

## Supplementary information

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**TABLE 1** Operating cash basis measurements<sup>1</sup>

	2002	2001	2000
<b>Earnings (loss) per common share – operating cash basis – diluted</b>	<b>\$ .68</b>	<b>\$ 3.27</b>	<b>\$ 3.12</b>
Adjustments for non-cash/special items:			
Amortization of intangible assets, net of income taxes	(.98)	(.69)	(.93)
Amortization of goodwill, net of income taxes	–	(.30)	(.21)
Special increase in general provision, net of income taxes	–	(.33)	–
Gain on sale of mutual fund record keeping and custody business, net of income taxes	.05	–	–
Gains on sale of investment real estate, net of income taxes	–	.43	–
Restructuring costs, net of income taxes	–	(.21)	(.45)
Income tax expense from income tax rate changes	–	(.12)	–
<b>Earnings (loss) per common share – reported basis – diluted</b>	<b>\$ (.25)</b>	<b>\$ 2.05</b>	<b>\$ 1.53</b>
<b>Return on common shareholders' equity</b>			
Operating cash basis net income applicable to common shares	<b>\$ 442</b>	<b>\$ 2,075</b>	<b>\$ 1,962</b>
Average common shareholders' equity	<b>12,144</b>	<b>11,505</b>	<b>10,894</b>
Operating cash basis return on common shareholders' equity	<b>3.6%</b>	<b>18.0%</b>	<b>18.0%</b>

<sup>1</sup> Operating cash basis measurements are defined in the "How the Bank reports" section on page 7 of this annual report.

**TABLE 2** Analysis of change in net interest income (TEB)

(millions of dollars)	2002 vs. 2001			2001 vs. 2000		
	Favourable (unfavourable) due to change in			Favourable (unfavourable) due to change in		
	Average volume	Average rate	Net change	Average volume	Average rate	Net change
Total earning assets	\$ 664	\$(3,407)	\$(2,743)	\$ 908	\$ (66)	\$ 842
Total interest-bearing liabilities	(467)	4,096	3,629	(710)	700	(10)
<b>Net interest income</b>	<b>\$ 197</b>	<b>\$ 689</b>	<b>\$ 886</b>	<b>\$ 198</b>	<b>\$ 634</b>	<b>\$ 832</b>

**TABLE 3** Net interest rate margin (TEB)

(millions of dollars)	2002			2001			2000		
	Average earning assets	Net interest income	Margin	Average earning assets	Net interest income	Margin	Average earning assets	Net interest income	Margin
Canada	\$150,738	\$ 3,985	2.64%	\$147,525	\$ 3,628	2.46%	\$133,116	\$ 3,137	2.36%
United States	53,784	553	1.03	55,798	509	.91	53,371	458	.86
Other international	60,288	984	1.63	50,128	499	1.00	47,534	209	.44
<b>Total Bank</b>	<b>\$264,810</b>	<b>\$ 5,522</b>	<b>2.09%</b>	<b>\$253,451</b>	<b>\$ 4,636</b>	<b>1.83%</b>	<b>\$234,021</b>	<b>\$ 3,804</b>	<b>1.63%</b>

