



Bank Financial Group

SUPPLEMENTAL FINANCIAL INFORMATION

For the 3rd Quarter Ended July 31, 2010



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For the 3rd Quarter ended July 31st, 2010

The supplemental information contained in this package is designed to improve the readers' understanding of the financial performance of TD Bank Financial Group (TDBFG or the Bank). This information should be used in conjunction with the Bank's Q3 2010 Report to Shareholders and Investor Presentation, as well as the Bank's 2009 Annual Report. For financial and banking terms, and acronyms used in this package, see the "Glossary" and "Acronyms" section of this document.

How the Bank Reports

The Bank prepares its consolidated financial statements in accordance with Canadian generally accepted accounting principles (GAAP) and refers to results prepared in accordance with GAAP as the "reported" results. The Bank also utilizes non-GAAP financial measures to arrive at "adjusted" results to assess each of its businesses and to measure overall Bank performance. To arrive at adjusted results, the Bank removes "items of note", net of income taxes, from reported results. These items of note relate to items which management does not believe are indicative of underlying business performance. The items of note are listed on page 3 of this package. The Bank believes that adjusted results provide the reader with a better understanding of how management views the Bank's performance.

As explained, adjusted results are different from reported results determined in accordance with GAAP. Adjusted results, items of note, and related terms are non-GAAP financial measures as these are not defined terms under GAAP and, therefore, may not be comparable to similar terms used by other issuers. A reconciliation between the Bank's reported and adjusted results is provided in the "How the Bank Reports" section of the Bank's Q3 2010 Report to Shareholders.

Segmented Information

For management reporting purposes, the Bank's operations and activities are organized around four key businesses operating in a number of locations in key financial centres around the globe: Canadian Personal and Commercial Banking (CAD P&C), including TD Canada Trust and TD Insurance; Wealth Management, including TD Waterhouse and an investment in TD AMERITRADE Holding Corporation (TD Ameritrade); U.S. Personal and Commercial Banking (U.S. P&C) through TD Bank, America's Most Convenient Bank; and Wholesale Banking, including TD Securities. The Bank's other activities are grouped into the Corporate segment. Effective Q3 2008, U.S. insurance and credit card businesses were transferred to CAD P&C, and the U.S. wealth management businesses to Wealth Management for management reporting purposes to align with how these businesses are now being managed on a North American basis. Prior periods have not been reclassified as the impact was not material.

The Bank measures and evaluates the performance of the segments based on our management structure and is not necessarily comparable with other financial services companies. Results of each business segment reflect revenue, expenses, and assets generated by the businesses in that segment. Due to the complexity of the Bank, its management reporting model uses various estimates, assumptions, allocations, and risk-based methodologies for funds transfer pricing, inter-segment revenue, income tax rates, capital, indirect expenses, and cost transfers to measure business segment results. Transfer pricing of funds is generally applied at market rates. Inter-segment revenue is negotiated between each business segment and approximates the value provided by the distributing segment. Income tax provision or recovery is generally applied to each segment based on a statutory tax rate and may be adjusted for items and activities unique to each segment.

The Bank measures and evaluates the performance of each segment based on adjusted results, economic profit, and return on invested capital. Economic profit is adjusted net income, less a charge for average invested capital. Each segment's invested capital represents the capital required for economic risks, including credit, market, and operational risks, plus the purchased amounts of goodwill and intangible assets, net of impairment write downs. Return on invested capital is adjusted net income, divided by average invested capital. Economic profit and return on invested capital are not defined terms under GAAP and, therefore, may not be comparable to similar terms used by other issuers. A reconciliation between the Bank's economic profit, return on invested capital, and adjusted net income available to common shareholders is provided in the "Economic Profit and Return on Invested Capital" section of the Bank's Q3 2010 Report to Shareholders.

Amortization of intangible expenses is included in the Corporate segment. Accordingly, net income for the operating business segments is presented before amortization of intangibles, as well as any other items of note not attributed to the operating segments. Net interest income within Wholesale Banking is calculated on a taxable equivalent basis (TEB), which means that the value of the non-taxable or tax-exempt income, including dividends, is adjusted to its equivalent before-tax value. Using TEB allows the Bank to measure income from all securities and loans consistently and makes for a more meaningful comparison of net interest income with similar institutions. The TEB increase to net interest income and provision for income taxes reflected in Wholesale Banking results is reversed in the Corporate segment.

As stated in Note 34 to the Bank's 2009 audited Consolidated Financial Statements, the Bank securitizes retail loans and receivables held by CAD P&C in transactions that are accounted for as sales. For the purpose of segmented reporting, CAD P&C accounts for the transactions as though they are financing arrangements. Accordingly, the interest income earned on the assets sold net of the funding costs incurred by the purchaser trusts is recorded in net interest income and impairment related to these assets is charged to provision for (reversal of) credit losses (PCL). This accounting is reversed in the Corporate segment and the gain recognized on sale which is in compliance with appropriate accounting standards together with income earned on the retained interests net of credit losses incurred are included in non-interest income.

For more information, see the "Business Focus" section of the Bank's 2009 Management's Discussion and Analysis (MD&A).

Note that certain comparative amounts have been reclassified to conform with current period presentation.

For the 3rd Quarter Ended July 31, 2010

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FOR THE PERIOD ENDED		LINE #	2010			2009			2008		Year to Date		Full Year		
			Q3	Q2	Q1	Q4	Q3 ¹	Q2 ^{1,2}	Q1 ¹	Q4	Q3	2010	2009	2009	2008
Income Statement (\$ millions)															
Net interest income	(page 11)	1	\$ 2,921	\$ 2,790	\$ 2,849	\$ 2,825	\$ 2,833	\$ 2,940	\$ 2,728	\$ 2,449	\$ 2,437	\$ 8,560	\$ 8,501	\$ 11,326	\$ 8,532
Non-interest income	(page 12)	2	1,823	1,977	2,188	1,893	1,834	1,385	1,422	1,191	1,600	5,988	4,641	6,534	6,137
Total revenue		3	4,744	4,767	5,037	4,718	4,667	4,325	4,150	3,640	4,037	14,548	13,142	17,860	14,669
Provision for credit losses	(page 27)	4	339	365	517	521	557	772	630	288	288	1,221	1,959	2,480	1,063
Non-interest expenses	(page 13)	5	2,966	2,953	2,981	3,095	3,045	3,051	3,020	2,367	2,701	8,900	9,116	12,211	9,502
Net income before provision for income taxes		6	1,439	1,449	1,539	1,102	1,065	502	500	985	1,048	4,427	2,067	3,169	4,104
Provision for (recovery of) income taxes		7	310	308	270	132	209	(8)	(92)	20	122	888	109	241	537
Income before non-controlling interests in subsidiaries and equity in net income of an associated company		8	1,129	1,141	1,269	970	856	510	592	965	926	3,539	1,958	2,928	3,567
Non-controlling interests in subsidiaries, net of income taxes	(page 32)	9	26	26	27	27	28	28	28	18	8	79	84	111	43
Equity in net income of an associated company, net of income taxes	(page 32)	10	74	61	55	67	84	63	89	67	79	190	236	303	309
Net income - reported		11	1,177	1,176	1,297	1,010	912	545	653	1,014	997	3,650	2,110	3,120	3,833
Adjustment for items of note, net of income taxes	(page 3)	12	127	58	133	297	391	471	437	(349)	118	318	1,299	1,596	(20)
Net income - adjusted		13	1,304	1,234	1,430	1,307	1,303	1,016	1,090	665	1,115	3,968	3,409	4,716	3,813
Preferred dividends		14	49	48	49	48	49	41	29	23	17	146	119	167	59
Net income available to common shareholders - adjusted		15	\$ 1,255	\$ 1,186	\$ 1,381	\$ 1,259	\$ 1,254	\$ 975	\$ 1,061	\$ 642	\$ 1,098	\$ 3,822	\$ 3,290	\$ 4,549	\$ 3,754
Earnings per Common Share³ (\$) and Average Number of Shares (millions)															
Basic earnings - reported		16	\$ 1.30	\$ 1.31	\$ 1.45	\$ 1.12	\$ 1.01	\$.59	\$.75	\$ 1.23	\$ 1.22	\$ 4.05	\$ 2.36	\$ 3.49	\$ 4.90
- adjusted		17	1.44	1.37	1.61	1.47	1.47	1.15	1.28	.79	1.37	4.42	3.90	5.37	4.92
Diluted earnings - reported		18	1.29	1.30	1.44	1.12	1.01	.59	.75	1.22	1.21	4.03	2.35	3.47	4.87
- adjusted		19	1.43	1.36	1.60	1.46	1.47	1.14	1.27	.79	1.35	4.40	3.88	5.35	4.88
Average number of common shares outstanding - basic		20	870.2	863.8	859.3	855.6	851.5	848.8	832.6	808.0	804.0	864.4	844.3	847.1	769.6
- diluted		21	875.1	869.4	864.2	861.1	855.4	849.8	834.2	812.8	811.0	869.6	846.5	850.1	775.7
Balance Sheet (\$ billions)															
Total assets	(page 14)	22	\$ 603.5	\$ 573.9	\$ 567.5	\$ 557.2	\$ 544.8	\$ 575.6	\$ 586.4	\$ 563.2	\$ 508.8	\$ 603.5	\$ 544.8	\$ 557.2	\$ 563.2
Total shareholders' equity	(page 30)	23	41.3	38.4	39.5	38.7	38.0	40.4	39.1	31.7	31.3	41.3	38.0	38.7	31.7
Capital and Risk Metrics (\$ billions, except as noted)															
Risk-weighted assets ⁴	(page 45)	24	\$ 189.2	\$ 187.2	\$ 190.6	\$ 189.6	\$ 189.6	\$ 199.3	\$ 211.1	\$ 211.8	\$ 184.7	\$ 189.2	\$ 189.6	\$ 189.6	\$ 211.8
Tier 1 capital ⁴	(page 46)	25	23.7	22.5	22.0	21.4	21.0	21.6	21.2	20.7	17.5	23.7	21.0	21.4	20.7
Tier 1 capital ratio ⁴	(page 46)	26	12.5 %	12.0 %	11.5 %	11.3 %	11.1 %	10.8 %	10.1 %	9.8 %	9.5 %	12.5 %	11.1 %	11.3 %	9.8 %
Total capital ratio ⁴	(page 46)	27	16.0	15.5	14.8	14.9	14.7	14.2	13.7	12.0	13.4	16.0	14.7	14.9	12.0
After-tax impact of 1% increase in interest rates on:															
Common shareholders' equity (\$ millions)		28	\$ (159)	\$ (72)	\$ (60)	\$ (86)	\$ (108)	\$ (83)	\$ (87)	\$ (123)	\$ (66)	\$ (159)	\$ (108)	\$ (86)	\$ (123)
Annual net income (\$ millions)		29	(33)	(33)	(13)	(65)	(51)	(42)	(26)	4	9	(33)	(51)	(65)	4
Net impaired loans (\$ millions)															
Loans	(page 21)	30	1,678	1,669	1,766	1,557	1,411	1,358	1,157	805	709	1,678	1,411	1,557	805
Debt securities classified as loans	(page 21)	31	1,035	713	336	196	-	-	-	-	-	1,035	-	196	-
Total	(page 21)	32	\$ 2,713	\$ 2,382	\$ 2,102	\$ 1,753	\$ 1,411	\$ 1,358	\$ 1,157	\$ 805	\$ 709	\$ 2,713	\$ 1,411	\$ 1,753	\$ 805
Net impaired loans as a % of net loans															
Loans	(page 21)	33	.63 %	.64 %	.67 %	.59 %	.55 %	.54 %	.46 %	.35 %	.31 %	.63 %	.55 %	.59 %	.35 %
Debt securities classified as loans	(page 21)	34	.39	.27	.13	.08	-	-	-	-	-	.39	-	.08	-
Total	(page 21)	35	1.02 %	.91 %	.80 %	.67 %	.55 %	.54 %	.46 %	.35 %	.31 %	1.02 %	.55 %	.67 %	.35 %
Provision for credit losses as a % of net average loans		36	.51	.58	.79	.79	.87	1.25	1.00	.49	.51	.63	1.04	.97	.50
Rating of senior debt: Moody's		37	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa
Standard and Poor's		38	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-

¹ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1 to the Bank's 2009 audited Consolidated Financial Statements. For further details, see page 48.

² As explained in footnote 1 on page 7, due to the alignment of the reporting period of U.S. entities, the amounts relating to TD Bank, N.A., which currently operates as TD Bank, America's Most Convenient Bank, have been included directly in retained earnings.

³ EPS is computed by dividing net income available to common shareholders by the weighted average number of shares outstanding during the period. As a result, the sum of the quarterly EPS figures may not equal the year-to-date EPS.

⁴ Effective Q2 2009, for both accounting and regulatory reporting purposes, the one month lag in reporting the financial position and results of operations of TD Bank, N.A., which currently operates as TD Bank, America's Most Convenient Bank, is eliminated by using the same period end as the rest of the Bank. Previously, for Q4 2008 and Q1 2009, assets of TD Bank, N.A. as at the Bank's period end were used when calculating the Bank's regulatory capital position. Further, effective Q4 2008, for regulatory purposes only, the Bank's investment in TD Ameritrade is translated using the period-end foreign exchange rate of the Bank.

(\$ millions, except as noted)
FOR THE PERIOD ENDED

LINE #	2010			2009			2008		Year to Date		Full Year			
	Q3	Q2	Q1	Q4	Q3 ¹	Q2 ¹	Q1 ¹	Q4	Q3	2010	2009	2009	2008	
Business Performance														
Net income available to common shareholders - reported	1	\$ 1,128	\$ 1,128	\$ 1,248	\$ 962	\$ 863	\$ 504	\$ 624	\$ 991	\$ 980	\$ 3,504	\$ 1,991	\$ 2,953	\$ 3,774
Economic profit ²	2	208	200	367	262	246	(40)	82	(150)	321	771	302	561	932
Average common equity	3	36,564	35,530	35,430	34,846	35,388	37,154	34,450	29,615	29,065	35,898	35,467	35,341	26,213
Average invested capital	4	41,558	40,423	40,223	39,544	39,986	41,645	38,829	33,884	33,236	40,791	39,956	39,882	30,349
Return on common equity	5	12.2 %	13.0 %	14.0 %	11.0 %	9.7 %	5.6 %	7.2 %	13.3 %	13.4 %	13.1 %	7.5 %	8.4 %	14.4 %
Adjusted return on common equity	6	13.6	13.7	15.5	14.3	14.1	10.8	12.2	8.6	15.0	14.2	12.4	12.9	14.3
Return on invested capital	7	12.0	12.0	13.6	12.6	12.4	9.6	10.8	7.5	13.1	12.5	11.0	11.4	12.4
Return on risk-weighted assets	8	2.65	2.57	2.88	2.64	2.56	1.95	1.99	1.29	2.41	2.70	2.17	2.27	2.18
Efficiency ratio - reported	9	62.5	61.9	59.2	65.6	65.2	70.6	72.8	65.0	66.9	61.2	69.4	68.4	64.8
Effective tax rate - reported	10	21.5	21.3	17.5	12.0	19.6	(1.6)	(18.4)	2.0	11.6	20.1	5.3	7.6	13.1
Effective tax rate - adjusted (TEB)	11	28.1	27.3	24.3	21.9	25.9	22.7	24.6	4.2	22.8	26.5	24.5	23.8	23.5
Net interest margin	12	2.31	2.39	2.41	2.48	2.57	2.70	2.41	2.34	2.36	2.37	2.56	2.54	2.22
Average number of full-time equivalent staff	13	69,487	67,533	66,795	66,076	66,129	65,972	65,545	65,442	65,296	67,943	65,881	65,930	58,792
Common Share Performance														
Closing market price (\$)	14	\$ 73.16	\$ 75.50	\$ 63.00	\$ 61.68	\$ 63.11	\$ 47.10	\$ 39.80	\$ 56.92	\$ 62.29	\$ 73.16	\$ 63.11	\$ 61.68	\$ 56.92
Book value per common share (\$)	15	43.41	40.35	41.86	41.13	40.54	43.47	42.79	36.78	36.75	43.41	40.54	41.13	36.78
Closing market price to book value	16	1.69	1.87	1.51	1.50	1.56	1.08	0.93	1.55	1.69	1.69	1.56	1.50	1.55
Price-earnings ratio - reported	17	14.2	15.5	15.1	17.8	17.7	12.5	9.3	11.7	12.1	14.2	17.7	17.8	11.7
- adjusted	18	12.5	12.8	11.1	11.6	13.5	10.4	8.4	11.6	11.3	12.5	13.5	11.6	11.6
Total market return on common shareholders' investment	19	20.2 %	66.4 %	65.1 %	13.6 %	6.4 %	(25.2)%	(38.8)%	(17.1)%	(5.5)%	20.2 %	6.4 %	13.6 %	(17.1)%
Number of common shares outstanding (millions)	20	874.1	868.2	862.0	858.8	854.1	850.6	848.7	810.1	807.3	874.1	854.1	858.8	810.1
Total market capitalization (\$ billions)	21	\$ 63.9	\$ 65.6	\$ 54.3	\$ 53.0	\$ 53.9	\$ 40.1	\$ 33.8	\$ 46.1	\$ 50.3	\$ 63.9	\$ 53.9	\$ 53.0	\$ 46.1
Dividend Performance														
Dividend per common share	22	\$ 0.61	\$ 0.61	\$ 0.61	\$ 0.61	\$ 0.61	\$ 0.61	\$ 0.61	\$ 0.61	\$ 0.59	\$ 1.83	\$ 1.83	\$ 2.44	\$ 2.36
Dividend yield	23	3.4 %	3.5 %	3.8 %	3.7 %	4.4 %	5.9 %	5.0 %	4.1 %	3.7 %	3.5 %	5.1 %	4.8 %	3.8 %
Common dividend payout ratio ³ - reported	24	47.2	46.8	42.0	54.3	60.1	102.8	82.7	49.7	48.5	45.2	78.0	70.3	49.0
- adjusted	25	42.4	44.5	37.9	41.5	41.4	53.1	48.6	76.8	43.3	41.4	47.2	45.6	49.3

¹ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1 to the Bank's 2009 audited Consolidated Financial Statements. For further details, see page 48.

² The rate charged for invested capital is 10.0% in 2010 and 2009, and 9.3% in 2008.

³ The calculations for common dividend payout ratio for the full year 2008 took into account the shares issued on the U.S. Personal and Commercial Banking acquisitions and the dividend paid on those shares. Excluding those shares and the dividend on those shares, the common dividend payout ratio would have been 47.7% reported and 48.0% adjusted for the full year 2008.

FOR THE PERIOD ENDED

LINE #	2010			2009				2008		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008
Items of Note Affecting Net Income (\$ millions)													
1	\$ 117	\$ 123	\$ 112	\$ 116	\$ 122	\$ 127	\$ 127	\$ 126	\$ 111	\$ 352	\$ 376	\$ 492	\$ 404
2	-	-	-	-	-	-	-	(323)	-	-	-	-	(323)
3	14	(23)	(4)	73	43	134	200	(118)	-	(13)	377	450	(118)
4	5	-	46	89	70	50	67	25	15	51	187	276	70
5	(9)	2	7	19	75	44	(12)	(59)	(22)	-	107	126	(107)
6	-	-	(11)	-	-	-	-	-	14	(11)	-	-	34
7	-	-	(17)	-	-	-	-	-	-	(17)	-	-	20
8	-	(44)	-	-	46	77	55	-	-	(44)	178	178	-
9	-	-	-	-	-	39	-	-	-	-	39	39	-
10	-	-	-	-	35	-	-	-	-	-	35	35	-
11	\$ 127	\$ 58	\$ 133	\$ 297	\$ 391	\$ 471	\$ 437	\$ (349)	\$ 118	\$ 318	\$ 1,299	\$ 1,596	\$ (20)
Items of Note Affecting Earnings per Share (\$) (Footnote 12)													
12	\$ 0.12	\$ 0.14	\$ 0.13	\$ 0.13	\$ 0.15	\$ 0.14	\$ 0.14	\$ 0.16	\$ 0.13	\$ 0.40	\$ 0.43	\$ 0.58	\$ 0.52
13	-	-	-	-	-	-	-	(0.40)	-	-	-	-	(0.42)
14	0.02	(0.03)	-	0.09	0.05	0.16	0.24	(0.15)	-	(0.01)	0.45	0.53	(0.15)
15	0.01	-	0.05	0.10	0.08	0.06	0.08	0.03	0.02	0.06	0.22	0.32	0.09
16	(0.01)	-	0.01	0.02	0.09	0.05	(0.01)	(0.07)	(0.03)	-	0.13	0.15	(0.14)
17	-	-	(0.01)	-	-	-	-	-	0.02	(0.01)	-	-	0.04
18	-	-	(0.02)	-	-	-	-	-	-	(0.02)	-	-	0.03
19	-	(0.05)	-	-	0.05	0.09	0.07	-	-	(0.05)	0.21	0.21	-
20	-	-	-	-	-	0.05	-	-	-	-	0.05	0.05	-
21	-	-	-	-	0.04	-	-	-	-	-	0.04	0.04	-
22	-	-	-	-	-	-	-	-	-	-	-	-	0.04
23	\$ 0.14	\$ 0.06	\$ 0.16	\$ 0.34	\$ 0.46	\$ 0.55	\$ 0.52	\$ (0.43)	\$ 0.14	\$ 0.37	\$ 1.53	\$ 1.88	\$ 0.01

¹ For detailed footnotes to the items of note, see page 47.

(\$ millions, except as noted)
FOR THE PERIOD ENDED

LINE #	2010			2009			2008		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3 ¹	Q2 ¹	Q1 ¹	Q4	Q3	2010	2009	2009	2008
Net Income - Adjusted													
1	\$ 841	\$ 761	\$ 720	\$ 622	\$ 677	\$ 589	\$ 584	\$ 600	\$ 644	\$ 2,322	\$ 1,850	\$ 2,472	\$ 2,424
2	179	167	144	156	163	126	152	170	201	490	441	597	769
3	287	245	227	211	242	208	248	276	273	759	698	909	806
4	1,307	1,173	1,091	989	1,082	923	984	1,046	1,118	3,571	2,989	3,978	3,999
5	179	220	372	372	327	173	265	(228)	37	771	765	1,137	65
6	(182)	(159)	(33)	(54)	(106)	(80)	(159)	(153)	(40)	(374)	(345)	(399)	(251)
7	\$ 1,304	\$ 1,234	\$ 1,430	\$ 1,307	\$ 1,303	\$ 1,016	\$ 1,090	\$ 665	\$ 1,115	\$ 3,968	\$ 3,409	\$ 4,716	\$ 3,813
Return on Invested Capital													
8	35.5 %	33.7 %	31.3 %	27.1 %	30.5 %	27.9 %	26.9 %	28.8 %	30.9 %	33.5 %	28.5 %	28.1 %	29.3 %
9	16.2	15.5	12.7	13.6	13.7	10.7	13.1	16.0	19.4	14.8	12.5	12.8	19.4
10	6.4	5.6	5.0	4.5	5.0	3.9	4.8	6.2	6.2	5.7	4.5	4.5	6.1
11	22.7	29.0	45.2	46.0	40.2	17.6	22.3	(20.9)	4.4	32.5	25.6	30.0	1.8
12	12.0 %	12.0 %	13.6 %	12.6 %	12.4 %	9.6 %	10.8 %	7.5 %	13.1 %	12.5 %	11.0 %	11.4 %	12.4 %
Percentage of Net Income Mix²													
13	88 %	84 %	75 %	73 %	77 %	84 %	79 %	128 %	97 %	82 %	80 %	78 %	98 %
14	12	16	25	27	23	16	21	(28)	3	18	20	22	2
15	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %
Geographic Contribution to Total Revenue³													
16	65 %	64 %	66 %	69 %	65 %	66 %	74 %	71 %	70 %	65 %	68 %	68 %	73 %
17	27	26	23	23	18	22	23	24	24	25	21	22	20
18	8	10	11	8	17	12	3	5	6	10	11	10	7
19	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

¹ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1 to the Bank's 2009 audited Consolidated Financial Statements. For further details, see page 48.

² Percentages exclude Corporate segment results.

³ TEB amounts are not included.

RESULTS OF OPERATIONS

(\$ millions, except as noted)
FOR THE PERIOD ENDED

LINE #	2010			2009			2008		Year to Date		Full Year			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008	
Net interest income	1	\$ 1,819	\$ 1,717	\$ 1,744	\$ 1,668	\$ 1,650	\$ 1,536	\$ 1,494	\$ 1,489	\$ 1,485	\$ 5,280	\$ 4,680	\$ 6,348	\$ 5,790
Non-interest income	2	827	801	795	766	797	740	798	794	777	2,423	2,335	3,101	3,036
Total revenue	3	2,646	2,518	2,539	2,434	2,447	2,276	2,292	2,283	2,262	7,703	7,015	9,449	8,826
Provision for credit losses	4	236	256	315	313	290	286	266	209	194	807	842	1,155	766
Non-interest expenses	5	1,222	1,187	1,194	1,226	1,170	1,143	1,186	1,202	1,129	3,603	3,499	4,725	4,522
Net income before income taxes	6	1,188	1,075	1,030	895	987	847	840	872	939	3,293	2,674	3,569	3,538
Income taxes	7	347	314	310	273	310	258	256	272	295	971	824	1,097	1,114
Net income - reported	8	841	761	720	622	677	589	584	600	644	2,322	1,850	2,472	2,424
Adjustments for items of note, net of income taxes	9	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income - adjusted	10	\$ 841	\$ 761	\$ 720	\$ 622	\$ 677	\$ 589	\$ 584	\$ 600	\$ 644	\$ 2,322	\$ 1,850	\$ 2,472	\$ 2,424
Average invested capital (\$ billions)	11	\$ 9.4	\$ 9.3	\$ 9.1	\$ 9.1	\$ 8.8	\$ 8.6	\$ 8.6	\$ 8.3	\$ 8.3	\$ 9.3	\$ 8.7	\$ 8.8	\$ 8.3
Economic profit ¹	12	627	558	513	415	478	399	389	423	467	1,698	1,266	1,681	1,722
Return on invested capital	13	35.5 %	33.7 %	31.3 %	27.1 %	30.5 %	27.9 %	26.9 %	28.8 %	30.9 %	33.5 %	28.5 %	28.1 %	29.3 %
Key Performance Indicators (\$ billions, except as noted)														
Risk-weighted assets	14	\$ 66	\$ 66	\$ 65	\$ 64	\$ 63	\$ 61	\$ 60	\$ 58	\$ 56	\$ 66	\$ 63	\$ 64	\$ 58
Average loans - personal														
Residential mortgages ²	15	63.6	60.9	62.9	62.5	60.4	58.9	63.8	67.8	63.2	62.5	61.0	61.4	62.2
Consumer instalment and other personal - HELOC	16	57.7	56.9	55.9	54.1	50.9	47.9	46.2	44.5	42.4	56.8	48.3	49.7	41.7
- Other	17	23.7	22.8	22.1	21.6	20.8	19.9	19.1	18.3	18.5	22.9	19.9	20.3	17.7
Credit card	18	9.0	8.7	8.7	8.4	8.0	7.8	7.8	7.4	6.3	8.8	7.9	8.0	6.2
Total average loans - personal	19	154.0	149.3	149.6	146.6	140.1	134.5	136.9	138.0	130.4	151.0	137.1	139.4	127.8
Average loans and acceptances - business	20	31.1	30.7	30.1	30.1	29.6	29.1	28.4	28.3	27.9	30.7	29.1	29.5	27.5
Average securitized loans	21	64.9	63.9	59.9	57.1	55.0	54.1	47.7	41.3	42.7	62.9	52.3	53.5	43.5
Average deposits - personal	22	132.0	128.6	127.7	126.9	126.7	125.6	121.2	115.5	112.4	129.4	124.5	125.1	109.9
Average deposits - business	23	56.1	54.0	53.4	51.4	49.2	47.3	46.9	44.4	42.7	54.5	47.8	48.7	42.1
Margin on average earning assets including securitized assets	24	2.92 %	2.92 %	2.93 %	2.88 %	2.96 %	2.94 %	2.82 %	2.89 %	2.98 %	2.92 %	2.91 %	2.90 %	2.95 %
Efficiency ratio	25	46.2 %	47.1 %	47.0 %	50.4 %	47.8 %	50.2 %	51.7 %	52.7 %	49.9 %	46.8 %	49.9 %	50.0 %	51.2 %
Number of Canadian retail branches at period end	26	1,116	1,115	1,111	1,116	1,113	1,108	1,102	1,098	1,088	1,116	1,113	1,116	1,098
Average number of full-time equivalent staff	27	34,573	33,726	33,278	33,080	32,746	32,442	32,624	32,557	32,496	33,860	32,606	32,725	32,167

¹ The rate charged for invested capital is 9.0% in 2010 and 2009, and 8.5% in 2008.² Includes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated as trading under the fair value option for which no allowance is recorded.

RESULTS OF OPERATIONS

(\$ millions, except as noted)
FOR THE PERIOD ENDED

LINE #	2010			2009				2008		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008
Net interest income	\$ 93	\$ 80	\$ 66	\$ 67	\$ 65	\$ 63	\$ 75	\$ 88	\$ 89	\$ 239	\$ 203	\$ 270	\$ 347
Brokerage commissions and non-interest income	523	532	524	520	497	465	453	503	520	1,579	1,415	1,935	1,981
Total revenue	616	612	590	587	562	528	528	591	609	1,818	1,618	2,205	2,328
Non-interest expenses	447	452	446	444	424	414	419	428	421	1,345	1,257	1,701	1,615
Net income before income taxes	169	160	144	143	138	114	109	163	188	473	361	504	713
Income taxes	52	49	43	46	43	36	34	53	61	144	113	159	233
Global Wealth ¹ net income	117	111	101	97	95	78	75	110	127	329	248	345	480
Equity in net income of an associated company, net of income taxes ²	62	56	43	59	68	48	77	60	74	161	193	252	289
Net income - reported	179	167	144	156	163	126	152	170	201	490	441	597	769
Adjustments for items of note, net of income taxes	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Wealth Management net income - adjusted	\$ 179	\$ 167	\$ 144	\$ 156	\$ 163	\$ 126	\$ 152	\$ 170	\$ 201	\$ 490	\$ 441	\$ 597	\$ 769
Total Wealth Management¹													
Average invested capital (\$ billions)	\$ 4.4	\$ 4.4	\$ 4.5	\$ 4.6	\$ 4.7	\$ 4.8	\$ 4.6	\$ 4.2	\$ 4.1	\$ 4.4	\$ 4.7	\$ 4.7	\$ 4.0
Economic profit (loss) ³	54	45	15	26	28	(7)	20	60	92	114	41	67	353
Return on invested capital	16.2 %	15.5 %	12.7 %	13.6 %	13.7 %	10.7 %	13.1 %	16.0 %	19.4 %	14.8 %	12.5 %	12.8 %	19.4 %
Global Wealth¹ Key Performance Indicators (\$ billions, except as noted)													
Risk-weighted assets	\$ 8	\$ 8	\$ 8	\$ 8	\$ 7	\$ 7	\$ 7	\$ 7	\$ 8	\$ 8	\$ 7	\$ 8	\$ 7
Assets under administration	211	214	200	191	188	174	163	173	197	211	188	191	173
Assets under management	174	175	172	171	164	168	170	170	180	174	164	171	170
Efficiency ratio	72.6 %	73.9 %	75.6 %	75.6 %	75.4 %	78.4 %	79.4 %	72.4 %	69.1 %	74.0 %	77.7 %	77.1 %	69.4 %
Average number of full-time equivalent staff	7,027	7,112	7,034	6,769	6,893	6,962	6,835	6,673	6,633	7,057	6,896	6,864	6,419

¹ Global Wealth excludes results for the TD Ameritrade business. Total Wealth Management segment includes TD Ameritrade results.

² The equity in net income of an associated company includes net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.

³ The rates charged for invested capital for North American and international businesses are, respectively, 10.0% and 13.0% in 2010, 10.0% and 13.0% in 2009; and 9.5% and 12.0% in 2008. The rate charged for invested capital for the TD Ameritrade business line is 12.0% in 2010 and 2009, and 11.0% in 2008.

