

**SUPPLEMENTAL FINANCIAL INFORMATION  
FOR THE QUARTER ENDED APRIL 30, 2000**

**TD Canada  
Trust**

**TD  
Waterhouse**

**TD  
Asset  
Management**

**TD  
Securities**

**2nd Quarter 2000**

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# TD BANK FINANCIAL GROUP

## Q2/00

### SUPPLEMENTAL FINANCIAL INFORMATION (unaudited) FOR THE QUARTER ENDED APRIL 30, 2000

#### INDEX

	<u>Page</u>		<u>Page</u>
Highlights	1	Deferred Revenue	10
Shareholder Value	2	Intangibles and Goodwill	10
Net Income	3	Restructuring Costs	10
Business Segments:		Other Income	11
Net Income by Major Business Segments:		Non-Interest Expenses	12
- Total Bank	4	Balance Sheet	13
- TD Canada Trust	5	Assets Under Administration and Assets Under Management	13
- TD Waterhouse	6	Analysis of Change in Shareholders' Equity and Non-Controlling Interest	14
- TD Asset Management	7	Risk-Weighted Assets	15
- TD Securities	8	Capital	15
NII, Margins, Rates and Other Statistics	9	Derivatives	16
Interest Rate Sensitivity	10	Net Impaired Loans by Sector and General Allowances	17
Securities Surplus (Deficit) Over Book	10		
Group Finance			

## HIGHLIGHTS

LINE #	QUARTER								YEAR TO DATE		
	1998			1999				2000		1999	2000
	2	3	4	1	2	3	4	1	2		
<b>Results of operations (\$ millions)</b>											
1	\$ 315	\$ 297	\$ 244	\$ 323	\$ 358	\$ 1,484	\$ 860	\$ 458	\$ 537	\$ 681	\$ 995
2	772	784	774	838	752	779	804	818	994	1,590	1,812
3	1,600	1,789	1,431	1,775	1,796	1,844	1,850	2,097	2,837	3,571	4,934
<b>Per common share</b>											
<b>Net income - cash basis - excluding restructuring costs</b>											
4	\$ .52	\$ .48	\$ .39	\$ .53	\$ .58	\$ 2.48	\$ 1.39	\$ .72	\$ .84	\$ 1.11	\$ 1.56
5	.52	.48	.39	.53	.58	.66	.62	.72	.84	1.11	1.56
<b>Financial position (\$ billions)</b>											
6	\$ 189.5	\$ 208.7	\$ 181.8	\$ 213.5	\$ 208.0	\$ 222.5	\$ 214.4	\$ 233.9	\$ 270.1	\$ 208.0	\$ 270.1
7	7.2	7.5	7.7	7.8	7.9	9.4	10.7	11.0	10.9	7.9	10.9
<b>Other (\$ millions)</b>											
8	2.04 %	1.88 %	1.72 %	1.84 %	1.70 %	1.63 %	1.66 %	1.62 %	1.61 %	1.77 %	1.61 %
9	\$ (78)	\$ (321)	\$ (259)	\$ (431)	\$ (427)	\$ (411)	\$ (257)	\$ (104)	\$ (174)	\$ (427)	\$ (174)
10	(.1)%	(.3)%	(.3)%	(.4)%	(.4)%	(.4)%	(.3)%	(.1)%	(.1)%	(.4)%	(.1)%
11	.28	1.11	.25	.71	.31	.10	-	.30	.41	.51	.36
12	.28	.26	.25	.30	.31	.10	-	.30	.41	.31	.36
13	\$ 965	\$ 770	\$ 477	\$ 900	\$ 1,534	\$ 1,239	\$ 394	\$ 332	\$ 432	\$ 1,534	\$ 432
14	7.1 %	7.3 %	7.2 %	7.0 %	7.0 %	8.7 %	10.1 %	10.2 %	7.2 %	7.0 %	7.2 %
15	10.7	11.2	11.0	10.6	10.6	12.1	13.3	13.2	10.2	10.6	10.2
16	61.0	64.3	70.6	61.7	62.7	61.4	64.4	58.8	62.5	62.2	60.9
17	29,445	29,920	29,236	29,394	30,186	30,898	30,636	31,829	45,930	30,186	45,930
18	1,146	1,153	1,185	1,188	1,177	1,173	1,187	1,206	1,642	1,177	1,642
19	Aa2	Aa2	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3
20	AA	AA	AA	AA	AA-	AA-	AA-	AA-	AA-	AA-	AA-

\* Excludes gain on sale of TD Waterhouse Group Inc. and Knight/Trimark in 1999, and restructuring costs in Q2, 2000.

\*\* Includes customers' liability under acceptances.

\*\*\* Goodwill and identified intangible amortization resulting from business combinations.

The per share figures have been adjusted to reflect the one-for-one stock dividend paid on July 31, 1999.

## SHAREHOLDER VALUE

LINE #	QUARTER								YEAR TO DATE		
	1998			1999				2000		1999	2000
	2	3	4	1	2	3	4	1	2		
<b>Per common share</b>											
1	\$ .52	\$ .48	\$ .39	\$ .53	\$ .58	\$ 2.48	\$ 1.39	\$ .72	\$ .84	\$ 1.11	\$ 1.56
2	.52	.48	.39	.53	.58	.66	.62	.72	.84	1.11	1.56
3	.16	.17	.17	.17	.17	.19	.19	.21	.21	.34	.42
4	12.06	12.60	12.94	13.13	13.26	15.77	17.25	17.69	17.49	13.26	17.49
5	32.65	29.83	22.95	31.50	38.93	29.80	33.75	36.25	34.25	38.93	34.25
<b>Financial ratios and statistics</b>											
6	17.8 %	15.5 %	12.2 %	16.0 %	18.2 %	68.4 %	33.5 %	16.4 %	19.5 %	17.1 %	18.0 %
7	17.8	15.5	12.2	16.0	18.2	18.2	14.9	16.4	19.5	17.1	18.0
8	.70	.60	.46	.60	.70	.74	.71	.80	.75	.65	.77
9	1.26	1.14	.93	1.19	1.32	1.44	1.41	1.65	1.84	1.26	1.74
10	1.9	2.0	2.7	2.5	1.8	2.0	2.3	2.0	2.2	2.0	2.2
11	31.1	35.4	43.5	32.4	29.1	28.8	31.1	29.2	25.0	30.7	26.9
12	2.71	2.37	1.77	2.40	2.94	1.89	1.96	2.05	1.96	2.94	1.96
13	16.0	14.8	12.0	16.4	19.7	13.8	14.1	14.0	12.1	19.7	12.1
14	68.4 %	36.7 %	(8.6)%	20.0 %	21.3 %	2.3 %	50.2 %	17.5 %	(10.0)%	21.3 %	(10.0)%
15	594.1	594.1	594.2	594.4	594.5	594.6	620.3	621.5	621.7	594.5	621.7
16	594.0	594.1	594.2	594.4	594.4	594.5	613.9	620.6	621.6	594.4	621.1

(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

The per share figures have been adjusted to reflect the one-for-one stock dividend paid on July 31, 1999.

