	-	-	-
<b>Total interest-bearing liabilities</b>	<b>\$ 220,406</b>	<b>4.36%</b>	<b>\$ 93,342</b>	<b>1.79%</b>	<b>\$ 94,820</b>	<b>1.86%</b>	<b>\$ 98,833</b>	<b>1.91%</b>	<b>\$ 95,765</b>	<b>1.85%</b>	<b>\$ 96,342</b>	<b>1.85%</b>	<b>\$ 97,549</b>	<b>1.89%</b>	<b>\$ 102,111</b>	<b>1.98%</b>	<b>\$ 104,608</b>	<b>2.02%</b>
<b>Net Interest Income (Loss) (TEB)</b>	<b>\$ (3,298)</b>		<b>\$ 126,682</b>		<b>\$ 121,564</b>		<b>\$ 120,777</b>		<b>\$ 122,987</b>		<b>\$ 123,490</b>		<b>\$ 127,599</b>		<b>\$ 122,635</b>		<b>\$ 118,175</b>	
<b>Tax Equivalent Adjustment</b>	<b>(109)</b>		<b>(825)</b>		<b>(944)</b>		<b>(853)</b>		<b>(884)</b>		<b>(973)</b>		<b>(941)</b>		<b>(937)</b>		<b>(965)</b>	
<b>Net Interest Income (Loss) per Financial Statements</b>	<b>\$ (3,407)</b>		<b>\$ 125,857</b>		<b>\$ 120,620</b>		<b>\$ 119,924</b>		<b>\$ 122,103</b>		<b>\$ 122,517</b>		<b>\$ 126,658</b>		<b>\$ 121,698</b>		<b>\$ 117,210</b>	

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

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

## Net Interest Income (Loss) (continued)

(000s, except %)	2017		2016		2016		2015	
	YTD		YTD		Fiscal		Fiscal	
	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>	Income/ Expense	Average Rate <sup>1</sup>
<b>Interest-bearing assets</b>								
Cash resources and securities	\$ 7,133	0.96%	\$ 10,652	1.24%	\$ 21,185	1.25%	\$ 18,571	1.44%
Traditional single-family residential mortgages	262,671	4.67%	275,496	4.88%	540,522	4.84%	587,005	4.99%
ACE Plus single-family residential mortgages	6,940	3.44%	5,042	3.23%	11,490	3.31%	1,849	3.31%
Accelerator single-family residential mortgages	7,769	2.31%	17,088	2.42%	30,935	2.38%	28,777	2.58%
Residential commercial mortgages <sup>2</sup>	9,229	4.62%	8,840	4.11%	17,614	4.12%	17,053	4.16%
Non-residential commercial mortgages	62,387	5.94%	47,491	6.03%	102,465	6.01%	80,032	6.06%
Credit card loans and lines of credit	16,980	8.86%	16,715	8.96%	33,536	8.99%	31,427	9.06%
Other consumer retail loans	18,853	9.51%	14,578	9.07%	31,472	9.22%	23,419	9.88%
<b>Total non-securitized loans</b>	<b>384,829</b>	<b>4.93%</b>	<b>385,250</b>	<b>4.90%</b>	<b>768,034</b>	<b>4.90%</b>	<b>769,562</b>	<b>5.05%</b>
Taxable equivalent adjustment	934	-	1,857	-	3,654	-	3,830	-
<b>Total on non-securitized interest earning assets</b>	<b>392,896</b>	<b>4.60%</b>	<b>397,759</b>	<b>4.56%</b>	<b>792,873</b>	<b>4.56%</b>	<b>791,963</b>	<b>4.79%</b>
CMHC-sponsored securitized single-family residential mortgages	24,444	2.37%	23,606	2.66%	46,642	2.60%	62,891	2.79%
CMHC-sponsored securitized multi-unit residential mortgages	15,949	5.32%	15,431	4.55%	29,866	4.58%	36,625	4.23%
Assets pledged as collateral for CMHC-sponsored securitization	478	1.40%	1,262	0.79%	2,246	0.96%	4,325	0.84%
<b>Total CMHC-sponsored securitized residential mortgages</b>	<b>40,871</b>	<b>3.00%</b>	<b>40,299</b>	<b>2.91%</b>	<b>78,754</b>	<b>2.94%</b>	<b>103,841</b>	<b>2.86%</b>
Bank-sponsored securitization conduit assets	3,365	3.29%	526	3.07%	2,951	3.43%	-	-
<b>Total interest-bearing assets</b>	<b>\$ 437,132</b>	<b>4.26%</b>	<b>\$ 438,584</b>	<b>4.23%</b>	<b>\$ 874,578</b>	<b>4.24%</b>	<b>\$ 895,804</b>	<b>4.35%</b>
<b>Interest-bearing liabilities</b>								
Deposits and credit facilities	\$ 279,555	3.61%	\$ 155,532	1.96%	\$ 315,919	1.99%	\$ 318,597	2.14%
Senior debt	-	-	2,243	3.91%	2,243	3.91%	6,396	4.18%
CMHC-sponsored securitization liabilities	32,474	2.38%	34,147	2.42%	66,278	2.44%	85,891	2.32%
Bank-sponsored securitization conduit liabilities	1,719	1.69%	185	1.14%	1,320	1.58%	-	-
<b>Total interest-bearing liabilities</b>	<b>\$ 313,748</b>	<b>3.06%</b>	<b>\$ 192,107</b>	<b>1.85%</b>	<b>\$ 385,760</b>	<b>1.87%</b>	<b>\$ 410,884</b>	<b>1.99%</b>
<b>Net Interest Income (TEB)</b>	<b>\$ 123,384</b>		<b>\$ 246,477</b>		<b>\$ 488,818</b>		<b>\$ 484,920</b>	
<b>Tax Equivalent Adjustment</b>	<b>(934)</b>		<b>(1,857)</b>		<b>(3,654)</b>		<b>(3,830)</b>	
<b>Net Interest Income per Financial Statements</b>	<b>\$ 122,450</b>		<b>\$ 244,620</b>		<b>\$ 485,164</b>		<b>\$ 481,090</b>	

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

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



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

(000s)	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
<b>Assets</b>													
Cash resources and securities	\$ 1,239,548	\$ 1,745,794	\$ 1,569,002	\$ 1,785,161	\$ 1,814,235	\$ 1,631,159	\$ 1,234,891	\$ 1,338,019	\$ 1,429,599	\$ 1,492,671	\$ 1,722,697	\$ 1,699,889	\$ 1,291,955
Traditional single-family residential mortgages	11,283,411	11,213,929	11,039,113	11,079,745	11,218,031	11,379,100	11,599,621	11,825,495	11,822,017	11,248,670	11,298,566	11,178,997	11,752,874
ACE Plus single-family residential mortgages	411,745	394,353	395,910	369,436	331,731	291,860	181,811	41,802	-	403,049	311,795	347,234	55,903
Accelerator single-family residential mortgages	381,984	963,003	1,162,594	1,222,648	1,219,194	1,600,950	1,315,920	1,112,415	1,093,285	672,493	1,410,072	1,301,346	1,113,847
Residential commercial mortgages <sup>2</sup>	357,016	441,872	430,040	420,496	455,642	405,518	507,571	428,582	359,372	399,444	430,580	427,924	409,718
Non-residential commercial mortgages	2,135,247	2,064,604	1,904,058	1,760,491	1,596,749	1,552,991	1,493,914	1,382,784	1,243,780	2,099,926	1,574,870	1,703,572	1,319,640
Credit card loans and lines of credit	389,946	376,652	372,009	373,416	374,012	371,929	370,820	342,274	340,141	383,299	372,971	372,841	346,965
Other consumer retail loans	405,937	386,791	369,181	352,957	333,709	309,412	281,687	249,628	220,171	396,364	321,561	341,315	237,024
Total non-securitized loans	15,365,286	15,841,204	15,672,905	15,579,189	15,529,068	15,911,760	15,751,344	15,382,980	15,078,766	15,603,245	15,720,415	15,673,229	15,235,971
Taxable equivalent adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-
Total on non-securitized interest earning assets	16,604,834	17,586,998	17,241,907	17,364,350	17,343,303	17,542,919	16,986,235	16,720,999	16,508,365	17,095,916	17,443,112	17,373,118	16,527,926
CMHC-sponsored securitized single-family residential mortgages	2,301,996	1,817,991	1,775,532	1,852,325	1,893,788	1,656,102	1,980,035	2,038,803	2,247,129	2,059,994	1,774,945	1,794,437	2,252,930
CMHC-sponsored securitized multi-unit residential mortgages	590,515	609,061	622,287	627,527	658,244	697,995	802,016	827,924	889,913	599,788	678,119	651,513	865,228
Assets pledged as collateral for CMHC-sponsored securitization	19,675	116,713	147,162	153,863	236,018	402,829	463,249	588,698	572,666	68,194	319,424	234,968	517,273
Total CMHC-sponsored securitized residential mortgages	2,912,186	2,543,765	2,544,981	2,633,715	2,788,050	2,756,926	3,245,300	3,455,425	3,709,708	2,727,976	2,772,488	2,680,918	3,635,431
Bank-sponsored securitization conduit assets	225,679	183,609	126,533	148,871	68,529	-	-	-	-	204,644	34,264	85,983	-
Other assets	478,477	487,769	512,259	503,910	501,811	476,585	456,056	448,073	449,196	481,813	489,197	498,643	435,311
<b>Total Assets</b>	<b>\$ 20,221,176</b>	<b>\$ 20,802,141</b>	<b>\$ 20,425,680</b>	<b>\$ 20,650,846</b>	<b>\$ 20,701,693</b>	<b>\$ 20,776,430</b>	<b>\$ 20,687,591</b>	<b>\$ 20,624,497</b>	<b>\$ 20,667,269</b>	<b>\$ 20,510,349</b>	<b>\$ 20,739,061</b>	<b>\$ 20,638,662</b>	<b>\$ 20,598,668</b>
<b>Liabilities and Shareholders' Equity</b>													
Deposits and credit facilities	\$ 14,919,184	\$ 16,034,871	\$ 15,764,790	\$ 15,889,870	\$ 15,840,391	\$ 15,884,889	\$ 15,355,590	\$ 15,069,121	\$ 14,840,563	\$ 15,477,122	\$ 15,862,640	\$ 15,844,985	\$ 14,901,524
Senior debt	-	-	-	-	76,858	152,530	152,711	152,886	153,244	-	114,694	57,347	153,089
CMHC-sponsored securitization liabilities	2,917,781	2,548,254	2,562,709	2,681,021	2,822,161	2,811,983	3,270,064	3,513,993	3,820,559	2,733,018	2,817,072	2,719,469	3,698,669
Bank-sponsored securitization conduit liabilities	225,406	182,131	127,485	141,244	64,697	-	-	-	-	203,768	32,348	83,357	-
Other liabilities and shareholders' equity	2,158,805	2,036,885	1,970,696	1,938,711	1,897,586	1,927,028	1,909,226	1,888,497	1,852,903	2,096,441	1,912,307	1,933,504	1,845,386
<b>Total Liabilities and Shareholders' Equity</b>	<b>\$ 20,221,176</b>	<b>\$ 20,802,141</b>	<b>\$ 20,425,680</b>	<b>\$ 20,650,846</b>	<b>\$ 20,701,693</b>	<b>\$ 20,776,430</b>	<b>\$ 20,687,591</b>	<b>\$ 20,624,497</b>	<b>\$ 20,667,269</b>	<b>\$ 20,510,349</b>	<b>\$ 20,739,061</b>	<b>\$ 20,638,662</b>	<b>\$ 20,598,668</b>

