SUPPLEMENTAL FINANCIAL INFORMATION

For the Second Quarter Ended April 30, 2013

Investor Relations Department

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For the 2nd Quarter Ended April 30, 2013

The supplemental information contained in this package is designed to improve the readers' understanding of the financial performance of TD Bank Group (TD or the Bank). This information should be used in conjunction with the Bank's Q2 2013 Report to Shareholders and Investor Presentation, as well as the Bank's 2012 Annual Report. For financial and banking terms, and acronyms used in this package, see the “Glossary” and "Acronyms" pages, respectively. Shaded numbers have not been recalculated under International Financial Reporting Standards as issued by the International Accounting Standards Board (IFRS) and are based on Canadian GAAP. Certain comparative amounts have been reclassified to conform with the current period presentation.

How the Bank Reports
Effective November 1, 2011, the Bank prepares its consolidated financial statements in accordance with IFRS, the current generally accepted accounting principles (GAAP), and refers to results prepared in accordance with IFRS as the ”reported” results. The Bank also utilizes non-GAAP financial measures referred to as “adjusted” results to assess each of its segments and to measure overall Bank performance. The Bank removes "items of note", net of income taxes, from reported results to arrive at adjusted results, as 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 IFRS. Adjusted results, items of note, and related terms are non-GAAP financial measures as these are not defined terms under IFRS 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 Q2 2013 Report to Shareholders.

Segmented Information
For management reporting purposes, the Bank’s operations and activities are organized around four key business segments operating in a number of locations in key financial centres around the globe: Canadian Personal and Commercial Banking (CAD P&C), Wealth and Insurance, U.S. Personal and Commercial Banking (U.S. P&C), and Wholesale Banking. The Bank's other activities are grouped into the Corporate segment. The results of TD Auto Finance Canada are reported in CAD P&C. The results of TD Auto Finance U.S. are reported in U.S. P&C. Integration charges, direct transaction costs, and changes in fair value of contingent consideration relating to the Chrysler Financial acquisition were reported in the Corporate segment. Effective December 1, 2011, the results of the credit card portfolio of MBNA Canada (MBNA) are reported primarily in the CAD P&C and Wealth and Insurance segments. Integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada are reported in CAD P&C. Effective March 13, 2013, the results of the U.S. credit card portfolio of Target Corporation (Target) are reported in U.S. P&C and effective March 27, 2013, the results of Epoch Holding Corporation including its wholly-owned subsidiary Epoch Investment Partners, Inc. (Epoch) are reported in Wealth and Insurance.

Effective November 1, 2011, the Bank revised its methodology for allocating capital to its business segments to align with the common equity capital requirements under Basel III at a 7% Common Equity Tier 1 (CET1) ratio. As such the return measures for business segments now reflect a return on common equity (ROE) methodology and not return on invested capital which was reported previously. These changes have been applied prospectively. The Bank measures and evaluates the performance of each segment based on adjusted results, economic profit, and adjusted ROE. Economic profit is adjusted net income available to common shareholders less a charge for average common equity. Adjusted ROE is adjusted net income available to common shareholders as a percentage of average common equity. Economic profit and adjusted ROE are non-GAAP financial measures as these are not defined terms under IFRS and, therefore, may not be comparable to similar terms used by other issuers.

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, assets, and liabilities 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.

Net income for the operating business segments is presented before any 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.

Basel III
Effective Q1 2013, the Bank complies with the Office of the Superintendent of Financial Institutions Canada (OSFI) new guideline for calculating RWA and regulatory capital, which is based on *“A global regulatory framework for more resilient banks and banking systems”* (Basel III) issued by the Basel Committee on Banking Supervision (BCBS). Regulatory capital ratios prior to 2013 were not restated and are measured based on the Basel II regulatory framework.

The Capital Adequacy Requirements (CAR) Guideline contains two methodologies for capital ratio calculation: (i) the “transitional” method; and (ii) the “all-in” method. Under the “transitional” method, changes in capital treatment for certain items, as well as minimum capital ratio requirements, will be phased in over the period from 2013 to 2019. Under the “all-in” method, capital is defined to include all of the regulatory adjustments that will be required by 2019, while retaining the phase-out rules for non-qualifying capital instruments. OSFI expects Canadian banks to include an additional capital conservation buffer of 2.5% in the first quarter of 2013, effectively raising the CET1 minimum requirement to 7.0%. With the capital conservation buffer, Canadian banks are required to maintain a minimum Tier 1 capital ratio of 8.5% and Total capital ratio of 10.5%, starting in the first quarter of 2014.

The final CAR Guideline postponed the Credit Valuation Adjustment (CVA) capital add-on charge until January 1, 2014.

Supplemental Financial Information (unaudited)

For the 2nd Quarter Ended April 30, 2013

Table of Contents

Highlights

For the period ended	LINE #	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	Year to Date 2013	Year to Date 2012	Full Year 2012	Full Year 2011
Income Statement ($ millions)														
Net interest income	1	**$ 3,902**	$ 3,846	$ 3,842	$ 3,817	$ 3,680	$ 3,687	$ 3,532	$ 3,514	$ 3,259	**$ 7,748**	$ 7,367	$ 15,026	$ 13,661
Non-interest income	2	**2,098**	2,125	2,047	2,024	2,070	1,955	2,131	1,870	1,897	**4,223**	4,025	8,096	8,001
Total revenue	3	**6,000**	5,971	5,889	5,841	5,750	5,642	5,663	5,384	5,156	**11,971**	11,392	23,122	21,662
Provision for credit losses														
Loans	4	**402**	360	543	413	353	360	350	320	309	**762**	713	1,669	1,334
Debt securities classified as loans	5	**3**	3	3	3	3	3	3	3	3	**6**	6	12	75
Acquired credit-impaired loans	6	**12**	22	19	22	32	41	(13)	57	37	**34**	73	114	81
Total provision for credit losses	7	**417**	385	565	438	388	404	340	380	349	**802**	792	1,795	1,490
Non-interest expenses	8	**3,626**	3,495	3,606	3,471	3,372	3,549	3,488	3,206	3,163	**7,121**	6,921	13,998	13,047
Net income before provision for income taxes	9	**1,957**	2,091	1,718	1,932	1,990	1,689	1,835	1,798	1,644	**4,048**	3,679	7,329	7,125
Provision for (recovery of) income taxes	10	**291**	360	178	291	351	272	310	367	306	**651**	623	1,092	1,326
Income before equity in net income of an investment in associate	11	**1,666**	1,731	1,540	1,641	1,639	1,417	1,525	1,431	1,338	**3,397**	3,056	6,237	5,799
Equity in net income of an investment in associate, net of income taxes	12	**57**	59	57	62	54	61	64	59	66	**116**	115	234	246
Net income – reported	13	**1,723**	1,790	1,597	1,703	1,693	1,478	1,589	1,490	1,404	**3,513**	3,171	6,471	6,045
Adjustment for items of note, net of income taxes	14	**110**	126	160	117	43	284	67	145	120	**236**	327	604	387
Net income – adjusted	15	**1,833**	1,916	1,757	1,820	1,736	1,762	1,656	1,635	1,524	**3,749**	3,498	7,075	6,432
Preferred dividends	16	**49**	49	49	49	49	49	48	43	40	**98**	98	196	180
Net income available to common shareholders and non-controlling interests in subsidiaries – adjusted	17	**$ 1,784**	$ 1,867	$ 1,708	$ 1,771	$ 1,687	$ 1,713	$ 1,608	$ 1,592	$ 1,484	**$ 3,651**	$ 3,400	$ 6,879	$ 6,252
Attributable to:														
Non-controlling interests – adjusted	18	**$ 26**	$ 26	$ 26	$ 26	$ 26	$ 26	$ 26	$ 27	$ 25	**$ 52**	$ 52	$ 104	$ 104
Common shareholders – adjusted	19	**1,758**	1,841	1,682	1,745	1,661	1,687	1,582	1,565	1,459	**3,599**	3,348	6,775	6,148
Earnings per Common Share (EPS) ($) and Average Number of Shares (millions)[1]														
Basic earnings														
Reported	20	**$ 1.79**	$ 1.87	$ 1.67	$ 1.79	$ 1.79	$ 1.56	$ 1.70	$ 1.60	$ 1.52	**$ 3.66**	$ 3.35	$ 6.81	$ 6.50
Adjusted	21	**1.91**	2.01	1.84	1.92	1.84	1.87	1.77	1.77	1.65	**3.92**	3.71	7.47	6.94
Diluted earnings														
Reported	22	**1.78**	1.86	1.66	1.78	1.78	1.55	1.68	1.58	1.50	**3.65**	3.33	6.76	6.43
Adjusted	23	**1.90**	2.00	1.83	1.91	1.82	1.86	1.75	1.75	1.63	**3.90**	3.68	7.42	6.86
Average number of common shares outstanding														
Basic	24	**920.9**	916.8	912.4	908.7	904.1	901.1	893.8	886.6	883.1	**918.8**	902.6	906.6	885.7
Diluted	25	**923.7**	922.6	920.0	916.0	912.6	909.2	909.0	902.5	901.0	**923.2**	911.0	914.9	902.9
Balance Sheet ($ billions)														
Total assets	26	**$ 826.4**	$ 818.5	$ 811.1	$ 806.3	$ 773.2	$ 779.1	$ 735.5	$ 713.6	$ 678.4	**$ 826.4**	$ 773.2	$ 811.1	$ 735.5
Total equity	27	**51.2**	49.8	49.0	48.1	45.9	45.5	44.0	40.9	39.0	**51.2**	45.9	49.0	44.0
Risk Metrics ($ billions, except as noted)														
Risk-weighted assets[2,3,4]	28	**$ 281.8**	$ 274.4	$ 245.9	$ 246.4	$ 242.0	$ 243.6	$ 218.8	$ 207.8	$ 202.7	**$ 281.8**	$ 242.0	$ 245.9	$ 218.8
Common Equity Tier 1 (CET1)[5]	29	**24.7**	24.3	n/a	n/a	n/a	n/a	n/a	n/a	n/a	**24.7**	n/a	n/a	n/a
Common Equity Tier 1 capital ratio[4,5]	30	**8.8 %**	8.8 %	n/a	n/a	n/a	n/a	n/a	n/a	n/a	**8.8 %**	n/a	n/a	n/a
Tier 1 capital[2,3]	31	**$ 30.4**	$ 30.0	$ 31.0	$ 30.0	$ 29.1	$ 28.4	$ 28.5	$ 26.8	$ 25.8	**$ 30.4**	$ 29.1	$ 31.0	$ 28.5
Tier 1 capital ratio[2,3,4]	32	**10.8 %**	10.9 %	12.6 %	12.2 %	12.0 %	11.6 %	13.0 %	12.9 %	12.7 %	**10.8 %**	12.0 %	12.6 %	13.0 %
Total capital ratio[2,3,4]	33	**14.0**	14.2	15.7	15.2	15.1	14.7	16.0	16.3	16.3	**14.0**	15.1	15.7	16.0
After-tax impact of 1% increase in interest rates on:														
Common shareholders' equity ($ millions)[3]	34	**$ (104)**	$ (107)	$ (162)	$ (166)	$ (180)	$ (92)	$ (111)	$ (62)	$ (143)	**$ (104)**	$ (180)	$ (162)	$ (111)
Annual net income ($ millions)[3]	35	**262**	157	166	(30)	(30)	(30)	(29)	(17)	(31)	**262**	(30)	166	(29)
Net impaired loans – personal, business, and government ($ millions)[6]	36	**2,089**	2,033	2,100	1,975	1,993	2,121	2,063	2,008	1,990	**2,089**	1,993	2,100	2,063
Net impaired loans – personal, business, and government as a % of net loans and acceptances[6]	37	**0.49 %**	0.49 %	0.52 %	0.49 %	0.51 %	0.55 %	0.56 %	0.56 %	0.57 %	**0.49 %**	0.51 %	0.52 %	0.56 %
Provision for credit losses as a % of net average loans and acceptances[6]	38	**0.39**	0.35	0.54	0.42	0.37	0.38	0.38	0.36	0.37	**0.37**	0.38	0.43	0.39
Rating of senior debt:														
Moody's	39	**Aa1**	Aa1	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	**Aa1**	Aaa	Aaa	Aaa
Standard and Poor's	40	**AA-**	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	**AA-**	AA-	AA-	AA-