TABLE	4	<b>Average earning balances and interest rates (TEB)</b>
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(millions of dollars)	2002			2001			2000		
	Average balance	Interest	Average rate	Average balance	Interest	Average rate	Average balance	Interest	Average rate
<b>Earning assets</b>									
Deposits with banks	\$ 14,358	\$ 277	1.9%	\$ 7,810	\$ 391	5.0%	\$ 8,253	\$ 474	5.7%
Securities purchased under resale agreements	31,758	850	2.7	26,511	1,462	5.5	23,561	1,350	5.7
<b>Securities</b>									
Investment	28,663	1,290	4.5	28,696	1,535	5.3	27,210	1,512	5.6
Trading	67,633	2,610	3.9	70,375	2,636	3.7	60,607	1,932	3.2
Total securities	96,296	3,900	4.1	99,071	4,171	4.2	87,817	3,444	3.9
<b>Loans</b>									
Mortgages	53,035	3,101	5.8	48,462	3,172	6.5	42,750	2,796	6.5
Consumer instalment and other personal	34,156	2,090	6.1	32,071	2,612	8.1	32,026	2,762	8.6
Business and government	35,207	1,755	5.0	39,526	2,908	7.4	39,614	3,048	7.7
Total loans	122,398	6,946	5.7	120,059	8,692	7.2	114,390	8,606	7.5
<b>Total earning assets</b>	<b>\$264,810</b>	<b>\$ 11,973</b>	<b>4.5%</b>	<b>\$253,451</b>	<b>\$ 14,716</b>	<b>5.8%</b>	<b>\$234,021</b>	<b>\$ 13,874</b>	<b>5.9%</b>
<b>Interest-bearing liabilities</b>									
<b>Deposits</b>									
Personal	\$ 98,163	\$ 2,300	2.3%	\$ 93,733	\$ 3,385	3.6%	\$ 81,174	\$ 3,514	4.3%
Banks	33,071	865	2.6	31,210	1,667	5.3	35,562	1,960	5.5
Business and government	81,131	1,721	2.1	76,093	3,232	4.2	72,684	3,320	4.6
Total deposits	212,365	4,886	2.3	201,036	8,284	4.1	189,420	8,794	4.6
Subordinated notes and debentures	4,250	214	5.0	4,943	297	6.0	3,860	251	6.5
Obligations related to securities sold short and under repurchase agreements	44,931	1,351	3.0	43,567	1,488	3.4	35,950	985	2.7
Other interest-bearing liabilities	-	-	-	156	11	7.1	521	40	7.7
<b>Total interest-bearing liabilities</b>	<b>\$261,546</b>	<b>\$ 6,451</b>	<b>2.5%</b>	<b>\$249,702</b>	<b>\$ 10,080</b>	<b>4.0%</b>	<b>\$229,751</b>	<b>\$ 10,070</b>	<b>4.4%</b>
<b>Total net interest income (TEB)</b>		<b>\$ 5,522</b>			<b>\$ 4,636</b>			<b>\$ 3,804</b>	

TABLE	5	<b>Other income</b>
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(millions of dollars)	2002	2001	2000	1999	1998
TD Waterhouse fees and commissions	\$ 922	\$ 1,002	\$ 1,521	\$ 979	\$ 634
Full service brokerage and other securities services	641	701	667	484	379
Mutual fund management	522	502	452	258	204
Credit fees	415	425	545	463	403
Net investment securities gains <sup>1</sup>	26	216	382	362	386
Trading income	529	1,318	1,225	679	298
Service charges	596	561	441	289	283
Loan securitizations	218	272	236	94	33
Card services	249	249	233	190	180
Insurance	375	326	198	65	56
Trust fees	76	86	75	23	21
Gains on sale of investment real estate	-	350	-	-	-
Gain on sale of mutual fund record keeping and custody business	40	-	-	-	-
Foreign exchange - non-trading	110	114	134	72	95
Other services	210	325	291	134	225
<b>Total</b>	<b>\$ 4,929</b>	<b>\$ 6,447</b>	<b>\$ 6,400</b>	<b>\$ 4,092</b>	<b>\$ 3,197</b>
<b>Percentage increase (decrease) over previous year</b>	<b>(23.5)%</b>	<b>.7%</b>	<b>56.4%</b>	<b>28.0%</b>	<b>20.6%</b>

<sup>1</sup>Excludes special Knight/Trimark gain in 1999.

TABLE 6 Trading related income (TEB)<sup>1</sup>

(millions of dollars)	2002	2001	2000
Net interest income	\$ 824	\$ 219	\$ (287)
Other income	529	1,318	1,225
<b>Total trading related income (TEB)</b>	<b>\$ 1,353</b>	<b>\$ 1,537</b>	<b>\$ 938</b>
<b>By business</b>			
Interest rate and credit portfolios	\$ 746	\$ 780	\$ 383
Foreign exchange portfolios	217	247	200
Equity and other portfolios	390	510	355
<b>Total trading related income (TEB)</b>	<b>\$ 1,353</b>	<b>\$ 1,537</b>	<b>\$ 938</b>

<sup>1</sup> Trading related income includes both trading income reported in other income and net interest income derived from trading instruments.

