

Supplemental Financial Information

How does TD categorize commercial borrowers as *Real Estate – Residential* or *Real Estate – Non-Residential*?

- Standard Industrial Classification (SIC) Codes are used to categorize borrowers.
- If the primary business for a client is building / developing residential properties (single detached homes, condominiums) the loan would be classified as *Real Estate – Residential*.
- If the primary business for a client is building / developing properties that are non-residential in nature (factories, warehouses, hotels, parking lots) the loan would be classified as *Real Estate – Non-Residential*.

How large were the U.S. gains on sales of securities in 2012? Were those gains evenly distributed across the year?

- Gains on sales of securities in the U.S. were approximately US\$150 million pre-tax in 2012.
- The gain in Q2 2012 was \$80 million. The balance was earned in roughly equal amounts over the other quarters of 2012.