1 Basic EPS is computed by dividing net income attributable to common shareholders by the weighted-average number of common shares outstanding during the period. For the calculation of diluted EPS, adjustments are made to the net income attributable to common shareholders to include the effect of dilutive securities. As a result, the sum of the quarterly basic and diluted EPS figures may not equal the year-to-date EPS.
2 Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
3 Prior to Q1 2012, amounts were calculated based on Canadian GAAP.
4 The final CAR Guideline postponed the CVA capital add-on charge until January 1, 2014.
5 Effective Q1 2013, the Bank implemented the Basel III regulatory framework. As a result, the Bank began reporting the measures, CET1 and CET1 capital ratio, in accordance with the "all-in" methodology.
6 Excludes acquired credit-impaired (ACI) loans and debt securities classified as loans. For additional information on ACI loans, see pages 34 to 35.

Shareholder Value

($ millions, except as noted) *For the period ended*	LINE #	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	Year to Date 2013	Year to Date 2012	Full Year 2012	Full Year 2011
Business Performance														
Net income available to common shareholders and non-controlling interests in subsidiaries – reported	1	**$ 1,674**	$ 1,741	$ 1,548	$ 1,654	$ 1,644	$ 1,429	$ 1,541	$ 1,447	$ 1,364	**$ 3,415**	$ 3,073	$ 6,275	$ 5,865
Economic profit[1,2]	2	**756**	832	703	787	762	782	594	649	596	**1,586**	1,546	3,037	2,469
Average common equity	3	**45,651**	44,488	43,256	42,333	40,625	39,999	38,131	35,027	34,060	**45,093**	40,262	41,535	35,568
Average invested capital	4	**n/a**	n/a	n/a	n/a	n/a	n/a	43,566	40,380	39,331	**n/a**	n/a	n/a	40,877
Return on common equity – reported	5	**14.8 %**	15.3 %	14.0 %	15.3 %	16.2 %	14.0 %	15.8 %	16.1 %	16.1 %	**15.0 %**	15.1 %	14.9 %	16.2 %
Return on common equity – adjusted	6	**15.8 %**	16.4 %	15.5 %	16.4 %	16.6 %	16.8 %	16.5 %	17.7 %	17.6 %	**16.1 %**	16.7 %	16.3 %	17.3 %
Return on invested capital	7	**n/a**	n/a	n/a	n/a	n/a	n/a	14.4 %	15.4 %	15.2 %	**n/a**	n/a	n/a	15.0 %
Return on risk-weighted assets – adjusted[3,4]	8	**2.59 %**	2.81 %	2.72 %	2.84 %	2.78 %	2.90 %	2.95 %	2.97 %	2.88 %	**2.71 %**	2.87 %	2.83 %	2.95 %
Efficiency ratio – reported	9	**60.5 %**	58.5 %	61.2 %	59.4 %	58.7 %	62.9 %	61.6 %	59.6 %	61.3 %	**59.5 %**	60.8 %	60.5 %	60.2 %
Efficiency ratio – adjusted	10	**58.4 %**	55.6 %	59.0 %	55.4 %	56.8 %	55.3 %	59.4 %	55.8 %	58.3 %	**57.0 %**	56.0 %	56.6 %	57.5 %
Effective tax rate														
Reported	11	**14.9 %**	17.2 %	10.4 %	15.1 %	17.6 %	16.1 %	16.9 %	20.4 %	18.6 %	**16.1 %**	16.9 %	14.9 %	18.6 %
Adjusted (TEB)	12	**18.7 %**	20.9 %	17.1 %	20.6 %	20.8 %	22.6 %	22.4 %	24.5 %	22.6 %	**19.8 %**	21.7 %	20.3 %	23.2 %
Net interest margin[5]	13	**2.21 %**	2.15 %	2.22 %	2.23 %	2.25 %	2.22 %	2.24 %	2.33 %	2.30 %	**2.18 %**	2.23 %	2.23 %	2.30 %
Average number of full-time equivalent staff	14	**78,414**	78,756	79,000	78,783	78,005	77,786	77,360	77,168	74,423	**78,588**	77,898	78,397	75,631
Common Share Performance														
Closing market price ($)	15	**$ 82.59**	$ 83.29	$ 81.23	$ 78.92	$ 83.49	$ 77.54	$ 75.23	$ 76.49	$ 81.92	**$ 82.59**	$ 83.49	$ 81.23	$ 75.23
Book value per common share ($)	16	**50.18**	48.78	48.17	47.37	45.19	45.00	43.43	40.59	38.59	**50.18**	45.19	48.17	43.43
Closing market price to book value	17	**1.65**	1.71	1.69	1.67	1.85	1.72	1.73	1.88	2.12	**1.65**	1.85	1.69	1.73
Price-earnings ratio														
Reported	18	**11.7**	11.8	12.0	11.6	12.7	12.3	11.7	13.1	14.8	**11.7**	12.7	12.0	11.7
Adjusted	19	**10.8**	11.0	10.9	10.8	11.6	11.1	11.0	11.8	13.3	**10.8**	11.6	10.9	11.0
Total shareholder return on common shareholders' investment[6]	20	**2.7 %**	11.3 %	11.9 %	6.9 %	5.5 %	7.0 %	5.7 %	8.1 %	12.2 %	**2.7 %**	5.5 %	11.9 %	5.7 %
Number of common shares outstanding (millions)	21	**922.1**	920.5	916.1	911.7	908.2	903.7	901.0	888.8	886.1	**922.1**	908.2	916.1	901.0
Total market capitalization ($ billions)	22	**$ 76.2**	$ 76.7	$ 74.4	$ 71.9	$ 75.8	$ 70.1	$ 67.8	$ 68.0	$ 72.6	**$ 76.2**	$ 75.8	$ 74.4	$ 67.8
Dividend Performance														
Dividend per common share ($)	23	**$ 0.81**	$ 0.77	$ 0.77	$ 0.72	$ 0.72	$ 0.68	$ 0.68	$ 0.66	$ 0.66	**$ 1.58**	$ 1.40	$ 2.89	$ 2.61
Dividend yield	24	**3.7 %**	3.7 %	3.6 %	3.5 %	3.4 %	3.6 %	3.5 %	3.1 %	3.1 %	**3.7 %**	3.6 %	3.8 %	3.4 %
Common dividend payout ratio														
Reported	25	**45.3**	41.2	46.1	40.2	40.2	43.7	40.3	41.2	43.5	**43.2**	41.8	42.5	40.2
Adjusted	26	**42.4**	38.3	41.7	37.5	39.2	36.3	38.6	37.4	40.0	**40.3**	37.8	38.7	37.7