TABLE 7 Non-interest expenses and efficiency ratio<sup>1</sup>

(millions of dollars)	2002	2001	2000	1999	1998
<b>Salaries and employee benefits</b>					
Salaries	\$ 2,273	\$ 2,225	\$ 2,032	\$ 1,475	\$ 1,362
Incentive compensation	875	1,150	1,048	785	630
Pension and other employee benefits	418	333	319	223	175
Salaries and employee benefits total	3,566	3,708	3,399	2,483	2,167
<b>Occupancy</b>					
Rent	330	323	266	209	196
Depreciation	148	149	104	80	73
Other	127	120	128	84	75
Occupancy total	605	592	498	373	344
<b>Equipment</b>					
Rent	170	159	118	88	78
Depreciation	164	169	156	121	108
Other	327	328	287	186	149
Equipment total	661	656	561	395	335
<b>General</b>					
Marketing and business development	388	410	434	261	213
Brokerage related fees	224	229	260	221	162
Professional and advisory services	366	322	284	172	140
Communications	225	205	202	155	142
Capital and business taxes	107	106	82	86	73
Postage	96	115	110	82	65
Travel and relocation	68	67	65	46	45
Other – excluding non-cash goodwill/intangible amortization and restructuring costs	448	515	412	234	202
General total	1,922	1,969	1,849	1,257	1,042
<b>Total expenses excluding non-cash goodwill/intangible amortization and restructuring costs</b>	<b>\$ 6,754</b>	<b>\$ 6,925</b>	<b>\$ 6,307</b>	<b>\$ 4,508</b>	<b>\$ 3,888</b>
<b>Percentage increase (decrease)</b>	<b>(2.5)%</b>	<b>9.8%</b>	<b>39.9%</b>	<b>15.9%</b>	<b>16.9%</b>
<b>Efficiency ratio</b>					
Net interest income (TEB)	\$ 5,522	\$ 4,636	\$ 3,804	\$ 3,173	\$ 3,140
Other income	4,929	6,447	6,400	4,092	3,197
Total revenue (TEB)	10,451	11,083	10,204	7,265	6,337
Deduct one-time gains	40	350	–	61	246
Adjusted revenue (TEB)	\$ 10,411	\$ 10,733	\$ 10,204	\$ 7,204	\$ 6,091
<b>Efficiency ratio – excluding non-cash goodwill/intangible amortization, restructuring costs and one-time gains<sup>2</sup></b>	<b>64.9%</b>	<b>64.5%</b>	<b>61.8%</b>	<b>62.6%</b>	<b>63.8%</b>
<b>Efficiency ratio – reported basis</b>	<b>74.2%</b>	<b>78.1%</b>	<b>79.6%</b>	<b>50.1%</b>	<b>62.4%</b>

<sup>1</sup> Expenses used to compute the efficiency ratio exclude non-cash goodwill/intangible amortization, and restructuring costs related to acquisitions and significant business restructuring initiatives (TD Securities in 2001, TD Waterhouse Group, Inc. in 2001, the acquisition of Newcrest in 2001 and the acquisition of Canada Trust in 2000).

<sup>2</sup> Excludes special gains on the sale of mutual fund record keeping and custody business in 2002, real estate gains in 2001, the gain on the sale of TD Waterhouse Group, Inc. and Knight/Trimark in 1999 and other one-time gains.

T A B L E	8	<b>Taxes</b>
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(millions of dollars)	2002	2001	2000	1999	1998
<b>Income taxes</b>					
Consolidated statement of operations	\$ (406)	\$ (164)	\$ 296	\$ 1,090	\$ 611
Taxable equivalent adjustment	222	245	199	192	199
	(184)	81	495	1,282	810
<b>Other taxes</b>					
Payroll taxes	187	174	160	85	86
Capital taxes	97	98	76	77	71
GST and provincial sales taxes	162	149	92	82	93
Municipal and business taxes	93	91	93	71	60
Total other taxes	539	512	421	315	310
<b>Total taxes</b>	\$ 355	\$ 593	\$ 916	\$ 1,597	\$ 1,120
<b>Effective income tax rate – operating cash basis<sup>1</sup></b>	<b>23.5%</b>	30.8%	38.7%	40.7%	42.0%
<b>Effective total tax rate – operating cash basis<sup>1</sup></b>	<b>55.9%</b>	40.4%	45.4%	46.1%	50.0%

<sup>1</sup> Excludes the gain on the sale of the mutual fund record keeping and custody business in 2002, restructuring costs related to acquisitions and significant business restructuring initiatives (TD Securities in 2001, TD Waterhouse in 2001, the acquisition of Newcrest in 2001 and the

acquisition of Canada Trust in 2000), the effect of real estate gains and general allowance increases in 2001, goodwill and intangibles gross-up and benefits as well as the special gain on the sale of TD Waterhouse Group, Inc. in 1999.

