



SUPPLEMENTAL FINANCIAL INFORMATION

For the Third Quarter Ended July 31, 2013

Investor Relations Department

For further information contact:

Kelly Milroy

416-308-9030

www.td.com/investor

For the 3rd Quarter Ended July 31, 2013

The supplemental information contained in this package is designed to improve the readers' understanding of the financial performance of TD Bank Group (TD or the Bank). This information should be used in conjunction with the Bank's Q3 2013 Report to Shareholders and Investor Presentation, as well as the Bank's 2012 Annual Report. For financial and banking terms, and acronyms used in this package, see the "Glossary" and "Acronyms" pages, respectively. Shaded numbers have not been recalculated under International Financial Reporting Standards as issued by the International Accounting Standards Board (IFRS) and are based on Canadian GAAP. Certain comparative amounts have been reclassified to conform with the current period presentation.

How the Bank Reports

Effective November 1, 2011, the Bank prepares its consolidated financial statements in accordance with IFRS, the current generally accepted accounting principles (GAAP), and refers to results prepared in accordance with IFRS as the "reported" results. The Bank also utilizes non-GAAP financial measures referred to as "adjusted" results to assess each of its segments and to measure overall Bank performance. The Bank removes "items of note", net of income taxes, from reported results to arrive at adjusted results, as items of note relate to items which management does not believe are indicative of underlying business performance. The items of note are listed on page 3 of this package. The Bank believes that adjusted results provide the reader with a better understanding of how management views the Bank's performance.

As explained, adjusted results are different from reported results determined in accordance with IFRS. Adjusted results, items of note, and related terms are non-GAAP financial measures as these are not defined terms under IFRS and, therefore, may not be comparable to similar terms used by other issuers. A reconciliation between the Bank's reported and adjusted results is provided in the "How the Bank Reports" section of the Bank's Q3 2013 Report to Shareholders.

Segmented Information

For management reporting purposes, the Bank's operations and activities are organized around four key business segments operating in a number of locations in key financial centres around the globe: Canadian Personal and Commercial Banking (CAD P&C), Wealth and Insurance, U.S. Personal and Commercial Banking (U.S. P&C), and Wholesale Banking. The Bank's other activities are grouped into the Corporate segment. The results of TD Auto Finance Canada are reported in CAD P&C. The results of TD Auto Finance U.S. are reported in U.S. P&C. Integration charges, direct transaction costs, and changes in fair value of contingent consideration relating to the Chrysler Financial acquisition were reported in the Corporate segment. Effective December 1, 2011, the results of the credit card portfolio of MBNA Canada (MBNA) are reported primarily in the CAD P&C and Wealth and Insurance segments. Integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada are reported in CAD P&C. Effective March 13, 2013, the results of the U.S. credit card portfolio of Target Corporation (Target) are reported in U.S. P&C and effective March 27, 2013, the results of Epoch Holding Corporation including its wholly-owned subsidiary Epoch Investment Partners, Inc. (Epoch) are reported in Wealth and Insurance.

Effective November 1, 2011, the Bank revised its methodology for allocating capital to its business segments to align with the common equity capital requirements under Basel III at a 7% Common Equity Tier 1 (CET1) ratio. As such the return measures for business segments now reflect a return on common equity (ROE) methodology and not return on invested capital which was reported previously. These changes have been applied prospectively. The Bank measures and evaluates the performance of each segment based on adjusted results, economic profit, and adjusted ROE. Economic profit is adjusted net income available to common shareholders less a charge for average common equity. Adjusted ROE is adjusted net income available to common shareholders as a percentage of average common equity. Economic profit and adjusted ROE are non-GAAP financial measures as these are not defined terms under IFRS and, therefore, may not be comparable to similar terms used by other issuers.

The Bank measures and evaluates the performance of the segments based on our management structure and is not necessarily comparable with other financial services companies. Results of each business segment reflect revenue, expenses, assets, and liabilities generated by the businesses in that segment. Due to the complexity of the Bank, its management reporting model uses various estimates, assumptions, allocations, and risk-based methodologies for funds transfer pricing, inter-segment revenue, income tax rates, capital, indirect expenses, and cost transfers to measure business segment results. Transfer pricing of funds is generally applied at market rates. Inter-segment revenue is negotiated between each business segment and approximates the value provided by the distributing segment. Income tax provision or recovery is generally applied to each segment based on a statutory tax rate and may be adjusted for items and activities unique to each segment.

Net income for the operating business segments is presented before any items of note not attributed to the operating segments. Net interest income within Wholesale Banking is calculated on a taxable equivalent basis (TEB), which means that the value of the non-taxable or tax-exempt income, including dividends, is adjusted to its equivalent before-tax value. Using TEB allows the Bank to measure income from all securities and loans consistently and makes for a more meaningful comparison of net interest income with similar institutions. The TEB increase to net interest income and provision for income taxes reflected in Wholesale Banking results is reversed in the Corporate segment.

Basel III

Effective Q1 2013, the Bank complies with the Office of the Superintendent of Financial Institutions Canada (OSFI) new guideline for calculating risk-weighted assets (RWA) and regulatory capital, which is based on "A *global regulatory framework for more resilient banks and banking systems*" (Basel III) issued by the Basel Committee on Banking Supervision (BCBS). Regulatory capital ratios prior to 2013 were not restated and are measured based on the Basel II regulatory framework.

The Capital Adequacy Requirements (CAR) Guideline contains two methodologies for capital ratio calculation: (i) the "transitional" method; and (ii) the "all-in" method. Under the "transitional" method, changes in capital treatment for certain items, as well as minimum capital ratio requirements, will be phased in over the period from 2013 to 2019. Under the "all-in" method, capital is defined to include all of the regulatory adjustments that will be required by 2019, while retaining the phase-out rules for non-qualifying capital instruments. OSFI expects Canadian banks to include an additional capital conservation buffer of 2.5% commencing in the first quarter of 2013, effectively raising the CET1 minimum requirement to 7.0%. With the capital conservation buffer, Canadian banks are required to maintain a minimum Tier 1 capital ratio of 8.5% and Total capital ratio of 10.5%, starting in the first quarter of 2014.

The final CAR Guideline postponed the Credit Valuation Adjustment (CVA) capital add-on charge until January 1, 2014.

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Highlights

For the period ended

Income Statement (\$ millions, except as noted)

LINE #	2013				2012			2011		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2013	2012	2012	2011
1	\$ 4,146	\$ 3,902	\$ 3,846	\$ 3,842	\$ 3,817	\$ 3,680	\$ 3,687	\$ 3,532	\$ 3,514	\$ 11,894	\$ 11,184	\$ 15,026	\$ 13,661
2	1,799	2,098	2,125	2,047	2,024	2,070	1,955	2,131	1,870	6,022	6,049	8,096	8,001
3	5,945	6,000	5,971	5,889	5,841	5,750	5,642	5,663	5,384	17,916	17,233	23,122	21,662
4	472	402	360	543	413	353	360	350	320	1,234	1,126	1,669	1,334
5	(11)	3	3	3	3	3	3	3	3	(5)	9	12	75
6	16	12	22	19	22	32	41	(13)	57	50	95	114	81
7	477	417	385	565	438	388	404	340	380	1,279	1,230	1,795	1,490
8	3,764	3,626	3,495	3,606	3,471	3,372	3,549	3,488	3,206	10,885	10,392	13,998	13,047
9	1,704	1,957	2,091	1,718	1,932	1,990	1,689	1,835	1,798	5,752	5,611	7,329	7,125
10	252	291	360	178	291	351	272	310	367	903	914	1,092	1,326
11	1,452	1,666	1,731	1,540	1,641	1,639	1,417	1,525	1,431	4,849	4,697	6,237	5,799
12	75	57	59	57	62	54	61	64	59	191	177	234	246
13	1,527	1,723	1,790	1,597	1,703	1,693	1,478	1,589	1,490	5,040	4,874	6,471	6,045
14	61	110	126	160	117	43	284	67	145	297	444	604	387
15	1,588	1,833	1,916	1,757	1,820	1,736	1,762	1,656	1,635	5,337	5,318	7,075	6,432
16	38	49	49	49	49	49	49	48	43	136	147	196	180
17	\$ 1,550	\$ 1,784	\$ 1,867	\$ 1,708	\$ 1,771	\$ 1,687	\$ 1,713	\$ 1,608	\$ 1,592	\$ 5,201	\$ 5,171	\$ 6,879	\$ 6,252
18	\$ 26	\$ 26	\$ 26	\$ 26	\$ 26	\$ 26	\$ 26	\$ 26	\$ 27	\$ 78	\$ 78	\$ 104	\$ 104
19	1,524	1,758	1,841	1,682	1,745	1,661	1,687	1,582	1,565	5,123	5,093	6,775	6,148
20	\$ 1.59	\$ 1.79	\$ 1.87	\$ 1.67	\$ 1.79	\$ 1.79	\$ 1.56	\$ 1.70	\$ 1.60	\$ 5.25	\$ 5.14	\$ 6.81	\$ 6.50
21	1.65	1.91	2.01	1.84	1.92	1.84	1.87	1.77	1.77	5.57	5.63	7.47	6.94
22	1.58	1.78	1.86	1.66	1.78	1.78	1.55	1.68	1.58	5.23	5.11	6.76	6.43
23	1.65	1.90	2.00	1.83	1.91	1.82	1.86	1.75	1.75	5.55	5.59	7.42	6.86
24	921.4	920.9	916.8	912.4	908.7	904.1	901.1	893.8	886.6	919.7	904.6	906.6	885.7
25	924.1	923.7	922.6	920.0	916.0	912.6	909.2	909.0	902.5	923.5	913.0	914.9	902.9
26	\$ 835.1	\$ 826.4	\$ 818.5	\$ 811.1	\$ 806.3	\$ 773.2	\$ 779.1	\$ 735.5	\$ 713.6	\$ 835.1	\$ 806.3	\$ 811.1	\$ 735.5
27	50.9	51.2	49.8	49.0	48.1	45.9	45.5	44.0	40.9	50.9	48.1	49.0	44.0
28	\$ 283.5	\$ 281.8	\$ 274.4	\$ 245.9	\$ 246.4	\$ 242.0	\$ 243.6	\$ 218.8	\$ 207.8	\$ 283.5	\$ 246.4	\$ 245.9	\$ 218.8
29	25.4	24.7	24.3	n/a	n/a	n/a	n/a	n/a	n/a	25.4	n/a	n/a	n/a
30	8.9 %	8.8 %	8.8 %	n/a	n/a	n/a	n/a	n/a	n/a	8.9 %	n/a	n/a	n/a
31	\$ 31.1	\$ 30.4	\$ 30.0	\$ 31.0	\$ 30.0	\$ 29.1	\$ 28.4	\$ 28.5	\$ 26.8	\$ 31.1	\$ 30.0	\$ 31.0	\$ 28.5
32	11.0 %	10.8 %	10.9 %	12.6 %	12.2 %	12.0 %	11.6 %	13.0 %	12.9 %	11.0 %	12.2 %	12.6 %	13.0 %
33	14.2	14.0	14.2	15.7	15.2	15.1	14.7	16.0	16.3	14.2	15.2	15.7	16.0
34	\$ (90)	\$ (104)	\$ (107)	\$ (162)	\$ (166)	\$ (180)	\$ (92)	\$ (111)	\$ (62)	\$ (90)	\$ (166)	\$ (162)	\$ (111)
35	266	298	157	166	(30)	(30)	(30)	(29)	(17)	266	(30)	166	(29)
36	2,200	2,089	2,033	2,100	1,975	1,993	2,121	2,063	2,008	2,200	1,975	2,100	2,063
37	0.51 %	0.49 %	0.49 %	0.52 %	0.49 %	0.51 %	0.55 %	0.56 %	0.56 %	0.51 %	0.49 %	0.52 %	0.56 %
38	0.43	0.39	0.35	0.54	0.42	0.37	0.38	0.38	0.36	0.39	0.39	0.43	0.39
39	Aa1	Aa1	Aa1	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aa1	Aaa	Aaa	Aaa
40	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-

¹ Basic EPS is computed by dividing net income attributable to common shareholders by the weighted-average number of common shares outstanding during the period. For the calculation of diluted EPS, adjustments are made to the net income attributable to common shareholders to include the effect of dilutive securities. As a result, the sum of the quarterly basic and diluted EPS figures may not equal the year-to-date EPS.

² Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.

³ Prior to Q1 2012, amounts were calculated based on Canadian GAAP.

⁴ The final CAR Guideline postponed the CVA capital add-on charge until January 1, 2014.

⁵ Effective Q1 2013, the Bank implemented the Basel III regulatory framework. As a result, the Bank began reporting the measures, CET1 and CET1 capital ratio, in accordance with the "all-in" methodology.

⁶ Certain comparative amounts have been restated to conform with the current period presentation.

⁷ Excludes acquired credit-impaired (ACI) loans and debt securities classified as loans. For additional information on ACI loans, see pages 34 to 35.

Shareholder Value

(\$ millions, except as noted)

For the period ended

LINE #	2013			2012				2011		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2013	2012	2012	2011	
Business Performance														
Net income available to common shareholders and non-controlling interests in subsidiaries – reported	1	\$ 1,489	\$ 1,674	\$ 1,741	\$ 1,548	\$ 1,654	\$ 1,644	\$ 1,429	\$ 1,541	\$ 1,447	\$ 4,904	\$ 4,727	\$ 6,275	\$ 5,865
Economic profit ^{1,2}	2	473	756	832	703	787	762	782	594	649	2,062	2,330	3,037	2,469
Average common equity	3	46,342	45,651	44,488	43,256	42,333	40,625	39,999	38,131	35,027	45,475	41,012	41,535	35,568
Return on common equity – reported	4	12.5 %	14.8 %	15.3 %	14.0 %	15.3 %	16.2 %	14.0 %	15.8 %	16.1 %	14.2 %	15.1 %	14.9 %	16.2 %
Return on common equity – adjusted	5	13.0 %	15.8 %	16.4 %	15.5 %	16.4 %	16.6 %	16.8 %	16.5 %	17.7 %	15.1 %	16.6 %	16.3 %	17.3 %
Return on risk-weighted assets – adjusted ^{3,4}	6	2.14 %	2.59 %	2.81 %	2.72 %	2.84 %	2.78 %	2.90 %	2.95 %	2.97 %	2.52 %	2.86 %	2.83 %	2.95 %
Efficiency ratio – reported	7	63.3 %	60.5 %	58.5 %	61.2 %	59.4 %	58.7 %	62.9 %	61.6 %	59.6 %	60.8 %	60.3 %	60.5 %	60.2 %
Efficiency ratio – adjusted	8	62.5 %	58.4 %	55.6 %	59.0 %	55.4 %	56.8 %	55.3 %	59.4 %	55.8 %	58.8 %	55.8 %	56.6 %	57.5 %
Effective tax rate														
Reported	9	14.8 %	14.9 %	17.2 %	10.4 %	15.1 %	17.6 %	16.1 %	16.9 %	20.4 %	15.7 %	16.3 %	14.9 %	18.6 %
Adjusted (TEB)	10	19.8 %	18.7 %	20.9 %	17.1 %	20.6 %	20.8 %	22.6 %	22.4 %	24.5 %	19.8 %	21.3 %	20.3 %	23.2 %
Net interest margin	11	2.22 %	2.21 %	2.15 %	2.22 %	2.23 %	2.25 %	2.22 %	2.24 %	2.33 %	2.19 %	2.23 %	2.23 %	2.30 %
Average number of full-time equivalent staff	12	78,917	78,414	78,756	79,000	78,783	78,005	77,786	77,360	77,168	78,699	78,195	78,397	75,631
Common Share Performance														
Closing market price (\$)	13	\$ 86.56	\$ 82.59	\$ 83.29	\$ 81.23	\$ 78.92	\$ 83.49	\$ 77.54	\$ 75.23	\$ 76.49	\$ 86.56	\$ 78.92	\$ 81.23	\$ 75.23
Book value per common share (\$)	14	50.04	50.18	48.78	48.17	47.37	45.19	45.00	43.43	40.59	50.04	47.37	48.17	43.43
Closing market price to book value	15	1.73	1.65	1.71	1.69	1.67	1.85	1.72	1.73	1.88	1.73	1.67	1.69	1.73
Price-earnings ratio														
Reported	16	12.6	11.7	11.8	12.0	11.6	12.7	12.3	11.7	13.1	12.6	11.6	12.0	11.7
Adjusted	17	11.7	10.8	11.0	10.9	10.8	11.6	11.1	11.0	11.8	11.7	10.8	10.9	11.0
Total shareholder return on common shareholders' investment ⁵	18	13.9 %	2.7 %	11.3 %	11.9 %	6.9 %	5.5 %	7.0 %	5.7 %	8.1 %	13.9 %	6.9 %	11.9 %	5.7 %
Number of common shares outstanding (millions)	19	919.8	922.1	920.5	916.1	911.7	908.2	903.7	901.0	888.8	919.8	911.7	916.1	901.0
Total market capitalization (\$ billions)	20	\$ 79.6	\$ 76.2	\$ 76.7	\$ 74.4	\$ 71.9	\$ 75.8	\$ 70.1	\$ 67.8	\$ 68.0	\$ 79.6	\$ 71.9	\$ 74.4	\$ 67.8
Dividend Performance														
Dividend per common share (\$)	21	\$ 0.81	\$ 0.81	\$ 0.77	\$ 0.77	\$ 0.72	\$ 0.72	\$ 0.68	\$ 0.68	\$ 0.66	\$ 2.39	\$ 2.12	\$ 2.89	\$ 2.61
Dividend yield	22	3.7 %	3.7 %	3.7 %	3.6 %	3.5 %	3.4 %	3.6 %	3.5 %	3.1 %	3.8 %	3.6 %	3.8 %	3.4 %
Common dividend payout ratio														
Reported	23	51.0	45.3	41.2	46.1	40.2	40.2	43.7	40.3	41.2	45.5	41.3	42.5	40.2
Adjusted	24	49.0	42.4	38.3	41.7	37.5	39.2	36.3	38.6	37.4	42.9	37.7	38.7	37.7

¹ The rate charged for common equity is 9.0% in both 2013 and 2012. The rate charged for invested capital was 9.0% in 2011.

² Effective Q1 2012, economic profit is calculated based on average common equity on a prospective basis. Prior to Q1 2012, economic profit was calculated based on average invested capital. Had this change been done on a retroactive basis, economic profit for the Bank, calculated based on average common equity, would have been \$717 million for Q4 2011, \$770 million for Q3 2011, and \$2,947 million for the full year 2011.

³ Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.

⁴ Prior to Q1 2012, amounts were calculated based on Canadian GAAP.

⁵ Return is calculated based on share price movement and reinvested dividends over the trailing twelve month period.

Adjustments for Items of Note, Net of Income Taxes¹

For the period ended

LINE #	2013			2012				2011		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2013	2012	2012	2011
Increase (Decrease) in Net Income Due to Items of Note (\$ millions)													
1	\$ 59	\$ 58	\$ 56	\$ 60	\$ 59	\$ 59	\$ 60	\$ 95	\$ 94	\$ 173	\$ 178	\$ 238	\$ 391
2	(70)	22	(24)	35	–	9	45	(37)	(9)	(72)	54	89	(128)
3	–	–	–	–	–	–	9	(1)	39	–	9	9	82
4	–	–	–	–	(2)	1	1	(9)	(5)	–	–	–	(13)
5	–	–	–	3	6	3	5	19	26	–	14	17	55
6	24	30	24	25	25	30	24	–	–	78	79	104	–
7	–	–	70	–	77	–	171	–	–	70	248	248	–
8	–	–	–	–	(30)	(59)	(31)	–	–	–	(120)	(120)	–
9	–	–	–	–	(18)	–	–	–	–	–	(18)	(18)	–
10	–	–	–	37	–	–	–	–	–	–	–	37	–
11	48	–	–	–	–	–	–	–	–	48	–	–	–
12	\$ 61	\$ 110	\$ 126	\$ 160	\$ 117	\$ 43	\$ 284	\$ 67	\$ 145	\$ 297	\$ 444	\$ 604	\$ 387
Total													
Increase (Decrease) in Earnings per Share Due to Items of Note (\$) (Footnote 13)													
13	\$ 0.06	\$ 0.06	\$ 0.06	\$ 0.06	\$ 0.06	\$ 0.06	\$ 0.07	\$ 0.10	\$ 0.11	\$ 0.19	\$ 0.19	\$ 0.26	\$ 0.43
14	(0.07)	0.03	(0.03)	0.04	–	0.01	0.05	(0.04)	(0.01)	(0.08)	0.06	0.10	(0.14)
15	–	–	–	–	–	–	0.01	–	0.04	–	0.01	0.01	0.09
16	–	–	–	–	–	–	–	(0.01)	–	–	–	–	(0.01)
17	–	–	–	–	0.01	–	–	0.02	0.03	–	0.01	0.02	0.06
18	0.03	0.03	0.03	0.03	0.03	0.03	0.02	–	–	0.08	0.09	0.11	–
19	–	–	0.08	–	0.08	–	0.19	–	–	0.08	0.27	0.27	–
20	–	–	–	–	(0.03)	(0.06)	(0.03)	–	–	–	(0.13)	(0.13)	–
21	–	–	–	–	(0.02)	–	–	–	–	–	(0.02)	(0.02)	–
22	–	–	–	0.04	–	–	–	–	–	–	–	0.04	–
23	0.05	–	–	–	–	–	–	–	–	0.05	–	–	–
24	\$ 0.07	\$ 0.12	\$ 0.14	\$ 0.17	\$ 0.13	\$ 0.04	\$ 0.31	\$ 0.07	\$ 0.17	\$ 0.32	\$ 0.48	\$ 0.66	\$ 0.43
Total													

¹ For detailed footnotes to the items of note, see page 58.

Segmented Results Summary

(\$ millions, except as noted)
For the period ended

LINE #	2013			2012			2011		Year to Date		Full Year			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2013	2012	2012	2011	
Net Income (loss) – Adjusted														
Canadian Personal and Commercial Banking ¹	1	\$ 997	\$ 877	\$ 944	\$ 831	\$ 889	\$ 838	\$ 850	\$ 754	\$ 795	\$ 2,818	\$ 2,577	\$ 3,408	\$ 3,051
Wealth and Insurance ¹	2	7	364	377	293	360	365	349	343	349	748	1,074	1,367	1,314
U.S. Personal and Commercial Banking	3	445	398	385	353	361	356	352	294	334	1,228	1,069	1,422	1,270
Total Retail	4	1,449	1,639	1,706	1,477	1,610	1,559	1,551	1,391	1,478	4,794	4,720	6,197	5,635
Wholesale Banking	5	147	220	159	309	180	197	194	280	112	526	571	880	815
Corporate	6	(8)	(26)	51	(29)	30	(20)	17	(15)	45	17	27	(2)	(18)
Total Bank	7	\$ 1,588	\$ 1,833	\$ 1,916	\$ 1,757	\$ 1,820	\$ 1,736	\$ 1,762	\$ 1,656	\$ 1,635	\$ 5,337	\$ 5,318	\$ 7,075	\$ 6,432
Return on Common Equity – Adjusted²														
Canadian Personal and Commercial Banking ¹	8	50.6 %	46.3 %	48.7 %	43.1 %	45.4 %	43.4 %	44.9 %	36.0 %	38.0 %	48.6 %	44.6 %	44.2 %	36.9 %
Wealth and Insurance ¹	9	0.4	25.2	25.3	17.9	20.9	22.5	21.4	25.9	27.1	16.6	21.5	20.7	25.3
U.S. Personal and Commercial Banking	10	9.1	8.6	8.6	8.1	8.1	8.2	7.9	7.2	8.5	8.8	8.1	8.1	7.8
Wholesale Banking ³	11	14.3	20.9	15.0	30.3	16.7	19.5	18.7	31.5	13.1	16.7	18.3	21.2	24.3
Total Bank³	12	13.0 %	15.8 %	16.4 %	15.5 %	16.4 %	16.6 %	16.8 %	14.4 %	15.4 %	15.1 %	16.6 %	16.3 %	15.0 %
Percentage of Adjusted Net Income Mix⁴														
Total Retail	13	91 %	88 %	91 %	83 %	90 %	89 %	89 %	83 %	93 %	90 %	89 %	88 %	87 %
Wholesale Banking	14	9	12	9	17	10	11	11	17	7	10	11	12	13
Total Bank	15	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %
Geographic Contribution to Total Revenue⁵														
Canada	16	60 %	65 %	66 %	67 %	67 %	64 %	65 %	67 %	65 %	64 %	65 %	66 %	64 %
United States	17	32	29	26	26	26	27	26	25	27	29	27	26	26
Other International	18	8	6	8	7	7	9	9	8	8	7	8	8	10
Total Bank	19	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

¹ Effective Q1 2012, the Insurance business was transferred from CAD P&C to Wealth and Insurance. The 2011 results have been restated accordingly.

² Effective Q1 2012, the Bank revised its methodology for allocating capital to its business segments to align with the common equity capital requirements under Basel III at a 7% CET1 ratio. The return measures for business segments will now be return on common equity rather than return on invested capital. These changes have been applied prospectively. Return on invested capital, which was used as the return measure in prior periods, has not been restated to return on common equity.

³ OSFI guidance issued in November 2012 permits banks to defer capital relating to CVA capital until January 1, 2014. The Bank has chosen to continue to allocate capital to Wholesale Banking, for fiscal 2013 inclusive of CVA capital. However, total Bank results exclude CVA capital to align with the revised OSFI guidance issued in November 2012.

⁴ Percentages exclude the Corporate segment results.

⁵ TEB amounts are not included.

Canadian Personal and Commercial Banking Segment¹

RESULTS OF OPERATIONS

(\$ millions, except as noted)
For the period ended

LINE #	2013			2012			2011		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2013	2012	2012	2011
Net interest income	\$ 2,126	\$ 2,010	\$ 2,058	\$ 2,071	\$ 2,055	\$ 1,967	\$ 1,930	\$ 1,840	\$ 1,834	\$ 6,194	\$ 5,952	\$ 8,023	\$ 7,190
Non-interest income	695	655	665	678	675	636	640	621	591	2,015	1,951	2,629	2,342
Total revenue	2,821	2,665	2,723	2,749	2,730	2,603	2,570	2,461	2,425	8,209	7,903	10,652	9,532
Provision for credit losses	216	245	244	306	288	274	283	212	205	705	845	1,151	824
Non-interest expenses	1,281	1,267	1,226	1,343	1,259	1,226	1,160	1,193	1,106	3,774	3,645	4,988	4,433
Net income before income taxes	1,324	1,153	1,253	1,100	1,183	1,103	1,127	1,056	1,114	3,730	3,413	4,513	4,275
Income taxes	351	306	333	294	319	295	301	302	319	990	915	1,209	1,224
Net income – reported	973	847	920	806	864	808	826	754	795	2,740	2,498	3,304	3,051
Adjustments for items of note, net of income taxes ²	24	30	24	25	25	30	24	–	–	78	79	104	–
Net income – adjusted	\$ 997	\$ 877	\$ 944	\$ 831	\$ 889	\$ 838	\$ 850	\$ 754	\$ 795	\$ 2,818	\$ 2,577	\$ 3,408	\$ 3,051
Average common equity (\$ billions) ³	\$ 7.8	\$ 7.8	\$ 7.7	\$ 7.7	\$ 7.8	\$ 7.8	\$ 7.5	\$ 8.3	\$ 8.3	\$ 7.8	\$ 7.7	\$ 7.7	\$ 8.3
Economic profit ^{3,4}	839	726	789	678	732	683	699	587	627	2,354	2,114	2,792	2,388
Return on common equity – reported ³	49.4 %	44.6 %	47.5 %	41.9 %	44.1 %	42.0 %	43.7 %	36.0 %	38.0 %	47.2 %	43.2 %	42.9 %	36.9 %
Return on common equity – adjusted ³	50.6 %	46.3 %	48.7 %	43.1 %	45.4 %	43.4 %	44.9 %	36.0 %	38.0 %	48.6 %	44.6 %	44.2 %	36.9 %
Key Performance Indicators (\$ billions, except as noted)													
Risk-weighted assets ^{5,6}	\$ 83	\$ 81	\$ 79	\$ 78	\$ 77	\$ 79	\$ 79	\$ 73	\$ 72	\$ 83	\$ 77	\$ 78	\$ 73
Average loans – personal													
Residential mortgages	158.4	155.4	154.7	152.8	148.8	145.3	144.0	141.0	136.2	156.2	146.0	147.7	134.5
Consumer instalment and other personal													
HELOC	62.2	62.5	63.1	63.4	63.5	63.6	63.4	63.8	64.1	62.6	63.5	63.5	64.2
Indirect Auto	14.0	13.7	13.8	13.9	13.8	13.5	13.4	13.5	13.1	13.8	13.6	13.7	12.5
Other	12.3	12.5	12.6	12.7	12.8	13.0	13.1	13.2	13.2	12.4	13.0	12.9	13.2
Credit card	15.3	15.1	15.2	15.1	15.2	15.4	13.8	8.5	8.4	15.2	14.8	14.9	8.3
Total average loans – personal	262.2	259.2	259.4	257.9	254.1	250.8	247.7	240.0	235.0	260.2	250.9	252.7	232.7
Average loans and acceptances – business	46.1	44.8	42.9	42.1	40.7	39.4	37.8	36.6	35.7	44.6	39.3	40.0	35.0
Average deposits													
Personal	150.3	149.9	150.4	149.1	146.3	142.8	139.9	135.9	135.5	150.2	143.0	144.5	135.1
Business	73.9	71.0	71.3	70.3	68.5	66.0	66.3	63.9	62.4	72.1	66.9	67.8	61.5
Margin on average earning assets including securitized assets – reported	2.83 %	2.80 %	2.79 %	2.83 %	2.86 %	2.84 %	2.77 %	2.71 %	2.77 %	2.81 %	2.82 %	2.82 %	2.76 %
Margin on average earning assets including securitized assets – adjusted	2.83 %	2.80 %	2.79 %	2.83 %	2.86 %	2.87 %	2.79 %	2.71 %	2.77 %	2.81 %	2.84 %	2.84 %	2.76 %
Efficiency ratio – reported	45.4 %	47.5 %	45.0 %	48.9 %	46.1 %	47.1 %	45.1 %	48.4 %	45.6 %	46.0 %	46.1 %	46.8 %	46.5 %
Non-interest expenses – adjusted (\$ millions)	1,248	1,226	1,194	1,310	1,224	1,208	1,142	1,193	1,106	3,668	3,574	4,884	4,433
Efficiency ratio – adjusted	44.2 %	46.0 %	43.8 %	47.7 %	44.8 %	46.0 %	44.2 %	48.4 %	45.6 %	44.7 %	45.0 %	45.7 %	46.5 %
Number of Canadian retail branches at period end	1,169	1,165	1,166	1,168	1,160	1,153	1,150	1,150	1,134	1,169	1,160	1,168	1,150
Average number of full-time equivalent staff ⁷	28,345	28,048	28,385	28,449	31,270	31,017	30,696	30,065	30,110	28,262	30,994	30,354	29,815

¹ Effective Q1 2012, the Insurance business was transferred from CAD P&C to Wealth and Insurance. The 2011 results have been restated accordingly.

² Items of note relate primarily to integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada. See footnote 7 on page 58.

³ Effective Q1 2012, the Bank revised its methodology for allocating capital to its business segments to align with the common equity capital requirements under Basel III at a 7% CET1 ratio. The return measures for business segments will now be return on common equity rather than return on invested capital. These changes have been applied prospectively. Return on invested capital, which was used as the return measure in prior periods, has not been restated to return on common equity.

⁴ The rate charged for common equity is 8.0% in both 2013 and 2012. The rate charged for invested capital was 8.0% in 2011.

⁵ Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the “all-in” methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.

⁶ Prior to Q1 2012, amounts were calculated based on Canadian GAAP.

⁷ Effective Q4 2012, 2,683 full-time equivalent (FTE) staff related to the electronic distribution channels were transferred to the Corporate segment. The expenses related to these FTE have been allocated to CAD P&C.

Wealth and Insurance Segment¹

RESULTS OF OPERATIONS

(\$ millions, except as noted)
For the period ended

LINE #	2013				2012				2011		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2013	2012	2012	2011	
Net interest income	\$ 144	\$ 140	\$ 148	\$ 147	\$ 148	\$ 144	\$ 144	\$ 136	\$ 139	\$ 432	\$ 436	\$ 583	\$ 542	
Insurance revenue (loss), net of claims and related expenses ²	(198)	294	325	232	270	330	281	308	296	421	881	1,113	1,167	
Income (loss) from financial instruments designated at fair value through profit or loss	(40)	10	(5)	(6)	18	(17)	10	9	18	(35)	11	5	(2)	
Other non-interest income	684	647	609	590	573	591	564	586	576	1,940	1,728	2,318	2,333	
Total revenue	590	1,091	1,077	963	1,009	1,048	999	1,039	1,029	2,758	3,056	4,019	4,040	
Non-interest expenses	711	710	670	676	632	653	639	669	640	2,091	1,924	2,600	2,616	
Net income (loss) before income taxes	(121)	381	407	287	377	395	360	370	389	667	1,132	1,419	1,424	
Provision for (recovery of) income taxes	(59)	70	77	45	73	77	66	81	88	88	216	261	317	
Wealth and Insurance net income (loss), before TD Ameritrade	(62)	311	330	242	304	318	294	289	301	579	916	1,158	1,107	
Equity in net income of an investment in associate, net of income taxes ³	69	53	47	51	56	47	55	54	48	169	158	209	207	
Total Wealth and Insurance net income – reported	7	364	377	293	360	365	349	343	349	748	1,074	1,367	1,314	
Total Wealth and Insurance net income – adjusted	\$ 7	\$ 364	\$ 377	\$ 293	\$ 360	\$ 365	\$ 349	\$ 343	\$ 349	\$ 748	\$ 1,074	\$ 1,367	\$ 1,314	

Breakdown of Total Net Income (loss)

Wealth	\$ 181	\$ 158	\$ 165	\$ 148	\$ 154	\$ 155	\$ 144	\$ 139	\$ 146	\$ 504	\$ 453	\$ 601	\$ 566
Insurance	(243)	153	165	94	150	163	150	150	155	75	463	557	541
TD Ameritrade	69	53	47	51	56	47	55	54	48	169	158	209	207

Total Wealth and Insurance

Average common equity (\$ billions) ⁴	\$ 6.3	\$ 5.9	\$ 5.9	\$ 6.5	\$ 6.9	\$ 6.6	\$ 6.5	\$ 5.3	\$ 5.1	\$ 6.0	\$ 6.7	\$ 6.6	\$ 5.2
Economic profit (loss) ⁵	(148)	221	229	138	195	209	190	209	221	302	594	732	795
Return on common equity ⁴	0.4 %	25.2 %	25.3 %	17.9 %	20.9 %	22.5 %	21.4 %	25.9 %	27.1 %	16.6 %	21.5 %	20.7 %	25.3 %

Key Performance Indicators (\$ billions, except as noted)

Wealth ⁶		Insurance		Total Wealth and Insurance									
Risk-weighted assets ^{7,8}	\$ 17	\$ 16	\$ 16	\$ 9	\$ 9	\$ 9	\$ 9	\$ 9	\$ 9	\$ 17	\$ 9	\$ 9	\$ 9
Assets under administration	279	275	270	258	249	250	245	237	238	279	249	258	237
Assets under management ⁹	246	247	211	207	204	202	196	189	191	246	204	207	189
Gross originated insurance premiums (\$ millions)	1,049	923	807	943	989	877	763	873	928	2,779	2,629	3,572	3,326
Efficiency ratio ⁵	120.5 %	65.1 %	62.2 %	70.2 %	62.6 %	62.3 %	64.0 %	64.4 %	62.2 %	75.8 %	63.0 %	64.7 %	64.8 %
Average number of full-time equivalent staff	11,661	11,751	11,583	11,839	11,981	12,003	11,898	11,831	12,014	11,664	11,961	11,930	11,984

¹ Effective Q1 2012, the Insurance business was transferred from CAD P&C to Wealth and Insurance. The 2011 results have been restated accordingly.