1 The rate charged for common equity is 9.0% in both 2013 and 2012. The rate charged for invested capital was 9.0% in 2011.
2 Effective Q1 2012, economic profit is calculated based on average common equity on a prospective basis. Prior to Q1 2012, economic profit was calculated based on average invested capital. Had this change been done on a retroactive basis, economic profit for the Bank, calculated based on average common equity, would have been $717 million for Q4 2011, $770 million for Q3 2011, $712 million for Q2 2011, and $2,947 million for the full year 2011.
3 Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the “all-in” methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
4 Prior to Q1 2012, amounts were calculated based on Canadian GAAP.
5 Certain amounts for comparative periods have been restated to conform with the presentation adopted in the current period. This resulted in an increase to total assets, with a corresponding impact on net interest margin.
6 Return is calculated based on share price movement and reinvested dividends over the trailing twelve month period.

Adjustments for Items of Note, Net of Income Taxes[1]

For the period ended	LINE #	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	Year to Date 2013	Year to Date 2012	Full Year 2012	Full Year 2011
Increase (Decrease) in Net Income Due to Items of Note ($ millions)														
Amortization of intangibles (Footnote 2)	1	**$ 58**	$ 56	$ 60	$ 59	$ 59	$ 60	$ 95	$ 94	$ 99	**$ 114**	$ 119	$ 238	$ 391
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 3)	2	**22**	(24)	35	–	9	45	(37)	(9)	(7)	**(2)**	54	89	(128)
Integration charges and direct transaction costs relating to U.S. P&C Banking acquisitions (Footnote 4)	3	**–**	–	–	–	–	9	(1)	39	20	**–**	9	9	82
Fair value of credit default swaps (CDS) hedging the corporate loan book, net of provision for credit losses (Footnote 5)	4	**–**	–	–	(2)	1	1	(9)	(5)	(2)	**–**	2	–	(13)
Integration charges, direct transaction costs, and changes in fair value of contingent consideration relating to the Chrysler Financial acquisition (Footnote 6)	5	**–**	–	3	6	3	5	19	26	10	**–**	8	17	55
Integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada (Footnote 7)	6	**30**	24	25	25	30	24	–	–	–	**54**	54	104	–
Litigation reserve (Footnote 8)	7	**–**	70	–	77	–	171	–	–	–	**70**	171	248	–
Reduction of allowance for incurred but not identified credit losses (Footnote 9)	8	**–**	–	–	(30)	(59)	(31)	–	–	–	**–**	(90)	(120)	–
Positive impact due to changes in statutory income tax rates (Footnote 10)	9	**–**	–	–	(18)	–	–	–	–	–	**–**	–	(18)	–
Impact of Superstorm Sandy (Footnote 11)	10	**–**	–	37	–	–	–	–	–	–	**–**	–	37	–
Total	11	**$ 110**	$ 126	$ 160	$ 117	$ 43	$ 284	$ 67	$ 145	$ 120	**$ 236**	$ 327	$ 604	$ 387
Increase (Decrease) in Earnings per Share Due to Items of Note ($) (Footnote 12)														
Amortization of intangibles (Footnote 2)	12	**$ 0.06**	$ 0.06	$ 0.06	$ 0.06	$ 0.06	$ 0.07	$ 0.10	$ 0.11	$ 0.11	**$ 0.12**	$ 0.12	$ 0.26	$ 0.43
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 3)	13	**0.03**	(0.03)	0.04	–	0.01	0.05	(0.04)	(0.01)	(0.01)	**–**	0.06	0.10	(0.14)
Integration charges and direct transaction costs relating to U.S. P&C Banking acquisitions (Footnote 4)	14	**–**	–	–	–	–	0.01	–	0.04	0.02	**–**	0.01	0.01	0.09
Fair value of credit default swaps (CDS) hedging the corporate loan book, net of provision for credit losses (Footnote 5)	15	**–**	–	–	–	–	–	(0.01)	–	–	**–**	–	–	(0.01)
Integration charges, direct transaction costs, and changes in fair value of contingent consideration relating to the Chrysler Financial acquisition (Footnote 6)	16	**–**	–	–	0.01	–	–	0.02	0.03	0.01	**–**	0.01	0.02	0.06
Integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada (Footnote 7)	17	**0.03**	0.03	0.03	0.03	0.03	0.02	–	–	–	**0.05**	0.06	0.11	–
Litigation reserve (Footnote 8)	18	**–**	0.08	–	0.08	–	0.19	–	–	–	**0.08**	0.19	0.27	–
Reduction of allowance for incurred but not identified credit losses (Footnote 9)	19	**–**	–	–	(0.03)	(0.06)	(0.03)	–	–	–	**–**	(0.10)	(0.13)	–
Positive impact due to changes in statutory income tax rates (Footnote 10)	20	**–**	–	–	(0.02)	–	–	–	–	–	**–**	–	(0.02)	–
Impact of Superstorm Sandy (Footnote 11)	21	**–**	–	0.04	–	–	–	–	–	–	**–**	–	0.04	–
Total	22	**$ 0.12**	$ 0.14	$ 0.17	$ 0.13	$ 0.04	$ 0.31	$ 0.07	$ 0.17	$ 0.13	**$ 0.25**	$ 0.35	$ 0.66	$ 0.43

[1] For detailed footnotes to the items of note, see page 54.

Segmented Results Summary

($ millions, except as noted) *For the period ended*	LINE #	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	Year to Date 2013	Year to Date 2012	Full Year 2012	Full Year 2011
Net Income – Adjusted														
Canadian Personal and Commercial Banking[1]	1	**$ 877**	$ 944	$ 831	$ 889	$ 838	$ 850	$ 754	$ 795	$ 733	**$ 1,821**	$ 1,688	$ 3,408	$ 3,051
Wealth and Insurance[1]	2	**364**	377	293	360	365	349	343	349	316	**741**	714	1,367	1,314
U.S. Personal and Commercial Banking	3	**398**	385	353	361	356	352	294	334	316	**783**	708	1,422	1,270
Total Retail	4	**1,639**	1,706	1,477	1,610	1,559	1,551	1,391	1,478	1,365	**3,345**	3,110	6,197	5,635
Wholesale Banking	5	**220**	159	309	180	197	194	280	112	188	**379**	391	880	815
Corporate	6	**(26)**	51	(29)	30	(20)	17	(15)	45	(29)	**25**	(3)	(2)	(18)
Total Bank	7	**$ 1,833**	$ 1,916	$ 1,757	$ 1,820	$ 1,736	$ 1,762	$ 1,656	$ 1,635	$ 1,524	**$ 3,749**	$ 3,498	$ 7,075	$ 6,432
Return on Common Equity – Adjusted[2]														
Canadian Personal and Commercial Banking[1]	8	**46.3 %**	48.7 %	43.1 %	45.4 %	43.4 %	44.9 %	36.0 %	38.0 %	36.2 %	**47.5 %**	44.2 %	44.2 %	36.9 %
Wealth and Insurance[1]	9	**25.2**	25.3	17.9	20.9	22.5	21.4	25.9	27.1	25.6	**25.2**	21.9	20.7	25.3
U.S. Personal and Commercial Banking	10	**8.6**	8.6	8.1	8.1	8.2	7.9	7.2	8.5	7.9	**8.6**	8.1	8.1	7.8
Wholesale Banking[3]	11	**20.9**	15.0	30.3	16.7	19.5	18.7	31.5	13.1	23.3	**17.9**	19.1	21.2	24.3
Total Bank[3]	12	**15.8 %**	16.4 %	15.5 %	16.4 %	16.6 %	16.8 %	14.4 %	15.4 %	15.2 %	**16.1 %**	16.7 %	16.3 %	15.0 %
Percentage of Adjusted Net Income Mix[4]														
Total Retail	13	**88 %**	91 %	83 %	90 %	89 %	89 %	83 %	93 %	88 %	**90 %**	89 %	88 %	87 %
Wholesale Banking	14	**12**	9	17	10	11	11	17	7	12	**10**	11	12	13
Total Bank	15	**100 %**	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	**100 %**	100 %	100 %	100 %
Geographic Contribution to Total Revenue[5]														
Canada	16	**65 %**	66 %	67 %	67 %	64 %	65 %	67 %	65 %	61 %	**65 %**	64 %	66 %	64 %
United States	17	**29**	26	26	26	27	26	25	27	27	**28**	27	26	26
Other International	18	**6**	8	7	7	9	9	8	8	12	**7**	9	8	10
Total Bank	19	**100 %**	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	**100 %**	100 %	100 %	100 %

