Ten-year Statistical Review – IFRS

Condensed Consolidated Balance (millions of Canadian dollars)		2020		2019		2018	20	17	2016		2015	2014	າ	013		2012		2011
, , , , , , , , , , , , , , , , , , , ,		2020		2019		2010	20		2010		2013	2014		015		2012		2011
ASSETS Cash resources and other		170,594	\$ 3	30,446	\$	35,455	\$ 55,1	E 6	\$ 57,621	\$ 45	,637	\$ 46,554	\$ 32,	161	4 -	25,128	¢	24,112
Trading loans, securities, and other		256,342		61,144		62,115	254,3		211,111		3,317	168,926	188,			99,280		71,109
Non-trading financial assets at fair value				,		•	,		,							,		,
through profit or loss		8,548		6,503		4,015		n/a	n/a		n/a	n/a		n/a		n/a		n/a
Derivatives		54,242	2	48,894		56,996	56,1	95	72,242	65	,438	55,796	49,	461	6	50,919		59,845
Debt securities at amortized cost, net of allowance for credit losses		227,679	13	30,497	1	07,171	1	n/a	n/a		n/a	n/a		n/a		n/a		n/a
Held-to-maturity securities		n/a		n/a		n/a	71,3	63	84,395	74	1,450	56,977	29,	961		-		_
Securities purchased under reverse									0.5.050									
repurchase agreements Loans, net of allowance for loan losses		169,162 717,523		65,935 84,608		27,379 46,393	134,4 612,5		86,052 585,656		7,364 1,341	82,556 478,909	64, 444,	283		59,198 08.848		56,981 77,187
Other		111,775		87,263		95,379	94,9		79,890		1,826	70,793	,	214		17,680		46,259
Total assets		,715,865		15,290		34,903	\$1,278,9		\$1,176,967	\$1,104		\$ 960,511	\$ 862,			11,053		35,493
LIABILITIES																		
Trading deposits	\$	19,177	\$ 2	26,885	\$ 1	14,704	\$ 79,9	40	\$ 79,786	\$ 74	1,759	\$ 59,334	\$ 50.	967	\$ 3	38,774	\$	29,613
Derivatives	-	53,203		50,051		48,270	51,2		65,425		7,218	51,209		471		54,997		61,715
Financial liabilities designated at fair		•					,											
value through profit or loss	_	59,665		05,131		16		8	190		,415	3,250		12		17		32
Deposits Other	-	,135,333		86,977 47,920		51,439	832,8		773,660		5,576	600,716	541,			37,754		49,428
Subordinated notes and debentures		341,511 11,477		47,820 10,725	2	31,694 8,740	230,2 9,5		172,801 10,891		9,740 3,637	181,986 7,785	160, 7.	982		50,088 11,318		39,158 11,543
Total liabilities	1	,620,366		27,589	1 7	54,863	1,203.8		1,102,753	1,037		904.280	810,			52.948		91,489
EQUITY	٠,	,520,500	1,32	_,,,,,,,	1,2	5 4,005	1,203,0		1,102,733	1,037	,545	50-4,200	310,		, (22,240		J 1,403
Shareholders' Equity																		
Common shares		22,487		21,713		21,221	20,9	31	20,711	20	,294	19,811	19	316	1	18,691		17,491
Preferred shares		5,650		5,800		5,000	4,7		4,400		2,700	2,200	,	395		3,395		3,395
Treasury shares		(41)		(47)		(151)		83)	(36)		(52)	(55)	((147)		(167)		(116)
Contributed surplus		121		157		193	2	14	203		214	205		170		196		212
Retained earnings		53,845	4	49,497		46,145	40,4	39	35,452	32	2,053	27,585	23,	982	2	20,868		18,213
Accumulated other comprehensive income (loss)		13,437		10,581		6,639	8,0	06	11,834	10	,209	4,936	3	159		3,645		3,326
income (ioss)		95,499				79,047								.875				
Nicolar de la Companya de la confectationida		-	-	87,701			74,2		72,564		,418	54,682				16,628		42,521
Non-controlling interests in subsidiaries						993		83	1,650		,610	1,549		508		1,477		1,483
Total equity		95,499		87,701		80,040	75,1		74,214		,028	56,231		383		48,105		44,004