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

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

## Consolidated Balance Sheets

<i>thousands of Canadian dollars (Unaudited)</i>	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
<b>ASSETS</b>													
<b>Cash and Cash Equivalents</b>	\$ 1,682,982	\$ 1,251,190	\$ 1,205,394	\$ 1,058,940	\$ 1,448,548	\$ 1,454,752	\$ 1,149,849	\$ 612,218	\$ 915,674	\$ 1,682,982	\$ 1,448,548	\$ 1,205,394	\$ 1,149,849
<b>Available for Sale Securities</b>	31,495	549,456	534,924	523,482	519,067	488,211	453,230	413,381	449,216	31,495	519,067	534,924	453,230
<b>Loans Held for Sale</b>	-	40,721	77,918	74,207	117,691	70,187	135,043	162,432	21,304	-	117,691	77,918	135,043
<b>Loans</b>													
Securitized mortgages	3,257,104	2,647,014	2,526,804	2,549,205	2,704,230	2,516,944	2,674,475	2,900,586	2,814,301	3,257,104	2,704,230	2,526,804	2,674,475
Non-securitized mortgages and loans	14,391,010	15,885,741	15,430,595	15,378,826	15,243,153	15,362,784	15,459,190	15,273,718	15,146,870	14,391,010	15,243,153	15,430,595	15,459,190
Collective allowance for credit losses	17,648,114	18,532,755	17,957,399	17,928,031	17,947,383	17,879,728	18,133,665	18,174,304	17,961,171	17,648,114	17,947,383	17,957,399	18,133,665
	(40,063)	(39,063)	(37,063)	(37,063)	(37,063)	(36,463)	(36,249)	(35,900)	(35,300)	(40,063)	(37,063)	(37,063)	(36,249)
	17,608,051	18,493,692	17,920,336	17,890,968	17,910,320	17,843,265	18,097,416	18,138,404	17,925,871	17,608,051	17,910,320	17,920,336	18,097,416
<b>Other</b>													
Restricted assets	216,596	140,325	265,374	231,235	232,000	293,637	195,921	494,133	733,185	216,596	232,000	265,374	195,921
Derivative assets	21,804	33,480	37,524	52,178	58,086	63,931	64,796	77,875	63,123	21,804	58,086	37,524	64,796
Other assets	384,676	347,477	348,638	336,077	329,009	328,013	287,417	292,331	287,598	384,676	329,009	348,638	287,417
Deferred tax assets	19,510	18,048	16,914	16,362	15,798	15,562	15,043	-	-	19,510	15,798	16,914	15,043
Goodwill and intangible assets	112,036	118,996	121,755	133,581	132,628	130,426	128,347	123,446	120,276	112,036	132,628	121,755	128,347
	754,622	658,326	790,205	769,433	767,521	831,569	691,524	987,785	1,204,182	754,622	767,521	790,205	691,524
	\$ 20,077,150	\$ 20,993,385	\$ 20,528,777	\$ 20,317,030	\$ 20,763,147	\$ 20,687,984	\$ 20,527,062	\$ 20,314,220	\$ 20,516,247	\$ 20,077,150	\$ 20,763,147	\$ 20,528,777	\$ 20,527,062
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>													
<b>Liabilities</b>													
<b>Deposits</b>													
Deposits payable on demand	\$ 372,912	\$ 2,377,400	\$ 2,531,803	\$ 2,432,283	\$ 2,274,577	\$ 2,321,093	\$ 1,986,136	\$ 1,562,081	\$ 1,435,924	\$ 372,912	\$ 2,274,577	\$ 2,531,803	\$ 1,986,136
Deposits payable on a fixed date	12,731,694	13,872,211	13,354,227	13,261,819	13,747,642	13,503,806	13,679,822	13,387,761	13,530,620	12,731,694	13,747,642	13,354,227	13,679,822
	13,104,606	16,249,611	15,886,030	15,694,102	16,022,219	15,824,899	15,665,958	14,949,842	14,966,544	13,104,606	16,022,219	15,886,030	15,665,958
<b>Line of Credit Facility</b>	1,396,959	-	-	-	-	-	-	-	-	1,396,959	-	-	-
<b>Senior Debt</b>	-	-	-	-	-	153,283	151,480	153,652	151,930	-	-	-	151,480
<b>Securitization Liabilities</b>													
CMHC-sponsored mortgage-backed security liabilities	1,649,637	922,377	898,386	930,614	928,312	863,284	531,326	327,837	365,884	1,649,637	928,312	898,386	531,326
CMHC-sponsored Canada Mortgage Bond liabilities	1,474,001	1,474,539	1,637,117	1,610,482	1,766,143	1,870,548	2,249,230	2,990,281	3,144,960	1,474,001	1,766,143	1,637,117	2,249,230
Bank-sponsored securitization conduit liabilities	203,991	250,129	114,146	139,115	143,024	-	-	-	-	203,991	143,024	114,146	-
	3,327,629	2,647,045	2,649,649	2,680,211	2,837,479	2,733,832	2,780,556	3,318,118	3,510,844	3,327,629	2,837,479	2,649,649	2,780,556
<b>Other</b>													
Derivative liabilities	11,322	2,871	3,490	959	3,145	1,040	5,447	2,922	3,059	11,322	3,145	3,490	5,447
Other liabilities	466,320	394,762	336,132	324,070	306,395	273,317	264,941	283,421	312,383	466,320	306,395	336,132	264,941
Deferred tax liabilities	34,622	33,593	36,284	38,210	38,016	39,854	37,574	37,035	35,388	34,622	38,016	36,284	37,574
	512,264	431,226	375,906	363,239	347,556	314,211	307,962	323,378	350,830	512,264	347,556	375,906	307,962
	18,341,458	19,327,882	18,911,585	18,737,552	19,207,254	19,026,225	18,905,956	18,744,990	18,980,148	18,341,458	19,207,254	18,911,585	18,905,956
<b>Shareholders' Equity</b>													
Capital stock	231,618	85,194	84,910	83,975	85,513	90,283	90,247	89,683	89,603	231,618	85,513	84,910	90,247
Contributed surplus	4,922	4,725	4,562	4,588	4,255	4,230	3,965	3,775	3,474	4,922	4,255	4,562	3,965
Retained earnings	1,507,268	1,618,418	1,582,785	1,554,258	1,536,000	1,639,545	1,592,438	1,544,620	1,490,726	1,507,268	1,536,000	1,582,785	1,592,438
Accumulated other comprehensive loss	(8,116)	(42,834)	(55,065)	(63,343)	(69,875)	(72,299)	(65,544)	(68,848)	(47,704)	(8,116)	(69,875)	(55,065)	(65,544)
	1,735,692	1,665,503	1,617,192	1,579,478	1,555,893	1,661,759	1,621,106	1,569,230	1,536,099	1,735,692	1,555,893	1,617,192	1,621,106
	\$ 20,077,150	\$ 20,993,385	\$ 20,528,777	\$ 20,317,030	\$ 20,763,147	\$ 20,687,984	\$ 20,527,062	\$ 20,314,220	\$ 20,516,247	\$ 20,077,150	\$ 20,763,147	\$ 20,528,777	\$ 20,527,062



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

<i>thousands of Canadian dollars, (Unaudited)</i>	2017		2016		2016		2016		2015		2017		2016	2016	2015
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q4	Q3	YTD	YTD	Fiscal	Fiscal
British Columbia	\$ 1,045,848	\$ 1,103,874	\$ 1,048,545	\$ 1,028,491	\$ 1,007,586	\$ 975,401	\$ 983,173	\$ 990,912	\$ 952,081	\$ 1,045,848	\$ 1,007,586	\$ 1,048,545	\$ 983,173		
Alberta	801,336	796,508	779,575	770,738	780,110	787,435	795,650	763,968	754,065	801,336	780,110	779,575	795,650		
Ontario	14,848,350	15,617,477	15,096,653	15,050,655	15,062,020	15,033,872	15,183,520	15,229,947	15,104,678	14,848,350	15,062,020	15,096,653	15,183,520		
Quebec	526,004	487,282	503,444	538,132	561,461	554,218	594,940	616,455	605,646	526,004	561,461	503,444	594,940		
Other	431,423	533,092	532,383	542,059	538,093	530,953	578,864	575,602	546,854	431,423	538,093	532,383	578,864		
<b>Total loans</b>	<b>\$ 17,652,961</b>	<b>\$ 18,538,233</b>	<b>\$ 17,960,600</b>	<b>\$ 17,930,075</b>	<b>\$ 17,949,270</b>	<b>\$ 17,881,879</b>	<b>\$ 18,136,147</b>	<b>\$ 18,176,884</b>	<b>\$ 17,963,324</b>	<b>\$ 17,652,961</b>	<b>\$ 17,949,270</b>	<b>\$ 17,960,600</b>	<b>\$ 18,136,147</b>		