² During Q3 2013, the claims and related expenses were \$1,140 million (Q2 2013 – \$609 million; Q1 2013 – \$596 million; Q4 2012 – \$688 million; Q3 2012 – \$645 million; Q2 2012 – \$512 million; Q1 2012 – \$579 million; Q4 2011 – \$579 million; and Q3 2011 – \$555 million).

³ The equity in net income of an investment in associate includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.

⁴ Effective Q1 2012, the Bank revised its methodology for allocating capital to its business segments to align with the common equity capital requirements under Basel III at a 7% CET1 ratio. The return measures for business segments will now be return on common equity rather than return on invested capital. These changes have been applied prospectively. Return on invested capital, which was used as the return measure in prior periods, has not been restated to return on common equity.

⁵ The rates charged for common equity for North American and international Wealth businesses are 9.5% and 13.0%, respectively, in both 2013 and 2012. The rates charged for common equity for the Insurance and TD Ameritrade business lines are 8.0% and 11.0%, respectively, in both 2013 and 2012. The rates charged for invested capital for North American and international Wealth businesses were 9.5% and 13.0%, respectively, in 2011. The rates charged for invested capital for the Insurance and TD Ameritrade business lines were 8.0% and 11.0%, respectively, in 2011.

⁶ Excludes TD Ameritrade.

⁷ Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.

⁸ Prior to Q1 2012, amounts were calculated based on Canadian GAAP.

⁹ Includes assets under management of \$29 billion in Q3 2013 (Q2 2013 – \$28 billion) related to Epoch.

U.S. Personal and Commercial Banking Segment – Canadian Dollars

RESULTS OF OPERATIONS

(\$ millions, except as noted)
For the period ended

LINE #	2013			2012			2011		Year to Date		Full Year			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2013	2012	2012	2011	
Net interest income	1	\$ 1,374	\$ 1,268	\$ 1,102	\$ 1,148	\$ 1,180	\$ 1,178	\$ 1,157	\$ 1,124	\$ 1,093	\$ 3,744	\$ 3,515	\$ 4,663	\$ 4,392
Non-interest income	2	593	470	426	375	346	409	338	339	393	1,489	1,093	1,468	1,342
Total revenue	3	1,967	1,738	1,528	1,523	1,526	1,587	1,495	1,463	1,486	5,233	4,608	6,131	5,734
Provision for (reversal of) credit losses														
Loans	4	218	182	151	231	150	157	114	143	114	551	421	652	534
Debt securities classified as loans	5	(11)	3	3	3	3	3	3	3	3	(5)	9	12	75
Acquired credit-impaired loans ¹	6	16	12	22	20	22	32	41	(16)	57	50	95	115	78
Total provision for (reversal of) credit losses	7	223	197	176	254	175	192	158	130	174	596	525	779	687
Non-interest expenses	8	1,206	1,072	993	929	1,058	953	1,185	980	931	3,271	3,196	4,125	3,593
Net income before income taxes	9	538	469	359	340	293	442	152	353	381	1,366	887	1,227	1,454
Provision for (recovery of) income taxes	10	93	71	44	24	9	86	(20)	58	86	208	75	99	266
Net income – reported	11	445	398	315	316	284	356	172	295	295	1,158	812	1,128	1,188
Adjustments for items of note, net of income taxes ²	12	–	–	70	37	77	–	180	(1)	39	70	257	294	82
Net income – adjusted	13	\$ 445	\$ 398	\$ 385	\$ 353	\$ 361	\$ 356	\$ 352	\$ 294	\$ 334	\$ 1,228	\$ 1,069	\$ 1,422	\$ 1,270
Average common equity (\$ billions) ³	14	\$ 19.4	\$ 19.1	\$ 17.8	\$ 17.4	\$ 17.8	\$ 17.6	\$ 17.7	\$ 16.3	\$ 15.7	\$ 18.8	\$ 17.7	\$ 17.6	\$ 16.2
Economic profit (loss) ^{3,4}	15	3	(20)	(18)	(40)	(42)	(33)	(48)	(75)	(21)	(35)	(123)	(163)	(188)
Return on common equity – reported ³	16	9.1 %	8.6 %	7.0 %	7.2 %	6.4 %	8.2 %	3.9 %	7.2 %	7.4 %	8.3 %	6.1 %	6.4 %	7.3 %
Return on common equity – adjusted ³	17	9.1 %	8.6 %	8.6 %	8.1 %	8.1 %	8.2 %	7.9 %	7.2 %	8.5 %	8.8 %	8.1 %	8.1 %	7.8 %
Key Performance Indicators (\$ billions, except as noted)														
Risk-weighted assets ^{5,6}	18	\$ 130	\$ 128	\$ 121	\$ 111	\$ 108	\$ 101	\$ 100	\$ 98	\$ 92	\$ 130	\$ 108	\$ 111	\$ 98
Average loans – personal														
Residential mortgages	19	20.6	19.7	18.3	17.1	16.4	14.9	14.0	12.7	11.5	19.5	15.1	15.6	11.5
Consumer instalment and other personal														
HELOC	20	10.6	10.5	10.3	10.1	10.3	9.9	10.2	9.6	9.1	10.5	10.1	10.1	9.1
Indirect Auto	21	15.8	14.9	14.0	13.2	12.7	11.4	11.1	10.2	9.8	14.9	11.7	12.1	7.3
Other	22	7.6	4.7	1.6	1.7	1.7	1.6	1.7	1.8	1.8	4.6	1.7	1.7	2.0
Total average loans – personal	23	54.6	49.8	44.2	42.1	41.1	37.8	37.0	34.3	32.2	49.5	38.6	39.5	29.9
Average loans and acceptances – business	24	51.1	49.9	48.0	46.8	47.1	44.8	44.9	43.2	41.2	49.7	45.6	45.9	41.8
Average debt securities classified as loans	25	2.9	3.2	2.8	3.1	3.4	3.5	3.8	4.0	4.0	3.0	3.6	3.4	4.3
Average deposits														
Personal	26	65.6	64.2	60.0	58.2	59.6	57.1	56.0	53.7	51.8	63.2	57.6	57.7	52.3
Business	27	54.4	52.9	50.9	50.5	51.0	49.4	50.4	49.9	46.0	52.7	50.3	50.4	47.0
TD Ameritrade insured deposit accounts	28	72.8	68.2	65.4	61.4	61.0	58.0	60.8	56.7	48.1	68.8	59.9	60.3	49.3
Margin on average earning assets (TEB) ⁷	29	3.80 %	3.67 %	3.28 %	3.48 %	3.59 %	3.74 %	3.61 %	3.60 %	3.70 %	3.58 %	3.65 %	3.60 %	3.73 %
Efficiency ratio – reported	30	61.3 %	61.7 %	65.0 %	61.0 %	69.3 %	60.1 %	79.3 %	67.0 %	62.7 %	62.5 %	69.4 %	67.3 %	62.7 %
Non-interest expenses – adjusted (\$ millions)	31	1,206	1,072	896	922	930	953	889	970	866	3,174	2,772	3,694	3,451
Efficiency ratio – adjusted	32	61.3 %	61.7 %	58.6 %	60.5 %	60.9 %	60.1 %	59.5 %	66.3 %	58.3 %	60.7 %	60.2 %	60.2 %	60.2 %
Number of U.S. retail stores as at period end ⁸	33	1,312	1,310	1,325	1,315	1,299	1,288	1,284	1,281	1,283	1,312	1,299	1,315	1,281
Average number of full-time equivalent staff	34	24,811	24,668	25,202	25,304	24,972	24,733	25,092	25,387	25,033	24,896	24,934	25,027	24,193

¹ Includes all Federal Deposit Insurance Corporation (FDIC) covered loans and other ACI loans.

² Items of note relate primarily to integration charges and direct transaction costs recorded in connection with U.S. P&C acquisitions, litigation reserves, and the impact of Superstorm Sandy. See footnotes 4, 8 and 11 on page 58.

³ Effective Q1 2012, the Bank revised its methodology for allocating capital to its business segments to align with the common equity capital requirements under Basel III at a 7% CET1 ratio. The return measures for business segments will now be return on common equity rather than return on invested capital. These changes have been applied prospectively. Return on invested capital, which was used as the return measure in prior periods, has not been restated to return on common equity.

⁴ The rate charged for common equity is 9.0% in both 2013 and 2012. The rate charged for invested capital was 9.0% in 2011.

⁵ Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the “all-in” methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.

⁶ Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.

⁷ For calculating margin on average earning assets, TEB is included. The impact of TEB is not material. However, TEB is not included in the separate disclosure for total revenue and income taxes.

⁸ Includes full service retail banking stores.

U.S. Personal and Commercial Banking Segment – U.S. Dollars

RESULTS OF OPERATIONS

(US\$ millions, except as noted)
For the period ended

LINE #	2013			2012			2011		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2013	2012	2012	2011
Net interest income	\$ 1,334	\$ 1,244	\$ 1,110	\$ 1,164	\$ 1,160	\$ 1,185	\$ 1,134	\$ 1,123	\$ 1,131	\$ 3,688	\$ 3,479	\$ 4,643	\$ 4,455
Non-interest income	575	463	429	380	340	412	331	335	405	1,467	1,083	1,463	1,363
Total revenue	1,909	1,707	1,539	1,544	1,500	1,597	1,465	1,458	1,536	5,155	4,562	6,106	5,818
Provision for (reversal of) credit losses													
Loans	213	178	151	234	148	157	112	143	118	542	417	651	541
Debt securities classified as loans	(11)	3	3	3	3	3	3	3	3	(5)	9	12	75
Acquired credit-impaired loans ¹	15	12	23	20	22	33	40	(16)	59	50	95	115	82
Total provision for (reversal of) credit losses	217	193	177	257	173	193	155	130	180	587	521	778	698
Non-interest expenses	1,170	1,052	1,001	941	1,041	959	1,166	978	963	3,223	3,166	4,107	3,643
Net income before income taxes	522	462	361	346	286	445	144	350	393	1,345	875	1,221	1,477
Provision for (recovery of) income taxes	90	70	45	25	7	87	(21)	58	89	205	73	98	272
Net income – reported	432	392	316	321	279	358	165	292	304	1,140	802	1,123	1,205
Adjustments for items of note, net of income taxes ²	–	–	71	37	76	–	180	(1)	41	71	256	293	84
Net income – adjusted	\$ 432	\$ 392	\$ 387	\$ 358	\$ 355	\$ 358	\$ 345	\$ 291	\$ 345	\$ 1,211	\$ 1,058	\$ 1,416	\$ 1,289
Average common equity (US\$ billions) ³	\$ 18.7	\$ 18.7	\$ 17.8	\$ 17.6	\$ 17.5	\$ 17.7	\$ 17.4	\$ 16.3	\$ 16.4	\$ 18.4	\$ 17.5	\$ 17.5	\$ 16.4
Economic profit (loss) ^{3,4}	4	(20)	(18)	(40)	(42)	(33)	(48)	(80)	(25)	(34)	(123)	(163)	(187)
Key Performance Indicators (US\$ billions, except as noted)													
Risk-weighted assets ^{5,6}	\$ 126	\$ 127	\$ 122	\$ 111	\$ 107	\$ 103	\$ 100	\$ 98	\$ 96	\$ 126	\$ 107	\$ 111	\$ 98
Average loans – personal													
Residential mortgages	20.0	19.3	18.4	17.4	16.2	15.0	13.8	12.7	11.9	19.2	15.0	15.6	11.7
Consumer instalment and other personal													
HELOC	10.3	10.3	10.3	10.2	10.1	10.0	9.9	9.4	9.4	10.3	10.0	10.0	9.2
Indirect Auto	15.3	14.7	14.1	13.4	12.4	11.5	10.9	10.2	10.2	14.7	11.6	12.1	7.4
Other	7.3	4.6	1.7	1.8	1.7	1.5	1.6	2.0	1.8	4.6	1.6	1.7	2.0
Total average loans – personal	52.9	48.9	44.5	42.8	40.4	38.0	36.2	34.3	33.3	48.8	38.2	39.4	30.3
Average loans and acceptances – business	49.6	48.9	48.4	47.4	46.3	45.1	44.0	43.1	42.6	49.0	45.1	45.7	42.4
Average debt securities classified as loans	2.8	3.1	2.8	3.1	3.3	3.5	3.7	4.0	4.2	2.9	3.5	3.4	4.4
Average deposits													
Personal	63.6	63.0	60.4	59.0	58.6	57.5	54.9	53.6	53.6	62.4	57.0	57.5	53.0
Business	52.8	52.0	51.2	51.3	50.1	49.6	49.4	49.8	47.5	52.0	49.7	50.1	47.7
TD Ameritrade insured deposit accounts	70.6	67.0	65.9	62.2	60.0	58.3	59.5	56.6	49.8	67.8	59.3	60.0	49.9
Non-interest expenses – adjusted (US\$ millions)	1,170	1,052	903	934	915	959	870	968	896	3,125	2,744	3,678	3,497

¹ Includes all FDIC covered loans and other ACI loans.

² Items of note relate primarily to integration charges and direct transaction costs recorded in connection with U.S. P&C acquisitions, litigation reserves, and the impact of Superstorm Sandy. See footnotes 4, 8 and 11 on page 58.

³ Effective Q1 2012, the Bank revised its methodology for allocating capital to its business segments to align with the common equity capital requirements under Basel III at a 7% CET1 ratio. The return measures for business segments will now be return on common equity rather than return on invested capital. These changes have been applied prospectively. Return on invested capital, which was used as the return measure in prior periods, has not been restated to return on common equity.

⁴ The rate charged for common equity is 9.0% in both 2013 and 2012. The rate charged for invested capital was 9.0% in 2011.

⁵ Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.

⁶ Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.

Wholesale Banking Segment

RESULTS OF OPERATIONS

(\$ millions, except as noted)
For the period ended

LINE #	2013				2012				2011		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2013	2012	2012	2011	
Net interest income (TEB)	1	\$ 505	\$ 485	\$ 483	\$ 481	\$ 447	\$ 434	\$ 443	\$ 444	\$ 432	\$ 1,473	\$ 1,324	\$ 1,805	\$ 1,659
Non-interest income	2	58	158	116	244	191	174	240	282	27	332	605	849	837
Total revenue	3	563	643	599	725	638	608	683	726	459	1,805	1,929	2,654	2,496
Provision for credit losses ¹	4	23	3	(5)	8	21	6	12	3	6	21	39	47	22
Non-interest expenses	5	351	375	393	374	406	384	406	395	330	1,119	1,196	1,570	1,468
Net income before income taxes	6	189	265	211	343	211	218	265	328	123	665	694	1,037	1,006
Income taxes (TEB)	7	42	45	52	34	31	21	71	48	11	139	123	157	191
Net income (loss) – reported	8	147	220	159	309	180	197	194	280	112	526	571	880	815
Net income (loss) – adjusted	9	\$ 147	\$ 220	\$ 159	\$ 309	\$ 180	\$ 197	\$ 194	\$ 280	\$ 112	\$ 526	\$ 571	\$ 880	\$ 815
Average common equity (\$ billions) ²	10	\$ 4.1	\$ 4.3	\$ 4.2	\$ 4.1	\$ 4.3	\$ 4.1	\$ 4.1	\$ 3.5	\$ 3.4	\$ 4.2	\$ 4.2	\$ 4.1	\$ 3.4
Economic profit (loss) ^{2,3}	11	32	104	44	195	64	84	83	175	12	180	231	426	414
Return on common equity ²	12	14.3 %	20.9 %	15.0 %	30.3 %	16.7 %	19.5 %	18.7 %	31.5 %	13.1 %	16.7 %	18.3 %	21.2 %	24.3 %
Key Performance Indicators (\$ billions, except as noted)														
Risk-weighted assets ^{4,5}	13	\$ 46	\$ 49	\$ 50	\$ 43	\$ 48	\$ 48	\$ 51	\$ 35	\$ 32	\$ 46	\$ 48	\$ 43	\$ 35
Gross drawn ⁶	14	9	9	8	8	7	8	8	8	8	9	7	8	8
Efficiency ratio	15	62.3 %	58.3 %	65.6 %	51.6 %	63.6 %	63.2 %	59.4 %	54.4 %	71.9 %	62.0 %	62.0 %	59.2 %	58.8 %
Average number of full-time equivalent staff	16	3,592	3,549	3,470	3,545	3,588	3,540	3,538	3,626	3,612	3,537	3,555	3,553	3,517
Trading-Related Income (Loss) (TEB)⁷														
Interest rate and credit	17	\$ 101	\$ 166	\$ 119	\$ 107	\$ 127	\$ 96	\$ 201	\$ 31	\$ (22)	\$ 386	\$ 424	\$ 531	\$ 281
Foreign exchange	18	92	93	91	96	78	105	95	131	67	276	278	374	428
Equity and other	19	91	94	81	113	155	77	84	121	68	266	316	429	360
Total trading-related income (loss)	20	\$ 284	\$ 353	\$ 291	\$ 316	\$ 360	\$ 278	\$ 380	\$ 283	\$ 113	\$ 928	\$ 1,018	\$ 1,334	\$ 1,069

¹ Includes the cost of credit protection incurred in hedging the lending portfolio.

² Effective Q1 2012, the Bank revised its methodology for allocating capital to its business segments to align with the common equity capital requirements under Basel III inclusive of CVA capital at a 7% CET1 ratio. The return measures for business segments will now be return on common equity rather than return on invested capital. These changes have been applied prospectively. Return on invested capital, which was used as the return measure in prior periods, has not been restated to return on common equity.

³ The rate charged for common equity is 11% in both 2013 and 2012. The rate charged for invested capital was 12.0% in 2011.

⁴ Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework excluding CVA capital in accordance with OSFI guidance, and are presented based on the "all-in" methodology. In 2012, amounts were calculated in accordance with the Basel II regulatory framework inclusive of Market Risk Amendments. Prior to 2012, amounts were calculated in accordance with the Basel II regulatory framework.

⁵ Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.

⁶ Includes gross loans and bankers' acceptances, excluding letters of credit and before any cash collateral, CDS, reserves, etc., for the corporate lending business.

⁷ Includes trading-related income reported in net interest income and non-interest income.

Corporate Segment

RESULTS OF OPERATIONS

(\$ millions) For the period ended	LINE #	2013			2012			2011		Year to Date		Full Year		
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2013	2012	2012	2011
Net interest income (loss) ^{1,2}	1	\$ (3)	\$ (1)	\$ 55	\$ (5)	\$ (13)	\$ (43)	\$ 13	\$ (12)	\$ 16	\$ 51	\$ (43)	\$ (48)	\$ (122)
Non-interest income ²	2	7	(136)	(11)	(66)	(49)	(53)	(118)	(14)	(31)	(140)	(220)	(286)	(18)
Total revenue	3	4	(137)	44	(71)	(62)	(96)	(105)	(26)	(15)	(89)	(263)	(334)	(140)
Provision for credit losses ²	4	15	(28)	(30)	(3)	(46)	(84)	(49)	(5)	(5)	(43)	(179)	(182)	(43)
Non-interest expenses	5	215	202	213	284	116	156	159	251	199	630	431	715	937
Net income (loss) before income taxes and equity in net income of an investment in associate	6	(226)	(311)	(139)	(352)	(132)	(168)	(215)	(272)	(209)	(676)	(515)	(867)	(1,034)
Provision for (recovery of) income taxes ¹	7	(175)	(201)	(146)	(219)	(141)	(128)	(146)	(179)	(137)	(522)	(415)	(634)	(672)
Equity in net income of an investment in associate, net of income taxes	8	6	4	12	6	6	7	6	10	11	22	19	25	39
Net income (loss) – reported	9	(45)	(106)	19	(127)	15	(33)	(63)	(83)	(61)	(132)	(81)	(208)	(323)
Adjustments for items of note, net of income taxes ³	10	37	80	32	98	15	13	80	68	106	149	108	206	305
Net income (loss) – adjusted	11	\$ (8)	\$ (26)	\$ 51	\$ (29)	\$ 30	\$ (20)	\$ 17	\$ (15)	\$ 45	\$ 17	\$ 27	\$ (2)	\$ (18)
Decomposition of Adjustments for Items of Note, Net of Income Taxes³														
Amortization of intangibles (Footnote 2)	12	\$ 59	\$ 58	\$ 56	\$ 60	\$ 59	\$ 59	\$ 60	\$ 95	\$ 94	\$ 173	\$ 178	\$ 238	\$ 391
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 3)	13	(70)	22	(24)	35	–	9	45	(37)	(9)	(72)	54	89	(128)
Fair value of credit default swaps hedging the corporate loan book, net of provision for credit losses (Footnote 5)	14	–	–	–	–	(2)	1	1	(9)	(5)	–	–	–	(13)
Integration charges, direct transaction costs, and changes in fair value of contingent consideration relating to the Chrysler Financial acquisition (Footnote 6)	15	–	–	–	3	6	3	5	19	26	–	14	17	55
Reduction of allowance for incurred but not identified credit losses (Footnote 9)	16	–	–	–	–	(30)	(59)	(31)	–	–	–	(120)	(120)	–
Positive impact due to changes in statutory income tax rates (Footnote 10)	17	–	–	–	–	(18)	–	–	–	–	–	(18)	(18)	–
Impact of Alberta flood on the loan portfolio (Footnote 12)	18	48	–	–	–	–	–	–	–	–	48	–	–	–
Total adjustments for items of note	19	\$ 37	\$ 80	\$ 32	\$ 98	\$ 15	\$ 13	\$ 80	\$ 68	\$ 106	\$ 149	\$ 108	\$ 206	\$ 305
Decomposition of Items Included in Net Income (Loss) – Adjusted														
Net corporate expenses	20	\$ (118)	\$ (116)	\$ (134)	\$ (191)	\$ (55)	\$ (95)	\$ (92)	\$ (97)	\$ (70)	\$ (368)	\$ (242)	\$ (433)	\$ (367)
Other	21	84	64	159	136	59	49	83	56	88	307	191	327	245
Non-controlling interests	22	26	26	26	26	26	26	26	26	27	78	78	104	104
Net income (loss) – adjusted	23	\$ (8)	\$ (26)	\$ 51	\$ (29)	\$ 30	\$ (20)	\$ 17	\$ (15)	\$ 45	\$ 17	\$ 27	\$ (2)	\$ (18)

¹ Includes the elimination of TEB adjustments reported in Wholesale Banking results.

² Operating segment results are presented excluding the impact of asset securitization programs, which are reclassified in the Corporate segment.

³ For detailed footnotes to the items of note, see page 58.

Net Interest Income and Margin

(\$ millions, except as noted)
For the period ended

LINE #	2013			2012			2011		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2013	2012	2012	2011
Interest Income													
1	\$ 4,769	\$ 4,476	\$ 4,476	\$ 4,558	\$ 4,562	\$ 4,419	\$ 4,412	\$ 4,336	\$ 4,326	\$ 13,721	\$ 13,393	\$ 17,951	\$ 17,010
2	995	966	1,036	1,042	1,068	1,046	1,043	907	903	2,997	3,157	4,199	3,530
3	21	26	20	22	19	18	29	80	89	67	66	88	369
4	5,785	5,468	5,532	5,622	5,649	5,483	5,484	5,323	5,318	16,785	16,616	22,238	20,909
Interest Expense													
5	1,078	1,025	1,119	1,163	1,182	1,152	1,173	1,135	1,095	3,222	3,507	4,670	4,466
6	233	225	239	243	260	261	262	284	320	697	783	1,026	1,235
7	110	115	117	152	153	153	154	160	162	342	460	612	663
8	38	37	41	44	44	43	43	61	50	116	130	174	208
9	180	164	170	178	193	194	165	151	177	514	552	730	676
10	1,639	1,566	1,686	1,780	1,832	1,803	1,797	1,791	1,804	4,891	5,432	7,212	7,248
11	4,146	3,902	3,846	3,842	3,817	3,680	3,687	3,532	3,514	11,894	11,184	15,026	13,661
12	80	77	75	112	71	74	70	94	67	232	215	327	311
13	4,226	3,979	3,921	3,954	3,888	3,754	3,757	3,626	3,581	12,126	11,399	15,353	13,972
Average total assets (\$ billions)													
14	855	846	828	807	805	783	779	748	696	843	789	793	697
Average earning assets (\$ billions)													
15	742	723	710	689	681	667	660	625	598	725	669	674	593
Net interest margin as a % of average earning assets													
16	2.22 %	2.21 %	2.15 %	2.22 %	2.23 %	2.25 %	2.22 %	2.24 %	2.33 %	2.19 %	2.23 %	2.23 %	2.30 %
Impact on Net Interest Income due to Impaired Loans													
Net interest income recognized on impaired debt securities classified as loans													
17	\$ (28)	\$ (35)	\$ (24)	\$ (24)	\$ (29)	\$ (32)	\$ (36)	\$ (32)	\$ (34)	\$ (87)	\$ (97)	\$ (121)	\$ (189)
Net interest income foregone on impaired loans													
18	25	26	26	27	25	26	27	27	27	77	78	105	111
Recoveries													
19	(2)	(1)	(1)	(1)	(1)	-	(2)	(1)	(8)	(4)	(3)	(4)	(11)
20	(5)	(10)	1	2	(5)	(6)	(11)	(6)	(15)	(14)	(22)	(20)	(89)

Non-Interest Income

(\$ millions)													
<i>For the period ended</i>													
LINE #	2013			2012			2011			Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2013	2012	2012	2011
Investment and Securities Services													
1	\$ 96	\$ 93	\$ 97	\$ 93	\$ 89	\$ 103	\$ 99	\$ 119	\$ 101	\$ 286	\$ 291	\$ 384	\$ 459
2	156	153	148	136	143	142	141	148	156	457	426	562	631
3	89	93	99	108	107	123	99	70	101	281	329	437	378
4	87	93	56	63	58	66	54	65	51	236	178	241	215
5	295	277	268	260	251	247	239	233	243	840	737	997	941
6	723	709	668	660	648	681	632	635	652	2,100	1,961	2,621	2,624
7	202	189	203	185	188	191	181	176	169	594	560	745	671
8	32	107	130	178	36	120	39	201	107	269	195	373	393
9	(107)	(36)	(80)	(66)	27	(45)	43	(55)	(200)	(223)	25	(41)	(127)
10	485	440	454	453	456	425	441	437	398	1,379	1,322	1,775	1,602
11	368	320	271	274	270	249	246	257	258	959	765	1,039	959
12	(198)	294	325	232	270	330	281	308	296	421	881	1,113	1,167
13	37	40	35	34	39	40	36	36	39	112	115	149	154
Other income													
14	61	62	49	53	67	36	31	43	40	172	134	187	166
Income (loss) from financial instruments designated at fair value through profit or loss													
15	(13)	11	(7)	7	24	(33)	16	2	4	(9)	7	14	12
16	(40)	10	(5)	(6)	18	(17)	10	9	18	(35)	11	5	(2)
17	40	6	36	15	(59)	135	(23)	(139)	(227)	82	53	68	(222)
18	(163)	(6)	(26)	(11)	2	(71)	(12)	(17)	9	(195)	(81)	(92)	(94)
19	372	(48)	72	39	38	29	34	238	307	396	101	140	698
20	257	35	119	97	90	79	56	136	151	411	225	322	558
21	\$ 1,799	\$ 2,098	\$ 2,125	\$ 2,047	\$ 2,024	\$ 2,070	\$ 1,955	\$ 2,131	\$ 1,870	\$ 6,022	\$ 6,049	\$ 8,096	\$ 8,001

¹ The results of the Bank's Insurance business within Wealth and Insurance include both insurance revenue, net of claims and related expenses and the income from investments that fund policy liabilities which are designated at fair value through profit or loss within the Bank's property and casualty insurance subsidiaries.

² Includes \$(11) million for Q3 2013 (Q2 2013 – \$11 million; Q1 2013 – \$(5) million; Q4 2012 – \$7 million; Q3 2012 – \$23 million; Q2 2012 – \$(34) million; Q1 2012 – \$13 million; Q4 2011 – \$8 million; and Q3 2011 – \$6 million) related to securities designated at fair value through profit or loss which have been combined with derivatives to form economic hedging relationships.

³ Includes changes in fair value of CDS hedging the corporate loan book and a substantial portion of change in fair value of derivatives hedging the reclassified available-for-sale (AFS) securities portfolio.

⁴ Includes gains on the sale of debt securities classified as loans reported in the U.S. Personal and Commercial Banking segment.

Non-Interest Expenses

(\$ millions)														
<i>For the period ended</i>														
LINE #	2013				2012				2011		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2013	2012	2012	2011	
Salaries and Employee Benefits														
1	\$ 1,223	\$ 1,145	\$ 1,154	\$ 1,218	\$ 1,167	\$ 1,150	\$ 1,112	\$ 1,163	\$ 1,099	\$ 3,522	\$ 3,429	\$ 4,647	\$ 4,319	
2	397	417	408	375	372	405	409	357	329	1,222	1,186	1,561	1,448	
3	296	322	332	244	252	274	263	222	239	950	789	1,033	962	
4	1,916	1,884	1,894	1,837	1,791	1,829	1,784	1,742	1,667	5,694	5,404	7,241	6,729	
Occupancy														
5	193	189	180	181	179	174	170	170	162	562	523	704	659	
6	82	82	82	86	81	79	78	80	73	246	238	324	306	
7	82	93	89	88	88	89	81	91	77	264	258	346	320	
8	357	364	351	355	348	342	329	341	312	1,072	1,019	1,374	1,285	
Equipment														
9	55	54	54	57	53	50	50	54	53	163	153	210	218	
10	49	47	46	44	42	42	56	46	33	142	140	184	161	
11	108	104	105	127	99	103	102	113	102	317	304	431	422	
12	212	205	205	228	194	195	208	213	188	622	597	825	801	
Amortization of Other Intangibles														
13	57	57	52	64	45	51	40	54	43	166	136	200	161	
14	69	67	66	69	68	70	70	123	120	202	208	277	496	
15	126	124	118	133	113	121	110	177	163	368	344	477	657	
Marketing and Business Development														
16	171	171	149	221	157	164	126	203	137	491	447	668	593	
17	79	83	76	71	72	77	76	77	78	238	225	296	320	
18	247	254	208	311	215	177	222	267	230	709	614	925	944	
19	73	68	70	71	70	69	72	73	69	211	211	282	271	
Other Expenses														
20	43	40	36	41	41	36	31	34	54	119	108	149	154	
21	50	54	46	49	46	54	47	45	42	150	147	196	177	
22	46	47	43	45	46	42	42	45	47	136	130	175	172	
23	444	332	299	244	378	266	502	271	219	1,075	1,146	1,390	944	
24	583	473	424	379	511	398	622	395	362	1,480	1,531	1,910	1,447	
25	\$ 3,764	\$ 3,626	\$ 3,495	\$ 3,606	\$ 3,471	\$ 3,372	\$ 3,549	\$ 3,488	\$ 3,206	\$ 10,885	\$ 10,392	\$ 13,998	\$ 13,047	

Balance Sheet

LINE #	2013				2012				2011	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	
(\$ millions)										
As at										
ASSETS										
1	\$ 3,067	\$ 3,042	\$ 3,136	\$ 3,436	\$ 2,989	\$ 3,087	\$ 2,870	\$ 3,096	\$ 2,899	
2	21,754	19,751	30,337	21,692	17,260	18,276	13,006	21,016	17,541	
3	96,794	94,614	97,835	94,531	89,851	85,001	84,586	73,353	69,158	
4	49,846	60,402	59,640	60,919	66,786	55,772	66,166	59,845	51,538	
5	6,153	6,113	6,283	6,173	5,671	5,511	5,512	4,236	2,794	
6	90,315	81,077	88,715	98,576	98,294	89,996	97,435	93,520	86,791	
7	243,108	242,206	252,473	260,199	258,802	236,280	253,699	230,954	210,281	
8	16,434	12,851	-	-	-	-	-	-	-	
9	64,030	68,546	66,052	69,198	70,376	71,592	69,619	56,991	68,155	
Securities purchased under reverse repurchase agreements										
Loans										
10	181,510	176,564	174,069	172,172	167,668	161,698	158,408	155,471	149,983	
Residential mortgages ²										
Consumer instalment and other personal										
11	73,027	73,526	74,302	75,065	75,149	75,231	75,130	75,396	75,123	
12	30,568	29,051	28,228	27,667	26,938	25,298	24,676	24,032	23,151	
13	15,665	15,716	15,324	15,195	15,485	15,886	16,105	15,961	16,129	
14	21,503	20,837	15,442	15,358	15,361	15,430	15,750	8,986	9,208	
15	110,244	110,624	104,865	101,041	101,787	97,369	97,726	93,144	87,030	
16	4,114	5,099	4,936	4,994	5,334	5,818	6,237	6,511	6,189	
17	436,631	431,417	417,166	411,492	407,722	396,730	394,032	379,501	366,813	
18	(2,863)	(2,737)	(2,686)	(2,644)	(2,518)	(2,394)	(2,282)	(2,314)	(2,289)	
19	433,768	428,680	414,480	408,848	405,204	394,336	391,750	377,187	364,524	
Other										
20	7,936	8,829	8,352	7,223	9,437	9,421	7,606	7,815	9,293	
21	5,163	5,337	5,248	5,344	5,322	5,196	5,235	5,159	4,896	
22	13,121	12,897	12,292	12,311	12,463	12,253	12,257	11,805	11,805	
23	2,490	2,472	2,212	2,217	2,174	2,189	2,274	1,844	1,813	
24	4,523	4,421	4,353	4,402	4,267	4,174	4,186	4,083	4,063	
25	831	854	515	439	468	413	386	288	251	
26	1,392	663	972	883	934	1,092	1,041	1,196	1,227	
27	17,484	15,858	18,060	14,914	16,587	14,847	15,034	13,617	16,894	
28	52,940	51,331	52,004	47,733	51,652	49,615	48,200	46,259	50,242	
29	835,101	826,407	818,482	811,106	806,283	773,186	779,144	735,493	713,642	
LIABILITIES										
30	53,750	43,104	44,894	38,774	32,563	25,131	26,630	29,613	29,894	
31	51,751	62,636	62,580	64,997	69,784	59,772	68,289	61,715	54,857	
32	24,649	25,995	25,122	25,324	24,689	28,420	27,800	27,725	27,462	
33	57	15	25	17	33	48	25	32	24	
34	130,207	131,750	132,621	129,112	127,069	113,371	122,724	119,085	112,237	
Deposits										
Personal										
Non-term										
35	253,729	242,713	236,166	224,457	218,195	209,854	206,552	199,493	185,003	
36	59,237	61,059	64,183	67,302	69,190	68,392	70,000	69,210	70,435	
37	10,467	13,705	12,169	14,957	14,656	15,390	16,061	11,659	12,066	
38	184,973	183,634	180,937	181,038	183,196	176,366	177,121	169,066	158,988	
39	508,406	501,111	493,455	487,754	485,237	470,002	469,734	449,428	426,492	
Other										
40	7,936	8,829	8,352	7,223	9,437	9,421	7,606	7,815	9,293	
41	39,865	40,023	34,209	33,435	32,070	29,763	29,835	23,617	24,132	
42	31,786	30,011	37,344	38,816	34,493	37,530	34,876	25,991	28,055	
43	25,645	25,623	25,288	26,190	25,951	26,601	25,171	26,054	27,269	
44	564	731	739	656	736	595	799	536	444	
45	51	65	124	167	250	82	97	167	428	
46	305	355	326	327	518	459	510	574	587	
47	29,661	26,111	25,516	24,858	28,870	25,609	28,406	24,418	28,916	
48	135,813	131,748	131,898	131,672	132,325	130,060	127,300	109,172	119,124	
49	7,984	8,864	8,834	11,318	11,341	11,575	11,589	11,543	12,079	
50	27	26	26	26	26	31	32	32	580	
51	1,746	1,749	1,868	2,224	2,218	2,228	2,217	2,229	2,210	
52	784,183	775,248	768,702	762,106	758,216	727,267	733,596	691,489	672,722	
EQUITY										
53	19,218	19,133	19,023	18,691	18,351	18,074	17,727	17,491	16,572	
54	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	
Treasury shares										
Common										
55	(144)	(126)	(135)	(166)	(178)	(163)	(157)	(116)	(104)	
Preferred										
56	(3)	-	(3)	(1)	(1)	(1)	-	-	-	
57	181	190	185	196	203	200	214	212	211	
58	24,122	23,674	22,772	21,763	20,943	19,970	19,003	18,213	17,322	
59	2,650	3,401	3,058	3,645	3,872	2,959	3,877	3,326	2,072	
60	49,419	49,667	48,295	47,523	46,585	44,434	44,059	42,521	39,468	
61	1,499	1,492	1,485	1,472	1,485	1,482	1,489	1,489	1,452	
62	50,918	51,159	49,780	49,000	48,067	45,919	45,548	44,004	40,920	
63	835,101	826,407	818,482	811,106	806,283	773,186	779,144	735,493	713,642	

¹ Includes trading loans, trading securities and commodities.

