

TD BANK FINANCIAL GROUP

INDEX SUPPLEMENTAL INFORMATION

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Finance Division

SHAREHOLDER VALUE

LINE #	QUARTER									FULL YEAR		
	1996				1997				1998	1996	1997	
	1	2	3	4	1	2	3	4	1			
Per common share												
Dividends	1	\$.25	\$.25	\$.25	\$.25	\$.28	\$.28	\$.28	\$.28	\$.32	\$ 1.00	\$ 1.12
Book value	2	18.88	19.30	19.69	20.30	20.69	21.39	21.92	22.75	23.62	20.30	22.75
Closing market price	3	25.13	23.60	25.65	31.35	37.10	39.50	44.55	51.65	53.60	31.35	51.65
Financial ratios and statistics												
Return on common equity	4	15.2 %	15.1 %	14.8 %	16.3 %	16.4 %	15.2 %	17.8 %	16.8 %	16.3 %	15.4 %	16.6 %
Return on assets	5	.80	.79	.74	.80	.78	.69	.77	.73	.69	.78	.74
Dividend yield (1)	6	3.7	3.9	3.9	3.5	3.0	2.8	2.6	2.5	2.1	3.7	2.7
Common dividend payout ratio	7	35.3	35.5	34.5	32.0	33.1	36.0	28.9	29.6	33.7	34.3	31.7
Closing market price to book value	8	1.33	1.22	1.30	1.54	1.79	1.85	2.03	2.27	2.27	1.54	2.27
Price earnings ratio (2)	9	9.4	8.3	9.0	10.6	12.0	12.5	13.1	14.6	14.7	10.6	14.6
Total market return on common shareholders' investment (3)	10	24.7	22.7	29.0	36.2	51.7	71.9	77.9	68.3	47.6	36.2	68.3
Number of common shares outstanding	11	301.4	301.7	291.8	302.7	299.1	296.5	296.9	296.9	297.0	302.7	296.9

(1) dividends per common share for trailing 4 quarters divided by average of high and low common share prices for the period

(2) closing common share price divided by net income per common share for trailing 4 quarters

(3) the change in market price plus dividends paid in trailing 4 quarters as a percentage of the prior year's closing market price per common share

HIGHLIGHTS

LINE #	QUARTER									FULL YEAR		
	1996				1997				1998	1996	1997	
	1	2	3	4	1	2	3	4	1			
Results of operations (\$ millions)												
Net income	1	\$222	\$220	\$223	\$249	\$264	\$240	\$295	\$289	\$293	\$914	\$1,088
Net interest income (TEB)	2	639	613	659	692	720	726	739	798	810	2,603	2,983
Total revenue (TEB)	3	1,051	1,055	1,084	1,162	1,260	1,291	1,396	1,686	1,517	4,352	5,633
Per common share												
Net income	4	\$.71	\$.70	\$.73	\$.81	\$.85	\$.78	\$.96	\$.95	\$.95	\$2.95	\$3.54
Financial position (\$ billions)												
Total assets	5	\$109.4	\$117.4	\$120.8	\$130.3	\$136.1	\$153.2	\$156.1	\$163.9	\$177.0	\$130.3	\$163.9
Total common equity	6	5.7	5.8	5.7	6.1	6.2	6.3	6.5	6.8	7.0	6.1	6.8
Other (\$ millions)												
Net interest margin (TEB)	7	2.62 %	2.49 %	2.48 %	2.54 %	2.45 %	2.40 %	2.26 %	2.31 %	2.21 %	2.53 %	2.35 %
Net impaired loans	8	\$492	\$395	\$439	\$344	\$514	\$367	\$285	(\$79)	\$84	\$344	(\$79)
Net impaired loans as a % of net loans*	9	.6 %	.5 %	.5 %	.4 %	.5 %	.4 %	.3 %	(.1) %	.1 %	.4 %	(.1) %
PCL as a % of net average loans*	10	.22	.22	.20	.11	.17	.17	.15	.86	.22	.18	.35
PCL excluding special charge as a % of net average loans*	11	-	-	-	-	-	-	-	.14	-	-	.16
Securities - surplus from book	12	\$180	\$148	\$144	\$323	\$431	\$507	\$893	\$674	\$753	\$323	\$674
Capital ratios												
Net common equity to risk weighted assets	13	7.0 %	7.0 %	6.6 %	6.2 %	6.1 %	5.7 %	6.1 %	6.1 %	6.2 %	6.2 %	6.1 %
Tier 1	14	7.6	7.6	7.2	6.8	6.6	6.3	6.7	6.6	7.1	6.8	6.6
Total capital	15	10.4	10.4	9.8	9.7	9.7	9.4	10.0	10.2	10.8	9.7	10.2
Efficiency ratio	16	59.4	60.7	61.6	62.0	60.1	63.5	60.9	56.6	60.3	61.0	60.0
Efficiency ratio-excluding goodwill and one-time gains	17	59.4	60.7	61.6	62.0	59.6	60.7	60.4	63.8	59.7	61.0	61.2
Number of full-time equivalent staff at period end	18	25,048	25,258	25,625	26,815	27,240	27,458	27,645	28,001	28,582	26,815	28,001
Number of Bank branches	19	953	949	951	953	939	928	924	919	913	953	919
Rating of senior debt: Moody's	20	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2
Standard and Poor's	21	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA

* Includes customers' liability under acceptances and securities purchased under resale agreements.