The effective income tax rate on the reported basis is set out in Note 12 of the Bank's consolidated financial statements.

T A B L E	9	<b>Loans to small and mid-sized business customers</b>
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(millions of dollars)	Loans authorized			Amount outstanding		
	2002	2001	2000	2002	2001	2000
<b>Loan amount</b>						
(thousands of dollars)						
0 – 24	\$ 1,081	\$ 1,107	\$ 1,029	\$ 555	\$ 590	\$ 486
25 – 49	738	725	720	431	435	431
50 – 99	1,280	1,263	1,200	735	748	718
100 – 249	2,660	2,690	2,507	1,623	1,676	1,545
250 – 499	2,440	2,409	2,275	1,414	1,416	1,332
500 – 999	2,571	2,552	2,443	1,342	1,371	1,272
1,000 – 4,999	6,898	7,266	7,360	3,167	3,336	3,360
<b>Total<sup>1</sup></b>	<b>\$ 17,668</b>	\$ 18,012	\$ 17,534	<b>\$ 9,267</b>	\$ 9,572	\$ 9,144

<sup>1</sup> Personal loans used for business purposes are not included in these totals.

T A B L E	10	<b>Fees paid to the shareholders' auditors</b>
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(thousands of dollars)	2002	2001
Audit fees	\$ 6,629	\$ 6,116
Audit-related fees <sup>1</sup>	942	228
Tax advisory fees	3,205	2,108
Other fees <sup>2</sup>	971	5,522
<b>Total</b>	<b>\$ 11,747</b>	\$ 13,974

<sup>1</sup> Audit-related fees for 2002 primarily relate to fees paid for legislative and regulatory compliance matters and audits related to acquisitions made by the Bank.

<sup>2</sup> Other fees for 2002 primarily include fees paid for general consulting. For 2001, other fees include fees paid for financial information systems consulting, acquisition consulting and other general consulting.

Following the adoption of the U.S. Sarbanes-Oxley Act, the Audit and Risk Management Committee (now the Audit Committee) has revised its policy regarding fees paid to the shareholders' auditors. Prior to the engagement of the Bank's shareholders' auditors, the Audit Committee pre-approves the provision of services. In

making their determination regarding non-audit services, the Audit Committee considers the provision of non-audit services in the context of avoiding impact, real or perceived, on auditor independence.