Total liabilities and equity	\$1,	,715,865	\$1,4	15,290	\$1,3	34,903	\$1,278,9	95	\$1,176,967	\$1,104	1,373	\$ 960,511	\$ 862,	021	\$ 81	11,053	\$ 7	35,493
Condensed Consolidated Stateme	ent o	of Income	- Rep	oorted														
(millions of Canadian dollars)		2020		2019		2018	20	17	2016	:	2015	2014	2	013		2012		2011
Net interest income	\$	25,611	\$ 2	23,931	\$	22,239	\$ 20,8	47	\$ 19,923	\$ 18	3,724	\$ 17,584	\$ 16,	074	\$ 1	15,026	\$	13,661
Non-interest income		18,035		17,134		16,653	15,3	55	14,392	12	,702	12,377	11,	185	1	10,520		10,179
Total revenue		43,646	4	41,065		38,892	36,2	02	34,315	31	,426	29,961	27,	,259	2	25,546		23,840
Provision for credit losses		7,242		3,029		2,480	2,2	16	2,330	1	,683	1,557	1,	,631		1,795		1,490
Insurance claims and related expenses		2,886		2,787		2,444	2,2		2,462		2,500	2,833		,056		2,424		2,178
Non-interest expenses		21,604	- 2	22,020		20,195	19,4	19	18,877	18	3,073	16,496	15,	,069	1	14,016		13,047
Income before income taxes and																		
equity in net income of an												0.075	7	503		7,311		7,125
investment in TD Ameritrade		11.914		13.229		13.773	12.3	21	10.646	9	3.170	9.075	/.					
investment in TD Ameritrade Provision for (recovery of) income taxes		11,914 1,152	•	13,229 2,735		13,773 3,182	12,3 2,2		10,646 2,143		9,170 1,523	9,075 1,512	,	,303		1,085		1,326
Provision for (recovery of) income taxes Equity in net income of an investment in		1,152	•	2,735		3,182	2,2	53	2,143		,523	1,512	1,	,135				1,326
Provision for (recovery of) income taxes Equity in net income of an investment in TD Ameritrade		1,152 1,133		2,735 1,192		3,182 743	2,2	53 49	2,143 433	1	,523 377	1,512 320	1,	.135 272		234		246
Provision for (recovery of) income taxes Equity in net income of an investment in TD Ameritrade Net income		1,152 1,133 11,895		2,735 1,192 11,686		3,182 743 11,334	2,2 4 10,5	53 49 17	2,143 433 8,936	1	377 3,024	1,512 320 7,883	6,	.135 272 .640		234		246
Provision for (recovery of) income taxes Equity in net income of an investment in TD Ameritrade Net income Preferred dividends		1,152 1,133		2,735 1,192		3,182 743	2,2 4 10,5	53 49	2,143 433	1	,523 377	1,512 320	6,	.135 272		234		1,326 246 6,045 180
Provision for (recovery of) income taxes Equity in net income of an investment in TD Ameritrade Net income Preferred dividends Net income available to common		1,152 1,133 11,895		2,735 1,192 11,686		3,182 743 11,334	2,2 4 10,5	53 49 17	2,143 433 8,936	1	377 3,024	1,512 320 7,883	6,	.135 272 .640		234		246
Provision for (recovery of) income taxes Equity in net income of an investment in TD Ameritrade Net income Preferred dividends	\$	1,152 1,133 11,895		2,735 1,192 11,686		3,182 743 11,334	2,2 4 10,5	53 49 17 93	2,143 433 8,936		377 377 3,024 99	1,512 320 7,883	6,	.135 272 .640	\$	234	\$	246 6,045 180
Provision for (recovery of) income taxes Equity in net income of an investment in TD Ameritrade Net income Preferred dividends Net income available to common shareholders and non-controlling interests in subsidiaries	\$	1,152 1,133 11,895 267		2,735 1,192 11,686 252		3,182 743 11,334 214	2,2 4 10,5 1	53 49 17 93	2,143 433 8,936 141		377 377 3,024 99	1,512 320 7,883 143	6,	,135 272 ,640 185	\$	234 6,460 196	\$	246 6,045 180
