

Ten-year Statistical Review – IFRS^{1,2}

Condensed Consolidated Balance Sheet

(millions of Canadian dollars)	2014	2013	2012	2011
ASSETS				
Cash resources and other	\$ 46,554	\$ 32,164	\$ 25,128	\$ 24,112
Trading loans, securities, and other ³	168,926	188,016	199,280	171,109
Derivatives	55,363	49,461	60,919	59,845
Held-to-maturity securities	56,977	29,961	–	–
Securities purchased under reverse repurchase agreements	75,031	64,283	69,198	56,981
Loans, net of allowance for loan losses	478,909	444,922	408,848	377,187
Other	62,982	53,214	47,680	46,259
Total assets	944,742	862,021	811,053	735,493
LIABILITIES				
Trading deposits	59,334	50,967	38,774	29,613
Derivatives	50,776	49,471	64,997	61,715
Deposits	600,716	541,605	487,754	449,428
Other	169,900	160,613	160,105	139,190
Subordinated notes and debentures	7,785	7,982	11,318	11,543
Total liabilities	888,511	810,638	762,948	691,489
EQUITY				
Common shares	19,811	19,316	18,691	17,491
Preferred shares	2,200	3,395	3,395	3,395
Treasury shares	(55)	(147)	(167)	(116)
Contributed surplus	205	170	196	212
Retained earnings	27,585	23,982	20,868	18,213
Accumulated other comprehensive income (loss)	4,936	3,159	3,645	3,326
	54,682	49,875	46,628	42,521
Non-controlling interest in subsidiaries	1,549	1,508	1,477	1,483
Total equity	56,231	51,383	48,105	44,004
Total liabilities and equity	\$ 944,742	\$ 862,021	\$ 811,053	\$ 735,493

Condensed Consolidated Statement of Income – Reported

(millions of Canadian dollars)	2014	2013	2012	2011
Net interest income	\$ 17,584	\$ 16,074	\$ 15,026	\$ 13,661
Non-interest income	12,377	11,185	10,520	10,179
Total revenue	29,961	27,259	25,546	23,840
Provision for credit losses	1,557	1,631	1,795	1,490
Insurance claims and related expenses	2,833	3,056	2,424	2,178
Non-interest expenses	16,496	15,069	14,016	13,047
Income before income taxes and equity in net income of an investment in associate	9,075	7,503	7,311	7,125
Provision for (recovery of) income taxes	1,512	1,135	1,085	1,326
Equity in net income of an investment in associate, net of income taxes	320	272	234	246
Net income	7,883	6,640	6,460	6,045
Preferred dividends	143	185	196	180
Net income available to common shareholders and non-controlling interests in subsidiaries	\$ 7,740	\$ 6,455	\$ 6,264	\$ 5,865
Attributable to:				
Non-controlling interests in subsidiaries	\$ 107	\$ 105	\$ 104	\$ 104
Common shareholders	7,633	6,350	6,160	5,761

Condensed Consolidated Statement of Income – Adjusted

(millions of Canadian dollars)	2014	2013	2012	2011
Net interest income	\$ 17,584	\$ 16,074	\$ 15,062	\$ 13,661
Non-interest income	12,097	11,114	10,615	10,052
Total revenue	29,681	27,188	25,677	23,713
Provision for credit losses	1,582	1,606	1,903	1,490
Insurance claims and related expenses	2,833	3,056	2,424	2,178
Non-interest expenses	15,863	14,390	13,180	12,373
Income before income taxes and equity in net income of an investment in associate	9,403	8,136	8,170	7,672
Provision for (recovery of) income taxes	1,649	1,326	1,397	1,545
Equity in net income of an investment in associate, net of income taxes	373	326	291	305
Net income	8,127	7,136	7,064	6,432
Preferred dividends	143	185	196	180
Net income available to common shareholders and non-controlling interests in subsidiaries	\$ 7,984	\$ 6,951	\$ 6,868	\$ 6,252
Attributable to:				
Non-controlling interests in subsidiaries	\$ 107	\$ 105	\$ 104	\$ 104
Common shareholders	7,877	6,846	6,764	6,148

¹ The Bank prepares its Consolidated Financial Statements in accordance with International Financial Reporting Standards (IFRS), as issued by the International Accounting Standards Board (IASB), the current generally accepted accounting principles (GAAP), and refers to results prepared in accordance with IFRS as “reported” results. 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 2014 Management’s Discussion and Analysis (MD&A).