TABLE	11	<b>Loans and customers' liability under acceptances, net of allowance for credit losses</b>
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(millions of dollars)									
By sector	Canada <sup>1</sup>		United States <sup>1</sup>		Other international <sup>1</sup>		Total		
	2002	2001	2002	2001	2002	2001	2002	2001	2000
Residential mortgages	\$ 52,784	\$ 50,804	\$ -	\$ -	\$ -	\$ 3	\$ 52,784	\$ 50,807	\$ 44,400
Consumer instalment and other personal	32,798	26,777	3,516	4,329	18	20	36,332	31,126	34,876
Total residential and personal	85,582	77,581	3,516	4,329	18	23	89,116	81,933	79,276
Real estate development									
Commercial and industrial	1,846	1,943	-	117	-	-	1,846	2,060	2,039
Residential	1,171	1,333	57	71	-	-	1,228	1,404	1,677
Retail	378	445	-	-	40	30	418	475	939
Real estate services	293	265	16	15	-	-	309	280	306
Total real estate	3,688	3,986	73	203	40	30	3,801	4,219	4,961
Agriculture	2,365	2,309	-	-	-	-	2,365	2,309	2,326
Apparel and textile	351	398	10	17	39	36	400	451	412
Automotive	1,175	1,378	118	164	15	16	1,308	1,558	1,798
Cable	383	562	860	847	411	549	1,654	1,958	2,230
Chemical	555	582	317	458	121	85	993	1,125	1,614
Construction	681	667	11	107	93	70	785	844	1,018
Financial	2,283	2,180	567	780	946	1,152	3,796	4,112	4,578
Food, beverage and tobacco	1,302	1,744	167	192	162	195	1,631	2,131	1,902
Forestry	744	909	633	619	93	192	1,470	1,720	1,735
Government	471	311	25	37	-	-	496	348	1,728
Health and social services	1,060	1,037	116	150	-	-	1,176	1,187	1,352
Media and entertainment	1,520	1,699	624	1,360	688	658	2,832	3,717	4,855
Metals and mining	861	963	161	267	61	114	1,083	1,344	1,430
Oil and gas	1,668	2,240	879	1,022	361	79	2,908	3,341	4,050
Retail	1,041	909	160	410	-	8	1,201	1,327	1,047
Sundry manufacturing	1,019	1,341	150	251	44	55	1,213	1,647	2,052
Telecommunications	395	285	1,201	2,983	898	983	2,494	4,251	3,240
Transportation	933	1,133	90	85	141	89	1,164	1,307	1,173
Utilities	704	794	3,370	2,618	1,091	1,450	5,165	4,862	4,380
All other loans	2,638	2,536	423	306	234	262	3,295	3,104	3,376
Total business and government	25,837	27,963	9,955	12,876	5,438	6,023	41,230	46,862	51,257
<b>Total</b>	<b>\$111,419</b>	<b>\$105,544</b>	<b>\$ 13,471</b>	<b>\$ 17,205</b>	<b>\$ 5,456</b>	<b>\$ 6,046</b>	<b>\$130,346</b>	<b>\$128,795</b>	<b>\$130,533</b>
<b>Percentage change</b>	<b>5.6%</b>	<b>5.4%</b>	<b>(21.7)%</b>	<b>(23.4)%</b>	<b>(9.8)%</b>	<b>(23.6)%</b>	<b>1.2%</b>	<b>(1.3)%</b>	<b>35.2%</b>
<b>By location of ultimate risk</b>							<b>2002</b>	<b>2001</b>	<b>2000</b>
							<b>% mix</b>	<b>% mix</b>	<b>% mix</b>
<b>Canada</b>									
Atlantic	\$ 3,342	\$ 3,352	\$ 3,108				2.6	2.6	2.4
Québec	6,663	5,769	5,332				5.1	4.5	4.1
Ontario	70,219	66,475	62,583				53.9	51.6	48.0
Prairies	16,286	16,156	15,188				12.5	12.5	11.6
British Columbia	15,310	14,296	13,865				11.7	11.1	10.6
Total Canada	111,820	106,048	100,076				85.8	82.3	76.7
United States	11,714	15,768	21,608				9.0	12.3	16.6
<b>Other international</b>									
United Kingdom	1,118	1,549	1,906				.8	1.2	1.5
Europe - other	1,838	1,224	1,629				1.4	.9	1.2
Australia and New Zealand	1,328	1,356	1,695				1.0	1.1	1.3
Japan	138	15	1,236				.1	-	.9
Asia - other	1,254	1,755	1,337				1.0	1.4	1.0
Latin America and Caribbean	1,123	1,068	1,034				.9	.8	.8
Middle East and Africa	13	12	12				-	-	-
Total other international	6,812	6,979	8,849				5.2	5.4	6.7
<b>Total</b>	<b>\$130,346</b>	<b>\$ 128,795</b>	<b>\$130,533</b>				<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Percentage change over previous year</b>									
Canada	5.4%	6.0%	42.6%						
United States	(25.7)	(27.0)	16.9						
Other international	(2.4)	(21.1)	12.8						
<b>Total</b>	<b>1.2%</b>	<b>(1.3)%</b>	<b>35.2%</b>						

<sup>1</sup> Based on geographic location of unit responsible for recording revenue.