\*Excludes gain on sale of TD Waterhouse Group Inc. and Knight/Trimark in 1999, and restructuring costs in Q2, 2000.

**NET INCOME**  
**(\$MILLIONS)**

LINE #	QUARTER								YEAR TO DATE			
	1998			1999				2000		1999	2000	
	2	3	4	1	2	3	4	1	2			
Net interest income (TEB)	1	\$ 772	\$ 784	\$ 774	\$ 838	\$ 752	\$ 779	\$ 804	\$ 818	\$ 994	\$ 1,590	\$ 1,812
Provision for credit losses	2	62	263	62	175	75	25	-	75	135	250	210
Other income (page 11)	3	828	1,005	657	937	1,044	1,065	1,046	1,279	1,843	1,981	3,122
Net interest and other income before special gains	4	1,538	1,526	1,369	1,600	1,721	1,819	1,850	2,022	2,702	3,321	4,724
Special gains*	5	-	-	-	-	-	1,082	758	-	-	-	-
Net interest and other income	6	1,538	1,526	1,369	1,600	1,721	2,901	2,608	2,022	2,702	3,321	4,724
Non-interest expenses excluding non-cash goodwill / intangible charges & restructuring costs (page 12)	7	975	1,022	1,011	1,058	1,126	1,132	1,192	1,234	1,773	2,184	3,007
Restructuring costs	8	-	-	-	-	-	-	-	-	475	-	475
Income before provision for income taxes	9	563	504	358	542	595	1,769	1,416	788	454	1,137	1,242
Provision for income taxes (TEB)	10	248	207	114	219	237	283	553	320	165	456	485
<b>Net income before non-controlling interest</b>	11	315	297	244	323	358	1,486	863	468	289	681	757
Non-controlling interest - TD Waterhouse Group, Inc.	12	-	-	-	-	-	2	3	10	12	-	22
- Preferred shares of subsidiaries	13	-	-	-	-	-	-	-	-	11	-	11
<b>Net income - cash basis</b>	14	315	297	244	323	358	1,484	860	458	266	681	724
Preferred dividends	15	10	12	12	11	11	10	11	12	12	22	24
<b>Net income applicable to common shares - cash basis</b>	16	305	285	232	312	347	1,474	849	446	254	659	700
Non-cash goodwill / intangible charges, net of tax	17	8	10	10	11	10	11	12	12	225	21	237
<b>Net income applicable to common shares - accrual basis</b>	18	\$ 297	\$ 275	\$ 222	\$ 301	\$ 337	\$ 1,463	\$ 837	\$ 434	\$ 29	\$ 638	\$ 463
Earnings per share - cash basis - excluding restructuring costs**	19	\$ 0.52	\$ 0.48	\$ 0.39	\$ 0.53	\$ 0.58	\$ 2.48	\$ 1.39	\$ 0.72	\$ 0.84	\$ 1.11	\$ 1.56

\*Gain on sale of TD Waterhouse Group Inc. and Knight/Trimark.

\*\*The per share figures have been adjusted to reflect the one-for-one stock dividend paid on July 31, 1999.

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

LINE #	QUARTER								YEAR TO DATE			
	1998			1999				2000		1999	2000	
	2	3	4	1	2	3	4	1	2			
<b>Net income *</b>												
TD Canada Trust	1	\$ 96	\$ 104	\$ 128	\$ 110	\$ 101	\$ 140	\$ 147	\$ 147	\$ 211	\$ 211	\$ 358
TD Waterhouse	2	38	34	38	49	93	1,129	506	103	105	142	208
TD Asset Management	3	13	16	11	12	11	17	14	13	20	23	33
Total Retail	4	147	154	177	171	205	1,286	667	263	336	376	599
TD Securities	5	183	256	53	206	162	186	193	195	236	368	431
Other	6	(15)	(113)	14	(54)	(9)	12	-	-	(35)	(63)	(35)
<b>Total Bank</b>	7	<b>\$ 315</b>	<b>\$ 297</b>	<b>\$ 244</b>	<b>\$ 323</b>	<b>\$ 358</b>	<b>\$ 1,484</b>	<b>\$ 860</b>	<b>\$ 458</b>	<b>\$ 537</b>	<b>\$ 681</b>	<b>\$ 995</b>
<b>Return on total common equity **</b>												
TD Canada Trust	8	18 %	17 %	21 %	18 %	17 %	23 %	22 %	21 %	14 %	18 %	18 %
TD Waterhouse	9	14	11	12	15	31	13	10	28 %	31 %	23	30
TD Asset Management	10	33	104	62	74	67	106	89	80	62	71	71
Total Retail	11	18	18	19	19	23	22	20	25	18	21	23
TD Securities	12	18	26	5	19	16	20	22	22	27	18	25
<b>Total Bank</b>	13	<b>18 %</b>	<b>16 %</b>	<b>12 %</b>	<b>16 %</b>	<b>18 %</b>	<b>18 %</b>	<b>15 %</b>	<b>16 %</b>	<b>20 %</b>	<b>17 %</b>	<b>18 %</b>
<b>Percentage contribution to total net income *</b>												
TD Canada Trust	14	30 %	35 %	52 %	34 %	28 %	9 %	17 %	32 %	39 %	31 %	36 %
TD Waterhouse	15	12	11	16	15	26	76	59	22 %	20 %	21	21
TD Asset Management	16	4	5	5	4	3	1	2	3	4	3	3
Total Retail	17	46	51	73	53	57	86	78	57	63	55	60
TD Securities	18	58	86	22	64	45	13	22	43	44	54	43
Other	19	(4)	(37)	5	(17)	(2)	1	-	-	(7)	(9)	(3)
<b>Total Bank</b>	20	<b>100 %</b>	<b>100 %</b>	<b>100 %</b>	<b>100 %</b>	<b>100 %</b>	<b>100 %</b>	<b>100 %</b>	<b>100 %</b>	<b>100 %</b>	<b>100 %</b>	<b>100 %</b>
<b>Percentage geographic contribution to total net income *</b>												
Canada	21	56 %	45 %	62 %	47 %	48 %	24 %	27 %	55 %	52 %	48 %	53 %
USA	22	32	39	17	37	41	73	69	34	39	39	37
Offshore	23	12	16	21	16	11	3	4	11	9	13	10
<b>Total Bank</b>	24	<b>100 %</b>	<b>100 %</b>	<b>100 %</b>	<b>100 %</b>	<b>100 %</b>	<b>100 %</b>	<b>100 %</b>	<b>100 %</b>	<b>100 %</b>	<b>100 %</b>	<b>100 %</b>

\* Excluding after-tax restructuring costs of \$271 million in Q2/00.