² Excludes loans classified as trading since the Bank intends to sell the loans immediately or in the near term.

Unrealized Gain (Loss) on Banking Book Equities and Assets Under Administration and Management

(\$ millions) As at	LINE #	2013			2012			2011		
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
Banking Book Equities										
Publicly traded										
Balance sheet and fair value	1	\$ 670	\$ 650	\$ 581	\$ 524	\$ 439	\$ 402	\$ 384	\$ 350	\$ 438
Unrealized gain (loss) ¹	2	35	24	31	19	57	60	79	52	66
Privately held										
Balance sheet and fair value	3	1,610	1,643	1,633	1,616	1,623	1,625	1,655	1,716	1,777
Unrealized gain (loss) ¹	4	131	118	116	122	108	104	86	106	214
Total banking book equities										
Balance sheet and fair value	5	2,280	2,293	2,214	2,140	2,062	2,027	2,039	2,066	2,215
Unrealized gain (loss)	6	166	142	147	141	165	164	165	158	280
Assets Under Administration²										
U.S. Personal and Commercial Banking										
	7	\$ 11,893	\$ 11,901	\$ 11,528	\$ 12,132	\$ 12,354	\$ 12,697	\$ 13,305	\$ 14,945	\$ 13,741
Wealth and Insurance										
	8	279,172	275,433	269,583	258,409	248,543	250,354	245,469	237,239	238,467
Total	9	\$ 291,065	\$ 287,334	\$ 281,111	\$ 270,541	\$ 260,897	\$ 263,051	\$ 258,774	\$ 252,184	\$ 252,208
Assets Under Management										
Wealth and Insurance										
	10	\$ 246,408	\$ 246,591	\$ 211,193	\$ 207,302	\$ 203,849	\$ 202,088	\$ 196,232	\$ 188,975	\$ 190,929

¹ Unrealized gain (loss) on publicly traded and privately held AFS securities are included in other comprehensive income (OCI). Unrealized gain (loss) on securities designated at fair value through profit or loss are included in the income statement.

² Excludes mortgage-backed securities (MBS) under CAD P&C, coming back on balance sheet as mortgages due to IFRS implementation, as they no longer meet OSFI's definition of assets under administration.

Goodwill, Other Intangibles, and Restructuring Costs

(\$ millions)	LINE #	2013				2012			2011		Year to Date		Full Year	
As at		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2013	2012	2012	2011
Goodwill														
Balance at beginning of period	1	\$ 12,897	\$ 12,292	\$ 12,311	\$ 12,463	\$ 12,283	\$ 12,438	\$ 12,257	\$ 11,805	\$ 11,674	\$ 12,311	\$ 12,257	\$ 12,257	\$ 12,313
U.S. P&C related acquisitions	2	-	-	-	(13)	19	3	(3)	6	30	-	19	6	175
MBNA acquisition	3	-	-	-	(29)	1	1	120	-	-	-	122	93	-
Epoch acquisition	4	-	501	-	-	-	-	-	-	-	501	-	-	-
Other	5	-	-	-	-	-	-	(1)	1	4	-	(1)	(1)	5
Foreign exchange and other adjustments ¹	6	224	104	(19)	(110)	160	(159)	65	445	97	309	66	(44)	(236)
Balance at end of period	7	\$ 13,121	\$ 12,897	\$ 12,292	\$ 12,311	\$ 12,463	\$ 12,283	\$ 12,438	\$ 12,257	\$ 11,805	\$ 13,121	\$ 12,463	\$ 12,311	\$ 12,257
Other Intangibles²														
Balance at beginning of period	8	\$ 1,569	\$ 1,382	\$ 1,449	\$ 1,493	\$ 1,545	\$ 1,633	\$ 1,274	\$ 1,346	\$ 1,455	\$ 1,449	\$ 1,274	\$ 1,274	\$ 1,804
Arising during the period														
MBNA acquisition	9	-	-	-	38	-	(3)	422	-	-	-	419	457	-
Target acquisition	10	-	98	-	-	-	-	-	-	-	98	-	-	-
Epoch acquisition	11	-	149	-	-	-	-	-	-	-	149	-	-	-
Amortized in the period	12	(69)	(67)	(66)	(69)	(68)	(70)	(70)	(123)	(121)	(202)	(208)	(277)	(496)
Foreign exchange and other adjustments ¹	13	31	7	(1)	(13)	16	(15)	7	51	12	37	8	(5)	(34)
Balance at end of period	14	\$ 1,531	\$ 1,569	\$ 1,382	\$ 1,449	\$ 1,493	\$ 1,545	\$ 1,633	\$ 1,274	\$ 1,346	\$ 1,531	\$ 1,493	\$ 1,449	\$ 1,274
Deferred Tax Liability on Other Intangibles														
Balance at beginning of period	15	\$ (399)	\$ (356)	\$ (377)	\$ (400)	\$ (414)	\$ (441)	\$ (461)	\$ (481)	\$ (515)	\$ (377)	\$ (461)	\$ (461)	\$ (585)
Arising during the period														
Epoch acquisition	16	-	(60)	-	-	-	-	-	-	-	(60)	-	-	-
Recognized in the period	17	21	20	20	19	20	21	23	39	38	61	64	83	157
Foreign exchange and other adjustments	18	(8)	(3)	1	4	(6)	6	(3)	(19)	(4)	(10)	(3)	1	(33)
Balance at end of period	19	\$ (386)	\$ (399)	\$ (356)	\$ (377)	\$ (400)	\$ (414)	\$ (441)	\$ (461)	\$ (481)	\$ (386)	\$ (400)	\$ (377)	\$ (461)
Net Other Intangibles Closing Balance														
	20	\$ 1,145	\$ 1,170	\$ 1,026	\$ 1,072	\$ 1,093	\$ 1,131	\$ 1,192	\$ 813	\$ 865	\$ 1,145	\$ 1,093	\$ 1,072	\$ 813
Total Goodwill and Net Other Intangibles Closing Balance														
	21	\$ 14,266	\$ 14,067	\$ 13,318	\$ 13,383	\$ 13,556	\$ 13,414	\$ 13,630	\$ 13,070	\$ 12,670	\$ 14,266	\$ 13,556	\$ 13,383	\$ 13,070
Restructuring Costs														
Balance at beginning of period	22	\$ 3	\$ 4	\$ 4	\$ 3	\$ 3	\$ 4	\$ 5	\$ 5	\$ 6	\$ 4	\$ 5	\$ 5	\$ 11
Amount utilized during the period:														
U.S. P&C related acquisitions	23	-	(1)	-	-	-	(1)	(1)	-	(1)	(1)	(2)	(2)	(5)
Other	24	-	-	-	-	-	-	-	-	-	-	-	-	(1)
Other adjustments	25	-	-	-	1	-	-	-	-	-	-	-	1	-
Balance at end of period	26	\$ 3	\$ 3	\$ 4	\$ 4	\$ 3	\$ 3	\$ 4	\$ 5	\$ 5	\$ 3	\$ 3	\$ 4	\$ 5

¹ Includes the divestiture of the Bank's U.S. insurance business in Q4 2012.

² Excludes the balance and amortization of software, which is otherwise included in other intangibles.

On- and Off-Balance Sheet Loan Securitizations¹

(\$ millions) As at	LINE #	2013				2012				2011		Year to Date		Full Year	
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2013	2012	2012	2011	
Residential mortgages securitized and sold to third parties^{2,3,4}															
Balance at beginning of period	1	\$ 42,344	\$ 44,305	\$ 44,622	\$ 45,082	\$ 46,058	\$ 44,813	\$ 44,870	\$ 44,985	\$ 44,932	\$ 44,622	\$ 44,870	\$ 44,870	\$ 43,794	
Securitized	2	4,881	3,863	4,080	4,343	3,501	7,594	4,367	3,477	3,532	12,824	15,462	19,805	13,762	
Amortization ⁵	3	(6,532)	(5,824)	(4,397)	(4,803)	(4,477)	(6,349)	(4,424)	(3,592)	(3,479)	(16,753)	(15,250)	(20,053)	(12,686)	
Balance at end of period	4	40,693	42,344	44,305	44,622	45,082	46,058	44,813	44,870	44,985	40,693	45,082	44,622	44,870	
Consumer instalment and other personal loans - HELOC and automobile loans^{6,7,8,9}															
Balance at beginning of period	5	5,284	5,365	5,461	5,752	6,085	6,756	7,175	8,018	9,726	5,461	7,175	7,175	6,555	
Proceeds reinvested in securitizations	6	734	689	610	655	781	817	751	805	784	2,033	2,349	3,004	3,148	
Additions due to acquisitions	7	—	—	—	—	—	—	—	—	—	—	—	—	6,652	
Amortization	8	(918)	(770)	(706)	(946)	(1,114)	(1,488)	(1,170)	(1,325)	(2,007)	(2,394)	(3,772)	(4,718)	(7,725)	
Accumulation	9	—	—	—	—	—	—	—	(323)	(485)	—	—	—	(1,455)	
Balance at end of period	10	5,100	5,284	5,365	5,461	5,752	6,085	6,756	7,175	8,018	5,100	5,752	5,461	7,175	
Gross impaired loans ¹⁰	11	19	24	25	19	18	19	21	16	21	19	58	19	16	
Write-offs net of recoveries ¹⁰	12	—	—	1	1	3	3	6	7	4	1	12	13	11	
Business and government loans^{2,11}															
Balance at beginning of period	13	2,495	2,532	2,466	2,443	2,394	2,375	2,406	2,408	2,442	2,466	2,406	2,406	2,406	
Securitized	14	44	58	274	116	71	76	86	3	117	376	233	349	296	
Amortization	15	(75)	(95)	(208)	(93)	(22)	(57)	(117)	(5)	(151)	(378)	(196)	(289)	(296)	
Balance at end of period	16	2,464	2,495	2,532	2,466	2,443	2,394	2,375	2,406	2,408	2,464	2,443	2,466	2,406	
Credit card¹²															
Balance at beginning of period	17	649	1,251	1,251	1,251	1,251	1,251	—	—	—	1,251	1,251	—	—	
Proceeds reinvested in securitizations	18	269	80	775	728	730	722	439	—	—	1,124	1,891	2,619	—	
Additions due to acquisitions	19	—	—	—	—	—	—	1,251	—	—	—	—	1,251	—	
Amortization	20	(377)	(682)	(775)	(728)	(730)	(722)	(439)	—	—	(1,834)	(1,891)	(2,619)	—	
Balance at end of period	21	\$ 541	\$ 649	\$ 1,251	\$ 1,251	\$ 1,251	\$ 1,251	\$ 1,251	\$ —	\$ —	\$ 541	\$ 1,251	\$ 1,251	\$ —	
Write-offs net of recoveries ¹⁰	22	\$ 2	\$ 10	\$ 10	\$ 14	\$ 13	\$ 8	\$ 9	\$ —	\$ —	\$ 22	\$ 30	\$ 44	\$ —	
Total loan securitizations	23	\$ 48,798	\$ 50,772	\$ 53,453	\$ 53,800	\$ 54,528	\$ 55,788	\$ 55,195	\$ 54,451	\$ 55,411	\$ 48,798	\$ 54,528	\$ 53,800	\$ 54,451	
Mortgages securitized and retained²															
Residential mortgages securitized and retained	24	\$ 45,137	\$ 41,165	\$ 33,946	\$ 32,132	\$ 31,287	\$ 31,505	\$ 28,104	\$ 29,151	\$ 26,787	\$ 45,137	\$ 31,287	\$ 32,132	\$ 29,151	
Business and government loans securitized and retained	25	—	—	1	29	14	2	28	40	8	—	14	29	40	
Closing balance	26	\$ 45,137	\$ 41,165	\$ 33,947	\$ 32,161	\$ 31,301	\$ 31,507	\$ 28,132	\$ 29,191	\$ 26,795	\$ 45,137	\$ 31,301	\$ 32,161	\$ 29,191	

¹ Disclosure relates to securitization activity undertaken by the Bank from a capital perspective and does not contemplate accounting treatment under IFRS.

² Balances are comprised of National Housing Act (NHA) MBS which do not qualify as securitization exposures as defined by the Basel III regulatory framework.

³ Credit exposure is not retained on residential mortgages securitized.

⁴ Exposures are considered sold where legal sale has occurred. Classification is not based on accounting treatment under IFRS.

⁵ Mark-to-market adjustments recorded during the period are included in amortization.

⁶ Credit exposure is not retained on \$1.1 billion of HELOC securitizations which are government insured.

⁷ Certain HELOC and credit card structures are subject to early amortization provisions which, if triggered, would result in the repayment of the related asset backed securities from the collections of the securitized HELOC or credit card portfolio prior to the expected principal payment dates.

⁸ Since inception, no capital has been assessed for the Bank's early amortization provisions associated with the sellers' interest of the Bank's sponsored HELOC securitization vehicles because the early amortization triggers have not been breached.

⁹ Includes automobile loans acquired as part of the Bank's acquisition of Chrysler Financial on April 1, 2011, which are recognized as securitization exposures under the Basel III regulatory framework.

¹⁰ Disclosure relates to loans qualifying as exposures securitized under the Basel III regulatory framework. The amount disclosed here is a subset of total loans included on the "Loans Managed" page. For additional information see page 22.

¹¹ Business and government loans have been revised to include loans previously not presented as securitized.

¹² Includes credit card receivables acquired as part of the Bank's acquisitions of the credit card portfolios of MBNA Canada on December 1, 2011 and Target Corporation on March 13, 2013, which are recognized as securitization exposures under the Basel III regulatory framework.

Standardized Charges for Securitization Exposures in the Trading Book

(\$ millions) As at	LINE #	2013 Q3		2013 Q2		2013 Q1		2012 Q4	
		Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets
Market Risk Capital Approach and Risk Weighting									
Internal Ratings Based¹									
AA- and above	1	\$ 254	\$ 2	\$ 263	\$ 2	\$ 296	\$ 21	\$ 152	\$ 11
A+ to A-	2	3	–	3	–	8	1	3	–
BBB+ to BBB-	3	3	–	3	–	1	1	3	2
Below BB- ²	4	–	–	–	–	–	–	–	n/a
Unrated ³	5	–	–	–	–	–	–	67	240
Total	6	\$ 260	\$ 2	\$ 269	\$ 2	\$ 305	\$ 23	\$ 225	\$ 253

		2012 Q3		2012 Q2		2012 Q1	
		Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets
Market Risk Capital Approach and Risk Weighting							
Internal Ratings Based¹							
AA- and above	7	\$ 185	\$ 13	\$ 223	\$ 8	\$ 282	\$ 56
A+ to A-	8	4	1	14	2	16	8
BBB+ to BBB-	9	6	4	6	4	4	4
Below BB- ²	10	2	n/a	5	n/a	11	n/a
Unrated ³	11	76	260	73	249	68	242
Total	12	\$ 273	\$ 278	\$ 321	\$ 263	\$ 381	\$ 310

¹ Securitization exposures subject to the market risk capital approach are comprised of securities held in the Bank's trading book with no resecuritization exposures.

² Effective Q1 2013 securitization exposures are no longer deducted from capital and are included in the calculation of risk-weighted assets (RWA), in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, securitization exposures were deducted from capital, in accordance with the Basel II regulatory framework.

³ Unrated gross securitization exposures include the notional value of collateralized debt obligations held by the Bank.

Securitization Exposures in the Trading Book

(\$ millions) As at	LINE #	2013 Q3		2013 Q2		2013 Q1		2012 Q4	
Exposure Type		Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²
Collateralized debt obligations	1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 67
Asset backed securities									
Residential mortgage loans	2	-	-	-	-	-	-	1	-
Commercial mortgage loans	3	56	-	66	-	80	-	61	-
Credit card loans	4	98	-	150	-	170	-	86	-
Automobile loans and leases	5	29	-	19	-	18	-	10	-
Other	6	77	-	34	-	37	-	-	-
Total	7	\$ 260	\$ -	\$ 269	\$ -	\$ 305	\$ -	\$ 158	\$ 67

		2012 Q3		2012 Q2		2012 Q1	
Exposure Type		Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²
Collateralized debt obligations	8	\$ -	\$ 78	\$ -	\$ 78	\$ -	\$ 79
Asset backed securities							
Residential mortgage loans	9	1	-	1	-	1	-
Commercial mortgage loans	10	67	-	65	-	114	-
Credit card loans	11	119	-	176	-	158	-
Automobile loans and leases	12	8	-	1	-	14	-
Other	13	-	-	-	-	15	-
Total	14	\$ 195	\$ 78	\$ 243	\$ 78	\$ 302	\$ 79

¹ Primarily comprised of trading securities held by the Bank.

² Primarily comprised of the notional value of collateralized debt obligations held by the Bank.

Securitization Exposures in the Banking Book

(\$ millions) As at	LINE #	2013 Q3		2013 Q2		2013 Q1		2012 Q4	
Exposure Type		Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²
Collateralized mortgage obligations	1	\$ 2,889	\$ -	\$ 3,531	\$ -	\$ 3,632	\$ -	\$ 3,766	\$ -
Asset backed securities									
Residential mortgage loans	2	-	5,074	-	4,956	-	4,979	-	4,706
Personal loans	3	10,272	5,202	9,176	5,202	8,213	5,202	7,644	5,202
Credit card loans	4	13,281	-	11,881	153	11,447	153	12,819	153
Automobile loans and leases	5	3,603	2,392	2,751	2,075	3,059	2,145	3,419	2,189
Equipment loans and leases	6	1,094	-	1,131	-	855	-	1,070	-
Trade receivables	7	315	1,887	299	1,632	-	1,632	-	1,265
Other Exposures ³									
Automobile loans and leases	8	-	-	-	-	-	-	27	-
Equipment loans and leases	9	-	-	-	-	-	-	15	-
Total	10	\$ 31,454	\$ 14,555	\$ 28,769	\$ 14,018	\$ 27,206	\$ 14,111	\$ 28,760	\$ 13,515

		2012 Q3		2012 Q2		2012 Q1	
Exposure Type		Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²	Aggregate On-balance sheet exposures ¹	Aggregate Off-balance sheet exposures ²
Collateralized mortgage obligations	11	\$ 3,922	\$ -	\$ 3,634	\$ -	\$ 3,872	\$ -
Asset backed securities							
Residential mortgage loans	12	-	4,504	-	3,562	-	3,309
Personal loans	13	8,034	5,202	7,778	5,202	7,320	5,202
Credit card loans	14	12,510	153	10,348	153	11,087	153
Automobile loans and leases	15	3,572	2,114	3,473	2,157	5,358	2,246
Equipment loans and leases	16	702	-	677	-	889	-
Trade receivables	17	-	1,276	-	1,290	-	1,304
Other Exposures ³							
Automobile loans and leases	18	37	-	49	-	61	-
Equipment loans and leases	19	15	-	15	-	15	-
Total	20	\$ 28,792	\$ 13,249	\$ 25,974	\$ 12,364	\$ 28,602	\$ 12,214

¹ On-balance sheet for capital purposes, in accordance with the Basel III regulatory framework.

² Off-balance sheet exposures are primarily comprised of liquidity facilities, credit enhancements, and letters of credit provided to the Bank's sponsored trusts, as well as Bank-funded cash collateral accounts.

³ The Bank consolidates one significant SPE, which is funded by the Bank and purchases senior tranches of securitized assets from the Bank's existing customers. These exposures are included on-balance sheet from a consolidated Bank perspective.

Third-Party Originated Assets Securitized by Bank Sponsored Conduits

(\$ millions) As at	LINE #	2013 Q3				2013 Q2			
Exposure Type		Outstanding exposures			Gross assets past due, but not impaired ^{1,2}	Outstanding exposures			Gross assets past due, but not impaired ^{1,2}
		Beginning balance	Activity	Ending balance		Beginning balance	Activity	Ending balance	
Residential mortgage loans	1	\$ 4,956	\$ 118	\$ 5,074	\$ 15	\$ 4,979	\$ (23)	\$ 4,956	\$ 13
Credit card loans	2	-	-	-	-	-	-	-	-
Automobile loans and leases	3	2,075	318	2,393	5	2,145	(70)	2,075	6
Equipment loans and leases	4	-	-	-	-	-	-	-	-
Trade receivables	5	1,931	271	2,202	161	1,632	299	1,931	157
Total	6	\$ 8,962	\$ 707	\$ 9,669	\$ 181	\$ 8,756	\$ 206	\$ 8,962	\$ 176
		2013 Q1				2012 Q4			
Exposure Type		Outstanding exposures			Gross assets past due, but not impaired ^{1,2}	Outstanding exposures			Gross assets past due, but not impaired ^{1,2}
		Beginning balance	Activity	Ending balance		Beginning balance	Activity	Ending balance	
Residential mortgage loans	7	\$ 4,706	\$ 273	\$ 4,979	\$ 13	\$ 4,504	\$ 202	\$ 4,706	\$ 10
Credit card loans	8	-	-	-	-	-	-	-	-
Automobile loans and leases	9	2,216	(71)	2,145	5	2,151	65	2,216	5
Equipment loans and leases	10	15	(15)	-	-	15	-	15	1
Trade receivables	11	1,265	367	1,632	156	1,276	(11)	1,265	117
Total	12	\$ 8,202	\$ 554	\$ 8,756	\$ 174	\$ 7,946	\$ 256	\$ 8,202	\$ 133
		2012 Q3				2012 Q2			
Exposure Type		Outstanding exposures			Gross assets past due, but not impaired ^{1,2}	Outstanding exposures			Gross assets past due, but not impaired ^{1,2}
		Beginning balance	Activity	Ending balance		Beginning balance	Activity	Ending balance	
Residential mortgage loans	13	\$ 3,562	\$ 942	\$ 4,504	\$ 9	\$ 3,310	\$ 252	\$ 3,562	\$ 10
Credit card loans	14	-	-	-	-	-	-	-	-
Automobile loans and leases	15	2,206	(55)	2,151	1	2,306	(100)	2,206	2
Equipment loans and leases	16	15	-	15	1	15	-	15	2
Trade receivables	17	1,290	(14)	1,276	113	1,304	(14)	1,290	121
Total	18	\$ 7,073	\$ 873	\$ 7,946	\$ 124	\$ 6,935	\$ 138	\$ 7,073	\$ 135
		2012 Q1							
Exposure Type		Outstanding exposures			Gross assets past due, but not impaired ^{1,2}				
		Beginning balance	Activity	Ending balance					
Residential mortgage loans	19	\$ 2,260	\$ 1,050	\$ 3,310	\$ 14				
Credit card loans	20	153	(153)	-	-				
Automobile loans and leases	21	2,247	59	2,306	3				
Equipment loans and leases	22	37	(22)	15	1				
Trade receivables	23	1,318	(14)	1,304	117				
Total	24	\$ 6,015	\$ 920	\$ 6,935	\$ 135				

¹ Gross assets past due, but not impaired, are those assets held by the trust which have not received a payment in a specified number of days, as defined in the legal agreements governing each specific transaction between the Bank and its service providers. None of the Bank's sponsored trusts held impaired assets at any time during the period disclosed. The Bank retains no direct exposure to the assets of the trust. In addition, a significant portion of the Bank's exposures are subject to credit risk mitigation, including credit enhancements which reduce the Bank's exposure to loss due to impaired assets held by the sponsored trusts.

² Gross assets past due, but not impaired, are reported to the Bank by its service providers on a one-month lag.

Loans Managed^{1,2,3,4}

(\$ millions) As at	LINE #	2013 Q3			2013 Q2			2013 Q1			2012 Q4		
		Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries	Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries	Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries	Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries
Type of Loan ⁵													
Residential mortgages ¹	1	\$ 182,688	\$ 684	\$ 27	\$ 177,049	\$ 704	\$ 18	\$ 174,191	\$ 705	\$ 8	\$ 172,339	\$ 679	\$ 41
Consumer instalment and other personal	2	118,937	705	477	117,915	702	336	117,402	701	179	117,381	673	660
Credit card	3	21,446	274	439	20,744	198	289	15,421	189	140	15,333	181	572
Business and government ^{1,6}	4	110,757	1,001	162	110,917	950	119	104,948	899	64	100,842	985	411
Total loans managed	5	433,828	2,664	1,105	426,625	2,554	762	411,962	2,494	391	405,895	2,518	1,684
Less: Loans securitized and sold to third parties													
Residential mortgages ^{5,7}	6	1,684	–	–	1,008	–	–	657	–	–	730	–	–
Business and government	7	2,433	–	–	2,463	–	–	2,500	–	–	2,434	–	–
Total loans securitized and sold to third parties	8	4,117	–	–	3,471	–	–	3,157	–	–	3,164	–	–
Total loans managed, net of loans securitized	9	\$ 429,711	\$ 2,664	\$ 1,105	\$ 423,154	\$ 2,554	\$ 762	\$ 408,805	\$ 2,494	\$ 391	\$ 402,731	\$ 2,518	\$ 1,684

(\$ millions) As at	LINE #	2012 Q3			2012 Q2			2012 Q1			2011 Q4		
		Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries	Gross Loans	Gross Impaired Loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries
Type of Loan ⁵													
Residential mortgages ¹	10	\$ 167,870	\$ 649	\$ 23	\$ 161,949	\$ 722	\$ 15	\$ 158,719	\$ 796	\$ 7	\$ 155,850	\$ 789	\$ 28
Consumer instalment and other personal	11	116,903	489	461	115,628	406	298	114,951	434	161	114,374	415	588
Credit card	12	15,352	179	402	15,413	180	235	15,725	132	103	8,986	85	372
Business and government ^{1,6}	13	101,195	1,050	310	96,307	1,055	242	96,352	1,168	138	91,637	1,204	377
Total loans managed	14	401,320	2,367	1,196	389,297	2,363	790	385,747	2,530	409	370,847	2,493	1,365
Less: Loans securitized and sold to third parties													
Residential mortgages ^{5,7}	15	805	–	–	873	–	–	972	–	–	1,058	–	–
Business and government	16	2,410	–	–	2,361	–	–	2,341	–	–	2,359	–	–
Total loans securitized and sold to third parties	17	3,215	–	–	3,234	–	–	3,313	–	–	3,417	–	–
Total loans managed, net of loans securitized	18	\$ 398,105	\$ 2,367	\$ 1,196	\$ 386,063	\$ 2,363	\$ 790	\$ 382,434	\$ 2,530	\$ 409	\$ 367,430	\$ 2,493	\$ 1,365

(\$ millions) As at	LINE #	2011 Q3		
		Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries
Type of Loan ⁵				
Residential mortgages ¹	19	\$ 150,347	\$ 763	\$ 20
Consumer instalment and other personal	20	113,264	401	428
Credit card	21	9,208	80	286
Business and government ^{1,6}	22	85,549	1,188	271
Total loans managed	23	358,368	2,432	1,005
Less: Loans securitized and sold to third parties				
Residential mortgages ^{5,7}	24	1,038	–	–
Business and government	25	2,407	–	–
Total loans securitized and sold to third parties	26	3,445	–	–
Total loans managed, net of loans securitized	27	\$ 354,923	\$ 2,432	\$ 1,005

¹ Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded.

² Excludes ACI loans and debt securities classified as loans.

³ Amounts include securitized mortgages that remain on balance sheet under IFRS.

⁴ The year-to-date write-offs, net of recoveries, include write-offs of purchased credit card balances against credit related fair value adjustments, established upon acquisition.

⁵ Certain comparative amounts have been reclassified to conform with the current period presentation.

⁶ Includes additional securitized commercial loans.

⁷ Residential mortgages are primarily comprised of loans securitized into Federal National Mortgage Association mortgage-backed securities.

Gross Loans and Acceptances by Industry Sector and Geographic Location¹

(\$ millions, except as noted)
As at

LINE #	2013 Q3				2013 Q2				2013 Q1			
By Industry Sector	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal												
Residential mortgages ²	\$ 160,632	\$ 20,372	\$ -	\$ 181,004	\$ 156,749	\$ 19,292	\$ -	\$ 176,041	\$ 155,030	\$ 18,504	\$ -	\$ 173,534
Consumer instalment and other personal												
HELOC	62,436	10,426	-	72,862	63,113	10,241	-	73,354	63,990	10,132	-	74,122
Indirect Auto	14,504	15,988	-	30,492	14,041	14,895	-	28,936	13,830	14,229	-	28,059
Other	15,054	519	10	15,583	15,134	481	10	15,625	14,741	470	10	15,221
Credit card	14,745	6,701	-	21,446	14,351	6,393	-	20,744	14,260	1,161	-	15,421
Total personal	267,371	54,006	10	321,387	263,388	51,302	10	314,700	261,851	44,496	10	306,357
Business and Government²												
Real estate												
Residential	13,501	3,341	-	16,842	13,123	3,176	-	16,299	12,833	3,112	-	15,945
Non-residential	8,150	11,828	156	20,134	8,071	11,398	156	19,625	7,608	11,232	158	18,998
Total real estate	21,651	15,169	156	36,976	21,194	14,574	156	35,924	20,441	14,344	158	34,943
Agriculture	3,733	277	-	4,010	3,540	273	-	3,813	3,460	285	-	3,745
Automotive	2,258	1,697	32	3,987	2,165	1,629	-	3,794	1,651	1,554	-	3,205
Financial	7,512	2,052	1,535	11,099	8,559	2,101	2,097	12,757	6,881	1,988	2,031	10,900
Food, beverage, and tobacco	1,220	1,565	57	2,842	1,231	1,437	65	2,733	1,262	1,395	52	2,709
Forestry	445	479	7	931	470	399	6	875	399	413	6	818
Government, public sector entities, and education	4,127	3,975	-	8,102	7,091	3,693	-	10,784	5,720	3,395	-	9,115
Health and social services	3,650	5,455	-	9,105	3,469	5,277	-	8,746	3,479	5,038	-	8,517
Industrial construction and trade contractors	1,625	1,206	-	2,831	1,529	1,176	-	2,705	1,453	1,110	-	2,563
Metals and mining	900	1,039	-	1,939	995	1,019	23	2,037	751	981	21	1,753
Pipelines, oil, and gas	2,082	607	-	2,689	2,122	636	-	2,758	2,127	983	-	3,110
Power and utilities	1,467	1,381	20	2,868	1,287	1,354	20	2,661	1,350	1,134	20	2,504
Professional and other services	2,662	5,279	-	7,941	2,697	5,171	-	7,868	2,567	4,819	-	7,386
Retail sector	2,094	2,428	-	4,522	2,075	2,458	-	4,533	2,013	2,272	-	4,285
Sundry manufacturing and wholesale	1,852	3,314	-	5,166	1,832	3,364	-	5,196	1,707	3,072	50	4,829
Telecommunications, cable, and media	1,032	1,513	111	2,656	922	1,440	7	2,369	1,027	1,473	8	2,508
Transportation	660	4,518	15	5,193	627	3,788	43	4,458	612	3,756	27	4,395
Other	2,648	669	86	3,403	2,681	540	51	3,272	2,677	713	125	3,515
Total business and government	61,618	52,623	2,019	116,260	64,486	50,329	2,468	117,283	59,577	48,725	2,498	110,800
Other Loans												
Debt securities classified as loans	360	2,613	1,141	4,114	607	3,338	1,154	5,099	602	3,111	1,223	4,936
Acquired credit-impaired loans ³	36	2,770	-	2,806	48	3,116	-	3,164	61	3,364	-	3,425
Total other loans	396	5,383	1,141	6,920	655	6,454	1,154	8,263	663	6,475	1,223	8,361
Total Gross Loans and Acceptances	\$ 329,385	\$ 112,012	\$ 3,170	\$ 444,567	\$ 328,529	\$ 108,085	\$ 3,632	\$ 440,246	\$ 322,091	\$ 99,696	\$ 3,731	\$ 425,518
Portfolio as a % of Total Gross Loans and Acceptances												
Personal												
Residential mortgages ²	36.0 %	4.6 %	- %	40.6 %	35.6 %	4.4 %	- %	40.0 %	36.4 %	4.4 %	- %	40.8 %
Consumer instalment and other personal												
HELOC	14.1	2.3	-	16.4	14.3	2.3	-	16.6	15.0	2.4	-	17.4
Indirect Auto	3.3	3.6	-	6.9	3.2	3.4	-	6.6	3.3	3.3	-	6.6
Other	3.4	0.1	-	3.5	3.4	0.1	-	3.5	3.5	0.1	-	3.6
Credit card	3.3	1.5	-	4.8	3.3	1.5	-	4.8	3.3	0.3	-	3.6
Total personal	60.1	12.1	-	72.2	59.8	11.7	-	71.5	61.5	10.5	-	72.0
Business and Government²	13.9	11.8	0.5	26.2	14.7	11.3	0.6	26.6	14.0	11.4	0.6	26.0
Other Loans												
Debt securities classified as loans	0.1	0.6	0.3	1.0	0.1	0.8	0.3	1.2	0.1	0.8	0.3	1.2
Acquired credit-impaired loans ³	-	0.6	-	0.6	-	0.7	-	0.7	-	0.8	-	0.8
Total other loans	0.1	1.2	0.3	1.6	0.1	1.5	0.3	1.9	0.1	1.6	0.3	2.0
Total Gross Loans and Acceptances	74.1 %	25.1 %	0.8 %	100.0 %	74.6 %	24.5 %	0.9 %	100.0 %	75.6 %	23.5 %	0.9 %	100.0 %

¹ Based on geographic location of unit responsible for recording revenue.

² Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded.

³ Includes all FDIC covered loans and other ACI loans.

Gross Loans and Acceptances by Industry Sector and Geographic Location (Continued)¹

(\$ millions, except as noted)
As at

LINE #	2012 Q4				2012 Q3				2012 Q2			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector												
Personal												
1	\$ 154,247	\$ 17,362	\$ -	\$ 171,609	\$ 150,781	\$ 16,284	\$ -	\$ 167,065	\$ 146,233	\$ 14,843	\$ -	\$ 161,076
Residential mortgages ²												
Consumer instalment and other personal												
2	64,753	10,122	-	74,875	64,972	9,995	-	74,967	65,337	9,703	-	75,040
HELOC												
3	13,965	13,466	-	27,431	13,961	12,656	-	26,617	13,671	11,212	-	24,883
Indirect Auto												
4	14,574	490	11	15,075	14,861	446	12	15,319	15,245	448	12	15,705
Other												
5	14,236	1,097	-	15,333	14,298	1,054	-	15,352	14,431	982	-	15,413
Credit card												
6	261,775	42,537	11	304,323	258,873	40,435	12	299,320	254,917	37,188	12	292,117
Total personal												
Business and Government²												
Real estate												
Residential												
7	12,477	3,015	-	15,492	12,059	2,983	-	15,042	11,518	3,013	-	14,531
Non-residential												
8	7,252	10,831	161	18,244	6,928	10,845	167	17,940	6,705	10,479	208	17,392
Total real estate												
9	19,729	13,846	161	33,736	18,987	13,828	167	32,982	18,223	13,492	208	31,923
Agriculture												
10	3,238	275	-	3,513	3,143	268	-	3,411	3,022	260	7	3,289
Automotive												
11	1,445	1,539	52	3,036	1,408	1,466	53	2,927	1,446	1,365	26	2,837
Financial												
12	6,425	1,954	1,926	10,305	9,686	2,426	2,111	14,223	9,014	2,391	1,905	13,310
Food, beverage, and tobacco												
13	1,074	1,322	74	2,470	1,032	1,342	105	2,479	1,122	1,246	225	2,593
Forestry												
14	379	410	2	791	405	424	2	831	452	390	2	844
Government, public sector entities, and education												
15	4,786	3,277	-	8,063	5,652	2,991	-	8,643	4,404	2,796	-	7,200
Health and social services												
16	3,329	4,944	-	8,273	3,277	4,710	-	7,987	3,253	4,361	-	7,614
Industrial construction and trade contractors												
17	1,496	1,092	52	2,640	1,476	1,130	56	2,662	1,405	1,132	12	2,549
Metals and mining												
18	775	1,000	66	1,841	724	959	93	1,776	794	956	22	1,772
Pipelines, oil, and gas												
19	2,236	831	-	3,067	2,277	855	-	3,132	1,873	833	-	2,706
Power and utilities												
20	1,184	1,116	76	2,376	1,124	1,173	89	2,386	992	1,110	80	2,182
Professional and other services												
21	2,406	4,381	-	6,787	2,048	4,369	7	6,424	2,059	3,896	20	5,975
Retail sector												
22	1,969	2,306	-	4,275	2,000	2,284	-	4,284	2,038	2,276	-	4,314
Sundry manufacturing and wholesale												
23	1,650	3,057	71	4,778	1,637	2,947	26	4,610	1,606	2,995	35	4,636
Telecommunications, cable, and media												
24	1,022	1,182	5	2,209	955	1,103	79	2,137	1,095	1,150	106	2,351
Transportation												
25	717	3,568	91	4,376	713	3,505	134	4,352	566	3,238	148	3,952
Other												
26	1,937	1,081	77	3,095	2,140	758	78	2,976	2,640	614	66	3,320
Total business and government												
27	55,797	47,181	2,653	105,631	58,684	46,538	3,000	108,222	56,004	44,501	2,862	103,367
Other Loans												
Debt securities classified as loans												
28	604	2,898	1,492	4,994	607	3,186	1,541	5,334	599	3,370	1,849	5,818
Acquired credit-impaired loans ³												
29	77	3,690	-	3,767	75	4,208	-	4,283	100	4,749	-	4,849
Total other loans												
30	681	6,588	1,492	8,761	682	7,394	1,541	9,617	699	8,119	1,849	10,667
Total Gross Loans and Acceptances												
31	\$ 318,253	\$ 96,306	\$ 4,156	\$ 418,715	\$ 318,239	\$ 94,367	\$ 4,553	\$ 417,159	\$ 311,620	\$ 89,808	\$ 4,723	\$ 406,151
Portfolio as a % of Total Gross Loans and Acceptances												
Personal												
Residential mortgages ²												
32	36.8 %	4.1 %	- %	40.9 %	36.1 %	3.9 %	- %	40.0 %	36.0 %	3.7 %	- %	39.7 %
Consumer instalment and other personal												
HELOC												
33	15.5	2.4	-	17.9	15.6	2.4	-	18.0	16.1	2.4	-	18.5
Indirect Auto												
34	3.4	3.2	-	6.6	3.4	3.0	-	6.4	3.3	2.8	-	6.1
Other												
35	3.5	0.1	-	3.6	3.6	0.1	-	3.7	3.8	0.1	-	3.9
Credit card												
36	3.4	0.3	-	3.7	3.4	0.3	-	3.7	3.6	0.2	-	3.8
Total personal												
37	62.6	10.1	-	72.7	62.1	9.7	-	71.8	62.8	9.2	-	72.0
Business and Government²												
38	13.3	11.3	0.6	25.2	14.1	11.1	0.7	25.9	13.8	10.9	0.7	25.4
Other Loans												
Debt securities classified as loans												
39	0.1	0.7	0.4	1.2	0.1	0.8	0.4	1.3	0.1	0.8	0.5	1.4
Acquired credit-impaired loans ³												
40	-	0.9	-	0.9	-	1.0	-	1.0	-	1.2	-	1.2
Total other loans												
41	0.1	1.6	0.4	2.1	0.1	1.8	0.4	2.3	0.1	2.0	0.5	2.6
Total Gross Loans and Acceptances												
42	76.0 %	23.0 %	1.0 %	100.0 %	76.3 %	22.6 %	1.1 %	100.0 %	76.7 %	22.1 %	1.2 %	100.0 %

¹ Based on geographic location of unit responsible for recording revenue.

² Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded.

³ Includes all FDIC covered loans and other ACI loans.

Impaired Loans^{1,2}

(\$ millions, except as noted)

As at	LINE #	2013				2012				2011		Year to Date		Full Year	
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2013	2012	2012	2011	
CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT															
Personal, Business, and Government Loans															
Balance at beginning of period	1	\$ 2,554	\$ 2,494	\$ 2,518	\$ 2,367	\$ 2,363	\$ 2,530	\$ 2,493	\$ 2,432	\$ 2,447	\$ 2,518	\$ 2,493	\$ 2,493	\$ 2,535	
Additions															
Canadian Personal and Commercial Banking ^{3,4}	2	704	696	691	811	649	664	653	594	580	2,091	1,966	2,777	2,344	
U.S. Personal and Commercial Banking ^{5,6}	3	433	412	352	399	368	315	333	342	361	1,197	1,016	1,415	1,273	
- in USD															
- foreign exchange	4	18	7	(2)	(4)	6	(2)	4	4	(14)	23	8	4	(16)	
Wholesale Banking	5	451	419	350	395	374	313	337	346	347	1,220	1,024	1,419	1,257	
	6	17	-	-	12	38	4	6	9	-	17	48	60	9	
Total Additions ⁷	7	1,172	1,115	1,041	1,218	1,061	981	996	949	927	3,328	3,038	4,256	3,610	
Return to performing status, repaid or sold	8	(636)	(604)	(585)	(506)	(596)	(670)	(489)	(532)	(546)	(1,825)	(1,755)	(2,261)	(2,015)	
Net new additions	9	536	511	456	712	465	311	507	417	381	1,503	1,283	1,995	1,595	
Write-offs	10	(451)	(463)	(478)	(557)	(480)	(458)	(474)	(425)	(423)	(1,392)	(1,412)	(1,969)	(1,629)	
Foreign exchange and other adjustments	11	25	12	(2)	(4)	19	(20)	4	69	27	35	3	(1)	(8)	
Change during the period	12	110	60	(24)	151	4	(167)	37	61	(15)	146	(126)	25	(42)	
Total Gross Impaired Loans – Balance at End of Period	13	\$ 2,664	\$ 2,554	\$ 2,494	\$ 2,518	\$ 2,367	\$ 2,363	\$ 2,530	\$ 2,493	\$ 2,432	\$ 2,664	\$ 2,367	\$ 2,518	\$ 2,493	

GROSS IMPAIRED LOANS BY SEGMENT

Personal, Business, and Government Loans															
Canadian Personal and Commercial Banking	14	\$ 1,172	\$ 1,215	\$ 1,212	\$ 1,235	\$ 1,073	\$ 1,149	\$ 1,165	\$ 1,098	\$ 1,068	\$ 1,172	\$ 1,073	\$ 1,235	\$ 1,098	
U.S. Personal and Commercial Banking	15	1,404	1,295	1,244	1,205	1,208	1,180	1,317	1,351	1,374	1,404	1,208	1,205	1,351	
- in USD															
- foreign exchange	16	38	10	(3)	(1)	4	(14)	4	(4)	(61)	38	4	(1)	(4)	
Wholesale Banking	17	1,442	1,305	1,241	1,204	1,212	1,166	1,321	1,347	1,313	1,442	1,212	1,204	1,347	
Other	18	47	31	38	76	79	45	41	45	47	47	79	76	45	
	19	3	3	3	3	3	3	3	3	4	3	3	3	3	
Total Gross Impaired Loans	20	\$ 2,664	\$ 2,554	\$ 2,494	\$ 2,518	\$ 2,367	\$ 2,363	\$ 2,530	\$ 2,493	\$ 2,432	\$ 2,664	\$ 2,367	\$ 2,518	\$ 2,493	

NET IMPAIRED LOANS BY SEGMENT

Personal, Business, and Government Loans															
Canadian Personal and Commercial Banking	21	\$ 880	\$ 909	\$ 914	\$ 1,000	\$ 863	\$ 943	\$ 950	\$ 892	\$ 866	\$ 880	\$ 863	\$ 1,000	\$ 892	
U.S. Personal and Commercial Banking	22	1,272	1,155	1,099	1,059	1,061	1,032	1,141	1,143	1,158	1,272	1,061	1,059	1,143	
- in USD															
- foreign exchange	23	35	9	(3)	(1)	3	(13)	3	(4)	(51)	35	3	(1)	(4)	
Wholesale Banking	24	1,307	1,164	1,096	1,058	1,064	1,019	1,144	1,139	1,107	1,307	1,064	1,058	1,139	
	25	13	16	23	42	48	31	27	32	35	13	48	42	32	
Total Net Impaired Loans	26	\$ 2,200	\$ 2,089	\$ 2,033	\$ 2,100	\$ 1,975	\$ 1,993	\$ 2,121	\$ 2,063	\$ 2,008	\$ 2,200	\$ 1,975	\$ 2,100	\$ 2,063	
Net Impaired Loans as a % of Net Loans and Acceptances	27	0.51 %	0.49 %	0.49 %	0.52 %	0.49 %	0.51 %	0.55 %	0.56 %	0.56 %	0.51 %	0.49 %	0.52 %	0.56 %	

¹ Includes customers' liability under acceptances.

² Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 34 to 35.

³ Includes adjustments made in Q4 2012 to certain past due accounts.

⁴ Includes \$162 million for Q4 2012 related to certain Canadian personal past due accounts.

⁵ Includes a small portion of personal and commercial loans booked in U.S. entities, but managed by CAD P&C.

⁶ Includes \$49 million for Q4 2012 related to performing U.S. personal loans which had been discharged in bankruptcy proceedings.

⁷ Includes \$74 million for Q3 2012 related to reclassification of performing second lien U.S. HELOCs where the borrower is delinquent on any property loans with another lender.

Impaired Loans and Acceptances by Industry Sector and Geographic Location¹

(\$ millions, except as noted)
As at

LINE #	2013 Q3				2013 Q2				2013 Q1			
By Industry Sector	Canada		United States		Canada		United States		Canada		United States	
Personal			Int'l	Total			Int'l	Total			Int'l	Total
Residential mortgages	\$ 437	\$ 247	\$ -	\$ 684	\$ 465	\$ 239	\$ -	\$ 704	\$ 471	\$ 234	\$ -	\$ 705
Consumer instalment and other personal												
HELOC ²	317	216	-	533	316	222	-	538	318	227	-	545
Indirect Auto	40	59	-	99	38	48	-	86	42	32	-	74
Other	71	2	-	73	74	4	-	78	79	3	-	82
Credit card	152	122	-	274	160	38	-	198	171	18	-	189
Total personal	1,017	646	-	1,663	1,053	551	-	1,604	1,081	514	-	1,595
Business and Government												
Real estate												
Residential	22	123	-	145	33	128	-	161	33	132	-	165
Non-residential	6	239	-	245	7	210	-	217	5	219	-	224
Total real estate	28	362	-	390	40	338	-	378	38	351	-	389
Agriculture	6	1	-	7	5	2	-	7	4	3	-	7
Automotive	1	14	-	15	2	10	-	12	2	17	-	19
Financial	2	6	-	8	2	6	-	8	21	11	-	32
Food, beverage, and tobacco	7	11	-	18	3	12	-	15	3	7	-	10
Forestry	3	1	-	4	4	1	-	5	5	1	-	6
Government, public sector entities, and education	7	18	-	25	4	6	-	10	4	12	-	16
Health and social services	3	15	-	18	2	16	-	18	2	17	-	19
Industrial construction and trade contractors	13	52	-	65	14	54	-	68	18	47	-	65
Metals and mining	13	22	-	35	15	20	-	35	5	21	-	26
Pipelines, oil, and gas	17	-	-	17	24	-	-	24	2	6	-	8
Power and utilities	-	-	-	-	-	-	-	-	-	-	-	-
Professional and other services	26	73	-	99	25	68	-	93	8	50	-	58
Retail sector	51	123	-	174	27	119	-	146	33	96	-	129
Sundry manufacturing and wholesale	13	36	-	49	13	33	-	46	15	29	-	44
Telecommunications, cable, and media	1	12	-	13	1	10	-	11	1	10	-	11
Transportation	4	41	-	45	4	52	-	56	2	38	-	40
Other	5	14	-	19	6	12	-	18	5	15	-	20
Total business and government	200	801	-	1,001	191	759	-	950	168	731	-	899
Total Gross Impaired Loans³	\$ 1,217	\$ 1,447	\$ -	\$ 2,664	\$ 1,244	\$ 1,310	\$ -	\$ 2,554	\$ 1,249	\$ 1,245	\$ -	\$ 2,494
Gross Impaired Loans as a % of Gross Loans and Acceptances												
Personal												
Residential mortgages	0.27 %	1.21 %	- %	0.38 %	0.30 %	1.24 %	- %	0.40 %	0.30 %	1.26 %	- %	0.41 %
Consumer instalment and other personal												
HELOC ²	0.51	2.07	-	0.73	0.50	2.17	-	0.73	0.50	2.24	-	0.74
Indirect Auto	0.28	0.37	-	0.32	0.27	0.32	-	0.30	0.30	0.22	-	0.26
Other	0.47	0.39	-	0.47	0.49	0.83	-	0.50	0.54	0.64	-	0.54
Credit card	1.03	1.82	-	1.28	1.11	0.59	-	0.95	1.20	1.55	-	1.23
Total personal	0.38	1.20	-	0.52	0.40	1.07	-	0.51	0.41	1.16	-	0.52
Business and Government	0.32	1.52	-	0.86	0.30	1.51	-	0.81	0.28	1.50	-	0.81
Total Gross Impaired Loans³	0.37 %	1.36 %	- %	0.61 %	0.38 %	1.29 %	- %	0.59 %	0.39 %	1.34 %	- %	0.60 %

¹ Based on geographic location of unit responsible for recording revenue.

² Includes certain Canadian personal past due accounts.

³ Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 34 to 35.

Impaired Loans and Acceptances by Industry Sector and Geographic Location (Continued)¹

(\$ millions, except as noted)
As at

LINE #	2012 Q4				2012 Q3				2012 Q2			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector												
Personal												
Residential mortgages	\$ 479	\$ 200	\$ -	\$ 679	\$ 479	\$ 170	\$ -	\$ 649	\$ 551	\$ 171	\$ -	\$ 722
Consumer instalment and other personal												
HELOC ²	327	200	-	527	183	184	-	367	191	93	-	284
Indirect Auto	37	27	-	64	40	9	-	49	38	8	-	46
Other	79	3	-	82	69	4	-	73	73	3	-	76
Credit card	166	15	-	181	166	13	-	179	167	13	-	180
Total personal	1,088	445	-	1,533	937	380	-	1,317	1,020	288	-	1,308
Business and Government												
Real estate												
Residential	30	151	-	181	30	168	-	198	12	192	-	204
Non-residential	3	225	-	228	3	280	-	283	5	298	-	303
Total real estate	33	376	-	409	33	448	-	481	17	490	-	507
Agriculture	5	2	-	7	4	3	-	7	9	4	-	13
Automotive	3	16	-	19	3	15	-	18	3	11	-	14
Financial	30	7	-	37	2	20	-	22	3	9	-	12
Food, beverage, and tobacco	3	8	-	11	2	9	-	11	1	9	-	10
Forestry	5	1	-	6	3	1	-	4	1	1	-	2
Government, public sector entities, and education	4	8	-	12	4	9	-	13	4	9	-	13
Health and social services	19	21	-	40	21	25	-	46	22	43	-	65
Industrial construction and trade contractors	13	46	-	59	18	43	-	61	17	37	-	54
Metals and mining	6	27	-	33	8	33	-	41	8	34	-	42
Pipelines, oil, and gas	2	6	-	8	3	-	-	3	3	-	-	3
Power and utilities	-	-	-	-	-	2	-	2	-	2	-	2
Professional and other services	7	43	-	50	11	46	-	57	12	53	-	65
Retail sector	32	82	-	114	33	82	-	115	33	82	-	115
Sundry manufacturing and wholesale	14	48	-	62	20	26	-	46	19	34	-	53
Telecommunications, cable, and media	37	17	-	54	39	15	-	54	1	6	-	7
Transportation	2	41	-	43	5	48	-	53	4	49	-	53
Other	6	15	-	21	7	9	-	16	14	11	-	25
Total business and government	221	764	-	985	216	834	-	1,050	171	884	-	1,055
Total Gross Impaired Loans³	\$ 1,309	\$ 1,209	\$ -	\$ 2,518	\$ 1,153	\$ 1,214	\$ -	\$ 2,367	\$ 1,191	\$ 1,172	\$ -	\$ 2,363

Gross Impaired Loans as a % of Gross Loans and Acceptances

Personal												
Residential mortgages	0.31 %	1.15 %	- %	0.40 %	0.32 %	1.04 %	- %	0.39 %	0.38 %	1.15 %	- %	0.45 %
Consumer instalment and other personal												
HELOC ²	0.50	1.98	-	0.70	0.28	1.84	-	0.49	0.29	0.96	-	0.38
Indirect Auto	0.26	0.20	-	0.23	0.29	0.07	-	0.18	0.28	0.07	-	0.18
Other	0.54	0.61	-	0.55	0.46	0.90	-	0.48	0.48	0.67	-	0.48
Credit card	1.16	1.37	-	1.18	1.16	1.23	-	1.17	1.16	1.32	-	1.17
Total personal	0.42	1.05	-	0.50	0.36	0.94	-	0.44	0.40	0.77	-	0.45
Business and Government												
Total business and government	0.40	1.62	-	0.93	0.37	1.79	-	0.97	0.31	1.99	-	1.02
Total Gross Impaired Loans³	0.41 %	1.35 %	- %	0.61 %	0.36 %	1.40 %	- %	0.58 %	0.38 %	1.43 %	- %	0.60 %

¹ Based on geographic location of unit responsible for recording revenue.

² Includes certain Canadian personal past due accounts.

³ Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 34 to 35.

Allowance for Credit Losses

(\$ millions) As at	LINE #	2013				2012			2011		Year to Date		Full Year	
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2013	2012	2012	2011
COUNTERPARTY-SPECIFIC ALLOWANCE														
Change in Allowance for Credit Losses – Counterparty-Specific														
Balance at beginning of period	1	\$ 391	\$ 372	\$ 386	\$ 385	\$ 364	\$ 382	\$ 397	\$ 397	\$ 466	\$ 386	\$ 397	\$ 397	\$ 416
Provision for credit losses – counterparty-specific	2	49	63	49	103	79	92	127	87	65	161	298	401	358
Write-offs	3	(76)	(55)	(71)	(106)	(73)	(115)	(143)	(110)	(147)	(202)	(331)	(437)	(414)
Recoveries	4	14	17	11	11	13	15	7	12	17	42	35	46	63
Foreign exchange and other adjustments	5	(3)	(6)	(3)	(7)	2	(10)	(6)	11	(4)	(12)	(14)	(21)	(26)
Balance at end of period	6	375	391	372	386	385	364	382	397	397	375	385	386	397
COLLECTIVELY ASSESSED ALLOWANCE														
Change in Allowance for Credit Losses – Individually Insignificant														
Balance at beginning of period	7	384	394	317	291	280	276	274	286	245	317	274	274	261
Provision for credit losses – individually insignificant	8	304	321	353	349	285	246	294	262	315	978	825	1,174	1,097
Write-offs	9	(397)	(413)	(362)	(384)	(342)	(332)	(349)	(340)	(336)	(1,172)	(1,023)	(1,407)	(1,302)
Recoveries	10	100	79	76	58	63	62	58	53	52	255	183	241	201
Foreign exchange and other adjustments	11	–	3	10	3	5	28	(1)	13	10	13	32	35	17
Balance at end of period	12	391	384	394	317	291	280	276	274	286	391	291	317	274
Change in Allowance for Credit Losses – Incurred but not Identified														
Balance at beginning of period	13	2,175	2,133	2,152	2,042	1,954	1,919	1,926	1,895	1,887	2,152	1,926	1,926	1,910
Provision for credit losses – incurred but not identified	14	124	33	(17)	113	74	50	(17)	(9)	–	140	107	220	35
Foreign exchange and other adjustments	15	1	9	(2)	(3)	14	(15)	10	40	8	8	9	6	(19)
Balance at end of period	16	2,300	2,175	2,133	2,152	2,042	1,954	1,919	1,926	1,895	2,300	2,042	2,152	1,926
Allowance for Credit Losses at End of Period	17	3,066	2,950	2,899	2,855	2,718	2,598	2,577	2,597	2,578	3,066	2,718	2,855	2,597
Consisting of:														
Allowance for loan losses														
Canada	18	1,356	1,314	1,324	1,304	1,212	1,137	1,036	1,009	997	1,356	1,212	1,304	1,009
United States	19	1,505	1,422	1,361	1,338	1,305	1,256	1,243	1,302	1,289	1,505	1,305	1,338	1,302
International	20	2	1	1	2	1	1	3	3	3	2	1	2	3
Total allowance for loan losses	21	2,863	2,737	2,686	2,644	2,518	2,394	2,282	2,314	2,289	2,863	2,518	2,644	2,314
Allowance for credit losses for off-balance sheet instruments	22	203	213	213	211	200	204	295	283	289	203	200	211	283
Allowance for Credit Losses at End of Period	23	\$ 3,066	\$ 2,950	\$ 2,899	\$ 2,855	\$ 2,718	\$ 2,598	\$ 2,577	\$ 2,597	\$ 2,578	\$ 3,066	\$ 2,718	\$ 2,855	\$ 2,597

Allowance for Credit Losses by Industry Sector and Geographic Location¹

(\$ millions, except as noted)
As at

By Industry Sector

Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans

LINE #	2013 Q3				2013 Q2				2013 Q1			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal												
Residential mortgages	12	9	–	21	14	13	–	27	13	8	–	21
Consumer instalment and other personal												
HELOC	20	15	–	35	19	19	–	38	20	20	–	40
Indirect Auto	23	3	–	26	22	2	–	24	25	4	–	29
Other	49	1	–	50	51	1	–	52	55	2	–	57
Credit card	113	12	–	125	119	14	–	133	127	15	–	142
Total personal	217	40	–	257	225	49	–	274	240	49	–	289
Business and Government												
Real estate												
Residential	12	14	–	26	16	22	–	38	15	18	–	33
Non-residential	2	25	–	27	2	16	–	18	2	28	–	30
Total real estate	14	39	–	53	18	38	–	56	17	46	–	63
Agriculture	2	–	–	2	2	1	–	3	1	–	–	1
Automotive	1	2	–	3	1	1	–	2	1	2	–	3
Financial	1	3	–	4	1	1	–	2	9	1	–	10
Food, beverage, and tobacco	3	2	–	5	1	2	–	3	2	1	–	3
Forestry	1	–	–	1	2	–	–	2	1	–	–	1
Government, public sector entities, and education	3	2	–	5	2	1	–	3	2	5	–	7
Health and social services	1	2	–	3	–	3	–	3	–	3	–	3
Industrial construction and trade contractors	7	5	–	12	7	8	–	15	8	5	–	13
Metals and mining	5	1	–	6	5	1	–	6	5	1	–	6
Pipelines, oil, and gas	17	–	–	17	21	–	–	21	1	1	–	2
Power and utilities	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	11	10	–	21	11	9	–	20	3	6	–	9
Retail sector	28	19	–	47	11	14	–	25	10	11	–	21
Sundry manufacturing and wholesale	6	3	–	9	7	2	–	9	7	2	–	9
Telecommunications, cable, and media	–	6	–	6	1	5	–	6	–	5	–	5
Transportation	3	4	–	7	2	8	–	10	2	9	–	11
Other	4	2	–	6	3	2	–	5	3	2	–	5
Total business and government	107	100	–	207	95	96	–	191	72	100	–	172
Other Loans												
Debt securities classified as loans	–	171	–	171	–	188	–	188	–	187	–	187
Acquired credit-impaired loans ²	–	131	–	131	–	122	–	122	1	117	–	118
Total other loans	–	302	–	302	–	310	–	310	1	304	–	305
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	324	442	–	766	320	455	–	775	313	453	–	766
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans												
Personal												
Residential mortgages	81	30	–	111	15	28	–	43	16	32	–	48
Consumer instalment and other personal												
HELOC	7	76	–	83	7	51	–	58	8	56	–	64
Indirect Auto	88	164	–	252	88	109	–	197	86	86	–	172
Other	175	19	–	194	188	20	–	208	182	17	–	199
Credit card	482	162	–	644	502	86	–	588	540	43	–	583
Total personal	833	451	–	1,284	800	294	–	1,094	832	234	–	1,066
Business and Government	199	490	2	691	194	512	1	707	179	518	1	698
Other Loans												
Debt securities classified as loans	–	122	–	122	–	161	–	161	–	156	–	156
Total other loans	–	122	–	122	–	161	–	161	–	156	–	156
Total Allowance for Credit Losses – Incurred but Not Identified	1,032	1,063	2	2,097	994	967	1	1,962	1,011	908	1	1,920
Allowance for Loan Losses – On-Balance Sheet Loans	1,356	1,505	2	2,863	1,314	1,422	1	2,737	1,324	1,361	1	2,686
Allowances for Credit Losses – Off-Balance Sheet Instruments	113	90	–	203	114	98	1	213	121	91	1	213
Total Allowance for Credit Losses	\$ 1,469	\$ 1,595	\$ 2	\$ 3,066	\$ 1,428	\$ 1,520	\$ 2	\$ 2,950	\$ 1,445	\$ 1,452	\$ 2	\$ 2,899

Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans³

LINE #	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal												
Residential mortgages	2.7 %	3.6 %	– %	3.1 %	3.0 %	5.4 %	– %	3.8 %	2.8 %	3.4 %	– %	3.0 %
Consumer instalment and other personal												
HELOC	6.3	6.9	–	6.6	6.0	8.6	–	7.1	6.3	8.8	–	7.3
Indirect Auto	57.5	5.1	–	26.3	57.9	4.2	–	27.9	59.5	12.5	–	39.2
Other	69.0	50.0	–	68.5	68.9	25.0	–	66.7	69.6	66.7	–	69.5
Credit card	74.3	9.8	–	45.6	74.4	36.8	–	67.2	74.3	83.3	–	75.1
Total personal	21.3	6.2	–	15.5	21.4	8.9	–	17.1	22.2	9.5	–	18.1
Business and Government	53.5	12.5	–	20.7	49.7	12.6	–	20.1	42.9	13.7	–	19.1
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant³	26.6 %	9.7 %	– %	17.4 %	25.7 %	11.1 %	– %	18.2 %	25.0 %	12.0 %	– %	18.5 %
Total allowance for credit losses as a % of gross loans and acceptances³	0.4 %	1.1 %	0.1 %	0.6 %	0.4 %	1.0 %	0.1 %	0.6 %	0.4 %	1.1 %	0.1 %	0.6 %

¹ Based on geographic location of unit responsible for recording revenue.

² Includes all FDIC covered loans and other ACI loans.

³ Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 34 to 35.

Allowance for Credit Losses by Industry Sector and Geographic Location (Continued)¹

(\$ millions, except as noted)
As at

LINE #	2012 Q4				2012 Q3				2012 Q2			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector												
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans												
Personal												
1	\$ 14	\$ 13	\$ –	\$ 27	\$ 13	\$ 14	\$ –	\$ 27	\$ 12	\$ 9	\$ –	\$ 21
Residential mortgages												
2	21	21	–	42	14	22	–	36	14	13	–	27
Consumer instalment and other personal												
3	23	3	–	26	23	2	–	25	24	3	–	27
4	49	1	–	50	45	1	–	46	45	1	–	46
5	71	12	–	83	48	12	–	60	51	12	–	63
6	178	50	–	228	143	51	–	194	146	38	–	184
Business and Government												
Real estate												
7	15	18	–	33	16	15	–	31	4	22	–	26
8	2	34	–	36	2	37	–	39	2	38	–	40
9	17	52	–	69	18	52	–	70	6	60	–	66
10	1	–	–	1	2	–	–	2	2	–	–	2
11	1	1	–	2	2	1	–	3	1	1	–	2
12	9	1	–	10	1	3	–	4	3	4	–	7
13	1	1	–	2	1	1	–	2	1	2	–	2
14	1	–	–	1	–	–	–	–	–	–	–	–
15	2	1	–	3	2	1	–	3	2	–	–	2
16	2	3	–	5	5	4	–	9	5	7	–	12
17	7	6	–	13	11	5	–	16	11	4	–	15
18	5	1	–	6	6	2	–	8	6	1	–	7
19	1	2	–	3	1	–	–	1	1	–	–	1
20	–	–	–	–	–	1	–	1	–	–	–	–
21	3	2	–	5	7	2	–	13	7	4	–	11
22	10	12	–	22	10	9	–	19	11	6	–	17
23	6	2	–	8	9	2	–	11	8	8	–	16
24	18	7	–	25	17	3	–	20	–	3	–	3
25	2	9	–	11	4	8	–	12	4	7	–	11
26	3	1	–	4	3	1	–	4	8	4	–	12
27	89	101	–	190	99	99	–	198	75	111	–	186
Other Loans												
28	–	185	–	185	–	180	–	180	–	177	–	177
29	1	97	–	98	2	100	–	102	2	93	–	95
30	1	282	–	283	2	280	–	282	2	270	–	272
31	268	433	–	701	244	430	–	674	223	419	–	642
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant												
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans												
Personal												
32	13	37	–	50	14	18	–	32	14	17	–	31
Residential mortgages												
33	6	59	–	65	5	56	–	61	6	54	–	60
Consumer instalment and other personal												
34	91	77	–	168	84	67	–	151	80	56	–	136
35	179	18	–	197	186	17	–	203	193	11	–	204
36	564	41	–	605	489	37	–	526	435	35	–	470
37	853	232	–	1,085	778	195	–	973	728	173	–	901
38	183	518	2	703	190	521	1	712	186	510	1	697
Business and Government												
Other Loans												
39	–	155	–	155	–	159	–	159	–	154	–	154
40	–	155	–	155	–	159	–	159	–	154	–	154
41	1,036	905	2	1,943	968	875	1	1,844	914	837	1	1,752
42	1,304	1,338	2	2,644	1,212	1,305	1	2,518	1,137	1,256	1	2,394
43	122	88	1	211	116	83	1	200	112	91	1	204
44	\$ 1,426	\$ 1,426	\$ 3	\$ 2,855	\$ 1,328	\$ 1,388	\$ 2	\$ 2,718	\$ 1,249	\$ 1,347	\$ 2	\$ 2,598
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans³												
Personal												
45	2.9 %	6.5 %	– %	4.0 %	2.7 %	8.2 %	– %	4.2 %	2.2 %	5.3 %	– %	2.9 %
Residential mortgages												
Consumer instalment and other personal												
46	6.4	10.5	–	8.0	7.7	12.0	–	9.8	7.3	14.0	–	9.5
47	62.2	11.1	–	40.6	57.5	22.2	–	51.0	63.2	37.5	–	58.7
48	62.0	33.3	–	61.0	65.2	25.0	–	63.0	61.6	33.3	–	60.5
49	42.8	80.0	–	45.9	28.9	92.3	–	33.5	30.5	92.3	–	35.0
50	16.4	11.2	–	14.9	15.3	13.4	–	14.7	14.3	13.2	–	14.1
51	40.3	13.2	–	19.3	45.8	11.9	–	18.9	43.9	12.6	–	17.6
Business and Government												
Total allowance for credit losses as a % of gross loans and acceptances ³												
52	20.4 %	12.5 %	– %	16.6 %	21.0 %	12.4 %	– %	16.6 %	18.6 %	12.7 %	– %	15.7 %
53	0.4 %	1.1 %	0.1 %	0.6 %	0.4 %	1.1 %	0.1 %	0.6 %	0.4 %	1.1 %	0.1 %	0.5 %

¹ Based on geographic location of unit responsible for recording revenue.

