

# Ten-year Statistical Review – IFRS<sup>1</sup>

## Condensed Consolidated Balance Sheet

(millions of Canadian dollars)	2013	2012	2011
<b>ASSETS</b>			
Cash resources and other	\$ 32,436	\$ 25,128	\$ 24,112
Trading loans, securities and other <sup>2</sup>	188,001	199,280	171,109
Derivatives	49,461	60,919	59,845
Held-to-maturity securities	29,961	-	-
Securities purchased under reverse repurchase agreements	64,283	69,198	56,981
Loans, net of allowance for loan losses	444,922	408,848	377,187
Other	53,468	47,733	46,259
<b>Total assets</b>	<b>862,532</b>	<b>811,106</b>	<b>735,493</b>
<b>LIABILITIES</b>			
Deposits	543,476	487,754	449,428
Trading deposits	47,593	38,774	29,613
Derivatives	49,471	64,997	61,715
Other	160,270	157,013	136,929
Subordinated notes and debentures	7,982	11,318	11,543
Liabilities for preferred shares and capital trust securities	1,767	2,250	2,261
<b>Total liabilities</b>	<b>810,559</b>	<b>762,106</b>	<b>691,489</b>
<b>EQUITY</b>			
Common shares	19,316	18,691	17,491
Preferred shares	3,395	3,395	3,395
Treasury shares	(147)	(167)	(116)
Contributed surplus	170	196	212
Retained earnings	24,565	21,763	18,213
Accumulated other comprehensive income (loss)	3,166	3,645	3,326
	50,465	47,523	42,521
Non-controlling interest in subsidiaries	1,508	1,477	1,483
<b>Total equity</b>	<b>51,973</b>	<b>49,000</b>	<b>44,004</b>
<b>Total liabilities and equity</b>	<b>\$ 862,532</b>	<b>\$ 811,106</b>	<b>\$ 735,493</b>

## Condensed Consolidated Statement of Income – Reported

(millions of Canadian dollars)	2013	2012	2011
Net interest income	\$ 16,078	\$ 15,026	\$ 13,661
Non-interest income <sup>3</sup>	11,184	10,520	10,179
<b>Total revenue<sup>3</sup></b>	<b>27,262</b>	<b>25,546</b>	<b>23,840</b>
Provision for credit losses	1,631	1,795	1,490
Insurance claims and related expenses <sup>3</sup>	3,056	2,424	2,178
Non-interest expenses	15,042	13,998	13,047
<b>Income before income taxes and equity in net income of an investment in associate</b>	<b>7,533</b>	<b>7,329</b>	<b>7,125</b>
Provision for income taxes	1,143	1,092	1,326
Equity in net income of an investment in associate, net of income taxes	272	234	246
<b>Net income</b>	<b>6,662</b>	<b>6,471</b>	<b>6,045</b>
Preferred dividends	185	196	180
<b>Net income available to common shareholders and non-controlling interests in subsidiaries</b>	<b>\$ 6,477</b>	<b>\$ 6,275</b>	<b>\$ 5,865</b>
Attributable to:			
Non-controlling interests in subsidiaries	\$ 105	\$ 104	\$ 104
Common shareholders	6,372	6,171	5,761

## Condensed Consolidated Statement of Income – Adjusted

(millions of Canadian dollars)	2013	2012	2011
Net interest income	\$ 16,078	\$ 15,062	\$ 13,661
Non-interest income <sup>3</sup>	11,113	10,615	10,052
<b>Total revenue<sup>3</sup></b>	<b>27,191</b>	<b>25,677</b>	<b>23,713</b>
Provision for credit losses	1,606	1,903	1,490
Insurance claims and related expenses <sup>3</sup>	3,056	2,424	2,178
Non-interest expenses	14,363	13,162	12,373
<b>Income before income taxes and equity in net income of an investment in associate</b>	<b>8,166</b>	<b>8,188</b>	<b>7,672</b>
Provision for income taxes	1,334	1,404	1,545
Equity in net income of an investment in associate, net of income taxes	326	291	305
<b>Net income</b>	<b>7,158</b>	<b>7,075</b>	<b>6,432</b>
Preferred dividends	185	196	180
<b>Net income available to common shareholders and non-controlling interests in subsidiaries</b>	<b>\$ 6,973</b>	<b>\$ 6,879</b>	<b>\$ 6,252</b>
Attributable to:			
Non-controlling interests in subsidiaries	\$ 105	\$ 104	\$ 104
Common shareholders	6,868	6,775	6,148