RESULTS OF OPERATIONS

(\$ millions, except as noted)
FOR THE PERIOD ENDED

LINE #	2010			2009			2008		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3 ²	Q2 ²	Q1 ²	Q4	Q3	2010	2009	2009	2008
Net interest income	\$ 909	\$ 879	\$ 829	\$ 840	\$ 873	\$ 1,002	\$ 892	\$ 764	\$ 759	\$ 2,617	\$ 2,767	\$ 3,607	\$ 2,144
Non-interest income	314	294	315	273	263	279	302	280	267	923	844	1,117	853
Total revenue	1,223	1,173	1,144	1,113	1,136	1,281	1,194	1,044	1,026	3,540	3,611	4,724	2,997
Provision for credit losses													
Provision for credit losses - loans	132	159	192	175	183	201	139	78	76	483	523	698	226
Provision for credit losses - debt securities classified as loans	(1)	9	9	41	-	116	93	-	-	17	209	250	-
Total provision for credit losses	131	168	201	216	183	317	232	78	76	500	732	948	226
Non-interest expenses	724	677	746	806	783	823	801	649	610	2,147	2,407	3,213	1,791
Net income before income taxes	368	328	197	91	170	141	161	317	340	893	472	563	980
Income taxes	86	83	16	(31)	(2)	(17)	(20)	66	96	185	(39)	(70)	258
Net income - reported	\$ 282	\$ 245	\$ 181	\$ 122	\$ 172	\$ 158	\$ 181	\$ 251	\$ 244	\$ 708	\$ 511	\$ 633	\$ 722
Adjustments for items of note, net of income taxes ³	5	-	46	89	70	50	67	25	29	51	187	276	84
Net income - adjusted	\$ 287	\$ 245	\$ 227	\$ 211	\$ 242	\$ 208	\$ 248	\$ 276	\$ 273	\$ 759	\$ 698	\$ 909	\$ 806
Average invested capital (\$ billions)	\$ 17.8	\$ 17.8	\$ 18.1	\$ 18.4	\$ 19.4	\$ 21.7	\$ 20.6	\$ 17.6	\$ 17.5	\$ 17.9	\$ 20.5	\$ 20.0	\$ 13.2
Economic profit (loss) ⁴	(139)	(168)	(206)	(230)	(222)	(294)	(246)	(123)	(122)	(513)	(762)	(992)	(389)
Return on invested capital	6.4 %	5.6 %	5.0 %	4.5 %	5.0 %	3.9 %	4.8 %	6.2 %	6.2 %	5.7 %	4.5 %	4.5 %	6.1 %
Key Performance Indicators (\$ billions, except as noted)													
Risk-weighted assets ⁵	\$ 80	\$ 78	\$ 80	\$ 80	\$ 80	\$ 84	\$ 87	\$ 83	\$ 68	\$ 80	\$ 80	\$ 80	\$ 83
Average loans - personal													
Residential mortgages	9.0	8.1	7.5	7.2	6.9	6.5	5.6	4.7	4.6	8.2	6.3	6.6	3.5
Consumer instalment and other personal - HELOC	8.4	8.1	8.4	8.4	8.7	9.6	9.2	7.5	6.9	8.3	9.2	9.0	5.3
- Other	4.7	4.2	4.2	4.5	4.8	5.4	5.1	4.2	4.0	4.4	5.1	5.0	3.8
Total average loans - personal	22.1	20.4	20.1	20.1	20.4	21.5	19.9	16.4	15.5	20.9	20.6	20.6	12.6
Average loans and acceptances - business	37.0	35.0	35.7	36.8	39.2	43.1	40.9	33.7	31.0	35.9	41.0	40.0	24.9
Average debt securities classified as loans ²	6.2	7.2	7.7	8.1	9.2	10.8	11.4	-	-	7.0	10.5	9.9	-
Average deposits - personal	46.6	43.3	43.1	43.8	45.6	49.0	44.9	38.1	37.0	44.4	46.5	45.8	27.6
Average deposits - business	43.1	42.5	41.9	42.1	44.4	49.2	47.6	38.2	36.9	42.5	47.0	45.8	23.9
Average deposits - TD Ameritrade insured deposit accounts	44.4	42.3	37.4	32.6	28.3	25.4	22.6	17.6	15.7	41.3	25.4	27.2	16.1
Margin on average earning assets (TEB) ⁶	3.47 %	3.59 %	3.41 %	3.46 %	3.40 %	3.58 %	3.62 %	3.81 %	3.92 %	3.49 %	3.53 %	3.52 %	3.84 %
Efficiency ratio - reported	59.2 %	57.7 %	65.2 %	72.4 %	68.9 %	64.2 %	67.1 %	62.2 %	59.5 %	60.6 %	66.7 %	68.0 %	59.8 %
Non-interest expenses - adjusted (\$ millions)	716	677	674	669	673	747	696	609	586	2,067	2,116	2,785	1,679
Efficiency ratio - adjusted	58.5 %	57.7 %	58.9 %	60.1 %	59.2 %	58.3 %	58.3 %	58.3 %	57.1 %	58.4 %	58.6 %	59.0 %	56.0 %
Number of U.S. retail stores as at period end ⁷	1,100	1,114	1,039	1,028	1,023	1,018	1,006	1,062	1,064	1,100	1,023	1,028	1,062
Average number of full-time equivalent staff	20,181	19,387	19,117	19,242	19,637	19,916	19,593	19,773	19,847	19,564	19,713	19,594	13,935

¹ Effective Q2 2009, the financial position and results of operations of TD Bank, N.A., which currently operates as TD Bank, America's Most Convenient Bank, are reflected in U.S. P&C using the same period as the Bank and the one month lag in reporting is eliminated. Accordingly, the results of TD Bank, N.A. have been included directly in retained earnings in Q2 2009. Previously, these results were included on a one month lag.

² Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1 to the Bank's 2009 audited Consolidated Financial Statements. For further details, see page 48.

³ Items of note relate to integration and restructuring charges recorded in connection with mergers and acquisitions. See footnote 5 on page 47.

⁴ The rate charged for invested capital is 9.5% in 2010 and 2009, and 9.0% in 2008.

⁵ For regulatory purposes only, effective October 31, 2008, the one month lag in reporting assets of TD Bank, N.A., which currently operates as TD Bank, America's Most Convenient Bank, was eliminated by using the same period end as the rest of the Bank. Prior to October 31, 2008, the Bank's regulatory capital was calculated incorporating TD Bank, N.A. on a one month lag.

⁶ For calculating margin on average earning assets, TEB is included. The impact of TEB is not material. However, no TEB is included in the separate disclosure for total revenue and income taxes.

⁷ Includes full service retail banking stores.

RESULTS OF OPERATIONS

(US\$ millions, except as noted)
FOR THE PERIOD ENDED

LINE #	2010			2009			2008		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3 ²	Q2 ²	Q1 ²	Q4	Q3	2010	2009	2009	2008
Net interest income	\$ 874	\$ 856	\$ 788	\$ 781	\$ 771	\$ 805	\$ 736	\$ 733	\$ 752	\$ 2,518	\$ 2,312	\$ 3,093	\$ 2,110
Non-interest income	302	289	299	255	232	224	249	269	265	890	705	960	842
Total revenue	1,176	1,145	1,087	1,036	1,003	1,029	985	1,002	1,017	3,408	3,017	4,053	2,952
Provision for credit losses													
Provision for credit losses - loans	127	154	182	162	163	161	115	75	75	463	439	601	222
Provision for credit losses - debt securities classified as loans	(1)	8	9	39	-	95	75	-	-	16	170	209	-
Total provision for credit losses	126	162	191	201	163	256	190	75	75	479	609	810	222
Non-interest expenses	696	659	709	751	691	661	660	623	604	2,064	2,012	2,763	1,762
Net income before income taxes	354	324	187	84	149	112	135	304	338	865	396	480	968
Income taxes	83	83	15	(29)	(2)	(14)	(16)	63	95	181	(32)	(61)	256
Net income - reported	\$ 271	\$ 241	\$ 172	\$ 113	\$ 151	\$ 126	\$ 151	\$ 241	\$ 243	\$ 684	\$ 428	\$ 541	\$ 712
Adjustments for items of note, net of income taxes ³	5	-	44	83	62	40	55	24	28	49	157	240	82
Net income - adjusted	\$ 276	\$ 241	\$ 216	\$ 196	\$ 213	\$ 166	\$ 206	\$ 265	\$ 271	\$ 733	\$ 585	\$ 781	\$ 794
Average invested capital (US\$ billions)	\$ 17.1	\$ 17.3	\$ 17.2	\$ 17.1	\$ 17.1	\$ 17.4	\$ 17.0	\$ 16.9	\$ 17.3	\$ 17.2	\$ 17.2	\$ 17.1	\$ 13.1
Economic profit (loss) ⁴	(134)	(159)	(195)	(215)	(196)	(237)	(201)	(119)	(120)	(488)	(634)	(849)	(384)
Key Performance Indicators (US\$ billions, except as noted)													
Risk-weighted assets ⁵	\$ 78	\$ 77	\$ 75	\$ 74	\$ 74	\$ 70	\$ 71	\$ 69	\$ 67	\$ 78	\$ 74	\$ 74	\$ 69
Average loans - personal													
Residential mortgages	8.6	7.9	7.2	6.7	6.1	5.3	4.6	4.4	4.5	7.9	5.3	5.7	3.4
Consumer installment and other personal - HELOC	8.1	7.9	8.0	7.8	7.7	7.7	7.6	7.2	6.8	8.0	7.7	7.7	5.2
- Other	4.5	4.1	4.0	4.2	4.2	4.3	4.2	4.1	4.0	4.2	4.2	4.2	3.8
Total average loans - personal	21.2	19.9	19.2	18.7	18.0	17.3	16.4	15.7	15.3	20.1	17.2	17.6	12.4
Average loans and acceptances - business	35.6	34.1	33.9	34.3	34.6	34.6	33.7	32.4	30.7	34.6	34.3	34.3	24.6
Average debt securities classified as loans ²	6.0	6.9	7.2	7.4	8.1	8.7	9.7	-	-	6.7	8.8	8.5	-
Average deposits - personal	44.8	42.2	41.0	40.8	40.2	39.4	37.0	36.5	36.6	42.7	38.9	39.4	27.2
Average deposits - business	41.4	41.4	39.9	39.1	39.1	39.5	39.2	36.7	36.6	40.9	39.3	39.2	23.6
Average deposits - TD Ameritrade insured deposit accounts	42.7	41.2	35.5	30.3	25.0	20.4	18.6	16.9	15.6	39.8	21.4	23.6	15.9
Non-interest expenses - adjusted (US\$ millions)	688	659	641	623	594	600	573	585	581	1,988	1,767	2,390	1,653

¹ Effective Q2 2009, the financial position and results of operations of TD Bank, N.A., which currently operates as TD Bank, America's Most Convenient Bank, are reflected in U.S. P&C using the same period as the Bank and the one month lag in reporting is eliminated. Accordingly, the results of TD Bank, N.A. have been included directly in retained earnings in Q2 2009. Previously, these results were included on a one month lag.

² Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1 to the Bank's 2009 audited Consolidated Financial Statements. For further details, see page 48.

³ Items of note relate to integration and restructuring charges recorded in connection with mergers and acquisitions. See footnote 5 on page 47.

⁴ The rate charged for invested capital is 9.5% in 2010 and 2009, and 9.0% in 2008.

⁵ For regulatory purposes only, effective October 31, 2008, the one month lag in reporting assets of TD Bank, N.A., which currently operates as TD Bank, America's Most Convenient Bank, was eliminated by using the same period end as the rest of the Bank. Prior to October 31, 2008, the Bank's regulatory capital was calculated incorporating TD Bank, N.A. on a one month lag.

RESULTS OF OPERATIONS

(\$ millions, except as noted)
FOR THE PERIOD ENDED

LINE #	2010			2009			2008		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008
Net interest income (TEB)	\$ 430	\$ 456	\$ 513	\$ 579	\$ 527	\$ 662	\$ 720	\$ 464	\$ 348	\$ 1,399	\$ 1,909	\$ 2,488	\$ 1,318
Non-interest income	146	252	400	307	349	(42)	119	(578)	(20)	798	426	733	(68)
Total revenue	576	708	913	886	876	620	839	(114)	328	2,197	2,335	3,221	1,250
Provision for credit losses ¹	(16)	10	8	7	32	59	66	10	30	2	157	164	106
Non-interest expenses	323	372	376	347	326	356	388	306	281	1,071	1,070	1,417	1,199
Net income before income taxes	269	326	529	532	518	205	385	(430)	17	1,124	1,108	1,640	(55)
Income taxes (TEB)	90	106	157	160	191	32	120	(202)	(20)	353	343	503	(120)
Net income (loss) - reported	179	220	372	372	327	173	265	(228)	37	771	765	1,137	65
Adjustments for items of note, net of income taxes	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income (loss) - adjusted	\$ 179	\$ 220	\$ 372	\$ 372	\$ 327	\$ 173	\$ 265	\$ (228)	\$ 37	\$ 771	\$ 765	\$ 1,137	\$ 65
Average invested capital (\$ billions)	\$ 3.1	\$ 3.1	\$ 3.3	\$ 3.2	\$ 3.2	\$ 4.0	\$ 4.7	\$ 4.3	\$ 3.4	\$ 3.2	\$ 4.0	\$ 3.8	\$ 3.6
Economic profit (loss) ²	77	121	265	266	222	44	111	(353)	(62)	463	377	643	(349)
Return on invested capital	22.7 %	29.0 %	45.2 %	46.0 %	40.2 %	17.6 %	22.3 %	(20.9)%	4.4 %	32.5 %	25.6 %	30.0%	1.8 %
Key Performance Indicators (\$ billions, except as noted)													
Risk-weighted assets	\$ 32	\$ 32	\$ 34	\$ 34	\$ 36	\$ 43	\$ 51	\$ 56	\$ 48	\$ 32	\$ 36	\$ 34	\$ 56
Gross drawn ³	8	9	10	11	13	16	17	16	12	8	13	11	16
Efficiency ratio	56.1 %	52.5 %	41.2 %	39.2 %	37.2 %	57.4 %	46.2 %	(268.4)%	85.7 %	48.7 %	45.8 %	44.0 %	95.9 %
Average number of full-time equivalent staff	3,291	3,110	3,091	3,057	3,035	3,028	3,025	3,041	3,029	3,165	3,029	3,036	2,961
Trading-Related Income (Loss) (TEB) ⁴													
Interest rate and credit	\$ 107	\$ 193	\$ 348	\$ 300	\$ 440	\$ 165	\$ 274	\$ (565)	\$ (102)	\$ 648	\$ 879	\$ 1,179	\$ (797)
Foreign exchange	99	104	103	88	154	154	177	146	77	306	485	573	481
Equity and other	94	105	98	172	39	93	171	1	68	297	303	475	239
Total trading-related income (loss)	\$ 300	\$ 402	\$ 549	\$ 560	\$ 633	\$ 412	\$ 622	\$ (418)	\$ 43	\$ 1,251	\$ 1,667	\$ 2,227	\$ (77)

¹ PCL includes the cost of credit protection incurred in hedging the lending portfolio.

² The rate charged for invested capital is 13.0% in 2010 and 2009, and 11.5% in 2008.

³ Includes gross loans and bankers' acceptances, excluding letters of credit and before any cash collateral, CDS, reserves, etc., for the corporate lending business.

⁴ Includes trading-related income reported in net interest income and non-interest income.

RESULTS OF OPERATIONS

(\$ millions) FOR THE PERIOD ENDED	LINE #	2010			2009			2008		Year to Date		Full Year		
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008
Net interest income ^{1,2}	1	\$ (330)	\$ (342)	\$ (303)	\$ (329)	\$ (282)	\$ (323)	\$ (453)	\$ (356)	\$ (244)	\$ (975)	\$ (1,058)	\$ (1,387)	\$ (1,067)
Non-interest income ²	2	13	98	154	27	(72)	(57)	(250)	192	56	265	(379)	(352)	335
Total revenue	3	(317)	(244)	(149)	(302)	(354)	(380)	(703)	(164)	(188)	(710)	(1,437)	(1,739)	(732)
Provision for credit losses														
General allowance increase (release) in Canadian Personal and Commercial Banking and Wholesale Banking (Footnote 9)	4	-	(60)	-	-	65	110	80	-	-	(60)	255	255	-
Other provision for credit losses ²	5	(12)	(9)	(7)	(15)	(13)	-	(14)	(9)	(12)	(28)	(27)	(42)	(35)
Total provision for credit losses	6	(12)	(69)	(7)	(15)	52	110	66	(9)	(12)	(88)	228	213	(35)
Non-interest expenses	7	250	265	219	272	342	315	226	(218)	260	734	883	1,155	375
Net income before income taxes	8	(555)	(440)	(361)	(559)	(748)	(805)	(995)	63	(436)	(1,356)	(2,548)	(3,107)	(1,072)
Income taxes ¹	9	(265)	(244)	(256)	(316)	(333)	(317)	(482)	(169)	(310)	(765)	(1,132)	(1,448)	(948)
Non-controlling interests in subsidiaries, net of income taxes	10	26	26	27	27	28	28	28	18	8	79	84	111	43
Equity in net income of an associated company, net of income taxes	11	12	5	12	8	16	15	12	7	5	29	43	51	20
Net income (loss) - reported	12	(304)	(217)	(120)	(262)	(427)	(501)	(529)	221	(129)	(641)	(1,457)	(1,719)	(147)
Adjustments for items of note, net of income taxes	13	122	58	87	208	321	421	370	(374)	89	267	1,112	1,320	(104)
Net income (loss) - adjusted	14	\$ (182)	\$ (159)	\$ (33)	\$ (54)	\$ (106)	\$ (80)	\$ (159)	\$ (153)	\$ (40)	\$ (374)	\$ (345)	\$ (399)	\$ (251)
Decomposition of Adjustments for Items of Note, Net of Income Taxes ³														
Amortization of intangibles (Footnote 2)	15	\$ 117	\$ 123	\$ 112	\$ 116	\$ 122	\$ 127	\$ 127	\$ 126	\$ 111	\$ 352	\$ 376	\$ 492	\$ 404
Reversal of Enron litigation reserve (Footnote 3)	16	-	-	-	-	-	-	-	(323)	-	-	-	-	(323)
Decrease (increase) in fair value of derivatives hedging the reclassified available-for-sale debt securities portfolio (Footnote 4)	17	14	(23)	(4)	73	43	134	200	(118)	-	(13)	377	450	(118)
Decrease (increase) in fair value of credit default swaps hedging the corporate loan book, net of provision for credit losses (Footnote 6)	18	(9)	2	7	19	75	44	(12)	(59)	(22)	-	107	126	(107)
Provision for (recovery of) income taxes due to changes in statutory income tax rates (Footnote 7)	19	-	-	(11)	-	-	-	-	-	-	(11)	-	-	20
Provision for (release of) insurance claims (Footnote 8)	20	-	-	(17)	-	-	-	-	-	-	(17)	-	-	20
General allowance increase (release) in Canadian Personal and Commercial Banking and Wholesale Banking (Footnote 9)	21	-	(44)	-	-	46	77	55	-	-	(44)	178	178	-
Settlement of TD Banknorth shareholder litigation (Footnote 10)	22	-	-	-	-	-	39	-	-	-	-	39	39	-
FDIC special assessment charge (Footnote 11)	23	-	-	-	-	35	-	-	-	-	-	35	35	-
Total adjustments for items of note	24	\$ 122	\$ 58	\$ 87	\$ 208	\$ 321	\$ 421	\$ 370	\$ (374)	\$ 89	\$ 267	\$ 1,112	\$ 1,320	\$ (104)
Decomposition of Items included in Net Income (Loss) - Adjusted														
Net securitization	25	\$ (17)	\$ 2	\$ (5)	\$ (2)	\$ (15)	\$ 40	\$ (33)	\$ (49)	\$ (6)	\$ (20)	\$ (8)	\$ (10)	\$ (69)
Net corporate expenses	26	(80)	(98)	(62)	(90)	(96)	(69)	(60)	(83)	(77)	(240)	(225)	(315)	(268)
Other	27	(85)	(63)	34	38	5	(51)	(66)	(21)	43	(114)	(112)	(74)	86
Net income (loss) - adjusted	28	\$ (182)	\$ (159)	\$ (33)	\$ (54)	\$ (106)	\$ (80)	\$ (159)	\$ (153)	\$ (40)	\$ (374)	\$ (345)	\$ (399)	\$ (251)

¹ Includes the elimination of TEB adjustments reported in the Wholesale Banking results.

² Operating segment results are presented excluding the impact of asset securitization programs, which are reclassified in the Corporate segment.

³ For detailed footnotes to the items of note, see page 47.

Net Interest Income and Margin



(\$ millions, except as noted)
FOR THE PERIOD ENDED

LINE #	2010			2009				2008		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3 ¹	Q2 ¹	Q1 ¹	Q4	Q3	2010	2009	2009	2008
Interest income													
Loans	\$ 3,240	\$ 3,149	\$ 3,257	\$ 3,264	\$ 3,338	\$ 3,433	\$ 3,656	\$ 3,455	\$ 3,410	\$ 9,646	\$ 10,427	\$ 13,691	\$ 13,501
Securities	970	865	916	924	1,089	1,282	1,459	1,522	1,526	2,751	3,830	4,754	5,454
Deposits with banks	166	177	154	84	85	185	88	162	194	497	358	442	629
Total interest income	4,376	4,191	4,327	4,272	4,512	4,900	5,203	5,139	5,130	12,894	14,615	18,887	19,584
Interest expense													
Deposits	1,113	1,093	1,169	1,126	1,221	1,503	1,968	2,103	2,068	3,375	4,692	5,818	8,481
Subordinated notes and debentures	167	167	167	168	168	169	166	172	165	501	503	671	654
Preferred shares and capital trust securities	7	6	17	24	23	23	24	24	24	30	70	94	94
Other	168	135	125	129	267	265	317	391	436	428	849	978	1,823
Total interest expense	1,455	1,401	1,478	1,447	1,679	1,960	2,475	2,690	2,693	4,334	6,114	7,561	11,052
Net interest income (NII)	2,921	2,790	2,849	2,825	2,833	2,940	2,728	2,449	2,437	8,560	8,501	11,326	8,532
TEB adjustment	92	110	96	120	62	103	185	142	129	298	350	470	513
Net interest income (TEB)	\$ 3,013	\$ 2,900	\$ 2,945	\$ 2,945	\$ 2,895	\$ 3,043	\$ 2,913	\$ 2,591	\$ 2,566	\$ 8,858	\$ 8,851	\$ 11,796	\$ 9,045
Average total assets (\$ billions)	\$ 604	\$ 576	\$ 571	\$ 557	\$ 558	\$ 601	\$ 607	\$ 534	\$ 508	\$ 584	\$ 589	\$ 581	\$ 484
Average earning assets (\$ billions)	502	478	470	451	438	447	449	416	410	483	445	446	385
Net interest margin as a % of average earning assets	2.31 %	2.39 %	2.41 %	2.48 %	2.57 %	2.70 %	2.41 %	2.34 %	2.36 %	2.37 %	2.56 %	2.54 %	2.22 %
Decrease (increase) in NII from impaired loans													
Gross	\$ 42	\$ 36	\$ 32	\$ 27	\$ 25	\$ 25	\$ 20	\$ 24	\$ 17	\$ 110	\$ 70	\$ 97	\$ 66
Recoveries	(2)	-	(1)	-	(1)	-	(2)	(1)	(1)	(3)	(3)	(3)	(6)
Net decrease	\$ 40	\$ 36	\$ 31	\$ 27	\$ 24	\$ 25	\$ 18	\$ 23	\$ 16	\$ 107	\$ 67	\$ 94	\$ 60

¹ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1 to the Bank's 2009 audited Consolidated Financial Statements. For further details, see page 48.

(\$ millions) FOR THE PERIOD ENDED		LINE #	2010			2009			2008		Year to date		Full Year		
			Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008
Investment and securities services															
	TD Waterhouse fees and commissions	1	\$ 102	\$ 106	\$ 114	\$ 130	\$ 120	\$ 117	\$ 98	\$ 117	\$ 100	\$ 322	\$ 335	\$ 465	\$ 405
	Full-service brokerage and other securities services	2	139	179	123	109	117	113	112	121	153	441	342	451	565
	Underwriting and advisory	3	77	83	110	104	105	98	80	38	62	270	283	387	214
	Investment management fees	4	47	47	47	51	47	46	47	50	50	141	140	191	198
	Mutual fund management	5	216	212	206	197	183	164	174	205	226	634	521	718	863
	Total investment and securities services	6	581	627	600	591	572	538	511	531	591	1,808	1,621	2,212	2,245
	Credit fees	7	154	153	172	168	150	138	166	129	121	479	454	622	459
	Net securities gains (losses)	8	10	47	17	26	(90)	(168)	(205)	55	14	74	(463)	(437)	331
	Trading income (loss)	9	(8)	87	286	215	338	28	104	(654)	(196)	365	470	685	(794)
	Service charges	10	428	407	424	385	368	373	381	363	356	1,259	1,122	1,507	1,237
	Loan securitizations	11	110	123	132	135	92	184	57	(13)	77	365	333	468	231
	Card services	12	216	197	197	192	197	152	192	179	175	610	541	733	589
	Insurance, net of claims	13	239	287	264	202	253	228	230	248	243	790	711	913	927
	Trust fees	14	34	45	34	33	35	39	34	34	36	113	108	141	140
	Other income														
	Foreign exchange - non-trading	15	45	59	48	45	73	49	34	47	43	152	156	201	206
	Income from financial instruments designated as trading under the fair value option - Trading-related income (loss) ¹	16	15	-	14	9	(88)	242	27	(98)	(6)	29	181	190	(156)
	- Related to insurance subsidiaries ²	17	23	(34)	7	15	(15)	25	41	15	(4)	(4)	51	66	19
	Other ^{3,4}	18	(24)	(21)	(7)	(123)	(51)	(443)	(150)	355	150	(52)	(644)	(767)	703
	Total other income (loss)	19	59	4	62	(54)	(81)	(127)	(48)	319	183	125	(256)	(310)	772
	Total non-interest income	20	\$ 1,823	\$ 1,977	\$ 2,188	\$ 1,893	\$ 1,834	\$ 1,385	\$ 1,422	\$ 1,191	\$ 1,600	\$ 5,988	\$ 4,641	\$ 6,534	\$ 6,137

¹ Includes \$13 million in fiscal 2010 (2009 - \$143 million; 2008 - \$9 million) related to securities designated as trading under the fair value option which have been combined with derivatives to form economic hedging relationships.

² Within the Bank's property and casualty insurance subsidiaries, investments that fund policy liabilities are designated as trading under the fair value option.

³ Effective Q1 2009, these include gains and losses that are substantial offsets to the income reported on line 16 above.

⁴ Includes change in fair value of CDS hedging the corporate loans book and a substantial portion of change in fair value of derivatives hedging the reclassified AFS debt securities portfolio.

Non-Interest Expenses

(\$ millions)										Year to Date		Full Year		
FOR THE PERIOD ENDED		2010			2009			2008		2010	2009	2009	2008	
LINE #		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3				
Salaries and employee benefits														
1	Salaries	\$ 932	\$ 885	\$ 920	\$ 940	\$ 906	\$ 912	\$ 913	\$ 877	\$ 845	\$ 2,737	\$ 2,731	\$ 3,671	\$ 3,089
2	Incentive compensation	309	385	372	313	324	351	354	286	316	1,066	1,029	1,342	1,235
3	Pension and other employee benefits	213	223	236	199	206	211	210	171	181	672	627	826	660
4	Total salaries and employee benefits	1,454	1,493	1,528	1,452	1,436	1,474	1,477	1,334	1,342	4,475	4,387	5,839	4,984
Occupancy														
5	Rent	150	144	125	131	145	142	141	134	128	419	428	559	463
6	Depreciation	80	74	87	89	75	80	79	77	73	241	234	323	225
7	Other	74	76	87	73	79	91	88	76	78	237	258	331	247
8	Total occupancy	304	294	299	293	299	313	308	287	279	897	920	1,213	935
Equipment														
9	Rent	53	49	53	73	67	79	66	62	58	155	212	285	216
10	Depreciation	61	58	56	77	81	59	60	59	62	175	200	277	213
11	Other	100	96	86	96	79	81	79	82	68	282	239	335	254
12	Total equipment	214	203	195	246	227	219	205	203	188	612	651	897	683
13	Amortization of other intangibles	147	149	149	151	158	171	173	172	166	445	502	653	577
14	Restructuring costs	-	-	17	9	-	-	27	-	-	17	27	36	48
15	Marketing and business development	140	146	125	158	127	143	138	148	131	411	408	566	491
16	Brokerage-related fees	76	77	71	70	73	68	63	66	64	224	204	274	252
17	Professional and advisory services	204	170	149	200	200	175	165	205	135	523	540	740	569
18	Communications	66	60	61	58	60	62	59	61	54	187	181	239	210
Other expenses														
19	Capital and business taxes	54	53	46	71	84	55	64	70	82	153	203	274	234
20	Postage	40	46	38	36	36	44	40	36	35	124	120	156	138
21	Travel and relocation	33	31	30	34	32	37	35	34	32	94	104	138	106
22	Other	234	231	273	317	313	290	266	(249)	193	738	869	1,186	275
23	Total other expenses	361	361	387	458	465	426	405	(109)	342	1,109	1,296	1,754	753
24	Total non-interest expenses	\$ 2,966	\$ 2,953	\$ 2,981	\$ 3,095	\$ 3,045	\$ 3,051	\$ 3,020	\$ 2,367	\$ 2,701	\$ 8,900	\$ 9,116	\$ 12,211	\$ 9,502

Balance Sheet

(\$ millions)	LINE #	2010			2009			2008		
		Q3	Q2	Q1	Q4	Q3 ¹	Q2 ¹	Q1 ¹	Q4	Q3
AS AT ASSETS										
Cash and due from banks	1	\$ 2,969	\$ 2,629	\$ 2,481	\$ 2,414	\$ 2,477	\$ 2,437	\$ 2,850	\$ 2,517	\$ 2,719
Interest-bearing deposits with banks	2	20,477	22,043	23,158	19,103	15,482	10,805	16,834	15,429	12,445
Securities										
Trading	3	55,478	55,185	50,831	51,084	46,666	51,232	51,237	53,095	73,670
Designated as trading under the fair value option	4	2,920	2,614	2,548	3,236	3,090	8,732	10,501	6,402	2,037
Available-for-sale	5	103,018	95,307	89,173	84,841	81,315	87,965	74,945	75,121	60,155
Held-to-maturity	6	9,838	8,967	9,380	9,662	8,995	9,212	7,523	9,507	9,311
	7	171,254	162,073	151,932	148,823	140,066	157,141	144,206	144,125	145,173
Securities purchased under reverse repurchase agreements	8	53,008	42,292	37,686	32,948	32,414	31,609	36,707	42,425	34,138
Loans										
Residential mortgages ²	9	67,600	64,394	66,420	65,665	61,843	54,375	52,635	57,596	67,714
Consumer instalment and other personal - HELOC	10	68,349	67,742	66,639	65,687	62,679	59,480	57,496	54,628	52,133
- Other	11	30,673	30,149	28,871	28,670	27,388	27,377	26,301	24,982	25,073
Credit card	12	8,737	8,539	8,429	8,152	7,863	7,667	7,543	7,387	7,227
Business & government ²	13	77,362	76,517	75,595	75,966	76,194	82,481	83,811	76,057	68,479
Business & government loans designated as trading under the fair value option	14	139	138	156	210	362	381	441	510	617
Debt securities classified as loans ¹	15	8,041	8,840	10,447	11,146	11,474	13,277	12,885	-	-
	16	260,901	256,319	256,557	255,496	247,803	245,038	241,112	221,160	221,243
Allowance for loan losses	17	(2,298)	(2,318)	(2,460)	(2,368)	(2,258)	(2,225)	(1,982)	(1,536)	(1,447)
Loans, net of allowance for loan losses	18	258,603	254,001	254,097	253,128	245,545	242,813	239,130	219,624	219,796
Other										
Customers' liability under acceptances	19	7,698	7,973	8,483	9,946	9,743	10,954	11,776	11,040	10,844
Investment in TD Ameritrade	20	5,628	5,298	5,419	5,465	5,865	6,271	5,994	5,159	4,877
Derivatives	21	48,477	41,764	46,427	49,445	57,374	74,376	87,432	83,548	41,173
Goodwill	22	14,442	14,280	14,855	15,015	14,951	16,384	16,662	14,842	14,317
Other intangibles	23	2,165	2,287	2,457	2,546	2,678	3,062	3,308	3,141	3,213
Land, buildings and equipment	24	3,934	3,862	3,961	4,078	3,887	4,166	4,202	3,833	3,687
Current income tax assets	25	-	354	578	238	-	756	2,251	1,941	-
Future income tax assets	26	-	-	-	-	641	480	729	1,247	910
Other assets	27	14,812	15,049	15,920	14,070	13,698	14,374	14,321	14,343	15,547
	28	97,156	90,867	98,100	100,803	108,837	130,823	146,675	139,094	94,568
Total assets	29	\$ 603,467	\$ 573,905	\$ 567,454	\$ 557,219	\$ 544,821	\$ 575,628	\$ 586,402	\$ 563,214	\$ 508,839
LIABILITIES										
Deposits										
Personal - non-term	30	\$ 166,393	\$ 160,189	\$ 156,303	\$ 145,329	\$ 136,859	\$ 130,449	\$ 122,657	\$ 112,285	\$ 107,749
- term	31	74,262	74,784	75,035	77,899	80,041	85,059	84,759	79,949	76,894
Banks	32	13,660	7,809	10,373	5,480	6,171	5,023	7,215	9,680	10,169
Business & government	33	142,557	130,993	127,374	126,907	124,503	131,727	133,824	129,086	111,964
Trading	34	24,325	30,717	32,605	35,419	40,904	49,697	53,775	44,694	47,442
	35	421,197	404,492	401,690	391,034	388,478	401,955	402,230	375,694	354,218
Other										
Acceptances	36	7,698	7,973	8,483	9,946	9,743	10,954	11,776	11,040	10,844
Obligations related to securities sold short	37	23,059	20,928	19,202	17,641	12,439	13,802	14,560	18,518	24,493
Obligations related to securities sold under repurchase agreements	38	25,239	23,482	17,932	16,472	7,413	4,945	6,122	18,654	15,058
Derivatives	39	50,391	44,521	45,603	48,152	55,536	68,917	79,344	74,473	39,872
Current income tax liabilities	40	447	-	-	-	188	-	-	-	(1,047)
Future income tax liabilities	41	317	95	490	235	-	-	-	-	-
Other liabilities	42	19,348	19,621	20,114	19,632	17,575	19,143	17,717	17,721	18,646
	43	126,499	116,620	111,824	112,078	102,894	117,761	129,519	140,406	107,866
Subordinated notes and debentures	44	12,384	12,328	12,382	12,383	12,419	12,469	12,495	12,436	13,478
Liability for preferred shares	45	550	550	550	550	550	550	550	550	550
Liability for capital trust securities	46	-	-	-	895	899	900	895	894	898
Non-controlling interests in subsidiaries	47	1,501	1,491	1,534	1,559	1,561	1,621	1,626	1,560	536
Shareholders' equity										
Common shares	48	16,443	16,012	15,557	15,357	15,118	14,912	14,826	13,278	13,134
Preferred shares	49	3,395	3,395	3,395	3,395	3,395	3,395	2,770	1,875	1,625
Treasury shares - common	50	(88)	(59)	(44)	(15)	(63)	(75)	(91)	(79)	(76)
- preferred	51	-	(1)	(2)	-	-	-	-	-	-
Contributed surplus	52	313	302	345	336	357	388	386	392	387
Retained earnings	53	20,548	19,956	19,356	18,632	18,192	17,848	17,868	17,857	17,362
Accumulated other comprehensive income (loss) (page 29)	54	725	(1,181)	867	1,015	1,021	3,904	3,328	(1,649)	(1,139)
	55	41,336	38,424	39,474	38,720	38,020	40,372	39,087	31,674	31,293
Total liabilities and shareholders' equity	56	\$ 603,467	\$ 573,905	\$ 567,454	\$ 557,219	\$ 544,821	\$ 575,628	\$ 586,402	\$ 563,214	\$ 508,839

¹ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1 to the Bank's 2009 audited Consolidated Financial Statements. For further details, see page 48.