² Includes all FDIC covered loans and other ACI loans.

³ Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 34 to 35.

Provision for Credit Losses

(\$ millions) For the period ended		2013				2012				2011		Year to Date		Full Year	
LINE #		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2013	2012	2012	2011	
PROVISION FOR (REVERSAL OF) CREDIT LOSSES															
Provision for Credit losses for Counterparty-Specific and Individually Insignificant															
1	Provision for credit losses – counterparty-specific	\$ 63	\$ 80	\$ 60	\$ 114	\$ 92	\$ 107	\$ 134	\$ 99	\$ 82	\$ 203	\$ 333	\$ 447	\$ 421	
2	Provision for credit losses – individually insignificant	404	400	429	407	348	308	352	315	367	1,233	1,008	1,415	1,298	
3	Recoveries	(114)	(96)	(87)	(69)	(76)	(77)	(65)	(65)	(69)	(297)	(218)	(287)	(264)	
4	Total provision for credit losses for counterparty-specific and individually insignificant	353	384	402	452	364	338	421	349	380	1,139	1,123	1,575	1,455	
Provision for Credit Losses – Incurred But Not Identified															
5	Canadian Personal and Commercial Banking and Wholesale Banking	37	(25)	(25)	79	55	16	33	–	–	(13)	104	183	–	
6	U.S. Personal and Commercial Banking – in USD	84	57	8	34	19	34	(49)	(9)	(2)	149	4	38	34	
7	– foreign exchange	3	1	–	–	–	–	(1)	–	1	4	(1)	(1)	(2)	
8	Other	87	58	8	34	19	34	(50)	(9)	(1)	153	3	37	32	
9		–	–	–	–	–	–	–	–	1	–	–	–	3	
10	Total provision for credit losses – incurred but not identified	124	33	(17)	113	74	50	(17)	(9)	–	140	107	220	35	
11	Total Provision for Credit Losses	\$ 477	\$ 417	\$ 385	\$ 565	\$ 438	\$ 388	\$ 404	\$ 340	\$ 380	\$ 1,279	\$ 1,230	\$ 1,795	\$ 1,490	
PROVISION FOR (REVERSAL OF) CREDIT LOSSES BY SEGMENT															
12	Canadian Personal and Commercial Banking	\$ 216	\$ 245	\$ 244	\$ 306	\$ 288	\$ 274	\$ 283	\$ 212	\$ 205	\$ 705	\$ 845	\$ 1,151	\$ 824	
13	U.S. Personal and Commercial Banking – in USD	217	193	177	257	173	193	155	130	180	587	521	778	698	
14	– foreign exchange	6	4	(1)	(3)	2	(1)	3	–	(6)	9	4	1	(11)	
15	Wholesale Banking ¹	223	197	176	254	175	192	158	130	174	596	525	779	687	
16	Corporate Segment	23	3	(5)	8	21	6	12	3	6	21	39	47	22	
17	Wholesale Banking – CDS ¹	(4)	(4)	(4)	(4)	(4)	(5)	(6)	(7)	(6)	(12)	(15)	(19)	(26)	
18	Reduction of allowance for incurred but not identified credit losses	(29)	(25)	(25)	–	(41)	(80)	(41)	–	–	(79)	(162)	(162)	–	
19	Other	48	1	(1)	1	(1)	1	(2)	2	1	48	(2)	(1)	(17)	
20	Total Corporate Segment	15	(28)	(30)	(3)	(46)	(84)	(49)	(5)	(5)	(43)	(179)	(182)	(43)	
21	Total Provision for Credit Losses	\$ 477	\$ 417	\$ 385	\$ 565	\$ 438	\$ 388	\$ 404	\$ 340	\$ 380	\$ 1,279	\$ 1,230	\$ 1,795	\$ 1,490	

¹ Premiums on CDS recorded in PCL for Wholesale Banking are reclassified to trading income in the Corporate segment.

Provision for Credit Losses by Industry Sector and Geographic Location¹

(\$ millions, except as noted)
For the period ended

LINE #	2013 Q3				2013 Q2				2013 Q1			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector												
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant												
Personal												
Residential mortgages	\$ 5	\$ (2)	\$ –	\$ 3	\$ 5	\$ 11	\$ –	\$ 16	\$ 2	\$ –	\$ –	\$ 2
Consumer Instalment and Other Personal												
HELOC	4	6	–	10	3	19	–	22	3	17	–	20
Indirect Auto	30	35	–	65	26	35	–	61	35	50	–	85
Other	51	11	–	62	53	9	–	62	65	17	–	82
Credit card	117	10	–	127	121	13	–	134	126	15	–	141
Total personal	207	60	–	267	208	87	–	295	231	99	–	330
Business and Government												
Real estate												
Residential	(4)	(6)	–	(10)	–	5	–	5	1	1	–	2
Non-residential	–	16	–	16	1	7	–	8	–	11	–	11
Total real estate	(4)	10	–	6	1	12	–	13	1	12	–	13
Agriculture	1	(1)	–	–	1	–	–	1	1	–	–	1
Automotive	1	1	–	2	–	–	–	–	–	1	–	1
Financial	–	1	–	1	–	1	–	1	–	–	–	–
Food, beverage, and tobacco	3	–	–	3	–	1	–	1	1	–	–	1
Forestry	–	–	–	–	–	–	–	–	–	–	–	–
Government, public sector entities, and education	1	1	–	2	–	–	–	–	–	10	–	10
Health and social services	1	(1)	–	–	(2)	(1)	–	(3)	(1)	2	–	1
Industrial construction and trade contractors	2	(2)	–	–	5	5	–	10	2	–	–	2
Metals and mining	–	4	–	4	–	1	–	1	–	1	–	1
Pipelines, oil, and gas	(5)	–	–	(5)	20	(1)	–	19	–	(1)	–	(1)
Power and utilities	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	1	4	–	5	3	8	–	11	2	5	–	7
Retail sector	23	15	–	38	5	7	–	12	3	–	–	3
Sundry manufacturing and wholesale	–	3	–	3	2	1	–	3	1	7	–	8
Telecommunications, cable, and media	–	–	–	–	1	1	–	2	(5)	1	–	(4)
Transportation	1	(7)	–	(6)	1	–	–	1	1	1	–	2
Other	1	5	–	6	1	4	–	5	–	3	–	3
Total business and government	26	33	–	59	38	39	–	77	6	42	–	48
Other Loans												
Debt securities classified as loans	–	11	–	11	–	–	–	–	–	2	–	2
Acquired credit-impaired loans ²	–	16	–	16	–	12	–	12	–	22	–	22
Total other loans	–	27	–	27	–	12	–	12	–	24	–	24
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	233	120	–	353	246	138	–	384	237	165	–	402
Provision for Credit Losses – Incurred but Not Identified	37	109	–	146	(24)	54	–	30	(25)	8	(1)	(18)
Personal, business and government	37	109	–	146	(24)	54	–	30	(25)	8	(1)	(18)
Other Loans												
Debt securities classified as loans	–	(22)	–	(22)	–	3	–	3	–	1	–	1
Total other loans	–	(22)	–	(22)	–	3	–	3	–	1	–	1
Total Provision for Credit Losses – Incurred but not Identified	37	87	–	124	(24)	57	–	33	(25)	9	(1)	(17)
Total Provision for Credit Losses	\$ 270	\$ 207	\$ –	\$ 477	\$ 222	\$ 195	\$ –	\$ 417	\$ 212	\$ 174	\$ (1)	\$ 385
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances												
Personal												
Residential mortgages	0.01 %	(0.04) %	– %	0.01 %	0.01 %	0.24 %	– %	0.04 %	0.01 %	– %	– %	– %
Consumer instalment and other personal												
HELOC	0.03	0.23	–	0.05	0.02	0.76	–	0.12	0.02	0.67	–	0.11
Indirect Auto	0.84	0.89	–	0.87	0.77	0.98	–	0.88	1.01	1.45	–	1.23
Other	1.35	7.93	–	1.59	1.44	7.27	–	1.63	1.80	13.25	–	2.19
Credit card	3.33	0.61	–	2.47	3.66	1.36	–	3.14	3.65	5.55	–	3.78
Total personal	0.31	0.45	–	0.33	0.33	0.74	–	0.39	0.35	0.91	–	0.43
Business and Government												
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	0.17	0.25	–	0.20	0.25	0.32	–	0.28	0.04	0.35	–	0.18
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	0.28	0.43	–	0.32	0.31	0.54	–	0.37	0.29	0.68	–	0.38
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	0.28 %	0.35 %	– %	0.30 %	0.31 %	0.53 %	– %	0.36 %	0.30 %	0.62 %	– %	0.36 %
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances												
Total Provision for Credit Losses	0.33 %	0.74 %	– %	0.43 %	0.28 %	0.77 %	– %	0.40 %	0.26 %	0.71 %	(0.09) %	0.36 %
Total Provision for Credit Losses Excluding Other Loans	0.33	0.76	–	0.43	0.28	0.75	–	0.39	0.26	0.65	(0.14)	0.35

¹ Based on geographic location of unit responsible for recording revenue.

² Includes all FDIC covered loans and other ACI loans.

Provision for Credit Losses by Industry Sector and Geographic Location (Continued)¹

(\$ millions, except as noted)
For the period ended

LINE #	2012 Q4				2012 Q3				2012 Q2			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector												
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant												
Personal												
Residential mortgages	\$ 7	\$ 11	\$ –	\$ 18	\$ 4	\$ 9	\$ –	\$ 13	\$ 1	\$ (2)	\$ –	\$ (1)
Consumer Instalment and Other Personal												
HELOC	12	36	–	48	4	29	–	33	2	6	–	8
Indirect Auto	33	46	–	79	32	29	–	61	29	13	–	42
Other	66	16	–	82	65	11	–	76	61	8	–	69
Credit card	91	11	–	102	69	9	–	78	73	12	–	85
Total personal	209	120	–	329	174	87	–	261	166	37	–	203
Business and Government												
Real estate												
Residential	–	15	–	15	12	7	–	19	1	29	–	30
Non-residential	1	13	–	14	–	2	–	2	(6)	20	–	14
Total real estate	1	28	–	29	12	9	–	21	(5)	49	–	44
Agriculture	1	–	–	1	1	1	–	2	–	–	–	–
Automotive	1	1	–	2	–	1	–	1	1	–	–	1
Financial	8	9	–	17	(2)	9	–	7	–	2	–	2
Food, beverage, and tobacco	1	1	–	2	–	–	–	–	–	2	–	2
Forestry	1	–	–	1	–	–	–	–	–	–	–	–
Government, public sector entities, and education	–	–	–	–	–	1	–	1	–	–	–	–
Health and social services	(2)	1	–	(1)	–	(2)	–	(2)	2	–	–	2
Industrial construction and trade contractors	3	7	–	10	3	6	–	9	2	1	–	3
Metals and mining	–	–	–	–	–	2	–	2	–	–	–	–
Pipelines, oil, and gas	–	1	–	1	–	–	–	–	–	–	–	–
Power and utilities	–	–	–	–	–	(2)	–	(2)	–	3	–	3
Professional and other services	2	(1)	–	1	2	3	–	5	4	3	–	7
Retail sector	3	6	–	9	5	8	–	13	4	–	–	4
Sundry manufacturing and wholesale	–	9	–	9	3	3	–	6	3	6	–	9
Telecommunications, cable, and media	1	5	–	6	18	1	–	19	–	1	–	1
Transportation	1	4	–	5	–	2	–	2	1	12	–	13
Other	1	5	–	6	(4)	1	–	(3)	2	10	–	12
Total business and government	22	76	–	98	38	43	–	81	14	89	–	103
Other Loans												
Debt securities classified as loans	–	6	–	6	–	–	–	–	–	–	–	–
Acquired credit-impaired loans ²	(1)	20	–	19	–	22	–	22	–	32	–	32
Total other loans	(1)	26	–	25	–	22	–	22	–	32	–	32
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant												
	230	222	–	452	212	152	–	364	180	158	–	338
Provision for Credit Losses – Incurred but Not Identified												
Personal, business and government												
Other Loans												
Debt securities classified as loans	–	(3)	–	(3)	–	3	–	3	–	3	–	3
Total other loans	–	(3)	–	(3)	–	3	–	3	–	3	–	3
Total Provision for Credit Losses – Incurred but not Identified												
	75	37	1	113	57	17	–	74	31	23	(4)	50
Total Provision for Credit Losses												
	\$ 305	\$ 259	\$ 1	\$ 565	\$ 269	\$ 169	\$ –	\$ 438	\$ 211	\$ 181	\$ (4)	\$ 388
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances												
Personal												
Residential mortgages	0.02 %	0.26 %	– %	0.04 %	0.01 %	0.23 %	– %	0.03 %	– %	(0.06) %	– %	– %
Consumer instalment and other personal												
HELOC	0.07	1.45	–	0.26	0.02	1.15	–	0.18	0.01	0.25	–	0.04
Indirect Auto	0.94	1.42	–	1.17	0.92	0.95	–	0.93	0.87	0.49	–	0.70
Other	1.80	12.96	–	2.16	1.74	8.93	–	1.97	1.63	6.92	–	1.78
Credit card	2.65	4.35	–	2.77	1.99	3.66	–	2.10	2.11	5.55	–	2.32
Total personal	0.32	1.17	–	0.44	0.27	0.88	–	0.35	0.27	0.42	–	0.29
Business and Government												
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	0.16	0.66	–	0.38	0.29	0.37	–	0.32	0.12	0.84	–	0.44
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	0.29	0.95	–	0.44	0.27	0.65	–	0.36	0.24	0.74	–	0.35
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances												
Total Provision for Credit Losses	0.39 %	1.10 %	0.09 %	0.55 %	0.35 %	0.72 %	– %	0.43 %	0.28 %	0.84 %	(0.34) %	0.40 %
Total Provision for Credit Losses Excluding Other Loans	0.39	1.08	0.13	0.54	0.35	0.67	–	0.42	0.28	0.75	(0.57)	0.37

¹ Based on geographic location of unit responsible for recording revenue.

² Includes all FDIC covered loans and other ACI loans.

Acquired Credit-Impaired Loans by Geographic Location¹

(\$ millions) For the period ended	LINE #	2013 Q3				2013 Q2				2013 Q1			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Gross Loans													
Residential mortgages	1	\$ -	\$ 506	\$ -	\$ 506	\$ -	\$ 523	\$ -	\$ 523	\$ -	\$ 535	\$ -	\$ 535
Consumer instalment and other personal													
HELOC	2	-	165	-	165	-	172	-	172	-	180	-	180
Indirect Auto	3	2	74	-	76	3	112	-	115	4	165	-	169
Other	4	20	62	-	82	28	63	-	91	36	67	-	103
Credit cards	5	14	43	-	57	17	76	-	93	21	-	-	21
Business and government	6	-	1,920	-	1,920	-	2,170	-	2,170	-	2,417	-	2,417
Total Gross Loans	7	\$ 36	\$ 2,770	\$ -	\$ 2,806	\$ 48	\$ 3,116	\$ -	\$ 3,164	\$ 61	\$ 3,364	\$ -	\$ 3,425
Change in Allowance for Credit Losses													
Balance at beginning of period	8	\$ -	\$ 122	\$ -	\$ 122	\$ 1	\$ 117	\$ -	\$ 118	\$ 1	\$ 97	\$ -	\$ 98
Provision for credit losses – counterparty-specific	9	-	(6)	-	(6)	-	5	-	5	-	11	-	11
Provision for credit losses – individually insignificant impaired loans	10	-	22	-	22	-	7	-	7	-	11	-	11
Write-offs ²	11	-	(5)	-	(5)	-	(9)	-	(9)	-	(13)	-	(13)
Recoveries	12	-	6	-	6	-	3	-	3	-	-	-	-
Foreign exchange and other adjustments	13	-	(8)	-	(8)	(1)	(1)	-	(2)	-	11	-	11
Balance at end of period	14	\$ -	\$ 131	\$ -	\$ 131	\$ -	\$ 122	\$ -	\$ 122	\$ 1	\$ 117	\$ -	\$ 118
Allowance for Credit Losses													
Residential mortgages	15	\$ -	\$ 27	\$ -	\$ 27	\$ -	\$ 28	\$ -	\$ 28	\$ -	\$ 28	\$ -	\$ 28
Consumer instalment and other personal													
HELOC	16	-	6	-	6	-	5	-	5	-	4	-	4
Indirect Auto	17	-	-	-	-	-	-	-	-	1	-	-	1
Other	18	-	6	-	6	-	7	-	7	-	6	-	6
Business and government	19	-	92	-	92	-	82	-	82	-	79	-	79
Total Allowance for Credit Losses	20	\$ -	\$ 131	\$ -	\$ 131	\$ -	\$ 122	\$ -	\$ 122	\$ 1	\$ 117	\$ -	\$ 118
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant³													
Provision for credit losses – counterparty-specific	21	\$ -	\$ (6)	\$ -	\$ (6)	\$ -	\$ 5	\$ -	\$ 5	\$ -	\$ 11	\$ -	\$ 11
Provision for credit losses – individually insignificant	22	-	22	-	22	-	7	-	7	-	11	-	11
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	23	\$ -	\$ 16	\$ -	\$ 16	\$ -	\$ 12	\$ -	\$ 12	\$ -	\$ 22	\$ -	\$ 22
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
Residential mortgages	24	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6	\$ -	\$ 6
Consumer instalment and other personal													
HELOC	25	-	2	-	2	-	2	-	2	-	1	-	1
Indirect Auto	26	-	-	-	-	-	-	-	-	-	-	-	-
Other	27	-	-	-	-	-	1	-	1	-	1	-	1
Business and government	28	-	14	-	14	-	9	-	9	-	14	-	14
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	29	\$ -	\$ 16	\$ -	\$ 16	\$ -	\$ 12	\$ -	\$ 12	\$ -	\$ 22	\$ -	\$ 22

¹ Based on geographic location of unit responsible for recording revenue.

² Excludes write-offs for which a credit mark was established on acquisition date.

³ PCL reflects loss sharing agreements with the FDIC, and is presented net of the amount expected to be reimbursed by the FDIC.

Acquired Credit-Impaired Loans by Geographic Location (Continued)¹

(\$ millions) For the period ended	LINE #	2012 Q4				2012 Q3				2012 Q2			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Gross Loans													
Residential mortgages	1	\$ -	\$ 563	\$ -	\$ 563	\$ -	\$ 603	\$ -	\$ 603	\$ -	\$ 622	\$ -	\$ 622
Consumer instalment and other personal													
HELOC	2	-	190	-	190	-	182	-	182	-	191	-	191
Indirect Auto	3	6	230	-	236	8	313	-	321	11	404	-	415
Other	4	46	74	-	120	58	108	-	166	72	109	-	181
Credit cards	5	25	-	-	25	9	-	-	9	17	-	-	17
Business and government	6	-	2,633	-	2,633	-	3,002	-	3,002	-	3,423	-	3,423
Total Gross Loans	7	\$ 77	\$ 3,690	\$ -	\$ 3,767	\$ 75	\$ 4,208	\$ -	\$ 4,283	\$ 100	\$ 4,749	\$ -	\$ 4,849
Change in Allowance for Credit Losses													
Balance at beginning of period	8	\$ 2	\$ 100	\$ -	\$ 102	\$ 2	\$ 93	\$ -	\$ 95	\$ 3	\$ 64	\$ -	\$ 67
Provision for credit losses – counterparty-specific	9	-	17	-	17	-	20	-	20	-	6	-	6
Provision for credit losses – individually insignificant impaired loans	10	(1)	3	-	2	-	2	-	2	-	26	-	26
Write-offs ²	11	-	(24)	-	(24)	-	(20)	-	(20)	(1)	(34)	-	(35)
Recoveries	12	-	-	-	-	-	1	-	1	-	-	-	-
Foreign exchange and other adjustments	13	-	1	-	1	-	4	-	4	-	31	-	31
Balance at end of period	14	\$ 1	\$ 97	\$ -	\$ 98	\$ 2	\$ 100	\$ -	\$ 102	\$ 2	\$ 93	\$ -	\$ 95
Allowance for Credit Losses													
Residential mortgages	15	\$ -	\$ 20	\$ -	\$ 20	\$ -	\$ 24	\$ -	\$ 24	\$ -	\$ 22	\$ -	\$ 22
Consumer instalment and other personal													
HELOC	16	-	5	-	5	-	4	-	4	-	5	-	5
Indirect Auto	17	1	-	-	1	2	-	-	2	2	-	-	2
Other	18	-	4	-	4	-	6	-	6	-	6	-	6
Business and government	19	-	68	-	68	-	66	-	66	-	60	-	60
Total Allowance for Credit Losses	20	\$ 1	\$ 97	\$ -	\$ 98	\$ 2	\$ 100	\$ -	\$ 102	\$ 2	\$ 93	\$ -	\$ 95
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant³													
Provision for credit losses – counterparty-specific	21	\$ -	\$ 17	\$ -	\$ 17	\$ -	\$ 20	\$ -	\$ 20	\$ -	\$ 6	\$ -	\$ 6
Provision for credit losses – individually insignificant	22	(1)	3	-	2	-	2	-	2	-	26	-	26
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	23	\$ (1)	\$ 20	\$ -	\$ 19	\$ -	\$ 22	\$ -	\$ 22	\$ -	\$ 32	\$ -	\$ 32
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
Residential mortgages	24	\$ -	\$ (2)	\$ -	\$ (2)	\$ -	\$ 2	\$ -	\$ 2	\$ -	\$ 9	\$ -	\$ 9
Consumer instalment and other personal													
HELOC	25	-	1	-	1	-	-	-	-	-	5	-	5
Indirect Auto	26	(1)	-	-	(1)	-	-	-	-	-	1	-	1
Other	27	-	-	-	-	-	-	-	-	-	2	-	2
Business and government	28	-	21	-	21	-	20	-	20	-	15	-	15
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	29	\$ (1)	\$ 20	\$ -	\$ 19	\$ -	\$ 22	\$ -	\$ 22	\$ -	\$ 32	\$ -	\$ 32

¹ Based on geographic location of unit responsible for recording revenue.

² Excludes write-offs for which a credit mark was established on acquisition date.

³ PCL reflects loss sharing agreements with the FDIC, and is presented net of the amount expected to be reimbursed by the FDIC.

Analysis of Change in Equity

(\$ millions, except as noted)
For the period ended

LINE #	2013			2012				2011		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2013	2012	2012	2011
Common Shares													
1	\$ 19,133	\$ 19,023	\$ 18,691	\$ 18,351	\$ 18,074	\$ 17,727	\$ 17,491	\$ 16,572	\$ 16,367	\$ 18,691	\$ 17,491	\$ 17,491	\$ 15,804
2	90	33	62	58	22	116	57	41	33	185	195	253	322
3	82	77	270	282	255	231	179	174	172	429	665	947	661
4	-	-	-	-	-	-	-	704	-	-	-	-	704
5	(87)	-	-	-	-	-	-	-	-	(87)	-	-	-
6	19,218	19,133	19,023	18,691	18,351	18,074	17,727	17,491	16,572	19,218	18,351	18,691	17,491
Preferred Shares													
7	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395
8	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395
Treasury Shares – Common													
9	(126)	(135)	(166)	(178)	(163)	(157)	(116)	(104)	(104)	(166)	(116)	(116)	(91)
10	(1,031)	(728)	(806)	(1,045)	(570)	(692)	(868)	(760)	(348)	(2,565)	(2,130)	(3,175)	(2,164)
11	1,013	737	837	1,057	555	686	827	748	348	2,587	2,068	3,125	2,139
12	(144)	(126)	(135)	(166)	(178)	(163)	(157)	(116)	(104)	(144)	(178)	(166)	(116)
Treasury Shares – Preferred													
13	-	(3)	(1)	(1)	(1)	-	-	-	-	(1)	-	-	(1)
14	(24)	(18)	(15)	(16)	(22)	(24)	(15)	(8)	(24)	(57)	(61)	(77)	(59)
15	21	21	13	16	22	23	15	8	24	55	60	76	60
16	(3)	-	(3)	(1)	(1)	(1)	-	-	-	(3)	(1)	(1)	-
Contributed Surplus													
17	190	185	196	203	200	214	212	211	204	196	212	212	235
18	(1)	5	(7)	(1)	3	-	8	1	6	(3)	11	10	11
19	6	6	8	5	5	5	7	4	7	20	17	22	28
20	(14)	(6)	(14)	(11)	(3)	(20)	(13)	(6)	(5)	(34)	(36)	(47)	(62)
21	-	-	2	-	(2)	1	-	2	(1)	2	(1)	(1)	-
22	181	190	185	196	203	200	214	212	211	181	203	196	212
Retained Earnings													
23	23,674	22,772	21,763	20,943	19,970	19,003	18,213	17,322	16,487	21,763	18,213	18,213	14,781
24	1,501	1,697	1,764	1,571	1,677	1,667	1,452	1,563	1,463	4,962	4,796	6,367	5,941
Dividends													
25	(746)	(746)	(706)	(702)	(655)	(651)	(613)	(611)	(585)	(2,198)	(1,919)	(2,621)	(2,316)
26	(38)	(49)	(49)	(49)	(49)	(49)	(49)	(48)	(43)	(136)	(147)	(196)	(180)
27	(269)	-	-	-	-	-	-	-	-	(269)	-	-	-
28	-	-	-	-	-	-	-	(13)	-	-	-	-	(13)
29	24,122	23,674	22,772	21,763	20,943	19,970	19,003	18,213	17,322	24,122	20,943	21,763	18,213
Accumulated Other Comprehensive Income (loss)													
30	3,401	3,058	3,645	3,872	2,959	3,877	3,326	2,072	1,237	3,645	3,326	3,326	4,256
31	(573)	59	(183)	58	260	72	136	(181)	107	(697)	468	526	(368)
32	519	250	(49)	(80)	330	(337)	125	989	202	720	118	38	(464)
33	(697)	34	(355)	(205)	323	(653)	290	446	526	(1,018)	(40)	(245)	(98)
34	2,650	3,401	3,058	3,645	3,872	2,959	3,877	3,326	2,072	2,650	3,872	3,645	3,326
Non-Controlling Interests in Subsidiaries													
35	1,499	1,492	1,485	1,477	1,482	1,485	1,489	1,483	1,452	1,499	1,482	1,477	1,483
36	\$ 50,918	\$ 51,159	\$ 49,780	\$ 49,000	\$ 48,067	\$ 45,919	\$ 45,548	\$ 44,004	\$ 40,920	\$ 50,918	\$ 48,067	\$ 49,000	\$ 44,004
NUMBER OF COMMON SHARES OUTSTANDING (thousands)													
37	922,067	920,546	916,130	911,670	908,216	903,728	900,998	888,844	886,093	916,130	900,998	900,998	878,497
38	1,270	429	868	841	342	1,774	904	758	473	2,567	3,020	3,861	4,941
39	924	946	3,263	3,503	3,273	2,828	2,319	2,354	2,221	5,133	8,420	11,923	8,614
40	-	-	-	-	-	-	-	9,200	-	-	-	-	9,200
41	(4,200)	-	-	-	-	-	-	-	-	(4,200)	-	-	-
42	(231)	146	285	116	(161)	(114)	(493)	(158)	57	200	(768)	(652)	(254)
43	919,830	922,067	920,546	916,130	911,670	908,216	903,728	900,998	888,844	919,830	911,670	916,130	900,998

¹ The number of treasury common shares has been netted for the purpose of arriving at the total number of common shares considered for the calculation of EPS of the Bank.

Change in Accumulated Other Comprehensive Income, Net of Income Taxes

(\$ millions)												Year to Date		Full Year	
<i>For the period ended</i>												2013	2012	2012	2011
LINE #		2013			2012			2011							
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3					
Unrealized Gains (Losses) on Available-for-Sale Securities															
1	Balance at beginning of period	\$ 1,351	\$ 1,292	\$ 1,475	\$ 1,417	\$ 1,157	\$ 1,085	\$ 949	\$ 1,130	\$ 1,023	\$ 1,475	\$ 949	\$ 949	\$ 1,317	
2	Change in unrealized gains (losses)	(544)	136	(93)	106	280	153	150	(157)	190	(501)	583	689	(246)	
3	Reclassification to earnings of losses (gains)	(29)	(77)	(90)	(48)	(20)	(81)	(14)	(24)	(83)	(196)	(115)	(163)	(122)	
4	Net change for the period	(573)	59	(183)	58	260	72	136	(181)	107	(697)	468	526	(368)	
5	Balance at end of period	778	1,351	1,292	1,475	1,417	1,157	1,085	949	1,130	778	1,417	1,475	949	
Unrealized Foreign Currency Translation Gains (Losses) on Investments in Foreign Operations, Net of Hedging Activities															
6	Balance at beginning of period	(225)	(475)	(426)	(346)	(676)	(339)	(464)	(1,453)	(1,655)	(426)	(464)	(464)	–	
7	Investment in foreign operations	823	396	(87)	(132)	574	(579)	229	1,620	335	1,132	224	92	(796)	
8	Hedging activities	(415)	(198)	51	65	(325)	323	(139)	(862)	(180)	(562)	(141)	(76)	450	
9	Recovery of (provision for) income taxes	111	52	(13)	(13)	81	(81)	35	231	47	150	35	22	(118)	
10	Net change for the period	519	250	(49)	(80)	330	(337)	125	989	202	720	118	38	(464)	
11	Balance at end of period	294	(225)	(475)	(426)	(346)	(676)	(339)	(464)	(1,453)	294	(346)	(426)	(464)	
Gains (losses) on Derivatives Designated as Cash Flow Hedges															
12	Balance at beginning of period	2,275	2,241	2,596	2,801	2,478	3,131	2,841	2,395	1,869	2,596	2,841	2,841	2,939	
13	Change in gains (losses)	(251)	358	(58)	38	749	(563)	610	1,021	909	49	796	834	640	
14	Reclassification to earnings of losses (gains)	(446)	(324)	(297)	(243)	(426)	(90)	(320)	(575)	(383)	(1,067)	(836)	(1,079)	(738)	
15	Net change for the period	(697)	34	(355)	(205)	323	(653)	290	446	526	(1,018)	(40)	(245)	(98)	
16	Balance at end of period	1,578	2,275	2,241	2,596	2,801	2,478	3,131	2,841	2,395	1,578	2,801	2,596	2,841	
17	Accumulated Other Comprehensive Income at End of Period	\$ 2,650	\$ 3,401	\$ 3,058	\$ 3,645	\$ 3,872	\$ 2,959	\$ 3,877	\$ 3,326	\$ 2,072	\$ 2,650	\$ 3,872	\$ 3,645	\$ 3,326	

Analysis of Change in Non-Controlling Interests and Investment in TD Ameritrade

(\$ millions)														
<i>For the period ended</i>		2013			2012			2011			Year to Date		Full Year	
LINE #		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2013	2012	2012	2011
NON-CONTROLLING INTERESTS IN SUBSIDIARIES														
1	Balance at beginning of period	\$ 1,492	\$ 1,485	\$ 1,477	\$ 1,482	\$ 1,485	\$ 1,489	\$ 1,483	\$ 1,452	\$ 1,461	\$ 1,477	\$ 1,483	\$ 1,483	\$ 1,493
2	On account of income	26	26	26	26	26	26	26	26	27	78	78	104	104
3	Foreign exchange and other adjustments	(19)	(19)	(18)	(31)	(29)	(30)	(20)	5	(36)	(56)	(79)	(110)	(114)
4	Balance at end of period	\$ 1,499	\$ 1,492	\$ 1,485	\$ 1,477	\$ 1,482	\$ 1,485	\$ 1,489	\$ 1,483	\$ 1,452	\$ 1,499	\$ 1,482	\$ 1,477	\$ 1,483
INVESTMENT IN TD AMERITRADE														
5	Balance at beginning of period	\$ 5,337	\$ 5,248	\$ 5,344	\$ 5,322	\$ 5,196	\$ 5,235	\$ 5,159	\$ 4,896	\$ 4,803	\$ 5,344	\$ 5,159	\$ 5,159	\$ 5,438
6	Increase (decrease) in reported investment through direct ownership	(328)	—	—	—	—	—	—	—	—	(328)	—	—	(353)
7	Decrease in reported investment through dividends received	(22)	(22)	(145)	(15)	(15)	(15)	(15)	(12)	(12)	(189)	(45)	(60)	(51)
8	Equity in net income, net of income taxes	75	57	59	57	62	54	61	64	59	191	177	234	246
9	Foreign exchange and other adjustments	101	54	(10)	(20)	79	(78)	30	211	46	145	31	11	(121)
10	Balance at end of period	\$ 5,163	\$ 5,337	\$ 5,248	\$ 5,344	\$ 5,322	\$ 5,196	\$ 5,235	\$ 5,159	\$ 4,896	\$ 5,163	\$ 5,322	\$ 5,344	\$ 5,159

Derivatives – Credit Exposure

(\$ millions) As at	LINE #	2013 Q3			2013 Q2			2013 Q1		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts										
Forward rate agreements	1	\$ 21	\$ 42	\$ 10	\$ 27	\$ 17	\$ 4	\$ 952	\$ 1,152	\$ 1,126
Swaps	2	24,186	31,099	17,623	34,288	41,416	24,632	31,146	38,278	22,619
Options purchased	3	646	760	426	791	918	525	735	841	465
	4	24,853	31,901	18,059	35,106	42,351	25,161	32,833	40,271	24,210
Foreign Exchange Contracts										
Forward contracts	5	3,947	9,395	2,333	6,025	11,151	2,646	7,315	12,858	2,920
Swaps	6	214	306	97	464	952	364	320	390	76
Cross-currency interest rate swaps	7	10,397	30,753	12,574	7,851	27,803	12,260	8,610	28,852	12,688
Options purchased	8	215	418	151	205	412	160	188	411	155
	9	14,773	40,872	15,155	14,545	40,318	15,430	16,433	42,511	15,839
Other Contracts										
Credit derivatives	10	42	395	239	21	272	154	23	264	148
Equity contracts	11	8,946	13,375	948	9,364	13,996	959	9,030	12,566	1,177
Commodity contracts	12	390	1,083	319	329	964	298	329	950	289
	13	9,378	14,853	1,506	9,714	15,232	1,411	9,382	13,780	1,614
Total	14	49,004	87,626	34,720	59,365	97,901	42,002	58,648	96,562	41,663
Less: impact of master netting agreements	15	40,688	60,306	23,994	46,128	63,809	27,917	45,696	63,308	28,045
Total after netting	16	8,316	27,320	10,726	13,237	34,092	14,085	12,952	33,254	13,618
Less: impact of collateral	17	2,875	3,799	2,933	7,224	8,617	5,103	6,797	6,686	4,276
Net	18	5,441	23,521	7,793	6,013	25,475	8,982	6,155	26,568	9,342
Qualifying Central Counterparty (QCCP) Contracts ²	19	6	4,117	579	36	3,579	457	6	2,993	549
Total	20	\$ 5,447	\$ 27,638	\$ 8,372	\$ 6,049	\$ 29,054	\$ 9,439	\$ 6,161	\$ 29,561	\$ 9,891

		2012 Q4			2012 Q3			2012 Q2		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts										
Forward rate agreements	21	\$ 26	\$ 43	\$ 7	\$ 44	\$ 74	\$ 13	\$ 32	\$ 71	\$ 15
Swaps	22	37,714	60,209	20,500	40,561	62,333	21,856	34,427	50,999	18,550
Options purchased	23	866	980	403	913	1,030	438	758	863	357
	24	38,606	61,232	20,910	41,518	63,437	22,307	35,217	51,933	18,922
Foreign Exchange Contracts										
Forward contracts	25	4,523	10,021	1,846	6,118	11,892	2,356	4,778	10,507	2,157
Swaps	26	179	298	28	179	284	25	185	235	9
Cross-currency interest rate swaps	27	8,344	28,408	9,584	11,000	30,961	10,561	8,231	28,114	9,224
Options purchased	28	186	447	135	280	531	148	333	612	146
	29	13,232	39,174	11,593	17,577	43,668	13,090	13,527	39,468	11,536
Other Contracts										
Credit derivatives	30	18	290	117	13	333	133	18	372	144
Equity contracts	31	8,217	11,904	904	6,692	10,214	1,063	5,848	9,300	1,063
Commodity contracts	32	402	1,048	294	470	1,066	281	670	1,278	329
	33	8,637	13,242	1,315	7,175	11,613	1,477	6,536	10,950	1,536
Total	34	60,475	113,648	33,818	66,270	118,718	36,874	55,280	102,351	31,994
Less: impact of master netting agreements	35	48,084	78,727	24,295	47,852	77,236	26,250	41,171	66,325	22,511
Total after netting	36	12,391	34,921	9,523	18,418	41,482	10,624	14,109	36,026	9,483
Less: impact of collateral	37	6,020	6,191	2,165	8,689	8,862	2,680	6,831	7,315	2,006
Net	38	\$ 6,371	\$ 28,730	\$ 7,358	\$ 9,729	\$ 32,620	\$ 7,944	\$ 7,278	\$ 28,711	\$ 7,477

¹ Prior to Q1 2013, exchange-traded instruments and non-trading credit derivatives, which are given financial guarantee treatment for credit risk capital purposes, were excluded in accordance with OSFI's guidelines.