<sup>1</sup> Results prepared in accordance with GAAP are referred to as "reported". Adjusted results (excluding "items of note", net of income taxes, from reported results) and related terms are not defined terms under GAAP and therefore, may not be comparable to similar terms used by other issuers. For further explanation, see "How the Bank Reports" in the accompanying Management's Discussion and Analysis (MD&A).

<sup>2</sup> Includes available-for-sale securities and financial assets designated at fair value through profit or loss.

<sup>3</sup> Effective 2013, Insurance revenue and Insurance claims and related expenses are presented on a gross basis on the Consolidated Statement of Income. Comparative amounts have been restated to conform with the current period presentation.

# Ten-year Statistical Review – IFRS<sup>1</sup>

## Reconciliation of Non-GAAP Financial Measures

(millions of Canadian dollars)

	2013	2012	2011
<b>Net income available to common shareholders – reported</b>	<b>\$ 6,372</b>	<b>\$ 6,171</b>	<b>\$ 5,761</b>
<b>Adjustments for items of note, net of income taxes</b>			
Amortization of intangibles	232	238	391
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio	(57)	89	(128)
Integration charges and direct transaction costs relating to U.S. P&C Banking acquisitions	–	9	82
Fair value of credit default swaps hedging the corporate loan book, net of provision for credit losses	–	–	(13)
Integration charges, direct transaction costs, and changes in fair value of contingent consideration relating to the Chrysler Financial acquisition	–	17	55
Integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada	92	104	–
Litigation and litigation-related charge/reserve	100	248	–
Reduction of allowance for incurred but not identified credit losses	–	(120)	–
Positive impact due to changes in statutory income tax rates	–	(18)	–
Impact of Superstorm Sandy	–	37	–
Impact of Alberta flood on the loan portfolio	19	–	–
Restructuring charges	90	–	–
Set-up costs in preparation for the previously announced affinity relationship with Aimia with respect to Aeroplan Visa credit cards and the related acquisition of accounts	20	–	–
<b>Total adjustments for items of note</b>	<b>496</b>	<b>604</b>	<b>387</b>
<b>Net income available to common shareholders – adjusted</b>	<b>\$ 6,868</b>	<b>\$ 6,775</b>	<b>\$ 6,148</b>

## Condensed Consolidated Statement of Changes in Equity

(millions of Canadian dollars)

	2013	2012	2011
Common shares	\$ 19,316	\$ 18,691	\$ 17,491
Preferred shares	3,395	3,395	3,395
Treasury shares	(147)	(167)	(116)
Contributed surplus	170	196	212
Retained earnings	24,565	21,763	18,213
Accumulated other comprehensive income (loss)	3,166	3,645	3,326
	<b>\$ 50,465</b>	<b>\$ 47,523</b>	<b>\$ 42,521</b>
<b>Non-controlling interests in subsidiaries</b>	<b>1,508</b>	<b>1,477</b>	<b>1,483</b>
<b>Total equity</b>	<b>\$ 51,973</b>	<b>\$ 49,000</b>	<b>\$ 44,004</b>

