



# Supplementary Financial Information

Third Quarter 2017

November 14, 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 Q3 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 September 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 Q3 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

(000s, except Per Share and Percentage Amounts)	2017	2017	2017	2016	2016	2016	2016	2015	2015	2017	2016	2016	2015
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal
<b>OPERATING RESULTS</b>													
Net Income (Loss)	\$ 29,983	\$ (111,116)	\$ 58,041	\$ 50,706	\$ 66,190	\$ 66,252	\$ 64,248	\$ 70,239	\$ 72,443	\$ (23,092)	\$ 196,690	\$ 247,396	\$ 287,285
Net Interest Income (Loss)	88,762	(3,407)	125,857	120,620	119,924	122,103	122,517	126,658	121,698	211,212	364,544	485,164	481,090
Total Revenue <sup>1</sup>	95,407	(61,293)	147,742	144,597	145,095	146,761	145,506	150,913	145,083	181,856	437,362	581,959	584,883
Diluted Earnings (Loss) per Share	\$ 0.37	\$ (1.73)	\$ 0.90	\$ 0.79	\$ 1.01	\$ 0.99	\$ 0.92	\$ 1.00	\$ 1.03	\$ (0.33)	\$ 2.92	\$ 3.71	\$ 4.09
Return on Shareholders' Equity	6.8%	(25.9)%	14.0%	12.6%	16.7%	16.3%	15.5%	17.5%	18.5%	(1.8)%	16.2%	15.1%	18.5%
Return on Average Assets	0.6%	(2.2)%	1.1%	1.0%	1.3%	1.3%	1.2%	1.4%	1.4%	(0.2)%	1.3%	1.2%	1.4%
Net Interest Margin (TEB) <sup>2</sup>	1.85%	(0.07)%	2.44%	2.38%	2.34%	2.38%	2.38%	2.46%	2.38%	1.41%	2.37%	2.37%	2.36%
Provision as a Percentage of Gross Uninsured Loans (annualized)	(0.14)%	0.07%	0.16%	0.07%	0.04%	0.08%	0.04%	0.04%	0.08%	0.05%	0.05%	0.05%	0.06%
Provision as a Percentage of Gross Loans (annualized)	(0.11)%	0.05%	0.13%	0.05%	0.03%	0.06%	0.03%	0.03%	0.06%	0.04%	0.04%	0.04%	0.05%
Efficiency Ratio (TEB) <sup>2</sup>	62.7%	(138.9)%	43.4%	48.8%	37.7%	37.2%	39.6%	36.0%	30.8%	114.5%	38.2%	40.8%	32.4%
<b>BALANCE SHEET HIGHLIGHTS</b>													
Total Assets	\$ 18,856,294	\$ 20,077,150	\$ 20,993,385	\$ 20,528,777	\$ 20,317,030	\$ 20,763,147	\$ 20,687,984	\$ 20,527,062	\$ 20,314,220	\$ 18,856,294	\$ 20,317,030	\$ 20,528,777	\$ 20,527,062
Total Assets Under Administration <sup>3</sup>	26,659,330	28,292,436	29,583,545	28,917,534	28,327,676	28,430,730	27,960,592	27,316,476	25,404,219	26,659,330	28,327,676	28,917,534	27,316,476
Total Loans <sup>4</sup>	15,429,650	17,648,114	18,573,476	18,035,317	18,002,238	18,065,074	17,949,915	18,268,708	18,336,736	15,429,650	18,002,238	18,035,317	18,268,708
Total Loans Under Administration <sup>3,4</sup>	23,232,686	25,863,400	27,163,636	26,424,074	26,012,884	25,732,657	25,222,523	25,058,122	23,426,735	23,232,686	26,012,884	26,424,074	25,058,122
Liquid Assets	2,657,055	1,737,417	2,098,192	2,067,981	1,878,082	2,391,225	2,459,859	2,095,145	1,477,493	2,657,055	1,878,082	2,067,981	2,095,145
Deposits	13,358,618	13,104,606	16,249,611	15,886,030	15,694,102	16,022,219	15,824,899	15,665,958	14,949,842	13,358,618	15,694,102	15,886,030	15,665,958
Line of Credit Facility	-	1,396,959	-	-	-	-	-	-	-	-	-	-	-
Shareholders' Equity	1,781,741	1,751,087	1,680,898	1,632,587	1,594,873	1,571,288	1,677,154	1,636,501	1,584,665	1,781,741	1,594,873	1,632,587	1,636,501
<b>FINANCIAL STRENGTH</b>													
<b>Capital Measures<sup>5</sup></b>													
Risk-Weighted Assets	\$ 6,890,938	\$ 8,328,024	\$ 9,086,886	\$ 8,643,267	\$ 8,414,960	\$ 8,310,406	\$ 8,169,818	\$ 7,985,498	\$ 7,797,987	\$ 6,890,938	\$ 8,414,960	\$ 8,643,267	\$ 7,985,498
Common Equity Tier 1 Capital Ratio	21.25%	17.06%	16.34%	16.55%	16.54%	16.38%	18.28%	18.31%	18.06%	21.25%	16.54%	16.55%	18.31%
Tier 1 Capital Ratio	21.25%	17.06%	16.34%	16.54%	16.53%	16.38%	18.28%	18.30%	18.06%	21.25%	16.53%	16.54%	18.30%
Total Capital Ratio	21.74%	17.54%	16.77%	16.97%	16.97%	16.82%	20.63%	20.70%	20.51%	21.74%	16.97%	16.97%	20.70%
Leverage Ratio	7.89%	7.19%	7.29%	7.20%	7.08%	6.77%	7.46%	7.36%	7.17%	7.89%	7.08%	7.20%	7.36%
<b>Credit Quality</b>													
Net Non-Performing Loans as a Percentage of Gross Loans	0.28%	0.23%	0.24%	0.30%	0.31%	0.33%	0.34%	0.28%	0.30%	0.28%	0.31%	0.30%	0.28%
Allowance as a Percentage of Gross Non-Performing Loans	82.6%	100.5%	91.8%	73.4%	69.3%	66.0%	62.9%	74.0%	69.4%	82.6%	69.3%	73.4%	74.0%
<b>Share Information</b>													
Book Value per Common Share	\$ 22.20	\$ 21.82	\$ 26.18	\$ 25.36	\$ 24.70	\$ 23.90	\$ 25.51	\$ 23.39	\$ 22.59	\$ 22.20	\$ 24.70	\$ 25.36	\$ 23.39
Common Share Price – Close	\$ 13.89	\$ 16.99	\$ 26.03	\$ 31.34	\$ 27.00	\$ 32.02	\$ 35.06	\$ 26.92	\$ 32.03	\$ 13.89	\$ 27.00	\$ 31.34	\$ 26.92
Dividend paid during the period ended	\$ -	\$ -	\$ 0.26	\$ 0.26	\$ 0.24	\$ 0.24	\$ 0.24	\$ 0.22	\$ 0.22	\$ 0.26	\$ 0.72	\$ 0.98	\$ 0.88
Market Capitalization	\$ 1,114,617	\$ 1,363,380	\$ 1,671,230	\$ 2,017,920	\$ 1,743,093	\$ 2,105,027	\$ 2,453,008	\$ 1,883,808	\$ 2,247,225	\$ 1,114,617	\$ 1,743,093	\$ 2,017,920	\$ 1,883,808
Number of Common Shares Outstanding	80,246	80,246	64,204	64,388	64,559	65,741	69,966	69,978	70,160	80,246	64,559	64,388	69,978
Payout Ratio	-	-	28.9%	32.9%	23.8%	24.2%	26.1%	22.0%	21.4%	(78.8)%	24.7%	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)

<i>(000s, except per share amounts)</i>	2017	2017	2017	2016	2016	2016	2016	2015	2015	2017	2016	2016	2015
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal
<b>Net Interest Income (Loss) Non-Securitized Assets</b>													
Interest from loans	\$ 167,159	\$ 192,394	\$ 192,435	\$ 190,389	\$ 192,395	\$ 191,704	\$ 193,546	\$ 197,052	\$ 195,051	\$ 551,988	\$ 577,645	\$ 768,034	\$ 769,562
Dividends from securities	253	300	2,286	2,614	2,359	2,447	2,692	2,608	2,597	2,839	7,498	10,112	10,620
Other interest	4,303	1,627	2,920	2,514	3,046	2,985	2,528	1,694	1,846	8,850	8,559	11,073	7,951
	171,715	194,321	197,641	195,517	197,800	197,136	198,766	201,354	199,494	563,677	593,702	789,219	788,133
Interest on deposits and other	75,430	71,673	77,252	78,868	81,519	78,312	79,463	79,586	82,283	224,355	239,294	318,162	324,993
Interest and fees on line of credit facility	11,368	130,630	-	-	-	-	-	-	-	141,998	-	-	-
Net interest income (loss) non-securitized assets	84,917	(7,982)	120,389	116,649	116,281	118,824	119,303	121,768	117,211	197,324	354,408	471,057	463,140
<b>Net Interest Income Securitized Loans and Assets</b>													
Interest income from securitized loans and assets	23,130	22,678	21,558	19,923	20,957	20,732	20,093	22,853	24,315	67,366	61,782	81,705	103,841
Interest expense on securitization liabilities	19,285	18,103	16,090	15,952	17,314	17,453	16,879	17,963	19,828	53,478	51,646	67,598	85,891
Net interest income securitized loans and assets	3,845	4,575	5,468	3,971	3,643	3,279	3,214	4,890	4,487	13,888	10,136	14,107	17,950
<b>Total Net Interest Income (Loss)</b>	88,762	(3,407)	125,857	120,620	119,924	122,103	122,517	126,658	121,698	211,212	364,544	485,164	481,090
Provision for credit losses	(4,257)	2,420	5,919	2,400	1,336	2,760	1,394	1,415	2,849	4,082	5,490	7,890	8,933
	93,019	(5,827)	119,938	118,220	118,588	119,343	121,123	125,243	118,849	207,130	359,054	477,274	472,157
<b>Non-Interest Income (Loss)</b>													
Fees and other income	18,087	17,168	16,331	17,613	17,223	17,328	19,165	19,927	20,096	51,586	53,716	71,329	82,632
Securitization income	2,525	1,877	6,432	9,064	7,599	9,452	7,682	5,760	5,788	10,834	24,733	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	(13,155)	(76,912)	(3)	-	-	-	(175)	(66)	(542)	(90,070)	(175)	(175)	836
Net realized and unrealized gains (losses) on derivatives	(812)	(19)	(875)	(2,700)	349	(2,122)	(4,334)	(3,422)	(1,957)	(1,706)	(6,107)	(8,807)	(7,939)
	6,645	(57,886)	21,885	23,977	25,171	24,658	22,989	24,255	23,385	(29,356)	72,818	96,795	103,793
	99,664	(63,713)	141,823	142,197	143,759	144,001	144,112	149,498	142,234	177,774	431,872	574,069	575,950
<b>Non-Interest Expenses</b>													
Salaries and benefits	22,610	29,303	29,619	24,134	24,350	24,685	28,711	25,874	19,382	81,532	77,746	101,880	88,873
Premises	3,283	3,365	3,752	3,607	3,472	3,575	3,851	2,731	3,149	10,400	10,898	14,505	12,274
Other operating expenses	34,031	52,333	31,094	43,287	27,160	26,652	25,455	26,076	22,424	117,458	79,267	122,554	89,526
	59,924	85,001	64,465	71,028	54,982	54,912	58,017	54,681	44,955	209,390	167,911	238,939	190,673
<b>Income (Loss) Before Income Taxes</b>	39,740	(148,714)	77,358	71,169	88,777	89,089	86,095	94,817	97,279	(31,616)	263,961	335,130	385,277
Income taxes													
Current	5,839	(39,616)	23,142	22,941	22,957	24,911	20,086	25,548	23,189	(10,635)	67,954	90,895	98,481
Deferred	3,918	2,018	(3,825)	(2,478)	(370)	(2,074)	1,761	(970)	1,647	2,111	(683)	(3,161)	(489)
	9,757	(37,598)	19,317	20,463	22,587	22,837	21,847	24,578	24,836	(8,524)	67,271	87,734	97,992
<b>NET INCOME (LOSS)</b>	\$ 29,983	\$ (111,116)	\$ 58,041	\$ 50,706	\$ 66,190	\$ 66,252	\$ 64,248	\$ 70,239	\$ 72,443	\$ (23,092)	\$ 196,690	\$ 247,396	\$ 287,285
<b>NET INCOME (LOSS) PER COMMON SHARE</b>													
Basic	\$ 0.37	\$ (1.73)	\$ 0.90	\$ 0.79	\$ 1.01	\$ 0.99	\$ 0.92	\$ 1.00	\$ 1.03	\$ (0.33)	\$ 2.92	\$ 3.71	\$ 4.09
Diluted	\$ 0.37	\$ (1.73)	\$ 0.90	\$ 0.79	\$ 1.01	\$ 0.99	\$ 0.92	\$ 1.00	\$ 1.03	\$ (0.33)	\$ 2.92	\$ 3.71	\$ 4.09
<b>AVERAGE NUMBER OF COMMON SHARES OUTSTANDING</b>													
Basic	80,246	64,378	64,263	64,479	65,386	66,663	69,972	70,157	70,218	69,621	67,326	66,601	70,170
Diluted	80,246	64,378	64,294	64,519	65,435	66,798	70,047	70,237	70,380	69,621	67,413	66,668	70,323
Total number of outstanding common shares	80,246	80,246	64,204	64,388	64,559	65,741	69,966	69,978	70,160	80,246	64,559	64,388	69,978
Book value per common share	\$ 22.20	\$ 21.82	\$ 26.18	\$ 25.36	\$ 24.70	\$ 23.90	\$ 25.51	\$ 23.39	\$ 22.59	\$ 22.20	\$ 24.70	\$ 25.36	\$ 23.39