## Allowance for Credit Losses by Product

<i>thousands of Canadian dollars (Unaudited)</i>	2017	2017	2016	2016	2016	2016	2015	2015	2015	2017	2016	2016	2015
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	YTD	YTD	Fiscal	Fiscal
<b>Total individual allowance<sup>1</sup></b>													
Single-family residential mortgages	\$ 2,309	\$ 3,252	\$ 3,321	\$ 2,732	\$ 2,390	\$ 2,009	\$ 2,491	\$ 2,920	\$ 2,243	\$ 2,309	\$ 2,390	\$ 3,321	\$ 2,491
Residential commercial mortgages <sup>2</sup>	24	21	-	-	128	-	-	-	-	24	128	-	-
Non-residential commercial mortgages	489	196	128	78	215	344	397	564	630	489	215	128	397
Credit card loans and lines of credit	3,141	3,020	780	85	202	408	329	68	68	3,141	202	780	329
Other consumer retail loans	272	526	423	311	173	237	166	159	144	272	173	423	166
<b>Total individual allowance</b>	<b>6,235</b>	<b>7,015</b>	<b>4,652</b>	<b>3,206</b>	<b>3,108</b>	<b>2,998</b>	<b>3,383</b>	<b>3,711</b>	<b>3,085</b>	<b>6,235</b>	<b>3,108</b>	<b>4,652</b>	<b>3,383</b>
<b>Collective allowance<sup>1</sup></b>													
Single-family residential mortgages	23,032	23,032	23,032	23,032	23,032	22,432	22,232	22,232	21,632	23,032	23,032	23,032	22,232
Residential commercial mortgages <sup>2</sup>	327	327	327	327	327	327	327	327	327	327	327	327	327
Non-residential commercial mortgages	12,500	11,500	9,500	9,500	9,500	9,500	9,500	9,500	9,500	12,500	9,500	9,500	9,500
Credit card loans and lines of credit	3,904	3,904	3,904	3,904	3,904	3,904	3,890	3,541	3,541	3,904	3,904	3,904	3,890
Other consumer retail loans	300	300	300	300	300	300	300	300	300	300	300	300	300
<b>Total collective allowance</b>	<b>40,063</b>	<b>39,063</b>	<b>37,063</b>	<b>37,063</b>	<b>37,063</b>	<b>36,463</b>	<b>36,249</b>	<b>35,900</b>	<b>35,300</b>	<b>40,063</b>	<b>37,063</b>	<b>37,063</b>	<b>36,249</b>
<b>Total allowances</b>	<b>\$ 46,298</b>	<b>\$ 46,078</b>	<b>\$ 41,715</b>	<b>\$ 40,269</b>	<b>\$ 40,171</b>	<b>\$ 39,461</b>	<b>\$ 39,632</b>	<b>\$ 39,611</b>	<b>\$ 38,385</b>	<b>\$ 46,298</b>	<b>\$ 40,171</b>	<b>\$ 41,715</b>	<b>\$ 39,632</b>

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

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

## Mortgage Advances

(000s)	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
Single-family residential mortgages													
Traditional	\$ 699,930	\$ 1,458,775	\$ 1,325,896	\$ 1,416,842	\$ 1,252,959	\$ 995,354	\$ 1,163,285	\$ 1,402,348	\$ 1,294,697	\$ 2,158,705	\$ 2,248,313	\$ 4,991,051	\$ 4,821,659
ACE Plus	56,079	105,950	106,477	116,666	115,426	69,198	140,983	112,081	-	162,029	184,624	407,767	253,064
Accelerator	84,201	147,645	346,690	446,734	464,767	363,812	515,891	416,273	279,542	231,846	828,579	1,622,003	1,391,740
Residential commercial mortgages													
Multi-unit uninsured residential mortgages	9,281	45,005	53,999	17,947	23,929	46,151	23,503	31,031	14,780	54,286	70,080	142,026	105,098
Multi-unit insured residential mortgages	73,730	249,835	293,306	194,875	338,527	129,698	101,683	298,438	221,392	323,565	468,225	956,406	688,743
Other <sup>1</sup>	6,815	-	24,179	-	19,570	7,023	8,535	18,460	7,680	6,815	26,593	50,772	43,957
Non-residential commercial mortgages													
Store and apartments	11,866	31,763	14,878	35,018	11,400	19,592	26,462	32,728	27,950	43,629	30,992	80,888	109,115
Commercial	176,191	306,666	262,423	312,618	248,292	151,531	173,825	186,598	177,246	482,857	399,823	974,864	646,033
<b>Total mortgage advances</b>	<b>\$ 1,118,093</b>	<b>\$ 2,345,639</b>	<b>\$ 2,427,848</b>	<b>\$ 2,540,700</b>	<b>\$ 2,474,870</b>	<b>\$ 1,782,359</b>	<b>\$ 2,154,167</b>	<b>\$ 2,497,957</b>	<b>\$ 2,023,287</b>	<b>\$ 3,463,732</b>	<b>\$ 4,257,229</b>	<b>\$ 9,225,777</b>	<b>\$ 8,059,409</b>

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

## Mortgage Continuity Table

(000s)	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
Single-family residential mortgages													
Balance at the beginning of the period	\$ 14,668,688	\$ 14,328,619	\$ 14,449,796	\$ 14,620,219	\$ 14,644,966	\$ 14,927,528				\$ 14,328,619	\$ 14,927,528		
Advances	840,210	1,712,370	1,779,063	1,980,242	1,833,152	1,428,364				2,552,580	3,261,516		
Scheduled payments and prepayments <sup>1</sup>	(86,552)	(84,465)	(88,355)	(88,630)	(85,708)	(84,302)				(171,017)	(170,010)		
Discharges	(1,271,510)	(1,127,144)	(1,482,404)	(1,677,574)	(1,496,868)	(1,218,657)				(2,398,654)	(2,715,525)		
Capitalization and amortization of fees and other <sup>2</sup>	165,136	127,766	62,817	16,303	21,991	(7,493)				292,902	14,498		
Sales of mortgages and residual interests	(299,106)	(288,458)	(392,298)	(400,764)	(297,314)	(400,474)				(587,564)	(697,788)		
<b>Balance at the end of the period</b>	<b>\$ 14,016,866</b>	<b>\$ 14,668,688</b>	<b>\$ 14,328,619</b>	<b>\$ 14,449,796</b>	<b>\$ 14,620,219</b>	<b>\$ 14,644,966</b>				<b>\$ 14,016,866</b>	<b>\$ 14,620,219</b>		
Residential commercial mortgages													
Balance at the beginning of the period	\$ 970,118	\$ 1,003,299	\$ 962,796	\$ 1,069,839	\$ 1,036,042	\$ 1,182,850				\$ 1,003,299	\$ 1,182,850		
Advances	89,826	294,840	371,484	212,822	382,026	182,872				384,666	564,898		
Scheduled payments and prepayments <sup>1</sup>	(4,206)	(5,881)	(5,173)	(4,085)	(5,782)	(6,935)				(10,087)	(12,717)		
Discharges	(53,847)	(35,195)	(50,696)	(71,271)	(45,067)	(104,390)				(89,042)	(149,457)		
Capitalization and amortization of fees and other <sup>2</sup>	7,583	(220)	39,873	(1,615)	(5,270)	(21,887)				7,363	(27,157)		
Sales of mortgages and residual interests	(158,006)	(286,725)	(314,985)	(242,894)	(292,110)	(196,468)				(444,731)	(488,578)		
<b>Balance at the end of the period</b>	<b>\$ 851,468</b>	<b>\$ 970,118</b>	<b>\$ 1,003,299</b>	<b>\$ 962,796</b>	<b>\$ 1,069,839</b>	<b>\$ 1,036,042</b>				<b>\$ 851,468</b>	<b>\$ 1,069,839</b>		
Non-residential commercial mortgages													
Balance at the beginning of the period	\$ 2,157,013	\$ 1,954,820	\$ 1,854,115	\$ 1,658,201	\$ 1,572,512	\$ 1,490,648				\$ 1,954,820	\$ 1,490,648		
Advances	188,057	338,429	277,301	347,636	259,692	171,123				526,486	430,815		
Scheduled payments and prepayments <sup>1</sup>	(16,976)	(27,785)	(11,499)	(5,937)	(2,509)	(5,750)				(44,761)	(8,259)		
Discharges	(195,800)	(106,048)	(165,224)	(143,576)	(170,440)	(87,955)				(301,848)	(258,395)		
Capitalization and amortization of fees and other <sup>2</sup>	(5,146)	(2,403)	127	(2,209)	(1,054)	4,446				(7,549)	3,392		
Sales of mortgages and residual interests	(145,237)	-	-	-	-	-				(145,237)	-		
<b>Balance at the end of the period</b>	<b>\$ 1,981,911</b>	<b>\$ 2,157,013</b>	<b>\$ 1,954,820</b>	<b>\$ 1,854,115</b>	<b>\$ 1,658,201</b>	<b>\$ 1,572,512</b>				<b>\$ 1,981,911</b>	<b>\$ 1,658,201</b>		
<b>Total Mortgage Lending</b>	<b>\$ 16,850,245</b>	<b>\$ 17,795,819</b>	<b>\$ 17,286,738</b>	<b>\$ 17,266,707</b>	<b>\$ 17,348,259</b>	<b>\$ 17,253,520</b>				<b>\$ 16,850,245</b>	<b>\$ 17,348,259</b>		

<sup>1</sup> Includes regularly scheduled principal payments and unscheduled partial payments.