\*\* Excluding special gains in 1999 and restructuring costs in Q2/00.

BASIS OF PRESENTATION OF RESULTS: Results for each segment reflect revenues, expenses, assets and deposits generated by the businesses in that segment. Common equity is allocated to business segments by adding the amounts of capital designated by models for credit, market and operational risk.

OTHER: Includes Real Estate Investments, and the effect of transfer pricing differences, treasury management, and any residual unallocated revenues and expenses. The Q1/99, and Q3/98 general provisions for credit losses of \$100 million, and \$200 million respectively are included in Other. Q2/00 excludes restructuring costs (\$271 million after tax) and includes certain preferred dividends categorized as non-controlling interest in net income of subsidiaries.

**NET INCOME BY MAJOR BUSINESS SEGMENT - TD CANADA TRUST**  
**CASH BASIS (\$MILLIONS)**

LINE #	QUARTER								YEAR TO DATE			
	1998			1999				2000		1999	2000	
	2	3	4	1	2	3	4	1	2			
Net interest income (TEB)	1	\$ 521	\$ 544	\$ 542	\$ 525	\$ 507	\$ 523	\$ 533	\$ 557	\$ 804	\$1,032	\$1,361
Provision for credit losses	2	43	37	35	45	46	14	(2)	45	75	91	120
Other income	3	241	250	248	264	272	296	286	313	552	536	865
Non-interest expenses	4	542	562	550	548	554	559	570	567	914	1,102	1,481
Net income before taxes	5	177	195	205	196	179	246	251	258	367	375	625
Income taxes (TEB)	6	81	91	77	86	78	106	104	111	156	164	267
<b>Net income</b>	7	\$ 96	\$ 104	\$ 128	\$ 110	\$ 101	\$ 140	\$ 147	\$ 147	\$ 211	\$ 211	\$ 358

**Selected volumes and ratios**

Average loans and customers' liability under acceptances (\$B)	8	\$ 57	\$ 59	\$ 59	\$ 60	\$ 61	\$ 62	\$ 61	\$ 61	\$ 90	\$ 61	\$ 76
Average deposits (\$B)	9	50	51	52	53	54	55	56	58	95	54	77
Assets under administration (\$B)	10	\$ 35	\$ 37	\$ 37	\$ 38	\$ 40	\$ 44	\$ 48	\$ 50	\$ 77	\$ 39	\$ 64
Margin on average earning assets	11	3.88 %	3.82 %	3.85 %	3.72 %	3.72 %	3.66 %	3.67 %	3.89 %	3.80 %	3.72 %	3.85 %
Efficiency ratio excluding goodwill/intangibles	12	71 %	71 %	70 %	70 %	71 %	68 %	70 %	65 %	67 %	70 %	67 %
Return on total common equity	13	18 %	17 %	21 %	18 %	17 %	23 %	22 %	21 %	14 %	18 %	18 %

**TD CANADA TRUST:**

Provides financial services to consumers and small and medium-sized businesses. It encompasses retail and commercial banking, electronic banking, credit card services, private banking, full service brokerage, trust, and insurance businesses, operating through a network of retail outlets, automated banking machines, telephones, PCs and the Internet.

**NET INCOME BY MAJOR BUSINESS SEGMENT - TD WATERHOUSE**  
**CASH BASIS (\$MILLIONS)**

LINE #	QUARTER								YEAR TO DATE		
	1998			1999				2000		1999	2000
	2	3	4	1	2	3	4	1	2		
Net interest income (TEB)	\$ 49	\$ 55	\$ 57	\$ 60	\$ 67	\$ 84	\$ 97	\$ 118	\$ 142	\$ 127	\$ 260
Brokerage commissions & other	182	194	208	265	367	1,358	1,029	459	546	632	1,005
Non-interest expenses	163	190	204	240	274	276	304	388	486	514	874
Net income before taxes	68	59	61	85	160	1,166	822	189	202	245	391
Income taxes (TEB)	30	25	23	36	67	35	313	76	85	103	161
Non-controlling interest	-	-	-	-	-	2	3	10	12	-	22
<b>Net income</b>	<b>\$ 38</b>	<b>\$ 34</b>	<b>\$ 38</b>	<b>\$ 49</b>	<b>\$ 93</b>	<b>\$1,129</b>	<b>\$ 506</b>	<b>\$ 103</b>	<b>\$ 105</b>	<b>\$ 142</b>	<b>\$ 208</b>

**Selected volumes and ratios**

Average earning assets (\$B)	\$ 6	\$ 7	\$ 8	\$ 9	\$ 12	\$ 14	\$ 15	\$ 19	\$ 24	\$ 11	\$ 22
Assets under administration (\$B)											
Retail brokerage: Canada	\$ 29	\$ 29	\$ 27	\$ 30	\$ 33	\$ 35	\$ 37	\$ 43	\$ 49	\$ 33	\$ 49
USA	61	69	73	94	123	135	142	173	185	123	185
Offshore	-	-	-	2	2	2	3	4	3	2	3
Total AUA	\$ 90	\$ 98	\$ 100	\$ 126	\$ 158	\$ 172	\$ 182	\$ 220	\$ 237	\$ 158	\$ 237
Efficiency ratio excluding goodwill/intangible *	71 %	76 %	77 %	74 %	63 %	77 %	83 %	67 %	71 %	68 %	69 %
Return on total common equity *	14 %	11 %	12 %	15 %	31 %	13 %	10 %	28 %	31 %	23 %	30 %

\* Excluding special gains in 1999.

Excluding the impact of \$17 million after tax investment securities gains in Q1/00, Net Income would be \$86 million.

Excluding the impact of the \$471 million after tax gains in Q4/99, Net Income would be \$35 million.

Excluding the impact of \$1,082 million after tax gain on the sale of TD Waterhouse Group Inc. in Q3/99, Net Income would be \$47 million.

Excluding the impact of \$41 million after tax investment securities gains in Q2/99, Net Income would be \$52 million.

TD WATERHOUSE:

Comprised of TD Waterhouse (USA, Canada, Europe, Australia, Hong Kong, India and Japan).