## Net Interest Margin

	2017	2017	2017	2016	2016	2016	2016	2015	2015	2017	2016	2016	2015
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal
Net interest margin non-securitized interest earning assets (non-TEB)	2.21%	(0.19)%	2.74%	2.71%	2.68%	2.74%	2.72%	2.87%	2.80%	1.59%	2.71%	2.71%	2.80%
Net interest margin non-securitized interest earning assets (TEB)	2.21%	(0.19)%	2.76%	2.73%	2.70%	2.76%	2.74%	2.89%	2.83%	1.60%	2.73%	2.73%	2.83%
Net interest margin CMHC-sponsored securitized assets	0.43%	0.50%	0.75%	0.53%	0.45%	0.42%	0.47%	0.60%	0.52%	0.55%	0.45%	0.47%	0.49%
Net interest margin bank-sponsored securitization conduit assets	1.17%	1.63%	1.58%	1.90%	1.85%	1.99%	-	-	-	1.47%	1.89%	1.90%	-
Total net interest margin (non-TEB)	1.85%	(0.07)%	2.42%	2.36%	2.33%	2.36%	2.36%	2.45%	2.36%	1.40%	2.35%	2.35%	2.34%
<b>Total net interest margin (TEB)</b>	<b>1.85%</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>1.41%</b>	<b>2.37%</b>	<b>2.37%</b>	<b>2.36%</b>
Spread of non-securitized loans over deposits and credit facilities	2.62%	(0.41)%	2.93%	2.86%	2.89%	2.97%	2.91%	2.97%	2.93%	1.71%	2.92%	2.91%	2.91%

## Net Interest Income (Loss) by Product and Average Rate

(000s, except %)	2017		2017		2017		2016		2016		2016		2016		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	\$ 4,556	0.75%	\$ 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%
Traditional single-family residential mortgages	122,489	4.82%	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%
ACE Plus single-family residential mortgages	3,612	3.62%	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	2,763	3.98%	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%
Residential commercial mortgages <sup>2</sup>	2,063	5.98%	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%
Non-residential commercial mortgages	18,777	6.12%	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%
Credit card loans and lines of credit	8,327	8.99%	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%
Other consumer retail loans	9,128	10.11%	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%
<b>Total non-securitized loans</b>	<b>167,159</b>	<b>5.16%</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>
Taxable equivalent adjustment	91	-	109	-	825	-	944	-	853	-	884	-	973	-	941	-	937	-
<b>Total on non-securitized interest earning assets</b>	<b>171,806</b>	<b>4.47%</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>
CMHC-sponsored securitized single-family residential mortgages	13,718	2.27%	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%
CMHC-sponsored securitized multi-unit residential mortgages	7,718	5.31%	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%
Assets pledged as collateral for CMHC-sponsored securitization	122	0.68%	23	0.47%	455	1.56%	495	1.35%	489	1.27%	571	0.97%	691	0.69%	724	0.63%	912	0.62%
<b>Total CMHC-sponsored securitized residential mortgages</b>	<b>21,558</b>	<b>2.81%</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>
Bank-sponsored securitization conduit assets	1,572	3.26%	1,949	3.45%	1,416	3.08%	1,116	3.53%	1,309	3.52%	526	3.07%	-	-	-	-	-	-
<b>Total assets</b>	<b>\$ 194,936</b>	<b>4.06%</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>Interest-bearing liabilities</b>																		
Deposits and credit facilities	\$ 86,798	2.54%	\$ 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%
Senior debt	-	-	-	-	-	-	-	-	-	-	465	2.42%	1,778	4.66%	1,824	4.78%	1,512	3.96%
CMHC-sponsored securitization liabilities	18,277	2.37%	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%
Bank-sponsored securitization conduit liabilities	1,008	2.16%	1,030	1.83%	689	1.51%	514	1.61%	621	1.76%	185	1.14%	-	-	-	-	-	-
<b>Total liabilities</b>	<b>\$ 106,083</b>	<b>2.21%</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>Net Interest Income (Loss) (TEB)</b>	<b>\$ 88,853</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>Tax Equivalent Adjustment</b>	<b>(91)</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>Net Interest Income (Loss) per Financial Statements</b>	<b>\$ 88,762</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>	

<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) by Product and Average Rate (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	\$ 11,689	0.86%	\$ 16,057	1.23%	\$ 21,185	1.25%	\$ 18,571	1.44%
Traditional single-family residential mortgages	385,160	4.72%	409,493	4.86%	540,522	4.84%	587,005	4.99%
ACE Plus single-family residential mortgages	10,552	3.50%	8,146	3.28%	11,490	3.31%	1,849	3.31%
Accelerator single-family residential mortgages	10,532	2.60%	24,430	2.42%	30,935	2.38%	28,777	2.58%
Residential commercial mortgages <sup>2</sup>	11,292	4.82%	13,323	4.16%	17,614	4.12%	17,053	4.16%
Non-residential commercial mortgages	81,164	5.98%	74,232	6.05%	102,465	6.01%	80,032	6.06%
Credit card loans and lines of credit	25,307	8.90%	25,147	8.99%	33,536	8.99%	31,427	9.06%
Other consumer retail loans	27,981	9.70%	22,874	9.19%	31,472	9.22%	23,419	9.88%
<b>Total non-securitized loans</b>	<b>551,988</b>	<b>5.00%</b>	<b>577,645</b>	<b>4.91%</b>	<b>768,034</b>	<b>4.90%</b>	<b>769,562</b>	<b>5.05%</b>
Taxable equivalent adjustment	1,025	-	2,710	-	3,654	-	3,830	-
<b>Total on non-securitized interest earning assets</b>	<b>564,702</b>	<b>4.56%</b>	<b>596,412</b>	<b>4.57%</b>	<b>792,873</b>	<b>4.56%</b>	<b>791,963</b>	<b>4.79%</b>
CMHC-sponsored securitized single-family residential mortgages	38,162	2.34%	35,527	2.63%	46,642	2.60%	62,891	2.79%
CMHC-sponsored securitized multi-unit residential mortgages	23,667	5.32%	22,669	4.57%	29,866	4.58%	36,625	4.23%
Assets pledged as collateral for CMHC-sponsored securitization	600	1.15%	1,751	0.88%	2,246	0.96%	4,325	0.84%
<b>Total CMHC-sponsored securitized residential mortgages</b>	<b>62,429</b>	<b>2.93%</b>	<b>59,947</b>	<b>2.93%</b>	<b>78,754</b>	<b>2.94%</b>	<b>103,841</b>	<b>2.86%</b>
Bank-sponsored securitization conduit assets	4,937	3.28%	1,835	3.38%	2,951	3.43%	-	-
<b>Total assets</b>	<b>\$ 632,068</b>	<b>4.20%</b>	<b>\$ 658,194</b>	<b>4.24%</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	\$ 366,353	3.29%	\$ 237,051	1.99%	\$ 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	50,751	2.38%	50,840	2.45%	66,278	2.44%	85,891	2.32%
Bank-sponsored securitization conduit liabilities	2,727	1.83%	806	1.57%	1,320	1.58%	-	-
<b>Total liabilities</b>	<b>\$ 419,831</b>	<b>2.79%</b>	<b>\$ 290,940</b>	<b>1.87%</b>	<b>\$ 385,760</b>	<b>1.87%</b>	<b>\$ 410,884</b>	<b>1.99%</b>
<b>Net Interest Income (TEB)</b>	<b>\$ 212,237</b>		<b>\$ 367,254</b>		<b>\$ 488,818</b>		<b>\$ 484,920</b>	
<b>Tax Equivalent Adjustment</b>	<b>(1,025)</b>		<b>(2,710)</b>		<b>(3,654)</b>		<b>(3,830)</b>	
<b>Net Interest Income per Financial Statements</b>	<b>\$ 211,212</b>		<b>\$ 364,544</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 Q3	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
<b>Assets</b>													
Cash resources and securities	\$ 2,441,025	\$ 1,239,548	\$ 1,745,794	\$ 1,569,002	\$ 1,785,161	\$ 1,814,235	\$ 1,631,159	\$ 1,234,891	\$ 1,338,019	\$ 1,808,789	\$ 1,743,518	\$ 1,699,889	\$ 1,291,955
Traditional single-family residential mortgages	10,175,199	11,283,411	11,213,929	11,039,113	11,079,745	11,218,031	11,379,100	11,599,621	11,825,495	10,890,846	11,225,625	11,178,997	11,752,874
ACE Plus single-family residential mortgages	398,963	411,745	394,353	395,910	369,436	331,731	291,860	181,811	41,802	401,687	331,009	347,234	55,903
Accelerator single-family residential mortgages	277,532	381,984	963,003	1,162,594	1,222,648	1,219,194	1,600,950	1,315,920	1,112,415	540,840	1,347,597	1,301,346	1,113,847
Residential commercial mortgages <sup>2</sup>	138,053	357,016	441,872	430,040	420,496	455,642	405,518	507,571	428,582	312,314	427,219	427,924	409,718
Non-residential commercial mortgages	1,227,408	2,135,247	2,064,604	1,904,058	1,760,491	1,596,749	1,552,991	1,493,914	1,382,784	1,809,086	1,636,744	1,703,572	1,319,640
Credit card loans and lines of credit	370,669	389,946	376,652	372,009	373,416	374,012	371,929	370,820	342,274	379,089	373,119	372,841	346,965
Other consumer retail loans	361,297	405,937	386,791	369,181	352,957	333,709	309,412	281,687	249,628	384,675	332,026	341,315	237,024
Total non-securitized loans	12,949,121	15,365,286	15,841,204	15,672,905	15,579,189	15,529,068	15,911,760	15,751,344	15,382,980	14,718,537	15,673,339	15,673,229	15,235,971
Taxable equivalent adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-
Total on non-securitized interest earning assets	15,390,146	16,604,834	17,586,998	17,241,907	17,364,350	17,343,303	17,542,919	16,986,235	16,720,999	16,527,326	17,416,857	17,373,118	16,527,926
CMHC-sponsored securitized single-family residential mortgages	2,413,189	2,301,996	1,817,991	1,775,532	1,852,325	1,893,788	1,656,102	1,980,035	2,038,803	2,177,725	1,800,738	1,794,437	2,252,930
CMHC-sponsored securitized multi-unit residential mortgages	581,426	590,515	609,061	622,287	627,527	658,244	697,995	802,016	827,924	593,667	661,255	651,513	865,228
Assets pledged as collateral for CMHC-sponsored securitization	71,450	19,675	116,713	147,162	153,863	236,018	402,829	463,249	588,698	69,279	264,237	234,968	517,273
Total CMHC-sponsored securitized residential mortgages	3,066,065	2,912,186	2,543,765	2,544,981	2,633,715	2,788,050	2,756,926	3,245,300	3,455,425	2,840,671	2,726,230	2,680,918	3,635,431
Bank-sponsored securitization conduit assets	192,640	225,679	183,609	126,533	148,871	68,529	-	-	-	200,643	72,467	85,983	-
Other assets	534,538	478,477	487,769	512,259	503,910	501,811	476,585	456,056	448,073	500,262	494,103	498,643	435,311
<b>Total Assets</b>	<b>\$ 19,183,389</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>\$ 20,068,902</b>	<b>\$ 20,709,657</b>	<b>\$ 20,638,662</b>	<b>\$ 20,598,668</b>
<b>Liabilities and Shareholders' Equity</b>													
Deposits and credit facilities	\$ 13,652,078	\$ 14,919,184	\$ 16,034,871	\$ 15,764,790	\$ 15,889,870	\$ 15,840,391	\$ 15,884,889	\$ 15,355,590	\$ 15,069,121	\$ 14,868,711	\$ 15,871,717	\$ 15,844,985	\$ 14,901,524
Senior debt	-	-	-	-	-	76,858	152,530	152,711	152,886	-	76,463	57,347	153,089
CMHC-sponsored securitization liabilities	3,080,084	2,917,781	2,548,254	2,562,709	2,681,021	2,822,161	2,811,983	3,270,064	3,513,993	2,848,706	2,771,722	2,719,469	3,698,669
Bank-sponsored securitization conduit liabilities	187,056	225,406	182,131	127,485	141,244	64,697	-	-	-	198,198	68,647	83,357	-
Other liabilities and shareholders' equity	2,264,171	2,158,805	2,036,885	1,970,696	1,938,711	1,897,586	1,927,028	1,909,226	1,888,497	2,153,287	1,921,108	1,933,504	1,845,386
<b>Total Liabilities and Shareholders' Equity</b>	<b>\$ 19,183,389</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>\$ 20,068,902</b>	<b>\$ 20,709,657</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