TABLE 12 Impaired loans less allowance for credit losses

(millions of dollars)									
By sector	Canada <sup>1</sup>		United States <sup>1</sup>		Other international <sup>1</sup>		Total		
	2002	2001	2002	2001	2002	2001	2002	2001	2000
Residential mortgages	\$ 47	\$ 82	\$ -	\$ -	\$ -	\$ -	\$ 47	\$ 82	\$ 69
Consumer instalment and other personal	67	94	-	-	-	-	67	94	47
Total residential and personal	114	176	-	-	-	-	114	176	116
Real estate development									
Commercial and industrial	9	5	-	-	-	-	9	5	16
Residential	4	6	-	-	-	-	4	6	2
Retail	-	-	-	-	-	-	-	-	-
Real estate services	-	2	-	-	-	-	-	2	2
Total real estate	13	13	-	-	-	-	13	13	20
Agriculture	63	22	-	-	-	-	63	22	21
Apparel and textile	(4)	(5)	-	-	-	-	(4)	(5)	4
Automotive	5	4	1	1	-	-	6	5	3
Cable	-	-	286	-	-	-	286	-	-
Chemical	2	2	-	-	-	-	2	2	-
Construction	12	8	(5)	33	1	1	8	42	1
Financial	1	1	28	-	-	-	29	1	-
Food, beverage and tobacco	(4)	9	-	-	-	-	(4)	9	6
Forestry	23	24	-	-	-	-	23	24	28
Health and social services	2	4	-	-	-	-	2	4	95
Media and entertainment	16	19	15	-	-	10	31	29	25
Metals and mining	3	3	36	-	-	-	39	3	-
Oil and gas	1	1	15	-	-	-	16	1	-
Retail	-	(2)	-	-	-	-	-	(2)	-
Sundry manufacturing	18	39	55	63	-	-	73	102	21
Telecommunications	11	-	175	276	36	4	222	280	46
Transportation	135	137	33	36	-	-	168	173	183
Utilities	23	25	290	147	36	35	349	207	104
All other loans	15	2	-	-	-	-	15	2	4
Total business and government	335	306	929	556	73	50	1,337	912	561
<b>Total net impaired loans before general allowances and sectoral allowances</b>	<b>\$ 449</b>	<b>\$ 482</b>	<b>\$ 929</b>	<b>\$ 556</b>	<b>\$ 73</b>	<b>\$ 50</b>	<b>\$ 1,451</b>	<b>\$ 1,088</b>	<b>\$ 677</b>
Less: general allowances							1,141	1,141	836
Less: sectoral allowances							1,285	-	-
<b>Total net impaired loans</b>							<b>\$ (975)</b>	<b>\$ (53)</b>	<b>\$ (159)</b>
<b>Net impaired loans as a % of common equity</b>							<b>(8.4)%</b>	<b>(.4)%</b>	<b>(1.4)%</b>
<b>By location<sup>1</sup></b>							<b>2002</b>	<b>2001</b>	<b>2000</b>
							<b>% mix</b>	<b>% mix</b>	<b>% mix</b>
<b>Canada</b>									
Atlantic	\$ 5	\$ 8	\$ 7				.4	.7	1.0
Québec	18	25	40				1.2	2.3	5.9
Ontario	345	383	297				23.8	35.2	43.9
Prairies	60	31	17				4.1	2.9	2.5
British Columbia	21	35	23				1.5	3.2	3.4
Total Canada	449	482	384				31.0	44.3	56.7
United States	929	556	277				64.0	51.1	40.9
Other international	73	50	16				5.0	4.6	2.4
Total net impaired loans before general and sectoral allowances	\$ 1,451	\$ 1,088	\$ 677				100.0	100.0	100.0
Less: general allowances	1,141	1,141	836						
Less: sectoral allowances	1,285	-	-						
<b>Total net impaired loans</b>	<b>\$ (975)</b>	<b>\$ (53)</b>	<b>\$ (159)</b>						
<b>Net impaired loans as a % of net loans<sup>2</sup></b>	<b>(.7)%</b>	<b>-%</b>	<b>(.1)%</b>						

<sup>1</sup> Based on geographic location of unit responsible for recording revenue.

<sup>2</sup> Includes customers' liability under acceptances.