² Effective Q1 2013, RWA for OSFI "deemed" QCCP derivative exposures are calculated in accordance with the Basel III regulatory framework, which takes into account both trade exposures and default fund exposures related to derivatives, and are presented based on the "all-in" methodology. The amounts calculated are net of master netting agreements and collateral.

Gross Credit Risk Exposure¹

(\$ millions) As at		LINE #	2013 Q3					2013 Q2						
By Counterparty Type			Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail														
Residential secured		1	\$ 243,441	\$ 20,921	\$ -	\$ -	\$ -	\$ 264,362	\$ 238,697	\$ 21,277	\$ -	\$ -	\$ -	\$ 259,974
Qualifying revolving retail		2	14,750	28,642	-	-	-	43,392	14,650	28,864	-	-	-	43,514
Other retail		3	68,944	5,147	-	-	27	74,118	66,390	5,146	-	-	29	71,565
		4	327,135	54,710	-	-	27	381,872	319,737	55,287	-	-	29	375,053
Non-retail²														
Corporate		5	105,254	33,234	53,259	6,514	11,245	209,506	103,737	31,679	62,614	7,015	11,052	216,097
Sovereign		6	76,088	1,089	11,662	5,719	457	95,015	69,569	1,312	11,526	5,197	318	87,922
Bank		7	31,080	951	53,061	15,087	1,946	102,125	29,871	859	58,133	21,880	2,164	112,907
		8	212,422	35,274	117,982	27,320	13,648	406,646	203,177	33,850	132,273	34,092	13,534	416,926
Total		9	\$ 539,557	\$ 89,984	\$ 117,982	\$ 27,320	\$ 13,675	\$ 788,518	\$ 522,914	\$ 89,137	\$ 132,273	\$ 34,092	\$ 13,563	\$ 791,979
By Country of Risk														
Canada		10	\$ 342,147	\$ 69,548	\$ 38,034	\$ 10,950	\$ 5,224	\$ 465,903	\$ 331,160	\$ 69,821	\$ 53,084	\$ 11,233	\$ 5,075	\$ 470,373
United States		11	152,558	18,068	40,102	5,912	7,786	224,426	150,140	17,271	39,488	7,215	7,743	221,857
International														
Europe		12	29,976	1,897	29,202	7,968	513	69,556	28,142	1,526	31,721	11,249	542	73,180
Other		13	14,876	471	10,644	2,490	152	28,633	13,472	519	7,980	4,395	203	26,569
		14	44,852	2,368	39,846	10,458	665	98,189	41,614	2,045	39,701	15,644	745	99,749
Total		15	\$ 539,557	\$ 89,984	\$ 117,982	\$ 27,320	\$ 13,675	\$ 788,518	\$ 522,914	\$ 89,137	\$ 132,273	\$ 34,092	\$ 13,563	\$ 791,979
By Residual Contractual Maturity														
Within 1 year		16	\$ 187,411	\$ 59,354	\$ 116,535	\$ 5,991	\$ 6,092	\$ 375,383	\$ 182,691	\$ 59,474	\$ 130,551	\$ 6,889	\$ 6,308	\$ 385,913
Over 1 year to 5 years		17	248,333	29,827	1,447	12,792	7,127	299,526	238,044	28,235	1,722	14,930	6,795	289,726
Over 5 years		18	103,813	803	-	8,537	456	113,609	102,179	1,428	-	12,273	460	116,340
Total		19	\$ 539,557	\$ 89,984	\$ 117,982	\$ 27,320	\$ 13,675	\$ 788,518	\$ 522,914	\$ 89,137	\$ 132,273	\$ 34,092	\$ 13,563	\$ 791,979
Non-Retail Exposures by Industry Sector														
Real estate														
Residential		20	\$ 16,298	\$ 1,372	\$ -	\$ 66	\$ 1,200	\$ 18,936	\$ 16,060	\$ 1,313	\$ -	\$ 99	\$ 1,209	\$ 18,681
Non-residential		21	20,327	1,671	-	319	270	22,587	19,991	1,721	-	484	292	22,488
Total real-estate		22	36,625	3,043	-	385	1,470	41,523	36,051	3,034	-	583	1,501	41,169
Agriculture		23	2,940	213	-	13	41	3,207	2,800	161	-	13	30	3,004
Automotive		24	3,898	2,114	-	270	67	6,349	3,678	1,888	-	254	66	5,886
Financial		25	27,618	2,873	98,786	18,425	1,348	149,050	25,791	2,552	114,611	25,148	1,513	169,615
Food, beverage, and tobacco		26	2,839	1,661	-	109	399	5,008	2,702	1,970	-	87	421	5,180
Forestry		27	1,260	402	15	18	75	1,770	1,220	385	3	19	74	1,701
Government, public sector entities, and education		28	89,005	2,211	15,131	5,958	3,590	115,895	83,312	2,363	12,971	5,507	3,479	107,632
Health and social services		29	8,461	561	39	178	1,810	11,049	8,055	671	5	242	1,749	10,722
Industrial construction and trade contractors		30	2,510	748	-	23	543	3,824	2,377	685	-	33	554	3,649
Metals and mining		31	1,945	1,800	5	68	211	4,029	2,031	1,817	5	53	199	4,105
Pipelines, oil, and gas		32	2,996	5,406	-	539	781	9,722	3,018	5,355	-	503	744	9,620
Power and utilities		33	2,933	3,229	-	244	1,511	7,917	2,713	3,119	-	307	1,421	7,560
Professional and other services		34	7,128	1,707	-	111	310	9,256	7,129	1,526	-	183	305	9,143
Retail sector		35	3,410	1,260	-	56	116	4,842	3,333	1,178	-	70	127	4,708
Sundry manufacturing and wholesale		36	5,219	3,443	-	108	247	9,017	5,282	3,045	315	132	243	9,017
Telecommunications, cable, and media		37	3,138	2,336	-	291	197	5,962	2,897	2,157	-	271	158	5,483
Transportation		38	4,945	1,042	-	419	769	7,175	4,218	992	-	580	823	6,613
Other		39	5,552	1,225	4,006	105	163	11,051	6,570	952	4,363	107	127	12,119
Total		40	\$ 212,422	\$ 35,274	\$ 117,982	\$ 27,320	\$ 13,648	\$ 406,646	\$ 203,177	\$ 33,850	\$ 132,273	\$ 34,092	\$ 13,534	\$ 416,926

¹ Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity and other credit RWA.

² Effective Q1 2013, non-retail exposures do not include OSFI "deemed" QCCP exposures as these are instead included with "other credit risk-weighted assets", in accordance with the Basel III regulatory framework. Prior to Q1 2013, non-retail exposures included QCCP exposures, in accordance with the Basel II regulatory framework.

Gross Credit Risk Exposure (Continued)¹

(\$ millions) As at	LINE #	2013 Q1						2012 Q4					
		Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
By Counterparty Type													
Retail													
Residential secured	1	\$ 236,588	\$ 21,025	\$ –	\$ –	\$ –	\$ 257,613	\$ 235,335	\$ 21,368	\$ –	\$ –	\$ –	\$ 256,703
Qualifying revolving retail	2	14,655	28,239	–	–	–	42,894	14,772	28,401	–	–	–	43,173
Other retail	3	59,789	5,164	–	–	29	64,982	58,371	5,230	–	–	27	63,628
	4	311,032	54,428	–	–	29	365,489	308,478	54,999	–	–	27	363,504
Non-retail²													
Corporate	5	99,437	30,907	57,999	6,204	10,891	205,438	95,905	29,822	53,004	6,918	11,259	196,908
Sovereign	6	75,444	1,250	16,475	5,643	312	99,124	72,117	1,400	16,854	8,238	320	98,929
Bank	7	29,393	895	60,575	21,407	2,407	114,677	31,304	832	89,557	19,765	2,271	143,729
	8	204,274	33,052	135,049	33,254	13,610	419,239	199,326	32,054	159,415	34,921	13,850	439,566
Total	9	\$ 515,306	\$ 87,480	\$ 135,049	\$ 33,254	\$ 13,639	\$ 784,728	\$ 507,804	\$ 87,053	\$ 159,415	\$ 34,921	\$ 13,877	\$ 803,070
By Country of Risk													
Canada	10	\$ 324,739	\$ 68,930	\$ 47,798	\$ 10,759	\$ 5,076	\$ 457,302	\$ 327,067	\$ 68,641	\$ 48,240	\$ 10,626	\$ 5,133	\$ 459,707
United States	11	150,271	16,535	39,706	7,399	7,852	221,763	142,257	16,298	61,460	7,519	8,063	235,597
International													
Europe	12	27,945	1,690	38,714	10,602	501	79,452	27,414	1,700	41,489	12,600	497	83,700
Other	13	12,351	325	8,831	4,494	210	26,211	11,066	414	8,226	4,176	184	24,066
	14	40,296	2,015	47,545	15,096	711	105,663	38,480	2,114	49,715	16,776	681	107,766
Total	15	\$ 515,306	\$ 87,480	\$ 135,049	\$ 33,254	\$ 13,639	\$ 784,728	\$ 507,804	\$ 87,053	\$ 159,415	\$ 34,921	\$ 13,877	\$ 803,070
By Residual Contractual Maturity													
Within 1 year	16	\$ 179,008	\$ 59,200	\$ 131,902	\$ 7,230	\$ 6,006	\$ 383,346	\$ 175,864	\$ 60,309	\$ 156,419	\$ 6,264	\$ 5,611	\$ 404,467
Over 1 year to 5 years	17	238,276	27,555	3,147	14,427	7,124	290,529	224,343	24,667	2,996	15,429	7,211	274,646
Over 5 years	18	98,022	725	–	11,597	509	110,853	107,597	2,077	–	13,228	1,055	123,957
Total	19	\$ 515,306	\$ 87,480	\$ 135,049	\$ 33,254	\$ 13,639	\$ 784,728	\$ 507,804	\$ 87,053	\$ 159,415	\$ 34,921	\$ 13,877	\$ 803,070
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	\$ 15,764	\$ 1,323	\$ –	\$ 95	\$ 1,194	\$ 18,376	\$ 16,110	\$ 1,103	\$ –	\$ 111	\$ 1,090	\$ 18,414
Non-residential	21	19,608	1,679	21	407	288	22,003	18,377	1,495	21	435	356	20,684
Total real-estate	22	35,372	3,002	21	502	1,482	40,379	34,487	2,598	21	546	1,446	39,098
Agriculture	23	2,699	187	–	17	31	2,934	2,487	228	–	17	29	2,761
Automotive	24	3,079	1,840	–	219	61	5,199	2,963	1,435	–	323	57	4,778
Financial	25	25,157	2,551	112,284	23,945	1,569	165,506	32,287	2,507	137,056	22,559	1,722	196,131
Food, beverage, and tobacco	26	2,698	1,990	–	87	371	5,146	3,241	2,022	–	124	369	5,756
Forestry	27	1,159	379	1	26	79	1,644	1,241	404	8	31	85	1,769
Government, public sector entities, and education	28	88,620	2,336	17,485	5,930	3,467	117,838	79,093	2,539	17,509	8,528	3,331	111,000
Health and social services	29	7,894	586	44	258	1,843	10,625	8,739	785	46	305	1,997	11,872
Industrial construction and trade contractors	30	2,202	735	–	30	548	3,515	2,320	776	–	34	651	3,781
Metals and mining	31	1,764	1,542	–	53	183	3,542	1,877	1,509	21	51	231	3,689
Pipelines, oil, and gas	32	3,302	5,292	–	516	867	9,977	3,294	5,157	–	525	689	9,665
Power and utilities	33	2,687	3,032	–	346	1,343	7,408	2,594	2,799	–	421	1,480	7,294
Professional and other services	34	6,928	1,427	–	151	299	8,805	5,818	1,479	–	148	314	7,759
Retail sector	35	3,139	1,181	–	67	124	4,511	2,600	1,116	–	60	164	3,940
Sundry manufacturing and wholesale	36	4,941	2,889	380	129	234	8,573	4,802	2,626	225	128	231	8,012
Telecommunications, cable, and media	37	3,042	2,194	3	374	163	5,776	2,712	2,277	–	374	223	5,586
Transportation	38	4,181	993	–	485	818	6,477	4,543	835	–	645	688	6,711
Other	39	5,410	896	4,831	119	128	11,384	4,228	962	4,529	102	143	9,964
Total	40	\$ 204,274	\$ 33,052	\$ 135,049	\$ 33,254	\$ 13,610	\$ 419,239	\$ 199,326	\$ 32,054	\$ 159,415	\$ 34,921	\$ 13,850	\$ 439,566

¹ Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity and other credit RWA.

² Effective Q1 2013, non-retail exposures do not include OSFI "deemed" QCCP exposures as these are instead included with "other credit risk-weighted assets", in accordance with the Basel III regulatory framework. Prior to Q1 2013, non-retail exposures included QCCP exposures, in accordance with the Basel II regulatory framework.

Gross Credit Risk Exposure (Continued)^{1,2}

(\$ millions) As at	LINE #	2012 Q3						2012 Q2					
		Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total	Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
By Counterparty Type													
Retail													
Residential secured	1	\$ 230,875	\$ 21,195	\$ -	\$ -	\$ -	\$ 252,070	\$ 225,210	\$ 21,161	\$ -	\$ -	\$ -	\$ 246,371
Qualifying revolving retail	2	14,775	27,632	-	-	-	42,407	14,875	28,384	-	-	-	43,259
Other retail	3	57,979	5,496	-	-	29	63,504	55,743	5,606	-	-	30	61,379
	4	303,629	54,323	-	-	29	357,981	295,828	55,151	-	-	30	351,009
Non-retail													
Corporate	5	94,568	29,214	52,133	10,704	10,701	197,320	91,410	27,662	56,878	9,217	10,082	195,249
Sovereign	6	69,453	910	12,894	8,640	294	92,191	64,537	935	18,613	7,307	280	91,672
Bank	7	31,365	1,066	82,719	22,138	2,384	139,672	32,185	997	82,757	19,502	2,313	137,754
	8	195,386	31,190	147,746	41,482	13,379	429,183	188,132	29,594	158,248	36,026	12,675	424,675
Total	9	\$ 499,015	\$ 85,513	\$ 147,746	\$ 41,482	\$ 13,408	\$ 787,164	\$ 483,960	\$ 84,745	\$ 158,248	\$ 36,026	\$ 12,705	\$ 775,684
By Country of Risk													
Canada	10	\$ 322,223	\$ 67,913	\$ 56,852	\$ 14,488	\$ 5,023	\$ 466,499	\$ 316,408	\$ 68,309	\$ 52,140	\$ 13,283	\$ 4,713	\$ 454,853
United States	11	136,016	15,289	46,515	8,314	7,816	213,950	129,734	14,036	59,710	7,378	7,335	218,193
International													
Europe	12	28,558	1,866	37,227	13,638	406	81,695	26,438	1,923	34,277	11,624	483	74,745
Other	13	12,218	445	7,152	5,042	163	25,020	11,380	477	12,121	3,741	174	27,893
	14	40,776	2,311	44,379	18,680	569	106,715	37,818	2,400	46,398	15,365	657	102,638
Total	15	\$ 499,015	\$ 85,513	\$ 147,746	\$ 41,482	\$ 13,408	\$ 787,164	\$ 483,960	\$ 84,745	\$ 158,248	\$ 36,026	\$ 12,705	\$ 775,684
By Residual Contractual Maturity													
Within 1 year	16	\$ 179,157	\$ 59,908	\$ 143,338	\$ 9,507	\$ 5,737	\$ 397,647	\$ 177,711	\$ 60,665	\$ 156,262	\$ 7,738	\$ 5,599	\$ 407,975
Over 1 year to 5 years	17	219,566	24,552	4,408	17,294	6,953	272,773	215,687	23,067	1,986	15,704	6,424	262,868
Over 5 years	18	100,292	1,053	-	14,681	718	116,744	90,562	1,013	-	12,584	682	104,841
Total	19	\$ 499,015	\$ 85,513	\$ 147,746	\$ 41,482	\$ 13,408	\$ 787,164	\$ 483,960	\$ 84,745	\$ 158,248	\$ 36,026	\$ 12,705	\$ 775,684
2012 Q1													
2011 Q4													
By Counterparty Type													
Retail													
Residential secured	20	\$ 221,573	\$ 21,118	\$ -	\$ -	\$ -	\$ 242,691	\$ 157,455	\$ 20,903	\$ -	\$ -	\$ -	\$ 178,358
Qualifying revolving retail	21	14,917	27,565	-	-	-	42,482	15,145	27,591	-	-	-	42,736
Other retail	22	55,031	5,673	-	-	30	60,734	49,941	5,688	-	-	30	55,659
	23	291,521	54,356	-	-	30	345,907	222,541	54,182	-	-	30	276,753
Non-retail													
Corporate	24	89,719	26,604	48,288	10,042	10,428	185,081	87,094	25,729	45,893	7,430	10,311	176,457
Sovereign	25	55,186	732	11,423	6,589	278	74,208	74,601	974	6,219	5,969	228	87,991
Bank	26	40,816	916	78,147	22,775	2,353	145,007	46,178	731	69,558	21,354	2,225	140,046
	27	185,721	28,252	137,858	39,406	13,059	404,296	207,873	27,434	121,670	34,753	12,764	404,494
Total	28	\$ 477,242	\$ 82,608	\$ 137,858	\$ 39,406	\$ 13,089	\$ 750,203	\$ 430,414	\$ 81,616	\$ 121,670	\$ 34,753	\$ 12,794	\$ 681,247
By Country of Risk													
Canada	29	\$ 312,536	\$ 66,725	\$ 49,639	\$ 14,059	\$ 4,833	\$ 447,792	\$ 255,781	\$ 66,101	\$ 49,486	\$ 12,104	\$ 4,781	\$ 388,253
United States	30	121,856	13,660	52,714	7,268	7,542	203,040	132,154	13,103	49,831	6,992	7,340	209,420
International													
Europe	31	31,916	1,732	24,682	13,180	592	72,102	31,251	1,744	20,120	11,721	543	65,379
Other	32	10,934	491	10,823	4,899	122	27,269	11,228	668	2,233	3,936	130	18,195
	33	42,850	2,223	35,505	18,079	714	99,371	42,479	2,412	22,353	15,657	673	83,574
Total	34	\$ 477,242	\$ 82,608	\$ 137,858	\$ 39,406	\$ 13,089	\$ 750,203	\$ 430,414	\$ 81,616	\$ 121,670	\$ 34,753	\$ 12,794	\$ 681,247
By Residual Contractual Maturity													
Within 1 year	35	\$ 188,833	\$ 59,488	\$ 137,858	\$ 8,248	\$ 6,131	\$ 400,558	\$ 166,906	\$ 59,911	\$ 121,670	\$ 7,314	\$ 6,401	\$ 362,202
Over 1 year to 5 years	36	205,558	22,570	-	17,468	6,303	251,899	177,396	20,411	-	15,593	5,533	218,933
Over 5 years	37	82,851	550	-	13,690	655	97,746	86,112	1,294	-	11,846	860	100,112
Total	38	\$ 477,242	\$ 82,608	\$ 137,858	\$ 39,406	\$ 13,089	\$ 750,203	\$ 430,414	\$ 81,616	\$ 121,670	\$ 34,753	\$ 12,794	\$ 681,247

¹ Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity and other credit RWA.

² Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.

Exposures Covered By Credit Risk Mitigation¹

(\$ millions) As at	LINE #	2013 Q3			2013 Q2			2013 Q1			2012 Q4		
		Standardized		AIRB ²	Standardized		AIRB ²	Standardized		AIRB ²	Standardized		AIRB ²
		Eligible financial collateral ³	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ³	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ³	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ³	Guarantees / credit derivatives	Guarantees / credit derivatives
By Counterparty Type													
Retail													
Residential secured	1	\$ -	\$ 255	\$ 152,942	\$ -	\$ 236	\$ 156,182	\$ -	\$ 343	\$ 157,370	\$ -	\$ 336	\$ 158,316
Qualifying revolving retail	2	-	-	-	-	-	-	-	-	-	-	-	-
Other retail	3	-	377	-	-	395	-	-	460	-	-	500	-
	4	-	632	152,942	-	631	156,182	-	803	157,370	-	836	158,316
Non-retail													
Corporate	5	93	3,866	15,013	92	3,171	14,831	92	3,202	14,537	93	3,196	14,494
Sovereign	6	-	-	329	-	-	186	-	-	341	-	-	312
Bank	7	1,589	5,805	2,139	1,451	6,400	2,419	1,759	6,139	2,427	1,466	6,435	3,069
	8	1,682	9,671	17,481	1,543	9,571	17,436	1,851	9,341	17,305	1,559	9,631	17,875
Gross Credit Risk Exposure	9	\$ 1,682	\$ 10,303	\$ 170,423	\$ 1,543	\$ 10,202	\$ 173,618	\$ 1,851	\$ 10,144	\$ 174,675	\$ 1,559	\$ 10,467	\$ 176,191

	LINE #	2012 Q3			2012 Q2			2012 Q1			2011 Q4		
		Standardized		AIRB ²	Standardized		AIRB ²	Standardized		AIRB ²	Standardized		AIRB ²
		Eligible financial collateral ³	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ³	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ³	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral ³	Guarantees / credit derivatives	Guarantees / credit derivatives
By Counterparty Type													
Retail													
Residential secured	10	\$ -	\$ 314	\$ 157,669	\$ -	\$ 280	\$ 155,199	\$ -	\$ 278	\$ 156,036	\$ -	\$ 274	\$ 89,421
Qualifying revolving retail	11	-	-	-	-	-	-	-	-	-	-	-	-
Other retail	12	-	539	-	-	552	-	-	581	-	-	609	-
	13	-	853	157,669	-	832	155,199	-	859	156,036	-	883	89,421
Non-retail													
Corporate	14	93	3,134	13,997	92	2,853	13,965	94	2,831	14,864	94	2,519	14,850
Sovereign	15	-	-	311	-	-	330	-	-	290	-	-	281
Bank	16	1,486	5,784	2,986	-	6,740	4,604	-	10,039	8,523	-	10,405	10,956
	17	1,579	8,918	17,294	92	9,593	18,899	94	12,870	23,677	94	12,924	26,087
Gross Credit Risk Exposure	18	\$ 1,579	\$ 9,771	\$ 174,963	\$ 92	\$ 10,425	\$ 174,098	\$ 94	\$ 13,729	\$ 179,713	\$ 94	\$ 13,807	\$ 115,508

	LINE #	2011 Q3		
		Standardized		AIRB ²
		Eligible financial collateral ³	Guarantees / credit derivatives	Guarantees / credit derivatives
By Counterparty Type				
Retail				
Residential secured	19	\$ -	\$ 269	\$ 89,043
Qualifying revolving retail	20	-	-	-
Other retail	21	-	618	-
	22	-	887	89,043
Non-retail				
Corporate	23	89	2,194	14,113
Sovereign	24	-	-	258
Bank	25	-	10,072	10,704
	26	89	12,266	25,075
Gross Credit Risk Exposure	27	\$ 89	\$ 13,153	\$ 114,118

¹ Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.

² For exposures under the AIRB Approach, eligible financial collateral is taken into account in the Bank's Loss Given Default (LGD) models. Separate disclosure of eligible financial collateral is, therefore, not required.

³ For exposures under the Standardized Approach, eligible financial collateral can include cash, gold, highly rated debt securities and equities listed on the main index.

Standardized Credit Risk Exposures^{1,2}

(\$ millions) As at	LINE #	2013 Q3							2013 Q2								
		Risk-weight							Risk-weight								
		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																	
Retail																	
Residential secured	1	\$ 109	\$ 146	\$ 22,318	\$ -	\$ 2,231	\$ 282	\$ -	\$ 25,086	\$ 85	\$ 151	\$ 21,323	\$ -	\$ 2,442	\$ 272	\$ -	\$ 24,273
Other retail ³	2	51	326	-	-	39,101	-	429	39,907	50	345	-	-	37,017	-	420	37,832
	3	160	472	22,318	-	41,332	282	429	64,993	135	496	21,323	-	39,459	272	420	62,105
Non-retail																	
Corporate	4	3,728	231	-	-	-	61,004	871	65,834	3,030	233	-	-	-	59,568	888	63,719
Sovereign	5	9,517	13,065	-	-	-	-	-	22,582	14,883	10,655	-	-	-	-	-	25,538
Bank	6	7,393	9,890	-	-	-	24	10	17,317	7,851	9,370	-	1	-	16	11	17,249
	7	20,638	23,186	-	-	-	61,028	881	105,733	25,764	20,258	-	1	-	59,584	899	106,506
Total	8	\$ 20,798	\$ 23,658	\$ 22,318	\$ -	\$ 41,332	\$ 61,310	\$ 1,310	\$ 170,726	\$ 25,899	\$ 20,754	\$ 21,323	\$ 1	\$ 39,459	\$ 59,856	\$ 1,319	\$ 168,611
2013 Q1									2012 Q4								
By Counterparty Type																	
Retail																	
Residential secured	9	\$ 177	\$ 166	\$ 20,390	\$ -	\$ 2,213	\$ 277	\$ -	\$ 23,223	\$ 160	\$ 176	\$ 19,419	\$ -	\$ 2,463	\$ 212	\$ -	\$ 22,430
Other retail ³	10	50	410	-	-	30,584	-	324	31,368	53	448	-	-	32,131	-	213	32,845
	11	227	576	20,390	-	32,797	277	324	54,591	213	624	19,419	-	34,594	212	213	55,275
Non-retail																	
Corporate	12	3,039	255	-	-	-	57,507	889	61,690	2,981	307	-	-	-	56,647	966	60,901
Sovereign	13	13,782	10,311	-	-	-	-	-	24,093	8,768	11,702	-	-	-	-	-	20,470
Bank	14	7,898	9,500	-	-	-	-	9	17,407	7,901	8,549	-	1	-	-	9	16,460
	15	24,719	20,066	-	-	-	57,507	898	103,190	19,650	20,558	-	1	-	56,647	975	97,831
Total	16	\$ 24,946	\$ 20,642	\$ 20,390	\$ -	\$ 32,797	\$ 57,784	\$ 1,222	\$ 157,781	\$ 19,863	\$ 21,182	\$ 19,419	\$ 1	\$ 34,594	\$ 56,859	\$ 1,188	\$ 153,106
2012 Q3									2012 Q2								
By Counterparty Type																	
Retail																	
Residential secured	17	\$ 135	\$ 179	\$ 18,216	\$ -	\$ 2,513	\$ 197	\$ -	\$ 21,240	\$ 96	\$ 184	\$ 16,728	\$ -	\$ 2,402	\$ 193	\$ -	\$ 19,603
Other retail ³	18	52	487	-	-	31,613	-	220	32,372	49	502	-	-	29,721	-	206	30,478
	19	187	666	18,216	-	34,126	197	220	53,612	145	686	16,728	-	32,123	193	206	50,081
Non-retail																	
Corporate	20	2,915	312	-	-	-	55,549	1,092	59,868	2,615	329	-	-	-	51,546	1,207	55,697
Sovereign	21	15,227	6,424	-	-	-	-	-	21,651	17,020	4,058	-	-	-	-	-	21,078
Bank	22	7,270	9,094	-	-	-	-	19	16,383	6,740	8,411	-	-	-	-	9	15,160
	23	25,412	15,830	-	-	-	55,549	1,111	97,902	26,375	12,798	-	-	-	51,546	1,216	91,935
Total	24	\$ 25,599	\$ 16,496	\$ 18,216	\$ -	\$ 34,126	\$ 55,746	\$ 1,331	\$ 151,514	\$ 26,520	\$ 13,484	\$ 16,728	\$ -	\$ 32,123	\$ 51,739	\$ 1,422	\$ 142,016
2012 Q1									2011 Q4								
By Counterparty Type																	
Retail																	
Residential secured	25	\$ 78	\$ 199	\$ 15,598	\$ -	\$ 2,467	\$ 206	\$ -	\$ 18,548	\$ 70	\$ 203	\$ 14,196	\$ -	\$ 2,552	\$ 199	\$ -	\$ 17,220
Other retail ³	26	51	530	-	-	29,377	-	213	30,171	53	557	-	-	24,261	-	191	25,062
	27	129	729	15,598	-	31,844	206	213	48,719	123	760	14,196	-	26,813	199	191	42,282
Non-retail																	
Corporate	28	2,554	371	-	-	-	50,370	1,315	54,610	2,197	415	-	-	-	49,087	1,293	52,992
Sovereign	29	9,434	5,392	-	-	-	-	-	14,826	18,816	4,742	-	-	-	-	-	23,558
Bank	30	10,039	8,407	-	-	-	-	10	18,456	10,405	9,955	-	-	-	-	2	20,362
	31	22,027	14,170	-	-	-	50,370	1,325	87,892	31,418	15,112	-	-	-	49,087	1,295	96,912
Total	32	\$ 22,156	\$ 14,899	\$ 15,598	\$ -	\$ 31,844	\$ 50,576	\$ 1,538	\$ 136,611	\$ 31,541	\$ 15,872	\$ 14,196	\$ -	\$ 26,813	\$ 49,286	\$ 1,486	\$ 139,194

¹ Credit risk exposures are after credit risk mitigants and net of counterparty-specific allowance.

² Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.

³ Under the Standardized Approach, "Other retail" includes qualifying revolving retail exposures.