NET INCOME
(\$MILLIONS)

LINE #	NET INCOME (\$MILLIONS)											
	QUARTER									FULL YEAR		
	1996				1997				1998	1996	1997	
	1	2	3	4	1	2	3	4	1			
Net interest income (TEB)	1	\$639	\$613	\$659	\$692	\$720	\$726	\$739	\$798	\$810	\$2,603	\$2,983
Provision for credit losses	2	43	42	43	24	40	40	40	240	63	152	360
Other income (page 12)	3	412	442	425	470	540	565	657	888	707	1,749	2,650
Net interest and other income	4	1,008	1,013	1,041	1,138	1,220	1,251	1,356	1,446	1,454	4,200	5,273
Non-interest expenses (page 13)	5	624	641	668	721	758	820	850	955	914	2,654	3,383
Income before provision for income taxes	6	384	372	373	417	462	431	506	491	540	1,546	1,890
Provision for income taxes (TEB)	7	162	152	150	168	198	191	211	202	247	632	802
Net income	8	222	220	223	249	264	240	295	289	293	914	1,088
Preferred dividends	9	8	8	8	8	8	7	8	8	11	32	31
Net income applicable to common shares	10	\$214	\$212	\$215	\$241	\$256	\$233	\$287	\$281	\$282	\$882	\$1,057
Average number of common shares outstanding (millions)	11	301.4	301.5	297.8	293.5	302.5	298.7	296.8	296.9	297.0	298.6	298.7
Earnings per share	12	\$0.71	\$0.70	\$0.73	\$0.81	\$0.85	\$0.78	\$0.96	\$0.95	\$0.95	\$2.95	\$3.54

NET INCOME BY MAJOR BUSINESS SEGMENT - TOTAL BANK
(\$MILLIONS)

LINE #	RTER								FULL YEAR			
	1996				1997				1998	1996	1997	
	1	2	3	4	1	2	3	4	1			
Net income												
Personal & Commercial Banking	1	\$81	\$75	\$79	\$94	\$107	\$114	\$106	\$139	\$130	\$329	\$466
Wealth Management Services	2	12	15	15	16	22	(1)	28	36	(3)	58	85
Total Retail	3	93	90	94	110	129	113	134	175	127	387	551
Corporate Banking	4	89	99	100	100	80	100	97	70	119	388	347
Investment Banking	5	33	30	24	37	47	42	56	152	56	124	297
Total Wholesale	6	122	129	124	137	127	142	153	222	175	512	644
Other	7	7	1	5	2	8	(15)	8	(108)	(9)	15	(107)
Total Bank	8	\$222	\$220	\$223	\$249	\$264	\$240	\$295	\$289	\$293	\$914	\$1,088
ROE (%)												
Personal & Commercial Banking	9	16 %	15 %	16 %	18 %	21 %	24 %	21 %	26 %	26 %	16 %	23 %
Wealth Management Services	10	40	46	42	41	11	(1)	13	16	(2)	42	10
Total Retail	11	17	17	17	20	18	17	19	23	15	18	19
Corporate Banking	12	13	15	15	14	12	15	14	11	17	14	13
Investment Banking	13	21	17	12	18	22	22	27	70	20	17	35
Total Wholesale	14	15	15	14	15	14	17	17	26	18	15	19
Total Bank	15	15 %	15 %	15 %	16 %	16 %	15 %	18 %	17 %	16 %	15 %	17 %
Percentage contribution to total net income												
Personal & Commercial Banking	16	36 %	34 %	35 %	38 %	41 %	48 %	36 %	48 %	44 %	36 %	43 %
Wealth Management Services	17	5	7	7	6	8	-	9	12	(1)	6	7
Total Retail	18	41	41	42	44	49	48	45	60	43	42	50
Corporate Banking	19	40	45	45	40	30	42	33	24	41	43	32
Investment Banking	20	15	14	11	15	18	18	19	53	19	14	27
Total Wholesale	21	55	59	56	55	48	60	52	77	60	57	59
Other	22	4	-	2	1	3	(8)	3	(37)	(3)	1	(9)
Total Bank	23	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %
Percentage geographic contribution to total net income												
Canada	24	76 %	74 %	74 %	74 %	72 %	75 %	71 %	63 %	82 %	74 %	70 %
USA	25	16	20	17	18	18	25	19	20	19	18	21
Offshore	26	8	6	9	7	10	-	10	17	(1)	8	9
Total Bank	27	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

BASIS OF PRESENTATION OF RESULTS: Results for each segment reflect revenues, expenses, assets and deposits generated by the businesses in that segment. Indirect expenses, such as overhead expenses, and associated revenues are allocated to business segments, using appropriate allocation formulas applied on a consistent basis. Common equity is allocated to business segments using capitalization rates applied to BIS-risk weighted assets, RAROC (Risk Adjusted Return On Capital) calculations, or based on comparable businesses.

OTHER: Includes Real Estate Investments and the effect of transfer pricing differences and any residual unallocated revenues, and expenses. The Q4/97 general provision for credit losses of \$200 million is included in Other.

NET INCOME BY MAJOR BUSINESS SEGMENT - PERSONAL & COMMERCIAL BANKING

(\$MILLIONS)

LINE #	QUARTER									FULL YEAR		
	1996				1997				1998	1996	1997	
	1	2	3	4	1	2	3	4	1			
Net interest income (TEB)	1	\$457	\$444	\$470	\$490	\$511	\$503	\$522	\$559	\$532	\$1,861	\$2,095
Provision for credit losses	2	33	35	41	27	34	33	32	(9)	42	136	90
Other income	3	169	162	172	170	177	172	194	190	202	673	733
Non-interest expenses	4	448	438	462	471	464	441	498	508	461	1,819	1,911
Net income before taxes	5	145	133	139	162	190	201	186	250	231	579	827
Income taxes (TEB)	6	64	58	60	68	83	87	80	111	101	250	361
Net income	7	\$81	\$75	\$79	\$94	\$107	\$114	\$106	\$139	\$130	\$329	\$466
Selected volumes and ratios												
Average loans and customers' liability under acceptances (\$B)	8	\$48	\$48	\$49	\$50	\$51	\$53	\$54	\$55	\$56	\$49	\$53
Average deposits (\$B)	9	49	50	49	50	50	50	50	51	51	50	50
Assets under administration (\$B)	10	-	-	-	21	19	20	25	25	23	5	22
Efficiency ratio	11	72%	72%	72%	71%	67%	65%	70%	68%	63%	72%	68%
Return on common equity	12	16%	15%	16%	18%	21%	24%	21%	26%	26%	16%	23%

PERSONAL AND COMMERCIAL BANKING:

Provides financial services to consumers and small and medium-sized businesses. It encompasses retail branch banking, and insurance businesses operating through a retail network of branches, automated banking machines, telephone, PC, internet networks and includes income from interest rate gapping.