² Certain comparative amounts have been restated as a result of the adoption of new and amended IFRS standards and the impact of the January 31, 2014 stock dividend, as discussed in Note 4 and Note 21, respectively, of the 2014 Consolidated Financial Statements, and restatements to conform with the presentation adopted in the current period.

³ Includes available-for-sale securities and financial assets designated at fair value through profit or loss.

Ten-year Statistical Review – IFRS^{1,2}

Reconciliation of Non-GAAP Financial Measures

(millions of Canadian dollars)	2014	2013	2012	2011
Net income available to common shareholders – reported	\$ 7,633	\$ 6,350	\$ 6,160	\$ 5,761
Adjustments for items of note, net of income taxes				
Amortization of intangibles	246	232	238	391
Integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada	125	92	104	–
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio	(43)	(57)	89	(128)
Set-up, conversion and other one-time costs related to affinity relationship with Aimia and acquisition of Aeroplan Visa credit card accounts	131	20	–	–
Impact of Alberta flood on the loan portfolio	(19)	19	–	–
Gain on sale of TD Waterhouse Institutional Services	(196)	–	–	–
Litigation and litigation-related charge/reserve	–	100	248	–
Restructuring charges	–	90	–	–
Impact of Superstorm Sandy	–	–	37	–
Integration charges, direct transaction costs, and changes in fair value of contingent consideration relating to the Chrysler Financial acquisition	–	–	17	55
Reduction of allowance for incurred but not identified credit losses	–	–	(120)	–
Positive impact due to changes in statutory income tax rates	–	–	(18)	–
Integration charges and direct transaction costs relating to U.S. Retail acquisitions	–	–	9	82
Fair value of credit default swaps hedging the corporate loan book, net of provision for credit losses	–	–	–	(13)
Total adjustments for items of note	244	496	604	387
Net income available to common shareholders – adjusted	\$ 7,877	\$ 6,846	\$ 6,764	\$ 6,148

Condensed Consolidated Statement of Changes in Equity

(millions of Canadian dollars)	2014	2013	2012	2011
Common shares	\$ 19,811	\$ 19,316	\$ 18,691	\$ 17,491
Preferred shares	2,200	3,395	3,395	3,395
Treasury shares	(55)	(147)	(167)	(116)
Contributed surplus	205	170	196	212
Retained earnings	27,585	23,982	20,868	18,213
Accumulated other comprehensive income (loss)	4,936	3,159	3,645	3,326
Total	\$ 54,682	\$ 49,875	\$ 46,628	\$ 42,521
Non-controlling interests in subsidiaries	1,549	1,508	1,477	1,483
Total equity	\$ 56,231	\$ 51,383	\$ 48,105	\$ 44,004

¹ The Bank prepares its Consolidated Financial Statements in accordance with International Financial Reporting Standards (IFRS), as issued by the International Accounting Standards Board (IASB), the current generally accepted accounting principles (GAAP), and refers to results prepared in accordance with IFRS as “reported” results. 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 2014 MD&A.

² Certain comparative amounts have been restated as a result of the adoption of new and amended IFRS standards and the impact of the January 31, 2014 stock dividend, as discussed in Note 4 and Note 21, respectively, of the 2014 Consolidated Financial Statements, and restatements to conform with the presentation adopted in the current period.