AIRB Credit Risk Exposures: Retail Risk Parameters¹

(\$ millions, except as noted) As at	LINE #	2013 Q3					2013 Q2					2013 Q1					2012 Q4				
		EAD ²	Exposure weighted-average PD ³	Exposure weighted-average LGD	Exposure weighted-average risk-weight		EAD ²	Exposure weighted-average PD ³	Exposure weighted-average LGD	Exposure weighted-average risk-weight		EAD ²	Exposure weighted-average PD ³	Exposure weighted-average LGD	Exposure weighted-average risk-weight		EAD ²	Exposure weighted-average PD ³	Exposure weighted-average LGD	Exposure weighted-average risk-weight	
Residential Secured																					
	1	\$ 40,543	0.1 %	18.4 %	2.7 %	\$ 35,395	0.1 %	16.8 %	2.6 %	\$ 34,289	0.1 %	16.7 %	2.5 %	\$ 33,263	0.1 %	17.1 %	2.6 %				
	2	37,508	0.4	16.7	11.4	36,932	0.4	16.1	11.1	35,963	0.4	15.8	10.9	34,098	0.4	16.2	11.1				
	3	17,721	2.1	15.6	30.8	16,857	2.1	15.6	31.3	16,622	2.1	15.5	31.0	16,700	2.1	15.5	30.4				
	4	4,610	16.1	17.4	75.4	4,519	16.4	17.4	75.3	4,513	16.0	17.3	75.0	4,299	15.8	17.4	75.5				
	5	289	100.0	17.7	128.6	296	100.0	17.1	121.8	314	100.0	17.1	120.6	292	100.0	16.4	119.8				
	6	\$ 100,671	1.6	17.2	14.6	\$ 93,999	1.7	16.3	15.0	\$ 91,701	1.7	16.2	15.0	\$ 88,652	1.7	16.5	15.0				
Qualifying Revolving Retail																					
	7	\$ 17,938	0.1	83.8	2.9	\$ 17,901	0.1	83.9	2.9	\$ 17,663	0.1	83.9	2.9	\$ 17,566	0.1	84.0	2.9				
	8	14,156	0.5	84.7	17.3	14,216	0.5	84.6	17.3	13,966	0.5	84.7	17.5	14,185	0.5	84.7	17.5				
	9	7,883	2.4	85.9	61.7	7,948	2.4	85.8	61.7	7,815	2.4	85.8	61.7	7,913	2.4	85.9	61.9				
	10	3,289	10.8	83.0	146.0	3,309	10.7	83.0	145.4	3,320	10.9	83.0	146.3	3,368	10.8	83.1	146.1				
	11	126	100.0	73.8	6.4	140	100.0	73.5	6.4	130	100.0	74.6	6.2	141	100.0	74.2	6.3				
	12	\$ 43,392	1.7	84.4	29.2	\$ 43,514	1.8	84.4	29.2	\$ 42,894	1.8	84.4	29.5	\$ 43,173	1.8	84.5	29.7				
Other Retail																					
	13	\$ 7,131	0.1	53.5	9.9	\$ 7,083	0.1	53.7	9.9	\$ 7,140	0.1	53.6	9.9	\$ 7,247	0.1	53.8	10.0				
	14	15,738	0.6	57.8	45.1	15,457	0.6	57.8	45.0	15,537	0.6	57.8	45.1	12,423	0.5	53.8	37.4				
	15	7,622	2.4	52.6	68.6	7,517	2.4	52.6	68.7	7,354	2.4	52.5	68.5	7,444	2.4	52.5	68.4				
	16	3,556	10.2	53.1	89.7	3,514	10.1	53.3	90.0	3,424	10.1	52.6	88.8	3,447	10.1	52.7	88.8				
	17	164	100.0	49.7	94.3	162	100.0	48.3	94.4	159	100.0	49.3	96.3	146	100.0	48.9	99.0				
	18	\$ 34,211	2.4 %	55.3 %	47.9 %	\$ 33,733	2.4 %	55.3 %	47.8 %	\$ 33,614	2.3 %	55.2 %	47.4 %	\$ 30,707	2.4 %	53.3 %	44.5 %				
2012 Q3																					
2012 Q2																					
2012 Q1																					
2011 Q4																					
Residential Secured																					
	19	\$ 31,958	0.1 %	17.7 %	2.7 %	\$ 31,189	0.1 %	17.4 %	2.7 %	\$ 20,868	0.1 %	12.8 %	2.6 %	\$ 18,182	0.1 %	13.0 %	2.7 %				
	20	32,838	0.4	16.2	11.2	32,795	0.5	16.2	11.4	38,158	0.4	14.8	10.3	32,978	0.5	14.8	10.4				
	21	16,514	2.1	15.6	30.6	15,859	2.1	15.5	30.3	17,283	2.0	14.9	29.0	16,644	2.0	15.9	30.7				
	22	4,226	16.0	17.6	76.3	3,853	16.7	17.4	76.0	4,045	17.5	16.4	72.7	3,624	17.5	16.7	73.9				
	23	284	100.0	16.3	121.6	302	100.0	15.7	117.9	312	100.0	15.7	112.7	267	100.0	16.1	106.2				
	24	\$ 85,820	1.7	16.7	15.3	\$ 83,998	1.7	16.6	15.1	\$ 80,666	1.9	14.4	15.9	\$ 71,695	1.9	14.7	16.7				
Qualifying Revolving Retail																					
	25	\$ 17,483	0.1	84.0	2.9	\$ 17,067	0.1	84.2	3.0	\$ 16,868	0.1	84.2	3.0	\$ 16,783	0.1	84.4	3.0				
	26	13,699	0.5	84.8	17.4	14,320	0.5	85.1	17.5	13,983	0.5	85.1	17.5	14,172	0.5	85.2	17.5				
	27	7,632	2.4	86.1	62.1	8,134	2.4	86.5	62.6	7,860	2.4	86.5	62.4	7,943	2.4	86.7	62.6				
	28	3,452	11.4	83.4	147.1	3,590	10.8	83.7	146.9	3,627	11.0	83.8	148.0	3,694	11.1	83.8	148.2				
	29	141	100.0	77.8	9.1	148	100.0	78.2	9.4	144	100.0	77.7	9.3	144	100.0	78.7	9.3				
	30	\$ 42,407	1.9	84.6	30.0	\$ 43,259	1.9	84.9	31.0	\$ 42,482	1.9	84.9	31.1	\$ 42,736	1.9	85.1	31.4				
Other Retail																					
	31	\$ 7,268	0.1	52.7	9.9	\$ 4,307	0.1	45.9	9.3	\$ 4,205	0.1	45.3	9.1	\$ 3,937	0.1	44.5	8.9				
	32	12,410	0.5	53.5	37.4	10,599	0.5	52.6	38.0	10,324	0.5	52.3	37.7	10,554	0.6	52.7	38.6				
	33	7,471	2.4	52.7	68.7	11,960	2.1	55.7	70.4	12,124	2.1	55.9	70.3	12,086	2.1	55.9	70.9				
	34	3,766	10.7	52.8	89.9	3,828	11.0	52.5	89.9	3,693	10.8	52.2	88.9	3,792	10.9	52.6	89.8				
	35	152	100.0	50.7	102.2	148	100.0	51.5	101.4	151	100.0	52.4	99.4	151	100.0	53.4	99.1				
	36	\$ 31,067	2.6 %	53.0 %	45.2 %	\$ 30,842	2.9 %	52.8 %	53.3 %	\$ 30,497	2.8 %	52.7 %	53.2 %	\$ 30,520	2.9 %	52.9 %	54.2 %				

¹ Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.

² Exposure at Default (EAD) includes the effects of credit risk mitigation.

³ Probability of Default (PD).

AIRB Credit Risk Exposures: Non-Retail Risk Parameters^{1,2}

(\$ millions, except as noted) As at	LINE #	2013 Q3					2013 Q2					2013 Q1					2012 Q4						
		Exposure weighted-average		Exposure weighted-average		Exposure weighted-average risk-weight	Exposure weighted-average		Exposure weighted-average		Exposure weighted-average risk-weight	Exposure weighted-average		Exposure weighted-average		Exposure weighted-average risk-weight	Exposure weighted-average		Exposure weighted-average		Exposure weighted-average risk-weight		
		EAD ³	PD	LGD	%	%	EAD ³	PD	LGD	%	%	EAD ³	PD	LGD	%	%	EAD ³	PD	LGD	%	%		
Corporate																							
Investment grade	1	\$ 91,537	0.1	%	25.1	%	\$ 101,033	0.1	%	21.9	%	\$ 92,247	0.1	%	23.6	%	\$ 94,542	0.1	%	23.0	%	14.2	%
Non-investment grade	2	50,976	1.3		19.0		50,150	1.4		19.0		50,363	1.4		18.7		40,205	1.4		21.5		39.7	
Watch and classified	3	905	19.8		28.2		942	19.6		29.5		912	19.2		27.5		932	19.2		26.0		123.1	
Impaired/default	4	152	100.0		47.0		140	100.0		45.5		108	100.0		50.2		177	100.0		57.5		302.6	
	5	\$ 143,570	0.7		23.0		\$ 152,265	0.7		21.0		\$ 143,630	0.7		21.9		\$ 135,856	0.7		22.7		22.9	
Sovereign																							
Investment grade	6	\$ 210,940	0.0		15.9		\$ 203,979	0.0		15.6		\$ 217,586	0.0		16.0		\$ 223,930	0.0		10.8		0.2	
Non-investment grade	7	98	2.8		1.5		107	2.5		5.8		133	2.2		2.9		117	2.4		1.4		1.5	
	8	\$ 211,038	0.0		15.9		\$ 204,086	0.0		15.6		\$ 217,719	0.0		16.0		\$ 224,047	0.0		10.8		0.2	
Bank																							
Investment grade	9	\$ 81,730	0.1		20.9		\$ 93,662	0.1		19.0		\$ 94,450	0.1		19.8		\$ 124,469	0.1		15.8		6.4	
Non-investment grade	10	2,468	0.4		5.5		1,996	0.4		8.8		2,818	0.5		6.0		2,762	0.6		8.7		11.2	
Watch and classified	11	610	11.3		0.2		—	—		—		—	—		—		37	55.1		9.3		43.3	
Impaired/default	12	—	—		—		—	—		—		—	—		—		—	—		—		—	
	13	\$ 84,808	0.2	%	20.3	%	\$ 95,658	0.1	%	18.7	%	\$ 97,268	0.1	%	19.4	%	\$ 127,268	0.1	%	15.7	%	6.5	%

		2012 Q3					2012 Q2					2012 Q1					2011 Q4						
		Exposure weighted-average		Exposure weighted-average		Exposure weighted-average risk-weight	Exposure weighted-average		Exposure weighted-average		Exposure weighted-average risk-weight	Exposure weighted-average		Exposure weighted-average		Exposure weighted-average risk-weight	Exposure weighted-average		Exposure weighted-average		Exposure weighted-average risk-weight		
		EAD ³	PD	LGD	%	%	EAD ³	PD	LGD	%	%	EAD ³	PD	LGD	%	%	EAD ³	PD	LGD	%	%		
Corporate																							
Investment grade	14	\$ 96,529	0.1	%	22.9	%	\$ 95,806	0.1	%	22.3	%	\$ 90,130	0.1	%	24.1	%	\$ 83,685	0.1	%	24.9	%	13.7	%
Non-investment grade	15	39,701	1.4		21.8		42,571	1.4		19.7		39,206	1.4		21.1		38,661	1.4		20.6		37.8	
Watch and classified	16	892	20.3		28.5		873	19.0		34.5		845	18.1		31.1		829	22.2		30.9		143.7	
Impaired/default	17	180	100.0		54.3		145	100.0		43.1		135	100.0		46.3		117	100.0		46.8		223.9	
	18	\$ 137,302	0.7		22.7		\$ 139,395	0.7		21.6		\$ 130,316	0.7		23.3		\$ 123,292	0.7		23.6		22.3	
Sovereign																							
Investment grade	19	\$ 215,418	0.0		6.2		\$ 213,019	0.0		4.9		\$ 202,737	0.0		5.0		\$ 153,756	0.0		7.2		0.3	
Non-investment grade	20	95	2.8		1.1		314	1.1		39.7		95	2.8		1.8		97	2.8		3.0		4.1	
	21	\$ 215,513	0.0		6.2		\$ 213,333	0.0		4.9		\$ 202,832	0.0		4.9		\$ 153,853	0.0		7.2		0.3	
Bank																							
Investment grade	22	\$ 119,569	0.1		16.9		\$ 120,728	0.1		16.8		\$ 124,395	0.1		19.6		\$ 117,408	0.1		23.4		7.0	
Non-investment grade	23	3,677	0.6		5.8		1,821	0.7		8.0		2,108	0.8		10.6		2,222	0.7		11.7		19.5	
Watch and classified	24	41	54.8		9.3		43	52.9		13.5		47	25.2		12.5		53	28.0		16.7		80.2	
Impaired/default	25	—	—		—		—	—		—		—	—		—		—	—		—		—	
	26	\$ 123,287	0.1	%	16.6	%	\$ 122,592	0.1	%	16.7	%	\$ 126,550	0.1	%	19.5	%	\$ 119,683	0.1	%	23.2	%	7.3	%

¹ Effective Q1 2013, balances do not include OSFI "deemed" QCCP exposures, in accordance with the Basel III regulatory framework. Prior to Q1 2013, balances included OSFI "deemed" QCCP exposures, in accordance with the Basel II regulatory framework.

² Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.

³ EAD includes the effects of credit risk mitigation.

AIRB Credit Risk Exposures: Undrawn Commitments and EAD on Undrawn Commitments^{1,2,3}

(\$ millions) As at	LINE #	2013 Q3		2013 Q2		2013 Q1		2012 Q4	
		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
By Counterparty Type									
Retail									
Residential secured	1	\$ 63,617	\$ 20,822	\$ 63,556	\$ 20,877	\$ 63,391	\$ 20,820	\$ 63,102	\$ 20,841
Qualifying revolving retail	2	48,097	28,642	47,660	28,864	47,280	28,239	47,288	28,401
Other retail	3	7,350	4,999	7,308	4,983	7,327	5,012	7,410	5,070
	4	119,064	54,463	118,524	54,724	117,998	54,071	117,800	54,312
Non-retail									
Corporate	5	32,776	22,869	31,785	22,128	31,171	21,731	30,186	21,032
Sovereign	6	1,519	1,089	1,825	1,308	1,744	1,250	1,952	1,400
Bank	7	698	499	691	494	671	480	656	470
	8	34,993	24,457	34,301	23,930	33,586	23,461	32,794	22,902
Total	9	\$ 154,057	\$ 78,920	\$ 152,825	\$ 78,654	\$ 151,584	\$ 77,532	\$ 150,594	\$ 77,214

		2012 Q3		2012 Q2		2012 Q1		2011 Q4	
		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
By Counterparty Type									
Retail									
Residential secured	10	\$ 62,976	\$ 20,681	\$ 62,677	\$ 20,709	\$ 62,409	\$ 20,678	\$ 61,463	\$ 20,407
Qualifying revolving retail	11	46,817	27,632	46,227	28,384	45,334	27,565	45,190	27,592
Other retail	12	7,318	5,327	7,297	5,444	7,334	5,511	7,306	5,517
	13	117,111	53,640	116,201	54,537	115,077	53,754	113,959	53,516
Non-retail									
Corporate	14	29,589	20,658	28,488	19,893	27,570	19,217	27,018	18,910
Sovereign	15	1,269	910	1,304	935	1,021	732	1,359	974
Bank	16	938	673	842	603	862	617	668	478
	17	31,796	22,241	30,634	21,431	29,453	20,566	29,045	20,362
Total	18	\$ 148,907	\$ 75,881	\$ 146,835	\$ 75,968	\$ 144,530	\$ 74,320	\$ 143,004	\$ 73,878

		2011 Q3	
		Notional undrawn commitments	EAD on undrawn commitments
By Counterparty Type			
Retail			
Residential secured	19	\$ 60,292	\$ 20,132
Qualifying revolving retail	20	44,764	27,283
Other retail	21	7,511	5,675
	22	112,567	53,090
Non-retail			
Corporate	23	25,285	17,364
Sovereign	24	1,241	877
Bank	25	718	507
	26	27,244	18,748
Total	27	\$ 139,811	\$ 71,838

¹ Notional undrawn commitments are equal to the contractually available amounts provided via committed loan agreements less amounts currently outstanding under those committed loan agreements.

² EAD on undrawn commitments is the amount currently undrawn but expected to be drawn assuming a default on the underlying committed loan agreement.

³ Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.

AIRB Credit Risk Exposures: Loss Experience¹

(Percentage)	LINE #	2013 Q3		2013 Q2		2013 Q1		2012 Q4		
		Actual loss rate ^{2,3}	Expected loss rate ^{2,3}	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}	Historical Actual loss rate ⁴	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}
By Counterparty Type										
Retail										
Residential secured	1	0.02 %	0.09 %	0.01 %	0.10 %	0.02 %	0.13 %	0.01 %	0.02 %	0.12 %
Qualifying revolving retail	2	2.87	3.57	3.02	3.57	3.09	3.58	3.56	3.20	3.65
Other retail	3	0.91	1.44	0.94	1.41	0.96	1.46	1.09	1.02	1.55
Non-retail										
Corporate	4	0.05	0.50	0.07	0.46	0.03	0.44	0.35	0.10	0.44
Sovereign	5	–	–	–	–	–	–	–	–	–
Bank	6	–	0.05	–	0.04	–	0.04	–	–	0.04
2012 Q3										
2012 Q2										
2012 Q1										
2011 Q4										
		Actual loss rate ^{2,3}	Expected loss rate ^{2,3}	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}	Historical Actual loss rate ⁴	Actual loss rate ^{2,3}	Expected loss rate ^{2,3}
By Counterparty Type										
Retail										
Residential secured	7	0.02 %	0.12 %	0.02 %	0.12 %	0.02 %	0.13 %	0.01 %	0.01 %	0.12 %
Qualifying revolving retail	8	3.31	3.79	3.38	3.94	3.47	4.01	3.61	3.56	4.07
Other retail	9	1.07	1.53	1.12	1.56	1.15	1.59	1.10	1.17	1.61
Non-retail										
Corporate	10	0.08	0.46	0.03	0.51	(0.03)	0.55	0.38	(0.08)	0.59
Sovereign	11	–	–	–	–	–	–	–	–	–
Bank	12	–	0.03	–	0.03	–	0.03	–	–	0.03
2011 Q3										
		Actual loss rate ^{2,3}	Expected loss rate ^{2,3}							
By Counterparty Type										
Retail										
Residential secured	13	0.01 %	0.13 %							
Qualifying revolving retail	14	3.66	4.29							
Other retail	15	1.02	1.44							
Non-retail										
Corporate	16	(0.03)	0.59							
Sovereign	17	–	–							
Bank	18	–	0.04							

¹ Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.

² Retail actual and expected loss rates are measured as follows:

Actual loss rate represents the actual write-offs net of recoveries for the current and prior three quarters divided by the outstanding balances taken at the beginning of the four-quarter period starting 15 months ago. This reflects the three-month lag between the definition of default (at 90 days past due) and write-off (at 180 days). Expected loss rate represents the loss rate that was predicted at the beginning of the four-quarter period defined above. The expected loss is measured using credit risk parameters (PDXLGDxEAD) divided by outstanding balances at the beginning of the four-quarter period.

³ Non-retail actual and expected loss rates are measured as follows:

Actual loss rate represents the change in counterparty-specific allowance plus write-offs less recoveries, divided by the outstanding balances for the same period, for each of the current and prior three quarters. Expected loss rate represents the loss rate that was predicted at the beginning of the applicable four-quarter period defined above. The expected loss is measured using credit risk parameters (PDXLGDxEAD) divided by outstanding balances at the beginning of the four-quarter period.

⁴ The historical loss rate equals total actual losses for all years in the historically measured period divided by total outstanding balances for all years in the historically measured period. Currently, the Bank includes comparable data from fiscal 2002 through to the current year in the historically measured period. This historical data will be updated annually until a complete business cycle is included in the historically measured period. A business cycle is estimated to be 10-15 years in duration.

Commentary:

Differences between actual loss rates and expected loss rates are due to the following reasons:

- Expected losses are calculated using "through the cycle" risk parameters while actual losses are determined at a "point in time" and reflect economic conditions at that time. Using "through the cycle" parameters has the effect of stabilizing expected losses over a longer period of time. As a result, actual losses may exceed expected losses during a recession and may fall below expected losses during economic growth.
- Expected loss parameters are conservatively estimated (i.e., adjusted upwards) to account for the limited number of years of historical data available.
- LGD parameters used in the expected loss estimates are adjusted upwards to reflect potential economic downturn conditions.

To ensure our models and risk parameters continue to be reasonable predictors of potential loss, we assess and review our risk parameters against actual loss experience and public sources of information at least annually and we update our models as required.

Retail:

Due to improvement in credit quality of the new business and economic conditions, actual loss rates for qualifying revolving and other retail exposures in the four quarters ending Q3 2013 are back down to their long term levels.

Non-retail:

Actual loss rates for non-retail exposures were lower in the four quarters ending Q3 2013 than they were during the historically measured period. This is because of lower average default rates during the four quarters ending Q3 2013 than they were during the historically measured period.

Securitization and Resecuritization Exposures in the Banking Book¹

(\$ millions) As at	LINE #	2013 Q3			2013 Q2			2013 Q1			2012 Q4		
		Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets ³	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets ³	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets ³	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets ³
Capital Approach and Risk Weighting													
Standardized Approach⁴													
AA- and above	1	\$ 26,429	\$ -	\$ 5,286	\$ 23,288	\$ -	\$ 4,656	\$ 21,893	\$ -	\$ 4,379	\$ 22,317	\$ -	\$ 4,463
A+ to A-	2	-	-	-	-	-	-	-	-	-	-	-	-
BBB+ to BBB-	3	-	-	-	52	-	52	52	-	52	52	-	52
BB+ to BB-	4	-	-	-	-	-	-	-	-	-	-	-	-
Below BB-/Unrated ⁵	5	233	-	2,912	15	-	193	16	-	196	20	-	n/a
Ratings Based Approach⁶													
AA- and above	6	2,646	229	261	2,668	243	267	2,698	253	272	3,705	1,385	596
A+ to A-	7	121	943	963	144	972	995	164	983	1,009	242	18	49
BBB+ to BBB-	8	169	92	292	161	98	310	160	105	329	117	172	452
BB+ to BB-	9	68	4	211	141	4	595	158	5	644	153	60	1,067
Below BB-/Unrated ⁵	10	52	310	2,391	530	311	8,169	556	323	8,658	572	106	n/a
Internal Assessment Approach⁷													
AA- and above	11	14,697	-	686	14,128	-	650	13,934	-	630	13,339	-	610
A+ to A-	12	16	-	3	15	-	3	-	-	-	-	-	-
BBB+ to BBB-	13	-	-	-	17	-	13	17	-	13	17	-	13
BB+ to BB-	14	-	-	-	-	-	-	-	-	-	-	-	-
Below BB-/Unrated ⁵	15	-	-	n/a	-	-	n/a	-	-	n/a	-	-	n/a
Gains on sale recorded upon securitization ⁵	16	-	-	n/a	-	-	n/a	-	-	n/a	-	-	n/a
Total	17	\$ 44,431	\$ 1,578	\$ 13,005	\$ 41,159	\$ 1,628	\$ 15,903	\$ 39,648	\$ 1,669	\$ 16,182	\$ 40,534	\$ 1,741	\$ 7,302

		2012 Q3			2012 Q2			2012 Q1			2011 Q4		
		Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets ³	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets ³	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets ³	Gross securitization exposures	Gross resecuritization exposures ²	Risk-weighted assets ³
Capital Approach and Risk Weighting													
Standardized Approach⁴													
AA- and above	18	\$ 21,469	\$ -	\$ 4,294	\$ 17,876	\$ -	\$ 3,575	\$ 19,658	\$ -	\$ 3,932	\$ 17,890	\$ -	\$ 3,578
A+ to A-	19	-	-	-	-	-	-	-	-	-	-	-	-
BBB+ to BBB-	20	52	-	52	97	-	97	97	-	97	-	-	-
BB+ to BB-	21	-	-	-	-	-	-	-	-	-	-	-	-
Below BB-/Unrated ⁵	22	20	-	n/a	-	-	n/a	-	-	n/a	-	-	n/a
Ratings Based Approach⁶													
AA- and above	23	4,536	1,468	673	5,207	1,512	672	5,894	1,578	732	6,177	1,630	431
A+ to A-	24	233	19	50	184	15	40	220	15	45	218	16	36
BBB+ to BBB-	25	75	157	416	135	154	451	172	157	471	190	155	248
BB+ to BB-	26	158	63	1,163	182	84	1,338	165	82	1,352	197	83	1,326
Below BB-/Unrated ⁵	27	591	110	n/a	588	99	n/a	622	100	n/a	616	100	n/a
Internal Assessment Approach⁷													
AA- and above	28	13,073	-	631	12,188	-	608	12,039	-	580	10,954	-	767
A+ to A-	29	-	-	-	-	-	-	-	-	-	-	-	-
BBB+ to BBB-	30	17	-	13	17	-	13	17	-	13	17	-	13
BB+ to BB-	31	-	-	-	-	-	-	-	-	-	-	-	-
Below BB-/Unrated ⁵	32	-	-	n/a	-	-	n/a	-	-	n/a	-	-	n/a
Gains on sale recorded upon securitization ⁵	33	-	-	n/a	-	-	n/a	-	-	n/a	86	-	n/a
Total	34	\$ 40,224	\$ 1,817	\$ 7,292	\$ 36,474	\$ 1,864	\$ 6,794	\$ 38,884	\$ 1,932	\$ 7,222	\$ 36,345	\$ 1,984	\$ 6,399

¹ Securitization exposures include the Bank's exposures as originator and investor under both the IRB approach and the Standardized approach.

² None of the Bank's resecuritization exposures were subject to credit risk mitigation.

³ Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.

⁴ Securitization exposures subject to the standardized approach are primarily comprised of investments held in the Banking book.

⁵ Effective Q1 2013 these securitization exposures are no longer deducted from capital and are included in the calculation of RWA, in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, these securitization exposures were deducted from capital, in accordance with the Basel II regulatory framework.

⁶ Securitization exposures subject to the ratings based approach primarily include liquidity facilities, credit enhancements, letters of credit, and investments held in the Banking book.

⁷ Securitization exposures subject to the internal assessment approach are primarily comprised of liquidity facilities provided to the Bank's asset-backed commercial paper (ABCP) conduits.

Risk-Weighted Assets^{1,2}

As at	LINE #	2013 Q3				2013 Q2				2013 Q1				2012 Q4			
		Risk-Weighted Assets				Risk-Weighted Assets				Risk-Weighted Assets				Risk-Weighted Assets			
		Gross exposures	Standardized	Internal Ratings Based	Total	Gross exposures	Standardized	Internal Ratings Based	Total	Gross exposures	Standardized	Internal Ratings Based	Total	Gross exposures	Standardized	Internal Ratings Based	Total
Credit Risk																	
Retail																	
Residential secured	1	\$ 264,362	\$ 9,796	\$ 14,704	\$ 24,500	\$ 259,974	\$ 9,597	\$ 14,062	\$ 23,659	\$ 257,613	\$ 9,107	\$ 13,714	\$ 22,821	\$ 256,703	\$ 8,892	\$ 13,328	\$ 22,220
Qualifying revolving retail	2	43,392	-	12,670	12,670	43,514	-	12,722	12,722	42,894	-	12,633	12,633	43,173	-	12,816	12,816
Other retail	3	74,118	30,034	16,378	46,412	71,565	28,463	16,128	44,591	64,982	23,507	15,948	39,455	63,628	24,506	13,669	38,175
Non-retail³																	
Corporate	4	209,506	62,357	34,516	96,873	216,097	60,947	33,712	94,659	205,438	58,892	33,498	92,390	196,908	58,157	31,065	89,222
Sovereign	5	95,015	2,613	433	3,046	87,922	2,131	487	2,618	99,124	2,062	603	2,665	98,929	2,341	486	2,827
Bank	6	102,125	2,016	9,972	11,988	112,907	1,907	10,467	12,374	114,677	1,913	10,932	12,845	143,729	1,723	8,246	9,969
Securitization exposures	7	46,009	8,198	4,807	13,005	42,787	4,902	11,001	15,903	41,317	4,627	11,555	16,182	42,275	4,515	2,787	7,302
Equity exposures	8	2,427		1,169	1,169	2,485		1,190	1,190	2,436		1,141	1,141	2,429		1,148	1,148
Exposures subject to standardized or IRB approaches	9	836,954	115,014	94,649	209,663	837,251	107,947	99,769	207,716	828,481	100,108	100,024	200,132	847,774	100,134	83,545	183,679
Adjustment to IRB RWA for scaling factor	10				5,536				5,496				6,001				5,012
Other assets not included in standardized or IRB approaches³	11	80,549			22,729	68,615			21,490	69,543			21,502	34,000			12,589
Total credit risk	12	\$ 917,503			\$ 237,928	\$ 905,866			\$ 234,702	\$ 898,024			\$ 227,635	\$ 881,774			\$ 201,280
Market Risk																	
Trading book	13	n/a			11,134	n/a			13,589	n/a			13,892	n/a			12,033
Operational Risk																	
Standardized approach	14	n/a			34,459	n/a			33,499	n/a			32,918	n/a			32,562
Total	15				\$ 283,521				\$ 281,790				\$ 274,445				\$ 245,875

	LINE #	2012 Q3				2012 Q2				2012 Q1				2011 Q4			
		Risk-Weighted Assets				Risk-Weighted Assets				Risk-Weighted Assets				Risk-Weighted Assets			
		Gross exposures	Standardized	Internal Ratings Based	Total	Gross exposures	Standardized	Internal Ratings Based	Total	Gross exposures	Standardized	Internal Ratings Based	Total	Gross exposures	Standardized	Internal Ratings Based	Total
Credit Risk																	
Retail																	
Residential secured	16	\$ 252,070	\$ 8,493	\$ 13,136	\$ 21,629	\$ 246,371	\$ 7,887	\$ 12,654	\$ 20,541	\$ 242,691	\$ 7,556	\$ 12,801	\$ 20,357	\$ 178,358	\$ 7,122	\$ 11,997	\$ 19,119
Qualifying revolving retail	17	42,407	-	12,731	12,731	43,259	-	13,389	13,389	42,482	-	13,228	13,228	42,736	-	13,436	13,436
Other retail	18	63,504	24,137	14,032	38,169	61,379	22,701	16,429	39,130	60,734	22,458	16,234	38,692	55,659	18,593	16,550	35,143
Non-retail³																	
Corporate	19	197,321	57,249	31,120	88,369	195,249	53,423	29,980	83,403	185,081	52,417	29,481	81,898	176,457	51,110	27,539	78,649
Sovereign	20	92,191	1,285	561	1,846	91,672	811	691	1,502	74,208	1,078	441	1,519	87,991	948	392	1,340
Bank	21	139,671	1,847	8,401	10,248	137,754	1,695	7,668	9,363	145,007	1,696	8,449	10,145	140,046	1,994	8,677	10,671
Securitization exposures	22	42,041	4,345	2,947	7,292	38,338	3,672	3,122	6,794	40,816	4,029	3,193	7,222	38,329	3,578	2,821	6,399
Equity exposures	23	2,356		1,071	1,071	2,302		1,016	1,016	2,424		1,093	1,093	2,409		1,081	1,081
Exposures subject to standardized or IRB approaches	24	831,561	97,356	83,999	181,355	816,324	90,189	84,949	175,138	793,443	89,234	84,920	174,154	721,985	83,345	82,493	165,838
Adjustment to IRB RWA for scaling factor	25				5,040				5,097				5,095				4,950
Other assets not included in standardized or IRB approaches³	26	34,154			12,647	34,724			13,539	34,831			13,528	36,132			12,617
Net impact of eliminating one month reporting lag on U.S. entities⁴	27	-			-	-			-	-			-	(266)			-
Total credit risk	28	\$ 865,715			\$ 199,042	\$ 851,048			\$ 193,774	\$ 828,274			\$ 192,777	\$ 757,851			\$ 183,405
Market Risk																	
Trading book	29	n/a			15,305	n/a			16,638	n/a			19,999	n/a			5,083
Operational Risk																	
Standardized approach	30	n/a			32,054	n/a			31,556	n/a			30,866	n/a			30,291
Total	31				\$ 246,401				\$ 241,968				\$ 243,642				\$ 218,779

¹ Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.

² Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.

³ Effective Q1 2013, non-retail exposures do not include OSFI "deemed" QCCP exposures; as such exposures are now included in "Other assets not included in standardized or IRB approaches", in accordance with the Basel III regulatory framework. Prior to Q1 2013, OSFI "deemed" QCCP exposures were included in non-retail exposures in accordance with the Basel II regulatory framework.

⁴ Effective November 2011, the one month lag for financial reporting has been eliminated. In previous months, for accounting purposes, the Bank's investment in TD Ameritrade was translated using the month end rate of TD Ameritrade's reporting period, which was on a one month lag. For regulatory purposes only, the Bank's investment in TD Ameritrade was translated using the period-end foreign exchange rate of the Bank.

Capital Position – Basel III Q3 2013¹

(\$ millions) As at	Line #	2013 Q3	Cross Reference ²	OSFI Template
Common Equity Tier 1 Capital (CET1)				
Common shares plus related contributed surplus	1	\$ 19,255	A1+A2+B	1
Retained earnings	2	24,122	C	2
Accumulated other comprehensive income	3	2,650	D	3
Common Equity Tier 1 Capital before regulatory adjustments	4	46,027		6
Common Equity Tier 1 capital regulatory adjustments				
Goodwill (net of related tax liability)	5	(13,107)	E1-E2	8
Intangibles (net of related tax liability)	6	(2,077)	F1-F2	9
Deferred tax assets excluding those arising from temporary differences	7	(364)	G	10
Cash flow hedge reserve	8	(823)	H	11
Shortfall of provisions to expected losses	9	(202)	I	12
Gains and losses due to changes in own credit risk on fair valued liabilities	10	(75)	J	14
Defined benefit pension fund net assets (net of related tax liability)	11	(368)	K1-K2	15
Investment in own shares	12	(166)		16
Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	13	(3,492)	L1+L2+L3	19
Total regulatory adjustments to Common Equity Tier 1	14	(20,674)		28
Common Equity Tier 1 Capital	15	25,353		29
Additional Tier 1 capital instruments				
Directly issued capital instruments subject to phase out from Additional Tier 1	16	5,524	M1+M2+M3	33
Additional Tier 1 instruments issued by subsidiaries and held by third parties subject to phase out	17	552	N1+N2	34/35
Additional Tier 1 capital instruments before regulatory adjustments	18	6,076		36
Additional Tier 1 capital instruments regulatory adjustments				
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	19	(352)	O + P	40
Total regulatory adjustments to Additional Tier 1 Capital	20	(352)		43
Additional Tier 1 capital	21	5,724		44
Tier 1 capital	22	31,077		45
Tier 2 capital instruments and provisions				
Directly issued capital instruments subject to phase out from Tier 2	23	7,620	Q	47
Tier 2 instruments issued by subsidiaries and held by third parties subject to phase out	24	267	R1 + R2	48/49
Collective allowances	25	1,439	S	50
Tier 2 capital before regulatory adjustments	26	9,326		51
Tier 2 regulatory adjustments				
Investment in own Tier 2 instruments	27	(9)		52
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	28	(170)	T	55
Total regulatory adjustments to Tier 2 capital	29	(179)		57
Tier 2 capital	30	9,147		58
Total capital	31	40,224		59
Total risk-weighted assets	32	\$ 283,521		60

¹ Capital position calculated using the 'All-in' basis.