**NET INCOME BY MAJOR BUSINESS SEGMENT - TD ASSET MANAGEMENT**  
**CASH BASIS (\$MILLIONS)**

LINE #	QUARTER								YEAR TO DATE			
	1998			1999				2000		1999	2000	
	2	3	4	1	2	3	4	1	2			
Net interest income (TEB)	1	\$ 3	\$ 1	\$ 3	\$ 4	\$ 6	\$ 9	\$ 3	\$ 6	\$ 5	\$ 10	\$ 11
Other income	2	42	54	32	44	37	46	54	49	63	81	112
Non-interest expenses	3	20	23	17	26	23	24	32	31	31	49	62
Net income before taxes	4	25	32	18	22	20	31	25	24	37	42	61
Income taxes (TEB)	5	12	16	7	10	9	14	11	11	17	19	28
<b>Net income</b>	6	\$ 13	\$ 16	\$ 11	\$ 12	\$ 11	\$ 17	\$ 14	\$ 13	\$ 20	\$ 23	\$ 33

**Selected volumes and ratios**

Assets under mgmt. as at quarter end (\$B)	7	\$ 52	\$ 53	\$ 54	\$ 60	\$ 63	\$ 67	\$ 69	\$ 74	\$ 97	\$ 63	\$ 97
Efficiency ratio excluding goodwill/intangibles	8	45 %	43 %	48 %	55 %	54 %	44 %	56 %	57 %	46 %	54 %	50 %
Return on total common equity	9	33 %	104 %	62 %	74 %	67 %	106 %	89 %	80 %	62 %	71 %	71 %

**TD ASSET MANAGEMENT**

Provides a full range of investment management services, including private money management to high net worth individuals, passive, quantitative, enhanced and active institutional portfolios for pension funds, corporations, institutions, endowments and foundations and mutual funds for retail investors.

**NET INCOME BY MAJOR BUSINESS SEGMENT - TD SECURITIES**  
**CASH BASIS (\$MILLIONS)**

LINE #	QUARTER								YEAR TO DATE			
	1998			1999				2000		1999	2000	
	2	3	4	1	2	3	4	1	2			
Net interest income (TEB)	1	\$ 247	\$ 253	\$ 262	\$ 280	\$ 199	\$ 171	\$ 156	\$ 161	\$ 160	\$ 479	\$ 321
Provision for credit losses	2	20	25	27	30	30	13	3	30	60	60	90
Trading and fee income	3	347	486	117	347	370	439	439	471	628	717	1,099
Non-interest expenses	4	249	250	274	240	252	283	253	263	340	492	603
Net income before taxes	5	325	464	78	357	287	314	339	339	388	644	727
Income taxes (TEB)	6	142	208	25	151	125	128	146	144	152	276	296
<b>Net income</b>	7	\$ 183	\$ 256	\$ 53	\$ 206	\$ 162	\$ 186	\$ 193	\$ 195	\$ 236	\$ 368	\$ 431

**Selected volumes and ratios**

Securities purchased under resale agreements (\$B)	8	\$ 29	\$ 33	\$ 12	\$ 23	\$ 21	\$ 28	\$ 26	\$ 27	\$ 16	\$ 21	\$ 16
Trading securities (\$B)	9	31	44	37	47	48	52	51	55	57	48	57
Short sales of securities (\$B)	10	10	16	13	16	16	23	15	19	16	16	16
Securities sold under repurchase agreements (\$B)	11	21	24	8	16	15	19	19	16	13	15	13
Average loans and customers' liability under acceptances (\$B)	12	29	28	30	33	32	28	26	26	28	33	27
Efficiency ratio excluding goodwill/intangibles	13	42 %	34 %	72 %	38 %	44 %	46 %	43 %	42 %	43 %	41 %	42 %
Return on total common equity	14	18 %	26 %	5 %	19 %	16 %	20 %	22 %	22 %	27 %	18 %	25 %

Excluding the impact of \$35 million after tax one-time security gains in Q1/99, Net Income, Efficiency and ROE would be \$171 million, 42% and 16% respectively.

Excluding the impact of \$200 million special security gains in Q3/98, Net Income, Efficiency and ROE would be \$152 million, 46%, and 15% respectively.

**TD SECURITIES:**

Provides a full range of investment banking, merchant banking, mergers and acquisition advisory, fixed income, foreign exchange, derivatives products, high yield, money market, equities, and corporate banking services, including loan syndications, to our borrowing, investing and issuing clients in Canada, the U.S.A., Europe, Australia, Latin America and Asia. The segment also includes the results of the Bank's Head Office share investment portfolios and certain Head Office treasury activities.