1 Effective Q1 2012, the insurance business was transferred from Canadian Personal and Commercial Banking (CAD P&C) to Wealth and Insurance. The 2011 results have been restated accordingly.
2 Effective Q1 2012, the Bank revised its methodology for allocating capital to its business segments to align with the common equity capital requirements under Basel III at a 7% CET1 ratio. The return measures for business segments will now be return on common equity rather than return on invested capital. These changes have been applied prospectively. Return on invested capital, which was used as the return measure in prior periods, has not been restated to return on common equity.
3 Office of the Superintendent of Financial Institutions Canada (OSFI) guidance issued in November 2012 permits banks to defer capital relating to CVA capital until November 1, 2013. The Bank has chosen to continue to allocate capital to Wholesale Banking, for fiscal 2013 inclusive of CVA capital. However, total Bank results exclude CVA capital to align with the revised OSFI guidance issued in November 2012.
4 Percentages exclude the Corporate segment results.
5 TEB amounts are not included.

Canadian Personal and Commercial Banking Segment[1]

RESULTS OF OPERATIONS

($ millions, except as noted) *For the period ended*	**LINE #**	**2013 Q2**	**2013 Q1**	**2012 Q4**	**2012 Q3**	**2012 Q2**	**2012 Q1**	**2011 Q4**	**2011 Q3**	**2011 Q2**	**Year to Date 2013**	**Year to Date 2012**	**Full Year 2012**	**Full Year 2011**
Net interest income	1	**$ 2,010**	$ 2,058	$ 2,071	$ 2,055	$ 1,967	$ 1,930	$ 1,840	$ 1,834	$ 1,729	**$ 4,068**	$ 3,897	$ 8,023	$ 7,190
Non-interest income	2	**655**	665	678	675	636	640	621	591	564	**1,320**	1,276	2,629	2,342
Total revenue	3	**2,665**	2,723	2,749	2,730	2,603	2,570	2,461	2,425	2,293	**5,388**	5,173	10,652	9,532
Provision for credit losses	4	**245**	244	306	288	274	283	212	205	192	**489**	557	1,151	824
Non-interest expenses	5	**1,267**	1,226	1,343	1,259	1,226	1,160	1,193	1,106	1,074	**2,493**	2,386	4,988	4,433
Net income before income taxes	6	**1,153**	1,253	1,100	1,183	1,103	1,127	1,056	1,114	1,027	**2,406**	2,230	4,513	4,275
Income taxes	7	**306**	333	294	319	295	301	302	319	294	**639**	596	1,209	1,224
Net income – reported	8	**847**	920	806	864	808	826	754	795	733	**1,767**	1,634	3,304	3,051
Adjustments for items of note, net of income taxes[2]	9	**30**	24	25	25	30	24	–	–	–	**54**	54	104	–
Net income – adjusted	10	**$ 877**	$ 944	$ 831	$ 889	$ 838	$ 850	$ 754	$ 795	$ 733	**$ 1,821**	$ 1,688	$ 3,408	$ 3,051
Average common equity ($ billions)[3]	11	**$ 7.8**	$ 7.7	$ 7.7	$ 7.8	$ 7.8	$ 7.5	$ 8.3	$ 8.3	$ 8.3	**$ 7.7**	$ 7.7	$ 7.7	$ 8.3
Economic profit[3,4]	12	**726**	789	678	732	683	699	587	627	571	**1,515**	1,382	2,792	2,388
Return on common equity – reported[3]	13	**44.6 %**	47.5 %	41.9 %	44.1 %	42.0 %	43.7 %	36.0 %	38.0 %	36.2 %	**46.1 %**	42.8 %	42.9 %	36.9 %
Return on common equity – adjusted[3]	14	**46.3 %**	48.7 %	43.1 %	45.4 %	43.4 %	44.9 %	36.0 %	38.0 %	36.2 %	**47.5 %**	44.2 %	44.2 %	36.9 %
Key Performance Indicators ($ billions, except as noted)														
Risk-weighted assets[5,6]	15	**$ 81**	$ 79	$ 78	$ 77	$ 79	$ 79	$ 73	$ 72	$ 70	**$ 81**	$ 79	$ 78	$ 73
Average loans – personal														
Residential mortgages	16	**155.4**	154.7	152.8	148.8	145.3	144.0	141.0	136.2	131.8	**155.0**	144.6	147.7	134.5
Consumer instalment and other personal														
HELOC	17	**62.5**	63.1	63.4	63.5	63.6	63.4	63.8	64.1	64.3	**62.8**	63.5	63.5	64.2
Indirect Auto	18	**13.7**	13.8	13.9	13.8	13.5	13.4	13.5	13.1	11.9	**13.8**	13.5	13.7	12.5
Other	19	**12.5**	12.6	12.7	12.8	13.0	13.1	13.2	13.2	13.2	**12.5**	13.0	12.9	13.2
Credit card	20	**15.1**	15.2	15.1	15.2	15.4	13.8	8.5	8.4	8.2	**15.2**	14.6	14.9	8.3
Total average loans – personal	21	**259.2**	259.4	257.9	254.1	250.8	247.7	240.0	235.0	229.4	**259.3**	249.2	252.7	232.7
Average loans and acceptances – business	22	**44.8**	42.9	42.1	40.7	39.4	37.8	36.6	35.7	34.6	**43.8**	38.6	40.0	35.0
Average deposits														
Personal	23	**149.9**	150.4	149.1	146.3	142.8	139.9	135.9	135.5	134.3	**150.1**	141.3	144.5	135.1
Business	24	**71.0**	71.3	70.3	68.5	66.0	66.3	63.9	62.4	60.7	**71.2**	66.2	67.8	61.5
Margin on average earning assets including securitized assets – reported	25	**2.80 %**	2.79 %	2.83 %	2.86 %	2.84 %	2.77 %	2.71 %	2.77 %	2.77 %	**2.79 %**	2.80 %	2.82 %	2.76 %
Margin on average earning assets including securitized assets – adjusted	26	**2.80 %**	2.79 %	2.83 %	2.86 %	2.87 %	2.79 %	2.71 %	2.77 %	2.77 %	**2.79 %**	2.83 %	2.84 %	2.76 %
Efficiency ratio – reported	27	**47.5 %**	45.0 %	48.9 %	46.1 %	47.1 %	45.1 %	48.4 %	45.6 %	46.8 %	**46.3 %**	46.1 %	46.8 %	46.5 %
Efficiency ratio – adjusted	28	**46.0 %**	43.8 %	47.7 %	44.8 %	46.0 %	44.2 %	48.4 %	45.6 %	46.8 %	**44.9 %**	45.1 %	45.7 %	46.5 %
Number of Canadian retail branches at period end	29	**1,165**	1,166	1,168	1,160	1,153	1,150	1,150	1,134	1,131	**1,165**	1,153	1,168	1,150
Average number of full-time equivalent staff[7]	30	**28,048**	28,385	28,449	31,270	31,017	30,696	30,065	30,110	29,538	**28,220**	30,855	30,354	29,815

1 Effective Q1 2012, the Insurance business was transferred from CAD P&C to Wealth and Insurance. The 2011 results have been restated accordingly.
2 Items of note relate primarily to integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada. See footnote 7 on page 54.
3 Effective Q1 2012, the Bank revised its methodology for allocating capital to its business segments to align with the common equity capital requirements under Basel III at a 7% CET1 ratio. The return measures for business segments will now be return on common equity rather than return on invested capital. These changes have been applied prospectively. Return on invested capital, which was used as the return measure in prior periods, has not been restated to return on common equity.
4 The rate charged for common equity is 8.0% in both 2013 and 2012. The rate charged for invested capital was 8.0% in 2011.
5 Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
6 Prior to Q1 2012, amounts were calculated based on Canadian GAAP.
7 Effective Q4 2012, 2,683 full-time equivalent (FTE) staff related to the electronic distribution channels were transferred to the Corporate segment. The expenses related to these FTE have been allocated to CAD P&C.