² Includes loans classified as trading since the Bank intends to sell the loans immediately or in the near term.

Unrealized Gain (Loss) on Banking Book Equities and
Assets Under Administration and Management



(\$ millions) AS AT	LINE #	2010			2009				2008	
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
Banking Book Equities										
Publicly traded										
Balance sheet and fair value	1	\$ 545	\$ 455	\$ 796	\$ 331	\$ 318	\$ 1,013	\$ 2,346	\$ 2,555	\$ 2,719
Unrealized gain (loss) ¹	2	58	74	49	36	35	(76)	(109)	51	341
Privately held										
Balance sheet value	3	1,631	1,564	1,631	1,628	1,684	920	783	757	637
Fair value	4	1,842	1,775	1,835	1,799	1,826	1,071	939	1,016	994
Unrealized gain (loss) ²	5	211	211	204	171	142	151	156	259	357
Total banking book equities										
Balance sheet value (lines 1 + 3)	6	\$ 2,176	\$ 2,019	\$ 2,427	\$ 1,959	\$ 2,002	\$ 1,933	\$ 3,129	\$ 3,312	\$ 3,356
Fair value (lines 1 + 4)	7	\$ 2,387	\$ 2,230	\$ 2,631	\$ 2,130	\$ 2,144	\$ 2,084	\$ 3,285	\$ 3,571	\$ 3,713
Unrealized gain (loss) (lines 2 + 5)	8	\$ 269	\$ 285	\$ 253	\$ 207	\$ 177	\$ 75	\$ 47	\$ 310	\$ 698
Assets Under Administration										
Canadian Personal and Commercial Banking	9	\$ 59,081	\$ 56,365	\$ 54,376	\$ 54,125	\$ 52,620	\$ 51,043	\$ 50,796	\$ 47,681	\$ 44,549
U.S. Personal and Commercial Banking	10	14,122	13,640	13,542	13,585	13,459	15,808	16,259	15,615	10,129
Wealth Management	11	211,185	214,203	199,552	191,387	188,293	173,597	162,710	173,040	196,991
Total	12	\$ 284,388	\$ 284,208	\$ 267,470	\$ 259,097	\$ 254,372	\$ 240,448	\$ 229,765	\$ 236,336	\$ 251,669
Assets Under Management										
U.S. Personal and Commercial Banking	13	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Wealth Management	14	174,325	174,544	171,640	170,940	163,774	168,349	170,407	169,713	180,276
Total	15	\$ 174,325	\$ 174,544	\$ 171,640	\$ 170,940	\$ 163,774	\$ 168,349	\$ 170,407	\$ 169,713	\$ 180,276

¹ Unrealized gain (loss) on publicly traded AFS securities are included in OCI.

² Unrealized gain (loss) for privately held equities are neither recognized in the balance sheet through OCI nor through the income statement.

(\$ millions) AS AT	LINE #	2010			2009			2008		Year to Date		Full Year		
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008
Identifiable Intangible Assets														
Balance at beginning of period	1	\$ 2,287	\$ 2,457	\$ 2,546	\$ 2,678	\$ 3,062	\$ 3,308	\$ 3,141	\$ 3,213	\$ 3,773	\$ 2,546	\$ 3,141	\$ 3,141	\$ 2,104
Impact due to reporting-period alignment of U.S. entities ¹	2	-	-	-	-	-	(37)	-	-	-	-	(37)	(37)	-
Arising during the period - TD Bank, N.A.	3	2	36	-	-	-	-	-	-	-	38	-	-	-
- TD Banknorth	4	-	-	-	-	-	-	-	-	-	-	-	-	(4)
- Commerce	5	-	-	-	-	-	-	-	-	(368)	-	-	-	1,514
- Other	6	-	39	85	11	-	10	-	-	-	124	10	21	-
Amortized in the period	7	(147)	(149)	(149)	(151)	(158)	(171)	(173)	(172)	(166)	(445)	(502)	(653)	(577)
Sale of subsidiaries and businesses	8	-	-	-	-	-	-	-	-	(5)	-	-	-	(5)
Foreign exchange and other adjustments	9	23	(96)	(25)	8	(226)	(48)	340	100	(21)	(98)	66	74	109
Balance at end of period	10	\$ 2,165	\$ 2,287	\$ 2,457	\$ 2,546	\$ 2,678	\$ 3,062	\$ 3,308	\$ 3,141	\$ 3,213	\$ 2,165	\$ 2,678	\$ 2,546	\$ 3,141
Future tax liability on intangible assets														
Balance at beginning of period	11	\$ (754)	\$ (834)	\$ (898)	\$ (946)	\$ (1,085)	\$ (1,174)	\$ (1,109)	\$ (1,130)	\$ (1,386)	\$ (898)	\$ (1,109)	\$ (1,109)	\$ (738)
Impact due to reporting-period alignment of U.S. entities ¹	12	-	-	-	-	-	14	-	-	-	-	14	14	-
Arising during the period - TD Bank, N.A.	13	-	-	-	-	-	-	-	-	-	-	-	-	-
- TD Banknorth	14	-	-	-	-	-	-	-	-	-	-	-	-	(1)
- Commerce	15	-	-	-	-	-	-	-	-	174	-	-	-	(561)
- Other	16	-	(2)	-	(1)	-	(3)	-	-	-	(2)	(3)	(4)	-
- Changes in income tax rates	17	-	-	5	-	-	-	-	3	22	5	-	-	45
Recognized in the period	18	48	48	50	52	55	60	60	58	56	146	175	227	195
Sale of subsidiaries and businesses	19	-	-	-	-	-	-	-	-	2	-	-	-	2
Foreign exchange and other adjustments	20	(8)	34	9	(3)	84	18	(125)	(40)	2	35	(23)	(26)	(51)
Balance at end of period	21	\$ (714)	\$ (754)	\$ (834)	\$ (898)	\$ (946)	\$ (1,085)	\$ (1,174)	\$ (1,109)	\$ (1,130)	\$ (714)	\$ (946)	\$ (898)	\$ (1,109)
Net intangibles closing balance	22	\$ 1,451	\$ 1,533	\$ 1,623	\$ 1,648	\$ 1,732	\$ 1,977	\$ 2,134	\$ 2,032	\$ 2,083	\$ 1,451	\$ 1,732	\$ 1,648	\$ 2,032
Goodwill														
Balance at beginning of period	23	\$ 14,280	\$ 14,855	\$ 15,015	\$ 14,951	\$ 16,384	\$ 16,662	\$ 14,842	\$ 14,317	\$ 14,213	\$ 15,015	\$ 14,842	\$ 14,842	\$ 7,918
Arising during the period - TD Bank, N.A.	24	-	196	-	-	-	-	-	-	-	196	-	-	-
- TD Banknorth	25	-	-	-	-	-	-	-	-	-	-	-	-	(21)
- Commerce	26	-	-	-	-	-	36	(92)	(29)	244	-	(56)	(56)	6,330
- Other	27	4	-	-	10	-	-	-	-	-	4	-	10	-
Sale of subsidiaries and businesses	28	-	-	-	-	-	-	-	-	(56)	-	-	-	(56)
Foreign exchange and other adjustments	29	158	(771)	(160)	54	(1,433)	(314)	1,912	554	(84)	(773)	165	219	671
Balance at end of period	30	\$ 14,442	\$ 14,280	\$ 14,855	\$ 15,015	\$ 14,951	\$ 16,384	\$ 16,662	\$ 14,842	\$ 14,317	\$ 14,442	\$ 14,951	\$ 15,015	\$ 14,842
Total net intangibles and goodwill closing balance (lines 22 + 30)	31	\$ 15,893	\$ 15,813	\$ 16,478	\$ 16,663	\$ 16,683	\$ 18,361	\$ 18,796	\$ 16,874	\$ 16,400	\$ 15,893	\$ 16,683	\$ 16,663	\$ 16,874
Restructuring Costs														
Balance at beginning of period	32	\$ 25	\$ 30	\$ 20	\$ 33	\$ 40	\$ 50	\$ 29	\$ 33	\$ 61	\$ 20	\$ 29	\$ 29	\$ 29
Expensed during the period	33	-	-	17	9	-	-	27	-	-	17	27	36	48
Amount utilized during the period:														
Wholesale Banking	34	-	-	(2)	-	-	-	(5)	-	-	(2)	(5)	(5)	(7)
U.S. Personal and Commercial Banking	35	(10)	(4)	(4)	(21)	(5)	(9)	(2)	(4)	(28)	(18)	(16)	(37)	(41)
Foreign exchange and other adjustments	36	-	(1)	(1)	(1)	(2)	(1)	1	-	-	(2)	(2)	(3)	-
Balance at end of period	37	\$ 15	\$ 25	\$ 30	\$ 20	\$ 33	\$ 40	\$ 50	\$ 29	\$ 33	\$ 15	\$ 33	\$ 20	\$ 29

¹ As explained in footnote 1 on page 7, due to the alignment of reporting period of U.S. entities, the amounts relating to TD Bank, N.A., which currently operates as TD Bank, America's Most Convenient Bank, have been included directly in retained earnings.

(\$ millions)	LINE #	2010				2009			2008		Year to Date		Full Year	
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008
Residential mortgages securitized and sold to third parties¹														
Balance at beginning of period	1	\$ 41,271	\$ 39,884	\$ 40,388	\$ 36,361	\$ 33,542	\$ 30,467	\$ 23,839	\$ 19,827	\$ 20,065	\$ 40,388	\$ 23,839	\$ 23,839	\$ 19,892
Securitized	2	2,042	4,074	1,879	5,326	4,752	3,919	7,553	5,152	1,351	7,995	16,224	21,550	8,993
Proceeds reinvested in securitizations	3	2,483	707	721	1,755	2,107	2,697	757	780	858	3,911	5,561	7,316	2,881
Amortization	4	(3,748)	(3,394)	(3,104)	(3,054)	(4,040)	(3,541)	(1,682)	(1,920)	(2,447)	(10,246)	(9,263)	(12,317)	(7,927)
Balance at end of period	5	42,048	41,271	39,884	40,388	36,361	33,542	30,467	23,839	19,827	42,048	36,361	40,388	23,839
Personal Loans - HELOC²														
Balance at beginning of period	6	6,555	6,698	6,962	7,363	8,100	8,100	8,100	8,500	8,500	6,962	8,100	8,100	9,000
Proceeds reinvested in securitizations	7	1,000	898	1,418	921	784	644	1,079	1,378	1,477	3,316	2,507	3,428	5,599
Amortization	8	(1,000)	(898)	(1,418)	(921)	(784)	(644)	(1,079)	(1,378)	(1,477)	(3,316)	(2,507)	(3,428)	(5,599)
Accumulation	9	-	(143)	(264)	(401)	(737)	-	-	(400)	-	(407)	(737)	(1,138)	(900)
Balance at end of period	10	6,555	6,555	6,698	6,962	7,363	8,100	8,100	8,100	8,500	6,555	7,363	6,962	8,100
Commercial mortgage														
Balance at beginning of period	11	612	611	626	637	669	695	641	586	587	626	641	641	431
Securitized	12	38	52	22	4	-	-	62	61	7	112	62	66	255
Amortization	13	(16)	(51)	(37)	(15)	(32)	(26)	(8)	(6)	(8)	(104)	(66)	(81)	(45)
Balance at end of period	14	634	612	611	626	637	669	695	641	586	634	637	626	641
Total loan securitization	15	\$ 49,237	\$ 48,438	\$ 47,193	\$ 47,976	\$ 44,361	\$ 42,311	\$ 39,262	\$ 32,580	\$ 28,913	\$ 49,237	\$ 44,361	\$ 47,976	\$ 32,580
Mortgage-backed securities retained³														
Closing balance	16	\$ 26,438	\$ 25,161	\$ 21,387	\$ 19,145	\$ 22,573	\$ 28,738	\$ 30,398	\$ 28,792	\$ 18,953	\$ 26,438	\$ 22,573	\$ 19,145	\$ 28,792
Impact of securitization on income before tax														
Net interest income forgone	17	\$ (42)	\$ (35)	\$ (50)	\$ (61)	\$ (44)	\$ (27)	\$ (35)	\$ (44)	\$ (69)	(127)	(106)	\$ (167)	\$ (266)
Non-interest income (loss)	18	110	123	132	135	92	184	57	(13)	77	365	333	468	231
Provision for credit losses	19	-	-	-	-	-	-	-	-	4	-	-	-	14
Total impact	20	\$ 68	\$ 88	\$ 82	\$ 74	\$ 48	\$ 157	\$ 22	\$ (57)	\$ 12	\$ 238	\$ 227	\$ 301	\$ (21)

¹ Credit exposure is not retained on residential mortgages securitized.

² Credit exposure is not retained on \$1,100 million of HELOC securitization.

³ Reported as AFS securities under government and government-insured securities.

LINE #	2010 Q3			2010 Q2			2010 Q1			2009 Q4		
	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries
Type of Loan												
Residential mortgages ¹	\$ 109,079	\$ 430	\$ 25	\$ 105,087	\$ 391	\$ 17	\$ 106,304	\$ 412	\$ 7	\$ 106,562	\$ 394	\$ 13
Consumer instalment and other personal	105,114	314	527	103,939	303	362	102,208	322	180	101,319	286	599
Credit card	8,737	82	321	8,539	94	216	8,429	103	108	8,152	102	435
Business and government and other loans ¹	77,291	1,365	350	76,392	1,442	234	76,362	1,490	115	76,293	1,300	391
Total loans managed	300,221	2,191	1,223	293,957	2,230	829	293,303	2,327	410	292,326	2,082	1,438
Less: Loans securitized and sold to third parties												
Residential mortgages ¹	42,048	-	-	41,271	-	-	39,884	-	-	40,897	-	-
Consumer instalment and other personal	6,555	14	-	6,555	12	-	6,698	12	-	6,962	12	-
Credit card	-	-	-	-	-	-	-	-	-	-	-	-
Commercial mortgages ²	634	-	-	612	-	-	611	-	-	117	-	-
Total loans securitized and sold to third parties	49,237	14	-	48,438	12	-	47,193	12	-	47,976	12	-
Other loans												
Debt securities classified as loans ³	8,041	1,119	24	8,840	814	-	10,447	393	-	11,146	241	-
FDIC covered loans ⁴	1,876	41	-	1,960	-	-	-	-	-	-	-	-
Total other loans	9,917	1,160	24	10,800	814	-	10,447	393	-	11,146	241	-
Impact due to reporting-period alignment of U.S. entities ⁵	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	35
Total loans reported on the Consolidated Balance Sheet	\$ 260,901	\$ 3,337	\$ 1,247	\$ 256,319	\$ 3,032	\$ 829	\$ 256,557	\$ 2,708	\$ 410	\$ 255,496	\$ 2,311	\$ 1,473

LINE #	2009 Q3 ³			2009 Q2 ³			2009 Q1 ³			2008 Q4		
	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries
Type of Loan												
Residential mortgages ¹	\$ 98,716	\$ 365	\$ 7	\$ 88,453	\$ 358	\$ 5	\$ 83,654	\$ 329	\$ 2	\$ 81,928	\$ 264	\$ 8
Consumer instalment and other personal	97,430	279	435	94,957	283	275	91,897	271	128	87,710	221	384
Credit card	7,863	93	321	7,667	100	203	7,543	95	92	7,387	82	300
Business and government and other loans ¹	76,681	1,223	268	82,995	1,091	175	84,395	862	127	76,715	602	145
Total loans managed	280,690	1,960	1,031	274,072	1,832	658	267,489	1,557	349	253,740	1,169	837
Less: Loans securitized and sold to third parties												
Residential mortgages	36,873	-	-	34,078	-	-	31,019	-	-	24,332	-	-
Consumer instalment and other personal	7,363	13	-	8,100	14	-	8,100	14	-	8,100	12	1
Credit card	-	-	-	-	-	-	-	-	-	-	-	14
Commercial mortgages ²	125	-	-	133	-	-	143	-	-	148	-	-
Total loans securitized and sold to third parties	44,361	13	-	42,311	14	-	39,262	14	-	32,580	12	15
Other loans												
Debt securities classified as loans ³	11,474	-	-	13,277	-	-	12,885	-	-	-	-	-
FDIC covered loans ⁴	-	-	-	-	-	-	-	-	-	-	-	-
Total other loans	11,474	-	-	13,277	-	-	12,885	-	-	-	-	-
Impact due to reporting-period alignment of U.S. entities ⁵	n/a	n/a	35	n/a	57	35	n/a	n/a	n/a	-	-	-
Total loans reported on the Consolidated Balance Sheet	\$ 247,803	\$ 1,947	\$ 1,066	\$ 245,038	\$ 1,875	\$ 693	\$ 241,112	\$ 1,543	\$ 349	\$ 221,160	\$ 1,157	\$ 822

¹ Includes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated as trading under the fair value option for which no allowance is recorded.

² Commercial mortgages are included in business and government loans.

³ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1 to the Bank's 2009 audited Consolidated Financial Statements. For further details, see page 48.

⁴ Loans subject to the loss share agreements with the FDIC are considered "FDIC covered loans" and include the amount expected to be reimbursed by the FDIC.

⁵ As explained in footnote 1 on page 7, due to the alignment of reporting periods of U.S. entities, the amounts relating to TD Bank, N.A., which currently operates as TD Bank, America's Most Convenient Bank, have been included directly in retained earnings.

Gross Loans and Acceptances by Industry Sector and Geographic Location¹

(\$ millions) AS AT	LINE #	2010 Q3				2010 Q2				2010 Q1			
		Canada	United States	Other	Total	Canada	United States	Other	Total	Canada	United States	Other	Total
By Industry Sector													
Personal													
Residential mortgages ²	1	\$ 58,742	\$ 8,288	\$ -	\$ 67,030	\$ 55,664	\$ 8,152	\$ -	\$ 63,816	\$ 58,441	\$ 7,975	\$ -	\$ 66,416
Consumer instalment and other personal - HELOC	2	59,456	8,728	-	68,184	58,998	8,586	-	67,584	57,633	9,006	-	66,639
- Other	3	26,302	4,062	11	30,375	26,045	3,745	9	29,799	24,963	3,853	8	28,824
Credit card	4	7,946	791	-	8,737	7,814	725	-	8,539	7,696	734	-	8,430
Total personal	5	152,446	21,869	11	174,326	148,521	21,208	9	169,738	148,733	21,568	8	170,309
Business & government²													
Real estate													
Residential	6	9,302	3,739	-	13,041	9,459	3,781	-	13,240	9,224	4,142	-	13,366
Non-residential	7	4,319	9,004	339	13,662	4,030	8,985	328	13,343	3,994	9,427	339	13,760
Total real estate	8	13,621	12,743	339	26,703	13,489	12,766	328	26,583	13,218	13,569	339	27,126
Agriculture	9	2,577	176	18	2,771	2,538	237	-	2,775	2,467	245	-	2,712
Automotive	10	1,105	1,167	1	2,273	1,086	1,120	1	2,207	1,042	1,282	1	2,325
Chemical	11	406	1,014	-	1,420	333	961	94	1,388	377	933	95	1,405
Financial	12	5,855	2,190	1,030	9,075	6,485	2,024	848	9,357	5,731	2,306	964	9,001
Food, beverage, and tobacco	13	1,179	1,203	307	2,689	1,275	1,029	325	2,629	1,312	1,110	550	2,972
Forestry	14	395	360	28	783	454	401	29	884	459	404	29	892
Government and public sector entities	15	2,304	1,977	61	4,342	2,744	1,586	50	4,380	1,954	1,408	21	3,383
Health and social services	16	2,780	4,151	93	7,024	2,780	3,862	95	6,737	2,653	3,957	99	6,709
Industrial construction and trade contractors	17	1,145	1,144	6	2,295	1,071	1,107	13	2,191	1,007	1,172	14	2,193
Media and entertainment	18	555	684	117	1,356	629	686	145	1,460	726	695	166	1,587
Metals and mining	19	552	651	209	1,412	559	596	275	1,430	743	609	460	1,812
Pipelines, oil, and gas	20	2,071	746	151	2,968	1,902	743	188	2,833	1,964	810	183	2,957
Power and utilities	21	895	859	424	2,178	818	830	437	2,085	824	748	441	2,013
Retail sector	22	1,996	2,372	20	4,388	1,987	2,345	20	4,352	1,985	2,514	28	4,527
Sundry manufacturing and wholesale	23	930	1,088	-	2,018	935	1,056	5	1,996	837	1,175	-	2,012
Telecommunications and cable	24	330	520	110	960	457	467	115	1,039	459	598	116	1,173
Transportation	25	491	1,603	296	2,390	473	1,426	303	2,202	496	1,259	311	2,066
Other	26	4,051	3,122	138	7,311	3,955	3,131	140	7,226	3,862	3,425	132	7,419
Total business & government	27	43,238	37,770	3,348	84,356	43,970	36,373	3,411	83,754	42,116	38,219	3,949	84,284
Other loans													
Debt securities classified as loans ³	28	412	5,487	2,142	8,041	406	6,083	2,351	8,840	428	7,396	2,623	10,447
FDIC covered loans ⁴	29	-	1,876	-	1,876	-	1,960	-	1,960	-	-	-	-
Total other loans	30	412	7,363	2,142	9,917	406	8,043	2,351	10,800	428	7,396	2,623	10,447
Total gross loans and acceptances	31	\$ 196,096	\$ 67,002	\$ 5,501	\$ 268,599	\$ 192,897	\$ 65,624	\$ 5,771	\$ 264,292	\$ 191,277	\$ 67,183	\$ 6,580	\$ 265,040

Portfolio as a % of Total Gross Loans and Acceptances

Personal													
Residential mortgages	32	21.9%	3.1%	0.0%	25.0%	21.0%	3.1%	0.0%	24.1%	22.1%	3.0%	0.0%	25.1%
Consumer instalment and other personal - HELOC	33	22.1	3.2	-	25.3	22.3	3.2	-	25.5	21.7	3.4	-	25.1
- Other	34	9.8	1.5	-	11.3	9.9	1.4	-	11.3	9.4	1.5	-	10.9
Credit card	35	3.0	0.3	-	3.3	3.0	0.3	-	3.3	2.9	0.3	-	3.2
Total personal	36	56.8	8.1	-	64.9	56.2	8.0	-	64.2	56.1	8.2	-	64.3
Business & government													
Debt securities classified as loans	38	0.2	2.0	0.8	3.0	0.2	2.3	0.9	3.4	0.2	2.7	1.0	3.9
FDIC covered loans ⁴	39	-	0.7	-	0.7	-	0.7	-	0.7	-	-	-	-
Total other loans	40	0.2	2.7	0.8	3.7	0.2	3.0	0.9	4.1	0.2	2.7	1.0	3.8
Total gross loans and acceptances	41	73.1	24.9	2.0	100.0	73.0	24.8	2.2	100.0	72.2	25.3	2.5	100.0

¹ Based on geographic location of unit responsible for recording revenue.

² Includes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated as trading under the fair value option for which no allowance is recorded.

³ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1 to the Bank's 2009 audited Consolidated Financial Statements.

For further details, see page 48.

⁴ Loans subject to the loss share agreements with the FDIC are considered "FDIC covered loans" and include the amount expected to be reimbursed by the FDIC.

Gross Loans and Acceptances by Industry Sector and Geographic Location ¹ (Continued)

(\$ millions) AS AT	LINE #	2009 Q4				2009 Q3 ³				2009 Q2 ³			
		Canada	United States	Other	Total	Canada	United States	Other	Total	Canada	United States	Other	Total
By Industry Sector													
Personal													
Residential mortgages ²	1	\$ 58,253	\$ 7,410	\$ -	\$ 65,663	\$ 55,015	\$ 6,816	\$ -	\$ 61,831	\$ 47,776	\$ 6,598	\$ -	\$ 54,374
Consumer instalment and other personal - HELOC	2	56,583	9,106	-	65,689	53,840	8,838	-	62,678	49,410	9,878	-	59,288
- Other	3	24,601	4,015	8	28,624	23,279	4,051	9	27,339	23,167	4,350	9	27,526
Credit card	4	7,424	728	-	8,152	7,159	704	-	7,863	6,918	748	-	7,666
Total personal	5	146,861	21,259	8	168,128	139,293	20,409	9	159,711	127,271	21,574	9	148,854
Business & government ²													
Real estate													
Residential	6	9,080	4,314	-	13,394	8,946	4,058	-	13,004	8,786	4,898	-	13,684
Non-residential	7	3,789	9,380	364	13,533	3,617	9,189	370	13,176	3,349	10,311	442	14,102
Total real estate	8	12,869	13,694	364	26,927	12,563	13,247	370	26,180	12,135	15,209	442	27,786
Agriculture	9	2,386	391	-	2,777	2,368	266	-	2,634	2,311	291	-	2,602
Automotive	10	996	1,181	1	2,178	1,016	1,359	1	2,376	1,190	1,689	2	2,881
Chemical	11	342	885	49	1,276	705	830	1	1,536	944	946	1	1,891
Financial	12	6,298	2,526	1,117	9,941	6,298	2,329	1,073	9,700	6,152	2,925	1,095	10,172
Food, beverage and tobacco	13	1,236	1,211	804	3,251	1,365	1,250	893	3,508	1,490	1,438	1,136	4,064
Forestry	14	459	469	30	958	515	493	27	1,035	558	635	30	1,223
Government and public sector entities	15	1,396	1,856	75	3,327	1,473	1,551	76	3,100	1,409	1,842	82	3,333
Health and social services	16	2,554	3,982	97	6,633	2,547	3,451	96	6,094	2,504	4,100	92	6,696
Industrial construction and trade contractors	17	1,022	1,185	36	2,243	1,052	1,167	78	2,297	971	1,351	115	2,437
Media and entertainment	18	783	741	207	1,731	911	748	249	1,908	978	873	297	2,148
Metals and mining	19	793	653	573	2,019	778	641	647	2,066	1,131	830	1,228	3,189
Pipelines, oil and gas	20	2,483	782	183	3,448	2,538	863	194	3,595	3,161	993	219	4,373
Power and utilities	21	960	774	461	2,195	909	733	443	2,085	1,068	790	420	2,278
Retail sector	22	2,004	2,646	29	4,679	1,919	2,609	30	4,558	1,893	3,065	29	4,987
Sundry manufacturing and wholesale	23	838	1,228	1	2,067	881	1,244	2	2,127	938	1,410	3	2,351
Telecommunications and cable	24	434	633	190	1,257	441	644	199	1,284	618	858	190	1,666
Transportation	25	518	1,264	322	2,104	498	1,076	311	1,885	537	1,300	318	2,155
Other	26	3,766	3,258	133	7,157	2,825	5,455	113	8,393	2,860	4,619	150	7,629
Total business & government	27	42,137	39,359	4,672	86,168	41,602	39,956	4,803	86,361	42,848	45,164	5,849	93,861
Other loans													
Debt securities classified as loans ³	28	433	7,948	2,765	11,146	431	8,314	2,729	11,474	477	10,090	2,710	13,277
FDIC covered loans ⁴	29	-	-	-	-	-	-	-	-	-	-	-	-
Total other loans	30	433	7,948	2,765	11,146	431	8,314	2,729	11,474	477	10,090	2,710	13,277
Total gross loans and acceptances	31	\$ 189,431	\$ 68,566	\$ 7,445	\$ 265,442	\$ 181,326	\$ 68,679	\$ 7,541	\$ 257,546	\$ 170,596	\$ 76,828	\$ 8,568	\$ 255,992
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages	32	21.9%	2.8%	0.0%	24.7%	21.4%	2.6%	0.0%	24.0%	18.7%	2.5%	0.0%	21.2%
Consumer instalment and other personal - HELOC	33	21.3	3.4	-	24.7	20.9	3.4	-	24.3	19.3	3.9	-	23.2
- Other	34	9.3	1.5	-	10.8	9.0	1.6	-	10.6	9.0	1.7	-	10.7
Credit card	35	2.8	0.3	-	3.1	2.8	0.3	-	3.1	2.7	0.3	-	3.0
Total personal	36	55.3	8.0	-	63.3	54.1	7.9	-	62.0	49.7	8.4	-	58.1
Business & government													
Total business & government	37	15.9	14.8	1.8	32.5	16.1	15.6	1.8	33.5	16.7	17.7	2.3	36.7
Other loans													
Debt securities classified as loans	38	0.2	3.0	1.0	4.2	0.2	3.2	1.1	4.5	0.2	3.9	1.1	5.2
FDIC covered loans ⁴	39	-	-	-	-	-	-	-	-	-	-	-	-
Total other loans	40	0.2	3.0	1.0	4.2	0.2	3.2	1.1	4.5	0.2	3.9	1.1	5.2
Total gross loans and acceptances	41	71.4	25.8	2.8	100.0	70.4	26.7	2.9	100.0	66.6	30.0	3.4	100.0

¹ Based on geographic location of unit responsible for recording revenue.² Includes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated as trading under the fair value option for which no allowance is recorded.³ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1 to the Bank's 2009 audited Consolidated Financial Statements. For further details, see page 48.⁴ Loans subject to the loss share agreements with the FDIC are considered "FDIC covered loans" and include the amount expected to be reimbursed by the FDIC.