Provision for (recovery of) income taxes Equity in net income of an investment in TD Ameritrade Net income Preferred dividends Net income available to common shareholders and non-controlling interests in subsidiaries	\$	1,152 1,133 11,895 267	\$	2,735 1,192 11,686 252	\$	3,182 743 11,334 214	2,2 4 10,5 1 \$ 10,3	53 49 17 93	2,143 433 8,936 141 \$ 8,795	\$ 7	377 3,024 99	1,512 320 7,883 143 \$ 7,740	6,	,135 272 ,640 185	\$	234 6,460 196	\$	246 6,045 180
Provision for (recovery of) income taxes Equity in net income of an investment in TD Ameritrade Net income Preferred dividends Net income available to common shareholders and non-controlling interests in subsidiaries Attributable to:		1,152 1,133 11,895 267 11,628	\$	2,735 1,192 11,686 252 11,434	\$	3,182 743 11,334 214 11,120	2,2 4 10,5 1 \$ 10,3	53 49 17 93	2,143 433 8,936 141 \$ 8,795	\$ 7	377 377 3,024 99	1,512 320 7,883 143 \$ 7,740	6, \$ 6,	.135 .272 .640 .185		234 6,460 196 6,264		246 6,045 180 5,865
Provision for (recovery of) income taxes Equity in net income of an investment in TD Ameritrade Net income Preferred dividends Net income available to common shareholders and non-controlling interests in subsidiaries Attributable to: Common shareholders Non-controlling interests in subsidiaries	\$	1,152 1,133 11,895 267 11,628	\$	2,735 1,192 11,686 252 11,434 11,416 18	\$	3,182 743 11,334 214 11,120	2,2 4 10,5 1 \$ 10,3	53 49 17 93 24	2,143 433 8,936 141 \$ 8,795 \$ 8,680	\$ 7	377 3,024 99 7,925	1,512 320 7,883 143 \$ 7,740 \$ 7,633	6, \$ 6,	.135 272 .640 185 .455		234 6,460 196 6,264 6,160		246 6,045 180 5,865 5,761
Provision for (recovery of) income taxes Equity in net income of an investment in TD Ameritrade Net income Preferred dividends Net income available to common shareholders and non-controlling interests in subsidiaries Attributable to: Common shareholders Non-controlling interests in subsidiaries Condensed Consolidated Stateme	\$	1,152 1,133 11,895 267 11,628 11,628	\$	2,735 1,192 11,686 252 11,434 11,416 18 Equity	\$	3,182 743 11,334 214 11,120 11,048 72	\$ 10,3 \$ 10,2	53 49 17 93 24 03 21	2,143 433 8,936 141 \$ 8,795 \$ 8,680 115	\$ 7	3,77 3,024 99 7,925 7,813 112	1,512 320 7,883 143 \$ 7,740 \$ 7,633 107	\$ 6, \$ 6,	.135 .272 .640 .185 .455 .350 .105		234 6,460 196 6,264 6,160 104		246 6,045 180 5,865 5,761 104
Provision for (recovery of) income taxes Equity in net income of an investment in TD Ameritrade Net income Preferred dividends Net income available to common shareholders and non-controlling interests in subsidiaries Attributable to: Common shareholders Non-controlling interests in subsidiaries Condensed Consolidated Stateme (millions of Canadian dollars)	\$	1,152 1,133 11,895 267 11,628	\$	2,735 1,192 11,686 252 11,434 11,416 18	\$	3,182 743 11,334 214 11,120	2,2 4 10,5 1 \$ 10,3	53 49 17 93 24 03 21	2,143 433 8,936 141 \$ 8,795 \$ 8,680	\$ 7	377 3,024 99 7,925	1,512 320 7,883 143 \$ 7,740 \$ 7,633	\$ 6, \$ 6,	.135 272 .640 185 .455		234 6,460 196 6,264 6,160		246 6,045 180 5,865 5,761 104