Wealth and Insurance Segment[1]

RESULTS OF OPERATIONS

($ millions, except as noted) *For the period ended*	**LINE #**	**2013 Q2**	**2013 Q1**	**2012 Q4**	**2012 Q3**	**2012 Q2**	**2012 Q1**	**2011 Q4**	**2011 Q3**	**2011 Q2**	**Year to Date 2013**	**Year to Date 2012**	**Full Year 2012**	**Full Year 2011**
Net interest income	1	**$ 140**	$ 148	$ 147	$ 148	$ 144	$ 144	$ 136	$ 139	$ 134	**$ 288**	$ 288	$ 583	$ 542
Insurance revenue, net of claims and related expenses[2]	2	**294**	325	232	270	330	281	308	296	254	**619**	611	1,113	1,167
Income from financial instruments designated at fair value through profit or loss	3	**10**	(5)	(6)	18	(17)	10	9	18	(2)	**5**	(7)	5	(2)
Other non-interest income	4	**647**	609	590	573	591	564	586	576	594	**1,256**	1,155	2,318	2,333
Total revenue	5	**1,091**	1,077	963	1,009	1,048	999	1,039	1,029	980	**2,168**	2,047	4,019	4,040
Non-interest expenses	6	**710**	670	676	632	653	639	669	640	648	**1,380**	1,292	2,600	2,616
Net income before income taxes	7	**381**	407	287	377	395	360	370	389	332	**788**	755	1,419	1,424
Income taxes	8	**70**	77	45	73	77	66	81	88	73	**147**	143	261	317
Wealth and Insurance net income, before TD Ameritrade	9	**311**	330	242	304	318	294	289	301	259	**641**	612	1,158	1,107
Equity in net income of an investment in associate, net of income taxes[3]	10	**53**	47	51	56	47	55	54	48	57	**100**	102	209	207
Total Wealth and Insurance net income – reported	11	**364**	377	293	360	365	349	343	349	316	**741**	714	1,367	1,314
Total Wealth and Insurance net income – adjusted	12	**$ 364**	$ 377	$ 293	$ 360	$ 365	$ 349	$ 343	$ 349	$ 316	**$ 741**	$ 714	$ 1,367	$ 1,314
Breakdown of Total Net Income														
Wealth	13	**$ 158**	$ 165	$ 148	$ 154	$ 155	$ 144	$ 139	$ 146	$ 151	**$ 323**	$ 299	$ 601	$ 566
Insurance	14	**153**	165	94	150	163	150	150	155	108	**318**	313	557	541
TD Ameritrade	15	**53**	47	51	56	47	55	54	48	57	**100**	102	209	207
Total Wealth and Insurance														
Average common equity ($ billions)[4]	16	**$ 5.9**	$ 5.9	$ 6.5	$ 6.9	$ 6.6	$ 6.5	$ 5.3	$ 5.1	$ 5.1	**$ 5.9**	$ 6.6	$ 6.6	$ 5.2
Economic profit[4,5]	17	**221**	229	138	195	209	190	209	221	192	**450**	399	732	795
Return on common equity[4]	18	**25.2 %**	25.3 %	17.9 %	20.9 %	22.5 %	21.4 %	25.9 %	27.1 %	25.6 %	**25.2 %**	21.9 %	20.7 %	25.3 %
Key Performance Indicators ($ billions, except as noted)														
Wealth[6]														
Risk-weighted assets[7,8]	19	**$ 16**	$ 16	$ 9	$ 9	$ 9	$ 9	$ 9	$ 9	$ 9	**$ 16**	$ 9	$ 9	$ 9
Assets under administration[9]	20	**275**	270	258	249	250	245	237	238	245	**275**	250	258	237
Assets under management[10]	21	**247**	211	207	204	202	196	189	191	190	**247**	202	207	189
Insurance														
Gross originated insurance premiums ($ millions)	22	**923**	807	943	989	877	763	873	928	812	**1,730**	1,640	3,572	3,326
Total Wealth and Insurance														
Efficiency ratio[6]	23	**65.1 %**	62.2 %	70.2 %	62.6 %	62.3 %	64.0 %	64.4 %	62.2 %	66.1 %	**63.7 %**	63.1 %	64.7 %	64.8 %
Average number of full-time equivalent staff	24	**11,751**	11,583	11,839	11,981	12,003	11,898	11,831	12,014	12,083	**11,666**	11,950	11,930	11,984

1 Effective Q1 2012, the Insurance business was transferred from CAD P&C to Wealth and Insurance. The 2011 results have been restated accordingly.
2 During Q2 2013, the claims and related expenses were $609 million (Q1 2013 – 596 million; Q4 2012 – $688 million; Q3 2012 – $645 million; Q2 2012 – $512 million; Q1 2012 – $579 million; Q4 2011 – $579 million; Q3 2011 – $555 million; and Q2 2011 – $544 million).
3 The equity in net income of an investment in associate includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.
4 Effective Q1 2012, the Bank revised its methodology for allocating capital to its business segments to align with the common equity capital requirements under Basel III at a 7% CET1 ratio. The return measures for business segments will now be return on common equity rather than return on invested capital. These changes have been applied prospectively. Return on invested capital, which was used as the return measure in prior periods, has not been restated to return on common equity.
5 The rates charged for common equity for North American and international Wealth businesses are 9.5% and 13.0%, respectively, in both 2013 and 2012. The rates charged for common equity for the Insurance and TD Ameritrade business lines are 8.0% and 11.0%, respectively, in both 2013 and 2012. The rates charged for invested capital for North American and international Wealth businesses were 9.5% and 13.0%, respectively, in 2011. The rates charged for invested capital for the Insurance and TD Ameritrade business lines were 8.0% and 11.0%, respectively, in 2011.
6 Excludes TD Ameritrade.
7 Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
8 Prior to Q1 2012, amounts were calculated based on Canadian GAAP.
9 Certain comparative amounts for Wealth assets under administration were restated to conform with the current period presentation.
10 Includes assets under management of $28 billion in Q2 2013 due to the acquisition of Epoch.