Ten-year Statistical Review – IFRS^{1,2}

Other Statistics – Reported

		2014	2013	2012	2011
Per common share	1 Basic earnings	\$ 4.15	\$ 3.46	\$ 3.40	\$ 3.25
	2 Diluted earnings	4.14	3.44	3.38	3.21
	3 Dividends	1.84	1.62	1.45	1.31
	4 Book value	28.45	25.33	23.60	21.72
	5 Closing market price	55.47	47.82	40.62	37.62
	6 Closing market price to book value	1.95	1.89	1.72	1.73
	7 Closing market price appreciation	16.0%	17.7%	8.0%	2.4%
	8 Total shareholder return on common shareholders' investment ³	20.1	22.3	11.9	5.7
Performance ratios	9 Return on common equity	15.4%	14.2%	15.0%	16.2%
	10 Return on Common Equity Tier 1 Capital risk-weighted assets ^{4,5}	2.45	2.32	2.58	2.78
	11 Efficiency ratio	55.1	55.3	54.9	60.2
	12 Net interest margin	2.19	2.20	2.23	2.30
	13 Common dividend payout ratio	44.3	46.9	42.5	40.2
	14 Dividend yield ⁶	3.5	3.7	3.8	3.4
	15 Price earnings ratio ⁷	13.4	13.9	12.0	11.7
Asset quality	16 Impaired loans net of counterparty-specific and individually insignificant allowances as a % of net loans ^{8,9}	0.46%	0.50%	0.52%	0.56%
	17 Net impaired loans as a % of common equity ^{8,9}	4.28	4.83	4.86	5.27
	18 Provision for credit losses as a % of net average loans ^{8,9}	0.34	0.38	0.43	0.39
Capital ratios^{4,5}	19 Common Equity Tier 1 capital ratio ¹⁰	9.4%	9.0%	n/a%	n/a%
	20 Tier 1 capital ratio	10.9	11.0	12.6	13.0
	21 Total capital ratio	13.4	14.2	15.7	16.0
Other	22 Common equity to total assets	5.6	5.4	5.3	5.3
	23 Number of common shares outstanding (thousands)	1,844.6	1,835.0	1,832.3	1,802.0
	24 Market capitalization (millions of Canadian dollars)	\$ 102,322	\$ 87,748	\$ 74,417	\$ 67,782
	25 Average number of full-time equivalent staff ¹¹	81,137	78,748	78,397	75,631
	26 Number of retail outlets ¹²	2,534	2,547	2,535	2,483
	27 Number of retail brokerage offices	111	110	112	108
	28 Number of automated banking machines	4,833	4,734	4,739	4,650

Other Statistics – Adjusted

		2014	2013	2012	2011
Per common share	1 Basic earnings	\$ 4.28	\$ 3.72	\$ 3.73	\$ 3.47
	2 Diluted earnings	4.27	3.71	3.71	3.43
Performance ratios	3 Return on common equity	15.9%	15.3%	16.5%	17.3%
	4 Return on Common Equity Tier 1 Capital risk-weighted assets ⁴	2.53	2.50	2.83	2.95
	5 Efficiency ratio	53.4	52.9	51.3	52.2
	6 Common dividend payout ratio	43.0	43.5	38.7	37.7
	7 Price-earnings ratio ⁷	13.0	12.9	11.0	11.0

¹ The Bank prepares its Consolidated Financial Statements in accordance with International Financial Reporting Standards (IFRS), as issued by the International Accounting Standards Board (IASB), the current generally accepted accounting principles (GAAP), and refers to results prepared in accordance with IFRS as "reported" results. 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 2014 MD&A.

² Certain comparative amounts have been restated as a result of the adoption of new and amended IFRS standards and the impact of the January 31, 2014 stock dividend, as discussed in Note 4 and Note 21, respectively, of the 2014 Consolidated Financial Statements, and restatements to conform with the presentation adopted in the current period.

³ Return is calculated based on share price movement and dividends reinvested over the trailing twelve month period.

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

⁵ Effective 2014, the Credit Valuation Adjustment (CVA) is being implemented based on a phase-in approach until the first quarter of 2019. Effective the third quarter of 2014, the scalars for inclusion of CVA for CET1, Tier 1 and Total Capital RWA are 57%, 65% and 77% respectively.

⁶ Yield is calculated as dividends paid during the year divided by average of high and low common share prices for the year.

⁷ The price-earnings ratio is computed using diluted net income per common share.

⁸ Includes customers' liability under acceptances.

⁹ 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 2014 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 2014 MD&A.

¹⁰ Effective 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. Accordingly, amounts for periods prior to 2013 are not applicable (n/a).

¹¹ In 2014, the Bank conformed to a standardized definition of full-time equivalent staff across all segments. The definition includes, among other things, hours for overtime and contractors as part of its calculations. Comparatives for periods prior to 2014 have not been restated.

¹² Includes retail bank outlets, private client centre branches, and estate and trust branches.