Provision for (recovery of) income taxes Equity in net income of an investment in TD Ameritrade Net income Preferred dividends Net income available to common shareholders and non-controlling interests in subsidiaries Attributable to: Common shareholders Non-controlling interests in subsidiaries Condensed Consolidated Stateme (millions of Canadian dollars) Shareholders' Equity	\$ ent o	1,152 1,133 11,895 267 11,628 11,628 	\$	2,735 1,192 11,686 252 11,434 11,416 18 Equity 2019	\$	3,182 743 11,334 214 11,120 11,048 72 2018	\$ 10,3 \$ 10,2 20	53 49 17 93 24 03 21	2,143 433 8,936 141 \$ 8,795 \$ 8,680 115	\$ 7	7,925 7,813 112	1,512 320 7,883 143 \$ 7,740 \$ 7,633 107	\$ 6, \$ 6,	.135 .272 .640 .185 .455 .350 .105	\$	234 6,460 196 6,264 6,160 104	\$	246 6,045 180 5,865 5,761 104
Provision for (recovery of) income taxes Equity in net income of an investment in TD Ameritrade Net income Preferred dividends Net income available to common shareholders and non-controlling interests in subsidiaries Attributable to: Common shareholders Non-controlling interests in subsidiaries Condensed Consolidated Stateme (millions of Canadian dollars) Shareholders' Equity Common shares	\$	1,152 1,133 11,895 267 11,628 11,628 	\$	2,735 1,192 11,686 252 11,434 11,416 18 Equity 2019 21,713	\$	3,182 743 11,334 214 11,120 11,048 72 2018	\$ 10,3 \$ 10,2 \$ 20,9	53 49 17 93 24 03 21 17	2,143 433 8,936 141 \$ 8,795 \$ 8,680 115 2016 \$ 20,711	\$ 7	3,77 3,024 99 7,925 7,813 112 2015	1,512 320 7,883 143 \$ 7,740 \$ 7,633 107 2014 \$ 19,811	\$ 6, \$ 6,	135 272 640 185 455 350 105 013	\$	234 6,460 196 6,264 6,160 104 2012	\$	246 6,045 180 5,865 5,761 104 2011
Provision for (recovery of) income taxes Equity in net income of an investment in TD Ameritrade Net income Preferred dividends Net income available to common shareholders and non-controlling interests in subsidiaries Attributable to: Common shareholders Non-controlling interests in subsidiaries Condensed Consolidated Stateme (millions of Canadian dollars) Shareholders' Equity Common shares Preferred shares	\$ ent o	1,152 1,133 11,895 267 11,628 11,628 	\$	2,735 1,192 111,686 252 111,434 111,416 18 18 19 2019 21,713 5,800	\$	3,182 743 11,334 214 11,120 11,048 72 2018 21,221 5,000	\$ 10,3 \$ 10,3 \$ 10,2 \$ 20,9 \$ 20,9	53 49 17 93 24 03 221 17 31 50	\$ 8,680 115 2016 \$ 20,711 4,400	\$ 7	3,77 3,024 99 7,925 7,813 112 2015	1,512 320 7,883 143 \$ 7,740 \$ 7,633 107 2014 \$ 19,811 2,200	\$ 6, \$ 6, \$ 6,	135 272 640 185 455 350 105 013 316 395	\$	234 6,460 196 6,264 6,160 104 2012 18,691 3,395	\$	246 6,045 180 5,865 5,761 104 2011 17,491 3,395
Provision for (recovery of) income taxes Equity in net income of an investment in TD Ameritrade Net income Preferred dividends Net income available to common shareholders and non-controlling interests in subsidiaries Attributable to: Common shareholders Non-controlling interests in subsidiaries Condensed Consolidated Stateme (millions of Canadian dollars) Shareholders' Equity Common shares Preferred shares Treasury shares	\$ ent o	1,152 1,133 11,895 267 11,628 11,628 - of Change 2020 22,487 5,650 (41)	\$	2,735 1,192 11,686 252 11,434 11,416 18 18 19 10,119 2019 21,713 5,800 (47)	\$	3,182 743 11,334 214 11,120 11,048 72 2018 21,221 5,000 (151)	\$ 10,3 \$ 10,3 \$ 10,2 1 \$ 20,9 \$ 20,9 4,7 (1	53 49 17 93 24 03 221 17 31 50 83)	\$ 8,795 \$ 8,680 115 \$ 2016 \$ 20,711 4,400 (36)	\$ 7	3,77 3,024 99 7,925 7,813 112 2015 0,294 2,700 (52)	1,512 320 7,883 143 \$ 7,740 \$ 7,633 107 2014 \$ 19,811 2,200 (55)	\$ 6, \$ 6, \$ 6,	135 272 640 185 455 350 105 013 316 395 (147)	\$	234 6,460 196 6,264 6,160 104 2012 18,691 3,395 (167)	\$	246 6,045 180 5,865 5,761 104 2011 17,491 3,395 (116