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

LINE #	QUARTER								YEAR TO DATE			
	1998			1999				2000		1999	2000	
	2	3	4	1	2	3	4	1	2			
<b>Net interest income</b>												
Net interest income	1	\$ 717	\$ 736	\$ 728	\$ 793	\$ 704	\$ 727	\$ 757	\$ 768	\$ 946	\$ 1,497	\$ 1,714
TEB adjustment	2	55	48	46	45	48	52	47	50	48	93	98
Net interest income (TEB)	3	\$ 772	\$ 784	\$ 774	\$ 838	\$ 752	\$ 779	\$ 804	\$ 818	\$ 994	\$ 1,590	\$ 1,812
<b>Average assets</b>												
Average earning assets	4	\$ 155,213	\$ 165,392	\$ 178,398	\$ 181,123	\$ 181,156	\$ 189,687	\$ 192,456	\$ 201,178	\$ 250,789	\$ 181,140	\$ 225,711
Average total assets	5	184,173	196,746	208,343	211,978	208,714	216,528	216,866	226,944	291,686	210,373	258,959
<b>Trading related income (TEB)*</b>												
Interest rate and credit portfolios	6	\$ 121	\$ 104	\$ 113	\$ 76	\$ 142	\$ 125	\$ 74	\$ 106	\$ 86	\$ 218	\$ 192
Foreign exchange portfolios	7	24	23	33	47	35	29	34	52	47	82	99
Equity and other portfolios	8	43	10	(113)	55	36	7	49	63	145	91	208
Total trading income	9	\$ 188	\$ 137	\$ 33	\$ 178	\$ 213	\$ 161	\$ 157	\$ 221	\$ 278	\$ 391	\$ 499
<b>Impact on NII from impaired loans</b>												
Reduction/(increase) in NII from impaired loans												
Gross	10	\$ 17	\$ 9	\$ 16	\$ 15	\$ 15	\$ 17	\$ 16	\$ 21	\$ 22	\$ 30	\$ 43
Recoveries	11	(4)	(4)	(4)	(3)	(3)	(3)	(2)	(3)	(4)	(6)	(7)
Net reduction/(increase)	12	\$ 13	\$ 5	\$ 12	\$ 12	\$ 12	\$ 14	\$ 14	\$ 18	\$ 18	\$ 24	\$ 36
<b>Net interest margin</b>												
N.I.I. (TEB) as a % of average earning assets	13	2.04 %	1.88 %	1.72 %	1.84 %	1.70 %	1.63 %	1.66 %	1.62 %	1.61 %	1.77 %	1.61 %
N.I.I. (TEB) as a % of average total assets	14	1.72	1.58	1.47	1.57	1.48	1.43	1.47	1.43	1.39	1.52	1.41
<b>Effective tax rates**</b>												
Published	15	38.4 %	35.5 %	21.7 %	35.5 %	34.9 %	36.8 %	38.3 %	37.0 %	36.4 %	35.2 %	36.5 %
TEB	16	44.5	41.8	32.3	41.0	40.4	41.6	40.4	41.1	39.7	40.7	40.1
<b>Number of common shares outstanding (millions)</b>												
At end of period	17	594.1	594.1	594.2	594.4	594.5	594.6	620.3	621.5	621.7	594.5	621.7
Average for period	18	594.0	594.1	594.2	594.4	594.4	594.5	613.9	620.6	621.6	594.4	621.1
<b>Asset securitization</b>												
Securitized/(repurchased) during the quarter												
Mortgages - conventional	19	498	-	582	-	-	382	2,410	-	(1,221)	-	(1,221)
Mortgages - MBS pools	20	-	-	-	500	-	404	22	20	-	500	20
Credit Cards	21	-	1,140	560	-	325	-	-	-	-	325	-
Personal Loans	22	-	-	-	-	-	-	-	-	7,170	-	7,170
Corporate Loans	23	-	-	-	-	-	-	200	-	-	-	-
Outstanding at period end	24	2,715	3,723	4,721	5,044	5,207	5,811	8,270	8,029	23,954	5,207	23,954
<b>Income statement impact</b>												
Net interest income	25	\$ (4)	\$ (5)	\$ (33)	\$ (31)	\$ (33)	\$ (39)	\$ (46)	\$ (43)	\$ (84)	\$ (64)	\$ (127)
Other income	26	3	4	24	16	25	27	30	26	69	41	95
Provision for credit losses	27	-	-	(10)	(13)	(12)	(14)	(12)	(13)	(15)	(25)	(28)
Total impact	28	\$ (1)	\$ (1)	\$ 1	\$ (2)	\$ 4	\$ 2	\$ (4)	\$ (4)	\$ -	\$ 2	\$ (4)

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

\*\* Excludes gain on sale of TD Waterhouse Group Inc. in 1999, and CT restructuring costs, goodwill, intangibles gross-up and benefits commencing in Q2, 2000.

**INTEREST RATE SENSITIVITY, SECURITIES, DEFERRED REVENUE, INTANGIBLES AND GOODWILL, AND RESTRUCTURING COSTS**  
(\$MILLIONS)

LINE #	AS AT QUARTER END									
	1998			1999				2000		
	2	3	4	1	2	3	4	1	2	
<b>Interest sensitive (asset) liability gap within 1 year (\$billions)</b>	1	\$ 4.9	\$ 1.0	\$ 1.5	\$ (3.8)	\$ (4.4)	\$ 0.9	\$ (7.5)	\$ (4.4)	\$ (6.5)
<b>After tax impact of 1% increase in interest rates on</b>										
Common shareholders' equity	2	\$ (130)	\$ (77)	\$ (74)	\$ (112)	\$ (126)	\$ (156)	\$ (153)	\$ (138)	\$ (71)
Annual net income	3	(6)	13	38	5	(2)	(14)	(7)	9	9
<b>Securities - surplus (deficit) over book</b>										
Canadian governments	4	\$ (6)	\$ (6)	\$ (1)	\$ (2)	\$ (2)	\$ (10)	\$ (20)	\$ (26)	\$ (24)
U.S. and other foreign government	5	4	1	7	-	-	(1)	(2)	(4)	(29)
Corporate bonds/debentures/commercial paper	6	(8)	(13)	(5)	3	(2)	10	6	-	3
Preferred shares	7	43	42	17	19	17	13	5	(20)	(15)
Common & equivalents	8	932	746	459	880	1,521	1,227	405	382	497
<b>Total</b>	9	\$ 965	\$ 770	\$ 477	\$ 900	\$ 1,534	\$ 1,239	\$ 394	\$ 332	\$ 432
<b>Deferred revenue</b>										
Credit fees	10	\$ 145	\$ 128	\$ 142	\$ 183	\$ 141	\$ 139	\$ 128	\$ 136	\$ 123
Derivatives	11	130	135	133	134	142	145	143	137	141
<b>Total</b>	12	\$ 275	\$ 263	\$ 275	\$ 317	\$ 283	\$ 284	\$ 271	\$ 273	\$ 264
<b>Identifiable intangibles from business combinations, net of tax</b>										
At beginning of period	13	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 18	\$ 17	\$ 16
Arising during the period (net of tax)	14	-	-	-	-	-	18	-	-	3,910
Amortized in the period	15	-	-	-	-	-	-	(1)	(1)	(184)
<b>Total</b>	16	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 18	\$ 17	\$ 16	\$ 3,742
<b>Goodwill</b>										
At beginning of period	17	\$ 756	\$ 734	\$ 915	\$ 958	\$ 928	\$ 882	\$ 899	\$ 892	\$ 935
Arising during the period	18	-	151	37	3	-	-	27	72	1,107
Amortized in the period	19	(10)	(11)	(13)	(13)	(13)	(13)	(13)	(13)	(42)
Foreign exchange adjustment	20	(12)	41	19	(20)	(33)	30	(21)	(16)	20
<b>Total</b>	21	\$ 734	\$ 915	\$ 958	\$ 928	\$ 882	\$ 899	\$ 892	\$ 935	\$ 2,020
<b>Total net intangibles and goodwill</b>	22	\$ 734	\$ 915	\$ 958	\$ 928	\$ 882	\$ 917	\$ 909	\$ 951	\$ 5,762
<b>Restructuring costs</b>										
Accrual at beginning of period	23	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Expensed during period	24	-	-	-	-	-	-	-	-	475
Amount utilized during period	25	-	-	-	-	-	-	-	-	(60)
Accrual at end of period	26	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 415