(000s)	2017 Q3	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
<b>ASSETS</b>													
<b>Cash and Cash Equivalents</b>	\$ 2,337,760	\$ 1,682,982	\$ 1,251,190	\$ 1,205,394	\$ 1,058,940	\$ 1,448,548	\$ 1,454,752	\$ 1,149,849	\$ 612,218	\$ 2,337,760	\$ 1,058,940	\$ 1,205,394	\$ 1,149,849
<b>Available for Sale Securities</b>	331,544	31,495	549,456	534,924	523,482	519,067	488,211	453,230	413,381	331,544	523,482	534,924	453,230
<b>Loans Held for Sale</b>	40,320	-	40,721	77,918	74,207	117,691	70,187	135,043	162,432	40,320	74,207	77,918	135,043
<b>Loans</b>													
Securitized mortgages	3,133,906	3,257,104	2,647,014	2,526,804	2,549,205	2,704,230	2,516,944	2,674,475	2,900,586	3,133,906	2,549,205	2,526,804	2,674,475
Non-securitized mortgages and loans	12,255,424	14,391,010	15,885,741	15,430,595	15,378,826	15,243,153	15,362,784	15,459,190	15,273,718	12,255,424	15,378,826	15,430,595	15,459,190
Collective allowance for credit losses	(33,563)	(40,063)	(39,063)	(37,063)	(37,063)	(37,063)	(36,463)	(36,249)	(35,900)	(33,563)	(37,063)	(37,063)	(36,249)
	15,355,767	17,608,051	18,493,692	17,920,336	17,890,968	17,910,320	17,843,265	18,097,416	18,138,404	15,355,767	17,890,968	17,920,336	18,097,416
<b>Other</b>													
Restricted assets	289,870	216,596	140,325	265,374	231,235	232,000	293,637	195,921	494,133	289,870	231,235	265,374	195,921
Derivative assets	10,177	21,804	33,480	37,524	52,178	58,086	63,931	64,796	77,875	10,177	52,178	37,524	64,796
Other assets	365,685	384,676	347,477	348,638	336,077	329,009	328,013	287,417	292,331	365,685	336,077	348,638	287,417
Deferred tax assets	15,873	19,510	18,048	16,914	16,362	15,798	15,562	15,043	-	15,873	16,362	16,914	15,043
Goodwill and intangible assets	109,298	112,036	118,996	121,755	133,581	132,628	130,426	128,347	123,446	109,298	133,581	121,755	128,347
	790,903	754,622	658,326	790,205	769,433	767,521	831,569	691,524	987,785	790,903	769,433	790,205	691,524
	\$ 18,856,294	\$ 20,077,150	\$ 20,993,385	\$ 20,528,777	\$ 20,317,030	\$ 20,763,147	\$ 20,687,984	\$ 20,527,062	\$ 20,314,220	\$ 18,856,294	\$ 20,317,030	\$ 20,528,777	\$ 20,527,062
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>													
<b>Liabilities</b>													
<b>Deposits</b>													
Deposits payable on demand	\$ 441,008	\$ 372,912	\$ 2,377,400	\$ 2,531,803	\$ 2,432,283	\$ 2,274,577	\$ 2,321,093	\$ 1,986,136	\$ 1,562,081	\$ 441,008	\$ 2,432,283	\$ 2,531,803	\$ 1,986,136
Deposits payable on a fixed date	12,917,610	12,731,694	13,872,211	13,354,227	13,261,819	13,747,642	13,503,806	13,679,822	13,387,761	12,917,610	13,261,819	13,354,227	13,679,822
	13,358,618	13,104,606	16,249,611	15,886,030	15,694,102	16,022,219	15,824,899	15,665,958	14,949,842	13,358,618	15,694,102	15,886,030	15,665,958
<b>Line of Credit Facility</b>	-	1,396,959	-	-	-	-	-	-	-	-	-	-	-
<b>Senior Debt</b>	-	-	-	-	-	-	153,283	151,480	153,652	-	-	-	151,480
<b>Securitization Liabilities</b>													
CMHC-sponsored mortgage-backed security liabilities	1,606,818	1,649,637	922,377	898,386	930,614	928,312	863,284	531,326	327,837	1,606,818	930,614	898,386	531,326
CMHC-sponsored Canada Mortgage Bond liabilities	1,473,350	1,474,001	1,474,539	1,637,117	1,610,482	1,766,143	1,870,548	2,249,230	2,990,281	1,473,350	1,610,482	1,637,117	2,249,230
Bank-sponsored securitization conduit liabilities	174,511	203,991	250,129	114,146	139,115	143,024	-	-	-	174,511	139,115	114,146	-
	3,254,679	3,327,629	2,647,045	2,649,649	2,680,211	2,837,479	2,733,832	2,780,556	3,318,118	3,254,679	2,680,211	2,649,649	2,780,556
<b>Other</b>													
Derivative liabilities	31,192	11,322	2,871	3,490	959	3,145	1,040	5,447	2,922	31,192	959	3,490	5,447
Other liabilities	395,291	450,925	379,367	320,737	308,675	291,000	257,922	249,546	267,986	395,291	308,675	320,737	249,546
Deferred tax liabilities	34,773	34,622	33,593	36,284	38,210	38,016	39,854	37,574	37,035	34,773	38,210	36,284	37,574
	461,256	496,869	415,831	360,511	347,844	332,161	298,816	292,567	307,943	461,256	347,844	360,511	292,567
	17,074,553	18,326,063	19,312,487	18,896,190	18,722,157	19,191,859	19,010,830	18,890,561	18,729,555	17,074,553	18,722,157	18,896,190	18,890,561
<b>Shareholders' Equity</b>													
Capital stock	231,156	231,618	85,194	84,910	83,975	85,513	90,283	90,247	89,683	231,156	83,975	84,910	90,247
Contributed surplus	5,096	4,922	4,725	4,562	4,588	4,255	4,230	3,965	3,775	5,096	4,588	4,562	3,965
Retained earnings	1,552,646	1,522,663	1,633,813	1,598,180	1,569,653	1,551,395	1,654,940	1,607,833	1,560,055	1,552,646	1,569,653	1,598,180	1,607,833
Accumulated other comprehensive loss	(7,157)	(8,116)	(42,834)	(55,065)	(63,343)	(69,875)	(72,299)	(65,544)	(68,848)	(7,157)	(63,343)	(55,065)	(65,544)
	1,781,741	1,751,087	1,680,898	1,632,587	1,594,873	1,571,288	1,677,154	1,636,501	1,584,665	1,781,741	1,594,873	1,632,587	1,636,501
	\$ 18,856,294	\$ 20,077,150	\$ 20,993,385	\$ 20,528,777	\$ 20,317,030	\$ 20,763,147	\$ 20,687,984	\$ 20,527,062	\$ 20,314,220	\$ 18,856,294	\$ 20,317,030	\$ 20,528,777	\$ 20,527,062