Ten-year Statistical Review – Canadian GAAP¹

Condensed Consolidated Balance Sheet

(millions of Canadian dollars)	2011	2010	2009
ASSETS			
Cash resources and other	\$ 24,111	\$ 21,710	\$ 21,517
Securities	192,538	171,612	148,823
Securities purchased under reverse repurchase agreements	53,599	50,658	32,948
Loans, net of allowance for loan losses	303,495	269,853	253,128
Other	112,617	105,712	100,803
Total assets	686,360	619,545	557,219
LIABILITIES			
Deposits	481,114	429,971	391,034
Other	145,209	132,691	112,078
Subordinated notes and debentures	11,670	12,506	12,383
Liabilities for preferred shares and capital trust securities	32	582	1,445
Non-controlling interest in subsidiaries	1,483	1,493	1,559
	639,508	577,243	518,499
EQUITY			
Common shares	18,417	16,730	15,357
Preferred shares	3,395	3,395	3,395
Treasury shares ²	(116)	(92)	(15)
Contributed surplus	281	305	336
Retained earnings	24,339	20,959	18,632
Accumulated other comprehensive income (loss)	536	1,005	1,015
	46,852	42,302	38,720
Total liabilities and shareholders' equity	\$ 686,360	\$ 619,545	\$ 557,219

Condensed Consolidated Statement of Income – Reported

(millions of Canadian dollars)	2011	2010	2009
Net interest income	\$ 12,831	\$ 11,543	\$ 11,326
Non-interest income	8,763	8,022	6,534
Total revenue	21,594	19,565	17,860
Dilution gain on investment, net of cost	–	–	–
Provision for credit losses	1,465	1,625	2,480
Non-interest expenses	13,083	12,163	12,211
Income before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company	7,046	5,777	3,169
Provision for (recovery of) income taxes	1,299	1,262	241
Non-controlling interests in subsidiaries, net of income taxes	104	106	111
Equity in net income of an associated company, net of income taxes	246	235	303
Net income	5,889	4,644	3,120
Preferred dividends	180	194	167
Net income available to common shareholders	\$ 5,709	\$ 4,450	\$ 2,953

Condensed Consolidated Statement of Income – Adjusted

(millions of Canadian dollars)	2011	2010	2009
Net interest income	\$ 12,831	\$ 11,543	\$ 11,326
Non-interest income	8,587	8,020	7,294
Total revenue	21,418	19,563	18,620
Provision for credit losses	1,465	1,685	2,225
Non-interest expenses	12,395	11,464	11,016
Income before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company	7,558	6,414	5,379
Provision for (recovery of) income taxes	1,508	1,387	923
Non-controlling interests in subsidiaries, net of income taxes	104	106	111
Equity in net income of an associated company, net of income taxes	305	307	371
Net income	6,251	5,228	4,716
Preferred dividends	180	194	167
Net income available to common shareholders	\$ 6,071	\$ 5,034	\$ 4,549

	2008	2007	2006	2005
	\$ 17,946	\$ 16,536	\$ 10,782	\$ 13,418
	144,125	123,036	124,458	108,096
	42,425	27,648	30,961	26,375
	219,624	175,915	160,608	152,243
	139,094	78,989	66,105	65,078
	563,214	422,124	392,914	365,210
	375,694	276,393	260,907	246,981
	140,406	112,905	101,242	93,722
	12,436	9,449	6,900	5,138
	1,444	1,449	1,794	1,795
	1,560	524	2,439	1,708
	531,540	400,720	373,282	349,344
	13,278	6,577	6,334	5,872
	1,875	425	425	-
	(79)	-	-	-
	392	119	66	40
	17,857	15,954	13,725	10,650
	(1,649)	(1,671)	(918)	(696)
	31,674	21,404	19,632	15,866
	\$ 563,214	\$ 422,124	\$ 392,914	\$ 365,210

	2008	2007	2006	2005
	\$ 8,532	\$ 6,924	\$ 6,371	\$ 6,008
	6,137	7,357	6,821	5,951
	14,669	14,281	13,192	11,959
	-	-	1,559	-
	1,063	645	409	55
	9,502	8,975	8,815	8,844
	4,104	4,661	5,527	3,060
	537	853	874	699
	43	95	184	132
	309	284	134	-
	3,833	3,997	4,603	2,229
	59	20	22	-
	\$ 3,774	\$ 3,977	\$ 4,581	\$ 2,229