## Other Statistics – Reported

	2013	2012	2011
<b>Per common share</b>			
1 Basic earnings	\$ 6.93	\$ 6.81	\$ 6.50
2 Diluted earnings	6.91	6.76	6.43
3 Dividends	3.24	2.89	2.61
4 Book value	51.31	48.17	43.43
5 Closing market price	95.64	81.23	75.23
6 Closing market price to book value	1.86	1.69	1.73
7 Closing market price appreciation	17.7%	8.0%	2.4%
8 Total shareholder return on common shareholders' investment <sup>2</sup>	22.3	11.9	5.7
<b>Performance ratios</b>			
9 Return on total common equity	14.0%	14.9%	16.2%
10 Return on risk-weighted assets <sup>3,4</sup>	2.43	2.70	2.86
11 Efficiency ratio <sup>5</sup>	55.2	60.5	60.2
12 Net interest margin	2.20	2.23	2.30
13 Common dividend payout ratio	46.7	42.5	40.2
14 Dividend yield <sup>6</sup>	3.7	3.8	3.4
15 Price earnings ratio <sup>7</sup>	13.9	12.0	11.7
<b>Asset quality</b>			
16 Impaired loans net of counterparty-specific and individually insignificant allowances as a % of net loans <sup>8,9</sup>	0.50%	0.52%	0.56%
17 Net impaired loans as a % of common equity <sup>9</sup>	4.77	4.76	5.27
18 Provision for credit losses as a % of net average loans <sup>8,9</sup>	0.38	0.43	0.39
<b>Capital ratios</b>			
19 Common Equity Tier 1 capital ratio <sup>10</sup>	9.0%	n/a	n/a
20 Tier 1 capital ratio <sup>3,4</sup>	11.0%	12.6%	13.0%
21 Total capital ratio <sup>3,4</sup>	14.2	15.7	16.0
<b>Other</b>			
22 Common equity to total assets	5.5	5.4	5.3
23 Number of common shares outstanding (thousands)	917,478	916,130	900,998
24 Market capitalization (millions of Canadian dollars)	\$ 87,748	\$ 74,417	\$ 67,782
25 Average number of employees <sup>11</sup>	78,748	78,397	75,631
26 Number of retail outlets <sup>12</sup>	2,547	2,535	2,483
27 Number of retail brokerage offices	110	112	108
28 Number of automated banking machines	4,734	4,739	4,650

## Other Statistics – Adjusted

	2013	2012	2011
<b>Per common share</b>			
1 Basic earnings	\$ 7.47	\$ 7.47	\$ 6.94
2 Diluted earnings	7.45	7.42	6.86
<b>Performance ratios</b>			
3 Return on total common equity	15.0%	16.3%	17.3%
4 Return on risk-weighted assets <sup>3,4</sup>	2.50	2.83	2.95
5 Efficiency ratio <sup>5</sup>	52.8	51.3	52.2
6 Common dividend payout ratio	43.3	38.7	37.7
7 Price earnings ratio <sup>7</sup>	12.8	10.9	11.0

<sup>1</sup> Results prepared in accordance with GAAP are referred to as "reported". Adjusted results (excluding "items of note", net of income taxes, from reported results) and related terms are not defined terms under GAAP and therefore, may not be comparable to similar terms used by other issuers. For further explanation, see "How the Bank Reports" in the accompanying MD&A.

<sup>2</sup> Return is calculated based on share price movement and dividends reinvested over the trailing twelve month period.

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

<sup>4</sup> Prior to 2012, amounts were calculated based on Canadian GAAP.

<sup>5</sup> Effective 2013, Insurance revenue and Insurance claims and related expenses are presented on a gross basis on the Consolidated Statement of Income. Comparative amounts, including certain ratios, have been recast to conform with the current period presentation.

<sup>6</sup> Dividends paid during the year divided by average of high and low common share prices for the year.

<sup>7</sup> The price earnings ratio is computed using diluted net income per common share.

<sup>8</sup> Includes customers' liability under acceptances.

<sup>9</sup> Excludes acquired credit-impaired loans and debt securities classified as loans. For additional information on acquired credit-impaired loans, see the "Credit Portfolio Quality" section of the 2013 MD&A. For additional information on debt securities classified as loans, see the "Exposure to Non-agency Collateralized Mortgage Obligations" discussion and tables in the "Credit Portfolio Quality" section of the 2013 MD&A.

<sup>10</sup> Effective 2013, the Bank implemented the Basel III regulatory framework. As a result, the Bank began reporting the measure, CET1 capital ratio, in accordance with the "all-in" methodology.

<sup>11</sup> Reflects the number of employees on an average full-time equivalent basis.

<sup>12</sup> Includes retail bank outlets, private client centre branches, and estate and trust branches.