<sup>2</sup> Included in other are renewals of single-family residential mortgages that were previously securitized and derecognized. Upon renewal, the mortgages are recognized on the balance sheet and totaled \$119.4 million during the quarter and \$207.4 million for the first six months of 2017 (Q1 2017 - \$88.0 million, Q2 2016 - \$2.2 million, first six months of 2016 - \$10.3 million).

## Consumer Lending Continuity Table

(000s)	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q3	2015 Q2	2015 Q1	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
<b>Credit Card Loans and Lines of Credit</b>													
Balance at the beginning of the period	\$ 383,610	\$ 369,678	\$ 374,348	\$ 371,925	\$ 374,658	\$ 370,825				\$ 369,678	\$ 370,825		
Advances and draw-downs	64,236	53,628	55,506	56,892	57,151	49,413				117,864	106,564		
Repayments	(74,113)	(50,389)	(71,203)	(66,008)	(69,236)	(56,017)				(124,502)	(125,253)		
Capitalization of interest and fees, portfolio sales and other	7,436	10,693	11,027	11,539	9,352	10,437				18,129	19,789		
Balance at the end of the period	\$ 381,169	\$ 383,610	\$ 369,678	\$ 374,348	\$ 371,925	\$ 374,658				\$ 381,169	\$ 371,925		
Authorized limit on new credit card issuances	37,073	55,200	43,469	47,977	39,604	37,037				92,273	76,641		
<b>Other Consumer Lending</b>													
Balance at the beginning of the period	\$ 394,047	\$ 378,901	\$ 361,183	\$ 344,890	\$ 321,737	\$ 296,857				\$ 378,901	\$ 296,857		
Advances and draw-downs	52,675	39,466	47,455	43,781	44,980	47,477				92,141	92,457		
Repayments	(45,132)	(35,405)	(43,243)	(37,659)	(33,981)	(29,477)				(80,537)	(63,458)		
Capitalization of interest and fees, portfolio sales and other	15,110	11,085	13,506	10,171	12,154	6,880				26,195	19,034		
Balance at the end of the period	\$ 416,700	\$ 394,047	\$ 378,901	\$ 361,183	\$ 344,890	\$ 321,737				\$ 416,700	\$ 344,890		
<b>Total Consumer Lending</b>	\$ 797,869	\$ 777,657	\$ 748,579	\$ 735,531	\$ 716,815	\$ 696,395				\$ 797,869	\$ 716,815		

## Securitization Income

<i>thousands of Canadian dollars (unaudited)</i>	2017		2016		2016		2015		2015		2017		2016		2015	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q2	YTD	YTD	Fiscal	Fiscal	
Net gain on sale of mortgages or residual interest <sup>1</sup>	\$ 360	\$ 4,738	\$ 7,006	\$ 6,055	\$ 7,976	\$ 5,935	\$ 4,728	\$ 4,453	\$ 7,804	\$ 5,098	\$ 13,911	\$ 26,972	\$ 21,412	\$ 26,972	\$ 21,412	
Net change in unrealized gain or loss on hedging activities	(346)	(113)	276	(121)	(101)	345	(232)	(39)	200	(459)	244	399	(313)	399	(313)	
Servicing income	1,863	1,807	1,782	1,665	1,577	1,402	1,264	1,374	1,247	3,670	2,979	6,426	5,109	6,426	5,109	
<b>Total securitization income</b>	<b>\$ 1,877</b>	<b>\$ 6,432</b>	<b>\$ 9,064</b>	<b>\$ 7,599</b>	<b>\$ 9,452</b>	<b>\$ 7,682</b>	<b>\$ 5,760</b>	<b>\$ 5,788</b>	<b>\$ 9,251</b>	<b>\$ 8,309</b>	<b>\$ 17,134</b>	<b>\$ 33,797</b>	<b>\$ 26,208</b>	<b>\$ 33,797</b>	<b>\$ 26,208</b>	

## Securitization Sales and Activities

<i>thousands of Canadian dollars (unaudited)</i>	2017		2016		2016		2015		2015		2017		2016		2015	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q2	YTD	YTD	Fiscal	Fiscal	
<b>Single-Family Residential MBS</b>																
Carrying value of underlying mortgages derecognized	\$ -	\$ 288,458	\$ 392,298	\$ 400,764	\$ 297,314	\$ 400,474	\$ 371,473	\$ 210,881	\$ 306,500	\$ 288,458	\$ 697,788	\$ 1,490,850	\$ 1,184,253	\$ 1,490,850	\$ 1,184,253	
Net gains on sale of mortgages or residual interest <sup>1</sup>	-	2,084	4,284	3,904	4,447	4,733	3,362	3,183	5,239	2,084	9,180	17,368	15,499	17,368	15,499	
Retained interest recorded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Servicing liability recorded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Multi-Unit Residential MBS</b>																
Carrying value of underlying mortgages derecognized	\$ 113,314	\$ 286,725	\$ 314,985	\$ 242,894	\$ 292,110	\$ 196,468	\$ 161,757	\$ 154,986	\$ 262,571	\$ 400,039	\$ 488,578	\$ 1,046,457	\$ 713,635	\$ 1,046,457	\$ 713,635	
Net gains on sale of mortgages or residual interest <sup>1</sup>	360	2,654	2,722	2,151	3,529	1,202	1,366	1,270	2,565	3,014	4,731	9,604	5,913	9,604	5,913	
Retained interest recorded	5,483	10,253	10,004	10,077	11,949	9,870	5,933	16,398	10,005	15,736	21,819	41,900	33,228	41,900	33,228	
Servicing liability recorded	1,114	2,905	2,408	2,313	2,666	1,568	1,278	2,427	2,091	4,019	4,234	8,955	6,229	8,955	6,229	
<b>Total MBS</b>																
Carrying value of underlying mortgages derecognized	\$ 113,314	\$ 575,183	\$ 707,283	\$ 643,658	\$ 589,424	\$ 596,942	\$ 533,230	\$ 365,867	\$ 569,071	\$ 688,497	\$ 1,186,366	\$ 2,537,307	\$ 1,897,888	\$ 2,537,307	\$ 1,897,888	
Net gains on sale of mortgages or residual interest <sup>1</sup>	360	4,738	7,006	6,055	7,976	5,935	4,728	4,453	7,804	5,098	13,911	26,972	21,412	26,972	21,412	
Retained interest recorded	5,483	10,253	10,004	10,077	11,949	9,870	5,933	16,398	10,005	15,736	21,819	41,900	33,228	41,900	33,228	
Servicing liability recorded	1,114	2,905	2,408	2,313	2,666	1,568	1,278	2,427	2,091	4,019	4,234	8,955	6,229	8,955	6,229	

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



## Deposits, Line of Credit Facility, Senior Debt and Securitization Liabilities

(000s)	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
Deposits payable on demand													
High-interest savings accounts	\$ 114,346	\$ 1,904,967	\$ 2,016,881	\$ 2,037,149	\$ 1,901,981	\$ 1,949,789	\$ 1,576,536	\$ 1,344,301	\$ 1,235,681	\$ 114,346	\$ 1,901,981	\$ 2,016,881	\$ 1,576,536
Oaken savings account	154,056	361,664	340,809	314,616	272,337	270,559	242,124	144,680	105,082	154,056	272,337	340,809	242,124
Other deposits payable on demand	104,510	110,769	174,113	80,518	100,259	100,745	167,476	73,100	95,161	104,510	100,259	174,113	167,476
	372,912	2,377,400	2,531,803	2,432,283	2,274,577	2,321,093	1,986,136	1,562,081	1,435,924	372,912	2,274,577	2,531,803	1,986,136
Deposits payable on fixed dates													
Brokered GICs	10,558,640	11,650,130	11,120,107	11,048,564	11,752,129	11,565,611	11,850,238	11,557,694	11,765,961	10,558,640	11,752,129	11,120,107	11,850,238
Oaken GICs	1,695,454	1,417,612	1,429,153	1,406,399	1,187,779	954,978	846,085	845,808	782,603	1,695,454	1,187,779	1,429,153	846,085
Institutional deposit notes	477,600	804,469	804,967	806,856	807,734	983,217	983,499	984,259	982,056	477,600	807,734	804,967	983,499
	12,731,694	13,872,211	13,354,227	13,261,819	13,747,642	13,503,806	13,679,822	13,387,761	13,530,620	12,731,694	13,747,642	13,354,227	13,679,822
<b>Total deposits</b>	<b>\$ 13,104,606</b>	<b>\$ 16,249,611</b>	<b>\$ 15,886,030</b>	<b>\$ 15,694,102</b>	<b>\$ 16,022,219</b>	<b>\$ 15,824,899</b>	<b>\$ 15,665,958</b>	<b>\$ 14,949,842</b>	<b>\$ 14,966,544</b>	<b>\$ 13,104,606</b>	<b>\$ 16,022,219</b>	<b>\$ 15,886,030</b>	<b>\$ 15,665,958</b>
Line of credit facility	\$ 1,396,959	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,396,959	\$ -	\$ -	\$ -
Senior Debt	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 153,283	\$ 151,480	\$ 153,652	\$ 151,930	\$ -	\$ -	\$ -	\$ 151,480
Securitization liabilities													
CMHC-sponsored mortgage-backed security liabilities	\$ 1,649,637	\$ 922,377	\$ 898,386	\$ 930,614	\$ 928,312	\$ 863,284	\$ 531,326	\$ 327,837	\$ 365,884	\$ 1,649,637	\$ 928,312	\$ 898,386	\$ 531,326
CMHC-sponsored Canada Mortgage Bond liabilities	1,474,001	1,474,539	1,637,117	1,610,482	1,766,143	1,870,548	2,249,230	2,990,281	3,144,960	1,474,001	1,766,143	1,637,117	2,249,230
Bank-sponsored securitization conduit liabilities	203,991	250,129	114,146	139,115	143,024	-	-	-	-	203,991	143,024	114,146	-
<b>Total securitization liabilities</b>	<b>\$ 3,327,629</b>	<b>\$ 2,647,045</b>	<b>\$ 2,649,649</b>	<b>\$ 2,680,211</b>	<b>\$ 2,837,479</b>	<b>\$ 2,733,832</b>	<b>\$ 2,780,556</b>	<b>\$ 3,318,118</b>	<b>\$ 3,510,844</b>	<b>\$ 3,327,629</b>	<b>\$ 2,837,479</b>	<b>\$ 2,649,649</b>	<b>\$ 2,780,556</b>