	2008	2007	2006	2005
	\$ 8,532	\$ 6,924	\$ 6,371	\$ 6,021
	5,840	7,148	6,862	6,077
	14,372	14,072	13,233	12,098
	1,046	705	441	319
	9,291	8,390	8,260	7,887
	4,035	4,977	4,532	3,892
	554	1,000	1,107	899
	43	119	211	132
	375	331	162	-
	3,813	4,189	3,376	2,861
	59	20	22	-
	\$ 3,754	\$ 4,169	\$ 3,354	\$ 2,861

¹ Results prepared in accordance with Canadian generally accepted accounting principles (CGAAP) were referred to as "reported". Adjusted results (excluding "items of note", net of income taxes, from reported results) and related terms were not defined terms under CGAAP and therefore, may not be comparable to similar terms used by other issuers. For further explanation, see "How the Bank Reports" in the 2014 MD&A. Adjusted results are presented from 2005 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.

² 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	2009
Net income available to common shareholders – reported	\$ 5,709	\$ 4,450	\$ 2,953
Adjustments for items of note, net of income taxes			
Amortization of intangibles	426	467	492
Reversal of Enron litigation reserve	–	–	–
Decrease/(Increase) in fair value of derivatives hedging the reclassified available-for-sale debt securities portfolio	(134)	(5)	450
Gain relating to restructuring of VISA	–	–	–
TD Banknorth restructuring, privatization and merger-related charges	–	–	–
Integration and restructuring charges relating to U.S. Retail acquisitions	69	69	276
Decrease / (Increase) in fair value of credit default swaps hedging the corporate loan book, net of provision for credit loss	(13)	4	126
Integration charges related to the Chrysler Financial acquisition	14	–	–
Other tax items ¹	–	(11)	–
Provision for (release of) insurance claims	–	(17)	–
General allowance increase (release) in Canadian Retail and Wholesale Banking	–	(44)	178
Agreement with Canada Revenue Agency	–	121	–
Settlement of TD Banknorth shareholder litigation	–	–	39
FDIC special assessment charge	–	–	35
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	–	–	–
Total adjustments for items of note	362	584	1,596
Net income available to common shareholders – adjusted	\$ 6,071	\$ 5,034	\$ 4,549

Condensed Consolidated Statement of Changes in Shareholders' Equity

(millions of Canadian dollars)	2011	2010	2009
Common shares	\$ 18,417	\$ 16,730	\$ 15,357
Preferred shares	3,395	3,395	3,395
Treasury shares ²	(116)	(92)	(15)
Contributed surplus	281	305	336
Retained earnings	24,339	20,959	18,632
Accumulated other comprehensive income (loss)	536	1,005	1,015
Total shareholders' equity	\$ 46,852	\$ 42,302	\$ 38,720

Other Statistics – Reported

		2011	2010	2009
Per common share	1 Basic earnings	\$ 3.23	\$ 2.57	\$ 1.75
	2 Diluted earnings	3.21	2.55	1.74
	3 Dividends	1.31	1.22	1.22
	4 Book value	24.12	22.15	20.57
	5 Closing market price	37.62	36.73	30.84
	6 Closing market price to book value	1.56	1.66	1.50
	7 Closing market price appreciation	2.4%	19.1%	8.4%
	8 Total shareholder return on common shareholders investment ³	5.7	23.4	13.6
Performance ratios	9 Return on total common equity	14.5%	12.1%	8.4%
	10 Return on risk-weighted assets	2.78	2.33	1.47
	11 Efficiency ratio ⁴	60.6	62.2	68.4
	12 Net interest margin	2.37	2.35	2.54
	13 Common dividend payout ratio	40.6	47.6	70.3
Asset quality	14 Dividend yield ⁵	3.4	3.5	4.8
	15 Price earnings ratio ⁶	11.7	14.4	17.8
	16 Impaired loans net of specific allowance as a % of net loans ^{7,8}	0.59%	0.65%	0.62%
Capital ratios	17 Net impaired loans as a % of common equity ^{7,8}	4.07	4.41	4.41
	18 Provision for credit losses as a % of net average loans ^{7,8}	0.48	0.63	0.92
	19 Tier 1 Capital ratio	13.0%	12.2%	11.3%
Other	20 Total Capital ratio	16.0	15.5	14.9
	21 Common equity to total assets	6.3	6.3	6.3
	22 Number of common shares outstanding (millions)	1,802.0	1,757.0	1,717.6
	23 Market capitalization (millions of Canadian dollars)	\$ 67,782	\$ 64,526	\$ 52,972
	24 Average number of full-time equivalent staff ⁹	75,631	68,725	65,930
	25 Number of retail outlets ¹⁰	2,483	2,449	2,205
	26 Number of retail brokerage offices	108	105	190
27 Number of Automated Banking Machines	4,650	4,550	4,197	