TABLE 13 Impact on net interest income due to impaired loans

(millions of dollars)			
	2002	2001	2000
<b>Reduction in net interest income due to impaired loans</b>	<b>\$ 115</b>	<b>\$ 127</b>	<b>\$ 103</b>
Recoveries	(20)	(25)	(15)
<b>Net reduction</b>	<b>\$ 95</b>	<b>\$ 102</b>	<b>\$ 88</b>

TABLE 14 Provision for credit losses

(millions of dollars)									
By sector	Canada <sup>1</sup>		United States <sup>1</sup>		Other international <sup>1</sup>		Total		
	2002	2001	2002	2001	2002	2001	2002	2001	2000
Residential mortgages	\$ 6	\$ 3	\$ -	\$ -	\$ -	\$ -	\$ 6	\$ 3	\$ 9
Consumer instalment and other personal	326	248	2	2	-	-	328	250	164
Total residential and personal	332	251	2	2	-	-	334	253	173
Real estate development									
Commercial and industrial	(1)	(3)	-	(1)	-	-	(1)	(4)	(10)
Residential	(2)	1	-	-	-	-	(2)	1	-
Retail	-	-	-	-	-	-	-	-	-
Real estate services	(1)	1	-	-	-	-	(1)	1	-
Total real estate	(4)	(1)	-	(1)	-	-	(4)	(2)	(10)
Agriculture	40	2	-	-	-	-	40	2	6
Apparel and textile	4	1	-	(3)	-	-	4	(2)	13
Automotive	3	2	-	8	-	-	3	10	1
Cable	-	-	99	-	26	-	125	-	-
Chemical	1	-	-	-	-	-	1	-	-
Construction	14	9	22	33	-	2	36	44	3
Financial	2	1	46	-	-	(2)	48	(1)	4
Food, beverage and tobacco	3	(1)	-	-	-	-	3	(1)	-
Forestry	39	(20)	-	-	-	-	39	(20)	9
Health and social services	2	2	(1)	14	-	-	1	16	102
Media and entertainment	43	19	16	-	-	4	59	23	17
Metals and mining	4	2	13	-	-	-	17	2	-
Oil and gas	1	(1)	15	-	-	-	16	(1)	(2)
Retail	2	5	-	-	(5)	-	(3)	5	-
Sundry manufacturing	15	21	9	18	-	-	24	39	7
Telecommunications	-	-	603	208	5	(4)	608	204	10
Transportation	5	11	-	3	-	-	5	14	77
Utilities	3	-	181	11	111	23	295	34	70
All other loans	8	1	1	-	-	-	9	1	-
Total business and government	185	53	1,004	291	137	23	1,326	367	307
<b>Total before general provision and sectoral provision</b>	<b>\$ 517</b>	<b>\$ 304</b>	<b>\$ 1,006</b>	<b>\$ 293</b>	<b>\$ 137</b>	<b>\$ 23</b>	<b>\$ 1,660</b>	<b>\$ 620</b>	<b>\$ 480</b>
General provision							-	300	-
Sectoral provision (net of transfer to specifics)							1,265	-	-
<b>Total</b>							<b>\$ 2,925</b>	<b>\$ 920</b>	<b>\$ 480</b>
<b>By location<sup>1</sup></b>							<b>2002</b>	<b>2001</b>	<b>2000</b>
							<b>% mix</b>	<b>% mix</b>	<b>% mix</b>
<b>Canada</b>									
Atlantic	\$ 11	\$ 14	\$ 9				.4	1.5	1.9
Québec	18	26	26				.6	2.8	5.4
Ontario	348	187	200				11.9	20.3	41.7
Prairies	57	41	27				2.0	4.6	5.6
British Columbia	83	36	38				2.8	3.8	7.9
Total Canada	517	304	300				17.7	33.0	62.5
United States	1,006	293	157				34.4	31.9	32.7
<b>Other international</b>									
United Kingdom	132	-	8				4.5	-	1.6
Australia	2	4	6				.1	.4	1.3
Asia	3	19	9				.1	2.1	1.9
Total other international	137	23	23				4.7	2.5	4.8
<b>General provision</b>									
	-	300	-				-	32.6	-
<b>Sectoral provision (net of transfer to specifics)</b>									
	1,265	-	-				43.2	-	-
<b>Total</b>	<b>\$ 2,925</b>	<b>\$ 920</b>	<b>\$ 480</b>				<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Provision for credit losses as a % of net average loans<sup>2</sup></b>									
<b>Canada</b>									
Residential mortgages	.01%	.01%	.02%						
Personal	1.09	.96	.77						
Business and other	.71	.18	.46						
Total Canada	.48	.29	.33						
United States	6.37	1.57	.71						
Other international	2.30	.31	.26						
General provision	-	.23	-						
Sectoral provision	.97	-	-						
<b>Total</b>	<b>2.24%</b>	<b>.71%</b>	<b>.39%</b>						

<sup>1</sup> Based on geographic location of unit responsible for recording revenue.<sup>2</sup> Includes customers' liability under acceptances.