## Gross Loans by Geographic Region and Type

(000s)	2017 Q3	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
<b>Securitized mortgages</b>													
Securitized single-family residential mortgages <sup>1</sup>													
British Columbia	\$ 243,686	\$ 261,798	\$ 209,613	\$ 200,882	\$ 196,176	\$ 210,861	\$ 155,555	\$ 125,239	\$ 136,396	\$ 243,686	\$ 196,176	\$ 200,882	\$ 125,239
Alberta	278,181	277,196	224,164	211,131	211,470	209,618	161,669	114,807	108,656	278,181	211,470	211,131	114,807
Ontario	1,776,505	1,865,323	1,415,168	1,298,919	1,323,658	1,452,282	1,368,855	1,559,536	1,676,375	1,776,505	1,323,658	1,298,919	1,559,536
Quebec	89,518	89,797	65,753	68,229	69,580	74,584	67,152	81,262	90,839	89,518	69,580	68,229	81,262
Other	175,379	175,599	134,376	127,450	123,947	121,882	80,946	67,266	60,867	175,379	123,947	127,450	67,266
<b>Total securitized single-family residential mortgages</b>	<b>2,563,269</b>	<b>2,669,713</b>	<b>2,049,074</b>	<b>1,906,611</b>	<b>1,924,831</b>	<b>2,069,227</b>	<b>1,834,177</b>	<b>1,948,110</b>	<b>2,073,133</b>	<b>2,563,269</b>	<b>1,924,831</b>	<b>1,906,611</b>	<b>1,948,110</b>
Securitized multi-unit residential mortgages													
British Columbia	85,277	85,682	86,085	86,479	86,877	93,786	94,246	94,676	103,608	85,277	86,877	86,479	94,676
Alberta	45,009	45,282	45,554	45,819	46,086	46,348	46,606	46,848	61,846	45,009	46,086	45,819	46,848
Ontario	238,250	253,013	261,599	281,923	284,161	286,364	331,428	372,141	396,139	238,250	284,161	281,923	372,141
Quebec	46,168	46,672	47,155	47,638	48,122	48,598	49,812	51,309	71,204	46,168	48,122	47,638	51,309
Other	155,933	156,742	157,547	158,334	159,128	159,907	160,675	161,391	194,656	155,933	159,128	158,334	161,391
<b>Total securitized multi-unit residential mortgages</b>	<b>570,637</b>	<b>587,391</b>	<b>597,940</b>	<b>620,193</b>	<b>624,374</b>	<b>635,003</b>	<b>682,767</b>	<b>726,365</b>	<b>827,445</b>	<b>570,637</b>	<b>624,374</b>	<b>620,193</b>	<b>726,365</b>
<b>Total securitized mortgages</b>	<b>\$ 3,133,906</b>	<b>\$ 3,257,104</b>	<b>\$ 2,647,014</b>	<b>\$ 2,526,804</b>	<b>\$ 2,549,205</b>	<b>\$ 2,704,230</b>	<b>\$ 2,516,944</b>	<b>\$ 2,674,475</b>	<b>\$ 2,900,586</b>	<b>\$ 3,133,906</b>	<b>\$ 2,549,205</b>	<b>\$ 2,526,804</b>	<b>\$ 2,674,475</b>
<b>Non-securitized mortgages</b>													
Single-family residential mortgages													
British Columbia	\$ 554,951	\$ 613,600	\$ 678,108	\$ 688,939	\$ 693,783	\$ 663,252	\$ 683,916	\$ 706,555	\$ 694,284	\$ 554,951	\$ 693,783	\$ 688,939	\$ 706,555
Alberta	359,233	362,962	409,512	401,837	409,703	423,314	472,163	526,095	485,077	359,233	409,703	401,837	526,095
Ontario	9,045,243	9,912,291	11,019,882	10,798,158	10,852,312	10,874,667	11,016,084	11,062,213	11,053,791	9,045,243	10,852,312	10,798,158	11,062,213
Quebec	262,082	286,885	317,458	326,436	346,310	367,727	392,647	419,110	416,031	262,082	346,310	326,436	419,110
Other	179,620	172,717	196,516	208,618	224,494	223,390	247,165	267,097	254,870	179,620	224,494	208,618	267,097
<b>Total single-family residential mortgages</b>	<b>10,401,129</b>	<b>11,348,455</b>	<b>12,621,476</b>	<b>12,423,988</b>	<b>12,526,602</b>	<b>12,552,350</b>	<b>12,811,975</b>	<b>12,981,070</b>	<b>12,904,053</b>	<b>10,401,129</b>	<b>12,526,602</b>	<b>12,423,988</b>	<b>12,981,070</b>
Residential commercial mortgages <sup>2</sup>													
British Columbia	9,751	14,314	20,437	15,387	13,737	4,241	6,053	21,128	24,530	9,751	13,737	15,387	21,128
Alberta	3,789	6,889	21,195	21,271	7,026	7,106	6,437	14,215	24,242	3,789	7,026	21,271	14,215
Ontario	83,033	211,051	256,125	232,819	208,049	238,593	227,539	216,407	198,956	83,033	208,049	232,819	216,407
Quebec	3,039	22,723	21,037	24,058	25,440	28,454	27,265	27,265	23,989	3,039	25,440	24,058	27,265
Other	75	9,100	12,751	11,653	9,963	14,502	14,605	42,427	24,174	75	9,963	11,653	42,427
<b>Total residential commercial mortgages</b>	<b>99,687</b>	<b>264,077</b>	<b>331,545</b>	<b>305,188</b>	<b>264,215</b>	<b>317,145</b>	<b>283,088</b>	<b>321,442</b>	<b>295,891</b>	<b>99,687</b>	<b>264,215</b>	<b>305,188</b>	<b>321,442</b>
Non-residential commercial mortgages													
British Columbia	3,783	93,554	101,406	48,335	28,572	25,270	25,152	25,157	26,060	3,783	28,572	48,335	25,157
Alberta	13,631	41,814	54,809	58,688	56,701	55,348	64,771	59,861	56,771	13,631	56,701	58,688	59,861
Ontario	997,587	1,796,954	1,946,717	1,795,481	1,705,455	1,550,565	1,448,280	1,358,385	1,327,942	997,587	1,705,455	1,795,481	1,358,385
Quebec	15,738	41,702	34,492	35,830	47,354	47,354	14,799	14,505	12,860	15,738	47,354	35,830	14,505
Other	2,510	8,028	19,589	16,516	16,053	10,661	19,835	33,080	36,344	2,510	16,053	16,516	33,080
<b>Total non-residential commercial mortgages</b>	<b>1,033,249</b>	<b>1,982,052</b>	<b>2,157,013</b>	<b>1,954,850</b>	<b>1,854,135</b>	<b>1,658,361</b>	<b>1,572,837</b>	<b>1,490,988</b>	<b>1,465,603</b>	<b>1,033,249</b>	<b>1,854,135</b>	<b>1,954,850</b>	<b>1,490,988</b>
Credit card loans and lines of credit													
British Columbia	6,524	6,812	7,131	7,548	8,392	9,355	9,678	9,618	5,280	6,524	8,392	7,548	9,618
Alberta	17,733	18,703	19,208	20,265	21,431	22,395	22,725	22,734	15,020	17,733	21,431	20,265	22,734
Ontario	333,398	351,077	352,467	334,683	336,433	331,984	334,298	330,463	317,033	333,398	336,433	334,683	330,463
Quebec	1,565	1,439	1,387	1,253	1,326	1,332	1,354	1,489	1,532	1,565	1,326	1,253	1,489
Other	5,827	6,278	6,438	6,709	6,851	7,061	7,011	6,850	3,988	5,827	6,851	6,709	6,850
<b>Total credit card loans and lines of credit</b>	<b>365,047</b>	<b>384,309</b>	<b>386,631</b>	<b>370,458</b>	<b>374,433</b>	<b>372,127</b>	<b>375,066</b>	<b>371,154</b>	<b>342,853</b>	<b>365,047</b>	<b>374,433</b>	<b>370,458</b>	<b>371,154</b>
Other consumer retail loans													
British Columbia	2,094	1,661	1,094	975	954	821	801	800	754	2,094	954	975	800
Alberta	17,035	22,751	22,066	20,564	18,321	15,981	13,064	11,090	6,730	17,035	18,321	20,564	11,090
Ontario	330,368	383,418	365,519	354,670	340,587	327,565	307,388	284,375	259,711	330,368	340,587	354,670	284,375
Quebec	218	109	-	-	-	-	-	-	-	218	-	-	-
Other	12,321	9,025	5,875	3,103	1,623	690	716	753	703	12,321	1,623	3,103	753
<b>Total other consumer retail loans</b>	<b>362,036</b>	<b>416,964</b>	<b>394,554</b>	<b>379,312</b>	<b>361,485</b>	<b>345,057</b>	<b>321,969</b>	<b>297,018</b>	<b>267,898</b>	<b>362,036</b>	<b>361,485</b>	<b>379,312</b>	<b>297,018</b>
<b>Total non-securitized mortgages and loans</b>	<b>12,261,148</b>	<b>14,395,857</b>	<b>15,891,219</b>	<b>15,433,796</b>	<b>15,380,870</b>	<b>15,245,040</b>	<b>15,364,935</b>	<b>15,461,672</b>	<b>15,276,298</b>	<b>12,261,148</b>	<b>15,380,870</b>	<b>15,433,796</b>	<b>15,461,672</b>
<b>Total loans</b>	<b>15,395,054</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>15,395,054</b>	<b>17,930,075</b>	<b>17,960,600</b>	<b>18,136,147</b>
<b>Total loans held for sale</b>	<b>40,320</b>	<b>-</b>	<b>40,721</b>	<b>77,918</b>	<b>74,207</b>	<b>117,691</b>	<b>70,187</b>	<b>135,043</b>	<b>162,432</b>	<b>40,320</b>	<b>74,207</b>	<b>77,918</b>	<b>135,043</b>
<b>Total on-balance sheet loans</b>	<b>\$ 15,435,374</b>	<b>\$ 17,652,961</b>	<b>\$ 18,578,954</b>	<b>\$ 18,038,518</b>	<b>\$ 18,004,282</b>	<b>\$ 18,066,961</b>	<b>\$ 17,952,066</b>	<b>\$ 18,271,190</b>	<b>\$ 18,339,316</b>	<b>\$ 15,435,374</b>	<b>\$ 18,004,282</b>	<b>\$ 18,038,518</b>	<b>\$ 18,271,190</b>
<b>Off-balance sheet loans</b>													
Single-family residential mortgages	\$ 4,328,439	\$ 4,759,070	\$ 5,163,935	\$ 5,207,351	\$ 5,090,754	\$ 4,954,802	\$ 4,845,316	\$ 4,567,155	\$ 2,997,517	\$ 4,328,439	\$ 5,090,754	\$ 5,207,351	\$ 4,567,155
Multi-unit residential mortgages	3,474,597	3,456,216	3,426,225	3,181,406	2,919,892	2,712,781	2,427,292	2,222,259	2,092,482	3,474,597	2,919,892	3,181,406	2,222,259
<b>Total off-balance sheet loans</b>	<b>7,803,036</b>	<b>8,215,286</b>	<b>8,590,160</b>	<b>8,388,757</b>	<b>8,010,646</b>	<b>7,667,583</b>	<b>7,272,608</b>	<b>6,789,414</b>	<b>5,089,999</b>	<b>7,803,036</b>	<b>8,010,646</b>	<b>8,388,757</b>	<b>6,789,414</b>
<b>Total loans under administration</b>	<b>\$ 23,238,410</b>	<b>\$ 25,868,247</b>	<b>\$ 27,169,114</b>	<b>\$ 26,427,275</b>	<b>\$ 26,014,928</b>	<b>\$ 25,734,544</b>	<b>\$ 25,224,674</b>	<b>\$ 25,060,604</b>	<b>\$ 23,429,315</b>	<b>\$ 23,238,410</b>	<b>\$ 26,014,928</b>	<b>\$ 26,427,275</b>	<b>\$ 25,060,604</b>

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

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

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

(000s)	2017			2016				2015		2017		2016		2015	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal		
British Columbia	\$ 906,066	\$ 1,045,848	\$ 1,103,874	\$ 1,048,545	\$ 1,028,491	\$ 1,007,586	\$ 975,401	\$ 983,173	\$ 990,912	\$ 906,066	\$ 1,028,491	\$ 1,048,545	\$ 983,173		
Alberta	734,611	801,336	796,508	779,575	770,738	780,110	787,435	795,650	763,968	734,611	770,738	779,575	795,650		
Ontario	12,804,384	14,848,350	15,617,477	15,096,653	15,050,655	15,062,020	15,033,872	15,183,520	15,229,947	12,804,384	15,050,655	15,096,653	15,183,520		
Quebec	418,328	526,004	487,282	503,444	538,132	561,461	554,218	594,940	616,455	418,328	538,132	503,444	594,940		
Other	531,665	431,423	533,092	532,383	542,059	538,093	530,953	578,864	575,602	531,665	542,059	532,383	578,864		
<b>Total loans</b>	<b>\$ 15,395,054</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>\$ 15,395,054</b>	<b>\$ 17,930,075</b>	<b>\$ 17,960,600</b>	<b>\$ 18,136,147</b>		

## Allowance for Credit Losses by Product

(000s)	2017	2017	2017	2016	2016	2016	2016	2015	2015	2017	2016	2016	2015
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal
<b>Total individual allowance<sup>1</sup></b>													
Single-family residential mortgages	\$ 2,968	\$ 2,309	\$ 3,252	\$ 3,321	\$ 2,732	\$ 2,390	\$ 2,009	\$ 2,491	\$ 2,920	\$ 2,968	\$ 2,732	\$ 3,321	\$ 2,491
Residential commercial mortgages <sup>2</sup>	26	24	21	-	-	128	-	-	-	26	-	-	-
Non-residential commercial mortgages	658	489	196	128	78	215	344	397	564	658	78	128	397
Credit card loans and lines of credit	3,260	3,141	3,020	780	85	202	408	329	68	3,260	85	780	329
Other consumer retail loans	313	272	526	423	311	173	237	166	159	313	311	423	166
<b>Total individual allowance</b>	<b>7,225</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>7,225</b>	<b>3,206</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	23,032	22,432	22,232	22,232	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	6,000	12,500	11,500	9,500	9,500	9,500	9,500	9,500	9,500	6,000	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	3,904	3,890	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>33,563</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>33,563</b>	<b>37,063</b>	<b>37,063</b>	<b>36,249</b>
<b>Total allowances</b>	<b>\$ 40,788</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>\$ 40,788</b>	<b>\$ 40,269</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	2017	2017	2016	2016	2016	2016	2015	2015	2017	2016	2016	2015
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal
Single-family residential mortgages													
Traditional	\$ 201,131	\$ 699,930	\$ 1,458,775	\$ 1,325,896	\$ 1,416,842	\$ 1,252,959	\$ 995,354	\$ 1,163,285	\$ 1,402,348	\$ 2,359,836	\$ 3,665,155	\$ 4,991,051	\$ 4,821,659
ACE Plus	1,541	56,079	105,950	106,477	116,666	115,426	69,198	140,983	112,081	163,570	301,290	407,767	253,064
Accelerator	21,292	84,201	147,645	346,690	446,734	464,767	363,812	515,891	416,273	253,138	1,275,313	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	54,286	88,027	142,026	105,098
Multi-unit insured residential mortgages	99,054	73,730	249,835	293,306	194,875	338,527	129,698	101,683	298,438	422,619	663,100	956,406	688,743
Other <sup>1</sup>	-	6,815	-	24,179	-	19,570	7,023	8,535	18,460	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	43,629	66,010	80,888	109,115
Commercial	62,047	176,191	306,666	262,423	312,618	248,292	151,531	173,825	186,598	544,904	712,441	974,864	646,033
<b>Total mortgage advances</b>	<b>\$ 385,065</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>\$ 3,848,797</b>	<b>\$ 6,797,929</b>	<b>\$ 9,225,777</b>	<b>\$ 8,059,409</b>