# Ten-year Statistical Review – Canadian GAAP<sup>1</sup>

## Condensed Consolidated Balance Sheet

(millions of Canadian dollars)	2011	2010
<b>ASSETS</b>		
Cash resources and other	\$ 24,111	\$ 21,710
Securities	192,538	171,612
Securities purchased under reverse repurchase agreements	53,599	50,658
Loans (net of allowance for loan losses)	303,495	269,853
Other	112,617	105,712
<b>Total assets</b>	<b>686,360</b>	<b>619,545</b>
<b>LIABILITIES</b>		
Deposits	481,114	429,971
Other	145,209	132,691
Subordinated notes and debentures	11,670	12,506
Liabilities for preferred shares and capital trust securities	32	582
Non-controlling interest in subsidiaries	1,483	1,493
	639,508	577,243
<b>EQUITY</b>		
Common shares	18,417	16,730
Preferred shares	3,395	3,395
Treasury shares <sup>2</sup>	(116)	(92)
Contributed surplus	281	305
Retained earnings	24,339	20,959
Accumulated other comprehensive income (loss)	536	1,005
	46,852	42,302
<b>Total liabilities and equity</b>	<b>\$ 686,360</b>	<b>\$ 619,545</b>

## Condensed Consolidated Statement of Income – Reported

(millions of Canadian dollars)	2011	2010
Net interest income	\$ 12,831	\$ 11,543
Non-interest income	8,763	8,022
<b>Total revenue</b>	<b>21,594</b>	<b>19,565</b>
Dilution gain on investment, net of cost	–	–
Provision for (reversal of) credit losses	1,465	1,625
Non-interest expenses	13,083	12,163
<b>Income (loss) before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company</b>	<b>7,046</b>	<b>5,777</b>
Provision for (recovery of) income taxes	1,299	1,262
Non-controlling interests in subsidiaries, net of income taxes	104	106
Equity in net income of an associated company, net of income taxes	246	235
<b>Net income</b>	<b>5,889</b>	<b>4,644</b>
Preferred dividends	180	194
<b>Net income available to common shareholders</b>	<b>\$ 5,709</b>	<b>\$ 4,450</b>

## Condensed Consolidated Statement of Income – Adjusted

(millions of Canadian dollars)	2011	2010
Net interest income	\$ 12,831	\$ 11,543
Non-interest income	8,587	8,020
<b>Total revenue</b>	<b>21,418</b>	<b>19,563</b>
Dilution gain on investment, net of cost	–	–
Provision for credit losses	1,465	1,685
Non-interest expenses	12,395	11,464
<b>Income before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company</b>	<b>7,558</b>	<b>6,414</b>
Provision for income taxes	1,508	1,387
Non-controlling interests in subsidiaries, net of income taxes	104	106
Equity in net income of an associated company, net of income taxes	305	307
<b>Net income</b>	<b>6,251</b>	<b>5,228</b>
Preferred dividends	180	194
<b>Net income available to common shareholders</b>	<b>\$ 6,071</b>	<b>\$ 5,034</b>

2009	2008	2007	2006	2005	2004
\$ 21,517	\$ 17,946	\$ 16,536	\$ 10,782	\$ 13,418	\$ 9,038
148,823	144,125	123,036	124,458	108,096	98,280
32,948	42,425	27,648	30,961	26,375	21,888
253,128	219,624	175,915	160,608	152,243	123,924
100,803	139,094	78,989	66,105	65,078	57,897
557,219	563,214	422,124	392,914	365,210	311,027
391,034	375,694	276,393	260,907	246,981	206,893
112,078	140,406	112,905	101,242	93,722	83,262
12,383	12,436	9,449	6,900	5,138	5,644
1,445	1,444	1,449	1,794	1,795	2,560
1,559	1,560	524	2,439	1,708	-
518,499	531,540	400,720	373,282	349,344	298,359
15,357	13,278	6,577	6,334	5,872	3,373
3,395	1,875	425	425	-	-
(15)	(79)	-	-	-	-
336	392	119	66	40	20
18,632	17,857	15,954	13,725	10,650	9,540
1,015	(1,649)	(1,671)	(918)	(696)	(265)
38,720	31,674	21,404	19,632	15,866	12,668
\$ 557,219	\$ 563,214	\$ 422,124	\$ 392,914	\$ 365,210	\$ 311,027