**OTHER INCOME**  
(\$MILLIONS)

LINE #	QUARTER								YEAR TO DATE			
	1998			1999				2000		1999	2000	
	2	3	4	1	2	3	4	1	2			
TD Waterhouse fees and commissions	1	\$ 163	\$ 167	\$ 177	\$ 238	\$ 268	\$ 238	\$ 235	\$ 383	\$ 496	\$ 506	\$ 879
Full service brokerage and other securities services	2	128	104	54	112	116	161	95	126	201	228	327
Mutual fund management	3	48	56	56	59	64	65	70	75	121	123	196
Credit fees	4	105	119	97	100	118	118	127	129	166	218	295
Service charges	5	70	72	72	68	69	76	76	76	124	137	200
Card services	6	41	46	49	46	43	50	51	52	55	89	107
Trading income	7	153	95	(15)	99	184	190	206	244	290	283	534
Net investment securities gains*	8	42	248	60	132	80	65	85	88	146	212	234
Foreign exchange - non-trading	9	20	29	24	16	12	27	17	15	36	28	51
Property rental income	10	10	17	16	13	17	15	14	17	18	30	35
Insurance	11	13	14	16	14	16	17	18	19	57	30	76
Income - asset securitizations	12	3	4	24	15	24	26	29	23	67	39	90
Other consumer services	13	9	6	6	7	1	2	6	8	39	8	47
Other commercial and corporate services	14	23	28	21	18	32	15	17	24	27	50	51
<b>Total other income - page 3 (line 3)</b>	15	\$ 828	\$ 1,005	\$ 657	\$ 937	\$ 1,044	\$ 1,065	\$ 1,046	\$ 1,279	\$ 1,843	\$ 1,981	\$ 3,122

\*Excludes Knight/Trimark gain in Q4/99.

**NON-INTEREST EXPENSES**  
(\$MILLIONS)

LINE #	QUARTER								YEAR TO DATE			
	1998			1999				2000		1999	2000	
	2	3	4	1	2	3	4	1	2			
<b>Salaries and staff benefits</b>												
Salaries	1	\$ 509	\$ 519	\$ 523	\$ 524	\$ 549	\$ 590	\$ 597	\$ 600	\$ 892	\$ 1,073	\$ 1,492
Pension and other staff benefits	2	44	47	45	53	57	60	53	62	90	110	152
Total	3	553	566	568	577	606	650	650	662	982	1,183	1,644
<b>Occupancy</b>												
Rent	4	47	51	54	52	53	51	53	51	70	105	121
Depreciation	5	15	20	20	18	19	20	23	18	28	37	46
Other	6	18	18	21	20	21	22	21	22	36	41	58
Total	7	80	89	95	90	93	93	97	91	134	183	225
<b>Equipment</b>												
Rent	8	18	21	22	22	22	22	22	22	29	44	51
Depreciation	9	27	28	28	26	29	31	35	31	42	55	73
Other	10	40	37	38	45	48	45	48	52	85	93	137
Total	11	85	86	88	93	99	98	105	105	156	192	261
<b>General</b>												
Marketing and business development	12	55	58	48	57	63	62	79	101	112	120	213
Brokerage related fees	13	38	41	51	58	55	53	55	63	70	113	133
Professional and advisory services	14	31	39	38	34	41	40	57	47	63	75	110
Communications	15	34	38	36	40	42	38	35	43	58	82	101
Capital and business taxes	16	22	22	3	20	21	22	23	25	26	41	51
Postage	17	17	17	17	20	23	19	20	23	31	43	54
Travel and relocation	18	11	14	10	9	11	11	15	11	16	20	27
Deposit insurance premiums	19	16	16	15	16	17	4	4	4	8	33	12
Other excluding non-cash goodwill / intangible charges	20	33	36	42	44	55	42	52	59	117	99	176
Total	21	257	281	260	298	328	291	340	376	501	626	877
<b>Expenses before restructuring costs - page 3 (line 7)</b>	22	975	1,022	1,011	1,058	1,126	1,132	1,192	1,234	1,773	2,184	3,007
Restructuring costs	23	-	-	-	-	-	-	-	-	475	-	475
<b>Total expenses excluding non-cash goodwill / intangible charges</b>	24	\$ 975	\$ 1,022	\$ 1,011	\$ 1,058	\$ 1,126	\$ 1,132	\$ 1,192	\$ 1,234	\$ 2,248	\$ 2,184	\$ 3,482
<b>Memo Items</b>												
Non-cash goodwill / intangible charges	25	\$ 9	\$ 12	\$ 12	\$ 13	\$ 12	\$ 13	\$ 14	\$ 14	\$ 463	\$ 25	\$ 477
Less tax effect	26	1	2	2	2	2	2	2	2	238	4	240
Non-cash goodwill / intangible, net of tax	27	\$ 8	10	10	\$ 11	\$ 10	\$ 11	\$ 12	\$ 12	\$ 225	\$ 21	\$ 237