Impaired Loans¹

(\$ millions, except as noted)		2010		2009		2008		Year to Date		Full Year				
LINE #		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008
AS AT														
CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT														
Loans														
1	Balance at beginning of period - personal, business & government	\$ 2,218	\$ 2,315	\$ 2,070	\$ 1,947	\$ 1,875	\$ 1,543	\$ 1,157	\$ 1,001	\$ 909	\$ 2,070	\$ 1,157	\$ 1,157	\$ 569
2	Impact due to reporting-period alignment of U.S. entities ²	-	-	-	-	-	57	-	-	-	-	57	-	-
Additions														
3	Canadian Personal and Commercial Banking	449	453	513	519	501	493	467	422	380	1,415	1,461	1,980	1,611
4	U.S. Personal and Commercial Banking ³ in USD	375	393	492	412	387	288	328	182	168	1,260	1,003	1,415	632
5	foreign exchange	11	6	34	34	30	55	72	12	3	51	157	191	19
6		386	399	526	446	417	343	400	194	171	1,311	1,160	1,606	651
7	Wholesale Banking	-	-	23	9	51	59	123	-	3	23	233	242	142
8	Other	-	-	-	-	-	32	-	-	-	-	32	32	-
9	Total Additions	835	852	1,062	974	969	927	990	616	554	2,749	2,886	3,860	2,404
10	Return to performing status, repaid or sold	(460)	(421)	(364)	(413)	(366)	(294)	(297)	(243)	(231)	(1,245)	(957)	(1,370)	(905)
11	Net new additions	375	431	698	561	603	633	693	373	323	1,504	1,929	2,490	1,499
12	Write-offs	(429)	(456)	(443)	(439)	(401)	(334)	(373)	(247)	(229)	(1,328)	(1,108)	(1,547)	(946)
13	Foreign exchange and other adjustments	13	(72)	(10)	1	(130)	(24)	66	30	(2)	(69)	(88)	(87)	35
14	Change during the period	(41)	(97)	245	123	72	275	386	156	92	107	733	856	588
15	Balance at end of period - personal, business & government	2,177	2,218	2,315	2,070	1,947	1,875	1,543	1,157	1,001	2,177	1,947	2,070	1,157
Other Loans														
16	Balance at beginning of period	814	393	241	-	-	-	-	-	-	241	-	-	-
Net change during the period														
17	Debt securities classified as loans in USD	287	433	145	223	-	-	-	-	-	865	-	223	-
18	FDIC covered loans ⁴ in USD	40	-	-	-	-	-	-	-	-	40	-	-	-
19	foreign exchange	19	(12)	7	18	-	-	-	-	-	14	-	18	-
20		346	421	152	241	-	-	-	-	-	919	-	241	-
21	Balance at end of period	1,160	814	393	241	-	-	-	-	-	1,160	-	241	-
22	Total gross impaired loans	\$ 3,337	\$ 3,032	\$ 2,708	\$ 2,311	\$ 1,947	\$ 1,875	\$ 1,543	\$ 1,157	\$ 1,001	\$ 3,337	\$ 1,947	\$ 2,311	\$ 1,157
GROSS IMPAIRED LOANS BY SEGMENT														
Personal, business & government														
23	Canadian Personal and Commercial Banking	\$ 765	\$ 759	\$ 780	\$ 779	\$ 753	\$ 743	\$ 679	\$ 597	\$ 529	\$ 765	\$ 753	\$ 779	\$ 597
24	U.S. Personal and Commercial Banking ³ in USD	1,285	1,249	1,243	1,025	892	741	576	415	361	1,285	892	1,025	415
25	foreign exchange	36	20	86	84	69	143	125	27	7	36	69	84	27
26		1,321	1,269	1,329	1,109	961	884	701	442	368	1,321	961	1,109	442
27	Wholesale Banking	91	190	206	180	231	211	158	107	94	91	231	180	107
28	Other	-	-	-	2	2	37	5	11	10	-	2	2	11
29		2,177	2,218	2,315	2,070	1,947	1,875	1,543	1,157	1,001	2,177	1,947	2,070	1,157
Other loans														
30	Debt securities classified as loans in USD	1,088	801	368	223	-	-	-	-	-	1,088	-	223	-
31	FDIC covered loans in USD	40	-	-	-	-	-	-	-	-	40	-	-	-
32	foreign exchange	32	13	25	18	-	-	-	-	-	32	-	18	-
33		1,160	814	393	241	-	-	-	-	-	1,160	-	241	-
34	Total gross impaired loans	\$ 3,337	\$ 3,032	\$ 2,708	\$ 2,311	\$ 1,947	\$ 1,875	\$ 1,543	\$ 1,157	\$ 1,001	\$ 3,337	\$ 1,947	\$ 2,311	\$ 1,157
NET IMPAIRED LOANS BY SEGMENT														
Personal, business & government														
35	Canadian Personal and Commercial Banking	\$ 535	\$ 514	\$ 526	\$ 549	\$ 530	\$ 520	\$ 476	\$ 425	\$ 360	\$ 535	\$ 530	\$ 549	\$ 425
36	U.S. Personal and Commercial Banking ³ in USD	1,049	1,005	1,023	820	694	589	479	327	313	1,049	694	820	327
37	foreign exchange	30	16	71	67	54	114	104	21	6	30	54	67	21
38		1,079	1,021	1,094	887	748	703	583	348	319	1,079	748	887	348
39	Wholesale Banking	64	134	146	120	132	107	97	31	29	64	132	120	31
40	Other	-	-	-	1	1	28	1	1	1	-	1	1	1
41		1,678	1,669	1,766	1,557	1,411	1,358	1,157	805	709	1,678	1,411	1,557	805
Other loans														
42	Debt securities classified as loans in USD	967	702	314	181	-	-	-	-	-	967	-	181	-
43	FDIC covered loans in USD	40	-	-	-	-	-	-	-	-	40	-	-	-
44	foreign exchange	28	11	22	15	-	-	-	-	-	28	-	15	-
45		1,035	713	336	196	-	-	-	-	-	1,035	-	196	-
46	Total net impaired loans	\$ 2,713	\$ 2,382	\$ 2,102	\$ 1,753	\$ 1,411	\$ 1,358	\$ 1,157	\$ 805	\$ 709	\$ 2,713	\$ 1,411	\$ 1,753	\$ 805
Net Impaired Loans as a % of Net Loans														
47	Personal, business & government	.63 %	.64 %	.67 %	.59 %	.55 %	.54 %	.46 %	.35 %	.31 %	.63 %	.55 %	.59 %	.35 %
Other loans														
48	Debt securities classified as loans	.37 %	.27 %	.13 %	.08 %	- %	- %	- %	- %	- %	.37 %	- %	.08 %	- %
49	FDIC covered loans	.02 %	- %	- %	- %	- %	- %	- %	- %	- %	.02 %	- %	- %	- %
50	Total Net Impaired Loans	1.02 %	.91 %	.80 %	.67 %	.55 %	.54 %	.46 %	.35 %	.31 %	1.02 %	.55 %	.67 %	.35 %

¹ Includes customers' liability under acceptances.

² As explained in footnote 1 on page 7, due to the alignment of the reporting period of U.S. entities, the impact on gross impaired loans comprised of additions to impaired loans of \$153 million; return to performing status, repaid or sold of \$66 million; write-offs of \$35 million; and foreign exchange and other adjustments of \$5 million.

³ Includes a small portion of personal and commercial loans booked in U.S. entities, but managed by Canadian Personal and Commercial Banking.

⁴ Loans subject to the loss share agreements with the FDIC are considered "FDIC covered loans" and include the amount expected to be reimbursed by the FDIC.

Impaired Loans by Industry Sector and Geographic Location¹



(\$ millions) AS AT	LINE #	2010 Q3				2010 Q2				2010 Q1			
		Canada	United States	Other	Total	Canada	United States	Other	Total	Canada	United States	Other	Total
By Industry Sector													
Personal													
Residential mortgages	1	\$ 272	\$ 159	\$ -	\$ 431	\$ 249	\$ 142	\$ -	\$ 391	\$ 257	\$ 156	\$ -	\$ 413
Consumer instalment and other personal - HELOC	2	107	76	-	183	93	71	-	164	86	73	-	159
- Other	3	109	7	-	116	120	7	-	127	137	14	-	151
Credit card	4	64	18	-	82	75	19	-	94	80	23	-	103
Total personal	5	552	260	-	812	537	239	-	776	560	266	-	826
Business & government													
Real estate													
Residential	6	47	380	-	427	51	395	-	446	49	404	-	453
Non-residential	7	3	208	-	211	1	165	-	166	3	155	-	158
Total real estate	8	50	588	-	638	52	560	-	612	52	559	-	611
Agriculture	9	7	2	-	9	9	2	-	11	7	5	-	12
Automotive	10	8	42	-	50	7	34	-	41	14	38	-	52
Chemical	11	2	17	-	19	2	15	-	17	2	24	-	26
Financial	12	7	34	3	44	5	24	3	32	5	44	3	52
Food, beverage, and tobacco	13	7	11	-	18	6	5	-	11	6	7	-	13
Forestry	14	4	4	-	8	28	35	-	63	29	36	-	65
Government and public sector entities	15	1	7	-	8	2	4	-	6	2	10	-	12
Health and social services	16	7	40	-	47	4	46	-	50	4	48	-	52
Industrial construction and trade contractors	17	15	53	-	68	17	40	-	57	15	40	-	55
Media and entertainment	18	12	32	-	44	56	43	-	99	47	47	-	94
Metals and mining	19	24	25	-	49	26	24	-	50	19	26	-	45
Pipelines, oil, and gas	20	32	8	-	40	30	22	-	52	31	28	-	59
Power and utilities	21	-	1	-	1	-	7	-	7	-	8	-	8
Retail sector	22	23	119	-	142	24	110	-	134	22	107	-	129
Sundry manufacturing and wholesale	23	49	28	-	77	53	32	-	85	49	11	-	60
Telecommunications and cable	24	-	1	-	1	-	-	-	-	-	4	-	4
Transportation	25	2	18	-	20	2	19	-	21	2	22	-	24
Other	26	23	59	-	82	22	72	-	94	38	78	-	116
Total business & government	27	273	1,089	3	1,365	345	1,094	3	1,442	344	1,142	3	1,489
Other loans													
Debt securities classified as loans ²	28	-	1,119	-	1,119	-	814	-	814	-	393	-	393
FDIC covered loans ³	29	-	41	-	41	-	-	-	-	-	-	-	-
Total other loans	30	-	1,160	-	1,160	-	814	-	814	-	393	-	393
Total gross impaired loans	31	\$ 825	\$ 2,509	\$ 3	\$ 3,337	\$ 882	\$ 2,147	\$ 3	\$ 3,032	\$ 904	\$ 1,801	\$ 3	\$ 2,708
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
Residential mortgages	32	0.46%	1.92%	- %	0.64%	0.45%	1.74%	- %	0.61%	0.44%	1.96%	- %	0.62%
Consumer instalment and other personal - HELOC	33	0.18	0.87	-	0.27	0.16	0.83	-	0.24	0.15	0.81	-	0.24
- Other	34	0.41	0.17	-	0.38	0.46	0.19	-	0.43	0.55	0.36	-	0.52
Credit card	35	0.81	2.28	-	0.94	0.96	2.62	-	1.10	1.04	3.13	-	1.22
Total personal	36	0.36	1.19	-	0.47	0.36	1.13	-	0.46	0.38	1.23	-	0.49
Business & government													
Total business & government	37	0.63	2.88	0.09	1.62	0.78	3.01	0.09	1.72	0.82	2.99	0.08	1.77
Other loans													
Debt securities classified as loans	38	-	20.39	-	13.92	-	13.38	-	9.21	-	5.31	-	3.76
FDIC covered loans ³	39	-	2.19	-	2.19	-	-	-	-	-	-	-	-
Total other loans	40	-	15.75	-	11.70	-	10.12	-	7.54	-	5.31	-	3.76
Total gross impaired loans	41	0.42	3.74	0.05	1.24	0.46	3.27	0.05	1.15	0.47	2.68	0.05	1.02
Total gross impaired loans excluding other loans	42	0.42	2.26	0.09	0.84	0.46	2.24	0.09	0.87	0.47	2.36	0.08	0.91

¹ Based on geographic location of unit responsible for recording revenue.

² As a result of the Amendments to CICA Handbook Section 3855, *Financial Instruments - Recognition and Measurement*, certain AFS and HTM securities were reclassified to loans.

³ Loans subject to the loss share agreements with the FDIC are considered "FDIC covered loans" and include the amount expected to be reimbursed by the FDIC.

Impaired Loans by Industry Sector and Geographic Location¹ (Continued)

(\$ millions) AS AT	LINE #	2009 Q4				2009 Q3				2009 Q2			
		Canada	United States	Other	Total	Canada	United States	Other	Total	Canada	United States	Other	Total
By Industry Sector													
Personal													
Residential mortgages	1	\$ 253	\$ 141	\$ -	\$ 394	\$ 262	\$ 103	\$ -	\$ 365	\$ 262	\$ 102	\$ -	\$ 364
Consumer instalment and other personal - HELOC	2	72	65	-	137	75	59	-	134	85	56	-	141
- Other	3	122	15	-	137	118	14	-	132	120	15	-	135
Credit card	4	79	23	-	102	73	20	-	93	79	23	-	102
Total personal	5	526	244	-	770	528	196	-	724	546	196	-	742
Business & government													
Real estate													
Residential	6	42	373	-	415	44	328	-	372	19	270	-	289
Non-residential	7	3	119	-	122	5	123	-	128	4	135	-	139
Total real estate	8	45	492	-	537	49	451	-	500	23	405	-	428
Agriculture	9	10	2	-	12	9	1	-	10	12	1	-	13
Automotive	10	13	36	-	49	14	36	-	50	47	37	-	84
Chemical	11	2	5	-	7	-	4	-	4	-	4	-	4
Financial	12	6	22	3	31	23	54	-	77	31	56	-	87
Food, beverage and tobacco	13	7	2	-	9	4	1	-	5	4	4	-	8
Forestry	14	32	37	-	69	43	36	-	79	45	39	-	84
Government and public sector entities	15	5	10	-	15	6	7	-	13	4	9	-	13
Health and social services	16	6	21	-	27	3	28	-	31	5	15	-	20
Industrial construction and trade contractors	17	11	28	-	39	11	18	-	29	11	17	-	28
Media and entertainment	18	49	24	-	73	50	27	-	77	10	24	-	34
Metals and mining	19	23	25	-	48	20	26	-	46	19	28	-	47
Pipelines, oil and gas	20	42	42	-	84	19	19	-	38	14	-	-	14
Power and utilities	21	-	7	-	7	-	10	-	10	-	11	-	11
Retail sector	22	28	81	-	109	29	53	-	82	26	67	-	93
Sundry manufacturing and wholesale	23	48	7	-	55	43	9	-	52	46	25	-	71
Telecommunications and cable	24	-	1	-	1	-	-	-	-	-	-	-	-
Transportation	25	3	19	-	22	4	17	-	21	4	13	-	17
Other	26	46	60	-	106	40	59	-	99	36	41	-	77
Total business & government	27	376	921	3	1,300	367	856	-	1,223	337	796	-	1,133
Other loans													
Debt securities classified as loans ²	28	-	241	-	241	-	-	-	-	-	-	-	-
FDIC covered loans ³	29	-	-	-	-	-	-	-	-	-	-	-	-
Total other loans	30	-	241	-	241	-	-	-	-	-	-	-	-
Total gross impaired loans	31	\$ 902	\$ 1,406	\$ 3	\$ 2,311	\$ 895	\$ 1,052	\$ -	\$ 1,947	\$ 883	\$ 992	\$ -	\$ 1,875

Gross Impaired Loans as a % of Gross Loans and Acceptances

Personal													
Residential mortgages	32	0.43%	1.90%	- %	0.60%	0.48%	1.51%	- %	0.59%	0.55%	1.55%	- %	0.67%
Consumer instalment and other personal - HELOC	33	0.13	0.71	-	0.21	0.14	0.67	-	0.21	0.17	0.57	-	0.24
- Other	34	0.50	0.37	-	0.48	0.51	0.35	-	0.48	0.52	0.34	-	0.49
Credit card	35	1.06	3.16	-	1.25	1.02	2.84	-	1.18	1.14	3.07	-	1.33
Total personal	36	0.36	1.15	-	0.46	0.38	0.96	-	0.45	0.43	0.91	-	0.50
Business & government													
Other loans	37	0.89	2.34	0.06	1.51	0.88	2.14	-	1.42	0.79	1.76	-	1.21
Debt securities classified as loans	38	-	3.03	-	2.16	-	-	-	-	-	-	-	-
FDIC covered loans ³	39	-	-	-	-	-	-	-	-	-	-	-	-
Total other loans	40	-	3.03	-	3.03	-	-	-	-	-	-	-	-
Total gross impaired loans	41	0.48	2.05	0.04	0.87	0.49	1.53	-	0.76	0.52	1.29	-	0.73
Total gross impaired loans excluding other loans	42	0.48	1.92	0.06	0.81	0.49	1.74	-	0.79	0.52	1.49	-	0.77

¹ Based on geographic location of unit responsible for recording revenue.

² As a result of the Amendments to CICA Handbook Section 3855, *Financial Instruments - Recognition and Measurement*, certain AFS and HTM securities were reclassified to loans.

³ Loans subject to the loss share agreements with the FDIC are considered "FDIC covered loans" and include the amount expected to be reimbursed by the FDIC.

(\$ millions)		2010		2009				2008		Year to Date		Full Year		
AS AT	LINE #	Q3	Q2	Q1	Q4	Q3 ¹	Q2 ¹	Q1 ¹	Q4	Q3	2010	2009	2009	2008
Change in Specific Allowance														
Balance at beginning of period	1	\$ 650	\$ 606	\$ 558	\$ 536	\$ 517	\$ 386	\$ 352	\$ 292	\$ 255	\$ 558	\$ 352	\$ 352	\$ 203
Impact due to reporting-period alignment of U.S. entities ²	2	-	-	-	-	-	22	-	-	-	-	22	22	-
Provision for credit losses - specific	(page 27) 3	345	482	457	417	414	421	362	258	230	1,284	1,197	1,614	934
Write-offs	4	(453)	(456)	(443)	(439)	(401)	(334)	(373)	(247)	(229)	(1,352)	(1,108)	(1,547)	(946)
Recoveries	5	35	37	33	32	28	25	24	29	30	105	77	109	124
Foreign exchange and other adjustments	6	47	(19)	1	12	(22)	(3)	21	20	6	29	(4)	8	37
Balance at end of period	7	624	650	606	558	536	517	386	352	292	624	536	558	352
Change in General Allowance														
Balance at beginning of period	8	1,952	2,125	2,081	1,996	1,970	1,596	1,184	1,155	1,114	2,081	1,184	1,184	1,092
Impact of transition adjustment on adoption of financial instruments amendments	9	-	-	-	-	-	-	95	-	-	-	95	95	-
Impact due to reporting-period alignment of U.S. entities ³	10	-	-	-	-	-	29	-	-	-	-	29	29	-
Provision for credit losses - general	(page 27) 11	(6)	(117)	60	104	143	351	268	30	58	(63)	762	866	129
Foreign exchange and other adjustments	12	9	(56)	(16)	(19)	(117)	(6)	49	(1)	(17)	(63)	(74)	(93)	(37)
Balance at end of period	13	1,955	1,952	2,125	2,081	1,996	1,970	1,596	1,184	1,155	1,955	1,996	2,081	1,184
Allowance for credit losses at end of period	14	\$ 2,579	\$ 2,602	\$ 2,731	\$ 2,639	\$ 2,532	\$ 2,487	\$ 1,982	\$ 1,536	\$ 1,447	\$ 2,579	\$ 2,532	\$ 2,639	\$ 1,536
Consisting of:														
Allowance for loan losses ⁴														
Canada	15	\$ 1,006	\$ 1,036	\$ 1,113	\$ 1,078	\$ 1,065	\$ 967	\$ 1,031	\$ 932	\$ 903	\$ 1,006	\$ 1,065	\$ 1,078	\$ 932
United States	16	1,284	1,272	1,333	1,277	1,178	1,235	922	586	525	1,284	1,178	1,277	586
Other	17	8	10	14	13	15	23	29	18	19	8	15	13	18
Total allowance for loan losses	18	2,298	2,318	2,460	2,368	2,258	2,225	1,982	1,536	1,447	2,298	2,258	2,368	1,536
Allowance for credit losses for off-balance sheet instruments ⁴	19	281	284	271	271	274	262	-	-	-	281	274	271	-
Allowance for credit losses at end of period	20	\$ 2,579	\$ 2,602	\$ 2,731	\$ 2,639	\$ 2,532	\$ 2,487	\$ 1,982	\$ 1,536	\$ 1,447	\$ 2,579	\$ 2,532	\$ 2,639	\$ 1,536

¹ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1 to the Bank's 2009 audited Consolidated Financial Statements. For further details, see page 48.

² As a result of the alignment of reporting period of U.S. entities as explained in footnote 1 on page 7, the impact on specific allowance for credit losses comprised of write-offs of \$35 million; PCL of \$55 million; and foreign exchange and other adjustments of \$2 million.

³ As a result of the alignment of reporting period of U.S. entities as explained in footnote 1 on page 7, the impact on general allowance for credit losses comprised of PCL of \$25 million; and foreign exchange and other adjustments of \$4 million.

⁴ Effective April 30, 2009, the allowance for credit losses for off-balance sheet instruments is recorded in other liabilities. Prior period balances have not been reclassified.

Allowance for Credit Losses by Industry Sector and Geographic Location¹

(\$ millions) AS AT	LINE #	2010 Q3				2010 Q2				2010 Q1			
		Canada	United States	Other	Total	Canada	United States	Other	Total	Canada	United States	Other	Total
By Industry Sector													
Specific allowance - on-balance sheet loans													
Personal													
Residential mortgages	1	\$ 10	\$ 19	\$ -	\$ 29	\$ 10	\$ 20	\$ -	\$ 30	\$ 15	\$ 27	\$ -	\$ 42
Consumer instalment and other personal - HELOC	2	10	33	-	43	9	19	-	28	10	26	-	36
- Other	3	66	2	-	68	73	3	-	76	83	6	-	89
Credit card	4	48	15	-	63	55	15	-	70	58	19	-	77
Total personal	5	134	69	-	203	147	57	-	204	166	78	-	244
Business & government													
Real estate													
Residential	6	14	61	-	75	15	65	-	80	12	55	-	67
Non-residential	7	1	26	-	27	-	26	-	26	-	23	-	23
Total real estate	8	15	87	-	102	15	91	-	106	12	78	-	90
Agriculture	9	3	-	-	3	4	1	-	5	3	-	-	3
Automotive	10	3	4	-	7	4	4	-	8	5	4	-	9
Chemical	11	1	3	-	4	1	5	-	6	1	5	-	6
Financial	12	4	6	3	13	3	6	3	12	3	7	3	13
Food, beverage, and tobacco	13	3	3	-	6	4	2	-	6	2	1	-	3
Forestry	14	3	-	-	3	8	8	-	16	8	9	-	17
Government and public sector entities	15	-	1	-	1	1	1	-	2	1	1	-	2
Health and social services	16	3	13	-	16	3	15	-	18	3	8	-	11
Industrial construction and trade contractors	17	10	9	-	19	10	8	-	18	9	5	-	14
Media and entertainment	18	5	10	-	15	20	12	-	32	16	17	-	33
Metals and mining	19	5	5	-	10	6	6	-	12	5	4	-	9
Pipelines, oil, and gas	20	18	1	-	19	18	1	-	19	18	4	-	22
Power and utilities	21	-	-	-	-	-	1	-	1	-	1	-	1
Retail sector	22	8	18	-	26	9	20	-	29	7	19	-	26
Sundry manufacturing and wholesale	23	16	5	-	21	15	10	-	25	13	1	-	14
Telecommunications and cable	24	-	-	-	-	-	-	-	-	-	4	-	4
Transportation	25	1	3	-	4	1	3	-	4	2	3	-	5
Other	26	13	14	-	27	10	16	-	26	13	10	-	23
Total business & government	27	111	182	3	296	132	210	3	345	121	181	3	305
Other loans													
Debt securities classified as loans ²	28	-	125	-	125	-	101	-	101	-	57	-	57
FDIC covered loans	29	-	-	-	-	-	-	-	-	-	-	-	-
Total other loans	30	-	125	-	125	-	101	-	101	-	57	-	57
Total specific allowance	31	245	376	3	624	279	368	3	650	287	316	3	606
General allowance - on-balance sheet loans													
Personal													
Residential mortgages	32	9	14	-	23	7	8	-	15	8	8	-	16
Consumer instalment and other personal - HELOC	33	10	35	-	45	9	31	-	40	8	38	-	46
- Other	34	286	45	-	331	286	44	-	330	301	48	-	349
Credit card	35	196	34	-	230	185	38	-	223	235	21	-	256
Business & government	36	260	610	5	875	270	588	7	865	274	633	11	918
Other loans													
Debt securities classified as loans ²	37	-	170	-	170	-	195	-	195	-	269	-	269
FDIC covered loans ³	38	-	-	-	-	-	-	-	-	-	-	-	-
Total other loans	39	-	170	-	170	-	195	-	195	-	269	-	269
Total general allowance	40	761	908	5	1,674	757	904	7	1,668	826	1,017	11	1,854
Allowance for loan losses - on-balance sheet loans (lines 31+40)	41	1,006	1,284	8	2,298	1,036	1,272	10	2,318	1,113	1,333	14	2,460
General allowance - off-balance sheet instruments	42	186	91	4	281	186	94	4	284	188	80	3	271
Total allowance for credit losses (all)	43	\$ 1,192	\$ 1,375	\$ 12	\$ 2,579	\$ 1,222	\$ 1,366	\$ 14	\$ 2,602	\$ 1,301	\$ 1,413	\$ 17	\$ 2,731
Specific Allowance for Credit Losses as a % of Gross Impaired Loans													
Personal													
Residential mortgages	44	3.7 %	11.9 %	- %	6.7 %	4.0 %	14.1 %	- %	7.7 %	5.8 %	17.3 %	- %	10.2 %
Consumer instalment and other personal - HELOC	45	9.3	43.4	-	23.5	9.7	26.8	-	17.1	11.6	35.6	-	22.6
- Other	46	60.6	28.6	-	58.6	60.8	42.9	-	59.8	60.6	42.9	-	58.9
Credit card	47	75.0	83.3	-	76.8	73.3	79.0	-	74.5	72.5	82.6	-	74.8
Total personal	48	24.3	26.5	-	25.0	27.4	23.9	-	26.3	29.6	29.3	-	29.5
Business & government	49	40.7	16.7	100.0	21.7	38.3	19.2	100.0	23.9	35.2	15.9	100.0	20.5
Other loans													
Debt securities classified as loans	50	-	11.2	-	11.2	-	12.4	-	12.4	-	14.5	-	14.5
FDIC covered loans ³	51	-	-	-	-	-	-	-	-	-	-	-	-
Total other loans	52	-	10.8	-	10.8	-	12.4	-	12.4	-	14.5	-	14.5
Total specific allowance	53	29.7	15.0	100.0	18.7	31.6	17.1	100.0	21.4	31.8	17.6	100.0	22.4
Total specific allowance excluding other loans	54	29.7	18.6	100.0	22.9	31.6	20.0	100.0	24.8	31.8	18.4	100.0	23.7
Total Allowance for Credit Losses as a % of Gross Loans and Acceptances													
Total ACL	55	0.6	2.1	0.2	1.0	0.6	2.1	0.2	1.0	0.7	2.1	0.3	1.0
Total ACL excluding other loans	56	0.6	1.8	0.4	0.9	0.6	1.8	0.4	0.9	0.7	1.8	0.4	0.9

¹ Based on geographic location of unit responsible for recording revenue.

² Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1 to the Bank's 2009 audited Consolidated Financial Statements. For further details, see page 48.

³ Loans subject to the loss share agreements with the FDIC are considered "FDIC covered loans". The credit losses related to FDIC covered loans are determined net of the amount expected to be reimbursed by the FDIC.