2009	2008	2007	2006	2005	2004
\$ 11,326	\$ 8,532	\$ 6,924	\$ 6,371	\$ 6,008	\$ 5,773
6,534	6,137	7,357	6,821	5,951	4,928
17,860	14,669	14,281	13,192	11,959	10,701
-	-	-	1,559	-	-
2,480	1,063	645	409	55	(386)
12,211	9,502	8,975	8,815	8,844	8,052
3,169	4,104	4,661	5,527	3,060	3,035
241	537	853	874	699	803
111	43	95	184	132	-
303	309	284	134	-	-
3,120	3,833	3,997	4,603	2,229	2,232
167	59	20	22	-	-
\$ 2,953	\$ 3,774	\$ 3,977	\$ 4,581	\$ 2,229	\$ 2,232

2009	2008	2007	2006	2005	2004
\$ 11,326	\$ 8,532	\$ 6,924	\$ 6,371	\$ 6,021	\$ 5,773
7,294	5,840	7,148	6,862	6,077	5,006
18,620	14,372	14,072	13,233	12,098	10,779
-	-	-	-	-	-
2,225	1,046	705	441	319	336
11,016	9,291	8,390	8,260	7,887	7,126
5,379	4,035	4,977	4,532	3,892	3,317
923	554	1,000	1,107	899	832
111	43	119	211	132	-
371	375	331	162	-	-
4,716	3,813	4,189	3,376	2,861	2,485
167	59	20	22	-	-
\$ 4,549	\$ 3,754	\$ 4,169	\$ 3,354	\$ 2,861	\$ 2,485

<sup>1</sup> Results prepared in accordance with GAAP are referred to as "reported". Adjusted results (excluding "items of note", net of income taxes, from reported results) and related terms are not defined terms under GAAP and therefore, may not be comparable to similar terms used by other issuers. For further explanation, see "How the Bank Reports" in the accompanying MD&A. Adjusted results are presented from 2004 to allow for sufficient years for historical comparison. Adjusted results shown for years prior to 2006 reflect adjustments for amortization of intangibles and certain identified items as previously disclosed by the Bank for the applicable period, except as noted. See the following page for a reconciliation with reported results.

<sup>2</sup> Effective 2008, treasury shares have been reclassified from common and preferred shares and are shown separately. Prior to 2008, the amounts for treasury shares were not reasonably determinable.

# Ten-year Statistical Review – Canadian GAAP

## Reconciliation of Non-GAAP Financial Measures

(millions of Canadian dollars)	2011	2010
<b>Net income available to common shareholders – reported</b>	\$ 5,709	\$ 4,450
<b>Adjustments for items of note, net of income taxes</b>		
Amortization of intangibles	426	467
Reversal of Enron litigation reserve	–	–
Decrease/(Increase) in fair value of derivatives hedging the reclassified available-for-sale debt securities portfolio	(134)	(5)
Gain relating to restructuring of VISA	–	–
TD Banknorth restructuring, privatization and merger-related charges	–	–
Integration and restructuring charges relating to U.S. P&C Banking acquisitions	69	69
Decrease/(Increase) in fair value of credit default swaps hedging the corporate loan book	(13)	4
Other tax items <sup>1</sup>	–	(11)
Provision for (release of) insurance claims	–	(17)
General allowance increase (release) in Canadian Personal and Commercial Banking and Wholesale Banking	–	(44)
Settlement of TD Banknorth shareholder litigation	–	–
FDIC special assessment charge	–	–
Dilution gain on Ameritrade transaction, net of costs	–	–
Dilution loss on the acquisition of Hudson by TD Banknorth	–	–
Balance sheet restructuring charge in TD Banknorth	–	–
Wholesale Banking restructuring charge	–	–
Non-core portfolio loan loss recoveries (sectoral related)	–	–
Loss on structured derivative portfolios	–	–
Tax charge related to reorganizations	–	–
Preferred share redemption	–	–
Initial set up of specific allowance for credit card and overdraft loans	–	–
Litigation and litigation-related charge/reserve	–	–
Agreement with Canada Revenue Agency	–	121
Integration charges related to the Chrysler Financial acquisition	14	–
<b>Total adjustments for items of note</b>	362	584
<b>Net income available to common shareholders – adjusted</b>	\$ 6,071	\$ 5,034