NET INCOME BY MAJOR BUSINESS SEGMENT - WEALTH MANAGEMENT SERVICES

(\$MILLIONS)

LINE #	QUARTER									FULL YEAR	
	1996				1997				1998	1996	1997
	1	2	3	4	1	2	3	4	1		
Net interest income (TEB)	\$14	\$15	\$15	\$14	\$28	\$32	\$35	\$42	\$56	\$58	\$137
Provision for credit losses	-	-	-	-	-	3	-	-	1	-	3
Brokerage commissions & management fees	63	80	77	81	166	192	190	226	216	301	774
Non-interest expenses	56	69	65	67	148	197	170	198	252	257	713
Net income before taxes	21	26	27	28	46	24	55	70	19	102	195
Income taxes (TEB)	9	11	12	12	24	25	27	34	22	44	110
Net income	\$12	\$15	\$15	\$16	\$22	(\$1)	\$28	\$36	(\$3)	\$58	\$85
Selected volumes and ratios											
Assets under administration (\$B)											
Retail brokerage: Canada	\$16	\$18	\$19	\$21	\$24	\$25	\$28	\$30	\$33	\$19	\$27
USA	-	-	-	16	19	21	26	29	43	4	24
TD mutual funds included in retail brokerage	(3)	(2)	(3)	(3)	(3)	(4)	(4)	(4)	(4)	(3)	(4)
Mutual funds: Canada	7	8	8	10	11	12	13	13	13	8	12
USA	-	-	-	4	5	5	6	6	8	1	6
TD Investment Management & other brokerage	6	7	12	14	15	17	23	25	27	10	20
Total AUA	\$26	\$31	\$36	\$62	\$71	\$76	\$92	\$99	\$120	\$39	\$85
Efficiency ratio	73%	73%	71%	71%	76%	88%	76%	74%	93%	72%	78%
Return on common equity	40%	46%	42%	41%	11%	-1%	13%	16%	-2%	42%	10%

ROE in Q1, 1998 would be 7% excluding the impact of \$25 million for acquisition of Rivkin.

ROE in Q2, 1997 would be 13% excluding the impact of \$29 million for acquisition of Pont.

ROE reflects the capital allocated to this segment including the funding of related goodwill which totalled \$756 million at January 31, 1998.

WEALTH MANAGEMENT SERVICES:

Comprised of TD Securities' retail brokerage businesses conducted through Green Line Investor Services, Waterhouse Investor Services, and Pont Securities Limited (discount brokerage); and TD Evergreen Investment Services (full service brokerage), Private Client Services - as well as Mutual Funds, and TD Investments.

NET INCOME BY MAJOR BUSINESS SEGMENT - CORPORATE BANKING

(\$MILLIONS)

LINE #	QUARTER									FULL YEAR		
	1996				1997				1998	1996	1997	
	1	2	3	4	1	2	3	4	1			
Net interest income (TEB)	1	\$140	\$142	\$132	\$148	\$132	\$140	\$127	\$159	\$150	\$562	\$558
Provision for credit losses	2	11	4	(9)	12	6	3	4	53	20	18	66
Credit and advisory fees	3	54	64	62	67	55	59	87	71	113	247	272
Non-interest expenses	4	41	40	41	42	44	40	49	57	49	164	190
Net income before taxes	5	142	162	162	161	137	156	161	120	194	627	574
Income taxes (TEB)	6	53	63	62	61	57	56	64	50	75	239	227
Net income	7	\$89	\$99	\$100	\$100	\$80	\$100	\$97	\$70	\$119	\$388	\$347
Selected volumes and ratios												
Average loans and customers' liability under acceptances (\$B)	8	\$23	\$23	\$25	\$25	\$25	\$26	\$27	\$27	\$29	\$24	\$26
Efficiency ratio	9	21%	19%	21%	20%	24%	20%	23%	25%	19%	20%	23%
Return on common equity	10	13%	15%	15%	14%	12%	15%	14%	11%	17%	14%	13%

CORPORATE BANKING:

Provides a full range of financial services to our large corporate customers. It includes Corporate Lending & Syndications together with deposit gathering, and Fee for Services Businesses (Trade Finance & Financial Institutions, Cash Management Services) and the Bank's preferred share investment portfolio. Q1/98 includes an after-tax gain on the sale of the payroll business of \$29MM.

NET INCOME BY MAJOR BUSINESS SEGMENT - INVESTMENT BANKING

(\$MILLIONS)

LINE #	QUARTER									FULL YEAR		
	1996				1997				1998	1996	1997	
	1	2	3	4	1	2	3	4	1			
Net interest income (TEB)	1	\$41	\$26	\$34	\$42	\$49	\$75	\$57	\$88	\$95	\$143	\$269
Provision for credit losses	2	-	-	-	-	-	1	(1)	1	-	-	1
Trading, underwriting & advisory fees	3	90	101	92	118	126	108	168	353	148	401	755
Non-interest expenses	4	75	76	86	96	97	107	128	176	148	333	508
Net income before taxes	5	56	51	40	64	78	75	98	264	95	211	515
Income taxes (TEB)	6	23	21	16	27	31	33	42	112	39	87	218
Net income	7	\$33	\$30	\$24	\$37	\$47	\$42	\$56	\$152	\$56	\$124	\$297
Selected volumes and ratios												
Securities purchased under resale agreements (\$)	8	\$4	\$9	\$10	\$13	\$14	\$23	\$23	\$23	\$27	\$9	\$21
Trading securities (\$B)	9	10	12	13	13	15	16	18	21	25	12	17
Short sales of securities (\$B)	10	5	5	6	6	8	8	8	10	9	6	8
Securities sold under repurchase agreements (\$B)	11	5	10	9	12	12	20	19	15	19	9	16
Assets under administration (\$B)	12	-	-	-	1	1	1	1	2	2	-	1
Efficiency ratio	13	57%	60%	68%	60%	55%	58%	57%	40%	61%	61%	50%
Return on common equity	14	21%	17%	12%	18%	22%	22%	27%	70%	20%	17%	35%

INVESTMENT BANKING:

Comprised of TD Securities' businesses related to foreign exchange, interest rate derivatives, fixed income, money market, M & A advisory, equities and structured finance, merchant banking, funding - as well as head office common share investment portfolio.