Provision for (recovery of) income taxes Equity in net income of an investment in TD Ameritrade Net income Preferred dividends Net income available to common shareholders and non-controlling interests in subsidiaries Attributable to: Common shareholders Non-controlling interests in subsidiaries Condensed Consolidated Stateme (millions of Canadian dollars) Shareholders' Equity Common shares Preferred shares Treasury shares Contributed surplus	\$ ent o	1,152 1,133 11,895 267 11,628 11,628 	\$	2,735 1,192 111,686 252 111,434 111,416 18 18 19 2019 21,713 5,800	\$	3,182 743 11,334 214 11,120 11,048 72 2018 21,221 5,000	\$ 10,3 \$ 10,3 \$ 10,2 1 \$ 20,9 \$ 20,9 4,7 (1	53 49 17 93 24 03 21 17 31 50 83) 14	\$ 8,680 115 2016 \$ 20,711 4,400	\$ 7 \$ 7 \$ 20 2	3,77 3,024 99 7,925 7,813 112 2015	1,512 320 7,883 143 \$ 7,740 \$ 7,633 107 2014 \$ 19,811 2,200	\$ 6, \$ 6, \$ 19, 3,	135 272 640 185 455 350 105 013 316 395	\$ 1	234 6,460 196 6,264 6,160 104 2012 18,691 3,395	\$	246 6,045 180 5,865 5,761 104 2011 17,491 3,395 (116 212
Provision for (recovery of) income taxes Equity in net income of an investment in TD Ameritrade Net income Preferred dividends Net income available to common shareholders and non-controlling interests in subsidiaries Attributable to: Common shareholders Non-controlling interests in subsidiaries Condensed Consolidated Stateme (millions of Canadian dollars) Shareholders' Equity Common shares Preferred shares Treasury shares Contributed surplus Retained earnings Accumulated other comprehensive	\$ ent o	1,152 1,133 11,895 267 11,628 11,628 2020 22,487 5,650 (41) 121 53,845	\$	2,735 1,192 111,686 252 111,434 111,416 18 18 Equity 2019 21,713 5,800 (47) 157 49,497	\$	3,182 743 11,334 214 11,120 11,048 72 2018 21,221 5,000 (151) 193 46,145	\$ 10,3 \$ 10,2 \$ 20,9 4,7 (1,2,4,4),4	53 49 17 93 24 03 221 17 31 50 83) 14 89	\$ 8,680 115 \$ 20,711 4,400 (36) 203 35,452	\$ 7 \$ 7 \$ 20 2	377 3,024 99 7,925 7,813 112 2015 2,700 (52) (52) (214 4,053	1,512 320 7,883 143 \$ 7,740 \$ 7,633 107 2014 \$ 19,811 2,200 (55) 205 27,585	\$ 6, \$ 6, \$ 19, 3, (23,	135 272 640 185 455 350 105 013 316 395 (147) 170 982	\$ 1	234 6,460 196 6,264 6,160 104 2012 18,691 3,395 (167) 196 20,868	\$	246 6,045 180 5,865 5,761 104 2011 17,491 3,395 (116 212 18,213
Provision for (recovery of) income taxes Equity in net income of an investment in TD Ameritrade Net income Preferred dividends Net income available to common shareholders and non-controlling interests in subsidiaries Attributable to: Common shareholders Non-controlling interests in subsidiaries Condensed Consolidated Stateme (millions of Canadian dollars) Shareholders' Equity Common shares Preferred shares Treasury shares Contributed surplus Retained earnings Accumulated other comprehensive income (loss)	\$ ent o	1,152 1,133 11,895 267 11,628 