## Condensed Consolidated Statement of Changes in Shareholders' Equity

(millions of Canadian dollars)	2011	2010
Common shares	\$ 18,417	\$ 16,730
Preferred shares	3,395	3,395
Treasury shares <sup>2</sup>	(116)	(92)
Contributed surplus	281	305
Retained earnings	24,339	20,959
Accumulated other comprehensive income (loss)	536	1,005
<b>Total shareholders' equity</b>	\$ 46,852	\$ 42,302

## Other Statistics – Reported

	2011	2010
<b>Per common share</b>		
1 Basic earnings	\$ 6.45	\$ 5.13
2 Diluted earnings	6.41	5.10
3 Dividends	2.61	2.44
4 Book value	48.23	44.29
5 Closing market price	75.23	73.45
6 Closing market price to book value	1.56	1.66
7 Closing market price appreciation	2.4%	19.1%
8 Total shareholder return on common shareholders investment <sup>3</sup>	5.7	23.4
<b>Performance ratios</b>		
9 Return on total common equity	14.5%	12.1%
10 Return on risk-weighted assets	2.86	2.43
11 Efficiency ratio <sup>4</sup>	60.6	62.2
12 Net interest margin	2.37	2.35
13 Common dividend payout ratio	40.6	47.6
14 Dividend yield <sup>5</sup>	3.4	3.5
15 Price earnings ratio <sup>6</sup>	11.7	14.4
<b>Asset quality</b>		
16 Impaired loans net of specific allowance as a % of net loans <sup>7,8</sup>	0.59%	0.65%
17 Net impaired loans as a % of common equity <sup>8</sup>	4.07	4.41
18 Provision for credit losses as a % of net average loans <sup>7,8</sup>	0.48	0.63
<b>Capital ratios</b>		
19 Tier 1 capital ratio	13.0%	12.2%
20 Total capital ratio	16.0	15.5
<b>Other</b>		
21 Common equity to total assets	6.3	6.3
22 Number of common shares outstanding (thousands)	900,998	878,497
23 Market capitalization (millions of Canadian dollars)	\$ 67,782	\$ 64,526
24 Average number of employees <sup>9</sup>	75,631	68,725
25 Number of retail outlets <sup>10</sup>	2,483	2,449
26 Number of retail brokerage offices	108	105
27 Number of Automated Banking Machines	4,650	4,550

## Other Statistics – Adjusted

	2011	2010
<b>Per common share</b>		
1 Basic earnings	\$ 6.85	\$ 5.81
2 Diluted earnings	6.82	5.77
<b>Performance ratios</b>		
3 Return on total common equity	15.4%	13.7%
4 Return on risk-weighted assets	2.95	2.63
5 Efficiency ratio <sup>4</sup>	57.9	58.6
6 Common dividend payout ratio	38.1	42.1
7 Price earnings ratio <sup>6</sup>	11.0	12.7

	2009	2008	2007	2006	2005	2004
	\$ 2,953	\$ 3,774	\$ 3,977	\$ 4,581	\$ 2,229	\$ 2,232
	492	404	353	316	354	477
	-	(323)	-	-	-	-
	450	(118)	-	-	-	-
	-	-	(135)	-	-	-
	-	-	43	-	-	-
	276	70	-	-	-	-
	126	(107)	(30)	(7)	(17)	50
	-	34	-	24	(98)	-
	-	20	-	-	-	-
	178	-	(39)	(39)	(23)	(43)
	39	-	-	-	-	-
	35	-	-	-	-	-
	-	-	-	(1,665)	-	-
	-	-	-	72	-	-
	-	-	-	19	-	-
	-	-	-	35	29	-
	-	-	-	-	(127)	(426)
	-	-	-	-	100	-
	-	-	-	-	163	-
	-	-	-	-	13	-
	-	-	-	18	-	-
	-	-	-	-	238	195
	-	-	-	-	-	-
	-	-	-	-	-	-
	1,596	(20)	192	(1,227)	632	253
	\$ 4,549	\$ 3,754	\$ 4,169	\$ 3,354	\$ 2,861	\$ 2,485

	2009	2008	2007	2006	2005	2004
	\$ 15,357	\$ 13,278	\$ 6,577	\$ 6,334	\$ 5,872	\$ 3,373
	3,395	1,875	425	425	-	-
	(15)	(79)	-	-	-	-
	336	392	119	66	40	20
	18,632	17,857	15,954	13,725	10,650	9,540
	1,015	(1,649)	(1,671)	(918)	(696)	(265)
	\$ 38,720	\$ 31,674	\$ 21,404	\$ 19,632	\$ 15,866	\$ 12,668