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

## Mortgage Continuity

(000s)	2017	2017	2017	2016	2016	2016	2016	2015	2015	2017	2016	2016	2015
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal
Single-family residential mortgages													
Balance at the beginning of the period	\$ 14,016,866	\$ 14,668,688	\$ 14,328,619	\$ 14,449,796	\$ 14,620,219	\$ 14,644,966	\$ 14,927,528			\$ 14,328,619	\$ 14,927,528	\$ 14,927,528	
Advances	223,964	840,210	1,712,370	1,779,063	1,980,242	1,833,152	1,428,364			2,776,544	5,241,758	7,020,821	
Scheduled payments and prepayments <sup>1</sup>	(84,277)	(86,552)	(84,465)	(88,355)	(88,630)	(85,708)	(84,302)			(255,294)	(258,640)	(346,995)	
Discharges	(1,359,977)	(1,271,510)	(1,127,144)	(1,482,404)	(1,677,574)	(1,496,868)	(1,218,657)			(3,758,631)	(4,393,099)	(5,875,503)	
Capitalization and amortization of fees and other <sup>2</sup>	184,135	165,136	127,766	62,817	16,303	21,991	(7,493)			477,037	30,801	93,618	
Sales of mortgages and residual interests	(18,173)	(299,106)	(288,458)	(392,298)	(400,764)	(297,314)	(400,474)			(605,737)	(1,098,552)	(1,490,850)	
<b>Balance at the end of the period</b>	<b>\$ 12,962,538</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>\$ 12,962,538</b>	<b>\$ 14,449,796</b>	<b>\$ 14,328,619</b>	
Residential commercial mortgages													
Balance at the beginning of the period	\$ 851,468	\$ 970,118	\$ 1,003,299	\$ 962,796	\$ 1,069,839	\$ 1,036,042	\$ 1,182,850			\$ 1,003,299	\$ 1,182,850	\$ 1,182,850	
Advances	99,054	89,826	294,840	371,484	212,822	382,026	182,872			483,720	777,720	1,149,204	
Scheduled payments and prepayments <sup>1</sup>	(4,923)	(4,206)	(5,881)	(5,173)	(4,085)	(5,782)	(6,935)			(15,010)	(16,802)	(21,975)	
Discharges	(53,960)	(53,847)	(35,195)	(50,696)	(71,271)	(45,067)	(104,390)			(143,002)	(220,728)	(271,424)	
Capitalization and amortization of fees and other <sup>2</sup>	190	7,583	(220)	39,873	(1,615)	(5,270)	(21,887)			7,553	(28,772)	11,101	
Sales of mortgages and residual interests	(181,185)	(158,006)	(286,725)	(314,985)	(242,894)	(292,110)	(196,468)			(625,916)	(731,472)	(1,046,457)	
<b>Balance at the end of the period</b>	<b>\$ 710,644</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>\$ 710,644</b>	<b>\$ 962,796</b>	<b>\$ 1,003,299</b>	
Non-residential commercial mortgages													
Balance at the beginning of the period	\$ 1,981,911	\$ 2,157,013	\$ 1,954,820	\$ 1,854,115	\$ 1,658,201	\$ 1,572,512	\$ 1,490,648			\$ 1,954,820	\$ 1,490,648	\$ 1,490,648	
Advances	62,047	188,057	338,429	277,301	347,636	259,692	171,123			588,533	778,451	1,055,752	
Scheduled payments and prepayments <sup>1</sup>	(8,829)	(16,976)	(27,785)	(11,499)	(5,937)	(2,509)	(5,750)			(53,590)	(14,196)	(25,695)	
Discharges	(144,550)	(195,800)	(106,048)	(165,224)	(143,576)	(170,440)	(87,955)			(446,398)	(401,971)	(567,195)	
Capitalization and amortization of fees and other <sup>2</sup>	5,215	(5,146)	(2,403)	127	(2,209)	(1,054)	4,446			(2,334)	1,183	1,310	
Sales of mortgages and residual interests	(862,845)	(145,237)	-	-	-	-	-			(1,008,082)	-	-	
<b>Balance at the end of the period</b>	<b>\$ 1,032,949</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>\$ 1,032,949</b>	<b>\$ 1,854,115</b>	<b>\$ 1,954,820</b>	
<b>Total Mortgage Lending</b>	<b>\$ 14,706,131</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>\$ 14,706,131</b>	<b>\$ 17,266,707</b>	<b>\$ 17,286,738</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.

## Consumer Lending Continuity

(000s)	2017	2017	2017	2016	2016	2016	2016	2015	2015	2017	2016	2016	2015
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal
<b>Credit Card Loans and Lines of Credit</b>													
Balance at the beginning of the period	\$ 381,169	\$ 383,610	\$ 369,678	\$ 374,348	\$ 371,925	\$ 374,658	\$ 370,825			\$ 369,678	\$ 370,825	\$ 370,825	
Advances and draw-downs	50,378	64,236	53,628	55,506	56,892	57,151	49,413			168,242	163,456	218,962	
Repayments	(79,534)	(74,113)	(50,389)	(71,203)	(66,008)	(69,236)	(56,017)			(204,036)	(191,261)	(262,464)	
Capitalization of interest and fees, portfolio sales and other	9,774	7,436	10,693	11,027	11,539	9,352	10,437			27,903	31,328	42,355	
Balance at the end of the period	\$ 361,787	\$ 381,169	\$ 383,610	\$ 369,678	\$ 374,348	\$ 371,925	\$ 374,658			\$ 361,787	\$ 374,348	\$ 369,678	
Authorized limit on new credit card issuances	\$ 13,050	\$ 37,073	\$ 55,200	\$ 43,469	\$ 47,977	\$ 39,604	\$ 37,037			\$ 105,323	\$ 124,618	\$ 168,087	
<b>Other Consumer Retail Loans</b>													
Balance at the beginning of the period	\$ 416,700	\$ 394,047	\$ 378,901	\$ 361,183	\$ 344,890	\$ 321,737	\$ 296,857			\$ 378,901	\$ 296,857	\$ 296,857	
Advances and draw-downs	52,079	52,675	39,466	47,455	43,781	44,980	47,477			144,220	136,238	183,693	
Repayments	(120,925)	(45,132)	(35,405)	(43,243)	(37,659)	(33,981)	(29,477)			(201,462)	(101,117)	(144,360)	
Capitalization of interest and fees, portfolio sales and other	13,878	15,110	11,085	13,506	10,171	12,154	6,880			40,073	29,205	42,711	
Balance at the end of the period	\$ 361,732	\$ 416,700	\$ 394,047	\$ 378,901	\$ 361,183	\$ 344,890	\$ 321,737			\$ 361,732	\$ 361,183	\$ 378,901	
<b>Total Consumer Lending</b>	\$ 723,519	\$ 797,869	\$ 777,657	\$ 748,579	\$ 735,531	\$ 716,815	\$ 696,395			\$ 723,519	\$ 735,531	\$ 748,579	

## Securitization Income

(000s)	2017	2017	2017	2016	2016	2016	2016	2015	2015	2017	2016	2016	2015
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal
Net gain on sale of mortgages or residual interest <sup>1</sup>	\$ 434	\$ 360	\$ 4,738	\$ 7,006	\$ 6,055	\$ 7,976	\$ 5,935	\$ 4,728	\$ 4,453	\$ 5,532	\$ 19,966	\$ 26,972	\$ 21,412
Net change in unrealized gain or loss on hedging activities	349	(346)	(113)	276	(121)	(101)	345	(232)	(39)	(110)	123	399	(313)
Servicing income	1,742	1,863	1,807	1,782	1,665	1,577	1,402	1,264	1,374	5,412	4,644	6,426	5,109
<b>Total securitization income</b>	<b>\$ 2,525</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>\$ 10,834</b>	<b>\$ 24,733</b>	<b>\$ 33,797</b>	<b>\$ 26,208</b>

## Securitization Sales and Activities

(000s)	2017	2017	2017	2016	2016	2016	2016	2015	2015	2017	2016	2016	2015
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	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	\$ 288,458	\$ 1,098,552	\$ 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	2,084	13,084	17,368	15,499
Retained interest recorded	-	-	-	-	-	-	-	-	-	-	-	-	-
Servicing liability recorded	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Multi-Unit Residential MBS</b>													
Carrying value of underlying mortgages derecognized	\$ 58,905	\$ 113,314	\$ 286,725	\$ 314,985	\$ 242,894	\$ 292,110	\$ 196,468	\$ 161,757	\$ 154,986	\$ 458,944	\$ 731,472	\$ 1,046,457	\$ 713,635
Net gains on sale of mortgages or residual interest <sup>1</sup>	434	360	2,654	2,722	2,151	3,529	1,202	1,366	1,270	3,448	6,882	9,604	5,913
Retained interest recorded	2,349	5,483	10,253	10,004	10,077	11,949	9,870	5,933	16,398	18,085	31,896	41,900	33,228
Servicing liability recorded	480	1,114	2,905	2,408	2,313	2,666	1,568	1,278	2,427	4,499	6,547	8,955	6,229
<b>Total MBS</b>													
Carrying value of underlying mortgages derecognized	\$ 58,905	\$ 113,314	\$ 575,183	\$ 707,283	\$ 643,658	\$ 589,424	\$ 596,942	\$ 533,230	\$ 365,867	\$ 747,402	\$ 1,830,024	\$ 2,537,307	\$ 1,897,888
Net gains on sale of mortgages or residual interest <sup>1</sup>	434	360	4,738	7,006	6,055	7,976	5,935	4,728	4,453	5,532	19,966	26,972	21,412
Retained interest recorded	2,349	5,483	10,253	10,004	10,077	11,949	9,870	5,933	16,398	18,085	31,896	41,900	33,228
Servicing liability recorded	480	1,114	2,905	2,408	2,313	2,666	1,568	1,278	2,427	4,499	6,547	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	2017	2017	2016	2016	2016	2016	2015	2015	2017	2016	2016	2015
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal
Deposits payable on demand													
High-interest savings accounts	\$ 175,637	\$ 114,346	\$ 1,904,967	\$ 2,016,881	\$ 2,037,149	\$ 1,901,981	\$ 1,949,789	\$ 1,576,536	\$ 1,344,301	\$ 175,637	\$ 2,037,149	\$ 2,016,881	\$ 1,576,536
Oaken savings account	179,052	154,056	361,664	340,809	314,616	272,337	270,559	242,124	144,680	179,052	314,616	340,809	242,124
Other deposits payable on demand	86,319	104,510	110,769	174,113	80,518	100,259	100,745	167,476	73,100	86,319	80,518	174,113	167,476
	441,008	372,912	2,377,400	2,531,803	2,432,283	2,274,577	2,321,093	1,986,136	1,562,081	441,008	2,432,283	2,531,803	1,986,136
Deposits payable on fixed dates													
Brokered GICs	10,466,410	10,558,640	11,650,130	11,120,107	11,048,564	11,752,129	11,565,611	11,850,238	11,557,694	10,466,410	11,048,564	11,120,107	11,850,238
Oaken GICs	1,975,357	1,695,454	1,417,612	1,429,153	1,406,399	1,187,779	954,978	846,085	845,808	1,975,357	1,406,399	1,429,153	846,085
Institutional deposit notes	475,843	477,600	804,469	804,967	806,856	807,734	983,217	983,499	984,259	475,843	806,856	804,967	983,499
	12,917,610	12,731,694	13,872,211	13,354,227	13,261,819	13,747,642	13,503,806	13,679,822	13,387,761	12,917,610	13,261,819	13,354,227	13,679,822
<b>Total deposits</b>	<b>\$ 13,358,618</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>\$ 13,358,618</b>	<b>\$ 15,694,102</b>	<b>\$ 15,886,030</b>	<b>\$ 15,665,958</b>
Line of credit facility	\$ -	\$ 1,396,959	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Senior Debt	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 153,283	\$ 151,480	\$ 153,652	\$ -	\$ -	\$ -	\$ 151,480
Securitization liabilities													
CMHC-sponsored mortgage-backed security liabilities	\$ 1,606,818	\$ 1,649,637	\$ 922,377	\$ 898,386	\$ 930,614	\$ 928,312	\$ 863,284	\$ 531,326	\$ 327,837	\$ 1,606,818	\$ 930,614	\$ 898,386	\$ 531,326
CMHC-sponsored Canada Mortgage Bond liabilities	1,473,350	1,474,001	1,474,539	1,637,117	1,610,482	1,766,143	1,870,548	2,249,230	2,990,281	1,473,350	1,610,482	1,637,117	2,249,230
Bank-sponsored securitization conduit liabilities	174,511	203,991	250,129	114,146	139,115	143,024	-	-	-	174,511	139,115	114,146	-
<b>Total securitization liabilities</b>	<b>\$ 3,254,679</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>\$ 3,254,679</b>	<b>\$ 2,680,211</b>	<b>\$ 2,649,649</b>	<b>\$ 2,780,556</b>