11,628 	\$	2,735 1,192 111,686 252 111,434 111,416 18 18 19 10,100 10,100 11,416 18 10,100	\$	3,182 743 11,334 214 11,120 11,048 72 2018 21,221 5,000 (151) 193	\$ 10,3 \$ 10,2 1 \$ 20,9 4,7 (1 2	53 49 17 93 24 03 221 17 31 50 83) 14 89	\$ 8,680 115 2016 \$ 20,711 4,400 (36) 203	\$ 7 \$ 7 \$ 20 2	377 8,024 99 7,925 7,925 7,925 2,700 (52) 2,14	1,512 320 7,883 143 \$ 7,740 \$ 7,633 107 2014 \$ 19,811 2,200 (55) 205	\$ 6, \$ 6, \$ 19, 3, (23,	.135 .272 .640 .185 .455 .350 .105 .013 .316 .395 .(147) .170	\$ 1	234 6,460 196 6,264 6,160 104 2012 18,691 3,395 (167) 196	\$	246 6,045 180 5,865 5,761 104 2011 17,491 3,395 (116 212 18,213
Provision for (recovery of) income taxes Equity in net income of an investment in TD Ameritrade Net income Preferred dividends Net income available to common shareholders and non-controlling interests in subsidiaries Attributable to: Common shareholders Non-controlling interests in subsidiaries Condensed Consolidated Stateme (millions of Canadian dollars) Shareholders' Equity Common shares Preferred shares Treasury shares Contributed surplus Retained earnings Accumulated other comprehensive income (loss)	\$ ent o	1,152 1,133 11,895 267 11,628 11,628 2020 22,487 5,650 (41) 121 53,845	\$	2,735 1,192 111,686 252 111,434 111,416 18 18 Equity 2019 21,713 5,800 (47) 157 49,497	\$ \$	3,182 743 11,334 214 11,120 11,048 72 2018 21,221 5,000 (151) 193 46,145	\$ 10,3 \$ 10,2 \$ 20,9 4,7 (1,2,4,4),4	53 49 17 93 24 03 21 17 31 50 83) 14 89	\$ 8,680 115 \$ 20,711 4,400 (36) 203 35,452	\$ 7 \$ 7 \$ 20 2	377 3,024 99 7,925 7,813 112 2015 2,700 (52) (52) (214 4,053	1,512 320 7,883 143 \$ 7,740 \$ 7,633 107 2014 \$ 19,811 2,200 (55) 205 27,585	\$ 6, \$ 6, \$ 19, 3, (23, 3,	135 272 640 185 455 350 105 013 316 395 (147) 170 982	\$ 1	234 6,460 196 6,264 6,160 104 2012 18,691 3,395 (167) 196 20,868	\$	246 6,045 180 5,865 5,761 104 2011 17,491 3,395 (116, 212 18,213
Provision for (recovery of) income taxes Equity in net income of an investment in TD Ameritrade Net income Preferred dividends Net income available to common shareholders and non-controlling interests in subsidiaries Attributable to: Common shareholders Non-controlling interests in subsidiaries Condensed Consolidated Stateme (millions of Canadian dollars) Shareholders' Equity Common shares Preferred shares Treasury shares Contributed surplus Retained earnings Accumulated other comprehensive	\$ ent o	1,152 1,133 11,895 267 11,628 11,628 2020 22,487 5,650 (41) 121 53,845 13,437	\$	2,735 1,192 111,686 252 111,434 111,416 18 18 19 2019 21,713 5,800 (47) 157 49,497 10,581	\$ \$	3,182 743 11,334 214 11,120 11,048 72 2018 21,221 5,000 (151) 193 46,145 6,639	\$ 10,3 \$ 10,2 \$ 20,9 4,7 (1 2,40,4 8,0	53 49 17 93 24 03 21 17 31 50 83) 14 89	\$ 8,795 \$ 8,680 115 \$ 20,711 4,400 (36) 203 35,452 11,834	\$ 7 \$ 7 \$ 20 2 32 10 65	377 377 3,024 99 7,925 7,813 112 2015 2,700 (52) 2,700 (52) 2,053 3,0294	1,512 320 7,883 143 \$ 7,740 \$ 7,633 107 2014 \$ 19,811 2,200 (55) 205 27,585 4,936	\$ 6, \$ 6, \$ 19, 3, (23, 33,	.135 272 640 185 455 	\$ 1	234 6,460 196 6,264 6,160 104 2012 18,691 3,395 (167) 196 20,868 3,645	\$	246 6,045 180 5,865 5,761 104 2011 17,491 3,395 (116, 212 18,213 3,326