## Other Assets

<i>thousands of Canadian dollars (Unaudited)</i>	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
Restricted assets													
Restricted cash	\$ 159,808	\$ 140,325	\$ 143,296	\$ 125,958	\$ 141,493	\$ 125,862	\$ 139,046	\$ 120,925	\$ 130,975	\$ 159,808	\$ 141,493	\$ 143,296	\$ 139,046
Non-Home Trust MBS and treasury bills assigned as replacement assets	56,788	-	122,078	105,277	90,507	167,775	56,875	373,208	602,210	56,788	90,507	122,078	56,875
<b>Total restricted assets</b>	<b>216,596</b>	<b>140,325</b>	<b>265,374</b>	<b>231,235</b>	<b>232,000</b>	<b>293,637</b>	<b>195,921</b>	<b>494,133</b>	<b>733,185</b>	<b>216,596</b>	<b>232,000</b>	<b>265,374</b>	<b>195,921</b>
Derivative assets	21,804	33,480	37,524	52,178	58,086	63,931	64,796	77,875	63,123	21,804	58,086	37,524	64,796
Other assets													
Accrued interest receivable	58,627	60,755	60,314	60,097	60,494	62,093	63,532	63,797	63,500	58,627	60,494	60,314	63,532
Prepaid CMB coupon	3,038	2,395	3,289	2,999	3,310	5,230	3,544	6,907	3,408	3,038	3,310	3,289	3,544
Securitization receivable and retained interest	207,068	225,410	213,312	198,799	190,327	176,709	142,243	150,790	161,503	207,068	190,327	213,312	142,243
Capital assets	11,459	11,946	13,013	13,479	14,326	13,991	14,468	13,654	13,451	11,459	14,326	13,013	14,468
Income taxes receivable	51,861	18,217	25,619	35,217	36,456	45,715	35,953	36,410	24,954	51,861	36,456	25,619	35,953
Other prepaid assets and deferred items	52,623	28,754	33,091	25,486	24,096	24,275	27,677	20,773	20,782	52,623	24,096	33,091	27,677
<b>Total other assets</b>	<b>384,676</b>	<b>347,477</b>	<b>348,638</b>	<b>336,077</b>	<b>329,009</b>	<b>328,013</b>	<b>287,417</b>	<b>292,331</b>	<b>287,598</b>	<b>384,676</b>	<b>329,009</b>	<b>348,638</b>	<b>287,417</b>
Deferred tax assets	19,510	18,048	16,914	16,362	15,798	15,562	15,043	-	-	19,510	15,798	16,914	15,043
Goodwill and intangible assets													
Goodwill	2,324	6,752	6,752	15,752	15,752	15,752	15,752	15,752	15,752	2,324	15,752	6,752	15,752
Intangibles	109,712	112,244	115,003	117,829	116,876	114,674	112,595	107,694	104,524	109,712	116,876	115,003	112,595
<b>Total goodwill and intangible assets</b>	<b>112,036</b>	<b>118,996</b>	<b>121,755</b>	<b>133,581</b>	<b>132,628</b>	<b>130,426</b>	<b>128,347</b>	<b>123,446</b>	<b>120,276</b>	<b>112,036</b>	<b>132,628</b>	<b>121,755</b>	<b>128,347</b>
	\$ 754,622	\$ 658,326	\$ 790,205	\$ 769,433	\$ 767,521	\$ 831,569	\$ 691,524	\$ 987,785	\$ 1,204,182	\$ 754,622	\$ 767,521	\$ 790,205	\$ 691,524

## Other Liabilities

<i>thousands of Canadian dollars (Unaudited)</i>	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
Derivative liabilities	\$ 11,322	\$ 2,871	\$ 3,490	\$ 959	\$ 3,145	\$ 1,040	\$ 5,447	\$ 2,922	\$ 3,059	\$ 11,322	\$ 3,145	\$ 3,490	\$ 5,447
Other liabilities													
Accrued interest payable on deposits	114,308	143,504	122,905	125,116	129,719	139,546	124,068	127,863	139,951	114,308	129,719	122,905	124,068
Accrued interest payable on securitization liabilities	7,358	6,366	7,317	6,961	7,475	9,767	7,466	13,817	7,964	7,358	7,475	7,317	7,466
Securitization servicing liability	22,352	22,425	20,573	19,487	18,036	16,119	15,234	14,595	13,498	22,352	18,036	20,573	15,234
Income taxes payable	-	-	-	-	-	-	-	-	-	-	-	-	-
Other, including accounts payable and accrued liabilities	322,302	222,467	185,337	172,506	151,165	107,885	118,173	127,146	150,970	322,302	151,165	185,337	118,173
<b>Total other liabilities</b>	<b>466,320</b>	<b>394,762</b>	<b>336,132</b>	<b>324,070</b>	<b>306,395</b>	<b>273,317</b>	<b>264,941</b>	<b>283,421</b>	<b>312,383</b>	<b>466,320</b>	<b>306,395</b>	<b>336,132</b>	<b>264,941</b>
Deferred tax liabilities	34,622	33,593	36,284	38,210	38,016	39,854	37,574	37,035	35,388	34,622	38,016	36,284	37,574
	\$ 512,264	\$ 431,226	\$ 375,906	\$ 363,239	\$ 347,556	\$ 314,211	\$ 307,962	\$ 323,378	\$ 350,830	\$ 512,264	\$ 347,556	\$ 375,906	\$ 307,962

## Gross Amount of Impaired Loans by Product

<i>thousands of Canadian dollars, except % (Unaudited)</i>	2017		2016		2016		2015		2015		2017		2016		2015	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	YTD	YTD	Fiscal	Fiscal	Fiscal	Fiscal
Single-family residential mortgages	\$ 33,623	\$ 37,000	\$ 49,834	\$ 52,349	\$ 51,106	\$ 49,574	\$ 49,285	\$ 50,873	\$ 54,597	\$ 51,106	\$ 33,623	\$ 51,106	\$ 49,834	\$ 49,285	\$ 54,597	\$ 51,106
Residential commercial mortgages <sup>1</sup>	337	337	-	-	4,000	4,000	-	-	-	-	337	4,000	-	-	-	-
Non-residential commercial mortgages	7,285	8,033	4,577	3,388	3,844	6,846	2,558	4,594	4,297	7,285	3,844	4,577	2,558	4,297	7,285	8,033
Credit card loans and lines of credit	4,561	4,315	2,049	2,091	1,749	2,117	1,518	1,450	1,989	4,561	1,749	2,049	1,518	1,989	4,561	4,315
Other consumer retail loans	264	508	411	302	167	232	161	155	142	264	167	411	161	142	264	508
Gross impaired loans	\$ 46,070	\$ 50,193	\$ 56,871	\$ 58,130	\$ 60,866	\$ 62,769	\$ 53,522	\$ 57,072	\$ 61,025	\$ 60,866	\$ 46,070	\$ 60,866	\$ 56,871	\$ 53,522	\$ 61,025	\$ 60,866

## Net Amount of Impaired Loans by Product

<i>thousands of Canadian dollars (Unaudited)</i>	2017		2016		2016		2015		2015		2017		2016		2015	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	YTD	YTD	Fiscal	Fiscal	Fiscal	Fiscal
Single-family residential mortgages	\$ 32,321	\$ 35,123	\$ 47,854	\$ 50,712	\$ 49,748	\$ 48,388	\$ 47,633	\$ 48,921	\$ 53,134	\$ 49,748	\$ 32,321	\$ 49,748	\$ 47,854	\$ 47,633	\$ 53,134	\$ 49,748
Residential commercial mortgages <sup>1</sup>	337	337	-	-	4,000	4,000	-	-	-	-	337	4,000	-	-	-	-
Non-residential commercial mortgages	7,144	7,945	4,547	3,368	3,684	6,521	2,218	4,189	3,817	7,144	3,684	4,547	2,218	3,817	7,144	7,945
Credit card loans and lines of credit	1,420	1,295	1,269	2,006	1,547	1,709	1,189	1,382	1,921	1,420	1,547	1,269	1,189	1,921	1,420	1,295
Other consumer retail loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net impaired loans	\$ 41,222	\$ 44,700	\$ 53,670	\$ 56,086	\$ 58,979	\$ 60,618	\$ 51,040	\$ 54,492	\$ 58,872	\$ 58,979	\$ 41,222	\$ 58,979	\$ 53,670	\$ 51,040	\$ 58,872	\$ 54,492