## Other Assets

(000s)	2017	2017	2017	2016	2016	2016	2016	2015	2015	2017	2016	2016	2015
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal
Restricted assets													
Restricted cash	\$ 184,663	\$ 159,808	\$ 140,325	\$ 143,296	\$ 125,958	\$ 141,493	\$ 125,862	\$ 139,046	\$ 120,925	\$ 184,663	\$ 125,958	\$ 143,296	\$ 139,046
Treasury bills and other acceptable securities assigned as replacement assets	105,207	56,788	-	122,078	105,277	90,507	167,775	56,875	373,208	105,207	105,277	122,078	56,875
<b>Total restricted assets</b>	<b>289,870</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>289,870</b>	<b>231,235</b>	<b>265,374</b>	<b>195,921</b>
Derivative assets	10,177	21,804	33,480	37,524	52,178	58,086	63,931	64,796	77,875	10,177	52,178	37,524	64,796
Other assets													
Accrued interest receivable	51,036	58,627	60,755	60,314	60,097	60,494	62,093	63,532	63,797	51,036	60,097	60,314	63,532
Prepaid CMB coupon	2,371	3,038	2,395	3,289	2,999	3,310	5,230	3,544	6,907	2,371	2,999	3,289	3,544
Securitization receivable and retained interest	188,894	207,068	225,410	213,312	198,799	190,327	176,709	142,243	150,790	188,894	198,799	213,312	142,243
Capital assets	11,154	11,459	11,946	13,013	13,479	14,326	13,991	14,468	13,654	11,154	13,479	13,013	14,468
Income taxes recoverable	15,002	51,861	18,217	25,619	35,217	36,456	45,715	35,953	36,410	15,002	35,217	25,619	35,953
Other prepaid assets and deferred items	97,228	52,623	28,754	33,091	25,486	24,096	24,275	27,677	20,773	97,228	25,486	33,091	27,677
<b>Total other assets</b>	<b>365,685</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>365,685</b>	<b>336,077</b>	<b>348,638</b>	<b>287,417</b>
Deferred tax assets	15,873	19,510	18,048	16,914	16,362	15,798	15,562	15,043	-	15,873	16,362	16,914	15,043
Goodwill and intangible assets													
Goodwill	2,324	2,324	6,752	6,752	15,752	15,752	15,752	15,752	15,752	2,324	15,752	6,752	15,752
Intangibles	109,712	109,712	112,244	115,003	117,829	116,876	114,674	112,595	107,694	109,712	117,829	115,003	112,595
<b>Total goodwill and intangible assets</b>	<b>109,298</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>109,298</b>	<b>133,581</b>	<b>121,755</b>	<b>128,347</b>
<b>Total</b>	<b>\$ 790,903</b>	<b>\$ 754,622</b>	<b>\$ 658,326</b>	<b>\$ 790,205</b>	<b>\$ 769,433</b>	<b>\$ 767,521</b>	<b>\$ 831,569</b>	<b>\$ 691,524</b>	<b>\$ 987,785</b>	<b>\$ 790,903</b>	<b>\$ 769,433</b>	<b>\$ 790,205</b>	<b>\$ 691,524</b>

## Other Liabilities

(000s)	2017	2017	2017	2016	2016	2016	2016	2015	2015	2017	2016	2016	2015
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal
Derivative liabilities	\$ 31,192	\$ 11,322	\$ 2,871	\$ 3,490	\$ 959	\$ 3,145	\$ 1,040	\$ 5,447	\$ 2,922	\$ 31,192	\$ 959	\$ 3,490	\$ 5,447
Other liabilities													
Accrued interest payable on deposits	121,519	114,308	143,504	122,905	125,116	129,719	139,546	124,068	127,863	121,519	125,116	122,905	124,068
Accrued interest payable on securitization liabilities	6,934	7,358	6,366	7,317	6,961	7,475	9,767	7,466	13,817	6,934	6,961	7,317	7,466
Securitization servicing liability	21,638	22,352	22,425	20,573	19,487	18,036	16,119	15,234	14,595	21,638	19,487	20,573	15,234
Income taxes payable	-	-	-	-	-	-	-	-	-	-	-	-	-
Other, including accounts payable and accrued liabilities	245,200	306,907	207,072	169,942	157,111	135,770	92,490	102,778	111,711	245,200	157,111	169,942	102,778
<b>Total other liabilities</b>	<b>395,291</b>	<b>450,925</b>	<b>379,367</b>	<b>320,737</b>	<b>308,675</b>	<b>291,000</b>	<b>257,922</b>	<b>249,546</b>	<b>267,986</b>	<b>395,291</b>	<b>308,675</b>	<b>320,737</b>	<b>249,546</b>
Deferred tax liabilities	34,773	34,622	33,593	36,284	38,210	38,016	39,854	37,574	37,035	34,773	38,210	36,284	37,574
<b>Total</b>	<b>\$ 461,256</b>	<b>\$ 496,869</b>	<b>\$ 415,831</b>	<b>\$ 360,511</b>	<b>\$ 347,844</b>	<b>\$ 332,161</b>	<b>\$ 298,816</b>	<b>\$ 292,567</b>	<b>\$ 307,943</b>	<b>\$ 461,256</b>	<b>\$ 347,844</b>	<b>\$ 360,511</b>	<b>\$ 292,567</b>

## Gross Amount of Impaired Loans by Product

(000s)	2017 Q3	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
Single-family residential mortgages	\$ 37,978	\$ 33,623	\$ 37,000	\$ 49,834	\$ 52,349	\$ 51,106	\$ 49,574	\$ 49,285	\$ 50,873	\$ 37,978	\$ 52,349	\$ 49,834	\$ 49,285
Residential commercial mortgages <sup>1</sup>	337	337	337	-	-	4,000	4,000	-	-	337	-	-	-
Non-residential commercial mortgages	6,521	7,285	8,033	4,577	3,388	3,844	6,846	2,558	4,594	6,521	3,388	4,577	2,558
Credit card loans and lines of credit	4,230	4,561	4,315	2,049	2,091	1,749	2,117	1,518	1,450	4,230	2,091	2,049	1,518
Other consumer retail loans	304	264	508	411	302	167	232	161	155	304	302	411	161
Gross impaired loans	\$ 49,370	\$ 46,070	\$ 50,193	\$ 56,871	\$ 58,130	\$ 60,866	\$ 62,769	\$ 53,522	\$ 57,072	\$ 49,370	\$ 58,130	\$ 56,871	\$ 53,522

## Net Amount of Impaired Loans by Product

(000s)	2017 Q3	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
Single-family residential mortgages	\$ 36,118	\$ 32,321	\$ 35,123	\$ 47,854	\$ 50,712	\$ 49,748	\$ 48,388	\$ 47,633	\$ 48,921	\$ 36,118	\$ 50,712	\$ 47,854	\$ 47,633
Residential commercial mortgages <sup>1</sup>	337	337	337	-	-	4,000	4,000	-	-	337	-	-	-
Non-residential commercial mortgages	6,221	7,144	7,945	4,547	3,368	3,684	6,521	2,218	4,189	6,221	3,368	4,547	2,218
Credit card loans and lines of credit	970	1,420	1,295	1,269	2,006	1,547	1,709	1,189	1,382	970	2,006	1,269	1,189
Other consumer retail loans	-	-	-	-	-	-	-	-	-	-	-	-	-
Net impaired loans	\$ 43,646	\$ 41,222	\$ 44,700	\$ 53,670	\$ 56,086	\$ 58,979	\$ 60,618	\$ 51,040	\$ 54,492	\$ 43,646	\$ 56,086	\$ 53,670	\$ 51,040

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

## Change in Allowance

(000s)	2017	2017	2017	2016	2016	2016	2016	2015	2015	2017	2016	2016	2015
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal
Individual allowances													
Allowance on loan principal													
Balance at the beginning of the period	\$ 4,848	\$ 5,493	\$ 3,201	\$ 2,044	\$ 1,887	\$ 2,151	\$ 2,482	\$ 2,580	\$ 2,153	\$ 3,201	\$ 2,482	\$ 2,482	\$ 2,103
Allowance assumed on purchase of CFF Bank	-	-	-	-	-	-	-	420	-	-	-	-	420
Provision for credit losses	2,129	1,555	3,848	2,111	1,395	1,786	1,234	1,620	2,050	7,532	4,415	6,526	6,827
Write-offs	(1,529)	(2,453)	(1,727)	(1,245)	(1,396)	(2,331)	(1,811)	(2,340)	(1,970)	(5,709)	(5,538)	(6,783)	(8,299)
Recoveries	276	253	171	291	158	281	246	202	347	700	685	976	1,431
	5,724	4,848	5,493	3,201	2,044	1,887	2,151	2,482	2,580	5,724	2,044	3,201	2,482
Allowance on accrued interest receivable													
Balance at the beginning of the period	1,387	1,522	1,451	1,162	1,221	847	901	1,131	932	1,451	901	901	620
Provision for credit losses	114	(135)	71	289	(59)	374	(54)	(230)	199	50	261	550	281
	1,501	1,387	1,522	1,451	1,162	1,221	847	901	1,131	1,501	1,162	1,451	901
Total individual allowance	7,225	6,235	7,015	4,652	3,206	3,108	2,998	3,383	3,711	7,225	3,206	4,652	3,383
Collective allowance													
Balance at the beginning of the period	40,063	39,063	37,063	37,063	37,063	36,463	36,249	35,900	35,300	37,063	36,249	36,249	34,100
Allowance assumed on purchase of CFF Bank	-	-	-	-	-	-	-	324	-	-	-	-	324
Provision for credit losses	(6,500)	1,000	2,000	-	-	600	214	25	600	(3,500)	814	814	1,825
	33,563	40,063	39,063	37,063	37,063	37,063	36,463	36,249	35,900	33,563	37,063	37,063	36,249
Total allowance	\$ 40,788	\$ 46,298	\$ 46,078	\$ 41,715	\$ 40,269	\$ 40,171	\$ 39,461	\$ 39,632	\$ 39,611	\$ 40,788	\$ 40,269	\$ 41,715	\$ 39,632
Total provision	\$ (4,257)	\$ 2,420	\$ 5,919	\$ 2,400	\$ 1,336	\$ 2,760	\$ 1,394	\$ 1,415	\$ 2,849	\$ 4,082	\$ 5,490	\$ 7,890	\$ 8,933