**ANALYSIS OF CHANGE IN SHAREHOLDERS' EQUITY & NON-CONTROLLING INTEREST**  
(\$MILLIONS)

LINE #	QUARTER								YEAR TO DATE			
	1998			1999				2000		1999	2000	
	2	3	4	1	2	3	4	1	2			
<b>Preferred shares</b>												
Balance at beginning of period	1	\$ 905	\$ 900	\$ 915	\$ 845	\$ 839	\$ 830	\$ 839	\$ 833	\$ 931	\$ 845	\$ 833
Issued	2	-	-	-	-	-	-	-	103	289	-	392
Redeemed	3	-	-	(75)	-	-	-	-	-	-	-	-
Translation on shares issued in foreign currency	4	(5)	15	5	(6)	(9)	9	(6)	(5)	5	(15)	-
Balance at end of period	5	900	915	845	839	830	839	833	931	1,225	830	1,225
<b>Common shares</b>												
Balance at beginning of period	6	1,298	1,299	1,300	1,301	1,303	1,305	1,306	2,006	2,047	1,301	2,006
Issued - options	7	1	1	1	2	2	1	-	-	3	4	3
Issued - cash	8	-	-	-	-	-	-	700	-	-	-	-
Issued - acquisitions	9	-	-	-	-	-	-	-	41	-	-	41
Balance at end of period	10	1,299	1,300	1,301	1,303	1,305	1,306	2,006	2,047	2,050	1,305	2,050
<b>Retained earnings</b>												
Balance at beginning of period	11	5,717	5,865	6,182	6,387	6,502	6,576	8,073	8,694	8,948	6,387	8,694
Net income	12	307	287	234	312	348	1,473	848	446	41	660	487
Dividends - common	13	(95)	(101)	(101)	(101)	(101)	(113)	(118)	(130)	(131)	(202)	(261)
- preferred	14	(8)	(9)	(9)	(8)	(8)	(8)	(7)	(9)	(9)	(16)	(18)
- preferred TDMIC tax effected	15	(2)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(6)	(6)
Translation adjustments - net of taxes	16	(43)	153	84	(84)	(133)	155	(87)	(31)	(11)	(217)	(42)
Share issue expenses - net of taxes	17	-	-	-	-	-	-	(12)	(7)	(4)	-	(11)
Stock options settled in cash - tax effected	18	(12)	(9)	(2)	(1)	(28)	(7)	(1)	(11)	(5)	(29)	(16)
Other	19	1	(1)	2	-	(1)	-	1	(1)	-	(1)	(1)
Balance at end of period	20	5,865	6,182	6,387	6,502	6,576	8,073	8,694	8,948	8,826	6,576	8,826
<b>Total common equity</b>	21	7,164	7,482	7,688	7,805	7,881	9,379	10,700	10,995	10,876	7,881	10,876
<b>Total shareholders' equity</b>	22	\$ 8,064	\$ 8,397	\$ 8,533	\$ 8,644	\$ 8,711	\$ 10,218	\$ 11,533	\$ 11,926	\$ 12,101	\$ 8,711	\$ 12,101
<b>Non-controlling interest in subsidiaries</b>												
At beginning of period	23	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 380	\$ 335	\$ 339	\$ -	\$ 335
Arising during the period - TD Waterhouse	24	-	-	-	-	-	372	3	10	12	-	22
Arising on Canada Trust acquisition	25	-	-	-	-	-	-	-	-	364	-	364
Arising on TD CaTS issue	26	-	-	-	-	-	-	-	-	900	-	900
Foreign exchange adjustment	27	-	-	-	-	-	8	(8)	(6)	9	-	3
Other	28	-	-	-	-	-	-	(40)	-	(1)	-	(1)
<b>At end of period</b>	29	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 380	\$ 335	\$ 339	\$ 1,623	\$ -	\$ 1,623

**NUMBER OF COMMON SHARES**

<b>Common Shares</b>												
Number of common shares at beginning of period	30	593,928,098	594,062,548	594,136,298	594,237,648	594,367,098	594,498,746	594,580,646	620,343,168	621,480,853	594,237,648	620,343,168
Issued - options	31	134,450	73,750	101,350	129,450	131,648	81,900	62,522	25,650	224,344	261,098	249,994
Issued - cash	32	-	-	-	-	-	-	25,700,000	-	-	-	-
Issued - acquisitions	33	-	-	-	-	-	-	-	1,112,035	-	-	1,112,035
Number of common shares at end of period	34	594,062,548	594,136,298	594,237,648	594,367,098	594,498,746	594,580,646	620,343,168	621,480,853	621,705,197	594,498,746	621,705,197



**RISK-WEIGHTED ASSETS AND CAPITAL**  
(\$MILLIONS)

LINE #	AS AT QUARTER END									
	1998			1999				2000		
	2	3	4	1	2	3	4	1	2	
<b>Balance sheet assets</b>										
Cash resources	1	\$ 1,261	\$ 1,247	\$ 499	\$ 1,554	\$ 1,406	\$ 1,517	\$ 1,109	\$ 1,644	\$ 964
Securities	2	5,084	5,627	5,101	5,784	5,727	6,043	6,956	6,324	7,440
Loans	3	48,845	47,238	47,781	51,085	53,762	55,274	54,280	59,371	68,850
Customers' liability under acceptances	4	7,922	8,963	9,706	10,003	8,641	8,319	8,286	7,573	7,336
Other assets	5	4,578	4,042	5,192	5,921	4,884	5,174	4,757	5,652	10,133
<b>Total balance sheet assets</b>	6	<b>67,690</b>	<b>67,117</b>	<b>68,279</b>	<b>74,347</b>	<b>74,420</b>	<b>76,327</b>	<b>75,388</b>	<b>80,564</b>	<b>94,723</b>
<b>Off-balance sheet assets</b>										
Credit instruments	7	24,604	23,012	22,515	21,468	21,806	20,154	19,347	18,863	15,960
Derivative financial instruments	8	3,206	3,133	5,007	4,342	3,645	4,104	3,603	3,586	3,928
<b>Total off-balance sheet assets</b>	9	<b>27,810</b>	<b>26,145</b>	<b>27,522</b>	<b>25,810</b>	<b>25,451</b>	<b>24,258</b>	<b>22,950</b>	<b>22,449</b>	<b>19,888</b>
<b>Total risk-weighted asset equivalent - Credit risk</b>	10	<b>95,500</b>	<b>93,262</b>	<b>95,801</b>	<b>100,157</b>	<b>99,871</b>	<b>100,585</b>	<b>98,338</b>	<b>103,013</b>	<b>114,611</b>
<b>Total risk-weighted asset equivalent - Market risk</b>	11	<b>8,220</b>	<b>9,652</b>	<b>9,305</b>	<b>10,451</b>	<b>11,182</b>	<b>10,186</b>	<b>10,146</b>	<b>8,602</b>	<b>9,926</b>
<b>Total risk-weighted assets</b>	12	<b>\$ 103,720</b>	<b>\$ 102,914</b>	<b>\$ 105,106</b>	<b>\$ 110,608</b>	<b>\$ 111,053</b>	<b>\$ 110,771</b>	<b>\$ 108,484</b>	<b>\$ 111,615</b>	<b>\$ 124,537</b>
<b>CAPITAL</b>										
<b>TIER 1</b>										
Common shareholders' equity	13	\$ 7,164	\$ 7,482	\$ 7,688	\$ 7,805	\$ 7,881	\$ 9,379	\$ 10,700	\$ 10,995	\$ 10,876
Qualifying preferred shares	14	901	915	845	839	830	839	833	931	1,225
Non-controlling interest in subsidiaries - TD Waterhouse Group, Inc	15	-	-	-	-	-	380	335	339	359
- CT Financial Services Inc	16	-	-	-	-	-	-	-	-	364
- TD CaTs	17	-	-	-	-	-	-	-	-	900
Less: goodwill and intangibles in excess of 5% limit	18	(734)	(915)	(958)	(928)	(882)	(899)	(892)	(935)	(4,729)
<b>Total Tier 1 capital</b>	19	<b>7,331</b>	<b>7,482</b>	<b>7,575</b>	<b>7,716</b>	<b>7,829</b>	<b>9,699</b>	<b>10,976</b>	<b>11,330</b>	<b>8,995</b>
<b>TIER 2</b>										
Subordinated notes	20	3,425	3,543	3,606	3,559	3,411	3,490	3,217	3,181	4,327
Less: amortization of subordinated notes	21	(119)	(125)	(257)	(292)	(221)	(427)	(346)	(359)	(368)
General allowance for credit losses	22	447	643	636	744	740	749	753	744	849
<b>Total Tier 2 capital</b>	23	<b>3,753</b>	<b>4,061</b>	<b>3,985</b>	<b>4,011</b>	<b>3,930</b>	<b>3,812</b>	<b>3,624</b>	<b>3,566</b>	<b>4,808</b>
Other deductions	24	(17)	(47)	(24)	(24)	(25)	(43)	(150)	(143)	(1,155)
<b>Total capital</b>	25	<b>\$ 11,067</b>	<b>\$ 11,496</b>	<b>\$ 11,536</b>	<b>\$ 11,703</b>	<b>\$ 11,734</b>	<b>\$ 13,468</b>	<b>\$ 14,450</b>	<b>\$ 14,753</b>	<b>\$ 12,648</b>
<b>Capital ratios</b>										
<b>Canadian</b>										
Tier 1 capital	26	7.1	7.3	7.2	7.0	7.0	8.7	10.1	10.2	7.2
Total capital	27	10.7	11.2	11.0	10.6	10.6	12.1	13.3	13.2	10.2
<b>U.S. basis</b>										
Tier 1 capital	28	6.9	7.1	6.9	6.7	6.7	8.4	9.9	9.9	6.5
Total capital	29	10.5	11.0	10.8	10.5	10.7	12.2	13.1	13.0	10.0