² Cross referenced to the Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation page.

Capital Position – Basel III Q3 2013 (Continued)

(\$ millions, except as noted)

As at

	Line #	2013 Q3	Cross Reference ¹	OSFI Template
Capital Ratios²				
Common Equity Tier 1 capital (as percentage of risk-weighted assets)	33	8.9 %		61
Tier 1 (as percentage of risk-weighted assets)	34	11.0		62
Total capital (as percentage of risk-weighted assets)	35	14.2		63
Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus D-SIB buffer requirement expressed as percentage of risk-weighted assets)	36	7.0		64
of which: capital conservation buffer requirement	37	2.5		65
Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)	38	2.5		68
OSFI all-in target (minimum plus conservation buffer plus D-SIB surcharge (if applicable))				
Common Equity Tier 1 all-in target ratio	39	7.0		69
Tier 1 all-in target ratio	40	8.5		70
Total Capital all-in target ratio	41	10.5		71
Amounts below the thresholds for deduction (before risk weighting)				
Non-significant investments in the capital of other financials	42	\$ 1,715		72
Significant investments in the common stock of financials	43	2,976		73
Deferred tax assets arising from temporary differences (net of related tax liability)	44	891		75
Applicable caps on the inclusion of allowances in Tier 2				
Allowance eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	45	1,439		76
Cap on inclusion of allowances in Tier 2 under standardized approach	46	1,590		77
Capital instruments subject to phase-out arrangements (only applicable between January 1, 2013 to January 1, 2022)				
Current cap on Additional Tier 1 instruments subject to phase out arrangements	47	6,076		82
Amounts excluded from Additional Tier 1 due to cap (excess over cap after redemptions and maturities)	48	564		83
Current cap on Tier 2 instruments subject to phase out arrangements	49	7,887		84
Amounts excluded from Tier 2 due to cap (excess over cap after redemptions and maturities)	50	5		85
Capital Ratios - transitional basis³				
Risk-weighted assets	51	\$ 301,305		
Common Equity Tier 1 capital	52	36,321		
Tier 1 Capital	53	36,321		
Total Capital	54	43,800		
Common Equity Tier 1 (as percentage of risk-weighted assets)	55	12.1 %		
Tier 1 (as percentage of risk-weighted assets)	56	12.1		
Total capital (as percentage of risk-weighted assets)	57	14.5		
Capital Ratios for significant bank subsidiaries				
TD Bank N.A.⁴				
Tier 1 capital ratio	58	11.6		
Total capital ratio	59	12.8		
TD Mortgage Corporation				
Common Equity Tier 1 capital ratio	60	23.7		
Tier 1 capital ratio	61	23.7		
Total capital ratio	62	25.4		

¹ Cross referenced to the Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation page.

² The "all-in" basis of regulatory reporting includes all of the regulatory adjustments that will be required by 2019.

³ The "transitional" basis of regulatory reporting allows for certain adjustments to CET1, the largest of which being goodwill, intangible assets and the threshold deductions, to be phased-in over a period of five years starting in 2014, while retaining the phase-out rules for non-qualifying capital instruments.

⁴ On a stand-alone basis, TD Bank, N.A. reports regulatory capital to the Office of the Comptroller of the Currency (OCC) under Basel I based on calendar quarter ends. The disclosed capital ratios are based on this framework.

Reconciliation with Balance Sheet Under Regulatory Scope of Consolidation

(\$ millions) As at	Line #	Balance Sheet ¹	Under Regulatory scope of consolidation ²	Cross Reference ³
Cash and due from banks	1	\$ 3,067	\$ 3,067	
Interest-bearing deposits with banks	2	21,754	21,727	
Trading loans, securities and other	3	96,794	96,794	
Derivatives	4	49,846	49,853	
Financial assets designated at fair value through profit or loss	5	6,153	4,950	
Held-to-maturity securities	6	16,434	16,434	
Available-for-sale securities	7	90,315	88,336	
Securities purchased under reverse repurchase agreements	8	64,030	64,030	
Loans	9	436,631	436,421	
Allowance for loan losses	10	(2,863)	(2,863)	
Eligible general allowance reflected in Tier 2 regulatory capital	11		(1,439)	S
Shortfall of allowance to expected loss	12		(202)	I
Allowances not reflected in regulatory capital	13		(1,222)	
Other	14	52,940	51,229	
Investment in TD Ameritrade				
Significant investments exceeding regulatory thresholds	15		2,777	L1
Significant investments not exceeding regulatory thresholds	16		2,386	
Goodwill	17		13,121	E1
Other intangibles	18		2,490	F1
Deferred tax assets				
Deferred tax assets (DTA) excluding those arising from temporary differences	19		364	G
DTA's (net of associated deferred tax liabilities (DTL)) realizable through net operating loss (NOL) carryback	20		878	
DTA's (net of associated DTL's) arising from temporary differences but not realizable through NOL carryback	21		891	
Other DTA/DTL adjustments ⁴	22		(812)	
Significant investments in financials (excluding TD Ameritrade)				
Significant investments exceeding regulatory thresholds	23		24	L2
Significant investments in Additional Tier 1 capital	24		2	P
Significant investments not exceeding regulatory thresholds	25		19	
Defined pension benefits	26		478	K1
Other Assets	27		28,611	
TOTAL ASSETS	28	835,101	829,978	
LIABILITIES AND SHAREHOLDERS' EQUITY				
Trading deposit	29	53,750	53,750	
Derivatives	30	51,751	51,751	
Securitization liabilities at fair value	31	24,649	24,649	
Other financial liabilities designated at fair value through profit or loss	32	57	57	
Deposits	33	508,406	508,407	
Other	34	135,813	130,689	
Deferred tax liabilities				
Goodwill	35		14	E2
Intangible assets (excluding mortgage servicing rights)	36		413	F2
Defined benefit pension fund assets	37		110	K2
Other deferred tax liabilities (Cash flow hedges and other DTL's)	38		964	
Other DTA/DTL adjustments ⁴	39		(1,196)	
Gains and losses due to changes in own credit risk on fair value liabilities	40		75	J
Other liabilities	41		130,309	
Subordinated notes and debentures	42	7,984	7,984	
Regulatory capital amortization of maturing debentures	43		119	
Directly issued capital instruments subject to phase out from Tier 2	44		7,620	Q
Capital instruments issued by subsidiaries and held by third parties-Tier 2	45		243	R1
Capital instruments not allowed for regulatory capital	46		2	
Liability for Preferred Shares	47	27	27	
Capital instruments issued by subsidiaries and held by third parties	48		24	R2
Instruments not allowed for regulatory capital subject to phase out	49		3	
Liability for Capital Trust Securities	50	1,746	1,746	
Directly issued capital instruments subject to phase out from Additional Tier 1	51		1,574	M1
Instruments issued by subsidiaries and held by third parties	52		110	N1
Securities not allowed for regulatory capital	53		62	
Liabilities	54	784,183	779,060	
Common Shares	55	19,218	19,218	A1
Preferred Shares	56	3,395	3,395	
Directly issued capital instruments subject to phase out from Additional Tier 1	57		3,056	M2
Preferred shares not allowed for regulatory capital	58		339	
Treasury Shares - Common	59	(144)	(144)	A2
Treasury Shares - Preferred	60	(3)	(3)	
Contributed Surplus	61	181	181	B
Retained Earnings	62	24,122	24,122	C
Accumulated other comprehensive income	63	2,650	2,650	D
Cash flow hedges requiring derecognition	64		823	H
Net AOCI included as capital	65		1,827	
Non-controlling interest in subsidiaries	66	1,499	1,499	
Portion allowed for regulatory capital (directly issued)	67		894	M3
Portion allowed for regulatory capital (issued by subsidiaries and held by third parties) subject to phase out	68		442	N2
Portion not allowed for regulatory capital subject to phase out	69		163	
TOTAL LIABILITIES AND EQUITY	70	\$ 835,101	\$ 829,978	

¹ As per Balance Sheet on page 14.

² Legal entities excluded from the regulatory scope of consolidation included the following insurance subsidiaries: Meloche Monnex Inc. (Consolidated), CT Financial Assurance Company, TD Life Insurance Company, TD Reinsurance (Barbados) Inc. and TD Reinsurance (Ireland) Limited which have total assets included in the consolidated Bank of \$5,123 million and total equity of \$1,782 million of which \$691 million is deducted from CET1, \$350 million is deducted from additional Tier 1 and \$170 million is deducted from Tier 2 capital. Cross referenced (L3,O,T) respectively, to the Capital Position - Basel III Q3 2013 page.

³ Cross referenced to the Capital Position - Basel III Q3 2013 page.

⁴ This adjustment is related to deferred tax assets/liabilities netted for financial accounting purposes.

Flow Statement for Regulatory Capital¹

(\$ millions)	Line #	2013 Q3
Common Equity Tier 1		
Balance at beginning of period	1	\$ 24,677
New capital issues	2	90
Redeemed capital ²	3	(356)
Gross dividends (deductions)	4	(784)
Shares issued in lieu of dividends (add back)	5	82
Profit attributable to shareholders of the parent company ³	6	1,501
Removal of own credit spread (net of tax)	7	(5)
Movements in other comprehensive income		
Currency translation differences	8	519
Available-for-sale investments	9	(573)
Other	10	544
Goodwill and other intangible assets (deduction, net of related tax liability)	11	(259)
Other, including regulatory adjustments and transitional arrangements		
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	12	(68)
Prudential valuation adjustments	13	-
Other	14	(15)
Balance at end of period	15	25,353
Additional Tier 1 Capital		
Balance at beginning of period	16	5,724
New additional Tier 1 eligible capital issues	17	-
Redeemed capital	18	-
Other, including regulatory adjustments and transitional arrangements	19	-
Balance at end of period	20	5,724
Total Tier 1 Capital	21	31,077
Tier 2 Capital		
Balance at beginning of period	22	9,012
New Tier 2 eligible capital issues	23	-
Redeemed capital	24	-
Amortization adjustments	25	-
Allowable collective allowance	26	143
Other, including regulatory adjustments and transitional arrangements	27	(8)
Balance at end of period	28	9,147
Total Regulatory Capital	29	\$ 40,224

¹ The statement is based on the applicable regulatory rules in force at the period end.

² Represents impact of shares repurchased for cancellation.

³ Profit attributable to shareholders of the parent company reconciles to the income statement.

Capital Position – Basel III Q1 2013 and Q2 2013

(\$ millions, except as noted)
As at

Line #	2013 Q2		2013 Q1	
	All-in basis ¹	Transitional basis ²	All-in basis ¹	Transitional basis ²
RISK-WEIGHTED ASSETS	\$ 281,790	\$ 297,119	\$ 274,445	\$ 290,036
CAPITAL				
Common Equity Tier 1				
Common shares	\$ 19,007	\$ 19,007	\$ 18,888	\$ 18,888
Contributed surplus	190	190	185	185
Retained earnings	23,674	23,674	22,772	22,772
AOCI, net of cash flow hedges not fair valued on the balance sheet	1,337	1,561	1,233	1,709
Fair value changes in liabilities due to own risk and debit valuation adjustments (DVAs) on derivative liabilities	(80)	–	(99)	(4)
Gross Common Equity Tier 1	44,128	44,432	42,979	43,550
Deductions:				
Goodwill, net of deferred tax liabilities (DTL)	(12,886)	–	(12,284)	–
Intangibles, net of DTL	(2,039)	–	(1,815)	–
Deferred tax assets (DTA) excl. arising from temporary difference, net of DTL	(296)	–	(322)	–
Defined benefit pension fund assets, net of DTL	(326)	–	(326)	–
Shortfall in allowance	(189)	–	(132)	–
Net Indirect investments in own shares	(68)	–	(143)	–
Threshold deduction	(15,804)	–	(15,022)	–
Excess of Additional Tier 1 Capital deduction (line 25 - line 26)	(3,647)	–	(3,698)	–
Net Common Equity Tier 1	24,677	35,479	24,259	35,014
Additional Tier 1 Capital				
Tier 1 – Non qualifying – subject to phase out ³	6,076	6,076	6,076	6,076
AOCI – CTA unrealized (loss)	n/a	(224)	n/a	(475)
Gross Additional Tier 1 Capital	6,076	5,852	6,076	5,601
Deductions:				
Goodwill	n/a	(12,886)	n/a	(12,284)
Shortfall in allowance	n/a	(95)	n/a	(66)
Significant investments in common equity of financials	n/a	(1,824)	n/a	(1,787)
Significant investments in financials (Tier 1 instruments)	(352)	–	(352)	–
Total additional Tier 1 available deduction	(352)	(14,805)	(352)	(14,137)
Net additional Tier 1 deduction (minimum of absolute value of line 20 or 25)	(352)	(5,852)	(352)	(5,601)
Net Additional Tier 1 Capital	5,724	–	5,724	–
Net Tier 1 Capital	30,401	35,479	29,983	35,014
Tier 2 Capital				
Tier 2 – Non qualifying – subject to phase out ⁴	7,886	7,886	7,886	7,886
Eligible collective allowance	1,296	1,296	1,227	1,227
Gross Tier 2 Capital	9,182	9,182	9,113	9,113
Deductions:				
Shortfall in allowance	n/a	(94)	n/a	(66)
Significant investments in common equity of financials	n/a	(1,823)	n/a	(1,786)
Significant investments in financials (Tier 2 instruments)	(170)	–	(170)	–
Total Tier 2 available deduction	(170)	(1,917)	(170)	(1,852)
Tier 2 deduction (minimum of absolute value of line 31 or 35)	(170)	(1,917)	(170)	(1,852)
Net Tier 2 Capital	9,012	7,265	8,943	7,261
Total Regulatory Capital	\$ 39,413	\$ 42,744	\$ 38,926	\$ 42,275
REGULATORY CAPITAL RATIOS (%)⁵				
Common Equity Tier 1 capital ratio	8.8 %	11.9 %	8.8 %	12.1 %
Tier 1 capital ratio	10.8	11.9	10.9	12.1
Total capital ratio	14.0	14.4	14.2	14.6
CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES (%)				
TD Bank, N.A.				
Tier 1 capital ratio ⁶	11.8 %	n/a	11.9 %	n/a
Total capital ratio ⁶	13.0	n/a	13.1	n/a
TD Mortgage Corporation⁶				
Common Equity Tier 1 capital ratio	23.7 %	23.8 %	23.5 %	23.6 %
Tier 1 capital ratio	23.7	23.8	23.5	23.6
Total capital ratio	25.4	25.4	25.2	25.2

¹ The "all-in" basis of regulatory reporting includes all of the regulatory adjustments that will be required by 2019.

² The "transitional" basis of regulatory reporting allows for certain adjustments to CET1, the largest of which being goodwill, intangible assets and the threshold deductions, to be phased-in over a period of five years starting in 2014, while retaining the phase-out rules for non-qualifying capital instruments.

³ The current cap on additional Tier 1 capital subject to phase out arrangements for fiscal 2013 is \$6,076 million. The amount excluded for Q2 2013 was \$558 million (Q1 2013 – \$669 million). The current cap on Additional Tier 1 capital in Q2 2013 includes \$552 million (Q1 2013 - \$552 million) of capital instruments issued from consolidated subsidiaries and held by third parties.

⁴ The current cap on Tier 2 capital subject to phase out arrangements in fiscal 2013 is \$7,886 million. The amount excluded for Q2 2013 was \$885 million (Q1 2013 – \$854 million). The current cap on Tier 2 capital in Q2 2013 includes \$267 million (Q1 2013 – \$267 million) of capital instruments issued from consolidated subsidiaries and held by third parties.

⁵ On an "all-in" basis, OSFI's target CET1, Tier 1 and Total capital ratios for Canadian banks are 7%, 8.5% and 10.5%, respectively.

⁶ On a stand-alone basis, TD Bank, N.A. reports regulatory capital to the Office of the Comptroller of the Currency (OCC) under Basel I based on calendar quarter ends. The disclosed capital ratios are based on this framework.

Capital Position – Basel II^{1,2}

(\$ millions, except as noted)

As at

LINE #	2012				2011	
	Q4	Q3	Q2	Q1	Q4	Q3
RISK-WEIGHTED ASSETS	\$ 245,875	\$ 246,401	\$ 241,968	\$ 243,642	\$ 218,779	\$ 207,805
CAPITAL						
Tier 1 Capital						
Common shares	\$ 18,525	\$ 18,173	\$ 17,911	\$ 17,570	\$ 18,301	\$ 17,393
Contributed surplus	196	203	200	214	281	282
Retained earnings	21,763	20,943	19,970	19,003	24,339	23,445
Fair value (gain) loss arising from changes in the institution's own credit risk	(2)	3	5	(2)	–	–
Net unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities	(426)	(346)	(676)	(339)	(3,199)	(4,501)
Preferred shares ³	3,394	3,394	3,394	3,395	3,395	3,944
Innovative instruments ³	3,700	3,701	3,703	3,705	3,705	3,663
Adjustment for transition to measurement under IFRS	387	775	1,162	1,550	–	–
Net impact of eliminating one month reporting lag on U.S. entities ⁴	–	–	–	–	(266)	(46)
Gross Tier 1 capital	47,537	46,846	45,669	45,096	46,556	44,180
Goodwill and intangibles in excess of 5% limit	(12,311)	(12,463)	(12,283)	(12,438)	(14,376)	(13,814)
Net Tier 1 Capital	35,226	34,383	33,386	32,658	32,180	30,366
Securitization – gain on sale of mortgages	–	–	–	–	(86)	(86)
Securitization – other	(650)	(678)	(666)	(694)	(735)	(765)
50% shortfall in allowance ⁵	(103)	(164)	(189)	(182)	(180)	(198)
50% substantial investments	(2,731)	(2,735)	(2,693)	(2,696)	(2,805)	(2,572)
Investment in insurance subsidiaries ⁶	(753)	(759)	(736)	(708)	(4)	(4)
Net impact of eliminating one month reporting lag on U.S. entities ⁴	–	–	–	–	133	23
Adjusted Net Tier 1 Capital	30,989	30,047	29,102	28,378	28,503	26,764
Tier 2 Capital						
Innovative instruments	26	26	26	26	26	25
Subordinated notes and debentures (net of amortization and ineligible)	11,198	11,250	11,288	11,300	11,253	11,824
Eligible collective allowance (re standardized approach)	1,142	1,067	978	955	940	925
Accumulated net after-tax unrealized gain on AFS equity securities in OCI	99	112	115	117	35	41
Securitization – other	(1,272)	(1,339)	(1,360)	(1,446)	(1,484)	(1,486)
50% shortfall in allowance ⁵	(103)	(164)	(189)	(182)	(180)	(198)
50% substantial investments	(2,731)	(2,735)	(2,693)	(2,696)	(2,805)	(2,572)
Investments in insurance subsidiaries ⁶	(753)	(759)	(736)	(708)	(1,443)	(1,411)
Net impact of eliminating one month reporting lag on U.S. entities ⁴	–	–	–	–	133	23
Total Tier 2 Capital	7,606	7,458	7,429	7,366	6,475	7,171
Total Regulatory Capital	\$ 38,595	\$ 37,505	\$ 36,531	\$ 35,744	\$ 34,978	\$ 33,935
REGULATORY CAPITAL RATIOS (%)						
Tier 1 capital ratio ⁷	12.6 %	12.2 %	12.0 %	11.6 %	13.0 %	12.9 %
Total capital ratio ⁷	15.7	15.2	15.1	14.7	16.0	16.3
CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES (%)						
TD Bank, N.A.⁸						
Tier 1 capital ratio	12.3 %	12.6 %	13.1 %	13.1 %	13.7 %	13.8 %
Total capital ratio	13.5	13.9	14.4	14.5	15.2	15.3
TD Mortgage Corporation						
Tier 1 capital ratio ⁷	30.1 %	29.9 %	30.4 %	24.0 %	24.3 %	24.1 %
Total capital ratio ⁷	32.3	32.3	32.9	26.1	26.4	26.4

¹ Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.

² Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.

³ Effective Q1 2012, in accordance with IAS 32, *Financial Instruments: Presentation*, the Bank is required to classify certain classes of preferred shares and innovative Tier 1 capital investments as liabilities on the balance sheet. Prior to Q1 2012, in accordance with the CICA Handbook Section 3860,

the Bank was required to classify certain classes of preferred shares and innovative Tier 1 capital investments as liabilities on the balance sheet. For regulatory capital purposes, these capital instruments have been grandfathered by OSFI and continue to be included in Tier 1 capital.

⁴ As at November 2011, the one month lag for financial reporting has been eliminated. In previous months, for accounting purposes, the Bank's investment in TD Ameritrade was translated using the month end rate of TD Ameritrade's reporting period, which was on a one month lag. For regulatory purposes only, the Bank's investment in TD Ameritrade was translated using the period-end foreign exchange rate of the Bank.

⁵ When expected loss as calculated within the IRB approach exceeds total allowance for credit losses, the difference is deducted 50% from Tier 1 capital and 50% from Tier 2 capital. When expected loss as calculated within the IRB approach is less than the total allowance for credit losses, the difference is added to Tier 2 capital.

⁶ Based on the OSFI advisory letter dated February 20, 2007, 100% of investments in insurance subsidiaries held prior to January 1, 2007 are deducted from Tier 2 capital. The 50% from Tier 1 capital and 50% from Tier 2 capital deduction was deferred until 2012.

⁷ OSFI's target Tier 1 and Total capital ratios for Canadian banks are 7% and 10%, respectively.

⁸ On a stand-alone basis, TD Bank, N.A. reports regulatory capital to the OCC under Basel I based on calendar quarter ends. The disclosed capital ratios are based on this framework.

Adjustments for Items of Note, Net of Income Taxes - Footnotes¹

- ¹ The adjustments for items of note, net of income taxes, are removed from reported results to compute adjusted results.
- ² Amortization of intangibles relate primarily to the Canada Trust acquisition in 2000, the TD Banknorth acquisition in 2005 and its privatization in 2007, the acquisitions by TD Banknorth of Hudson United Bancorp in 2006 and Interchange Financial Services in 2007, the Commerce acquisition in 2008, the amortization of intangibles included in equity in net income of TD Ameritrade, the acquisition of the credit card portfolios of MBNA Canada in 2012, the acquisition of Target's U.S. credit card portfolio in 2013, and the Epoch acquisition in 2013. Amortization of software is recorded in amortization of intangibles; however, amortization of software is not included for purposes of items of note, which only includes amortization of intangibles acquired as a result of asset acquisitions and business combinations.
- ³ During 2008, as a result of deterioration in markets and severe dislocation in the credit market, the Bank changed its trading strategy with respect to certain trading debt securities. Since the Bank no longer intended to actively trade in these debt securities, the Bank reclassified these debt securities from trading to the available-for-sale category effective August 1, 2008. As part of the Bank's trading strategy, these debt securities are economically hedged, primarily with CDS and interest rate swap contracts. This includes foreign exchange translation exposure related to the debt securities portfolio and the derivatives hedging it. These derivatives are not eligible for reclassification and are recorded on a fair value basis with changes in fair value recorded in the period's earnings. Management believes that this asymmetry in the accounting treatment between derivatives and the reclassified debt securities results in volatility in earnings from period to period that is not indicative of the economics of the underlying business performance in Wholesale Banking. The Bank may from time to time replace securities within the portfolio to best utilize the initial, matched fixed term funding. As a result, the derivatives are accounted for on an accrual basis in Wholesale Banking and the gains and losses related to the derivatives in excess of the accrued amounts are reported in the Corporate segment. Adjusted results of the Bank exclude the gains and losses of the derivatives in excess of the accrued amount.
- ⁴ As a result of U.S. Personal and Commercial Banking acquisitions, the Bank incurred integration charges and direct transaction costs. Integration charges consist of costs related to information technology, employee retention, external professional consulting charges, marketing (including customer communication and rebranding), integration-related travel costs, employee severance costs, the costs of amending certain executive employment and award agreements, contract termination fees and the write-down of long-lived assets due to impairment. Direct transaction costs are expenses directly incurred in effecting a business combination and consist primarily of finders' fees, advisory fees, and legal fees. The first quarter of 2012 was the last quarter U.S. Personal and Commercial Banking included any further integration charges or direct transaction costs as an item of note.
- ⁵ The Bank purchases CDS to hedge the credit risk in Wholesale Banking's corporate lending portfolio. These CDS do not qualify for hedge accounting treatment and are measured at fair value with changes in fair value recognized in current period's earnings. The related loans are accounted for at amortized cost. Management believes that this asymmetry in the accounting treatment between CDS and loans would result in periodic profit and loss volatility which is not indicative of the economics of the corporate loan portfolio or the underlying business performance in Wholesale Banking. As a result, the CDS are accounted for on an accrual basis in Wholesale Banking and the gains and losses on the CDS, in excess of the accrued cost, are reported in the Corporate segment. Adjusted earnings exclude the gains and losses on the CDS in excess of the accrued cost. When a credit event occurs in the corporate loan book that has an associated CDS hedge, the PCL related to the portion that was hedged via the CDS is netted against this item of note.
- ⁶ As a result of the Chrysler Financial acquisition in Canada and the U.S., the Bank incurred integration charges and direct transaction costs. As well the Bank experienced volatility in earnings as a result of changes in the fair value of contingent consideration. Integration charges consist of costs related to information technology, employee retention, external professional consulting charges, marketing (including customer communication and rebranding), integration-related travel costs, employee severance costs, the costs of amending certain executive employment and award agreements, contract termination fees, and the write-down of long-lived assets due to impairment. Direct transaction costs are expenses directly incurred in effecting a business combination and consist primarily of finders' fees, advisory fees, and legal fees. Contingent consideration is defined as part of the purchase agreement, whereby the Bank is required to pay additional cash consideration in the event that amounts realized on certain assets exceed a pre-established threshold. Contingent consideration is recorded at fair value on the date of acquisition. Changes in fair value subsequent to acquisition are recorded in the Consolidated Statement of Income. Adjusted earnings exclude the gains and losses on contingent consideration in excess of the acquisition date fair value. While integration charges and direct transaction costs related to this acquisition were incurred for both Canada and the U.S., the majority of these charges relate to integration initiatives undertaken for U.S. Personal and Commercial Banking. The fourth quarter of 2012 was the last quarter U.S. Personal and Commercial Banking included any further Chrysler-related integration charges or direct transaction costs as an item of note.
- ⁷ As a result of the acquisition of the credit card portfolio of MBNA Canada, as well as certain other assets and liabilities, the Bank incurred integration charges and direct transaction costs. Integration charges consist of costs related to information technology, employee retention, external professional consulting charges, marketing (including customer communication, rebranding and certain charges against revenue related to promotional-rate card origination activities), integration-related travel costs, employee severance costs, the cost of amending certain executive employment and award agreements, contract termination fees, and the write-down of long-lived assets due to impairment. Direct transaction costs are expenses directly incurred in effecting the business combination and consist primarily of finders' fees, advisory fees and legal fees. Integration charges and direct transaction costs related to this acquisition are incurred by Canadian Personal and Commercial Banking. The integration charges to date are higher than what was anticipated when the transaction was announced. The elevated spending is primarily due to additional costs incurred (other than the amounts capitalized) to build out technology platforms for the business.
- ⁸ The Bank took prudent steps to determine in accordance with applicable accounting standards that litigation provisions were required in the following relevant periods. In the first quarter of 2012, the Bank determined that the litigation provision of \$285 million (\$171 million after tax) was required as a result of certain adverse judgments in the U.S. during the quarter as well as settlements reached following the quarter. In the third quarter of 2012, the Bank determined that an increase to this litigation provision of \$128 million (\$77 million after tax) was required based on the continued evaluation of its portfolio of cases. In the first quarter of 2013, the Bank further reassessed its litigation provisions and determined that an additional increase in the litigation provision of \$97 million (\$70 million after tax) was required as a result of recent developments and settlements reached in the U.S., having considered these factors as well as other related or analogous litigation cases.
- ⁹ Excluding the impact related to the credit card portfolio of MBNA Canada and other consumer loan portfolios (which is recorded in Canadian Personal and Commercial Banking results), "Reduction of allowance for incurred but not identified credit losses", formerly known as "General allowance increase (release) in Canadian Personal and Commercial Banking and Wholesale Banking" includes \$41 million (\$30 million after tax) in Q3 2012, \$80 million (\$59 million after tax) in Q2 2012 and \$41 million (\$31 million after tax) in Q1 2012, all of which are attributable to the Wholesale Banking and non-MBNA related Canadian Personal and Commercial Banking loan portfolios. Beginning in 2013, the change in the "allowance for incurred but not identified credit losses" in the normal course of business will be included in the Corporate segment net income and will no longer be recorded as an item of note.
- ¹⁰ This represents the impact of changes in the income tax statutory rate on net deferred income tax balances.
- ¹¹ The Bank provided \$62 million (\$37 million after tax) for certain estimated losses resulting from Superstorm Sandy which primarily relate to an increase in provision for credit losses, fixed asset impairments and charges against revenue relating to fee reversals.
- ¹² On July 30, 2013, the Bank announced it estimated a provision of no more than \$125 million before taxes of residential loan losses as a result of the southern Alberta flooding. Upon further review, the Bank has been able to further refine initial assumptions and as a result, the Bank has estimated a provision of \$65 million (\$48 million after tax).
- ¹³ The impact of the items of note on EPS is calculated by dividing net income available to common shareholders by the weighted-average number of common shares outstanding for the period. As a result, the sum of the quarterly EPS impact may not equal the year-to-date EPS impact.

Glossary

Regulatory Capital

Risk-weighted assets (RWA)

- Used in the calculation of risk-based capital ratios, total risk-weighted assets are calculated for credit, operational and market risks using the approaches described below.

Approaches used by the Bank to calculate RWA

For Credit Risk

Standardized Approach

- Under this approach, banks apply a standardized set of risk-weights to exposures, as prescribed by the regulator, to calculate credit risk capital requirements. Standardized risk-weights are based on external credit assessments, where available, and other risk-related factors, including exposure asset class, collateral, etc.

Advanced Internal Ratings Based (AIRB) Approach

- Under this approach, banks use their own internal historical experience of PD, LGD, EAD and other key risk assumptions to calculate credit risk capital requirements. Use of the AIRB approach is subject to supervisory approval.

For Operational Risk

Standardized Approach

- Under this approach, banks apply prescribed factors to a three-year average of annual gross income for each of eight different business lines representing the different activities of the institution (e.g. Corporate Finance, Retail Banking, Asset Management, etc.).

For Market Risk

Standardized Approach

- Under this approach, banks use standardized capital charges prescribed by the regulator to calculate general and specific risk components of market risk.

Internal Models Approach

- Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk changes.

Credit Risk Terminology

Gross credit risk exposure

- The total amount the Bank is exposed to at the time of default measured before counterparty-specific provisions or write-offs. Includes exposures under both the Standardized and AIRB approaches to credit risk.

Counterparty Type / Exposure Classes:

Retail

Residential Secured
Qualifying Revolving Retail (QRR)

- Includes residential mortgages and home equity lines of credit extended to individuals.
- Includes credit cards, unsecured lines of credit and overdraft protection products extended to individuals (in the case of the Standardized Approach to credit risk, credit card exposures are included in the "Other Retail" category).
- Includes all other loans (e.g. personal loans, student lines of credit and small business loans) extended to individuals and small businesses.

Other Retail

Non-retail

Corporate
Sovereign
Bank

- Includes exposures to corporations, partnerships or proprietorships.
- Includes exposures to central governments, central banks, multilateral development banks and certain public sector entities.
- Includes exposures to deposit-taking institutions, securities firms and certain public sector entities.

Exposure Types:

Drawn
Undrawn (commitment)
Repo-style transactions
OTC derivatives
Other off-balance sheet

- The amount of funds advanced to a borrower.
- The difference between the authorized and drawn amounts (e.g. the unused portion of a line of credit / committed credit facility).
- Repurchase and reverse repurchase agreements, securities borrowing and lending.
- Privately negotiated derivative contracts.
- All off-balance sheet arrangements other than derivatives and undrawn commitments (e.g. letters of credit, letters of guarantee).

AIRB Credit Risk Parameters:

Probability of Default (PD)
Exposure at Default (EAD)
Loss Given Default (LGD)

- The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon.
- The total amount the Bank is exposed to at the time of default.
- The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD.

Credit Valuation Adjustment (CVA)

- CVA represents an add-on capital charge that measures credit risk due to default of derivative counterparties. This add-on charge requires banks to capitalize for the potential changes in counterparty credit spread for the derivative portfolios. As per OSFI's Final Capital Adequacy Requirements (CAR) guideline, CVA capital add-on charge will be effective January 1, 2014.

Common Equity Tier 1 (CET1)

- This is a primary Basel III capital measure comprised mainly of common equity, retained earnings and qualifying non-controlling interest in subsidiaries. Regulatory deductions made to arrive at the CET1 capital include, goodwill and intangibles, unconsolidated investments in banking, financial, and insurance entities, deferred tax assets, defined benefit pension fund assets and shortfalls in allowances.

CET1 Ratio

- CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 capital divided by RWA.

Acronyms

Acronym	Definition	Acronym	Definition
ABCP	Asset-Backed Commercial Paper	MBS	Mortgage-Backed Security
ACI	Acquired Credit-Impaired	NII	Net Interest Income
AFS	Available-For-Sale	NHA	National Housing Act
AIRB	Advanced Internal Ratings Based	OCC	Office of the Comptroller of the Currency
CAD P&C	Canadian Personal and Commercial Banking	OCI	Other Comprehensive Income
CDS	Credit Default Swap	OSFI	Office of the Superintendent of Financial Institutions Canada
CICA	Canadian Institute of Chartered Accountants	PCL	Provision for Credit Losses
CVA	Credit Valuation Adjustment	PD	Probability of Default
EAD	Exposure at Default	QRR	Qualifying Revolving Retail
FDIC	Federal Deposit Insurance Corporation	QCCP	Qualifying Central Counterparty
GAAP	Generally Accepted Accounting Principles	RWA	Risk-Weighted Assets
HELOC	Home Equity Line of Credit	TEB	Taxable Equivalent Basis
IFRS	International Financial Reporting Standards	U.S. P&C	U.S. Personal and Commercial Banking
IRB	Internal Ratings Based	USD	U.S. Dollar
LGD	Loss Given Default		