NII, MARGINS, RATES AND OTHER STATISTICS
(\$MILLIONS)

LINE #	QUARTER								FULL YEAR			
	1996				1997				1998	1996	1997	
	1	2	3	4	1	2	3	4	1			
Net interest income												
Net interest income	1	\$606	\$586	\$621	\$654	\$686	\$683	\$702	\$751	\$760	\$2,467	\$2,822
TEB adjustment	2	33	27	38	38	34	43	37	47	50	136	161
Net interest income (TEB)	3	\$639	\$613	\$659	\$692	\$720	\$726	\$739	\$798	\$810	\$2,603	\$2,983
Average assets												
Average earning assets	4	\$97,144	\$100,185	\$105,538	\$108,281	\$116,692	\$124,302	\$129,765	\$136,739	\$145,776	\$102,801	\$126,897
Average total assets	5	110,827	113,680	119,544	123,993	134,698	141,865	151,325	157,557	169,329	117,029	146,397
Trading related income (TEB)*												
Interest rate contracts	6	\$25	\$13	\$26	\$45	\$41	\$37	\$64	\$98	\$58	\$109	\$240
Foreign exchange	7	17	24	16	23	19	21	21	20	32	80	81
Other contracts	8	10	17	4	(7)	6	44	15	23	20	24	88
Total trading income	9	\$52	\$54	\$46	\$61	\$66	\$102	\$100	\$141	\$110	\$213	\$409
Impact on NII from impaired loans												
Reduction/(increase) in NII from impaired loans												
Gross	10	\$24	\$18	\$20	\$17	\$14	\$18	\$17	\$15	\$11	\$79	\$64
Recoveries	11	(5)	(18)	(5)	(16)	(4)	(3)	(4)	(2)	(4)	(44)	(13)
Net reduction/(increase)	12	\$19	\$ -	\$15	\$1	\$10	\$15	\$13	\$13	\$7	\$35	\$51
Net interest margin												
N.I.I. (TEB) as a % of average earning assets	13	2.62 %	2.49 %	2.48 %	2.54 %	2.45 %	2.40 %	2.26 %	2.31 %	2.21 %	2.53 %	2.35 %
N.I.I. (TEB) as a % of average total assets	14	2.29	2.20	2.19	2.22	2.12	2.10	1.94	2.01	1.90	2.22	2.04
Effective tax rates												
Published	15	36.8 %	36.2 %	33.4 %	34.3 %	38.3 %	38.1 %	37.1 %	34.9 %	40.2 %	35.2 %	37.1 %
TEB	16	42.2	40.9	40.2	40.2	42.9	44.3	41.7	41.2	45.7	40.9	42.4
Number of common shares outstanding (millions)												
At end of period	17	301.4	301.7	291.8	302.7	299.1	296.5	296.9	296.9	297.0	302.7	296.9
Average for period	18	301.4	301.5	297.8	293.5	302.5	298.7	296.8	296.9	297.0	298.6	298.7

* Includes trading-related income reported in net interest and other income.

INTEREST RATE SENSITIVITY, SECURITIES, DEFERRED REVENUE AND GOODWILL
(\$MILLIONS)

	LINE #	1996				1997				1998
		1	2	3	4	1	2	3	4	1
Interest sensitive liability gap within 1 year (\$billions)	1	\$1.8	\$3.2	\$6.3	\$4.7	\$6.2	\$5.5	\$6.7	\$6.9	\$5.1
After tax impact of 1% increase in interest rates on										
Common shareholders' equity	2	(73)	(95)	(144)	(146)	(184)	(164)	(159)	(173)	(132)
Annual net income	3	2	(8)	(15)	(9)	(21)	(19)	(17)	(15)	3
Securities - surplus from book										
Canadian Governments	4	(9)	(17)	(1)	16	12	(3)	(2)	17	(7)
U.S. Federal Government	5	(15)	(66)	(63)	(15)	(7)	(17)	-	1	1
Corporate Bonds/Debentures/Commercial Paper	6	3	-	2	3	5	23	19	(3)	(11)
Preferred Shares	7	11	18	-	18	40	33	52	59	43
Common & Equivalents	8	190	213	206	301	381	471	824	600	727
Total	9	180	148	144	323	431	507	893	674	753
Deferred revenues										
Credit fees	10	128	124	130	127	125	133	136	118	127
Derivative fees	11	132	122	111	117	115	123	116	109	119
Total	12	260	246	241	244	240	256	252	227	246
Goodwill										
At beginning of period	13	-	-	-	-	522	519	531	517	522
Arising on acquisition of Kennedy Cabot	14	-	-	-	-	-	-	-	-	227
Amortized in the period	15	-	-	-	-	(7)	(7)	(7)	(7)	(9)
Foreign exchange adjustment	16	-	-	-	-	4	19	(7)	12	16
At end of period	17	-	-	-	522	519	531	517	522	756

NET INTEREST INCOME
(\$MILLIONS)

LINE #	QUARTER									FULL YEAR		
	1996				1997				1998	1996	1997	
	1	2	3	4	1	2	3	4	1			
Interest income												
Loans	1	\$1,517	\$1,437	\$1,522	\$1,560	\$1,510	\$1,525	\$1,595	\$1,680	\$1,759	\$6,036	\$6,310
Securities	2	283	274	280	249	288	306	323	374	427	1,086	1,291
Deposits with banks	3	51	50	47	52	52	56	42	75	84	200	225
Total interest income	4	1,851	1,761	1,849	1,861	1,850	1,887	1,960	2,129	2,270	7,322	7,826
Interest expense												
Deposits	5	1,061	966	966	965	911	932	971	1,078	1,195	3,958	3,892
Subordinated notes	6	37	38	42	40	48	54	50	40	47	157	192
Other	7	147	171	220	202	205	218	237	260	268	740	920
Total interest expense	8	1,245	1,175	1,228	1,207	1,164	1,204	1,258	1,378	1,510	4,855	5,004
Net interest income	9	\$606	\$586	\$621	\$654	\$686	\$683	\$702	\$751	\$760	\$2,467	\$2,822