U.S. Personal and Commercial Banking Segment – Canadian Dollars

RESULTS OF OPERATIONS

($ millions, except as noted) *For the period ended*	LINE #	**2013** Q2	2013 Q1	**2012** Q4	2012 Q3	2012 Q2	2012 Q1	**2011** Q4	2011 Q3	2011 Q2	**Year to Date** 2013	Year to Date 2012	**Full Year** 2012	Full Year 2011
Net interest income	1	**$ 1,268**	$ 1,102	$ 1,148	$ 1,180	$ 1,178	$ 1,157	$ 1,124	$ 1,093	$ 1,073	**$ 2,370**	$ 2,335	$ 4,663	$ 4,392
Non-interest income	2	**470**	426	375	346	409	338	339	393	310	**896**	747	1,468	1,342
Total revenue	3	**1,738**	1,528	1,523	1,526	1,587	1,495	1,463	1,486	1,383	**3,266**	3,082	6,131	5,734
Provision for credit losses														
Loans	4	**182**	151	231	150	157	114	143	114	136	**333**	271	652	534
Debt securities classified as loans	5	**3**	3	3	3	3	3	3	3	3	**6**	6	12	75
Acquired credit-impaired loans[1]	6	**12**	22	20	22	32	41	(16)	57	37	**34**	73	115	78
Total provision for credit losses	7	**197**	176	254	175	192	158	130	174	176	**373**	350	779	687
Non-interest expenses	8	**1,072**	993	929	1,058	953	1,185	980	931	839	**2,065**	2,138	4,125	3,593
Net income before income taxes	9	**469**	359	340	293	442	152	353	381	368	**828**	594	1,227	1,454
Income taxes	10	**71**	44	24	9	86	(20)	58	86	72	**115**	66	99	266
Net income – reported	11	**398**	315	316	284	356	172	295	295	296	**713**	528	1,128	1,188
Adjustments for items of note, net of income taxes[2]	12	**–**	70	37	77	–	180	(1)	39	20	**70**	180	294	82
Net income – adjusted	13	**$ 398**	$ 385	$ 353	$ 361	$ 356	$ 352	$ 294	$ 334	$ 316	**$ 783**	$ 708	$ 1,422	$ 1,270
Average common equity ($ billions)[3]	14	**$ 19.1**	$ 17.8	$ 17.4	$ 17.8	$ 17.6	$ 17.7	$ 16.3	$ 15.7	$ 16.3	**$ 18.4**	$ 17.7	$ 17.6	$ 16.2
Economic profit (loss)[3,4]	15	**(20)**	(18)	(40)	(42)	(33)	(48)	(75)	(21)	(41)	**(38)**	(81)	(163)	(188)
Return on common equity – reported[3]	16	**8.6 %**	7.0 %	7.2 %	6.4 %	8.2 %	3.9 %	7.2 %	7.4 %	7.4 %	**7.8 %**	6.0 %	6.4 %	7.3 %
Return on common equity – adjusted[3]	17	**8.6 %**	8.6 %	8.1 %	8.1 %	8.2 %	7.9 %	7.2 %	8.5 %	7.9 %	**8.6 %**	8.1 %	8.1 %	7.8 %
Key Performance Indicators ($ billions, except as noted)														
Risk-weighted assets[5,6]	18	**$ 128**	$ 121	$ 111	$ 108	$ 101	$ 100	$ 98	$ 92	$ 90	**$ 128**	$ 101	$ 111	$ 98
Average loans – personal														
Residential mortgages	19	**19.7**	18.3	17.1	16.4	14.9	14.0	12.7	11.5	11.2	**19.0**	14.4	15.6	11.5
Consumer instalment and other personal														
HELOC	20	**10.5**	10.3	10.1	10.3	9.9	10.2	9.6	9.1	8.9	**10.4**	10.1	10.1	9.1
Indirect Auto	21	**14.9**	14.0	13.2	12.7	11.4	11.1	10.2	9.8	5.5	**14.4**	11.2	12.1	7.3
Other	22	**4.7**	1.6	1.7	1.7	1.6	1.7	1.8	1.8	2.1	**3.1**	1.7	1.7	2.0
Total average loans – personal	23	**49.8**	44.2	42.1	41.1	37.8	37.0	34.3	32.2	27.7	**46.9**	37.4	39.5	29.9
Average loans and acceptances – business	24	**49.9**	48.0	46.8	47.1	44.8	44.9	43.2	41.2	41.0	**48.9**	44.9	45.9	41.8
Average debt securities classified as loans	25	**3.2**	2.8	3.1	3.4	3.5	3.8	4.0	4.0	4.2	**3.0**	3.7	3.4	4.3
Average deposits														
Personal	26	**64.2**	60.0	58.2	59.6	57.1	56.0	53.7	51.8	52.1	**62.0**	56.6	57.7	52.3
Business	27	**52.9**	50.9	50.5	51.0	49.4	50.4	49.9	46.0	46.0	**51.9**	49.9	50.4	47.0
TD Ameritrade insured deposit accounts	28	**68.2**	65.4	61.4	61.0	58.0	60.8	56.7	48.1	46.3	**66.8**	59.4	60.3	49.3
Margin on average earning assets (TEB)[7]	29	**3.67 %**	3.28 %	3.48 %	3.59 %	3.74 %	3.61 %	3.60 %	3.70 %	3.77 %	**3.47 %**	3.68 %	3.60 %	3.73 %
Efficiency ratio – reported	30	**61.7 %**	65.0 %	61.0 %	69.3 %	60.1 %	79.3 %	67.0 %	62.7 %	60.7 %	**63.2 %**	69.4 %	67.3 %	62.7 %
Non-interest expenses – adjusted ($ millions)	31	**1,072**	896	922	930	953	889	970	866	809	**1,968**	1,842	3,694	3,451
Efficiency ratio – adjusted	32	**61.7 %**	58.6 %	60.5 %	60.9 %	60.1 %	59.5 %	66.3 %	58.3 %	58.5 %	**60.3 %**	59.8 %	60.2 %	60.2 %
Number of U.S. retail stores as at period end[8]	33	**1,310**	1,325	1,315	1,299	1,288	1,284	1,281	1,283	1,285	**1,310**	1,288	1,315	1,281
Average number of full-time equivalent staff	34	**24,668**	25,202	25,304	24,972	24,733	25,092	25,387	25,033	23,447	**24,939**	24,914	25,027	24,193

1 Includes all Federal Deposit Insurance Corporation (FDIC) covered loans and other ACI loans.
2 Items of note relate primarily to integration charges and direct transaction costs recorded in connection with U.S. P&C acquisitions, litigation reserves, and the impact of Superstorm Sandy. See footnotes 4, 8 and 11 on page 54.
3 Effective Q1 2012, the Bank revised its methodology for allocating capital to its business segments to align with the common equity capital requirements under Basel III at a 7% CET1 ratio. The return measures for business segments will now be return on common equity rather than return on invested capital. These changes have been applied prospectively. Return on invested capital, which was used as the return measure in prior periods, has not been restated to return on common equity.
4 The rate charged for common equity is 9.0% in both 2013 and 2012. The rate charged for invested capital was 9.0% in 2011.
5 Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
6 Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.
7 For calculating margin on average earning assets, TEB is included. The impact of TEB is not material. However, TEB is not included in the separate disclosure for total revenue and income taxes.
8 Includes full service retail banking stores.

U.S. Personal and Commercial Banking Segment – U.S. Dollars

RESULTS OF OPERATIONS

(US$ millions, except as noted) *For the period ended*	LINE #	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	Year to Date 2013	Year to Date 2012	Full Year 2012	Full Year 2011
Net interest income	1	**$ 1,244**	$ 1,110	$ 1,164	$ 1,160	$ 1,185	$ 1,134	$ 1,123	$ 1,131	$ 1,103	**$ 2,354**	$ 2,319	$ 4,643	$ 4,455
Non-interest income	2	**463**	429	380	340	412	331	335	405	323	**892**	743	1,463	1,363
Total revenue	3	**1,707**	1,539	1,544	1,500	1,597	1,465	1,458	1,536	1,426	**3,246**	3,062	6,106	5,818
Provision for credit losses														
Loans	4	**178**	151	234	148	157	112	143	118	139	**329**	269	651	541
Debt securities classified as loans	5	**3**	3	3	3	3	3	3	3	3	**6**	6	12	75
Acquired credit-impaired loans[1]	6	**12**	23	20	22	33	40	(16)	59	39	**35**	73	115	82
Total provision for credit losses	7	**193**	177	257	173	193	155	130	180	181	**370**	348	778	698
Non-interest expenses	8	**1,052**	1,001	941	1,041	959	1,166	978	963	863	**2,053**	2,125	4,107	3,643
Net income before income taxes	9	**462**	361	346	286	445	144	350	393	382	**823**	589	1,221	1,477
Income taxes	10	**70**	45	25	7	87	(21)	58	89	74	**115**	66	98	272
Net income – reported	11	**392**	316	321	279	358	165	292	304	308	**708**	523	1,123	1,205
Adjustments for items of note, net of income taxes[2]	12	**–**	71	37	76	–	180	(1)	41	20	**71**	180	293	84
Net income – adjusted	13	**$ 392**	$ 387	$ 358	$ 355	$ 358	$ 345	$ 291	$ 345	$ 328	**$ 779**	$ 703	$ 1,416	$ 1,289
Average common equity (US$ billions)[3]	14	**$ 18.7**	$ 17.8	$ 17.6	$ 17.5	$ 17.7	$ 17.4	$ 16.3	$ 16.4	$ 16.6	**$ 18.3**	$ 17.6	$ 17.5	$ 16.4
Economic profit (loss)[3,4]	15	**(20)**	(18)	(40)	(42)	(33)	(48)	(80)	(25)	(36)	**(38)**	(81)	(163)	(187)
Key Performance Indicators (US$ billions, except as noted)														
Risk-weighted assets[5,6]	16	**$ 127**	$ 122	$ 111	$ 107	$ 103	$ 100	$ 98	$ 96	$ 95	**$ 127**	$ 103	$ 111	$ 98
Average loans – personal														
Residential mortgages	17	**19.3**	18.4	17.4	16.2	15.0	13.8	12.7	11.9	11.5	**18.9**	14.4	15.6	11.7
Consumer instalment and other personal														
HELOC	18	**10.3**	10.3	10.2	10.1	10.0	9.9	9.4	9.4	9.1	**10.3**	9.9	10.0	9.2
Indirect Auto	19	**14.7**	14.1	13.4	12.4	11.5	10.9	10.2	10.2	5.9	**14.4**	11.2	12.1	7.4
Other	20	**4.6**	1.7	1.8	1.7	1.5	1.6	2.0	1.8	2.0	**3.1**	1.5	1.7	2.0
Total average loans – personal	21	**48.9**	44.5	42.8	40.4	38.0	36.2	34.3	33.3	28.5	**46.7**	37.0	39.4	30.3
Average loans and acceptances – business	22	**48.9**	48.4	47.4	46.3	45.1	44.0	43.1	42.6	42.1	**48.6**	44.5	45.7	42.4
Average debt securities classified as loans	23	**3.1**	2.8	3.1	3.3	3.5	3.7	4.0	4.2	4.4	**3.0**	3.6	3.4	4.4
Average deposits														
Personal	24	**63.0**	60.4	59.0	58.6	57.5	54.9	53.6	53.6	53.5	**61.7**	56.2	57.5	53.0
Business	25	**52.0**	51.2	51.3	50.1	49.6	49.4	49.8	47.5	47.2	**51.6**	49.5	50.1	47.7
TD Ameritrade insured deposit accounts	26	**67.0**	65.9	62.2	60.0	58.3	59.5	56.6	49.8	47.5	**66.4**	58.9	60.0	49.9
Non-interest expenses – adjusted (US$ millions)	27	**1,052**	903	934	915	959	870	968	896	831	**1,955**	1,829	3,678	3,497