75,190 \$

74,214

\$ 67,028 \$ 56,231 \$ 51,383 \$ 48,105 \$ 44,004

\$ 95,499

87,701

Total equity

¹ Includes financial assets designated at fair value through profit or loss and financial assets at fair value through other comprehensive income (available-for-sale securities under IAS 39).

Ten-year Statistical Review

Other Statistics - IFRS Reported

		2020	2019	2018	2017	2016	i	2015	2014	2013	2012	2011
	Per common share											
1	Basic earnings	\$ 6.43	\$ 6.26	\$ 6.02	\$ 5.51	\$ 4.68	\$	4.22	\$ 4.15	\$ 3.46	\$ 3.40	\$ 3.25
2	Diluted earnings	6.43	6.25	6.01	5.50	4.67		4.21	4.14	3.44	3.38	3.21
3	Dividends	3.11	2.89	2.61	2.35	2.16		2.00	1.84	1.62	1.45	1.31
4	Book value	49.49	45.20	40.50	37.76	36.71		33.81	28.45	25.33	23.60	21.72
5	Closing market price	58.78	75.21	73.03	73.34	60.86		53.68	55.47	47.82	40.62	37.62
6	Closing market price to book value	1.19	1.66	1.80	1.94	1.66		1.59	1.95	1.89	1.72	1.73
7	Closing market price appreciation	(21.8)%	3.0%	(0.4)%	20.5%	13.4	.%	(3.2)%	16.0%	17.7%	8.0%	2.4%
8	Total shareholder return (1-year)¹	(17.9)	7.1	3.1	24.8	17.9)	0.4	20.1	22.3	11.9	5.7
	Performance ratios											
9	Return on common equity	13.6%	14.5%	15.7%	14.9%	13.3	%	13.4%	15.4%	14.2%	15.0%	16.2%
10	Return on Common Equity Tier 1 Capital risk-weighted assets ^{2,3,4}	2.41	2.55	2.56	2.46	2.21		2.20	2.45	2.32	2.58	2.78
11	5	2.41 49.5	2.55 53.6	2.56 51.9	2.46 53.6	2.21 55.0		2.20 57.5	2.45 55.1	2.32 55.3	2.58 54.9	60.2
11 12	Efficiency ratio Net interest margin	49.5 1.80	53.6 1.96	1.95	53.6 1.96	2.01		2.05	2.18	2.20	2.23	2.30
13	Common dividend	1.80	1.96	1.95	1.96	2.01		2.05	2.18	2.20	2.23	2.30
13	payout ratio	48.3	46.1	43.3	42.6	46.1		47.4	44.3	46.9	42.5	40.2
14	Dividend vield ⁵	48.3	3.9	3.5	3.6	3.9		3.7	3.5	3.8	3.7	3.4
15	Price-earnings ratio ⁶	9.2	12.0	12.2	13.3	13.0		12.8	13.4	13.9	12.0	11.7
-13		3.2	12.0	12.2	15.5	15.0		12.0	13.4	13.3	12.0	11.7
16	Asset quality Net impaired loans as a % of net loans and acceptances ^{7,8}	0.32%	0.33%	0.37%	0.38%	0.46	i%	0.48%	0.46%	0.50%	0.52%	0.56%
17	Net impaired loans as a % of common equity ^{7,8}	2.59	2.81	3.33	3.45	4.09		4.24	4.28	4.83	4.86	5.27
18	Provision for credit losses as a % of net average loans and acceptances ^{7,8}	1.00	0.45	0.39	0.37	0.41		0.34	0.34	0.38	0.43	0.39
	· · · · · · · · · · · · · · · · · · ·	1.00	0.43	0.59	0.57	0.41		0.34	0.34	0.36	0.43	0.59
19	Capital ratios Common Equity Tier 1 Capital ratio ^{3,4,9}	13.1%	12.1%	12.0%	10.7%	10.4	.%	9.9%	9.4%	9.0%	n/a%	n/a%
20	Tier 1 Capital ratio ^{2,3,4}	14.4	13.5	13.7	12.3	12.2		11.3	10.9	11.0	12.6	13.0
21	Total Capital ratio ^{2,3,4}	16.7	16.3	16.2	14.9	15.2		14.0	13.4	14.2	15.7	16.0
-	Other											
22	Common equity to total assets	5.2	5.8	5.5	5.4	5.8		5.7	5.5	5.4	5.3	5.3
23	Number of common shares outstanding (millions)	1,815.6	1,811.9	1,828.3	1,839.6	1,857.2		1,855.1	1,844.6	1,835.0	1,832.3	1,802.0
24	Market capitalization (millions of Canadian		·	,	·	,		,	,	·	•	·
		\$ 106,719	\$ 136,274	\$ 133,519	\$ 134,915	\$ 113,028	\$	99,584	\$ 102,322	\$ 87,748	\$ 74,417	\$ 67,782
25	Average number of full-time	00	00.001	04.333	02.450	01.555		04 400	04 437	70 7 10	70.227	75.604
	equivalent staff ¹⁰	89,598	89,031	84,383	83,160	81,233		81,483	81,137	78,748	78,397	75,631
26	Number of retail outlets ¹¹	2,358	2,380	2,411	2,446	2,476		2,514	2,534	2,547	2,535	2,483
27	Number of retail brokerage offices	87	113	109	109	111		108	111	110	112	108
28	Number of automated banking machines	6,233	6,302	5,587	5,322	5,263		5,171	4,833	4,734	4,739	4,650