OTHER INCOME
(SMILLIONS)

LINE #	QUARTER									FULL YEAR		
	1996				1997				1998	1996	1997	
	1	2	3	4	1	2	3	4	1			
Brokerage and other securities services	1	\$77	\$96	\$89	\$104	\$178	\$166	\$228	\$228	\$214	\$366	\$800
Mutual fund management	2	15	17	20	22	32	36	40	44	46	74	152
Credit fees	3	75	80	78	79	80	79	101	92	82	312	352
Service charges	4	64	65	65	66	66	66	68	68	69	260	268
Card services	5	37	35	39	39	41	37	43	44	44	150	165
Trading income	6	50	61	35	40	46	63	70	91	65	186	270
Net investment securities gains	7	21	25	29	28	25	40	32	232	36	103	329
Other	8	73	63	70	92	72	78	75	89	151	298	314
Total other income - page 3 (line 3)	9	\$412	\$442	\$425	\$470	\$540	\$565	\$657	\$888	\$707	\$1,749	\$2,650
Foreign exchange included above:												
Trading income	10	17	23	16	23	19	21	22	18	32	79	80
Other - retail	11	17	15	17	16	17	21	16	27	22	65	81
Total foreign exchange	12	\$34	\$38	\$33	\$39	\$36	\$42	\$38	\$45	\$54	\$144	\$161

NON-INTEREST EXPENSES
(\$ MILLIONS)

LINE #	QUARTER									FULL YEAR		
	1996				1997				1998	1996	1997	
	1	2	3	4	1	2	3	4	1			
Salaries and staff benefits												
Salaries	1	\$316	\$309	\$328	\$384	\$386	\$390	\$416	\$494	\$441	\$1,337	\$1,686
Pension and other staff benefits	2	28	29	30	28	32	37	37	34	39	115	140
Total	3	344	338	358	412	418	427	453	528	480	1,452	1,826
Occupancy												
Rent	4	39	38	37	40	41	41	43	46	44	154	171
Depreciation	5	15	16	16	16	17	17	17	21	18	63	72
Other	6	16	16	18	16	17	18	18	17	18	66	70
Total	7	70	70	71	72	75	76	78	84	80	283	313
Equipment												
Rent	8	14	11	14	12	14	13	14	17	17	51	58
Depreciation	9	18	18	17	18	20	20	22	24	25	71	86
Other	10	29	28	28	30	28	30	31	37	34	115	126
Total	11	61	57	59	60	62	63	67	78	76	237	270
General												
Marketing and business development	12	28	40	33	33	39	44	46	59	52	134	188
Communications	13	21	23	24	24	30	29	30	32	34	92	121
Professional and advisory services	14	21	23	24	29	25	27	42	40	32	97	134
Brokerage related fees	15	7	9	11	9	22	23	24	31	32	36	100
Capital and business taxes	16	23	23	25	22	23	33	31	23	26	93	110
Deposit insurance premiums	17	16	16	18	18	16	16	16	16	16	68	64
Postage	18	11	13	12	10	14	15	14	16	14	46	59
Travel & relocation	19	6	8	9	7	8	8	11	11	10	30	38
Other	20	16	21	24	25	26	30	38	37	37	86	131
Total	21	149	176	180	177	203	225	252	265	253	682	945
Total before acquisition costs	22	624	641	668	721	758	791	850	955	889	2,654	3,354
Pont (Q2/97) / Rivkin (Q1/98)	23	-	-	-	-	-	29	-	-	25	-	29
Total non-interest expenses - page 3 (line 5)	24	\$624	\$641	\$668	\$721	\$758	\$820	\$850	\$955	\$914	\$2,654	\$3,383

BALANCE SHEET
(\$MILLIONS)

		AS AT QUARTER END											
LINE #	1996				1997				1998				
	1	2	3	4	1	2	3	4	1				
Cash resources	1	\$ 3,861	\$ 2,616	\$ 3,145	\$ 4,351	\$ 4,788	\$ 5,134	\$ 5,945	\$ 7,587	\$ 5,743			
Securities purchased under resale agreements	2	2,279	3,717	3,844	6,363	13,781	22,904	23,112	23,321	26,771			
Investment securities													
Issued or guaranteed by Canada or provinces	3	4,689	4,733	4,326	3,530	2,524	2,534	2,460	2,325	2,367			
Issued by US federal government	4	3,177	3,061	3,077	2,630	3,773	3,938	4,213	4,371	4,846			
Other securities	5	4,220	4,365	4,049	5,045	4,896	5,358	5,773	5,915	5,938			
Total	6	12,086	12,159	11,452	11,205	11,193	11,830	12,446	12,611	13,151			
Trading securities	7	6,299	6,652	9,729	10,923	15,389	17,167	17,826	20,811	24,695			
Total	8	18,385	18,811	21,181	22,128	26,582	28,997	30,272	33,422	37,846			
Loans and bankers' acceptances													
Residential mortgages	9	25,587	25,608	25,930	26,327	29,758	30,568	30,448	30,442	30,632			
Personal	10	8,821	8,967	9,013	9,147	11,212	12,298	12,588	13,736	14,872			
Business and government	11	39,490	40,306	38,348	37,118	39,081	41,837	42,285	42,560	46,996			
Total	12	73,898	74,881	73,291	72,592	80,051	84,703	85,321	86,738	92,500			
Other assets	13	8,704	11,066	9,192	9,911	10,904	11,468	11,477	12,784	14,179			
Total assets	14	\$ 107,127	\$ 111,091	\$ 110,653	\$ 115,345	\$ 136,106	\$ 153,206	\$ 156,127	\$ 163,852	\$ 177,039			
Deposits													
Personal non-term	15	\$ 16,429	\$ 16,375	\$ 16,262	\$ 16,784	\$ 19,184	\$ 19,553	\$ 19,811	\$ 20,517	\$ 21,460			
Personal term	16	24,656	25,162	24,972	24,767	24,323	23,445	23,789	23,527	23,081			
Banks and deposit taking institutions	17	13,285	13,226	11,136	12,992	12,390	15,725	14,070	16,268	21,716			
Business and government	18	26,604	24,930	28,380	26,588	35,102	39,976	46,152	50,314	51,827			
Total	19	80,974	79,693	80,750	81,131	90,999	98,699	103,822	110,626	118,084			
Acceptances	20	5,250	6,628	6,250	6,297	6,092	7,065	6,928	7,036	7,125			
Short sales of securities	21	2,536	2,477	3,809	6,098	7,730	7,772	8,267	9,640	9,153			
Securities sold under repurchase agreements	22	2,011	3,157	2,734	3,627	11,671	20,100	18,708	15,199	19,055			
Other liabilities	23	7,958	10,877	8,688	9,735	9,944	9,138	8,063	10,657	12,238			
Subordinated notes	24	2,570	2,413	2,416	2,404	2,944	3,542	3,289	3,391	3,464			
Shareholders' equity													
Preferred	25	631	615	616	535	536	545	541	546	905			
Common	26	5,197	5,231	5,390	5,518	6,190	6,345	6,509	6,757	7,015			
Total	27	5,828	5,846	6,006	6,053	6,726	6,890	7,050	7,303	7,920			
Total liabilities and shareholders' equity	28	\$ 107,127	\$ 111,091	\$ 110,653	\$ 115,345	\$ 136,106	\$ 153,206	\$ 156,127	\$ 163,852	\$ 177,039			
Assets under administration													
Personal and commercial banking	29	\$ -	\$ -	\$ -	\$ 12,755	\$ 18,951	\$ 20,285	\$ 24,944	\$ 24,850	\$ 22,801			
Wealth management services	30	-	-	-	36,001	71,195	75,581	92,324	98,478	119,775			
Investment banking	31	-	-	-	-	1,105	1,249	1,490	1,816	1,935			
Total	32	\$ -	\$ -	\$ -	\$ 48,756	\$ 91,251	\$ 97,115	\$ 118,758	\$ 125,144	\$ 144,511			