Allowance for Credit Losses by Industry Sector and Geographic Location¹ (Continued)

(\$ millions) AS AT	LINE #	2009 Q4 ²				2009 Q3 ²				2009 Q2 ²			
		Canada	United States	Other	Total	Canada	United States	Other	Total	Canada	United States	Other	Total
By Industry Sector													
Specific allowance - on-balance sheet loans													
Personal													
Residential mortgages	1	\$ 14	\$ 20	\$ -	\$ 34	\$ 16	\$ 12	\$ -	\$ 28	\$ 15	\$ 17	\$ -	\$ 32
Consumer instalment and other personal - HELOC	2	7	29	-	36	6	21	-	27	7	14	-	21
- Other	3	70	6	-	76	68	7	-	75	70	5	-	75
Credit card	4	53	18	-	71	49	17	-	66	53	11	-	64
Total personal	5	144	73	-	217	139	57	-	196	145	47	-	192
Business & government													
Real estate													
Residential	6	11	61	-	72	9	67	-	76	3	59	-	62
Non-residential	7	1	21	-	22	1	24	-	25	1	22	-	23
Total real estate	8	12	82	-	94	10	91	-	101	4	81	-	85
Agriculture	9	3	-	-	3	3	-	-	3	4	-	-	4
Automotive	10	4	3	-	7	5	2	-	7	10	4	-	14
Chemical	11	1	2	-	3	-	2	-	2	-	2	-	2
Financial	12	3	4	3	10	21	27	-	48	23	31	-	54
Food, beverage and tobacco	13	6	-	-	6	2	1	-	3	2	-	-	2
Forestry	14	14	16	-	30	24	16	-	40	26	18	-	44
Government and public sector entities	15	1	1	-	2	1	1	-	2	1	2	-	3
Health and social services	16	2	4	-	6	3	8	-	11	3	5	-	8
Industrial construction and trade contractors	17	3	7	-	10	4	3	-	7	5	5	-	10
Media and entertainment	18	16	10	-	26	16	10	-	26	2	8	-	10
Metals and mining	19	5	5	-	10	4	6	-	10	3	4	-	7
Pipelines, oil and gas	20	18	7	-	25	11	2	-	13	10	-	-	10
Power and utilities	21	-	-	-	-	-	1	-	1	-	1	-	1
Retail sector	22	8	15	-	23	4	8	-	12	3	10	-	13
Sundry manufacturing and wholesale	23	13	1	-	14	11	2	-	13	10	18	-	28
Telecommunications and cable	24	-	-	-	-	-	-	-	-	-	-	-	-
Transportation	25	2	3	-	5	2	4	-	6	2	3	-	5
Other	26	12	10	-	22	19	16	-	35	17	8	-	25
Total business & government	27	123	170	3	296	140	200	-	340	125	200	-	325
Other loans													
Debt securities classified as loans ²	28	-	45	-	45	-	-	-	-	-	-	-	-
FDIC covered loans ⁴	29	-	-	-	-	-	-	-	-	-	-	-	-
Total other loans	30	-	45	-	45	-	-	-	-	-	-	-	-
Total specific allowance	31	267	288	3	558	279	257	-	536	270	247	-	517
General allowance - on-balance sheet loans													
Personal													
Residential mortgages	32	10	8	-	18	9	5	-	14	7	5	-	12
Consumer instalment and other personal - HELOC	33	8	45	-	53	6	40	-	46	9	30	-	39
- Other	34	287	38	-	325	280	38	-	318	242	64	-	306
Credit card	35	208	20	-	228	201	20	-	221	170	41	-	211
Total personal	36	298	601	10	909	290	539	15	844	269	539	23	831
Business & government													
Other loans													
Debt securities classified as loans ²	37	-	277	-	277	-	279	-	279	-	309	-	309
FDIC covered loans ³	38	-	-	-	-	-	-	-	-	-	-	-	-
Total other loans	39	-	277	-	277	-	279	-	279	-	309	-	309
Total general allowance	40	811	969	10	1,810	786	921	15	1,722	697	968	23	1,708
Allowance for loan losses - on-balance sheet loans (lines 31+40)	41	1,078	1,277	13	2,368	1,065	1,178	15	2,258	967	1,235	23	2,225
General allowance - off-balance sheet instruments	42	194	72	5	271	203	66	5	274	200	55	7	262
Total allowance for credit losses	43	\$ 1,272	\$ 1,349	\$ 18	\$ 2,639	\$ 1,268	\$ 1,244	\$ 20	\$ 2,532	\$ 1,167	\$ 1,290	\$ 30	\$ 2,487
Specific Allowance for Credit Losses as a % of Gross Impaired Loans													
Personal													
Residential mortgages	44	5.5%	14.2%	- %	8.6%	6.1%	11.7%	-	7.7%	5.7%	16.7%	-	8.8%
Consumer instalment and other personal - HELOC	45	9.7	44.6	-	26.3	8.0	35.6	-	20.2	8.2	25.0	-	14.9
- Other	46	57.4	40.0	-	55.5	57.6	50.0	-	56.8	58.3	33.3	-	55.6
Credit card	47	67.1	78.3	-	69.6	67.1	85.0	-	71.0	67.1	47.8	-	62.8
Total personal	48	27.4	29.9	-	28.2	26.3	29.1	-	27.1	26.6	24.0	-	25.9
Business & government													
Total business & government	49	32.7	18.5	100.0	22.8	38.2	23.4	-	27.8	37.1	25.1	-	28.7
Other loans													
Debt securities classified as loans	50	-	18.7	-	18.7	-	-	-	-	-	-	-	-
FDIC covered loans ³	51	-	-	-	-	-	-	-	-	-	-	-	-
Total other loans	52	-	18.7	-	18.7	-	-	-	-	-	-	-	-
Total specific allowance	53	29.6	20.5	100.0	24.2	31.2	24.4	-	27.5	30.6	24.9	-	27.6
Total specific allowance excluding other loans	54	29.6	20.9	100.0	24.8	31.2	24.4	-	27.5	30.6	24.9	-	27.6
Total Allowance for Credit Losses as a % of Gross Loans and Acceptances													
Total specific ACL	55	0.7	2.0	0.2	1.0	0.7	1.8	0.3	1.0	0.7	1.7	0.4	1.0
Total specific ACL excluding other loans	56	0.7	1.7	0.4	0.9	0.7	1.6	0.4	0.9	0.7	1.5	0.5	0.9

¹ Based on geographic location of unit responsible for recording revenue.

² Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1 to the Bank's 2009 audited Consolidated Financial Statements. For further details, see page 48.

³ Loans subject to the loss share agreements with the FDIC are considered "FDIC covered loans". The credit losses related to FDIC covered loans are determined net of the amount expected to be reimbursed by the FDIC.

(\$ millions, except as noted)											Year to Date		Full Year	
FOR THE PERIOD ENDED		2010			2009			2008		2010	2009	2009	2008	
LINE #		Q3	Q2	Q1	Q4	Q3 ¹	Q2 ¹	Q1 ¹	Q4	Q3				
PROVISION FOR (REVERSAL OF) CREDIT LOSSES														
Provision for credit losses - specific														
1	Provision for credit losses (net of reversals) - specific	\$ 380	\$ 519	\$ 490	\$ 449	\$ 442	\$ 446	\$ 386	\$ 287	\$ 260	\$ 1,389	\$ 1,274	\$ 1,723	\$ 1,058
2	Recoveries	(35)	(37)	(33)	(32)	(28)	(25)	(24)	(29)	(30)	(105)	(77)	(109)	(124)
3	Total provision for credit losses - specific	345	482	457	417	414	421	362	258	230	1,284	1,197	1,614	934
Provision for credit losses - general														
4	Canadian Personal and Commercial Banking and Wholesale Banking ²	-	(60)	-	-	65	110	80	-	-	(60)	255	255	-
5	TD Financing Services Inc. (formerly VFC Inc.) ²	-	-	-	25	22	22	21	18	16	-	65	90	65
6	U.S. Personal and Commercial Banking	(7)	(60)	53	73	50	178	138	12	42	(14)	366	439	63
7	foreign exchange	-	1	3	6	6	41	29	-	-	4	76	82	-
8	Other	(7)	(59)	56	79	56	219	167	12	42	(10)	442	521	63
9	Total provision for credit losses - general	1	2	4	-	-	-	-	-	-	7	-	-	1
10	Total provision for credit losses	(6)	(117)	60	104	143	351	268	30	58	(63)	762	866	129
11	Total provision for credit losses	\$ 339	\$ 365	\$ 517	\$ 521	\$ 557	\$ 772	\$ 630	\$ 288	\$ 288	\$ 1,221	\$ 1,959	\$ 2,480	\$ 1,063
PROVISION FOR (REVERSAL OF) CREDIT LOSSES BY SEGMENT														
12	Canadian Personal and Commercial Banking	\$ 236	\$ 256	\$ 315	\$ 313	\$ 290	\$ 286	\$ 266	\$ 209	\$ 194	\$ 807	\$ 842	\$ 1,155	\$ 766
13	U.S. Personal and Commercial Banking	126	162	191	201	163	256	190	75	75	479	609	810	222
14	foreign exchange	5	6	10	15	20	61	42	3	1	21	123	138	4
15	Wholesale Banking ³	131	168	201	216	183	317	232	78	76	500	732	948	226
16	Corporate segment	(16)	10	8	7	32	59	66	10	30	2	157	164	106
17	Securitization	-	-	-	-	-	-	-	-	(4)	-	-	-	(14)
18	Wholesale Banking - CDS ³	(8)	(8)	(9)	(9)	(11)	(11)	(10)	(10)	(12)	(25)	(32)	(41)	(26)
19	General allowance increase (release) in Canadian Personal and Commercial Banking and Wholesale Banking	-	(60)	-	-	65	110	80	-	-	(60)	255	255	-
20	Other	(4)	(1)	2	(6)	(2)	11	(4)	1	4	(3)	5	(1)	5
21	Total Corporate segment	(12)	(69)	(7)	(15)	52	110	66	(9)	(12)	(88)	228	213	(35)
22	Total provision for credit losses	\$ 339	\$ 365	\$ 517	\$ 521	\$ 557	\$ 772	\$ 630	\$ 288	\$ 288	\$ 1,221	\$ 1,959	\$ 2,480	\$ 1,063

¹ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1 to the Bank's 2009 audited Consolidated Financial Statements. For further details, see page 48.

² Effective November 1, 2009, TD Financing Services (formerly VFC Inc.) aligned their loan loss methodology with that used for all other Canadian Personal and Commercial Banking retail loans. Any general provisions resulting from the revised methodology are included in line 4.

General provisions recorded prior to Q1 2010 are specific to the legal entity formerly known as VFC Inc.

³ Premiums on CDS recorded in PCL for Wholesale Banking are reclassified to trading income in the Corporate segment.

Provision for Credit Losses by Industry Sector and Geographic Location¹

(\$ millions) FOR THE PERIOD ENDED		LINE #	2010 Q3				2010 Q2				2010 Q1			
			Canada	United States	Other	Total	Canada	United States	Other	Total	Canada	United States	Other	Total
By Industry Sector														
Specific provision														
Personal														
Residential mortgages	1	\$ 2	\$ 2	\$ -	\$ 4	\$ (1)	\$ (1)	\$ -	\$ (2)	\$ 1	\$ 13	\$ -	\$ 14	
Consumer instalment and other personal - HELOC	2	2	24	-	26	2	7	-	9	5	15	-	20	
- Other	3	116	22	-	138	120	27	-	147	148	25	-	173	
Credit card	4	81	14	-	95	88	13	-	101	96	18	-	114	
Total personal	5	201	62	-	263	209	46	-	255	250	71	-	321	
Business & government														
Real estate														
Residential	6	-	17	-	17	2	25	-	27	2	26	-	28	
Non-residential	7	-	11	-	11	-	10	-	10	1	9	-	10	
Total real estate	8	-	28	-	28	2	35	-	37	3	35	-	38	
Agriculture	9	-	1	-	1	-	1	-	1	2	-	-	2	
Automotive	10	1	1	-	2	1	-	-	1	3	3	-	6	
Chemical	11	-	3	-	3	-	7	-	7	-	3	-	3	
Financial	12	1	6	-	7	-	5	-	5	1	4	-	5	
Food, beverage, and tobacco	13	1	2	-	3	2	2	-	4	3	1	-	4	
Forestry	14	(6)	(9)	-	(15)	-	-	-	-	(4)	(7)	-	(11)	
Government and public sector entities	15	-	-	-	-	1	-	-	1	1	-	-	1	
Health and social services	16	1	6	-	7	1	12	-	13	2	5	-	7	
Industrial construction and trade contractors	17	1	5	-	6	3	7	-	10	7	1	-	8	
Media and entertainment	18	(10)	1	-	(9)	4	2	-	6	1	12	-	13	
Metals and mining	19	(1)	-	-	(1)	1	3	-	4	2	(2)	-	-	
Pipelines, oil, and gas	20	-	(1)	-	(1)	2	3	-	5	-	-	-	-	
Power and utilities	21	-	(1)	-	(1)	-	-	-	-	-	1	-	1	
Retail sector	22	11	3	-	14	12	18	-	30	9	10	-	19	
Sundry manufacturing and wholesale	23	1	(3)	-	(2)	2	10	-	12	5	1	-	6	
Telecommunications and cable	24	-	-	-	-	-	-	-	-	-	4	-	4	
Transportation	25	1	2	-	3	1	1	-	2	1	1	-	2	
Other	26	2	8	-	10	2	19	-	21	4	10	-	14	
Total business & government	27	3	52	-	55	34	125	-	159	40	82	-	122	
Other loans														
Debt securities classified as loans ²	28	-	27	-	27	-	68	-	68	-	14	-	14	
FDIC covered loans ³	29	-	-	-	-	-	-	-	-	-	-	-	-	
Total other loans	30	-	27	-	27	-	68	-	68	-	14	-	14	
Total specific provision	31	204	141	-	345	243	239	-	482	290	167	-	457	
General provision														
Personal, business & government	32	6	18	(2)	22	(69)	15	(3)	(57)	4	60	-	64	
Other loans														
Debt securities classified as loans	33	-	(28)	-	(28)	-	(60)	-	(60)	-	(4)	-	(4)	
FDIC covered loans ³	34	-	-	-	-	-	-	-	-	-	-	-	-	
Total other loans	35	-	(28)	-	(28)	-	(60)	-	(60)	-	(4)	-	(4)	
Total general provision	36	6	(10)	(2)	(6)	(69)	(45)	(3)	(117)	4	56	-	60	
Total provision for credit losses	37	\$ 210	\$ 131	\$ (2)	\$ 339	\$ 174	\$ 194	\$ (3)	\$ 365	\$ 294	\$ 223	\$ -	\$ 517	

Specific Provision for Credit Losses as a % of Average Net Loans and Acceptances

Personal														
Residential mortgages	38	0.01 %	0.09 %	- %	0.02 %	(0.01)%	(0.05)%	- %	(0.01)%	0.01%	0.68%	-	0.08%	
Consumer instalment and other personal - HELOC	39	0.01	1.08	-	0.15	0.01	0.33	-	0.06	0.03	0.67	-	0.12	
- Other	40	1.76	2.07	-	1.80	1.95	3.00	-	2.08	2.42	2.57	-	2.44	
Credit card	41	4.20	7.70	-	4.50	4.87	8.08	-	5.14	5.14	10.38	-	5.59	
Total personal	42	0.54	1.10	-	0.61	0.59	0.90	-	0.62	0.68	1.35	-	0.76	
Business & government														
Total specific provision	44	0.03	0.55	-	0.26	0.33	1.42	-	0.80	0.38	0.87	-	0.58	
Total specific provision excluding other loans	45	0.42	0.84	-	0.52	0.53	1.53	-	0.76	0.61	1.01	-	0.70	
Total provision for credit losses		0.43	0.75	-	0.50	0.53	1.23	-	0.68	0.61	1.04	-	0.70	

Total Provision for Credit Losses as a % of Average Net Loans and Acceptances

Total PCL	46	0.44	0.78	(0.14)	0.51	0.38	1.25	(0.20)	0.58	0.62	1.35	-	0.79
Total PCL excluding other loans	47	0.44	0.87	(0.24)	0.53	0.38	1.34	(0.33)	0.59	0.62	1.45	-	0.80

¹ Based on geographic location of unit responsible for recording revenue.

² Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1 to the Bank's 2009 audited Consolidated Financial Statements. For further details, see page 48.

³ Loans subject to the loss share agreements with the FDIC are considered "FDIC covered loans". The credit losses related to FDIC covered loans are determined net of the amount expected to be reimbursed by the FDIC.

Provision for Credit Losses by Industry Sector and Geographic Location¹ (Continued)

 (\$ millions, except as noted)
 FOR THE PERIOD ENDED

LINE #	2009 Q4				2009 Q3 ²				2009 Q2 ²			
	Canada	United States	Other	Total	Canada	United States	Other	Total	Canada	United States	Other	Total
By Industry Sector												
Specific provision												
Personal												
Residential mortgages	\$ 1	\$ 9	\$ -	\$ 10	\$ 1	\$ (2)	\$ -	\$ (1)	\$ 1	\$ 16	\$ -	\$ 17
Consumer instalment and other personal - HELOC	2	26	-	28	2	23	-	25	1	17	-	18
- Other	129	13	-	142	124	16	-	140	122	14	-	136
Credit card	102	15	-	117	97	24	-	121	97	19	-	116
Total personal	234	63	-	297	224	61	-	285	221	66	-	287
Business & government												
Real estate												
Residential	4	9	-	13	6	36	-	42	-	12	-	12
Non-residential	-	13	-	13	1	16	-	17	-	12	-	12
Total real estate	4	22	-	26	7	52	-	59	-	24	-	24
Agriculture	-	-	-	-	(1)	-	-	(1)	1	-	-	1
Automotive	1	1	-	2	1	1	-	2	6	3	-	9
Chemical	1	1	-	2	-	1	-	1	-	-	-	-
Financial	(4)	(4)	3	(5)	-	-	-	-	20	31	-	51
Food, beverage, and tobacco	1	-	-	1	1	-	-	1	1	-	-	1
Forestry	-	-	-	-	-	1	-	1	5	-	-	5
Government and public sector entities	-	1	-	1	-	(1)	-	(1)	-	-	-	-
Health and social services	-	4	-	4	1	8	-	9	-	1	-	1
Industrial construction and trade contractors	2	4	-	6	1	2	-	3	3	1	-	4
Media and entertainment	1	1	-	2	16	4	-	20	1	8	-	9
Metals and mining	3	-	-	3	3	2	-	2	(1)	2	-	1
Pipelines, oil, and gas	7	3	-	10	1	2	-	3	-	-	-	-
Power and utilities	-	1	-	1	-	1	-	1	-	-	-	-
Retail sector	10	5	-	15	9	6	-	15	6	5	-	11
Sundry manufacturing and wholesale	4	-	-	4	3	2	-	5	2	-	-	2
Telecommunications and cable	-	(6)	-	(6)	-	-	-	-	-	1	-	1
Transportation	2	(3)	-	(1)	2	-	-	2	3	3	-	6
Other	6	5	-	11	3	4	-	7	5	3	-	8
Total business & government	38	35	3	76	44	85	-	129	52	82	-	134
Other loans												
Debt securities classified as loans ²	-	44	-	44	-	-	-	-	-	-	-	-
FDIC covered loans ³	-	-	-	-	-	-	-	-	-	-	-	-
Total other loans	-	44	-	44	-	-	-	-	-	-	-	-
Total specific provision	272	142	3	417	268	146	-	414	273	148	-	421
General provision												
Personal, business & government	25	82	-	107	112	40	(9)	143	114	120	1	235
Other loans												
Debt securities classified as loans	-	(3)	-	(3)	-	-	-	-	-	116	-	116
FDIC covered loans ³	-	-	-	-	-	-	-	-	-	-	-	-
Total other loans	-	(3)	-	(3)	-	-	-	-	-	116	-	116
Total general provision	25	79	-	104	112	40	(9)	143	114	236	1	351
Total provision for credit losses	\$ 297	\$ 221	\$ 3	\$ 521	\$ 380	\$ 186	\$ (9)	\$ 557	\$ 387	\$ 384	\$ 1	\$ 772

Specific Provision for Credit Losses as a % of Average Net Loans and Acceptances

LINE #	2009 Q4				2009 Q3 ²				2009 Q2 ²			
	Canada	United States	Other	Total	Canada	United States	Other	Total	Canada	United States	Other	Total
Personal												
Residential mortgages	0.01%	0.50%	-	0.06%	0.01%	(0.12)%	-	(0.01)%	0.01%	1.07%	-	0.14%
Consumer instalment and other personal - HELOC	0.01	1.15	-	0.17	0.02	1.01	-	0.17	0.01	0.70	-	0.13
- Other	2.18	1.27	-	2.05	2.09	1.52	-	2.00	2.25	1.26	-	2.08
Credit card	5.69	8.70	-	5.95	5.61	14.32	-	6.38	6.05	10.78	-	6.52
Total personal	0.65	1.20	-	0.72	0.68	1.18	-	0.75	0.75	1.26	-	0.83
Business & government	0.34	0.36	0.25	0.34	0.39	0.82	-	0.56	0.47	0.74	-	0.56
Total specific provision	0.58	0.83	0.16	0.63	0.60	0.83	-	0.65	0.67	0.78	-	0.68
Total specific provision excluding other loans	0.58	0.65	0.25	0.59	0.61	0.94	-	0.68	0.67	0.90	-	0.72

Total Provision for Credit Losses as a % of Average Net Loans and Acceptances

Total specific PCL	0.63	1.29	0.16	0.79	0.86	1.05	(0.44)	0.87	0.95	2.02	0.05	1.25
Total specific PCL excluding other loans	0.64	1.20	0.25	0.76	0.86	1.20	(0.66)	0.91	0.95	1.64	0.06	1.12

¹ Based on geographic location of unit responsible for recording revenue.

² Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1 to the Bank's 2009 audited Consolidated Financial Statements. For further details, see page 48.

³ Loans subject to the loss share agreements with the FDIC are considered "FDIC covered loans". The credit losses related to FDIC covered loans are determined net of the amount expected to be reimbursed by the FDIC.

Analysis of Change in Shareholders' Equity



LINE #	2010			2009			2008			Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3 ¹	Q2 ¹	Q1 ¹	Q4	Q3	2010	2009	2009	2008	
(\$ millions, except as noted)														
FOR THE PERIOD ENDED														
Common shares														
Balance at beginning of period	1	\$ 16,012	\$ 15,557	\$ 15,357	\$ 15,118	\$ 14,912	\$ 14,826	\$ 13,278	\$ 13,134	\$ 12,863	\$ 15,357	\$ 13,278	\$ 13,278	\$ 6,602
Issued - options	2	35	323	74	112	90	6	39	55	129	432	135	247	255
- dividend reinvestment plan	3	144	132	126	127	116	80	128	89	142	402	324	451	274
- new shares	4	252	-	-	-	-	-	1,381	-	-	252	1,381	1,381	-
- acquisition of Commerce	5	-	-	-	-	-	-	-	-	-	-	-	-	6,147
Balance at end of period	6	16,443	16,012	15,557	15,357	15,118	14,912	14,826	13,278	13,134	16,443	15,118	15,357	13,278
Preferred shares														
Balance at beginning of period	7	3,395	3,395	3,395	3,395	3,395	2,770	1,875	1,625	1,125	3,395	1,875	1,875	425
Issued	8	-	-	-	-	-	625	895	250	500	-	1,520	1,520	1,450
Balance at end of period	9	3,395	3,395	3,395	3,395	3,395	3,395	2,770	1,875	1,625	3,395	3,395	3,395	1,875
Treasury shares - Common														
Balance at beginning of period	10	(59)	(44)	(15)	(63)	(75)	(91)	(79)	(76)	(79)	(15)	(79)	(79)	(71)
Purchase of shares	11	(530)	(611)	(505)	(619)	(520)	(231)	(386)	(837)	(706)	(1,646)	(1,137)	(1,756)	(2,434)
Sale of shares	12	501	596	476	667	532	247	374	834	709	1,573	1,153	1,820	2,426
Balance at end of period	13	(88)	(59)	(44)	(15)	(63)	(75)	(91)	(79)	(76)	(88)	(63)	(15)	(79)
Treasury shares - Preferred														
Balance at beginning of period	14	(1)	(2)	-	-	-	-	-	-	-	-	-	-	-
Purchase of shares	15	(14)	(15)	(6)	(6)	-	-	-	-	-	(35)	-	(6)	-
Sale of shares	16	15	16	4	6	-	-	-	-	-	35	-	6	-
Balance at end of period	17	-	(1)	(2)	-	-	-	-	-	-	-	-	-	-
Contributed surplus														
Balance at beginning of period	18	302	345	336	357	388	386	392	387	417	336	392	392	165
Net premium on treasury shares	19	13	15	20	(3)	(20)	(8)	4	10	(2)	48	(24)	(27)	(4)
Stock option expense	20	5	12	7	5	8	11	6	6	5	24	25	30	22
Stock option exercised	21	(7)	(70)	(18)	(23)	(19)	(1)	(16)	(11)	(33)	(95)	(36)	(59)	(54)
Conversion of Commerce stock options on acquisition	22	-	-	-	-	-	-	-	-	-	-	-	-	263
Balance at end of period	23	313	302	345	336	357	386	386	392	387	313	357	336	392
Retained earnings														
Balance at beginning of period	24	19,956	19,356	18,632	18,192	17,848	17,868	17,857	17,362	16,864	18,632	17,857	17,857	15,954
Transition adjustment on adoption of financial instruments amendments	25	-	-	-	-	-	-	(59)	-	-	-	(59)	(59)	-
Net income due to reporting-period alignment of U.S. entities ²	26	-	-	-	-	-	4	-	-	-	-	4	4	-
Net income	27	1,177	1,176	1,297	1,010	912	545	653	1,014	997	3,650	2,110	3,120	3,833
Dividends - common	28	(532)	(528)	(524)	(522)	(519)	(518)	(516)	(493)	(475)	(1,584)	(1,553)	(2,075)	(1,851)
- preferred	29	(49)	(48)	(49)	(48)	(49)	(41)	(29)	(23)	(17)	(146)	(119)	(167)	(59)
Share issue expenses	30	(4)	-	-	-	-	(10)	(38)	(3)	(7)	(4)	(48)	(48)	(20)
Balance at end of period	31	20,548	19,956	19,356	18,632	18,192	17,848	17,868	17,857	17,362	20,548	18,192	18,632	17,857
Accumulated other comprehensive income (loss)														
Balance at beginning of period	32	(1,181)	867	1,015	1,021	3,904	3,328	(1,649)	(1,139)	(595)	1,015	(1,649)	(1,649)	(1,671)
Transition adjustment on adoption of financial instruments amendments	33	-	-	-	-	-	-	563	-	-	-	563	563	-
Other comprehensive income due to reporting-period alignment of U.S. entities ²	34	-	-	-	-	-	329	-	-	-	-	329	329	-
Net change in unrealized gains (losses) on AFS securities, net of hedging activities	35	251	(119)	113	392	758	828	(592)	(1,640)	(289)	245	994	1,386	(1,778)
Net change in unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities	36	497	(1,203)	(322)	(349)	(2,624)	(652)	3,553	432	(231)	(1,028)	277	(72)	440
Net change in gains (losses) on derivatives designated as cash flow hedges	37	1,158	(726)	61	(49)	(1,017)	71	1,453	698	(24)	493	507	458	1,360
Balance at end of period (page 31)	38	725	(1,181)	867	1,015	1,021	3,904	3,328	(1,649)	(1,139)	725	1,021	1,015	(1,649)
Total shareholders' equity	39	\$ 41,336	\$ 38,424	\$ 39,474	\$ 38,720	\$ 38,020	\$ 40,372	\$ 39,087	\$ 31,674	\$ 31,293	\$ 41,336	\$ 38,020	\$ 38,720	\$ 31,674
NUMBER OF COMMON SHARES (thousands)														
Balance at beginning of period	40	868,231	861,971	858,822	854,137	850,588	848,741	810,121	807,325	802,928	858,822	810,121	810,121	717,814
Issued - options	41	585	4,593	1,259	1,999	1,808	118	683	1,055	2,052	6,437	2,609	4,608	4,556
- dividend reinvestment plan	42	1,983	1,752	2,022	2,032	1,890	1,697	3,201	1,637	2,360	5,757	6,788	8,820	4,646
- new shares	43	3,552	-	-	-	-	-	34,960	-	-	3,552	34,960	34,960	-
- acquisition of Commerce	44	-	-	-	-	-	-	-	-	-	-	-	-	83,270
Impact of treasury shares ³	45	(268)	(85)	(132)	654	(149)	32	(224)	104	(15)	(485)	(341)	313	(165)
Balance at end of period	46	874,083	868,231	861,971	858,822	854,137	850,588	848,741	810,121	807,325	874,083	854,137	858,822	810,121

¹ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1 to the Bank's 2009 audited Consolidated Financial Statements. For further details, see page 48.

² As explained in footnote 1 on page 7, due to the alignment of reporting period of U.S. entities, the amounts relating to TD Bank, N.A., which operates as TD Bank, America's Most Convenient Bank, have been included directly in retained earnings.

³ The number of treasury common shares have been netted just for the purpose of arriving at the total number of common shares considered for calculation of EPS of the Bank.

(\$ millions) FOR THE PERIOD ENDED	LINE #	2010			2009				2008		Year to Date		Full Year	
		Q3	Q2	Q1	Q4	Q3 ¹	Q2 ¹	Q1 ¹	Q4	Q3	2010	2009	2009	2008
Unrealized gains (losses) on available-for-sale securities, net of hedging activities														
Balance at beginning of period	1	\$ 733	\$ 852	\$ 739	\$ 347	\$ (411)	\$ (1,438)	\$ (1,409)	\$ 231	\$ 520	\$ 739	\$ (1,409)	\$ (1,409)	\$ 369
Transition adjustment on adoption of financial instruments amendments	2	-	-	-	-	-	-	563	-	-	-	563	-	-
Impact due to reporting-period alignment of U.S. entities ²	3	-	-	-	-	-	199	-	-	-	-	199	-	-
Change in unrealized gains (losses), net of hedging activities ³	4	234	(110)	107	347	713	692	(623)	(1,645)	(272)	231	782	1,129	(1,725)
Reclassification to earnings of losses (gains)	5	17	(9)	6	45	45	136	31	5	(17)	14	212	257	(53)
Net change for the period	6	251	(119)	113	392	758	1,027	(29)	(1,640)	(289)	245	1,756	2,148	(1,778)
Balance at end of period	7	984	733	852	739	347	(411)	(1,438)	(1,409)	231	984	347	739	(1,409)
Unrealized foreign currency translation gains (losses) on investments in subsidiaries, net of hedging activities														
Balance at beginning of period	8	(3,064)	(1,861)	(1,539)	(1,190)	1,434	1,920	(1,633)	(2,065)	(1,834)	(1,539)	(1,633)	(1,633)	(2,073)
Transition adjustment on adoption of financial instruments amendments	9	-	-	-	-	-	-	-	-	-	-	-	-	-
Impact due to reporting-period alignment of U.S. entities ²	10	-	-	-	-	-	166	-	-	-	-	166	166	-
Investment in subsidiaries	11	680	(1,990)	(532)	(323)	(3,921)	(954)	3,746	2,419	(16)	(1,842)	(1,129)	(1,452)	3,316
Impact of change in investment in subsidiaries	12	-	-	-	-	-	-	-	5	-	-	-	-	5
Hedging activities	13	(269)	1,104	260	(84)	1,834	507	(273)	(2,968)	(312)	1,095	2,068	1,984	(4,249)
Recovery of (provision for) income taxes	14	86	(317)	(50)	58	(537)	(205)	80	976	97	(281)	(662)	(604)	1,368
Net change for the period	15	497	(1,203)	(322)	(349)	(2,624)	(486)	3,553	432	(231)	(1,028)	443	94	440
Balance at end of period ⁴	16	(2,567)	(3,064)	(1,861)	(1,539)	(1,190)	1,434	1,920	(1,633)	(2,065)	(2,567)	(1,190)	(1,539)	(1,633)
Gains (losses) on derivatives designated as cash flow hedges														
Balance at beginning of period	17	1,150	1,876	1,815	1,864	2,881	2,846	1,393	695	719	1,815	1,393	1,393	33
Impact due to reporting-period alignment of U.S. entities ²	18	-	-	-	-	-	(36)	-	-	-	-	(36)	(36)	-
Change in gains (losses)	19	1,426	(457)	373	300	(661)	460	1,603	758	41	1,342	1,402	1,702	1,522
Reclassification to earnings of losses (gains)	20	(268)	(269)	(312)	(349)	(356)	(389)	(150)	(60)	(65)	(849)	(895)	(1,244)	(162)
Net change for the period	21	1,158	(726)	61	(49)	(1,017)	35	1,453	698	(24)	493	471	422	1,360
Balance at end of period	22	2,308	1,150	1,876	1,815	1,864	2,881	2,846	1,393	695	2,308	1,864	1,815	1,393
Accumulated other comprehensive income at end of period	23	\$ 725	\$ (1,181)	\$ 867	\$ 1,015	\$ 1,021	\$ 3,904	\$ 3,328	\$ (1,649)	\$ (1,139)	\$ 725	\$ 1,021	\$ 1,015	\$ (1,649)

¹ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1 to the Bank's 2009 audited Consolidated Financial Statements. For further details, see page 48.

² As explained in footnote 1 on page 7, due to the alignment of reporting period of U.S. entities, the amounts relating to TD Bank, N.A., which currently operates as TD Bank, America's Most Convenient Bank, have been included directly in retained earnings.

³ During Q4 2008, the Bank adopted Amendments to CICA Handbook Section 3855, *Financial Instruments – Recognition and Measurement* and Section 3862, *Financial Instruments – Disclosure* (the Amendments). The Amendments permit the reclassification of financial assets out of trading and AFS categories in specified circumstances. For details, see Notes 1 and 2 to the Bank's 2008 audited Consolidated Financial Statements.

⁴ The Bank consolidated TD Bank, N.A., which currently operates as TD Bank, America's Most Convenient Bank, and reported the investment in TD Ameritrade using the foreign exchange rate as at September 30, 2008 as the results of these operations were included on a one month lag basis. If the October 31, 2008 foreign exchange rate had been used, there would have been an increase in the accumulated other comprehensive income of \$3,347 million, with a corresponding increase in the Bank's net assets.