[1] Includes all FDIC covered loans and other ACI loans.
[2] Items of note relate primarily to integration charges and direct transaction costs recorded in connection with U.S. P&C acquisitions, litigation reserves, and the impact of Superstorm Sandy. See footnotes 4, 8 and 11 on page 54.
[3] Effective Q1 2012, the Bank revised its methodology for allocating capital to its business segments to align with the common equity capital requirements under Basel III at a 7% CET1 ratio. The return measures for business segments will now be return on common equity rather than return on invested capital. These changes have been applied prospectively. Return on invested capital, which was used as the return measure in prior periods, has not been restated to return on common equity.
[4] The rate charged for common equity is 9.0% in both 2013 and 2012. The rate charged for invested capital was 9.0% in 2011.
[5] Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
[6] Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.

Wholesale Banking Segment

RESULTS OF OPERATIONS

($ millions, except as noted)	LINE	2013		2012				2011			Year to Date		Full Year	
For the period ended	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2013	2012	2012	2011
Net interest income (TEB)	1	**$ 485**	$ 483	$ 481	$ 447	$ 434	$ 443	$ 444	$ 432	$ 395	**$ 968**	$ 877	$ 1,805	$ 1,659
Non-interest income	2	**158**	116	244	191	174	240	282	27	186	**274**	414	849	837
Total revenue	3	**643**	599	725	638	608	683	726	459	581	**1,242**	1,291	2,654	2,496
Provision for credit losses[1]	4	**3**	(5)	8	21	6	12	3	6	7	**(2)**	18	47	22
Non-interest expenses	5	**375**	393	374	406	384	406	395	330	344	**768**	790	1,570	1,468
Net income before income taxes	6	**265**	211	343	211	218	265	328	123	230	**476**	483	1,037	1,006
Income taxes (TEB)	7	**45**	52	34	31	21	71	48	11	42	**97**	92	157	191
Net income (loss) – reported	8	**220**	159	309	180	197	194	280	112	188	**379**	391	880	815
Net income (loss) – adjusted	9	**$ 220**	$ 159	$ 309	$ 180	$ 197	$ 194	$ 280	$ 112	$ 188	**$ 379**	$ 391	$ 880	$ 815
Average common equity ($ billions)[2]	10	**$ 4.3**	$ 4.2	$ 4.1	$ 4.3	$ 4.1	$ 4.1	$ 3.5	$ 3.4	$ 3.3	**$ 4.3**	$ 4.1	$ 4.1	$ 3.4
Economic profit (loss)[2,3]	11	**104**	44	195	64	84	83	175	12	90	**148**	167	426	414
Return on common equity[2]	12	**20.9 %**	15.0 %	30.3 %	16.7 %	19.5 %	18.7 %	31.5 %	13.1 %	23.3 %	**17.9 %**	19.1 %	21.2 %	24.3 %
Key Performance Indicators ($ billions, except as noted)														
Risk-weighted assets[4,5]	13	**$ 49**	$ 50	$ 43	$ 48	$ 48	$ 51	$ 35	$ 32	$ 31	**$ 49**	$ 48	$ 43	$ 35
Gross drawn[6]	14	**9**	8	8	7	8	8	8	8	7	**9**	8	8	8
Efficiency ratio	15	**58.3 %**	65.6 %	51.6 %	63.6 %	63.2 %	59.4 %	54.4 %	71.9 %	59.2 %	**61.8 %**	61.2 %	59.2 %	58.8 %
Average number of full-time equivalent staff	16	**3,549**	3,470	3,545	3,588	3,540	3,538	3,626	3,612	3,438	**3,509**	3,539	3,553	3,517
Trading-Related Income (Loss) (TEB)[7]														
Interest rate and credit	17	**$ 166**	$ 119	$ 107	$ 127	$ 96	$ 201	$ 31	$ (22)	$ 122	**$ 285**	$ 297	$ 531	$ 281
Foreign exchange	18	**93**	91	96	78	105	95	131	67	119	**184**	200	374	428
Equity and other	19	**94**	81	113	155	77	84	121	68	62	**175**	161	429	360
Total trading-related income (loss)	20	**$ 353**	$ 291	$ 316	$ 360	$ 278	$ 380	$ 283	$ 113	$ 303	**$ 644**	$ 658	$ 1,334	$ 1,069

1 Includes the cost of credit protection incurred in hedging the lending portfolio.
2 Effective Q1 2012, the Bank revised its methodology for allocating capital to its business segments to align with the common equity capital requirements under Basel III inclusive of CVA capital at a 7% CET1 ratio. The return measures for business segments will now be return on common equity rather than return on invested capital. These changes have been applied prospectively. Return on invested capital, which was used as the return measure in prior periods, has not been restated to return on common equity.
3 The rate charged for common equity is 11% in both 2013 and 2012. The rate charged for invested capital was 12.0% in 2011.
4 Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework excluding CVA capital in accordance with OSFI guidance, and are presented based on the “all-in” methodology. In 2012, amounts were calculated in accordance with the Basel II regulatory framework inclusive of Market Risk Amendments. Prior to 2012, amounts were calculated in accordance with the Basel II regulatory framework.
5 Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.
6 Includes gross loans and bankers' acceptances, excluding letters of credit and before any cash collateral, CDS, reserves, etc., for the corporate lending business.
7 Includes trading-related income reported in net interest income and non-interest income.