	2009	2008	2007	2006	2005	2004
	\$ 3.49	\$ 4.90	\$ 5.53	\$ 6.39	\$ 3.22	\$ 3.41
	3.47	4.87	5.48	6.34	3.20	3.39
	2.44	2.36	2.11	1.78	1.58	1.36
	41.13	36.78	29.23	26.77	22.29	19.31
	61.68	56.92	71.35	65.10	55.70	48.98
	1.50	1.55	2.44	2.43	2.50	2.54
	8.4%	(20.2)%	9.6%	16.9%	13.7%	11.7%
	13.6	(17.1)	13.0	20.3	17.2	15.1
	8.4%	14.4%	19.3%	25.5%	15.3%	18.5%
	1.56	2.22	2.69	3.37	1.88	2.22
	68.4	64.8	62.8	59.8	74.0	75.2
	2.54	2.22	2.06	2.02	2.09	2.26
	70.3	49.0	38.1	27.9	49.3	39.9
	4.8	3.8	3.0	2.9	3.0	3.0
	17.8	11.7	13.0	10.3	17.4	14.5
	0.62%	0.35%	0.20%	0.16%	0.14%	0.21%
	4.41	2.70	1.74	1.41	1.37	2.14
	0.92	0.50	0.37	0.25	0.04	(0.30)
	11.3%	9.8%	10.3%	12.0%	10.1%	12.6%
	14.9	12.0	13.0	13.1	13.2	16.9
	6.3	5.3	5.0	4.9	4.3	4.1
	858,822	810,121	717,814	717,416	711,812	655,902
	\$ 52,972	\$ 46,112	\$ 51,216	\$ 46,704	\$ 39,648	\$ 32,126
	65,930	58,792	51,163	51,147	50,991	42,843
	2,205	2,238	1,733	1,705	1,499	1,034
	190	249	211	208	329	256
	4,197	4,147	3,344	3,256	2,969	2,407

	2009	2008	2007	2006	2005	2004
	\$ 5.37	\$ 4.92	\$ 5.80	\$ 4.70	\$ 4.17	\$ 3.80
	5.35	4.88	5.75	4.66	4.14	3.77
	12.9%	14.3%	20.3%	18.7%	19.6%	20.6%
	2.27	2.18	2.80	2.46	2.42	2.39
	59.2	64.6	59.6	62.4	65.2	66.1
	45.6	49.3	36.4	38.1	38.4	35.8
	11.6	11.6	12.4	14.0	13.5	13.0

<sup>1</sup> For 2004, does not include the impact of future tax increase of \$17 million reported in the report to shareholders for the quarter ended January 31, 2004. For 2006, the impact of future tax decreases of \$24 million on adjusted earnings is included in other tax items.

<sup>2</sup> Effective 2008, treasury shares have been reclassified from common and preferred shares and are shown separately. Prior to 2008, the amounts for treasury shares were not reasonably determinable.

<sup>3</sup> Return is calculated based on share price movement and reinvested dividends over the trailing twelve-month period.

<sup>4</sup> The efficiency ratios under Canadian GAAP for the years 2011 and before are based on the presentation of Insurance revenues being reported net of claims and expenses.

<sup>5</sup> Dividends paid during the year divided by average of high and low common share prices for the year.

<sup>6</sup> The price earnings ratio is computed using diluted net income per common share.

<sup>7</sup> Includes customers' liability under acceptances.

<sup>8</sup> Excludes acquired credit-impaired loans and debt securities classified as loans. For additional information on acquired credit-impaired loans, see the "Credit Portfolio Quality" section of the 2013 MD&A. For additional information on debt securities classified as loans, see the "Exposure to Non-agency Collateralized Mortgage Obligations" discussion and tables in the "Credit Portfolio Quality" section of the 2013 MD&A.

<sup>9</sup> Reflects the number of employees on an average full-time equivalent basis.

<sup>10</sup> Includes retail bank outlets, private client centre branches, and estate and trust branches.