(\$ millions) FOR THE PERIOD ENDED		2010		2009				2008		Year to Date		Full Year		
LINE #		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2010	2009	2009	2008
NON-CONTROLLING INTERESTS IN SUBSIDIARIES														
1	Balance at beginning of period	\$ 1,491	\$ 1,534	\$ 1,559	\$ 1,561	\$ 1,621	\$ 1,626	\$ 1,560	\$ 536	\$ 534	\$ 1,559	\$ 1,560	\$ 1,560	\$ 524
2	Impact due to reporting-period alignment of U.S. entities ¹	-	-	-	-	-	3	-	-	-	-	3	3	-
3	On account of acquisition	-	(8)	-	-	-	8	-	-	-	(8)	8	8	-
4	Issuance of TD Capital Trust III Securities - Series 2008	-	-	-	-	-	-	-	990	-	-	-	-	990
5	On account of income	26	26	27	27	28	25	28	18	8	79	81	108	43
6	Foreign exchange and other adjustments	(16)	(61)	(52)	(29)	(88)	(41)	38	16	(6)	(129)	(91)	(120)	3
7	Balance at end of period	\$ 1,501	\$ 1,491	\$ 1,534	\$ 1,559	\$ 1,561	\$ 1,621	\$ 1,626	\$ 1,560	\$ 536	\$ 1,501	\$ 1,561	\$ 1,559	\$ 1,560
INVESTMENT IN TD AMERITRADE														
8	Balance at beginning of period	\$ 5,298	\$ 5,419	\$ 5,465	\$ 5,865	\$ 6,271	\$ 5,994	\$ 5,159	\$ 4,877	\$ 4,829	\$ 5,465	\$ 5,159	\$ 5,159	\$ 4,515
9	Decrease in reported investment through Lilloet Limited ²	-	-	-	-	-	(552)	-	-	-	-	(552)	(552)	-
10	Increase in reported investment through direct ownership ²	-	-	-	-	-	552	-	-	-	-	552	552	-
11	Equity in net income, net of income taxes	74	61	55	67	84	63	89	67	79	190	236	303	309
12	Foreign exchange and other adjustments	256	(182)	(101)	(467)	(490)	214	746	215	(31)	(27)	470	3	335
13	Balance at end of period	\$ 5,628	\$ 5,298	\$ 5,419	\$ 5,465	\$ 5,865	\$ 6,271	\$ 5,994	\$ 5,159	\$ 4,877	\$ 5,628	\$ 5,865	\$ 5,465	\$ 5,159

¹ As explained in footnote 1 on page 7, due to the alignment of reporting period of U.S. entities, the amounts relating to TD Bank, N.A., which currently operates as TD Bank, America's Most Convenient Bank, have been included directly in retained earnings.

² In Q2 2009, the Bank's reported investment in TD Ameritrade through a variable interest entity Lilloet Limited was replaced with the direct ownership of 27 million TD Ameritrade shares.

(\$ billions) AS AT	LINE #	2010 Q3					2010 Q2					2010 Q1				
		Trading					Trading					Trading				
		Over-the-counter	Exchange-traded	Total	Non-trading	Total	Over-the-counter	Exchange-traded	Total	Non-trading	Total	Over-the-counter	Exchange-traded	Total	Non-trading	Total
Interest rate contracts																
Futures	1	\$ -	\$ 188.7	\$ 188.7	\$ -	\$ 188.7	\$ -	\$ 188.7	\$ 188.7	\$ -	\$ 188.7	\$ -	\$ 198.5	\$ 198.5	\$ -	\$ 198.5
Forward rate agreements	2	91.4	-	91.4	10.5	101.9	106.7	-	106.7	13.4	120.1	105.3	-	105.3	2.9	108.2
Swaps	3	1,050.1	-	1,050.1	360.2	1,410.3	1,013.9	-	1,013.9	321.3	1,335.2	904.6	-	904.6	312.7	1,217.3
Options written	4	33.4	16.2	49.6	0.9	50.5	20.9	16.2	37.1	1.2	38.3	24.1	34.1	58.2	1.1	59.3
Options purchased	5	16.4	29.7	46.1	8.2	54.3	15.1	29.7	44.8	9.2	54.0	13.7	35.4	49.1	9.9	59.0
Total interest rate contracts	6	1,191.3	234.6	1,425.9	379.8	1,805.7	1,156.6	234.6	1,391.2	345.1	1,736.3	1,047.7	268.0	1,315.7	326.6	1,642.3
Foreign exchange contracts																
Futures	7	-	13.2	13.2	-	13.2	-	13.2	13.2	-	13.2	-	26.3	26.3	-	26.3
Forward contracts	8	363.0	-	363.0	36.2	399.2	339.9	-	339.9	36.4	376.3	314.7	-	314.7	34.0	348.7
Swaps	9	19.1	-	19.1	0.3	19.4	19.1	-	19.1	0.3	19.4	20.6	-	20.6	0.3	20.9
Cross-currency interest rate swap	10	301.5	-	301.5	30.9	332.4	290.7	-	290.7	28.7	319.4	291.7	-	291.7	30.0	321.7
Options written	11	49.9	-	49.9	-	49.9	43.6	-	43.6	-	43.6	40.5	-	40.5	-	40.5
Options purchased	12	45.0	-	45.0	-	45.0	40.9	-	40.9	-	40.9	37.8	-	37.8	-	37.8
Total foreign exchange contracts	13	778.5	13.2	791.7	67.4	859.1	734.2	13.2	747.4	65.4	812.8	705.3	26.3	731.6	64.3	795.9
Credit derivative contracts																
Credit default swaps - Protection purchased	14	5.9	-	5.9	6.1	12.0	10.3	-	10.3	6.3	16.6	29.7	-	29.7	7.5	37.2
- Protection sold	15	5.2	-	5.2	-	5.2	9.4	-	9.4	-	9.4	28.8	-	28.8	-	28.8
Other	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total credit derivative contracts	17	11.1	-	11.1	6.1	17.2	19.7	-	19.7	6.3	26.0	58.5	-	58.5	7.5	66.0
Other contracts																
Equity contracts	18	40.3	6.3	46.6	18.0	64.6	36.3	6.3	42.6	18.1	60.7	36.2	9.9	46.1	17.4	63.5
Commodity contracts	19	7.7	4.0	11.7	-	11.7	8.4	4.0	12.4	-	12.4	8.9	2.9	11.8	-	11.8
Total other contracts	20	48.0	10.3	58.3	18.0	76.3	44.7	10.3	55.0	18.1	73.1	45.1	12.8	57.9	17.4	75.3
Total derivative financial instruments	21	\$ 2,028.9	\$ 258.1	\$ 2,287.0	\$ 471.3	\$ 2,758.3	\$ 1,955.2	\$ 258.1	\$ 2,213.3	\$ 434.9	\$ 2,648.2	\$ 1,856.6	\$ 307.1	\$ 2,163.7	\$ 415.8	\$ 2,579.5

(\$ billions) AS AT	LINE #	2009 Q4					2009 Q3					2009 Q2				
		Trading					Trading					Trading				
		Over-the-counter	Exchange-traded	Total	Non-trading	Total	Over-the-counter	Exchange-traded	Total	Non-trading	Total	Over-the-counter	Exchange-traded	Total	Non-trading	Total
Interest rate contracts																
Futures	22	\$ -	\$ 173.7	\$ 173.7	\$ -	\$ 173.7	\$ -	\$ 154.7	\$ 154.7	\$ -	\$ 154.7	\$ -	\$ 156.5	\$ 156.5	\$ -	\$ 156.5
Forward rate agreements	23	111.2	-	111.2	-	111.2	114.9	-	114.9	-	114.9	93.3	-	93.3	-	93.3
Swaps	24	915.5	-	915.5	288.4	1,203.9	927.1	-	927.1	254.6	1,181.7	1,032.3	-	1,032.3	232.8	1,265.1
Options written	25	23.1	42.1	65.2	1.1	66.3	26.3	8.7	35.0	-	35.0	29.0	4.2	33.2	-	33.2
Options purchased	26	14.4	47.4	61.8	24.7	86.5	18.0	25.8	43.8	24.5	68.3	22.5	7.6	30.1	26.6	56.7
Total interest rate contracts	27	1,064.2	263.2	1,327.4	314.2	1,641.6	1,086.3	189.2	1,275.5	279.1	1,554.6	1,177.1	168.3	1,345.4	259.4	1,604.8
Foreign exchange contracts																
Futures	28	-	14.7	14.7	-	14.7	-	1.1	1.1	-	1.1	-	1.1	1.1	-	1.1
Forward contracts	29	305.3	-	305.3	31.4	336.7	383.3	-	383.3	27.5	410.8	412.1	-	412.1	31.5	443.6
Swaps	30	21.1	-	21.1	0.3	21.4	20.1	-	20.1	-	20.1	20.5	-	20.5	-	20.5
Cross-currency interest rate swap	31	277.7	-	277.7	30.8	308.5	252.5	-	252.5	30.7	283.2	248.9	-	248.9	32.2	281.1
Options written	32	36.9	-	36.9	-	36.9	29.2	-	29.2	-	29.2	28.4	-	28.4	-	28.4
Options purchased	33	32.5	-	32.5	-	32.5	25.3	-	25.3	-	25.3	24.5	-	24.5	-	24.5
Total foreign exchange contracts	34	673.5	14.7	688.2	62.5	750.7	710.4	1.1	711.5	58.2	769.7	734.4	1.1	735.5	63.7	799.2
Credit derivative contracts																
Credit default swaps - Protection purchased	35	32.8	-	32.8	8.1	40.9	37.1	-	37.1	8.7	45.8	51.3	-	51.3	10.9	62.2
- Protection sold	36	30.9	-	30.9	-	30.9	35.5	-	35.5	-	35.5	49.8	-	49.8	-	49.8
Other	37	-	-	-	-	-	0.1	-	0.1	-	0.1	0.2	-	0.2	-	0.2
Total credit derivative contracts	38	63.7	-	63.7	8.1	71.8	72.7	-	72.7	8.7	81.4	101.3	-	101.3	10.9	112.2
Other contracts																
Equity contracts	39	34.5	12.7	47.2	16.6	63.8	35.9	13.0	48.9	8.6	57.5	41.5	10.6	52.1	8.1	60.2
Commodity contracts	40	9.0	2.6	11.6	-	11.6	10.3	2.5	12.8	-	12.8	12.1	2.4	14.5	-	14.5
Total other contracts	41	43.5	15.3	58.8	16.6	75.4	46.2	15.5	61.7	8.6	70.3	53.6	13.0	66.6	8.1	74.7
Total derivative financial instruments	42	\$ 1,844.9	\$ 293.2	\$ 2,138.1	\$ 401.4	\$ 2,539.5	\$ 1,915.6	\$ 205.8	\$ 2,121.4	\$ 354.6	\$ 2,476.0	\$ 2,066.4	\$ 182.4	\$ 2,248.8	\$ 342.1	\$ 2,590.9

(\$ millions) AS AT	LINE #	2010 Q3			2010 Q2			2010 Q1		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest rate contracts										
	1	\$ 37	\$ 57	\$ 10	\$ 40	\$ 41	\$ 6	\$ 52	\$ 74	\$ 11
Forward rate agreements										
Swaps	2	25,088	31,979	13,556	19,555	26,323	10,455	22,378	29,216	11,399
Options purchased	3	679	774	280	601	722	262	703	821	300
Total interest rate contracts	4	25,804	32,810	13,846	20,196	27,086	10,723	23,133	30,111	11,710
Foreign exchange contracts										
Forward contracts	5	6,530	12,283	2,500	5,759	11,254	2,076	6,686	11,839	2,165
Swaps	6	2,218	3,280	904	2,375	3,479	932	2,455	3,603	990
Cross-currency interest rate swaps	7	9,275	25,508	8,785	8,528	24,780	7,981	8,736	24,942	8,221
Options purchased	8	661	1,299	278	757	1,338	266	735	1,225	210
Total foreign exchange contracts	9	18,684	42,370	12,467	17,419	40,851	11,255	18,612	41,609	11,586
Other contracts										
Credit derivatives	10	94	852	293	242	1,452	490	908	3,891	1,386
Equity contracts	11	2,720	5,746	1,319	2,569	5,500	1,306	2,570	5,352	1,083
Commodity contracts	12	578	1,191	287	794	1,491	378	574	1,309	337
Total other contracts	13	3,392	7,789	1,899	3,605	8,443	2,174	4,052	10,552	2,806
Total derivative financial instruments	14	47,880	82,969	28,212	41,220	76,380	24,152	45,797	82,272	26,102
Less: impact of master netting agreements	15	35,833	52,499	19,120	30,168	46,685	16,086	34,475	51,414	17,786
Total derivative financial instruments after netting	16	12,047	30,470	9,092	11,052	29,695	8,066	11,322	30,858	8,316
Less: impact of collateral	17	4,850	4,944	1,772	4,275	4,500	1,426	4,580	4,766	1,398
Net derivative financial instruments	18	\$ 7,197	\$ 25,526	\$ 7,320	\$ 6,777	\$ 25,195	\$ 6,640	\$ 6,742	\$ 26,092	\$ 6,918

		2009 Q4			2009 Q3			2009 Q2		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest rate contracts										
	19	\$ 78	\$ 109	\$ 15	\$ 91	\$ 136	\$ 20	\$ 73	\$ 84	\$ 9
Forward rate agreements										
Swaps	20	23,283	29,676	11,429	26,449	33,204	12,887	36,222	43,240	15,719
Options purchased	21	850	986	344	1,089	1,235	420	1,255	1,430	481
Total interest rate contracts	22	24,211	30,771	11,788	27,629	34,575	13,327	37,550	44,754	16,209
Foreign exchange contracts										
Forward contracts	23	6,905	11,890	2,128	9,918	15,391	2,593	11,307	17,392	2,727
Swaps	24	2,777	3,951	1,048	2,746	3,848	1,103	2,633	3,761	1,040
Cross-currency interest rate swaps	25	9,281	25,038	8,206	10,105	24,722	8,038	12,609	27,159	7,761
Options purchased	26	731	1,148	193	627	954	164	709	1,024	173
Total foreign exchange contracts	27	19,694	42,027	11,575	23,396	44,915	11,898	27,258	49,336	11,701
Other contracts										
Credit derivatives	28	1,302	4,511	1,535	1,744	6,148	2,183	4,528	10,048	3,167
Equity contracts	29	2,499	5,119	1,030	2,404	4,935	967	2,267	5,017	884
Commodity contracts	30	836	1,572	417	1,051	1,882	484	1,443	2,413	922
Total other contracts	31	4,637	11,202	2,982	5,199	12,965	3,634	8,238	17,478	4,973
Total derivative financial instruments	32	48,542	84,000	26,345	56,224	92,455	28,859	73,046	111,568	32,883
Less: impact of master netting agreements	33	35,711	52,076	18,127	42,450	59,977	20,376	55,105	73,467	22,795
Total derivative financial instruments after netting	34	12,831	31,924	8,218	13,774	32,478	8,483	17,941	38,101	10,088
Less: impact of collateral	35	4,808	5,131	1,492	4,121	4,691	1,400	7,301	7,882	2,388
Net derivative financial instruments	36	\$ 8,023	\$ 26,793	\$ 6,726	\$ 9,653	\$ 27,787	\$ 7,083	\$ 10,640	\$ 30,219	\$ 7,700

¹ Exchange-traded instruments and non-trading credit derivatives, which are given financial guarantee treatment for credit risk capital purposes, are excluded in accordance with the guidelines of OSFI.

(\$ millions) AS AT		LINE #	2010 Q3						2010 Q2					
By Counterparty Type			Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail														
Residential secured	1	\$	137,718	\$ 19,195	\$ -	\$ -	\$ -	\$ 156,913	\$ 133,257	\$ 18,674	\$ -	\$ -	\$ -	\$ 151,931
Qualifying revolving retail	2		15,254	25,626	-	-	-	40,880	15,271	26,015	-	-	-	41,286
Other retail	3		39,241	5,457	-	-	33	44,731	38,342	5,206	-	-	34	43,582
Total retail	4		192,213	50,278	-	-	33	242,524	186,870	49,895	-	-	34	236,799
Non-retail														
Corporate	5		76,244	22,541	39,876	6,675	9,950	155,286	75,311	21,714	39,110	6,228	9,638	152,001
Sovereign	6		58,131	647	7,466	4,809	155	71,208	57,860	555	3,067	5,222	198	66,902
Bank	7		41,583	1,122	63,318	18,986	2,267	127,276	40,699	940	58,867	18,245	2,217	120,968
Total non-retail	8		175,958	24,310	110,660	30,470	12,372	353,770	173,870	23,209	101,044	29,695	12,053	339,871
Gross credit risk exposure	9	\$	368,171	\$ 74,588	\$ 110,660	\$ 30,470	\$ 12,405	\$ 596,294	\$ 360,740	\$ 73,104	\$ 101,044	\$ 29,695	\$ 12,087	\$ 576,670
Non-Retail Exposures by Industry Sector														
Real estate														
Residential	10	\$	12,868	\$ 1,094	\$ -	\$ 149	\$ 823	\$ 14,934	\$ 13,021	\$ 1,094	\$ -	\$ 106	\$ 773	\$ 14,994
Non-residential	11		12,823	806	-	343	230	14,202	12,524	847	-	231	229	13,831
Total real estate	12		25,691	1,900	-	492	1,053	29,136	25,545	1,941	-	337	1,002	28,825
Agriculture	13		1,759	165	-	17	49	1,990	1,819	80	-	26	31	1,956
Automotive	14		2,096	1,103	-	220	53	3,472	2,032	1,065	-	192	56	3,345
Chemical	15		1,597	1,151	110	117	245	3,220	1,606	978	61	108	234	2,987
Financial	16		45,031	2,466	95,844	21,095	1,811	166,247	44,145	2,200	90,969	20,165	2,008	159,487
Food, beverage, and tobacco	17		2,500	1,303	-	173	250	4,226	2,492	1,247	-	162	248	4,149
Forestry	18		1,173	387	-	30	90	1,680	1,250	388	62	24	94	1,818
Government and public sector entities	19		61,854	1,640	7,711	5,154	2,840	79,199	61,372	1,540	3,189	5,439	2,759	74,299
Health and social services	20		6,232	497	50	214	2,537	9,530	6,155	520	-	161	2,292	9,128
Industrial construction and trade contractors	21		1,736	388	-	43	430	2,597	1,643	367	-	30	467	2,507
Media and entertainment	22		1,632	967	-	240	81	2,920	1,742	973	-	237	80	3,032
Metals and mining	23		1,616	1,079	54	91	94	2,934	1,623	931	-	93	90	2,737
Pipelines, oil, and gas	24		3,174	4,235	-	445	804	8,658	2,991	3,996	-	622	788	8,397
Power and utilities	25		2,392	1,857	-	783	770	5,802	2,318	1,870	-	768	730	5,686
Retail sector	26		3,752	891	-	93	200	4,936	3,192	755	-	80	142	4,169
Sundry manufacturing and wholesale	27		1,898	961	-	61	94	3,014	1,850	989	-	58	110	3,007
Telecommunications and cable	28		1,502	1,149	-	543	291	3,485	1,586	1,193	-	602	273	3,654
Transportation	29		2,286	555	-	298	345	3,484	2,195	600	-	250	328	3,373
Other	30		8,037	1,616	6,891	361	335	17,240	8,314	1,576	6,763	341	321	17,315
Total non-retail gross credit risk exposure	31	\$	175,958	\$ 24,310	\$ 110,660	\$ 30,470	\$ 12,372	\$ 353,770	\$ 173,870	\$ 23,209	\$ 101,044	\$ 29,695	\$ 12,053	\$ 339,871
By Country of Risk														
Canada	32	\$	232,632	\$ 60,834	\$ 39,984	\$ 11,389	\$ 4,575	\$ 349,414	\$ 228,625	\$ 60,240	\$ 41,778	\$ 11,210	\$ 4,553	\$ 346,406
United States	33		111,013	11,534	46,395	5,825	7,228	181,995	108,799	10,814	43,065	5,434	6,946	175,058
Other international														
Europe	34		18,517	1,487	22,124	9,351	451	51,930	17,300	1,327	14,755	9,536	419	43,337
Other	35		6,009	733	2,157	3,905	151	12,955	6,016	723	1,446	3,515	169	11,869
Total other international	36		24,526	2,220	24,281	13,256	602	64,885	23,316	2,050	16,201	13,051	588	55,206
Gross credit risk exposure	37	\$	368,171	\$ 74,588	\$ 110,660	\$ 30,470	\$ 12,405	\$ 596,294	\$ 360,740	\$ 73,104	\$ 101,044	\$ 29,695	\$ 12,087	\$ 576,670
By Residual Contractual Maturity														
Within 1 year	38	\$	154,040	\$ 56,829	\$ 110,660	\$ 6,054	\$ 6,096	\$ 333,679	\$ 155,640	\$ 56,448	\$ 101,044	\$ 5,744	\$ 6,015	\$ 324,891
Over 1 year to 5 years	39		159,029	17,539	-	14,539	5,888	196,995	154,685	16,430	-	14,001	5,703	190,819
Over 5 years	40		55,102	220	-	9,877	421	65,620	50,415	226	-	9,950	369	60,960
Gross credit risk exposure	41	\$	368,171	\$ 74,588	\$ 110,660	\$ 30,470	\$ 12,405	\$ 596,294	\$ 360,740	\$ 73,104	\$ 101,044	\$ 29,695	\$ 12,087	\$ 576,670

¹ Gross credit risk exposure is before credit risk mitigants. This table excludes securitization and equity exposures.

Gross Credit Risk Exposure¹ (Continued)

(\$ millions) AS AT	LINE #	2010 Q1						2009 Q4					
		Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total	Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off- balance sheet	Total
By Counterparty Type													
Retail													
Residential secured	1	\$ 132,318	\$ 18,185	\$ -	\$ -	\$ -	\$ 150,503	\$ 130,519	\$ 17,535	\$ -	\$ -	\$ -	\$ 148,054
Qualifying revolving retail	2	15,245	26,139	-	-	-	41,384	15,037	25,857	-	-	-	40,894
Other retail	3	36,614	5,233	-	-	38	41,885	35,618	5,224	-	-	46	40,888
Total retail	4	184,177	49,557	-	-	38	233,772	181,174	48,616	-	-	46	229,836
Non-retail													
Corporate	5	78,224	22,130	22,259	7,776	9,907	140,296	82,547	22,470	22,953	7,660	9,503	145,133
Sovereign	6	57,486	583	3,222	4,703	73	66,067	49,636	772	4,003	5,632	59	60,102
Bank	7	39,314	564	57,596	18,379	2,224	118,077	40,141	551	47,817	18,633	2,091	109,233
Total non-retail	8	175,024	23,277	83,077	30,858	12,204	324,440	172,324	23,793	74,773	31,925	11,653	314,468
Gross credit risk exposure	9	\$ 359,201	\$ 72,834	\$ 83,077	\$ 30,858	\$ 12,242	\$ 558,212	\$ 353,498	\$ 72,409	\$ 74,773	\$ 31,925	\$ 11,699	\$ 544,304
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	10	\$ 13,171	\$ 1,168	\$ -	\$ 121	\$ 786	\$ 15,246	\$ 13,223	\$ 1,260	\$ -	\$ 130	\$ 854	\$ 15,467
Non-residential	11	12,947	821	-	248	246	14,262	12,899	867	-	249	241	14,256
Total real estate	12	26,118	1,989	-	369	1,032	29,508	26,122	2,127	-	379	1,095	29,723
Agriculture	13	1,732	88	-	41	32	1,893	1,694	105	-	35	36	1,870
Automotive	14	2,041	1,134	-	163	137	3,475	2,084	1,128	-	136	196	3,544
Chemical	15	1,647	1,004	100	97	276	3,124	1,632	1,157	83	83	223	3,178
Financial	16	45,713	2,115	73,966	22,095	2,063	145,952	48,053	2,397	65,826	21,937	1,755	139,968
Food, beverage, and tobacco	17	2,843	1,351	-	161	256	4,611	3,157	1,318	-	191	247	4,913
Forestry	18	1,301	380	-	21	105	1,807	1,362	418	-	23	107	1,910
Government and public sector entities	19	60,499	1,177	3,447	4,899	2,647	72,669	52,589	1,349	4,238	5,826	2,476	66,478
Health and social services	20	6,133	462	-	181	2,401	9,177	6,145	478	-	189	2,173	8,985
Industrial construction and trade contractors	21	1,669	347	-	32	460	2,508	1,798	336	-	33	444	2,611
Media and entertainment	22	1,939	801	-	254	70	3,064	2,125	887	-	281	64	3,357
Metals and mining	23	2,048	995	-	89	92	3,224	2,252	1,016	-	74	95	3,437
Pipelines, oil, and gas	24	3,161	4,123	-	549	736	8,569	3,482	3,704	-	710	873	8,769
Power and utilities	25	2,305	2,165	-	721	793	5,984	2,501	2,156	-	653	654	5,964
Retail sector	26	3,390	665	-	77	142	4,274	3,735	726	19	92	146	4,718
Sundry manufacturing and wholesale	27	1,893	988	-	54	116	3,051	1,925	963	-	62	118	3,068
Telecommunications and cable	28	1,679	1,198	-	564	287	3,728	1,977	1,179	-	755	348	4,259
Transportation	29	2,071	562	-	136	321	3,090	2,186	542	-	98	331	3,157
Other	30	6,842	1,733	5,564	355	238	14,732	7,505	1,807	4,607	368	272	14,559
Total non-retail gross credit risk exposure	31	\$ 175,024	\$ 23,277	\$ 83,077	\$ 30,858	\$ 12,204	\$ 324,440	\$ 172,324	\$ 23,793	\$ 74,773	\$ 31,925	\$ 11,653	\$ 314,468
By Country of Risk													
Canada	32	\$ 224,402	\$ 60,068	\$ 35,987	\$ 12,784	\$ 4,460	\$ 337,701	\$ 222,400	\$ 59,277	\$ 35,586	\$ 12,702	\$ 4,306	\$ 334,271
United States	33	111,022	10,541	29,028	5,137	7,281	163,009	108,623	10,442	23,822	5,630	6,874	155,391
Other international													
Europe	34	17,358	1,453	17,201	10,619	363	46,994	16,868	1,868	14,684	10,679	393	44,492
Other	35	6,419	772	861	2,318	138	10,508	5,607	822	681	2,914	126	10,150
Total other international	36	23,777	2,225	18,062	12,937	501	57,502	22,475	2,690	15,365	13,593	519	54,642
Gross credit risk exposure	37	\$ 359,201	\$ 72,834	\$ 83,077	\$ 30,858	\$ 12,242	\$ 558,212	\$ 353,498	\$ 72,409	\$ 74,773	\$ 31,925	\$ 11,699	\$ 544,304
By Residual Contractual Maturity													
Within 1 year	38	\$ 155,419	\$ 56,226	\$ 83,077	\$ 7,049	\$ 5,665	\$ 307,436	\$ 150,483	\$ 55,913	\$ 74,773	\$ 7,170	\$ 5,254	\$ 293,593
Over 1 year to 5 years	39	155,233	16,220	-	13,811	5,906	191,170	153,741	16,206	-	14,544	5,778	190,269
Over 5 years	40	48,549	388	-	9,998	671	59,606	49,274	290	-	10,211	667	60,442
Gross credit risk exposure	41	\$ 359,201	\$ 72,834	\$ 83,077	\$ 30,858	\$ 12,242	\$ 558,212	\$ 353,498	\$ 72,409	\$ 74,773	\$ 31,925	\$ 11,699	\$ 544,304

¹ Gross credit risk exposure is before credit risk mitigants. This table excludes securitization and equity exposures.

(\$ millions) AS AT	LINE #	2009 Q3						2009 Q2					
		Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
By Counterparty Type													
Retail													
Residential secured	1	\$ 128,050	\$ 24,123	\$ -	\$ -	\$ -	\$ 152,173	\$ 122,332	\$ 22,355	\$ -	\$ -	\$ -	\$ 144,687
Qualifying revolving retail	2	14,761	25,954	-	-	-	40,715	14,546	26,168	-	-	-	40,714
Other retail	3	33,981	5,133	-	-	11	39,125	34,135	5,203	-	-	12	39,350
Total retail	4	176,792	55,210	-	-	11	232,013	171,013	53,726	-	-	12	224,751
Non-retail													
Corporate	5	85,291	21,903	20,142	6,943	9,954	144,233	93,228	21,971	17,612	7,750	10,213	150,774
Sovereign	6	43,607	797	1,633	6,108	96	52,241	45,063	820	4,639	6,552	85	57,159
Bank	7	36,331	520	35,314	19,427	1,651	93,243	37,615	387	32,425	23,799	1,888	96,114
Total non-retail	8	165,229	23,220	57,089	32,478	11,701	289,717	175,906	23,178	54,676	38,101	12,186	304,047
Gross credit risk exposure	9	\$ 342,021	\$ 78,430	\$ 57,089	\$ 32,478	\$ 11,712	\$ 521,730	\$ 346,919	\$ 76,904	\$ 54,676	\$ 38,101	\$ 12,198	\$ 528,798
By Country of Risk													
Canada	10	\$ 216,867	\$ 66,030	\$ 34,602	\$ 12,860	\$ 4,372	\$ 334,731	\$ 217,213	\$ 63,731	\$ 31,435	\$ 14,237	\$ 4,317	\$ 330,933
United States	11	104,293	9,820	9,774	5,646	6,900	136,433	107,508	10,465	13,416	7,951	7,144	146,484
Other international													
Europe	12	15,285	1,730	12,209	10,779	303	40,306	16,116	1,904	8,873	12,172	555	39,620
Other	13	5,576	850	504	3,193	137	10,260	6,082	804	952	3,741	182	11,761
Total other international	14	20,861	2,580	12,713	13,972	440	50,566	22,198	2,708	9,825	15,913	737	51,381
Gross credit risk exposure	15	\$ 342,021	\$ 78,430	\$ 57,089	\$ 32,478	\$ 11,712	\$ 521,730	\$ 346,919	\$ 76,904	\$ 54,676	\$ 38,101	\$ 12,198	\$ 528,798
By Residual Contractual Maturity													
Within 1 year	16	\$ 143,860	\$ 61,896	\$ 57,089	\$ 8,044	\$ 5,442	\$ 276,331	\$ 138,415	\$ 60,999	\$ 54,676	\$ 8,270	\$ 5,293	\$ 267,653
Over 1 year to 5 years	17	150,068	16,247	-	14,537	5,589	186,441	155,595	15,657	-	17,590	6,141	194,983
Over 5 years	18	48,093	287	-	9,897	681	58,958	52,909	248	-	12,241	764	66,162
Gross credit risk exposure	19	\$ 342,021	\$ 78,430	\$ 57,089	\$ 32,478	\$ 11,712	\$ 521,730	\$ 346,919	\$ 76,904	\$ 54,676	\$ 38,101	\$ 12,198	\$ 528,798
2009 Q1													
2008 Q4													
By Counterparty Type													
Retail													
Residential secured	20	\$ 120,150	\$ 21,573	\$ -	\$ -	\$ -	\$ 141,723	\$ 121,783	\$ 20,880	\$ -	\$ -	\$ -	\$ 142,663
Qualifying revolving retail	21	14,272	26,516	-	-	-	40,788	14,075	27,386	-	-	-	41,461
Other retail	22	33,387	5,253	-	-	13	38,653	30,654	5,135	-	-	12	35,801
Total retail	23	167,809	53,342	-	-	13	221,164	166,512	53,401	-	-	12	219,925
Non-retail													
Corporate	24	96,498	21,937	17,990	10,155	9,904	156,484	88,300	25,957	23,338	11,217	9,298	158,110
Sovereign	25	49,525	672	1,824	8,162	133	60,316	40,787	893	8,903	7,412	166	58,161
Bank	26	24,844	445	43,762	23,524	1,612	94,187	20,424	509	53,271	25,118	615	99,937
Total non-retail	27	170,867	23,054	63,576	41,841	11,649	310,987	149,511	27,359	85,512	43,747	10,079	316,208
Gross credit risk exposure	28	\$ 338,676	\$ 76,396	\$ 63,576	\$ 41,841	\$ 11,662	\$ 532,151	\$ 316,023	\$ 80,760	\$ 85,512	\$ 43,747	\$ 10,091	\$ 536,133
By Country of Risk													
Canada	29	\$ 217,606	\$ 63,100	\$ 30,174	\$ 15,776	\$ 4,597	\$ 331,253	\$ 218,247	\$ 65,869	\$ 40,734	\$ 17,077	\$ 4,427	\$ 346,354
United States	30	99,539	10,861	20,292	8,862	6,144	145,698	75,899	10,358	30,905	7,905	5,097	130,164
Other international													
Europe	31	15,409	1,718	12,496	14,332	632	44,587	14,032	2,668	13,022	16,542	274	46,538
Other	32	6,122	717	614	2,871	289	10,613	7,845	1,865	851	2,223	293	13,077
Total other international	33	21,531	2,435	13,110	17,203	921	55,200	21,877	4,533	13,873	18,765	567	59,615
Gross credit risk exposure	34	\$ 338,676	\$ 76,396	\$ 63,576	\$ 41,841	\$ 11,662	\$ 532,151	\$ 316,023	\$ 80,760	\$ 85,512	\$ 43,747	\$ 10,091	\$ 536,133
By Residual Contractual Maturity													
Within 1 year	35	\$ 143,844	\$ 60,384	\$ 63,576	\$ 10,902	\$ 5,679	\$ 284,385	\$ 138,983	\$ 62,437	\$ 85,512	\$ 14,816	\$ 5,126	\$ 306,874
Over 1 year to 5 years	36	142,641	15,684	-	18,308	5,262	181,895	130,447	17,729	-	18,346	4,232	170,754
Over 5 years	37	52,191	328	-	12,631	721	65,871	46,593	594	-	10,585	733	58,505
Gross credit risk exposure	38	\$ 338,676	\$ 76,396	\$ 63,576	\$ 41,841	\$ 11,662	\$ 532,151	\$ 316,023	\$ 80,760	\$ 85,512	\$ 43,747	\$ 10,091	\$ 536,133

¹ Gross credit risk exposure is before credit risk mitigants. This table excludes securitization and equity exposures.