ANALYSIS OF CHANGE IN SHAREHOLDERS' EQUITY
(\$MILLIONS)

LINE #	AS AT QUARTER END								FULL YEAR		
	1996				1997				1998	1996	1997
	1	2	3	4	1	2	3	4	1		
Preferred shares											
1	\$535	\$541	\$539	\$541	\$534	\$536	\$545	\$541	\$546	\$535	\$534
2	-	-	-	-	-	-	-	-	350	-	-
3	-	-	-	-	-	-	-	-	-	-	-
4	6	(2)	2	(7)	2	9	(4)	5	9	(1)	12
5	541	539	541	534	536	545	541	546	905	534	546
Common shares											
6	882	883	887	860	1,305	1,294	1,290	1,297	1,297	882	1,305
7	-	-	-	459	1	-	-	-	-	459	1
8	1	4	2	5	5	9	7	-	1	12	21
9	-	-	(30)	(19)	(17)	(13)	-	-	-	(48)	(30)
10	883	887	860	1,305	1,294	1,290	1,297	1,297	1,298	1,305	1,297
Retained earnings before foreign currency translation											
11	4,593	4,739	4,876	4,802	4,805	4,855	4,910	5,112	5,305	4,593	4,805
12	222	220	223	249	264	240	295	289	293	914	1,088
13	(75)	(75)	(74)	(77)	(85)	(84)	(83)	(83)	(95)	(302)	(335)
14	(8)	(8)	(8)	(8)	(8)	(7)	(8)	(8)	(11)	(32)	(31)
15	-	-	-	-	-	-	-	-	(3)	-	-
16	-	-	(215)	(161)	(124)	(95)	(3)	-	-	(375)	(222)
17	-	-	-	-	-	-	-	(6)	(2)	-	(6)
18	8	-	-	-	3	1	1	1	(1)	7	6
	4,739	4,876	4,802	4,805	4,855	4,910	5,112	5,305	5,486	4,805	5,305
Foreign currency translation											
19	43	71	61	83	35	41	145	100	155	43	35
20	32	(8)	18	(49)	14	62	(25)	46	56	(18)	97
21	(4)	(2)	4	1	(8)	42	(20)	9	20	10	23
22	71	61	83	35	41	145	100	155	231	35	155
23											
24	4,810	4,938	4,885	4,840	4,896	5,055	5,211	5,460	5,717	4,840	5,460
25	5,693	5,825	5,745	6,145	6,190	6,345	6,508	6,757	7,015	6,145	6,757
26	\$6,234	\$6,364	\$6,286	\$6,679	\$6,726	\$6,890	\$7,049	\$7,303	\$7,920	\$6,679	\$7,303

NUMBER OF COMMON SHARES

Common Shares											
27	301,402,561	301,445,791	301,694,291	291,790,106	302,702,896	299,137,724	296,543,324	296,932,574	296,946,199	301,402,561	302,702,896
28	-	-	-	16,699,200	28,278	-	-	-	-	16,699,200	28,278
29	43,230	248,500	127,500	247,475	264,150	425,500	389,250	13,625	17,850	666,705	1,092,525
30	-	-	(10,031,685)	(6,033,885)	(3,857,600)	(3,019,900)	-	-	-	(16,065,570)	(6,877,500)
31	301,445,791	301,694,291	291,790,106	302,702,896	299,137,724	296,543,324	296,932,574	296,946,199	296,946,049	302,702,896	296,946,199

RISK-WEIGHTED ASSETS AND CAPITAL
(\$MILLIONS)