Other Statistics – Adjusted

		2011	2010	2009
Per common share	1 Basic earnings	\$ 3.43	\$ 2.91	\$ 2.69
	2 Diluted earnings	3.41	2.89	2.68
Performance ratios	3 Return on total common equity	15.4%	13.7%	12.9%
	4 Return on risk-weighted assets	2.95	2.63	2.27
	5 Efficiency ratio ⁴	57.9	58.6	59.2
	6 Common dividend payout ratio	38.1	42.1	45.6
	7 Price earnings ratio ⁶	11.0	12.7	11.6

2008	2007	2006	2005
\$ 3,774	\$ 3,977	\$ 4,581	\$ 2,229
404	353	316	354
(323)	-	-	-
(118)	-	-	-
-	(135)	-	-
-	43	-	-
70	-	-	-
(107)	(30)	(7)	(17)
-	-	-	-
34	-	24	(98)
20	-	-	-
-	(39)	(39)	(23)
-	-	-	-
-	-	-	-
-	-	(1,665)	-
-	-	72	-
-	-	19	-
-	-	35	29
-	-	-	(127)
-	-	-	100
-	-	-	163
-	-	-	13
-	-	18	-
-	-	-	238
(20)	192	(1,227)	632
\$ 3,754	\$ 4,169	\$ 3,354	\$ 2,861

2008	2007	2006	2005
\$ 13,278	\$ 6,577	\$ 6,334	\$ 5,872
1,875	425	425	-
(79)	-	-	-
392	119	66	40
17,857	15,954	13,725	10,650
(1,649)	(1,671)	(918)	(696)
\$ 31,674	\$ 21,404	\$ 19,632	\$ 15,866

2008	2007	2006	2005
\$ 2.45	\$ 2.77	\$ 3.20	\$ 1.61
2.44	2.74	3.17	1.60
1.18	1.06	0.89	0.79
18.39	14.62	13.39	11.15
28.46	35.68	32.55	27.85
1.55	2.44	2.43	2.50
(20.2)%	9.6%	16.9%	13.7%
(17.1)	13.0	20.3	17.2
14.4%	19.3%	25.5%	15.3%
2.19	2.67	3.36	1.88
64.8	62.8	59.8	74.0
2.22	2.06	2.02	2.09
49.0	38.1	27.9	49.3
3.8	3.0	2.9	3.0
11.7	13.0	10.3	17.4
0.35%	0.20%	0.16%	0.14%
2.70	1.74	1.41	1.37
0.50	0.37	0.25	0.04
9.8%	10.3%	12.0%	10.1%
12.0	13.0	13.1	13.2
5.3	5.0	4.9	4.3
1,620.2	1,435.6	1,434.8	1,423.6
\$ 46,112	\$ 51,216	\$ 46,704	\$ 39,648
58,792	51,163	51,147	50,991
2,238	1,733	1,705	1,499
249	211	208	329
4,147	3,344	3,256	2,969

2008	2007	2006	2005
\$ 2.46	\$ 2.90	\$ 2.35	\$ 2.09
2.44	2.88	2.33	2.07
14.3%	20.3%	18.7%	19.6%
2.18	2.80	2.46	2.42
64.6	59.6	62.4	65.2
49.3	36.4	38.1	38.4
11.6	12.4	14.0	13.5

¹ For 2006, the impact of future tax decreases of \$24 million on adjusted earnings is included in other tax items.

² 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.

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

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

⁵ Yield is calculated as dividends paid during the year divided by average of high and low common share prices for the year.

⁶ The price earnings ratio is computed using diluted net income per common share.

⁷ Includes customers' liability under acceptances.

⁸ 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 2014 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 2014 MD&A.

⁹ Reflects the number of employees on an average full-time equivalent basis.

¹⁰ Includes retail bank outlets, private client centre branches, and estate and trust branches.