**DERIVATIVES**  
(\$MILLIONS)

LINE #	AS AT QUARTER END									
	1998			1999				2000		
	2	3	4	1	2	3	4	1	2	
<b>Interest Rate</b>										
Notional Principal	1	\$ 400,398	\$ 420,679	\$ 467,072	\$ 470,013	\$ 544,798	\$ 633,683	\$ 706,425	\$ 697,617	\$ 769,223
Replacement Cost	2	4,325	4,482	6,701	6,782	5,906	5,871	5,833	6,776	5,576
Credit Equivalent	3	5,727	5,877	8,372	8,495	7,663	7,770	7,803	8,823	7,793
Risk-Weighted	4	1,543	1,433	2,133	2,108	1,840	1,887	1,922	2,169	1,903
<b>Foreign Exchange</b>										
Notional Principal	5	256,934	202,769	351,471	308,549	325,292	335,927	343,472	362,227	400,966
Replacement Cost	6	3,374	4,368	7,386	4,931	4,949	4,581	4,265	5,552	7,354
Credit Equivalent	7	7,497	8,011	13,237	10,254	10,435	10,652	10,505	11,899	14,169
Risk-Weighted	8	2,106	2,155	4,252	3,266	3,350	3,442	2,745	3,042	3,528
<b>Other</b>										
Notional Principal	9	18,276	26,186	31,041	36,103	28,548	32,390	34,507	38,683	54,977
Replacement Cost	10	184	405	450	470	305	762	918	342	678
Credit Equivalent	11	1,488	2,426	2,854	2,558	2,446	3,446	3,527	3,099	4,395
Risk-Weighted	12	534	751	895	816	772	1,222	1,263	997	1,304
<b>Total Derivatives</b>										
Notional Principal	13	675,608	649,634	849,584	814,665	898,638	1,002,000	1,084,404	1,098,527	1,225,166
Replacement Cost	14	7,883	9,255	14,537	12,183	11,160	11,214	11,016	12,670	13,608
Credit Equivalent	15	14,712	16,314	24,463	21,307	20,544	21,868	21,835	23,821	26,357
Risk-Weighted	16	4,183	4,339	7,280	6,190	5,962	6,551	5,930	6,208	6,735
Netting & Collateral - Impact	17	(977)	(1,206)	(2,273)	(1,848)	(2,317)	(2,447)	(2,327)	(2,622)	(2,807)
Net Risk-Weighted	18	\$ 3,206	\$ 3,133	\$ 5,007	\$ 4,342	\$ 3,645	\$ 4,104	\$ 3,603	\$ 3,586	\$ 3,928

**NET IMPAIRED LOANS BY SECTOR AND GENERAL ALLOWANCES**  
(\$MILLIONS)

		AS AT QUARTER END									
LINE #	1998			1999				2000			
	2	3	4	1	2	3	4	1	2		
<b>DOMESTIC</b>											
Personal	1	\$ 85	\$ 83	\$ 92	\$ 71	\$ 29	\$ 39	\$ 73	\$ 85	\$ 89	
Commercial	2	71	77	115	143	128	124	213	158	115	
Corporate	3	111	83	103	41	29	20	54	27	64	
Total domestic net of specific provisions	4	267	243	310	255	186	183	340	270	268	
<b>INTERNATIONAL</b>											
U.S.A.	5	89	73	40	29	64	116	102	302	339	
Other international	6	13	13	11	8	39	13	13	33	30	
Total international net of specific provisions	7	102	86	51	37	103	129	115	335	369	
Total impaired loans net of specific provisions	8	369	329	361	292	289	312	455	605	637	
General allowance for credit losses	9	447	650	620	723	716	723	712	709	811	
<b>TOTAL NET IMPAIRED LOANS</b>	10	(78)	(321)	(259)	(431)	(427)	(411)	(257)	(104)	(174)	
Allowance for credit losses	11	668	900	876	1,067	1,117	1,114	966	1,017	1,268	
<b>TOTAL GROSS IMPAIRED LOANS</b>	12	\$ 590	\$ 579	\$ 617	\$ 636	\$ 690	\$ 703	\$ 709	\$ 913	\$ 1,094	
Allowance for credit losses as a % of gross impaired loans	13	113.2 %	155.5 %	142.0 %	167.8 %	161.9 %	158.5 %	136.2 %	111.4 %	115.9 %	
<b>Total Loans (page 13, line 12)</b>	14	\$93,118	\$93,754	\$94,874	\$98,108	\$99,258	\$98,431	\$96,525	\$103,534	\$129,775	
Net impaired loans as a % of net loans	15	(0.1)%	(0.3)%	(0.3)%	(0.4)%	(0.4)%	(0.4)%	(0.3)%	(0.1)%	(0.1)%	
<b>GENERAL ALLOWANCE FOR CREDIT LOSSES</b>											
Loans (line 9 above)	16	\$ 447	\$ 650	\$ 620	\$ 723	\$ 716	\$ 723	\$ 712	\$ 709	\$ 811	
Derivative financial instruments	17	-	-	16	21	24	26	41	35	38	
Total general allowance for regulatory capital reporting (page 15, line 22)	18	\$ 447	\$ 650	\$ 636	\$ 744	\$ 740	\$ 749	\$ 753	\$ 744	\$ 849	