		AS AT QUARTER END								
LINE #		1996				1997				1998
		1	2	3	4*	1	2	3	4	1
Balance Sheet										
Cash resources	1	\$865	\$728	\$767	\$862	\$814	\$917	\$1,070	\$1,414	\$1,043
Securities **	2	8,484	8,937	9,174	10,786	13,247	14,737	14,242	17,949	13,761
Loans	3	41,869	43,182	44,914	46,570	46,191	49,443	47,029	46,752	48,989
Customers' liability under acceptances	4	5,972	6,453	6,450	6,411	6,092	7,065	6,928	7,036	7,098
Other assets	5	3,126	3,131	3,669	3,524	4,131	3,926	4,174	4,922	4,717
Total balance sheet	6	60,316	62,431	64,974	68,153	70,475	76,088	73,443	78,073	75,608
Off Balance Sheet										
Credit instruments	7	18,474	18,205	20,132	19,566	20,399	22,337	21,551	22,047	22,304
Interest rate contracts	8	1,525	1,108	1,558	1,452	1,541	1,471	1,557	2,049	1,918
Foreign exchange contracts	9	1,566	1,423	1,017	1,226	1,265	1,283	976	716	1,006
Total off balance sheet	10	21,565	20,736	22,707	22,244	23,205	25,090	24,084	24,812	25,228
Total risk-weighted asset equivalent	11	81,881	83,167	87,681	90,397	93,680	101,179	97,527	102,885	100,836
CAPITAL										
TIER 1										
Common shareholders' equity	12	5,693	5,823	5,746	6,145	6,190	6,345	6,509	6,757	7,015
Non-cumulative preferred shares	13	540	538	540	534	537	545	541	546	905
Less: Goodwill	14	-	-	-	(522)	(519)	(531)	(517)	(522)	(756)
Total Tier 1	15	6,233	6,361	6,286	6,157	6,208	6,359	6,533	6,782	7,164
TIER 2										
Subordinated debt	16	2,350	2,345	2,376	2,685	2,944	3,542	3,289	3,391	3,463
Less: Amortization of subordinated debt	17	(44)	(61)	(61)	(58)	(56)	(243)	(63)	(107)	(109)
Tier 2 capital in excess of 50% of Tier 1	18	-	-	-	-	-	(120)	-	-	-
General provisions	19	-	-	-	-	-	-	-	402	425
Total Tier 2	20	2,306	2,284	2,315	2,627	2,888	3,179	3,226	3,686	3,779
Other deductions	21	-	-	-	-	-	-	(10)	(14)	(15)
Total Capital	22	\$8,539	\$8,645	\$8,601	\$8,784	\$9,096	\$9,538	\$9,749	\$10,454	\$10,928
Capital ratios										
Canadian										
Tier 1	23	7.6	7.6	7.2	6.8	6.6	6.3	6.7	6.6	7.1
Total	24	10.4	10.4	9.8	9.7	9.7	9.4	10	10.2	10.8
U.S.A.										
Tier 1	25	7.4	7.5	7.0	6.6	6.5	6.1	6.5	6.4	6.9
Total	26	10.3	10.3	9.7	9.6	9.5	9.1	9.6	9.8	10.3

* 4th Quarter ratios for 1996 reflect November 1, 1996 \$350 million subordinated note issue.

** Market risk rules for trading securities in effect from Q1/98 (\$ 8,845 million).

DERIVATIVES
(\$MILLIONS)

		AS AT QUARTER END									
LINE #		1996				1997				1998	
		1	2	3	4	1	2	3	4	1	
Interest Rate Contracts											
Futures	Notional Principal	1	\$38,010	\$41,571	\$38,507	\$42,303	\$43,755	\$46,945	\$51,623	\$73,912	\$94,328
Forward rate agreements	Notional Principal	2	32,735	37,257	41,442	39,577	27,172	30,986	29,730	19,320	23,207
	Replacement Cost	3	42	33	23	30	9	8	7	6	9
	Credit Equivalent	4	67	47	32	42	17	13	17	13	21
	Risk-Weighted	5	15	10	8	10	4	3	4	3	4
Options	Notional Principal	6	76,252	108,343	81,121	85,403	73,142	71,371	68,301	78,651	87,814
	Replacement Cost	7	339	267	242	322	305	310	362	366	372
	Credit Equivalent	8	504	354	353	435	421	442	433	473	489
	Risk-Weighted	9	118	87	92	104	102	112	106	118	122
Swaps	Notional Principal	10	163,127	157,408	155,957	172,438	174,913	190,398	208,407	227,129	219,951
	Replacement Cost	11	2,750	1,843	2,686	2,818	2,816	2,502	3,329	3,399	3,758
	Credit Equivalent	12	3,467	2,651	3,520	3,796	3,853	3,568	4,395	5,355	5,309
	Risk-Weighted	13	1,072	725	1,188	1,049	1,074	1,252	1,199	1,542	1,503
Cross currency interest rate swap	Notional Principal	14	14,005	13,594	14,869	16,752	19,207	20,196	22,514	28,664	27,426
	Replacement Cost	15	510	547	503	516	554	474	759	964	1,001
	Credit Equivalent	16	1,231	1,243	1,272	1,368	1,545	1,501	1,899	2,499	2,351
	Risk-Weighted	17	320	286	270	289	361	362	467	696	552
Foreign Exchange Contracts											
Forward contracts	Notional Principal	18	208,520	189,358	180,174	175,160	170,757	148,614	160,696	193,857	188,343
	Replacement Cost	19	3,175	2,819	1,249	2,076	2,239	2,723	1,959	2,316	2,870
	Credit Equivalent	20	5,303	4,729	3,059	3,772	3,931	4,577	3,574	4,103	4,730
	Risk-Weighted	21	1,369	1,222	822	993	1,037	1,249	932	1,104	1,339
Swaps	Notional Principal	22	2,851	2,839	2,790	3,110	3,200	3,356	3,422	2,909	7,550
	Replacement Cost	23	156	166	211	232	203	176	197	211	247
	Credit Equivalent	24	295	311	355	418	387	357	382	402	700
	Risk-Weighted	25	117	127	132	150	142	132	140	135	225
Options	Notional Principal	26	20,020	23,912	25,765	22,357	23,205	16,542	20,970	17,385	16,947
	Replacement Cost	27	157	124	78	127	135	131	159	125	231
	Credit Equivalent	28	271	254	214	286	291	266	464	283	377
	Risk-Weighted	29	80	74	63	83	86	86	138	78	140
Total Derivatives											
Notional Principal	30	555,520	574,282	540,625	557,100	535,351	528,408	565,663	641,827	665,566	
Replacement Cost	31	7,129	5,799	4,992	6,121	6,261	6,324	6,772	7,387	8,488	
Credit Equivalent	32	11,138	9,589	8,805	10,117	10,445	10,724	11,164	13,128	13,977	
Risk-Weighted	33	3,091	2,531	2,575	2,678	2,806	3,196	2,986	3,675	3,885	
Impact of Netting	34	-	-	-	-	-	(442)	(454)	(910)	(961)	
Net Risk-Weighted	35	-	-	-	-	-	\$2,754	\$2,532	\$2,765	\$2,924	