TABLE	15	<b>Current replacement cost of derivatives</b>
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(millions of dollars)									
By sector	Canada <sup>1</sup>		United States <sup>1</sup>		Other international <sup>1</sup>				Total
	2002	2001	2002	2001	2002	2001	2002	2001	2000
Financial	\$ 12,155	\$ 10,485	\$ 909	\$ 1,212	\$ 10,317	\$ 9,044	\$ 23,381	\$ 20,741	\$ 13,082
Government	797	891	1	2	252	313	1,050	1,206	668
Other	863	1,271	437	798	1,074	806	2,374	2,875	1,912
Current replacement cost	\$ 13,815	\$ 12,647	\$ 1,347	\$ 2,012	\$ 11,643	\$ 10,163	\$ 26,805	\$ 24,822	\$ 15,662
Less impact of master netting agreements and collateral							18,176	15,779	7,847
							\$ 8,629	\$ 9,043	\$ 7,815
<b>By location of ultimate risk (after impact of master netting agreements and collateral)</b>									
					2002	2001	2002	2001	
					% mix	% mix			
Canada					\$ 2,035	\$ 2,900	23.6	32.1	
United States					2,037	2,200	23.6	24.3	
<b>Other international</b>									
United Kingdom					1,277	1,165	14.8	12.9	
Europe – other					2,475	1,790	28.7	19.8	
Australia and New Zealand					272	310	3.2	3.4	
Japan					90	187	1.0	2.1	
Asia – other					155	156	1.8	1.7	
Latin America and Caribbean					123	115	1.4	1.3	
Middle East and Africa					165	220	1.9	2.4	
Total other international					4,557	3,943	52.8	43.6	
Total current replacement cost					\$ 8,629	\$ 9,043	100.0	100.0	

<sup>1</sup> Based on geographic location of unit responsible for recording revenue.

TABLE	16	<b>Assets under administration and assets under management</b>
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(millions of dollars)			
	2002	2001	2000
<b>Assets under administration</b>			
<b>TD Canada Trust</b>			
Retail custody and other	\$ 15,235	\$ 16,754	\$ 16,875
Loans securitized	14,716	18,256	21,373
Total TD Canada Trust	29,951	35,010	38,248
<b>TD Wealth Management</b>			
TD Waterhouse retail brokerage – Canada	52,029	47,602	52,739
– United States and other international	141,400	151,721	189,195
	193,429	199,323	241,934
TD Waterhouse investment advice and trust services	40,281	40,790	40,442
Total TD Wealth Management	233,710	240,113	282,376
<b>Total assets under administration</b>	\$ 263,661	\$ 275,123	\$ 320,624
<b>Assets under management</b>			
TD Wealth Management	\$ 111,920	\$ 119,467	\$ 112,299

TABLE	17	<b>Off-balance sheet lending-related commitments by remaining maturity</b>
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2002					
(millions of dollars)					
	Within 1 year	1 to 3 years	3 to 5 years	Over 5 years	Total
Credit instruments:					
Guarantees and standby letters of credit	\$ 5,611	\$ 2,279	\$ 789	\$ 88	\$ 8,767
Documentary and commercial letters of credit	1,422	15	–	60	1,497
Commitments to extend credit	54,974	6,187	4,640	1,768	67,569
	\$ 62,007	\$ 8,481	\$ 5,429	\$ 1,916	\$ 77,833

Contractual obligations relating to subordinated notes and debentures, and operating lease commitments as at October 31, 2002 are disclosed by remaining maturity in Note 8 and 16, respectively, of the Bank's consolidated financial statements on pages 56 and 69 of this annual report.