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

(000s, except %)	2017		2017		2017		2016		2016		2016		2016		2015		2015	
	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>	Amount	% of Gross Loans <sup>1</sup>
<b>Provision<sup>2</sup></b>																		
Single-family residential mortgages	\$ 1,165	0.04%	\$ 329	0.01%	\$ 131	0.00%	\$ 1,029	0.03%	\$ 1,006	0.03%	\$ 1,215	0.04%	\$ 667	0.02%	\$ 986	0.03%	\$ 1,805	0.06%
Residential commercial mortgages <sup>3</sup>	6	0.02%	(2)	(0.00)%	21	0.03%	2	0.00%	(128)	(0.19)%	128	0.16%	-	-	-	-	-	-
Non-residential commercial mortgages	202	0.08%	341	0.07%	69	0.01%	45	0.01%	(37)	(0.01)%	293	0.07%	(55)	(0.01)%	(40)	(0.01)%	237	0.06%
Credit card loans and lines of credit <sup>4</sup>	756	0.83%	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%
Other consumer retail loans	114	0.13%	(21)	(0.02)%	325	0.33%	160	0.17%	215	0.24%	5	0.01%	152	0.19%	101	0.14%	44	0.07%
Securitized single-family residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total individual provision</b>	<b>2,243</b>	<b>0.06%</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>Total collective provision</b>	<b>(6,500)</b>	<b>(0.17)%</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>0.00%</b>	<b>600</b>	<b>0.01%</b>
<b>Total provision</b>	<b>\$ (4,257)</b>	<b>(0.11)%</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>Net Write-Offs<sup>2</sup></b>																		
Single-family residential mortgages	\$ 506	0.02%	\$ 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%
Residential commercial mortgages <sup>3</sup>	4	0.02%	(5)	(0.01)%	-	-	2	0.00%	-	-	-	-	-	-	-	-	-	-
Non-residential commercial mortgages	33	0.01%	48	0.01%	1	0.00%	(5)	(0.00)%	100	0.02%	422	0.10%	(2)	(0.00)%	127	0.03%	303	0.08%
Credit card loans and lines of credit	637	0.70%	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%
Other consumer retail loans	73	0.08%	233	0.22%	222	0.23%	48	0.05%	77	0.09%	69	0.08%	81	0.10%	94	0.13%	29	0.04%
Securitized single-family residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net write-offs</b>	<b>\$ 1,253</b>	<b>0.03%</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>

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

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

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

<sup>4</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	\$ 1,625	0.02%	\$ 2,888	0.03%	\$ 3,917	0.03%	\$ 5,415	0.04%
Residential commercial mortgages <sup>3</sup>	25	0.03%	-	-	2	0.00%	4	0.00%
Non-residential commercial mortgages	612	0.08%	201	0.01%	246	0.01%	720	0.05%
Credit card loans and lines of credit <sup>4</sup>	4,902	1.79%	1,215	0.43%	2,379	0.64%	798	0.22%
Other consumer retail loans	418	0.15%	372	0.14%	532	0.14%	171	0.06%
Securitized single-family residential mortgages	-	-	-	-	-	-	-	-
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-
<b>Total individual provision</b>	<b>7,582</b>	<b>0.07%</b>	<b>4,676</b>	<b>0.03%</b>	<b>7,076</b>	<b>0.04%</b>	<b>7,108</b>	<b>0.04%</b>
<b>Total collective provision</b>	<b>(3,500)</b>	<b>(0.03)%</b>	<b>814</b>	<b>0.01%</b>	<b>814</b>	<b>0.00%</b>	<b>1,825</b>	<b>0.01%</b>
<b>Total provision</b>	<b>\$ 4,082</b>	<b>0.04%</b>	<b>\$ 5,490</b>	<b>0.04%</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	\$ 1,978	0.03%	\$ 2,647	0.03%	\$ 3,087	0.02%	\$ 5,292	0.04%
Residential commercial mortgages <sup>3</sup>	(1)	(0.00)%	-	-	2	0.00%	4	0.00%
Non-residential commercial mortgages	82	0.01%	520	0.04%	515	0.03%	435	0.03%
Credit card loans and lines of credit	2,422	0.88%	1,459	0.52%	1,928	0.52%	969	0.26%
Other consumer retail loans	528	0.19%	227	0.08%	275	0.07%	168	0.06%
Securitized single-family residential mortgages	-	-	-	-	-	-	-	-
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-
<b>Net write-offs</b>	<b>\$ 5,009</b>	<b>0.04%</b>	<b>\$ 4,853</b>	<b>0.04%</b>	<b>\$ 5,807</b>	<b>0.03%</b>	<b>\$ 6,868</b>	<b>0.04%</b>

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

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

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

<sup>4</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

(000s)	1 to 30 Days		31 to 60 Days		61 to 90 Days		Over 90 Days		Total	
	Q3 2017	Q4 2016	Q3 2017	Q4 2016	Q3 2017	Q4 2016	Q3 2017	Q4 2016	Q3 2017	Q4 2016
Securitized single-family residential mortgages <sup>1</sup>	\$ 18,769	\$ 21,253	\$ 1,003	\$ 1,348	\$ -	\$ 252	\$ 421	\$ 182	\$ 20,193	\$ 23,035
Securitized multi-unit residential mortgages	-	-	-	-	-	-	-	-	-	-
Single-family residential mortgages	117,076	167,408	23,877	27,944	3,829	3,644	2,241	5,620	147,023	204,616
Residential commercial mortgages <sup>2</sup>	420	424	-	-	-	-	-	-	420	424
Non-residential commercial mortgages	5,050	3,126	-	6,890	-	-	-	-	5,050	10,016
Credit card loans and lines of credit	2,632	2,882	1,371	611	810	823	212	316	5,025	4,632
Other consumer retail loans	319	221	179	106	204	103	-	-	702	430
	\$ 144,266	\$ 195,314	\$ 26,430	\$ 36,899	\$ 4,843	\$ 4,822	\$ 2,874	\$ 6,118	\$ 178,413	\$ 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 Q3	2017 Q2	2017 Q1	2016 Q4	2016 Q3	2016 Q2	2016 Q1	2015 Q4	2015 Q3	2017 YTD	2016 YTD	2016 Fiscal	2015 Fiscal
Total mortgage portfolio balance (net of individual allowance)	\$ 14,665,811	\$ 16,850,245	\$ 17,755,098	\$ 17,208,820	\$ 17,192,500	\$ 17,230,568	\$ 17,183,333	\$ 17,465,983	\$ 17,563,776	\$ 14,665,811	\$ 17,192,500	\$ 17,208,820	\$ 17,465,983
Percentage of residential mortgages	93.0%	88.2%	87.9%	88.6%	89.2%	90.4%	90.8%	91.5%	91.7%	93.0%	89.2%	88.6%	91.5%
Percentage of non-residential mortgages	7.0%	11.8%	12.1%	11.4%	10.8%	9.6%	9.2%	8.5%	8.3%	7.0%	10.8%	11.4%	8.5%
Percentage of mortgage portfolio insured <sup>1</sup>	23.1%	20.2%	18.8%	20.0%	21.1%	22.1%	22.5%	23.7%	23.5%	23.1%	21.1%	20.0%	23.7%
Percentage of mortgages current	98.5%	98.7%	98.8%	98.3%	98.5%	98.4%	98.3%	98.2%	98.2%	98.5%	98.5%	98.3%	98.2%
Percentage of total mortgages over 90 days past due	0.31%	0.22%	0.26%	0.33%	0.32%	0.27%	0.25%	0.29%	0.32%	0.31%	0.32%	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 September 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	\$	267,425	33.4%	\$	531,212	66.3%	2,473	0.3%	\$ 801,110
Alberta		365,424	56.5%		271,877	42.1%	9,205	1.4%	646,506
Ontario		1,852,848	16.7%		8,967,923	80.6%	304,512	2.7%	11,125,283
Quebec		112,732	32.0%		238,514	67.7%	1,209	0.3%	352,455
Other		217,928	61.2%		136,655	38.3%	1,831	0.5%	356,414
	\$	2,816,357	21.2%	\$	10,146,181	76.4%	319,230	2.4%	\$ 13,281,768

(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	\$	278,794	31.8%	\$	596,604	67.9%	2,520	0.3%	\$ 877,918
Alberta		342,295	52.7%		297,863	45.8%	9,694	1.5%	649,852
Ontario		1,879,462	15.5%		9,897,369	81.8%	321,175	2.7%	12,098,006
Quebec		110,765	29.3%		265,650	70.4%	1,218	0.3%	377,633
Other		205,821	58.8%		142,243	40.6%	2,168	0.6%	350,232
	\$	2,817,137	19.6%	\$	11,199,729	78.0%	336,775	2.4%	\$ 14,353,641

(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 September 30, 2017
	≤ 20	>20 and ≤ 25	>25 and ≤ 30	>30 and ≤ 35	> 35	Total
	Years	Years	Years	Years	Years	
Balance outstanding	\$ 979,256	\$ 2,449,834	\$ 9,485,918	\$ 45,336	\$ 2,194	\$ 12,962,538
Percentage of total	7.6%	18.9%	73.2%	0.3%	0.0%	100.0%

(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 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 September 30, 2017
	≤ 20	>20 and ≤ 25	>25 and ≤ 30	>30 and ≤ 35	> 35	Total
	Years	Years	Years	Years	Years	
Balance outstanding	\$ 512,647	\$ 2,216,429	\$ 10,185,970	\$ 45,258	\$ 2,234	\$ 12,962,538
Percentage of total	4.0%	17.1%	78.6%	0.3%	0.0%	100.0%

(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 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

	September 30		June 30		For the three months ended	
	2017		2017		September 30	
	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	65.1%	42.3%	63.1%	51.3%	63.7%	45.8%
Alberta	64.1%	-	71.3%	44.3%	66.8%	60.3%
Ontario	69.2%	55.2%	70.5%	48.9%	73.3%	64.2%
Quebec	72.8%	-	70.0%	-	66.5%	68.8%
Other	70.9%	-	69.4%	71.6%	70.8%	35.6%
<b>Total</b>	<b>68.9%</b>	<b>54.8%</b>	<b>70.0%</b>	<b>48.9%</b>	<b>72.4%</b>	<b>64.1%</b>