¹ Total shareholder return is calculated based on share price movement and dividends reinvested over a trailing one-year period.

² Effective fiscal 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to fiscal 2013, amounts were calculated in accordance with the Basel II regulatory framework. Prior to 2012, amounts were calculated based on Canadian GAAP.

³ Effective fiscal 2014, the CVA has been 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 were 57%, 65% and 77%, respectively. For fiscal 2015 and 2016, the scalars for inclusion of CVA for CET1, Tier 1, and Total Capital RWA were 64%, 71%, and 77%, respectively. For fiscal 2017, the corresponding scalars were 72%, 77%, and 81%, respectively, for fiscal 2018, were 80%, 83%, and 86%, respectively, and effective fiscal 2019, the corresponding scalars are all 100%. Prior to the second quarter of 2018, the RWA as it relates to the regulatory floor was calculated based on the Basel I risk weights which are the same for all capital ratios.

⁴ Includes capital adjustments provided by the Office of the Superintendent of Financial Institutions Canada in response to COVID-19 pandemic in the second quarter of 2020. Refer to the "Capital Position" section of the MD&A for additional detail.

⁵ Dividend yield is calculated as the dividend per common share for the year divided by the daily average closing stock price during the year.

⁶ The price-earnings ratio is computed using diluted net income per common share over the trailing 4 guarters.

⁷ Includes customers' liability under acceptances.

⁸ Excludes acquired credit-impaired loans, and prior to November 1, 2017, certain debt securities classified as loans (DSCL). DSCL are now classified as debt securities at amortized cost under IFRS 9.

⁹ Effective fiscal 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 years prior to fiscal 2013 are not applicable (n/a).

¹⁰ In fiscal 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 years prior to fiscal 2014 have not been restated.

¹¹ Includes retail bank outlets, private client centre branches, and estate and trust branches.