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

## Change in Allowance

<i>thousands of Canadian dollars (Unaudited)</i>	2017	2017	2016	2016	2016	2016	2015	2015	2015	2017	2016	2016	2015
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	YTD	YTD	Fiscal	Fiscal
Individual allowances													
Allowance on loan principal													
Balance at the beginning of the period	\$ 5,493	\$ 3,201	\$ 2,044	\$ 1,887	\$ 2,151	\$ 2,482	\$ 2,580	\$ 2,153	\$ 1,792	\$ 3,201	\$ 2,482	\$ 2,482	\$ 2,103
Allowance assumed on purchase of CFF Bank	-	-	-	-	-	-	420	-	-	-	-	-	420
Provision for credit losses	1,555	3,848	2,111	1,395	1,786	1,234	1,620	2,050	1,437	5,403	3,020	6,526	6,827
Write-offs	(2,453)	(1,727)	(1,245)	(1,396)	(2,331)	(1,811)	(2,340)	(1,970)	(1,538)	(4,180)	(4,142)	(6,783)	(8,299)
Recoveries	253	171	291	158	281	246	202	347	462	424	527	976	1,431
	4,848	5,493	3,201	2,044	1,887	2,151	2,482	2,580	2,153	4,848	1,887	3,201	2,482
Allowance on accrued interest receivable													
Balance at the beginning of the period	1,522	1,451	1,162	1,221	847	901	1,131	932	703	1,451	901	901	620
Provision for credit losses	(135)	71	289	(59)	374	(54)	(230)	199	229	(64)	320	550	281
	1,387	1,522	1,451	1,162	1,221	847	901	1,131	932	1,387	1,221	1,451	901
<b>Total individual allowance</b>	<b>6,235</b>	<b>7,015</b>	<b>4,652</b>	<b>3,206</b>	<b>3,108</b>	<b>2,998</b>	<b>3,383</b>	<b>3,711</b>	<b>3,085</b>	<b>6,235</b>	<b>3,108</b>	<b>4,652</b>	<b>3,383</b>
Collective allowance													
Balance at the beginning of the period	39,063	37,063	37,063	37,063	36,463	36,249	35,900	35,300	34,700	37,063	36,249	36,249	34,100
Allowance assumed on purchase of CFF Bank	-	-	-	-	-	-	324	-	-	-	-	-	324
Provision for credit losses	1,000	2,000	-	-	600	214	25	600	600	3,000	814	814	1,825
	40,063	39,063	37,063	37,063	37,063	36,463	36,249	35,900	35,300	40,063	37,063	37,063	36,249
<b>Total allowance</b>	<b>\$ 46,298</b>	<b>\$ 46,078</b>	<b>\$ 41,715</b>	<b>\$ 40,269</b>	<b>\$ 40,171</b>	<b>\$ 39,461</b>	<b>\$ 39,632</b>	<b>\$ 39,611</b>	<b>\$ 38,385</b>	<b>\$ 46,298</b>	<b>\$ 40,171</b>	<b>\$ 41,715</b>	<b>\$ 39,632</b>
<b>Total provision</b>	<b>\$ 2,420</b>	<b>\$ 5,919</b>	<b>\$ 2,400</b>	<b>\$ 1,336</b>	<b>\$ 2,760</b>	<b>\$ 1,394</b>	<b>\$ 1,415</b>	<b>\$ 2,849</b>	<b>\$ 2,266</b>	<b>\$ 8,339</b>	<b>\$ 4,154</b>	<b>\$ 7,890</b>	<b>\$ 8,933</b>

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

(000s, except %)	2017 Q2		2017 Q1		2016 Q4		2016 Q3		2016 Q2		2016 Q1		2015 Q4		2015 Q3		2015 Q2	
	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>
<b>Provision<sup>2</sup></b>																		
Single-family residential mortgages	\$ 329	0.01%	\$ 131	-	\$ 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%
Residential commercial mortgages	(2)	(0.00)%	21	0.03%	2	0.00%	(128)	(0.19)%	128	0.16%	-	-	-	-	-	-	(4)	(0.01)%
Non-residential commercial mortgages	341	0.07%	69	0.01%	45	0.01%	(37)	(0.01)%	293	0.07%	(55)	(0.01)%	(40)	(0.01)%	237	0.06%	321	0.10%
Credit card loans and lines of credit <sup>3</sup>	773	0.80%	3,373	3.49%	1,164	1.26%	280	0.30%	519	0.56%	416	0.44%	343	0.37%	163	0.19%	198	0.23%
Other consumer retail loans	(21)	(0.02)%	325	0.33%	160	0.17%	215	0.24%	5	0.01%	152	0.19%	101	0.14%	44	0.07%	20	0.03%
Securitized single-family residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total individual provision</b>	<b>1,420</b>	<b>0.03%</b>	<b>3,919</b>	<b>0.08%</b>	<b>2,400</b>	<b>0.05%</b>	<b>1,336</b>	<b>0.03%</b>	<b>2,160</b>	<b>0.05%</b>	<b>1,180</b>	<b>0.03%</b>	<b>1,390</b>	<b>0.03%</b>	<b>2,249</b>	<b>0.05%</b>	<b>1,666</b>	<b>0.04%</b>
<b>Total collective provision</b>	<b>1,000</b>	<b>0.02%</b>	<b>2,000</b>	<b>0.04%</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>600</b>	<b>0.01%</b>	<b>214</b>	<b>0.00%</b>	<b>25</b>	<b>-</b>	<b>600</b>	<b>0.01%</b>	<b>600</b>	<b>0.01%</b>
<b>Total provision</b>	<b>\$ 2,420</b>	<b>0.05%</b>	<b>\$ 5,919</b>	<b>0.13%</b>	<b>\$ 2,400</b>	<b>0.05%</b>	<b>\$ 1,336</b>	<b>0.03%</b>	<b>\$ 2,760</b>	<b>0.06%</b>	<b>\$ 1,394</b>	<b>0.03%</b>	<b>\$ 1,415</b>	<b>0.03%</b>	<b>\$ 2,849</b>	<b>0.06%</b>	<b>\$ 2,266</b>	<b>0.05%</b>
<b>Net Write-Offs<sup>2</sup></b>																		
Single-family residential mortgages	\$ 1,272	0.04%	\$ 200	0.01%	\$ 440	0.01%	\$ 664	0.02%	\$ 834	0.03%	\$ 1,149	0.04%	\$ 1,415	0.04%	\$ 1,128	0.03%	\$ 882	0.03%
Residential commercial mortgages	(5)	(0.01)%	-	-	2	0.00%	-	-	-	-	-	-	-	-	-	-	(4)	(0.01)%
Non-residential commercial mortgages	48	0.01%	1	0.00%	(5)	(0.00)%	100	0.02%	422	0.10%	(2)	(0.00)%	127	0.03%	303	0.08%	(4)	-
Credit card loans and lines of credit	652	0.68%	1,133	1.17%	469	0.51%	397	0.42%	725	0.78%	337	0.36%	502	0.54%	163	0.19%	152	0.18%
Other consumer retail loans	233	0.22%	222	0.23%	48	0.05%	77	0.09%	69	0.08%	81	0.10%	94	0.13%	29	0.04%	50	0.09%
Securitized single-family residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net write-offs</b>	<b>\$ 2,200</b>	<b>0.05%</b>	<b>\$ 1,556</b>	<b>0.03%</b>	<b>\$ 954</b>	<b>0.02%</b>	<b>\$ 1,238</b>	<b>0.03%</b>	<b>\$ 2,050</b>	<b>0.05%</b>	<b>\$ 1,565</b>	<b>0.04%</b>	<b>\$ 2,138</b>	<b>0.05%</b>	<b>\$ 1,623</b>	<b>0.04%</b>	<b>\$ 1,076</b>	<b>0.02%</b>

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

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

<sup>3</sup> Provision for credit card loans and lines of credit in Q1 2017 includes \$2.3 million related to the non-core prepaid card business.

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

(000s, except %)	2017		2016		2016		2015	
	YTD		YTD		Fiscal		Fiscal	
	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>
<b>Provision<sup>2</sup></b>								
Single-family residential mortgages	\$ 460	0.01%	\$ 1,882	0.03%	\$ 3,917	0.03%	\$ 5,415	0.04%
Residential commercial mortgages	19	0.01%	128	0.08%	2	0.00%	4	-
Non-residential commercial mortgages	410	0.04%	238	0.03%	246	0.01%	720	0.05%
Credit card loans and lines of credit <sup>3</sup>	4,146	2.16%	935	0.50%	2,379	0.64%	798	0.22%
Other consumer retail loans	304	0.15%	157	0.09%	532	0.14%	171	0.06%
Securitized single-family residential mortgages	-	-	-	-	-	-	-	-
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-
<b>Total individual provision</b>	<b>5,339</b>	<b>0.06%</b>	<b>3,340</b>	<b>0.04%</b>	<b>7,076</b>	<b>0.04%</b>	<b>7,108</b>	<b>0.04%</b>
<b>Total collective provision</b>	<b>3,000</b>	<b>0.03%</b>	<b>814</b>	<b>0.01%</b>	<b>814</b>	<b>-</b>	<b>1,825</b>	<b>0.01%</b>
<b>Total provision</b>	<b>\$ 8,339</b>	<b>0.09%</b>	<b>\$ 4,154</b>	<b>0.05%</b>	<b>\$ 7,890</b>	<b>0.04%</b>	<b>\$ 8,933</b>	<b>0.05%</b>
<b>Net Write-Offs<sup>2</sup></b>								
Single-family residential mortgages	\$ 1,472	0.03%	\$ 1,983	0.03%	\$ 3,087	0.02%	\$ 5,292	0.04%
Residential commercial mortgages	(5)	(0.00)%	-	-	2	0.00%	4	-
Non-residential commercial mortgages	49	0.00%	420	0.05%	515	0.03%	435	0.03%
Credit card loans and lines of credit	1,785	0.93%	1,062	0.57%	1,928	0.52%	969	0.26%
Other consumer retail loans	455	0.22%	150	0.09%	275	0.07%	168	0.06%
Securitized single-family residential mortgages	-	-	-	-	-	-	-	-
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-
<b>Total</b>	<b>\$ 3,756</b>	<b>0.04%</b>	<b>\$ 3,615</b>	<b>0.04%</b>	<b>\$ 5,807</b>	<b>0.03%</b>	<b>\$ 6,868</b>	<b>0.04%</b>

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

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

<sup>3</sup> Provision for credit card loans and lines of credit in Q1 2017 includes \$2.3 million related to the non-core prepaid card business.