(\$ millions) AS AT		2010 Q3			2010 Q2			2010 Q1			2009 Q4		
LINE #		Standardized Eligible financial collateral ²	Guarantees/ credit derivatives	AIRB ¹ Guarantees/ credit derivatives	Standardized Eligible financial collateral ²	Guarantees/ credit derivatives	AIRB ¹ Guarantees/ credit derivatives	Standardized Eligible financial collateral ²	Guarantees/ credit derivatives	AIRB ¹ Guarantees/ credit derivatives	Standardized Eligible financial collateral ²	Guarantees/ credit derivatives	AIRB ¹ Guarantees/ credit derivatives
By Counterparty Type													
Retail													
Residential secured	1	\$ -	\$ 298	\$ 87,222	\$ -	\$ 424	\$ 85,947	\$ -	\$ 53	\$ 86,751	\$ -	\$ 58	\$ 84,596
Qualifying revolving retail	2	-	-	-	-	-	-	-	-	-	-	-	-
Other retail	3	-	871	-	-	1,047	-	-	53	-	-	48	-
Total retail	4	-	1,169	87,222	-	1,471	85,947	-	106	86,751	-	106	84,596
Non-retail													
Corporate	5	96	1,031	13,821	96	1,091	13,407	102	325	13,856	104	325	14,244
Sovereign	6	-	-	325	-	-	334	-	-	463	-	-	503
Bank	7	-	9,912	11,026	-	9,103	11,147	160	8,945	11,650	-	8,646	11,647
Total non-retail	8	96	10,943	25,172	96	10,194	24,888	262	9,270	25,969	104	8,971	26,394
Gross credit risk exposure	9	\$ 96	\$ 12,112	\$ 112,394	\$ 96	\$ 11,665	\$ 110,835	\$ 262	\$ 9,376	\$ 112,720	\$ 104	\$ 9,077	\$ 110,990

		2009 Q3			2009 Q2			2009 Q1			2008 Q4		
		Standardized Eligible financial collateral ²	Guarantees/ credit derivatives	AIRB ¹ Guarantees/ credit derivatives	Standardized Eligible financial collateral ²	Guarantees/ credit derivatives	AIRB ¹ Guarantees/ credit derivatives	Standardized Eligible financial collateral ²	Guarantees/ credit derivatives	AIRB ¹ Guarantees/ credit derivatives	Standardized Eligible financial collateral ²	Guarantees/ credit derivatives	AIRB ¹ Guarantees/ credit derivatives
By Counterparty Type													
Retail													
Residential secured	10	\$ -	\$ 42	\$ 95,476	\$ -	\$ 33	\$ 91,922	\$ -	\$ 20	\$ 90,759	\$ -	\$ 17	\$ 88,095
Qualifying revolving retail	11	-	-	-	-	-	-	-	-	-	-	-	-
Other retail	12	-	40	-	-	46	-	-	51	-	31	46	-
Total retail	13	-	82	95,476	-	79	91,922	-	71	90,759	31	63	88,095
Non-retail													
Corporate	14	103	267	15,146	114	843	14,998	118	216	14,175	220	170	12,958
Sovereign	15	-	-	652	-	-	779	-	-	721	-	-	744
Bank	16	22	8,410	10,515	1,219	9,431	11,368	4,481	-	6,918	4,801	-	558
Total non-retail	17	125	8,677	26,313	1,333	10,274	27,145	4,599	216	21,814	5,021	170	14,260
Gross credit risk exposure	18	\$ 125	\$ 8,759	\$ 121,789	\$ 1,333	\$ 10,353	\$ 119,067	\$ 4,599	\$ 287	\$ 112,573	\$ 5,052	\$ 233	\$ 102,355

¹ For exposures under the AIRB Approach, eligible financial collateral is taken into account in the Bank's LGD models. Separate disclosure of eligible financial collateral is, therefore, not required.

² For exposures under the Standardized Approach, eligible financial collateral can include cash, gold, highly rated debt securities and equities listed on the main index.

(\$ millions) AS AT	LINE #	2010 Q3							2010 Q2								
		Risk-weight							Risk-weight								
		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																	
Retail																	
Residential secured	1	\$ 55	\$ 242	\$ 9,129	\$ -	\$ 2,400	\$ 170	\$ -	\$ 11,996	\$ 53	\$ 371	\$ 8,815	\$ -	\$ 2,270	\$ 228	\$ -	\$ 11,737
Other retail ²	2	53	818	-	-	16,004	-	39	16,914	50	997	-	-	17,334	-	45	18,426
Total retail	3	108	1,060	9,129	-	18,404	170	39	28,910	103	1,368	8,815	-	19,604	228	45	30,163
Non-retail																	
Corporate	4	676	451	-	-	-	41,788	870	43,785	539	649	-	-	-	39,921	1,011	42,120
Sovereign	5	3,036	2,663	-	-	-	-	-	5,699	4,836	697	-	-	-	-	-	5,533
Bank	6	9,912	10,464	-	-	-	-	1	20,377	9,103	10,151	-	-	-	-	-	19,254
Total non-retail	7	13,624	13,578	-	-	-	41,788	871	69,861	14,478	11,497	-	-	-	39,921	1,011	66,907
Total	8	\$ 13,732	\$ 14,638	\$ 9,129	\$ -	\$ 18,404	\$ 41,958	\$ 910	\$ 98,771	\$ 14,581	\$ 12,865	\$ 8,815	\$ -	\$ 19,604	\$ 40,149	\$ 1,056	\$ 97,070

(\$ millions) AS AT	LINE #	2010 Q1							2009 Q4								
		Risk-weight							Risk-weight								
		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																	
Retail																	
Residential secured	9	\$ 53	\$ -	\$ 8,820	\$ -	\$ 2,282	\$ 129	\$ -	\$ 11,284	\$ 91	\$ -	\$ 8,232	\$ -	\$ 2,123	\$ 140	\$ -	\$ 10,586
Other retail ²	10	53	-	-	-	17,673	-	70	17,796	48	-	-	-	17,091	-	54	17,193
Total retail	11	106	-	8,820	-	19,955	129	70	29,080	139	-	8,232	-	19,214	140	54	27,779
Non-retail																	
Corporate	12	371	56	-	-	-	41,772	859	43,058	372	699	-	-	-	43,387	680	45,138
Sovereign	13	4,517	605	-	-	-	-	-	5,122	2,141	3	-	-	-	-	-	2,144
Bank	14	9,105	9,478	-	-	-	-	3	18,586	8,646	9,492	-	2	-	-	4	18,144
Total non-retail	15	13,993	10,139	-	-	-	41,772	862	66,766	11,159	10,194	-	2	-	43,387	684	65,426
Total	16	\$ 14,099	\$ 10,139	\$ 8,820	\$ -	\$ 19,955	\$ 41,901	\$ 932	\$ 95,846	\$ 11,298	\$ 10,194	\$ 8,232	\$ 2	\$ 19,214	\$ 43,527	\$ 738	\$ 93,205

(\$ millions) AS AT	LINE #	2009 Q3							2009 Q2								
		Risk-weight							Risk-weight								
		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																	
Retail																	
Residential secured	17	\$ 74	\$ -	\$ 8,310	\$ -	\$ 1,738	\$ 106	\$ -	\$ 10,228	\$ 65	\$ -	\$ 8,329	\$ -	\$ 1,879	\$ 95	\$ -	\$ 10,368
Other retail ²	18	40	-	-	-	15,853	168	24	16,085	46	-	-	-	16,865	201	39	17,151
Total retail	19	114	-	8,310	-	17,591	274	24	26,313	111	-	8,329	-	18,744	296	39	27,519
Non-retail																	
Corporate	20	313	721	-	-	-	43,804	441	45,279	924	792	-	-	-	48,727	377	50,820
Sovereign	21	1,722	3	-	-	-	-	-	1,725	393	4	-	-	-	-	-	397
Bank	22	8,431	7,710	-	3	-	-	-	16,144	10,649	4,235	-	322	-	-	2	15,208
Total non-retail	23	10,466	8,434	-	3	-	43,804	441	63,148	11,966	5,031	-	322	-	48,727	379	66,425
Total	24	\$ 10,580	\$ 8,434	\$ 8,310	\$ 3	\$ 17,591	\$ 44,078	\$ 465	\$ 89,461	\$ 12,077	\$ 5,031	\$ 8,329	\$ 322	\$ 18,744	\$ 49,023	\$ 418	\$ 93,944

(\$ millions) AS AT	LINE #	2009 Q1							2008 Q4								
		Risk-weight							Risk-weight								
		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																	
Retail																	
Residential secured	25	\$ 51	\$ -	\$ 7,413	\$ -	\$ 1,968	\$ 89	\$ -	\$ 9,521	\$ 48	\$ -	\$ 6,065	\$ -	\$ 1,577	\$ 33	\$ -	\$ 7,723
Other retail ²	26	51	-	-	-	17,045	161	49	17,306	77	-	-	-	15,257	-	34	15,368
Total retail	27	102	-	7,413	-	19,013	250	49	26,827	125	-	6,065	-	16,834	33	34	23,091
Non-retail																	
Corporate	28	300	2,085	-	-	-	49,420	296	52,101	348	1,736	-	-	-	42,714	127	44,925
Sovereign	29	3,414	4	-	-	-	-	-	3,418	301	3	-	-	-	1	-	305
Bank	30	4,481	4,543	-	-	-	-	-	9,024	4,801	3,501	-	-	-	-	-	8,302
Total non-retail	31	8,195	6,632	-	-	-	49,420	296	64,543	5,450	5,240	-	-	-	42,715	127	53,532
Total	32	\$ 8,297	\$ 6,632	\$ 7,413	\$ -	\$ 19,013	\$ 49,670	\$ 345	\$ 91,370	\$ 5,575	\$ 5,240	\$ 6,065	\$ -	\$ 16,834	\$ 42,748	\$ 161	\$ 76,623

¹ Credit risk exposures are after credit risk mitigation and net of specific allowance. For Q4 2008, Commerce exposures are included and followed the Interim Approach to Reporting. Starting Q1 2009, Commerce exposures followed the Standardized Approach.

² Under the Standardized Approach, other retail includes qualifying revolving retail exposures.

(\$ millions, except as noted)
AS AT

LINE #	2010 Q3				2010 Q2				2010 Q1				2009 Q4			
	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight
Residential secured																
1	\$ 14,685	0.1%	11.6%	2.4%	\$ 13,265	0.1%	11.4%	2.4%	\$ 12,561	0.1%	11.3%	2.4%	\$ 13,308	0.1%	11.3%	2.4%
2	27,239	0.5%	14.1%	10.5%	25,453	0.5%	14.1%	10.3%	25,740	0.5%	13.9%	10.2%	24,121	0.5%	14.0%	10.2%
3	12,411	2.0%	14.8%	28.8%	12,211	2.1%	15.4%	30.3%	10,957	2.0%	15.3%	29.6%	12,497	1.9%	15.4%	28.8%
4	3,161	17.0%	16.0%	70.7%	3,114	18.0%	16.8%	74.0%	3,011	17.5%	16.6%	73.4%	2,749	18.3%	16.3%	72.6%
5	183	100.0%	14.0%	92.7%	184	100.0%	16.4%	116.3%	171	100.0%	18.7%	140.8%	176	100.0%	18.8%	137.7%
6	\$ 57,679	1.9%	13.7%	15.9%	\$ 54,227	2.1%	13.9%	16.9%	\$ 52,440	2.0%	13.8%	16.4%	\$ 52,851	2.0%	13.8%	16.3%
Qualifying revolving retail																
7	\$ 14,262	0.1%	85.2%	3.4%	\$ 14,173	0.1%	85.7%	3.4%	\$ 14,194	0.1%	85.4%	3.4%	\$ 13,981	0.1%	85.6%	3.4%
8	13,861	0.5%	84.0%	17.5%	14,156	0.5%	84.5%	17.6%	14,062	0.5%	84.3%	17.5%	13,937	0.5%	84.5%	17.6%
9	8,414	2.4%	87.0%	63.1%	8,525	2.4%	87.0%	62.7%	8,618	2.4%	86.2%	62.2%	8,545	2.4%	86.3%	62.2%
10	4,200	11.9%	85.7%	156.1%	4,271	12.6%	85.9%	155.3%	4,344	12.9%	85.7%	155.5%	4,284	12.9%	85.7%	155.8%
11	144	100.0%	83.0%	87.2%	161	100.0%	85.1%	89.1%	166	100.0%	83.5%	88.5%	147	100.0%	83.2%	88.3%
12	\$ 40,880	2.3%	85.2%	36.5%	\$ 41,286	2.4%	85.6%	36.6%	\$ 41,384	2.4%	85.2%	36.8%	\$ 40,894	2.4%	85.3%	36.8%
Other retail																
13	\$ 3,667	0.1%	44.6%	9.3%	\$ 3,648	0.1%	45.2%	9.4%	\$ 3,406	0.1%	43.2%	9.0%	\$ 3,072	0.1%	41.3%	8.5%
14	10,613	0.6%	52.1%	39.4%	10,283	0.6%	52.4%	39.2%	8,640	0.6%	50.0%	36.8%	9,279	0.6%	50.7%	38.1%
15	9,493	2.1%	56.1%	71.0%	8,116	2.2%	55.5%	70.9%	8,979	2.2%	55.9%	72.1%	8,445	2.2%	57.6%	73.6%
16	3,822	11.0%	56.6%	96.5%	2,910	11.3%	54.3%	92.9%	2,834	11.2%	58.1%	98.5%	2,677	10.8%	55.4%	92.9%
17	139	100.0%	56.9%	106.1%	124	100.0%	54.6%	108.0%	163	100.0%	63.4%	80.4%	164	100.0%	60.0%	77.8%
18	\$ 27,734	3.0%	53.1%	54.5%	\$ 25,081	2.8%	52.6%	51.7%	\$ 24,022	3.1%	52.3%	53.6%	\$ 23,637	2.9%	52.5%	53.4%

LINE #	2009 Q3				2009 Q2				2009 Q1				2008 Q4			
	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight
Residential secured																
19	\$ 12,628	0.1%	13.2%	2.7%	\$ 12,459	0.1%	11.9%	2.4%	\$ 12,895	0.1%	11.7%	2.3%	\$ 14,705	0.1%	12.3%	2.4%
20	22,075	0.4%	15.1%	10.7%	19,124	0.5%	13.3%	9.4%	19,224	0.5%	14.4%	10.6%	23,562	0.5%	14.1%	11.1%
21	9,305	1.9%	16.3%	30.7%	8,805	1.9%	15.3%	29.6%	7,389	2.1%	17.4%	34.4%	6,893	1.9%	14.4%	27.0%
22	2,295	17.8%	17.7%	79.6%	1,860	16.9%	16.2%	73.5%	1,804	14.6%	16.4%	74.1%	1,561	12.2%	15.8%	67.3%
23	155	100.0%	20.0%	136.9%	139	100.0%	18.9%	0.0%	128	100.0%	18.9%	0.0%	114	100.0%	18.1%	0.0%
24	\$ 46,458	1.8%	15.0%	16.4%	\$ 42,387	1.7%	13.5%	14.3%	\$ 41,440	1.5%	14.2%	15.0%	\$ 46,835	1.2%	13.6%	12.5%
Qualifying revolving retail																
25	\$ 13,868	0.1%	85.5%	3.4%	\$ 13,732	0.1%	85.8%	3.4%	\$ 14,212	0.1%	86.0%	3.4%	\$ 14,753	0.1%	86.2%	3.4%
26	13,852	0.5%	84.6%	17.6%	13,969	0.5%	84.8%	17.7%	13,762	0.5%	84.8%	17.7%	14,112	0.5%	84.7%	17.7%
27	8,536	2.4%	86.2%	62.2%	8,665	2.4%	86.2%	62.2%	8,512	2.4%	85.7%	62.0%	8,517	2.4%	85.3%	61.9%
28	4,317	13.2%	85.6%	156.4%	4,189	12.8%	85.4%	155.0%	4,166	13.0%	85.0%	154.7%	3,957	12.5%	84.8%	152.7%
29	142	100.0%	83.1%	89.0%	159	100.0%	74.0%	0.0%	136	100.0%	72.7%	0.0%	122	100.0%	72.8%	0.0%
30	\$ 40,715	2.4%	85.3%	37.1%	\$ 40,714	2.4%	85.4%	36.4%	\$ 40,788	2.3%	85.4%	35.9%	\$ 41,461	2.2%	85.3%	34.5%
Other retail																
31	\$ 3,022	0.1%	41.3%	8.5%	\$ 2,901	0.1%	42.5%	8.9%	\$ 2,784	0.1%	40.2%	8.5%	\$ 2,696	0.1%	41.4%	8.7%
32	8,844	0.6%	51.9%	39.1%	8,889	0.6%	51.6%	39.0%	8,363	0.6%	51.0%	37.9%	7,963	0.6%	50.1%	37.4%
33	8,241	2.2%	56.5%	72.5%	7,428	2.3%	56.5%	73.4%	7,204	2.4%	56.0%	73.0%	6,836	2.4%	56.5%	73.7%
34	2,734	10.9%	55.3%	93.1%	2,793	11.0%	56.1%	95.0%	2,839	10.9%	56.4%	95.7%	2,792	11.1%	56.4%	96.2%
35	151	100.0%	56.2%	76.3%	146	100.0%	59.6%	0.0%	134	100.0%	58.9%	0.0%	128	100.0%	58.6%	0.0%
36	\$ 22,992	3.0%	52.6%	53.7%	\$ 22,157	3.1%	52.7%	53.4%	\$ 21,324	3.1%	52.0%	53.4%	\$ 20,415	3.2%	52.0%	53.6%

¹ EAD includes the effects of credit risk mitigation.

(\$ millions, except as noted)		2010 Q3				2010 Q2				2010 Q1				2009 Q4			
AS AT	LINE #	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight
Corporate																	
Investment grade	1	\$ 73,313	0.1%	26.8%	14.0%	\$ 72,484	0.1%	26.2%	14.5%	\$ 62,094	0.1%	31.8%	17.9%	\$ 64,979	0.1%	30.6%	17.9%
Non-investment grade	2	36,670	1.6%	19.3%	34.8%	35,710	1.7%	20.3%	36.5%	33,256	1.6%	21.4%	39.2%	33,152	1.6%	22.9%	42.2%
Watch and classified	3	1,103	20.9%	28.1%	131.4%	1,147	21.3%	27.2%	125.9%	1,345	19.7%	29.4%	134.8%	1,359	20.5%	32.7%	150.8%
Impaired/default	4	273	100.0%	42.0%	202.2%	382	100.0%	44.0%	221.1%	395	100.0%	45.7%	263.3%	366	100.0%	42.1%	184.3%
Total corporate	5	\$ 111,359	1.0%	24.4%	22.5%	\$ 109,723	1.2%	24.3%	23.6%	\$ 97,090	1.3%	28.3%	27.8%	\$ 99,856	1.2%	28.1%	28.4%
Sovereign																	
Investment grade	6	\$ 152,636	0.0%	3.9%	0.1%	\$ 147,223	0.0%	4.0%	0.3%	\$ 147,595	0.0%	3.7%	0.3%	\$ 142,429	0.0%	3.2%	0.3%
Non-investment grade	7	95	3.0%	0.3%	0.5%	94	3.1%	0.2%	0.3%	101	3.0%	0.5%	0.5%	125	2.5%	4.4%	4.1%
Total sovereign	8	\$ 152,731	0.0%	3.9%	0.1%	\$ 147,317	0.0%	4.0%	0.3%	\$ 147,696	0.0%	3.7%	0.3%	\$ 142,554	0.0%	3.2%	0.3%
Bank																	
Investment grade	9	\$ 104,247	0.1%	23.0%	6.4%	\$ 99,705	0.1%	23.8%	7.4%	\$ 97,398	0.1%	24.5%	8.0%	\$ 88,453	0.1%	27.8%	8.9%
Non-investment grade	10	2,604	1.1%	11.0%	23.6%	1,979	1.3%	10.0%	21.8%	2,082	1.1%	12.9%	27.1%	2,617	1.0%	10.1%	18.4%
Watch and classified	11	46	11.6%	26.3%	125.7%	25	11.8%	15.5%	79.2%	8	11.8%	54.0%	245.5%	5	11.8%	54.0%	242.5%
Impaired/default	12	3	100.0%	15.8%	29.8%	3	100.0%	54.0%	27.9%	3	100.0%	54.0%	27.9%	13	100.0%	14.5%	7.4%
Total bank	13	\$ 106,900	0.1%	22.7%	6.9%	\$ 101,712	0.1%	23.6%	7.7%	\$ 99,491	0.1%	24.3%	8.4%	\$ 91,088	0.1%	27.3%	9.2%
2009 Q3																	
2009 Q2																	
2009 Q1																	
2008 Q4																	
Corporate																	
Investment grade	14	\$ 63,687	0.1%	31.5%	19.4%	\$ 64,864	0.1%	32.7%	22.1%	\$ 69,624	0.1%	31.5%	21.2%	\$ 76,917	0.1%	28.3%	19.6%
Non-investment grade	15	32,924	1.6%	23.1%	42.5%	32,865	1.5%	26.8%	49.3%	32,348	1.4%	27.5%	50.7%	34,791	1.5%	28.5%	54.7%
Watch and classified	16	1,788	19.4%	30.4%	143.1%	1,737	20.0%	36.4%	178.8%	2,018	17.6%	35.4%	168.7%	1,162	18.7%	38.5%	185.0%
Impaired/default	17	408	100.0%	45.5%	178.5%	361	100.0%	42.8%	134.0%	301	100.0%	38.4%	148.1%	249	100.0%	40.5%	103.6%
Total corporate	18	\$ 98,807	1.4%	28.7%	30.0%	\$ 99,827	1.3%	30.9%	34.2%	\$ 104,291	1.1%	30.4%	33.6%	\$ 113,119	0.9%	28.5%	32.3%
Sovereign																	
Investment grade	19	\$ 145,857	0.0%	3.3%	0.3%	\$ 148,677	0.0%	12.7%	0.8%	\$ 147,629	0.0%	16.4%	1.2%	\$ 145,921	0.0%	14.9%	0.9%
Non-investment grade	20	135	2.6%	4.0%	5.1%	7	0.5%	14.8%	16.7%	28	0.5%	14.6%	16.7%	30	0.5%	25.0%	29.3%
Total sovereign	21	\$ 145,992	0.0%	3.3%	0.3%	\$ 148,684	0.0%	12.7%	0.8%	\$ 147,657	0.0%	16.4%	1.2%	\$ 145,951	0.0%	14.9%	0.9%
Bank																	
Investment grade	22	\$ 74,339	0.1%	31.5%	10.9%	\$ 78,640	0.1%	27.2%	9.2%	\$ 81,006	0.1%	24.3%	8.2%	\$ 86,208	0.1%	22.9%	7.7%
Non-investment grade	23	2,745	1.0%	11.0%	17.6%	2,252	0.8%	9.6%	12.9%	4,157	0.7%	15.4%	21.2%	5,402	0.7%	13.7%	17.6%
Watch and classified	24	14	63.0%	16.1%	58.8%	14	63.5%	17.6%	64.3%	-	-	-	-	-	-	-	-
Impaired/default	25	-	-	-	-	2	100.0%	54.8%	659.5%	-	-	-	-	25	100.0%	55.0%	687.3%
Total bank	26	\$ 77,098	0.1%	30.7%	11.1%	\$ 80,908	0.1%	26.7%	9.3%	\$ 85,163	0.1%	23.9%	8.8%	\$ 91,635	0.1%	22.3%	8.4%

¹ EAD includes the effects of credit risk mitigation.

AIRB Credit Risk Exposures: Undrawn Commitments¹ and
EAD on Undrawn Commitments²



(\$ millions) AS AT	LINE #	2010 Q3		2010 Q2		2010 Q1		2009 Q4	
		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
By Counterparty Type									
Retail									
Residential secured	1	\$ 56,137	\$ 18,857	\$ 54,977	\$ 18,436	\$ 53,594	\$ 17,988	\$ 52,391	\$ 17,478
Qualifying revolving retail	2	44,445	25,626	44,582	26,015	44,664	26,139	44,079	25,857
Other retail	3	7,016	5,241	6,754	4,997	6,701	5,019	6,697	5,031
Total retail	4	107,598	49,724	106,313	49,448	104,959	49,146	103,167	48,366
Non-retail									
Corporate	5	25,814	17,713	25,195	16,939	26,065	17,505	26,583	17,852
Sovereign	6	916	647	797	555	837	583	1,108	772
Bank	7	1,248	881	1,131	787	658	455	645	447
Total non-retail	8	27,978	19,241	27,123	18,281	27,560	18,543	28,336	19,071
Total	9	\$ 135,576	\$ 68,965	\$ 133,436	\$ 67,729	\$ 132,519	\$ 67,689	\$ 131,503	\$ 67,437
		2009 Q3		2009 Q2		2009 Q1		2008 Q4	
		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
By Counterparty Type									
Retail									
Residential secured	10	\$ 58,351	\$ 23,942	\$ 55,976	\$ 22,155	\$ 54,904	\$ 21,319	\$ 53,900	\$ 20,705
Qualifying revolving retail	11	43,916	25,954	43,634	26,168	43,923	26,516	44,268	27,386
Other retail	12	6,565	4,944	6,618	5,008	6,575	5,041	6,575	5,010
Total retail	13	108,832	54,840	106,228	53,331	105,402	52,876	104,743	53,101
Non-retail									
Corporate	14	25,758	17,352	25,867	16,929	25,556	16,725	29,942	21,494
Sovereign	15	1,144	797	1,215	820	995	672	1,015	893
Bank	16	642	445	524	352	605	407	569	485
Total non-retail	17	27,544	18,594	27,606	18,101	27,156	17,804	31,526	22,872
Total	18	\$ 136,376	\$ 73,434	\$ 133,834	\$ 71,432	\$ 132,558	\$ 70,680	\$ 136,269	\$ 75,973

¹ Notional undrawn commitments are equal to the contractually available amounts provided via committed loan agreements less amounts currently outstanding under those committed loan agreements.

² EAD on undrawn commitments is the amount currently undrawn but expected to be drawn assuming a default on the underlying committed loan agreement.

(Percentage)

LINE #	2010 Q3	2010 Q2	2010 Q1	2009 Q4						
	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Historical actual loss rate ³	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	
By Counterparty Type										
Retail										
Residential secured	1	0.01%	0.08%	0.01%	0.08%	0.01%	0.06%	0.01%	0.01%	0.06%
Qualifying revolving retail	2	4.64%	4.48%	4.95%	4.55%	5.08%	4.36%	3.51%	5.03%	4.48%
Other retail	3	1.61%	1.62%	1.74%	1.70%	1.73%	1.76%	1.01%	1.57%	1.69%
Non-retail										
Corporate	4	-0.01%	0.72%	0.09%	0.76%	0.18%	0.62%	0.49%	0.28%	0.64%
Sovereign	5	-	-	-	-	-	-	-	-	-
Bank	6	-	0.05%	-	0.04%	-	0.05%	-	-	0.06%
		2009 Q3	2009 Q2	2009 Q1	2008 Q4					
		Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Historical actual loss rate ³	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}
By Counterparty Type										
Retail										
Residential secured	7	0.01%	0.04%	0.01%	0.07%	0.01%	0.07%	0.01%	0.01%	0.06%
Qualifying revolving retail	8	5.01%	4.45%	4.54%	4.47%	4.21%	4.39%	3.20%	4.01%	3.40%
Other retail	9	1.48%	1.46%	1.40%	1.49%	1.31%	1.51%	0.93%	1.22%	1.46%
Non-retail										
Corporate	10	0.27%	0.72%	0.30%	0.67%	0.22%	0.66%	0.53%	0.23%	0.53%
Sovereign	11	-	-	-	-	-	-	-	-	-
Bank	12	-	0.06%	-	0.07%	-	0.07%	-	-	0.06%

¹ Retail actual and expected loss rates are measured as follows:

Actual loss rate represents the actual write-offs net of recoveries for the current and prior three quarters divided by the outstanding balances taken at the beginning of the four-quarter period starting 15 months ago. This reflects the three-month lag between the Basel II definition of default (at 90 days past due) and write-off (at 180 days). Expected loss rate represents the loss rate that was predicted at the beginning of the four-quarter period defined above. The expected loss is measured using Basel II parameters (PDxLGDxEAD) divided by outstanding balances at the beginning of the four-quarter period.

² Non-retail actual and expected loss rates are measured as follows:

Actual loss rate represents the change in specific allowance plus write-offs less recoveries, divided by the outstanding balances for the same period, for each of the current and prior three quarters. Expected loss rate represents the loss rate that was predicted at the beginning of the applicable four-quarter period defined above. The expected loss is measured using Basel II parameters (PDxLGDxEAD) divided by outstanding balances at the beginning of the four-quarter period.

³ The historical loss rate equals total actual losses for all years in the historically measured period divided by total outstanding balances for all years in the historically measured period. Currently, the Bank includes comparable data from fiscal 2002 through to the current year in the historically measured period. This historical data will be updated annually until a complete business cycle is included in the historically measured period. A business cycle is estimated to be 10-15 years in duration.

Commentary:

Differences between actual loss rates and expected loss rates are due to the following reasons:

- Expected losses are calculated using "through the cycle" risk parameters while actual losses are determined at a "point in time" and reflect economic conditions at that time. Using "through the cycle" parameters has the effect of stabilizing expected losses over a longer period of time. As a result, actual losses may exceed expected losses during a recession and may fall below expected losses during economic growth.
- Expected loss parameters are conservatively estimated (i.e. adjusted upwards) to account for the limited number of years of historical data available.
- LGD parameters used in the expected loss estimates are adjusted upwards to reflect potential economic downturn conditions.

To ensure our models and risk parameters continue to be reasonable predictors of potential loss, we assess and review our risk parameters against actual loss experience and public sources of information at least annually and we update our models as required.

Retail:

Actual loss rates for qualifying revolving and other retail exposures were higher in the four quarters ending Q3 2010 than they were during the historically measured period due to higher default rates and LGDs attributable to historical shifts in product mix and to the recent recession. Starting Q2 2010 Actual loss rates began to decline due to improving economy and credit quality of the new business.

Non-retail:

Actual loss rates for non-retail exposures were lower in the four quarters ending Q3 2010 than they were during the historically measured period. This is because average default rates and LGDs were lower during the four quarters ending Q3 2010 than they were during the historically measured period. In Q3 2010, the actual loss rate for Corporate counterparties was negative due to provision reversals.