<sup>1</sup> Weighted-average LTV is calculated by dividing the sum of the products of LTVs and loan balances by the sum of the loan balances. 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		
	September 30			June 30		
	2017			2017		
	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	51.7%	98.3%	87.1%	55.0%	95.8%	79.4%
Alberta	64.3%	83.2%	49.6%	65.3%	80.1%	44.7%
Ontario	53.2%	96.4%	82.3%	59.3%	89.4%	64.4%
Quebec	61.5%	94.8%	59.3%	63.1%	90.1%	52.4%
Other	61.8%	86.1%	53.7%	62.9%	81.7%	50.2%
<b>Total</b>	<b>53.7%</b>	<b>95.9%</b>	<b>80.8%</b>	<b>59.3%</b>	<b>89.4%</b>	<b>64.2%</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 %)	2017		2017		2016		2016		2015		2017		2016		2015	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	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
Contributed surplus	951	951	951	951	951	951	951	951	951	951	951	951	951	951	951	951
Retained earnings	1,572,711	1,541,070	1,645,623	1,604,758	1,578,567	1,549,126	1,662,003	1,614,491	1,560,541	1,572,711	1,578,567	1,604,758	1,614,491			
Accumulated other comprehensive loss	(7,210)	(8,190)	(42,833)	(55,040)	(63,362)	(70,002)	(72,441)	(65,851)	(69,070)	(7,210)	(63,362)	(55,040)	(65,851)			
Cash flow hedge reserves	1,399	1,269	1,304	1,476	371	1,158	444	3,078	1,799	1,399	371	1,476	3,078			
Regulatory deductions from CET 1 <sup>1</sup>	(141,925)	(153,043)	(158,747)	(160,917)	(164,083)	(159,112)	(136,549)	(130,163)	(125,077)	(141,925)	(164,083)	(160,917)	(130,163)			
<b>Total CET 1 capital</b>	<b>1,464,423</b>	<b>1,420,554</b>	<b>1,484,795</b>	<b>1,429,725</b>	<b>1,390,941</b>	<b>1,360,618</b>	<b>1,492,905</b>	<b>1,461,003</b>	<b>1,407,641</b>	<b>1,464,423</b>	<b>1,390,941</b>	<b>1,429,725</b>	<b>1,461,003</b>			
Additional Tier 1 capital	-	-	-	-	-	-	-	-	-	-	-	-	-			
<b>Total Tier 1 capital</b>	<b>1,464,423</b>	<b>1,420,554</b>	<b>1,484,795</b>	<b>1,429,725</b>	<b>1,390,941</b>	<b>1,360,618</b>	<b>1,492,905</b>	<b>1,461,003</b>	<b>1,407,641</b>	<b>1,464,423</b>	<b>1,390,941</b>	<b>1,429,725</b>	<b>1,461,003</b>			
Tier 2 capital																
Collective allowance for credit losses <sup>2</sup>	33,563	40,063	39,063	37,063	37,063	37,063	36,463	36,249	35,900	33,563	37,063	37,063	36,249			
Subordinated debentures	-	-	-	-	-	-	156,000	156,000	156,000	-	-	-	156,000			
<b>Total Tier 2 capital</b>	<b>33,563</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>33,563</b>	<b>37,063</b>	<b>37,063</b>	<b>192,249</b>			
<b>Total regulatory capital</b>	<b>\$ 1,497,986</b>	<b>\$ 1,460,617</b>	<b>\$ 1,523,858</b>	<b>\$ 1,466,788</b>	<b>\$ 1,428,004</b>	<b>\$ 1,397,681</b>	<b>\$ 1,685,368</b>	<b>\$ 1,653,252</b>	<b>\$ 1,599,541</b>	<b>\$ 1,497,986</b>	<b>\$ 1,428,004</b>	<b>\$ 1,466,788</b>	<b>\$ 1,653,252</b>			
Risk-weighted assets for																
Credit risk	\$ 5,927,838	\$ 7,348,049	\$ 8,028,436	\$ 7,592,379	\$ 7,372,710	\$ 7,278,081	\$ 7,155,268	\$ 6,989,010	\$ 6,822,837	\$ 5,927,838	\$ 7,372,710	\$ 7,592,379	\$ 6,989,010			
Operational risk	963,100	979,975	1,058,450	1,050,888	1,042,250	1,032,325	1,014,550	996,488	975,150	963,100	1,042,250	1,050,888	996,488			
<b>Total risk-weighted assets</b>	<b>\$ 6,890,938</b>	<b>\$ 8,328,024</b>	<b>\$ 9,086,886</b>	<b>\$ 8,643,267</b>	<b>\$ 8,414,960</b>	<b>\$ 8,310,406</b>	<b>\$ 8,169,818</b>	<b>\$ 7,985,498</b>	<b>\$ 7,797,987</b>	<b>\$ 6,890,938</b>	<b>\$ 8,414,960</b>	<b>\$ 8,643,267</b>	<b>\$ 7,985,498</b>			
Regulatory capital to risk-weighted assets																
CET 1 ratio	21.25%	17.06%	16.34%	16.55%	16.54%	16.38%	18.28%	18.31%	18.06%	21.25%	16.54%	16.55%	18.31%			
Tier 1 capital ratio	21.25%	17.06%	16.34%	16.54%	16.53%	16.38%	18.28%	18.30%	18.06%	21.25%	16.53%	16.54%	18.30%			
Total regulatory capital ratio	21.74%	17.54%	16.77%	16.97%	16.97%	16.82%	20.63%	20.70%	20.51%	21.74%	16.97%	16.97%	20.70%			
National regulatory minimum																
CET 1 ratio	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%			
Tier 1 capital ratio	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%			
Total regulatory capital ratio	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%			
Leverage ratio	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%			
Risk-weighted assets as a percentage of total assets	37.0%	42.0%	43.4%	42.3%	41.6%	40.2%	39.6%	39.0%	38.4%	37.0%	41.6%	42.3%	39.0%			
<b>Leverage Ratio</b>	<b>7.89%</b>	<b>7.19%</b>	<b>7.29%</b>	<b>7.20%</b>	<b>7.08%</b>	<b>6.77%</b>	<b>7.46%</b>	<b>7.36%</b>	<b>7.17%</b>	<b>7.88%</b>	<b>7.08%</b>	<b>7.20%</b>	<b>7.36%</b>			

<sup>1</sup> Regulatory deductions on the all-in basis include intangible assets, net of deferred taxes, unrealized mortgage securitization gains, net of deferred taxes and deferred tax assets related to loss carryforwards from Home Bank.

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

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

(000s, except %)	2017		2017		2017		2016		2016		2016		2015		2015		2017		2016		2016		2015	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	YTD	YTD	Fiscal	Fiscal							
<b>Transitional Basis</b>																								
Common Equity Tier 1 capital (CET 1)																								
Capital stock	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 38,497	\$ 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	951	951	951	951	951	951
Retained earnings	1,572,711	1,541,070	1,645,623	1,604,758	1,578,567	1,549,126	1,662,003	1,614,491	1,560,541	1,572,711	1,578,567	1,604,758	1,614,491	1,572,711	1,578,567	1,604,758	1,614,491	1,572,711	1,578,567	1,604,758	1,614,491	1,572,711	1,578,567	1,604,758
Accumulated other comprehensive loss	(7,210)	(8,190)	(43,176)	(55,040)	(63,362)	(70,002)	(72,441)	(65,851)	(69,070)	(7,210)	(63,362)	(55,040)	(65,851)	(7,210)	(63,362)	(55,040)	(65,851)	(7,210)	(63,362)	(55,040)	(65,851)	(7,210)	(63,362)	(55,040)
Cash flow hedge reserves	1,399	1,269	1,644	1,476	371	1,158	444	3,078	1,799	1,399	1,269	1,644	1,476	1,399	1,269	1,644	1,476	1,399	1,269	1,644	1,476	1,399	1,269	1,644
Regulatory deductions from CET 1	(123,655)	(133,597)	(138,764)	(120,519)	(122,914)	(118,449)	(102,852)	(80,534)	(77,609)	(123,655)	(133,597)	(138,764)	(120,519)	(123,655)	(133,597)	(138,764)	(120,519)	(123,655)	(133,597)	(138,764)	(120,519)	(123,655)	(133,597)	(138,764)
<b>Total CET 1 capital</b>	<b>1,482,693</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>1,482,693</b>	<b>1,440,000</b>	<b>1,504,775</b>	<b>1,470,123</b>	<b>1,482,693</b>	<b>1,440,000</b>	<b>1,504,775</b>	<b>1,470,123</b>	<b>1,482,693</b>	<b>1,440,000</b>	<b>1,504,775</b>	<b>1,470,123</b>	<b>1,482,693</b>	<b>1,440,000</b>	<b>1,504,775</b>
Additional Tier 1 capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Tier 1 capital</b>	<b>1,482,693</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>1,482,693</b>	<b>1,440,000</b>	<b>1,504,775</b>	<b>1,470,123</b>	<b>1,482,693</b>	<b>1,440,000</b>	<b>1,504,775</b>	<b>1,470,123</b>	<b>1,482,693</b>	<b>1,440,000</b>	<b>1,504,775</b>	<b>1,470,123</b>	<b>1,482,693</b>	<b>1,440,000</b>	<b>1,504,775</b>
Tier 2 capital																								
Collective allowance for credit losses <sup>1</sup>	33,563	40,063	39,063	37,063	37,063	37,063	36,463	36,249	35,900	33,563	40,063	39,063	37,063	33,563	40,063	39,063	37,063	33,563	40,063	39,063	37,063	33,563	40,063	39,063
Subordinated debentures	-	-	-	-	-	-	156,000	156,000	156,000	-	-	-	156,000	-	-	-	156,000	-	-	-	-	-	-	156,000
<b>Total Tier 2 capital</b>	<b>33,563</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>33,563</b>	<b>40,063</b>	<b>39,063</b>	<b>37,063</b>	<b>33,563</b>	<b>40,063</b>	<b>39,063</b>	<b>37,063</b>	<b>33,563</b>	<b>40,063</b>	<b>39,063</b>	<b>37,063</b>	<b>33,563</b>	<b>40,063</b>	<b>39,063</b>
<b>Total regulatory capital</b>	<b>\$ 1,516,256</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>\$ 1,516,256</b>	<b>\$ 1,480,063</b>	<b>\$ 1,543,838</b>	<b>\$ 1,507,186</b>	<b>\$ 1,516,256</b>	<b>\$ 1,480,063</b>	<b>\$ 1,543,838</b>	<b>\$ 1,507,186</b>	<b>\$ 1,516,256</b>	<b>\$ 1,480,063</b>	<b>\$ 1,543,838</b>	<b>\$ 1,507,186</b>	<b>\$ 1,516,256</b>	<b>\$ 1,480,063</b>	<b>\$ 1,543,838</b>
Risk-weighted assets for																								
Credit risk	\$ 5,948,129	\$ 7,369,572	\$ 8,051,547	\$ 7,636,925	\$ 7,418,950	\$ 7,324,971	\$ 7,195,385	\$ 7,046,413	\$ 6,878,105	\$ 5,948,129	\$ 7,369,572	\$ 8,051,547	\$ 7,636,925	\$ 5,948,129	\$ 7,369,572	\$ 8,051,547	\$ 7,636,925	\$ 5,948,129	\$ 7,369,572	\$ 8,051,547	\$ 7,636,925	\$ 5,948,129	\$ 7,369,572	\$ 8,051,547
Operational risk	963,100	979,975	1,058,450	1,050,888	1,042,250	1,032,325	1,014,550	996,488	975,150	963,100	979,975	1,058,450	1,050,888	963,100	979,975	1,058,450	1,050,888	963,100	979,975	1,058,450	1,050,888	963,100	979,975	1,058,450
<b>Total risk-weighted assets</b>	<b>\$ 6,911,229</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>\$ 6,911,229</b>	<b>\$ 8,349,547</b>	<b>\$ 9,109,997</b>	<b>\$ 8,687,813</b>	<b>\$ 6,911,229</b>	<b>\$ 8,349,547</b>	<b>\$ 9,109,997</b>	<b>\$ 8,687,813</b>	<b>\$ 6,911,229</b>	<b>\$ 8,349,547</b>	<b>\$ 9,109,997</b>	<b>\$ 8,687,813</b>	<b>\$ 6,911,229</b>	<b>\$ 8,349,547</b>	<b>\$ 9,109,997</b>
Regulatory capital to risk-weighted assets																								
CET 1 ratio	21.45%	17.25%	16.52%	16.92%	16.93%	16.77%	18.59%	18.78%	18.53%	21.45%	17.25%	16.52%	16.92%	21.45%	17.25%	16.52%	16.92%	21.45%	17.25%	16.52%	16.92%	21.45%	17.25%	16.52%
Tier 1 capital ratio	21.45%	17.25%	16.52%	16.92%	16.93%	16.77%	18.59%	18.78%	18.53%	21.45%	17.25%	16.52%	16.92%	21.45%	17.25%	16.52%	16.92%	21.45%	17.25%	16.52%	16.92%	21.45%	17.25%	16.52%
Total regulatory capital ratio	21.94%	17.73%	16.95%	17.35%	17.36%	17.21%	20.94%	21.17%	20.97%	21.94%	17.73%	16.95%	17.35%	21.94%	17.73%	16.95%	17.35%	21.94%	17.73%	16.95%	17.35%	21.94%	17.73%	16.95%
Risk-weighted assets as a percentage of total assets	37.1%	42.1%	43.5%	42.5%	41.8%	40.4%	39.8%	39.3%	38.7%	37.1%	42.1%	43.5%	42.5%	37.1%	42.1%	43.5%	42.5%	37.1%	42.1%	43.5%	42.5%	37.1%	42.1%	43.5%

<sup>1</sup> The Company is allowed to include its collective allowance for credit losses up to a prescribed percentage of 1.25% of total credit risk-weighted assets, inclusive of total CVA before transitional phase-in adjustments, 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

### 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.

### 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.

### 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.

### Leverage Ratio

The leverage ratio provided 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 transactions and off-balance sheet

### 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 (loss)) 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 revenues, net of interest expense, earned by the Company before non-interest expenses, provision for credit losses and income taxes. Total revenue is the sum of interest and dividend income, net of interest expense, and non-interest income.

## 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 Act

**OCI** – Other Comprehensive Income

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

**TEB** – Taxable Equivalent Basis