## 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	
	Q2 2017	Q4 2016	Q2 2017	Q4 2016	Q2 2017	Q4 2016	Q2 2017	Q4 2016	Q2 2017	Q4 2016
Securitized single-family residential mortgages <sup>1</sup>	\$ 6,765	\$ 21,253	\$ 1,623	\$ 1,348	\$ 212	\$ 252	\$ -	\$ 182	\$ 8,600	\$ 23,035
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-	-	-
Single-family residential mortgages	123,644	167,408	20,278	27,944	5,914	3,644	4,693	5,620	154,529	204,616
Residential commercial mortgages <sup>2</sup>	-	424	-	-	-	-	-	-	-	424
Non-residential commercial mortgages	5,660	3,126	2,571	6,890	584	-	-	-	8,815	10,016
Credit card loans and lines of credit	1,880	2,882	843	611	1,000	823	217	316	3,940	4,632
Other consumer retail loans	128	221	80	106	115	103	-	-	323	430
	\$ 138,077	\$ 195,314	\$ 25,395	\$ 36,899	\$ 7,825	\$ 4,822	\$ 4,910	\$ 6,118	\$ 176,207	\$ 243,153

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

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

## Credit Risk: Mortgage Portfolio On Balance Sheet

<i>(000s, except %)</i>	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2015 Q2	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
Total mortgage portfolio balance (net of individual allowance)	\$ 16,850,245	\$ 17,755,098	\$ 17,208,820	\$ 17,192,500	\$ 17,230,568	\$ 17,183,333	\$ 17,465,983	\$ 17,563,776	\$ 17,387,281	\$ 16,850,245	\$ 17,230,568	\$ 17,208,820	\$ 17,465,983
Percentage of residential mortgages	88.2%	87.9%	88.6%	89.2%	90.4%	90.8%	91.5%	91.7%	92.4%	88.2%	90.4%	88.6%	91.5%
Percentage of non-residential mortgages	11.8%	12.1%	11.4%	10.8%	9.6%	9.2%	8.5%	8.3%	7.6%	11.8%	9.6%	11.4%	8.5%
Percentage of mortgage portfolio insured <sup>1</sup>	20.2%	18.8%	20.0%	21.1%	22.1%	22.5%	23.7%	23.5%	24.0%	20.2%	22.1%	20.0%	23.7%
Percentage of mortgages current	98.7%	98.8%	98.3%	98.5%	98.4%	98.3%	98.2%	98.2%	98.0%	98.7%	98.4%	98.3%	98.2%
Percentage of total mortgages over 90 days past due	0.22%	0.26%	0.33%	0.32%	0.27%	0.25%	0.29%	0.32%	0.28%	0.22%	0.27%	0.33%	0.29%

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



## Single-Family Residential Loans by Province

(000s, except %)		As at June 30, 2017							
		Insured Residential Mortgages <sup>1</sup>	Percentage of Total for Province	Uninsured Residential Mortgages	Percentage of Total for Province	Equityline Visa <sup>2</sup>	Percentage of Total for Province	Total	
British Columbia	\$	279,796	31.8%	\$ 596,604	67.9%	\$ 2,520	0.3%	\$ 878,920	
Alberta		373,507	54.9%	297,863	43.7%	9,694	1.4%	681,064	
Ontario		1,778,968	14.8%	9,897,369	82.5%	321,175	2.7%	11,997,512	
Quebec		168,475	38.7%	265,650	61.0%	1,218	0.3%	435,343	
Other		216,391	60.0%	142,243	39.4%	2,168	0.6%	360,802	
	\$	2,817,137	19.6%	\$ 11,199,729	78.0%	\$ 336,775	2.4%	\$ 14,353,641	

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

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

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

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

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

(000s, except %)						As at June 30, 2017
	≤ 20	>20 and ≤ 25	>25 and ≤ 30	>30 and ≤ 35	> 35	Total
	Years	Years	Years	Years	Years	
Balance outstanding	\$ 731,535	\$ 2,392,365	\$ 10,848,210	\$ 42,348	\$ 2,408	\$ 14,016,866
Percentage of total	5.2%	17.1%	77.4%	0.3%	0.0%	100.0%

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

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

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

(000s, except %)						As at June 30, 2017
	≤ 20	>20 and ≤ 25	>25 and ≤ 30	>30 and ≤ 35	> 35	Total
	Years	Years	Years	Years	Years	
Balance outstanding	\$ 478,495	\$ 2,169,005	\$ 11,320,378	\$ 46,129	\$ 2,859	\$ 14,016,866
Percentage of total	3.4%	15.5%	80.8%	0.3%	0.0%	100.0%

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

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

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

For the three months ended

	June 30 2017		March 31 2017		June 30 2016	
	Uninsured Residential Mortgages <sup>1</sup>	Equityline Visa <sup>1</sup>	Uninsured Residential Mortgages <sup>1</sup>	Equityline Visa <sup>1</sup>	Uninsured Residential Mortgages <sup>1</sup>	Equityline Visa <sup>1</sup>
	LTV	LTV	LTV	LTV	LTV	LTV
British Columbia	63.1%	51.3%	62.4%	47.5%	63.1%	56.1%
Alberta	71.3%	44.3%	68.9%	65.2%	70.8%	28.2%
Ontario	70.5%	48.9%	71.6%	61.6%	73.6%	62.0%
Quebec	70.0%	-	67.6%	24.5%	71.2%	45.0%
Other	69.4%	71.6%	69.8%	62.7%	73.5%	66.1%
<b>Total</b>	<b>70.0%</b>	<b>48.9%</b>	<b>71.1%</b>	<b>61.5%</b>	<b>72.7%</b>	<b>62.0%</b>

<sup>1</sup> Weighted-average LTV is calculated by dividing the sum of the products of LTVs and loan balances by the sum of the loan balances. LTV's are calculated using appraised property values at the time of origination.

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

	As at			As at		
	June 30			March 31		
	2017			2016		
	Weighted-Average Current LTV <sup>1</sup>	Percentage of Total Value of Outstanding Mortgages with Current LTV less than or Equal to		Weighted-Average Current LTV <sup>1</sup>	Percentage of Total Value of Outstanding Mortgages with Current LTV less than or Equal to	
		75%	65%		75%	65%
British Columbia	55.0%	95.8%	79.4%	53.7%	96.6%	82.9%
Alberta	65.3%	80.1%	44.7%	65.2%	80.9%	47.0%
Ontario	59.3%	89.4%	64.4%	60.6%	86.7%	61.1%
Quebec	63.1%	90.1%	52.4%	63.3%	89.8%	51.4%
Other	62.9%	81.7%	50.2%	62.0%	87.1%	54.0%
<b>Total</b>	<b>59.3%</b>	<b>89.4%</b>	<b>64.2%</b>	<b>60.4%</b>	<b>87.1%</b>	<b>61.5%</b>

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

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

(000s, except % and multiples)	2017		2016		2016		2015		2015		2017		2016		2016		2015	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	YTD	YTD	Fiscal	Fiscal	Fiscal	Fiscal	Fiscal	Fiscal	
<b>All in Basis</b>																		
Common Equity Tier 1 capital (CET 1)																		
Capital stock	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 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	951	951	951	951	951
Retained earnings	1,541,070	1,645,623	1,604,758	1,578,567	1,549,126	1,662,003	1,614,491	1,560,541	1,504,786	1,541,070	1,549,126	1,604,758	1,614,491	1,604,758	1,614,491	1,604,758	1,614,491	1,614,491
Accumulated other comprehensive loss	(8,190)	(42,833)	(55,040)	(63,362)	(70,002)	(72,441)	(65,851)	(69,070)	(47,522)	(8,190)	(70,002)	(55,040)	(65,851)	(55,040)	(65,851)	(55,040)	(65,851)	(65,851)
Cash flow hedge reserves	1,269	1,304	1,476	371	1,158	444	3,078	1,799	2,165	1,269	1,158	1,476	3,078	1,158	1,476	3,078	3,078	3,078
Regulatory deductions from CET 1 <sup>1</sup>	(153,043)	(158,747)	(160,917)	(164,083)	(159,112)	(136,549)	(130,163)	(125,077)	(122,746)	(153,043)	(159,112)	(160,917)	(130,163)	(159,112)	(160,917)	(130,163)	(130,163)	(130,163)
Total CET 1 capital	<b>1,420,554</b>	1,484,795	1,429,725	1,390,941	1,360,618	1,492,905	1,461,003	1,407,641	1,376,131	<b>1,420,554</b>	1,360,618	1,429,725	1,461,003	1,360,618	1,429,725	1,461,003	1,461,003	1,461,003
Additional Tier 1 capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Tier 1 capital	<b>1,420,554</b>	1,484,795	1,429,725	1,390,941	1,360,618	1,492,905	1,461,003	1,407,641	1,376,131	<b>1,420,554</b>	1,360,618	1,429,725	1,461,003	1,360,618	1,429,725	1,461,003	1,461,003	1,461,003
Tier 2 capital																		
Collective allowance for credit losses <sup>2</sup>	40,063	39,063	37,063	37,063	37,063	36,463	36,249	35,900	35,300	40,063	37,063	37,063	36,249	37,063	37,063	36,249	36,249	36,249
Subordinated debentures	-	-	-	-	-	156,000	156,000	156,000	156,000	-	-	-	156,000	-	-	156,000	156,000	156,000
Total Tier 2 capital	<b>40,063</b>	39,063	37,063	37,063	37,063	192,463	192,249	191,900	191,300	<b>40,063</b>	37,063	37,063	192,249	37,063	37,063	192,249	192,249	192,249
Total regulatory capital	<b>\$ 1,460,617</b>	\$ 1,523,858	\$ 1,466,788	\$ 1,428,004	\$ 1,397,681	\$ 1,685,368	\$ 1,653,252	\$ 1,599,541	\$ 1,567,431	<b>\$ 1,460,617</b>	\$ 1,397,681	\$ 1,466,788	\$ 1,653,252	\$ 1,397,681	\$ 1,466,788	\$ 1,653,252	\$ 1,653,252	\$ 1,653,252
Risk-weighted assets for																		
Credit risk	\$ 7,348,049	\$ 8,028,436	\$ 7,592,379	\$ 7,372,710	\$ 7,278,081	\$ 7,155,268	\$ 6,989,010	\$ 6,822,837	\$ 6,680,279	\$ 7,348,049	\$ 7,278,081	\$ 7,592,379	\$ 6,989,010	\$ 7,278,081	\$ 7,592,379	\$ 6,989,010	\$ 6,989,010	\$ 6,989,010
Operational risk	979,975	1,058,450	1,050,888	1,042,250	1,032,325	1,014,550	996,488	975,150	954,113	979,975	1,032,325	1,050,888	996,488	1,032,325	1,050,888	996,488	996,488	996,488
Total risk-weighted assets	<b>\$ 8,328,024</b>	\$ 9,086,886	\$ 8,643,267	\$ 8,414,960	\$ 8,310,406	\$ 8,169,818	\$ 7,985,498	\$ 7,797,987	\$ 7,634,392	<b>\$ 8,328,024</b>	\$ 8,310,406	\$ 8,643,267	\$ 7,985,498	\$ 8,310,406	\$ 8,643,267	\$ 7,985,498	\$ 7,985,498	\$ 7,985,498
Regulatory capital to risk-weighted assets																		
CET 1 ratio	17.06%	16.34%	16.55%	16.54%	16.38%	18.28%	18.31%	18.06%	18.03%	17.06%	16.38%	16.55%	18.31%	16.38%	16.55%	18.31%	18.31%	18.31%
Tier 1 capital ratio	17.06%	16.34%	16.54%	16.53%	16.38%	18.28%	18.30%	18.06%	18.03%	17.06%	16.38%	16.54%	18.30%	16.38%	16.54%	18.30%	18.30%	18.30%
Total regulatory capital ratio	17.54%	16.77%	16.97%	16.97%	16.82%	20.63%	20.70%	20.51%	20.53%	17.54%	16.82%	16.97%	20.70%	16.82%	16.97%	20.70%	20.70%	20.70%
National regulatory minimum																		
CET 1 ratio	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	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%	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%	10.50%	10.50%	10.50%	10.50%	10.50%
Leverage ratio	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Risk-weighted assets as a percentage of total assets	42.0%	43.4%	42.3%	41.6%	40.2%	39.6%	39.0%	38.4%	37.3%	42.0%	40.2%	42.3%	39.0%	40.2%	42.3%	39.0%	39.0%	39.0%
Leverage Ratio	7.19%	7.29%	7.20%	7.08%	6.77%	7.46%	7.36%	7.17%	6.94%	7.19%	6.77%	7.20%	7.36%	6.77%	7.20%	7.36%	7.36%	7.36%