NET IMPAIRED LOANS
(\$MILLIONS)

		AS AT QUARTER END											
		1996				1997				1998			
LINE #		1	2	3	4	1	2	3	4	1			
DOMESTIC													
	Personal	\$74	\$71	\$67	\$74	\$74	\$67	\$35	\$57	\$57			
	Commercial	193	149	197	142	189	151	172	116	104			
	Corporate	99	95	82	86	266	183	176	98	121			
	Total Domestic net of Specific Provisions	366	315	346	302	529	401	383	271	282			
INTERNATIONAL													
	U.S.A.	282	252	224	201	101	89	71	52	215			
	Other International	3	2	-	-	-	-	-	-	12			
	Total International net of Specific Provisions	285	254	224	201	101	89	71	52	227			
	Total Impaired Loans net of Specific Provisions	651	569	570	503	630	490	454	323	509			
	General Provision for Credit Losses	159	174	131	159	116	123	169	402	425			
	TOTAL NET IMPAIRED LOANS	492	395	439	344	514	367	285	(79)	84			
	Allowance for Credit Losses	447	496	533	429	461	501	535	585	648			
	TOTAL GROSS IMPAIRED LOANS	\$939	\$891	\$972	\$773	\$975	\$868	\$820	\$506	\$732			
	Allowance for Credit Losses as a % of Gross												
	Impaired Loans	47.6%	55.7%	54.8%	55.5%	47.3%	57.7%	65.2%	115.6%	88.5%			
	Total Loans (Page 14, lines 2 + 12)	\$76,650	\$83,939	\$86,545	\$91,865	\$93,832	\$107,607	\$108,433	\$110,059	\$119,271			
	Net Impaired Loans as a % of Total Loans	0.6%	0.5%	0.5%	0.4%	0.5%	0.3%	0.3%	-0.1%	0.1%			

COMMERCIAL REAL ESTATE LOANS AND CUSTOMERS' LIABILITY UNDER ACCEPTANCES
(\$MILLIONS)

LINE #	As at January 31, 1997				As at October 31, 1997				As at January 31, 1998				
	Total	Impaired Loans		Net Impaired Loans % of Total	Total	Impaired Loans		Net Impaired Loans % of Total	Total	Impaired Loans		Net Impaired Loans % of Total	
		Gross	Net			Gross	Net			Gross	Net		
DOMESTIC													
Commercial/Industrial	1	\$2,025	\$156	\$33	1.6 %	\$1,974	\$52	\$23	1.2 %	\$1,838	\$54	\$24	1.3 %
Residential	2	1,131	34	4	0.4	1,153	28	17	1.5	1,162	10	-	-
Retail	3	493	4	3	0.6	583	2	2	0.3	401	2	1	0.2
Total Domestic	4	3,649	194	40	1.1	3,710	82	42	1.1	3,401	66	25	0.7
INTERNATIONAL													
U.S.A.													
Commercial/Industrial	5	334	44	17	5.1	226	19	19	8.4	180	24	22	12.2
Residential	6	38	-	-	-	11	-	-	-	7	-	-	-
Retail	7	27	3	2	7.4	15	3	2	13.3	23	3	2	8.7
Sub-total	8	399	47	19	4.8	252	22	21	8.3	210	27	24	11.4
Other International													
Commercial/Industrial	9	30	1	-	-	5	-	-	-	-	-	-	-
Residential	10	-	-	-	-	-	-	-	-	-	-	-	-
Retail	11	8	-	-	-	24	-	-	-	19	-	-	-
Sub-total	12	38	1	-	-	29	-	-	-	19	-	-	-
Total International	13	437	48	19	4.3	281	22	21	7.5	229	27	24	10.5
TOTAL	14	\$4,086	\$242	\$59	1.4 %	\$3,991	\$104	\$63	1.6 %	\$3,630	\$93	\$49	1.3 %

CASH BASIS MEASUREMENTS
(\$MILLIONS)

LINE #	QUARTER									FULL YEAR		
	1996				1997				1998	1996	1997	
	1	2	3	4	1	2	3	4	1			
Net Income applicable to common shares	1	\$214	\$212	\$215	\$241	\$256	\$233	\$287	\$281	\$282	\$882	\$1,057
Impact of non-cash goodwill	2	-	-	-	-	7	36	7	7	35	-	57
Cash net income	3	\$214	\$212	\$215	\$241	\$263	\$269	\$294	\$288	\$317	\$882	\$1,114
Average common shareholders' equity	4	\$5,600	\$5,709	\$5,778	\$5,882	\$6,206	\$6,282	\$6,395	\$6,633	\$6,852	\$5,727	\$6,386
Impact of average non-cash goodwill	5	-	-	-	-	(519)	(531)	(517)	(522)	(733)	-	(522)
Average common shareholders' equity on a cash basis	6	\$5,600	\$5,709	\$5,778	\$5,882	\$5,687	\$5,751	\$5,878	\$6,111	\$6,119	\$5,727	\$5,864
Average number of common shares outstanding (millions)	7	301.4	301.5	297.8	293.5	302.5	298.7	296.8	296.9	297.0	298.6	298.7
Cash earnings per share	8	\$0.71	\$0.70	\$0.73	\$0.81	\$0.87	\$0.90	\$0.99	\$0.97	\$1.07	\$2.95	\$3.73
Cash return on common shareholders' equity (%)	9	15.2%	15.1%	14.8%	16.3%	18.3%	19.2%	19.8%	18.7%	20.6%	15.4%	19.0%

Cash basis measurement is based on excluding goodwill expense from the income statement and deducting unamortized goodwill from shareholders' equity for purposes of calculating EPS and ROE.