(\$ millions) AS AT	LINE #	2010 Q3		2010 Q2		2010 Q1		2009 Q4	
		Gross exposures	Risk-weighted assets	Gross exposures	Risk-weighted assets	Gross exposures	Risk-weighted assets	Gross exposures	Risk-weighted assets
AA- and above	1	\$ 39,809	\$ 4,875	\$ 38,408	\$ 4,332	\$ 37,479	\$ 3,857	\$ 36,843	\$ 3,345
A+ to A-	2	567	93	539	90	666	110	600	94
BBB+ to BBB-	3	383	250	230	131	611	341	689	443
BB+ to BB-	4	-	-	28	185	171	797	261	1,187
Below BB- ²	5	631	n/a	1,000	n/a	1,478	n/a	1,404	n/a
Gains on sale recorded upon securitization ²	6	84	n/a	88	n/a	102	n/a	84	n/a
Total	7	\$ 41,474	\$ 5,218	\$ 40,293	\$ 4,738	\$ 40,507	\$ 5,105	\$ 39,881	\$ 5,069

Rating	LINE #	2009 Q3		2009 Q2		2009 Q1		2008 Q4	
		Gross exposures	Risk-weighted assets	Gross exposures	Risk-weighted assets	Gross exposures	Risk-weighted assets	Gross exposures	Risk-weighted assets
AA- and above	8	\$ 34,770	\$ 2,987	\$ 38,955	\$ 3,333	\$ 38,569	\$ 3,146	\$ 37,892	\$ 5,388
A+ to A-	9	519	84	372	71	480	65	455	199
BBB+ to BBB-	10	905	580	991	517	668	409	571	557
BB+ to BB-	11	435	2,092	76	337	596	2,532	62	216
Below BB- ²	12	692	n/a	660	n/a	1,203	n/a	-	n/a
Gains on sale recorded upon securitization ²	13	75	n/a	71	n/a	50	n/a	57	n/a
Total	14	\$ 37,396	\$ 5,743	\$ 41,125	\$ 4,258	\$ 41,566	\$ 6,152	\$ 39,037	\$ 6,360

¹ Securitization exposures include the Bank's exposures as originator and investor under both the IRB and Standardized Approaches.

² Securitization exposures are deducted from capital.

LINE #	2010 Q3				2010 Q2				2010 Q1				2009 Q4			
	Gross Exposures		Risk-Weighted Assets		Gross Exposures		Risk-Weighted Assets		Gross Exposures		Risk-Weighted Assets		Gross Exposures		Risk-Weighted Assets	
	Standardized	Internal Ratings Based	Total	Standardized	Internal Ratings Based	Total	Standardized	Internal Ratings Based	Total	Standardized	Internal Ratings Based	Total	Standardized	Internal Ratings Based	Total	
Credit risk																
Retail																
Residential secured	\$ 156,913	\$ 5,213	\$ 9,181	\$ 14,394	\$ 151,931	\$ 5,090	\$ 9,159	\$ 14,249	\$ 150,503	\$ 4,928	\$ 8,621	\$ 13,549	\$ 148,054	\$ 4,613	\$ 8,597	\$ 13,210
Qualifying revolving retail	40,880	-	14,902	14,902	41,286	-	15,093	15,093	41,384	-	15,210	15,210	40,894	-	15,053	15,053
Other retail	44,731	12,226	15,101	27,327	43,582	13,267	12,972	26,239	41,885	13,360	12,882	26,242	40,888	12,898	12,629	25,527
Non-retail																
Corporate	155,286	43,183	25,040	68,223	152,001	41,568	25,844	67,412	140,296	43,072	27,016	70,088	145,133	44,547	28,329	72,876
Sovereign	71,208	533	215	748	66,902	139	494	633	66,067	121	498	619	60,102	1	473	474
Bank	127,276	2,093	7,367	9,460	120,968	2,031	7,822	9,853	118,077	1,900	8,337	10,237	109,233	1,905	8,354	10,259
Securitization exposures	41,474	3,031	2,187	5,218	40,293	2,330	2,408	4,738	40,507	1,688	3,417	5,105	39,882	959	4,110	5,069
Equity exposures¹																
Equity exposures that are grandfathered	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity exposures subject to simple risk-weight method	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity exposures subject to PD/LGD approaches	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	2,419	-	1,245	1,245	2,360	-	1,236	1,236	2,383	-	1,303	1,303	2,374	-	1,296	1,296
Exposures subject to standardized or IRB approaches	640,187	66,279	75,238	141,517	619,323	64,425	75,028	139,453	601,102	65,069	77,284	142,353	586,560	64,923	78,841	143,764
Adjustment to IRB RWA for scaling factor	-	-	-	4,514	-	-	-	4,502	-	-	-	4,637	-	-	-	4,730
Other assets not included in standardized or IRB approaches	35,473	-	-	11,733	35,885	-	-	12,691	36,917	-	-	12,957	36,014	-	-	11,971
Net impact of eliminating one month reporting lag on U.S. entities²	(192)	-	-	-	-	-	-	-	94	-	-	-	57	-	-	-
Total credit risk	\$ 675,468		\$ 157,764	\$ 157,764	\$ 655,208		\$ 156,646	\$ 156,646	\$ 638,113		\$ 159,947	\$ 159,947	\$ 622,631		\$ 160,465	\$ 160,465
Market risk																
Internal models approach – trading book	n/a	-	-	3,966	n/a	-	-	3,998	n/a	-	-	4,061	n/a	-	-	3,735
Operational risk																
Basic indicator approach	n/a	-	-	8,563	n/a	-	-	8,354	n/a	-	-	8,155	n/a	-	-	7,882
Standardized approach	n/a	-	-	18,897	n/a	-	-	18,776	n/a	-	-	18,481	n/a	-	-	17,503
Total operational risk				27,460				27,130				26,636				25,385
Total				\$ 189,190				\$ 187,174				\$ 190,644				\$ 189,585

LINE #	2009 Q3 ³				2009 Q2 ³				2009 Q1 ³				2008 Q4			
	Gross Exposures		Risk-Weighted Assets		Gross Exposures		Risk-Weighted Assets		Gross Exposures		Risk-Weighted Assets		Gross Exposures		Risk-Weighted Assets	
	Standardized	Internal Ratings Based	Total	Standardized	Internal Ratings Based	Total	Standardized	Internal Ratings Based	Total	Standardized	Internal Ratings Based	Total	Standardized	Internal Ratings Based	Total	
Credit risk																
Retail																
Residential secured	\$ 152,173	\$ 4,318	\$ 7,609	\$ 11,927	\$ 144,687	\$ 4,419	\$ 6,066	\$ 10,485	\$ 141,723	\$ 4,160	\$ 6,207	\$ 10,367	\$ 142,663	\$ 3,339	\$ 5,875	\$ 9,214
Qualifying revolving retail	40,715	-	15,109	15,109	40,714	-	14,836	14,836	40,788	-	14,637	14,637	41,461	-	14,307	14,307
Other retail	39,125	12,093	12,355	24,448	39,350	12,907	11,828	24,735	38,653	13,017	11,380	24,397	35,801	11,493	10,937	22,430
Non-retail																
Corporate	144,233	44,609	29,651	74,260	150,774	49,453	34,138	83,591	156,484	50,281	34,998	85,279	158,110	43,251	36,551	79,802
Sovereign	52,241	1	450	451	57,159	1	1,169	1,170	60,316	1	1,794	1,795	58,161	2	1,363	1,365
Bank	93,243	1,544	8,580	10,124	96,114	1,010	7,524	8,534	94,187	910	7,485	8,395	99,937	701	7,735	8,436
Securitization exposures	37,396	608	5,135	5,743	41,125	656	3,602	4,258	41,566	665	5,487	6,152	39,037	5,106	1,254	6,360
Equity exposures¹																
Equity exposures that are grandfathered	-	-	-	-	-	-	-	-	1,854	-	1,854	1,854	2,044	-	2,044	2,044
Equity exposures subject to simple risk-weight method	-	-	-	-	-	-	-	-	992	-	3,323	3,323	1,364	-	4,834	4,834
Equity exposures subject to PD/LGD approaches	-	-	-	-	-	-	-	-	258	-	334	334	287	-	388	388
Other	2,392	-	1,348	1,348	3,113	-	2,001	2,001	1,133	-	28	28	1,025	-	29	29
Exposures subject to standardized or IRB approaches	561,518	63,173	80,237	143,410	573,036	68,446	81,164	149,610	577,954	69,034	87,527	156,561	579,890	63,892	85,317	149,209
Adjustment to IRB RWA for scaling factor	-	-	-	4,814	-	-	-	4,870	-	-	-	5,252	-	-	-	5,119
Other assets not included in standardized or IRB approaches	36,400	-	-	11,976	39,145	-	-	12,919	40,907	-	-	13,328	37,436	-	-	13,543
Net impact of eliminating one month reporting lag on U.S. entities²	(431)	-	-	-	(340)	-	-	-	1,654	-	1,159	-	25,867	-	-	9,681
Total credit risk	\$ 597,487		\$ 160,200	\$ 160,200	\$ 611,841		\$ 167,399	\$ 167,399	\$ 620,515		\$ 176,300	\$ 176,300	\$ 643,193		\$ 177,552	\$ 177,552
Market risk																
Internal models approach – trading book	n/a	-	-	4,682	n/a	-	-	7,737	n/a	-	-	10,176	n/a	-	-	9,644
Operational risk																
Basic indicator approach	n/a	-	-	7,724	n/a	-	-	7,429	n/a	-	-	7,205	n/a	-	-	7,090
Standardized approach	n/a	-	-	17,003	n/a	-	-	16,743	n/a	-	-	17,417	n/a	-	-	17,464
Total operational risk				24,727				24,172				24,622				24,554
Total				\$ 189,609				\$ 199,308				\$ 211,098				\$ 211,750

¹ Effective April 30, 2009, the Bank's equity portfolio qualified for the Basel II Framework's equity materiality exemption.
² Effective Q2 2009, for both accounting and regulatory reporting purposes, the one month lag in reporting the financial position and results of operations of TD Bank, N.A., which currently operates as TD Bank, America's Most Convenient Bank, is eliminated by using the same period-end as the rest of the Bank. Previously, for Q1 2009 and Q4 2008, TD Bank, N.A. assets as at the Bank's period end were used when calculating the Bank's regulatory capital position. Further, effective Q4 2008, for regulatory purposes only, the Bank's investment in TD Ameritrade is translated using the period end foreign exchange rate of the Bank. Accordingly, with the alignment of the reporting period of TD Bank, N.A. effective April 30, 2009, the net impact relates to TD Ameritrade only.
³ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1 to the Bank's 2009 audited Consolidated Financial Statements. For further details, see page 48.

(\$ millions, except as noted)

AS AT	LINE #	2010			2009			2008		
		Q3	Q2	Q1	Q4	Q3 ¹	Q2 ¹	Q1 ¹	Q4	Q3
RISK-WEIGHTED ASSETS	(page 45) 1	\$ 189,190	\$ 187,174	\$ 190,644	\$ 189,585	\$ 189,609	\$ 199,308	\$ 211,098	\$ 211,750	\$ 184,674
CAPITAL										
Tier 1 capital										
Common shares (page 30)	2	\$ 16,355	\$ 15,953	\$ 15,513	\$ 15,342	\$ 15,055	\$ 14,837	\$ 14,735	\$ 13,199	\$ 13,058
Contributed surplus (page 30)	3	313	302	345	336	357	388	386	392	387
Retained earnings (page 30)	4	20,548	19,956	19,356	18,632	18,192	17,848	17,868	17,857	17,362
Net unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities (page 31)	5	(2,567)	(3,064)	(1,861)	(1,539)	(1,190)	1,434	1,920	(1,633)	(2,065)
Accumulated net after-tax unrealized loss on AFS equity securities in OCI	6	-	-	-	-	-	(35)	(56)	-	-
Preferred shares ²	7	3,945	3,944	3,943	3,945	3,945	3,945	3,320	2,425	2,175
Innovative instruments ^{2,3}	8	3,671	3,652	3,692	4,588	3,846	3,913	3,924	2,765	1,753
Innovative instruments (ineligible for Tier 1 capital)	9	-	-	-	(743)	(139)	(80)	(127)	-	-
Qualifying non-controlling interests in subsidiaries	10	-	-	8	31	30	30	22	20	20
Gross Tier 1 capital	11	42,265	40,743	40,996	40,592	40,096	42,280	41,992	35,025	32,690
Goodwill and intangibles in excess of 5% limit	12	(14,442)	(14,280)	(14,855)	(15,015)	(14,951)	(16,385)	(16,696)	(15,123)	(14,765)
Net impact of eliminating one month reporting lag on U.S. entities ⁴	13	(192)	-	94	57	(431)	(340)	42	1,642	-
Net Tier 1 capital	14	27,631	26,463	26,235	25,634	24,714	25,555	25,338	21,544	17,925
Securitization - gain on sale of mortgages	15	(84)	(88)	(102)	(84)	(75)	(71)	(50)	(57)	(64)
Securitization - other	16	(805)	(970)	(1,155)	(1,128)	(662)	(596)	(602)	-	-
50% shortfall in allowance ⁵	17	(168)	(147)	(118)	(110)	(123)	(156)	(233)	(309)	(289)
50% substantial investments ⁶	18	(2,939)	(2,785)	(2,846)	(2,872)	(3,079)	(3,289)	(3,186)	(71)	(77)
Other deductions	19	(4)	(4)	(4)	(4)	(4)	(5)	(5)	(4)	(4)
Net impact of eliminating one month reporting lag on U.S. entities ⁴	20	96	-	(47)	(29)	216	170	(42)	(424)	-
Adjusted net Tier 1 capital	21	23,727	22,469	21,963	21,407	20,987	21,608	21,220	20,679	17,491
Tier 2 capital										
Innovative instruments in excess of Tier 1 limit	22	-	-	-	743	139	80	127	-	-
Subordinated notes and debentures (net of amortization and ineligible)	23	11,891	11,922	11,953	11,948	12,013	12,115	12,131	12,186	13,233
General allowance - standardized portfolios	24	887	873	885	877	851	873	681	490	487
Accumulated net after-tax unrealized gain on AFS equity securities in OCI	25	57	70	53	42	42	-	-	53	245
Securitization - other	26	(1,841)	(2,052)	(2,370)	(2,421)	(1,901)	(1,910)	(602)	-	-
50% shortfall in allowance ⁵	27	(168)	(147)	(118)	(110)	(123)	(156)	(233)	(309)	(289)
50% substantial investments ⁶	28	(2,939)	(2,785)	(2,846)	(2,872)	(3,079)	(3,289)	(3,186)	(5,547)	(5,276)
Investments in insurance subsidiaries ⁶	29	(1,355)	(1,320)	(1,292)	(1,243)	(1,224)	(1,183)	(1,150)	(1,198)	(1,185)
Other deductions	30	(4)	(4)	(4)	(4)	(4)	(4)	(5)	(4)	(4)
Net impact of eliminating one month reporting lag on U.S. entities ⁴	31	96	-	(47)	(29)	216	170	(35)	(1,002)	-
Total Tier 2 capital	32	6,624	6,557	6,214	6,931	6,930	6,696	7,728	4,669	7,211
Total regulatory capital⁴	33	\$ 30,351	\$ 29,026	\$ 28,177	\$ 28,338	\$ 27,917	\$ 28,304	\$ 28,948	\$ 25,348	\$ 24,702
REGULATORY CAPITAL RATIOS (%)⁴										
Tier 1 capital ratio	34	12.5%	12.0%	11.5%	11.3%	11.1%	10.8%	10.1%	9.8%	9.5%
Total capital ratio ⁷	35	16.0%	15.5%	14.8%	14.9%	14.7%	14.2%	13.7%	12.0%	13.4%
CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES (%)										
TD Bank, N.A.⁸										
Tier 1 capital ratio	36	14.6%	13.6%	13.3%	11.1%	10.4%	10.3%	9.1%	9.3%	9.7%
Total capital ratio	37	16.3%	15.4%	15.1%	12.9%	12.2%	12.0%	10.7%	11.0%	11.4%
TD Mortgage Corporation										
Tier 1 capital ratio	38	33.7%	33.1%	33.5%	31.5%	29.8%	27.5%	34.1%	38.3%	48.2%
Total capital ratio	39	37.0%	36.4%	36.9%	34.7%	33.1%	30.6%	37.1%	41.7%	52.6%

¹ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1 to the Bank's 2009 audited Consolidated Financial Statements. For further details, see page 48.

² In accordance with CICA Handbook Section 3860, the Bank is required to classify certain classes of preferred shares and innovative Tier 1 capital investments as liabilities on the balance sheet. For regulatory capital purposes, these capital instruments have been grandfathered by OSFI and continue to be included in Tier 1 capital.

³ As the Bank is not the primary beneficiary of TD Capital Trust II and IV, these are not consolidated by the Bank. However, they do qualify as Tier 1 regulatory capital.

⁴ Effective April 30, 2009, for accounting purposes, and effective October 31, 2008 for regulatory reporting purposes, the one month lag in reporting the financial position and results of operations of TD Bank, N.A., which currently operates as TD Bank, America's Most Convenient Bank, is eliminated as the reporting period of U.S. entities is aligned with the rest of the Bank. Prior to October 31, 2008, regulatory capital was calculated incorporating assets of TD Bank, N.A. on a one month lag. Further, effective October 31, 2008, for regulatory purposes only, the Bank's investment in TD Ameritrade is translated using the period-end foreign exchange rate of the Bank. Accordingly, with the alignment of the reporting periods of TD Bank, N.A. effective April 30, 2009, the net impact relates to TD Ameritrade only.

⁵ When expected loss as calculated within the IRB approach exceeds total provisions, the difference is deducted 50% from Tier 1 capital and 50% from Tier 2 capital. When expected loss as calculated within the IRB approach is less than the total provisions, the difference is added to Tier 2 capital.

⁶ Based on OSFI advisory letter dated February 20, 2007, 100% of substantial investments and investments in insurance subsidiaries held prior to January 1, 2007 (excluding goodwill / intangibles) is deducted from Tier 2 capital. The 50% from Tier 1 capital and 50% from Tier 2 capital deduction has been deferred until 2009 and 2012 for substantial investments and insurance, respectively.

⁷ OSFI's target total capital ratio for Canadian banks is 10%.

⁸ On a stand-alone basis, TD Bank, N.A. reports regulatory capital to the Office of the Comptroller of the Currency (OCC) under Basel I based on calendar quarter ends. The disclosed capital ratios are based on this framework. Commerce Bank, N.A. and Commerce Bank/North merged into TD Banknorth, N.A. on May 31, 2008. On the same date, TD Banknorth, N.A. changed its legal name to TD Bank, N.A.

- ¹ The adjustments for items of note, net of income taxes, are removed from reported results to compute adjusted results.
- ² Amortization of intangibles primarily relates to the Canada Trust acquisition in 2000, the TD Banknorth acquisition in 2005 and its privatization in 2007, the U.S. Personal and Commercial Banking acquisitions in 2008, the acquisitions by TD Banknorth of Hudson United Bancorp (Hudson) in 2006 and Interchange Financial Services (Interchange) in 2007, and the amortization of intangibles included in equity in net income of TD Ameritrade.
- ³ The Enron contingent liability for which the Bank established a reserve was re-evaluated in light of the favourable evolution of case law in similar securities class actions following the U.S. Supreme Court's ruling in *Stoneridge Partners, LLC v. Scientific-Atlanta, Inc.* During the fourth quarter of 2008, the Bank recorded a positive adjustment of \$323 million after tax, reflecting the substantial reversal of the reserve. For details, see Note 28 to the 2008 Consolidated Financial Statements.
- ⁴ Effective August 1, 2008, as a result of deterioration in markets and severe dislocation in the credit market, the Bank changed its trading strategy with respect to certain trading debt securities. The Bank no longer intends to actively trade in these debt securities. Accordingly, the Bank reclassified certain debt securities from trading to the available-for-sale category in accordance with the Amendments to CICA Handbook Section 3855, *Financial Instruments – Recognition and Measurement*. As part of the Bank's trading strategy, these debt securities are economically hedged, primarily with CDS and interest rate swap contracts. This includes foreign exchange translation exposure related to the debt securities portfolio and the derivatives hedging it. These derivatives are not eligible for reclassification and are recorded on a fair value basis with changes in fair value recorded in the period's earnings. Management believes that this asymmetry in the accounting treatment between derivatives and the reclassified debt securities results in volatility in earnings from period to period that is not indicative of the economics of the underlying business performance in Wholesale Banking. As a result, the derivatives are accounted for on an accrual basis in Wholesale Banking and the gains and losses related to the derivatives in excess of the accrued amounts are reported in the Corporate segment. Adjusted results of the Bank exclude the gains and losses of the derivatives in excess of the accrued amount.
- ⁵ As a result of U.S. Personal and Commercial Banking acquisitions and related integration and restructuring initiatives undertaken, the Bank may incur integration and restructuring charges. Restructuring charges consist of employee severance costs, the costs of amending certain executive employment and award agreements, contract termination fees, and the write-down of long-lived assets due to impairment. Integration charges consist of costs related to employee retention, external professional consulting charges, marketing (including customer communication and rebranding), and integration-related travel costs. Beginning in Q2 2010, U.S. Personal and Commercial Banking has elected not to include any further Commerce-related integration and restructuring charges in this item of note as the efforts in these areas wind down and in light of the fact that the integration and restructuring is substantially complete. For the three months ended July 31, 2010, the integration charges were driven by the FDIC-assisted acquisitions and there were no restructuring charges recorded.
- ⁶ The Bank purchases CDS to hedge the credit risk in Wholesale Banking's corporate lending portfolio. These CDS do not qualify for hedge accounting treatment and are measured at fair value with changes in fair value recognized in current period's earnings. The related loans are accounted for at amortized cost. Management believes that this asymmetry in the accounting treatment between CDS and loans would result in periodic profit and loss volatility which is not indicative of the economics of the corporate loan portfolio or the underlying business performance in Wholesale Banking. As a result, the CDS are for on an accrual basis in Wholesale Banking and the gains and losses on the CDS, in excess of the accrued cost, are reported in the Corporate segment. Adjusted earnings exclude the gains and losses on the CDS in excess of the accrued cost. When a credit event occurs in the corporate loan book that has an associated CDS hedge, the PCL related to the portion that was hedged via the CDS is netted against this item of note.
- ⁷ This represents the impact of scheduled changes in the income tax statutory rate on net future income tax balances.
- ⁸ The Bank accrued an additional actuarial liability in its insurance subsidiary operations for potential losses in the first quarter of 2008 related to a court decision in Alberta. The Alberta government's legislation effectively capping minor injury insurance claims was challenged and held to be unconstitutional. In Q3 2009, the government of Alberta won its appeal of the decision. The plaintiffs sought leave to appeal the decision to the Supreme Court of Canada and in Q1 2010, the Supreme Court of Canada denied the plaintiffs' application to seek leave to appeal. As result of this favourable outcome, the Bank released its provision related to the minor injury cap litigation in Alberta. The provision for the case in the Atlantic provinces remains as the ultimate outcome is not yet determinable.
- ⁹ Effective November 1, 2009, TD Financing Services (formerly VFC Inc.) aligned its loan loss methodology with that used for all other Canadian Personal and Commercial Banking retail loans; any general provisions resulting from the revised methodology are included.
- ¹⁰ Upon the announcement of the privatization of TD Banknorth in November 2006, certain minority shareholders of TD Banknorth initiated class action litigation alleging various claims against the Bank, TD Banknorth, and TD Banknorth officers and directors. The parties agreed to settle the litigation in February 2009 for \$61.3 million (US\$50 million) of which \$3.7 million (US\$3 million) had been previously accrued on privatization. The Court of Chancery in Delaware approved the settlement of the TD Banknorth Shareholders' Litigation effective June 24, 2009, and the settlement became final. The net after-tax impact of the settlement was \$39 million.
- ¹¹ On May 22, 2009, the Federal Deposit Insurance Corporation (FDIC), in the U.S., finalized a special assessment resulting in a charge of \$35 million after tax (US\$31 million).
- ¹² The impact of the items of note on EPS is calculated by dividing net income available to common shareholders by the weighted average number of common shares outstanding for the period. As a result, the sum of the quarterly EPS impact may not equal the year-to-date EPS impact.
- ¹³ The diluted earnings per share figures do not include Commerce earnings for the month of April 2008 because there was a one month lag between fiscal quarter ends until the second quarter of 2009, while share issuance on close resulted in a one-time negative earnings impact of four cents per share.

In August 2009, the Accounting Standards Board (AcSB) of the Canadian Institute of Chartered Accountants (CICA) amended CICA Handbook Section 3855, *Financial Instruments – Recognition and Measurement* and CICA Handbook Section 3025, *Impaired Loans* (the 2009 Amendments). The 2009 Amendments changed the definition of a loan such that certain debt securities may be classified as loans if they do not have a quoted price in an active market and it is not the Bank's intent to sell the securities immediately or in the near term. Debt securities classified as loans are assessed for impairment using the incurred credit loss model of CICA Handbook Section 3025. Under this model, the carrying value of a loan is reduced to its estimated realizable amount when it is determined that it is impaired. Loan impairment accounting requirements are also applied to held-to-maturity financial assets as a result of the 2009 Amendments. Debt securities that are classified as available-for-sale continue to be written down to their fair value through the Consolidated Statement of Income when the impairment is considered to be other than temporary; however, the impairment loss can be reversed if the fair value subsequently increases and the increase can be objectively related to an event occurring after the impairment loss was recognized.

As a result of the 2009 Amendments, the Bank reclassified certain debt securities from available-for-sale to loans effective November 1, 2008 at their amortized cost as of that date. To be eligible for reclassification, the debt securities had to meet the amended definition of a loan on November 1, 2008. Prior to the reclassification, the debt securities were accounted for at fair value with changes in fair value recorded in other comprehensive income. After the reclassification, they are accounted for at amortized cost using the effective interest rate method.

In addition, the Bank also reclassified held-to-maturity securities that did not have a quoted price in an active market to loans as required by the 2009 Amendments. The securities were accounted for at amortized cost both before and after the reclassification.

The following table summarizes the adjustments that were required to adopt the Amendments.

(\$ millions, except as noted)
FOR THE PERIOD ENDED

LINE #	Q3			2009 Q2			Q1			
	Previously reported	Transition adjustment	Amount after transition adjustment	Previously reported	Transition adjustment	Amount after transition adjustment	Previously reported	Transition adjustment	Amount after transition adjustment	
Summarized Consolidated Balance Sheet										
ASSETS										
Securities										
Available-for-sale	1	\$ 88,914	\$ (7,599)	\$ 81,315	\$ 96,481	\$ (8,516)	\$ 87,965	\$ 83,978	\$ (9,033)	\$ 74,945
Held-to-maturity	2	12,223	(3,228)	8,995	12,480	(3,268)	9,212	9,529	(2,006)	7,523
Loans										
Debt securities classified as loans	3	-	11,474	11,474	-	13,277	13,277	-	12,885	12,885
Allowance for loan losses	4	(1,979)	(279)	(2,258)	(1,916)	(309)	(2,225)	(1,783)	(199)	(1,982)
Other										
Other assets	5	14,476	(137)	14,339	16,048	(438)	15,610	17,911	(610)	17,301
SHAREHOLDERS' EQUITY										
Retained earnings	6	\$ 18,383	\$ (191)	\$ 18,192	\$ 18,039	\$ (191)	\$ 17,848	\$ 17,986	\$ (118)	\$ 17,868
Accumulated other comprehensive income	7	598	423	1,021	2,968	936	3,904	2,173	1,155	3,328
Summarized Consolidated Statement of Income										
Interest income										
Loans	8	\$ 2,694	\$ 191	\$ 2,885	\$ 2,749	\$ 299	\$ 3,048	\$ 3,241	\$ 217	\$ 3,458
Securities - Interest	9	1,096	(191)	905	1,339	(299)	1,040	1,414	(217)	1,197
Provision for credit losses	10	557	-	557	656	116	772	537	93	630
Provision for (recovery of) income taxes	11	209	-	209	35	(43)	(8)	(58)	(34)	(92)
Net Income (Loss)	12	\$ 912	\$ -	\$ 912	\$ 618	\$ (73)	\$ 545	\$ 712	\$ (59)	\$ 653
Earnings per share (\$)										
Basic	13	\$ 1.01	\$ -	\$ 1.01	\$ 0.68	\$ (0.09)	\$ 0.59	\$ 0.82	\$ (0.07)	\$ 0.75
Diluted	14	1.01	-	1.01	0.68	(0.09)	0.59	0.82	(0.07)	0.75

Risk-Weighted Assets

Risk-weighted assets (RWA)

- Used in the calculation of risk-based capital ratios, total risk weighted assets are calculated for credit, operational and market risks using the approaches described below.

Approaches used by the Bank to calculate RWA:

For Credit Risk

Standardized Approach

- Under this approach, banks apply a standardized set of risk-weights to exposures, as prescribed by the regulator, to calculate credit risk capital requirements. Standardized risk-weights are based on external credit assessments, where available, and other risk-related factors, including exposure asset class, collateral, etc.

Advanced Internal Ratings Based (AIRB) Approach

- Under this approach, banks use their own internal historical experience of PD, LGD, EAD and other key risk assumptions to calculate credit risk capital requirements. Use of the AIRB approach is subject to supervisory approval.

For Operational Risk

Basic Indicator Approach

- Under this approach, banks calculate operational risk capital requirements by applying a prescribed factor of 15% to a three-year average of positive annual gross income.

Standardized Approach

- Under this approach, banks apply prescribed factors to a three-year average of annual gross income for each of eight different business lines, representing the different activities of the institution (e.g. Corporate Finance, Retail Banking, Asset Management, etc.).

For Market Risk

Internal Models Approach

- Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges.

Credit Risk Terminology

Gross credit risk exposure

- The total amount the bank is exposed to at the time of default measured before specific provisions or write-offs. Includes exposures under both the Standardized and AIRB approaches to credit risk.

Counterparty Type / Exposure Classes:

Retail

Residential secured

- Includes residential mortgages and home equity lines of credit extended to individuals.

Qualifying revolving retail (QRR)

- Includes credit cards, unsecured lines of credit and overdraft protection products extended to individuals (in the case of the Standardized Approach to credit risk, credit card exposures are included in the 'Other retail' category).

Other retail

- Includes all other loans (e.g. personal loans, student lines of credit and small business loans) extended to individuals and small businesses.

Non-retail

Corporate

- Includes exposures to corporations, partnerships or proprietorships.

Sovereign

- Includes exposures to central governments, central banks, multilateral development banks and certain public sector entities.

Bank

- Includes exposures to deposit-taking institutions, securities firms and certain public sector entities.

Exposure Types:

Drawn

- The amount of funds advanced to a borrower.

Undrawn (commitment)

- The difference between the authorized and drawn amounts (e.g. the unused portion of a line of credit / committed credit facility).

Repo-style transactions

- Repurchase and reverse repurchase agreements, securities borrowing and lending.

OTC derivatives

- Privately negotiated derivative contracts that are not exchange-traded.

Other off-balance sheet

- All off-balance sheet arrangements other than derivatives and undrawn commitments (e.g. letters of credit, letters of guarantee).

AIRB Credit Risk Parameters:

Probability of Default (PD)

- The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon.

Exposure at Default (EAD)

- The total amount the bank is exposed to at the time of default.

Loss Given Default (LGD)

- The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD.

Acronym	Definition	Acronym	Definition
AFS	▪ Available-For-Sale	IDA	▪ Insured Deposit Account
AIRB	▪ Advanced Internal Ratings Based	MUR	▪ Multiple-Unit Residential
IRB	▪ Internal Ratings Based	NII	▪ Net Interest Income
CAD P&C	▪ Canadian Personal and Commercial Banking	OCI	▪ Other Comprehensive Income
CDS	▪ Credit Default Swap	OCC	▪ Office of the Comptroller of the Currency
CICA	▪ Canadian Institute of Chartered Accountants	OSFI	▪ Office of the Superintendent of Financial Institutions Canada
EAD	▪ Exposure at Default	PCL	▪ Provision for Credit Losses
FDIC	▪ Federal Deposit Insurance Corporation	PD	▪ Probability of Default
GAAP	▪ Generally Accepted Accounting Principles	QRR	▪ Qualifying Revolving Retail
HTM	▪ Held-To-Maturity	RWA	▪ Risk-Weighted Assets
HELOC	▪ Home Equity Line of Credit	TEB	▪ Taxable Equivalent Basis
LGD	▪ Loss Given Default	U.S. P&C	▪ U.S. Personal and Commercial Banking
MBS	▪ Mortgage-Backed Security	USD	▪ U.S. Dollar