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

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

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

<i>(000s, except % and multiples)</i>	2017		2016		2016		2015		2015		2017		2016		2015	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	YTD	YTD	Fiscal	Fiscal	Fiscal	Fiscal	
<b>Transitional Basis</b>																
Common Equity Tier 1 capital (CET 1)																
Capital stock	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497
Contributed surplus	951	951	951	951	951	951	951	951	951	951	951	951	951	951	951	951
Retained earnings	1,541,070	1,645,623	1,604,758	1,578,567	1,549,126	1,662,003	1,614,491	1,560,541	1,504,786	1,541,070	1,549,126	1,604,758	1,614,491	1,604,758	1,614,491	1,614,491
Accumulated other comprehensive loss	(8,190)	(43,176)	(55,040)	(63,362)	(70,002)	(72,441)	(65,851)	(69,070)	(47,522)	(8,190)	(70,002)	(55,040)	(65,851)	(55,040)	(65,851)	(65,851)
Cash flow hedge reserves	1,269	1,644	1,476	371	1,158	444	3,078	1,799	2,165	1,269	1,158	1,476	3,078	1,158	1,476	3,078
Regulatory deductions from CET 1	(133,597)	(138,764)	(120,519)	(122,914)	(118,449)	(102,852)	(80,534)	(77,609)	(76,545)	(133,597)	(118,449)	(120,519)	(80,534)	(120,519)	(80,534)	(80,534)
<b>Total CET 1 capital</b>	<b>1,440,000</b>	<b>1,504,775</b>	<b>1,470,123</b>	<b>1,432,110</b>	<b>1,401,281</b>	<b>1,526,602</b>	<b>1,510,632</b>	<b>1,455,109</b>	<b>1,422,332</b>	<b>1,440,000</b>	<b>1,401,281</b>	<b>1,470,123</b>	<b>1,510,632</b>	<b>1,401,281</b>	<b>1,470,123</b>	<b>1,510,632</b>
Additional Tier 1 capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Tier 1 capital</b>	<b>1,440,000</b>	<b>1,504,775</b>	<b>1,470,123</b>	<b>1,432,110</b>	<b>1,401,281</b>	<b>1,526,602</b>	<b>1,510,632</b>	<b>1,455,109</b>	<b>1,422,332</b>	<b>1,440,000</b>	<b>1,401,281</b>	<b>1,470,123</b>	<b>1,510,632</b>	<b>1,401,281</b>	<b>1,470,123</b>	<b>1,510,632</b>
Tier 2 capital																
Collective allowance for credit losses <sup>1</sup>	40,063	39,063	37,063	37,063	37,063	36,463	36,249	35,900	35,300	40,063	37,063	37,063	36,249	37,063	37,063	36,249
Subordinated debentures	-	-	-	-	-	156,000	156,000	156,000	156,000	-	-	-	156,000	-	-	156,000
<b>Total Tier 2 capital</b>	<b>40,063</b>	<b>39,063</b>	<b>37,063</b>	<b>37,063</b>	<b>37,063</b>	<b>192,463</b>	<b>192,249</b>	<b>191,900</b>	<b>191,300</b>	<b>40,063</b>	<b>37,063</b>	<b>37,063</b>	<b>192,249</b>	<b>37,063</b>	<b>37,063</b>	<b>192,249</b>
<b>Total regulatory capital</b>	<b>\$ 1,480,063</b>	<b>\$ 1,543,838</b>	<b>\$ 1,507,186</b>	<b>\$ 1,469,173</b>	<b>\$ 1,438,344</b>	<b>\$ 1,719,065</b>	<b>\$ 1,702,881</b>	<b>\$ 1,647,009</b>	<b>\$ 1,613,632</b>	<b>\$ 1,480,063</b>	<b>\$ 1,438,344</b>	<b>\$ 1,507,186</b>	<b>\$ 1,702,881</b>	<b>\$ 1,438,344</b>	<b>\$ 1,507,186</b>	<b>\$ 1,702,881</b>
Risk-weighted assets for																
Credit risk	\$ 7,369,572	\$ 8,051,547	\$ 7,636,925	\$ 7,418,950	\$ 7,324,971	\$ 7,195,385	\$ 7,046,413	\$ 6,878,105	\$ 6,731,828	\$ 7,369,572	\$ 7,324,971	\$ 7,636,925	\$ 7,046,413	\$ 7,324,971	\$ 7,636,925	\$ 7,046,413
Operational risk	979,975	1,058,450	1,050,888	1,042,250	1,032,325	1,014,550	996,488	975,150	954,113	979,975	1,032,325	1,050,888	996,488	1,032,325	1,050,888	996,488
<b>Total risk-weighted assets</b>	<b>\$ 8,349,547</b>	<b>\$ 9,109,997</b>	<b>\$ 8,687,813</b>	<b>\$ 8,461,200</b>	<b>\$ 8,357,296</b>	<b>\$ 8,209,935</b>	<b>\$ 8,042,901</b>	<b>\$ 7,853,255</b>	<b>\$ 7,685,941</b>	<b>\$ 8,349,547</b>	<b>\$ 8,357,296</b>	<b>\$ 8,687,813</b>	<b>\$ 8,042,901</b>	<b>\$ 8,357,296</b>	<b>\$ 8,687,813</b>	<b>\$ 8,042,901</b>
Regulatory capital to risk-weighted assets																
CET 1 ratio	17.25%	16.52%	16.92%	16.93%	16.77%	18.59%	18.78%	18.53%	18.51%	17.25%	16.77%	16.92%	18.78%	16.77%	16.92%	18.78%
Tier 1 capital ratio	17.25%	16.52%	16.92%	16.93%	16.77%	18.59%	18.78%	18.53%	18.51%	17.25%	16.77%	16.92%	18.78%	16.77%	16.92%	18.78%
Total regulatory capital ratio	17.73%	16.95%	17.35%	17.36%	17.21%	20.94%	21.17%	20.97%	20.99%	17.73%	17.21%	17.35%	20.99%	17.21%	17.35%	21.17%
Risk-weighted assets as a percentage of total assets	42.1%	43.5%	42.5%	41.8%	40.4%	39.8%	39.3%	38.7%	37.6%	42.1%	40.4%	42.5%	39.3%	40.4%	42.5%	39.3%

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

## Non-GAAP Measures

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

### Allowance as a Percentage of Gross Loans

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

### Assets to Capital Multiple (ACM)

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

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

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

### Efficiency or Productivity Ratio

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. A lower ratio indicates better efficiency.

### Dividend Payout Ratio

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

### 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)

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.

### 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

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

## Glossary of Terms

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



## Acronyms

**ALCO** – Asset/Liability Committee

**AOCI** – Accumulated Other Comprehensive Income

**CDIC** – Canada Deposit Insurance Corporation

**CMB** – Canada Mortgage Bond

**CMHC** – Canada Mortgage and Housing Corporation

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

**CVA** - Credit Valuation Adjustment

**ERM** – Enterprise Risk Management

**GAAP** – Generally Accepted Accounting Principles

**GIC** – Guaranteed Investment Certificate

**HELOC** – Home Equity Line of Credit

**IASB** – International Accounting Standards Board

**IFRS** – International Financial Reporting Standards

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

**MBS** – Mortgage-Backed Security

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

**NCCF** – Net Cumulative Cash Flow

**NHA** – National Housing Authority

**OCI** – Other Comprehensive Income

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

**TEB** – Taxable Equivalent Basis