Corporate Segment

RESULTS OF OPERATIONS

($ millions) *For the period ended*	**LINE #**	**2013 Q2**	**2013 Q1**	**2012 Q4**	**2012 Q3**	**2012 Q2**	**2012 Q1**	**2011 Q4**	**2011 Q3**	**2011 Q2**	**Year to Date 2013**	**Year to Date 2012**	**Full Year 2012**	**Full Year 2011**
Net interest income (loss)[1,2]	1	**$ (1)**	$ 55	$ (5)	$ (13)	$ (43)	$ 13	$ (12)	$ 16	$ (72)	**$ 54**	$ (30)	$ (48)	$ (122)
Non-interest income[2]	2	**(136)**	(11)	(66)	(49)	(53)	(118)	(14)	(31)	(9)	**(147)**	(171)	(286)	(18)
Total revenue	3	**(137)**	44	(71)	(62)	(96)	(105)	(26)	(15)	(81)	**(93)**	(201)	(334)	(140)
Provision for credit losses[2]	4	**(28)**	(30)	(3)	(46)	(84)	(49)	(5)	(5)	(26)	**(58)**	(133)	(182)	(43)
Non-interest expenses	5	**202**	213	284	116	156	159	251	199	258	**415**	315	715	937
Net income before income taxes and equity in net income of an investment in associate	6	**(311)**	(139)	(352)	(132)	(168)	(215)	(272)	(209)	(313)	**(450)**	(383)	(867)	(1,034)
Income taxes[1]	7	**(201)**	(146)	(219)	(141)	(128)	(146)	(179)	(137)	(175)	**(347)**	(274)	(634)	(672)
Equity in net income of an investment in associate, net of income taxes	8	**4**	12	6	6	7	6	10	11	9	**16**	13	25	39
Net income (loss) – reported	9	**(106)**	19	(127)	15	(33)	(63)	(83)	(61)	(129)	**(87)**	(96)	(208)	(323)
Adjustments for items of note, net of income taxes[3]	10	**80**	32	98	15	13	80	68	106	100	**112**	93	206	305
Net income (loss) – adjusted	11	**$ (26)**	$ 51	$ (29)	$ 30	$ (20)	$ 17	$ (15)	$ 45	$ (29)	**$ 25**	$ (3)	$ (2)	$ (18)
Decomposition of Adjustments for Items of Note, Net of Income Taxes[3]														
Amortization of intangibles (Footnote 2)	12	**$ 58**	$ 56	$ 60	$ 59	$ 59	$ 60	$ 95	$ 94	$ 99	**$ 114**	$ 119	$ 238	$ 391
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 3)	13	**22**	(24)	35	–	9	45	(37)	(9)	(7)	**(2)**	54	89	(128)
Fair value of credit default swaps hedging the corporate loan book, net of provision for credit losses (Footnote 5)	14	**–**	–	–	(2)	1	1	(9)	(5)	(2)	**–**	2	–	(13)
Integration charges, direct transaction costs, and changes in fair value of contingent consideration relating to the Chrysler Financial acquisition (Footnote 6)	15	**–**	–	3	6	3	5	19	26	10	**–**	8	17	55
Reduction of allowance for incurred but not identified credit losses (Footnote 9)	16	**–**	–	–	(30)	(59)	(31)	–	–	–	**–**	(90)	(120)	–
Positive impact due to changes in statutory income tax rates (Footnote 10)	17	**–**	–	–	(18)	–	–	–	–	–	**–**	–	(18)	–
Total adjustments for items of note	18	**$ 80**	$ 32	$ 98	$ 15	$ 13	$ 80	$ 68	$ 106	$ 100	**$ 112**	$ 93	$ 206	$ 305
Decomposition of Items included in Net Income (Loss) – Adjusted														
Net corporate expenses	19	**$ (116)**	$ (134)	$ (191)	$ (55)	$ (95)	$ (92)	$ (97)	$ (70)	$ (103)	**$ (250)**	$ (187)	$ (433)	$ (367)
Other	20	**64**	159	136	59	49	83	56	88	49	**223**	132	327	245
Non-controlling interests	21	**26**	26	26	26	26	26	26	27	25	**52**	52	104	104
Net income (loss) – adjusted	22	**$ (26)**	$ 51	$ (29)	$ 30	$ (20)	$ 17	$ (15)	$ 45	$ (29)	**$ 25**	$ (3)	$ (2)	$ (18)

1 Includes the elimination of TEB adjustments reported in 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 54.

Net Interest Income and Margin

($ millions, except as noted) *For the period ended*	LINE #	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	Year to Date 2013	Year to Date 2012	Full Year 2012	Full Year 2011
Interest Income														
Loans	1	**$ 4,476**	$ 4,476	$ 4,558	$ 4,562	$ 4,419	$ 4,412	$ 4,336	$ 4,326	$ 4,116	**$ 8,952**	$ 8,831	$ 17,951	$ 17,010
Securities	2	**966**	1,036	1,042	1,068	1,046	1,043	907	903	831	**2,002**	2,089	4,199	3,530
Deposits with banks	3	**26**	20	22	19	18	29	80	89	94	**46**	47	88	369
Total interest income	4	**5,468**	5,532	5,622	5,649	5,483	5,484	5,323	5,318	5,041	**11,000**	10,967	22,238	20,909
Interest Expense														
Deposits	5	**1,025**	1,119	1,163	1,182	1,152	1,173	1,135	1,095	1,096	**2,144**	2,325	4,670	4,466
Securitization liabilities	6	**225**	239	243	260	261	262	284	320	317	**464**	523	1,026	1,235
Subordinated notes and debentures	7	**115**	117	152	153	153	154	160	162	168	**232**	307	612	663
Preferred shares and capital trust securities	8	**37**	41	44	44	43	43	61	50	47	**78**	86	174	208
Other	9	**164**	170	178	193	194	165	151	177	154	**334**	359	730	676
Total interest expense	10	**1,566**	1,686	1,780	1,832	1,803	1,797	1,791	1,804	1,782	**3,252**	3,600	7,212	7,248
Net Interest Income (NII)	11	**3,902**	3,846	3,842	3,817	3,680	3,687	3,532	3,514	3,259	**7,748**	7,367	15,026	13,661
TEB adjustment	12	**77**	75	112	71	74	70	94	67	63	**152**	144	327	311
Net Interest Income (TEB)	13	**$ 3,979**	$ 3,921	$ 3,954	$ 3,888	$ 3,754	$ 3,757	$ 3,626	$ 3,581	$ 3,322	**$ 7,900**	$ 7,511	$ 15,353	$ 13,972
Average total assets ($ billions)	14	**$ 846**	$ 828	$ 807	$ 805	$ 783	$ 779	$ 748	$ 696	$ 675	**$ 837**	$ 781	$ 793	$ 697
Average earning assets ($ billions)	15	**723**	710	689	681	667	660	625	598	580	**716**	663	674	593
Net interest margin as a % of average earning assets[1]	16	**2.21 %**	2.15 %	2.22 %	2.23 %	2.25 %	2.22 %	2.24 %	2.33 %	2.30 %	**2.18 %**	2.23 %	2.23 %	2.30 %
Impact on Net Interest Income due to Impaired Loans														
Net interest income recognized on impaired debt securities classified as loans	17	**$ (35)**	$ (24)	$ (24)	$ (29)	$ (32)	$ (36)	$ (32)	$ (34)	$ (39)	**$ (59)**	$ (68)	$ (121)	$ (189)
Net interest income foregone on impaired loans	18	**26**	26	27	25	26	27	27	27	27	**52**	53	105	111
Recoveries	19	**(1)**	(1)	(1)	(1)	–	(2)	(1)	(8)	(1)	**(2)**	(2)	(4)	(11)
Total	20	**$ (10)**	$ 1	$ 2	$ (5)	$ (6)	$ (11)	$ (6)	$ (15)	$ (13)	**$ (9)**	$ (17)	$ (20)	$ (89)

[1] Certain amounts for comparative periods have been restated to conform with the presentation adopted in the current period. This resulted in an increase to total assets, with a corresponding impact on net interest margin.

Non-Interest Income

($ millions) *For the period ended*	LINE #	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	Year to Date 2013	Year to Date 2012	Full Year 2012	Full Year 2011
Investment and Securities Services														
TD Waterhouse fees and commissions	1	**$ 93**	$ 97	$ 93	$ 89	$ 103	$ 99	$ 119	$ 101	$ 120	**$ 190**	$ 202	$ 384	$ 459
Full-service brokerage and other securities services	2	**153**	148	136	143	142	141	148	156	168	**301**	283	562	631
Underwriting and advisory	3	**93**	99	108	107	123	99	70	101	99	**192**	222	437	378
Investment management fees	4	**93**	56	63	58	66	54	65	51	48	**149**	120	241	215
Mutual fund management	5	**277**	268	260	251	247	239	233	243	234	**545**	486	997	941
Total investment and securities services	6	**709**	668	660	648	681	632	635	652	669	**1,377**	1,313	2,621	2,624
Credit fees	7	**189**	203	185	188	191	181	176	169	157	**392**	372	745	671
Net securities gains (losses)	8	**107**	130	178	36	120	39	201	107	25	**237**	159	373	393
Trading income (loss)	9	**(36)**	(80)	(66)	27	(45)	43	(55)	(200)	26	**(116)**	(2)	(41)	(127)
Service charges	10	**440**	454	453	456	425	441	437	398	375	**894**	866	1,775	1,602
Card services	11	**320**	271	274	270	249	246	257	258	225	**591**	495	1,039	959
Insurance revenue, net of claims and related expenses[1]	12	**294**	325	232	270	330	281	308	296	254	**619**	611	1,113	1,167
Trust fees	13	**40**	35	34	39	40	36	36	39	40	**75**	76	149	154
Other income														
Foreign exchange – non-trading	14	**62**	49	53	67	36	31	43	40	45	**111**	67	187	166
Income from financial instruments designated at fair value through profit or loss														
Trading-related income (loss)[2]	15	**11**	(7)	7	24	(33)	16	2	4	1	**4**	(17)	14	12
Related to insurance subsidiaries[1]	16	**10**	(5)	(6)	18	(17)	10	9	18	(2)	**5**	(7)	5	(2)
Securitization liabilities	17	**6**	36	15	(59)	135	(23)	(139)	(227)	(17)	**42**	112	68	(222)
Loan commitments	18	**(6)**	(26)	(11)	2	(71)	(12)	(17)	9	(25)	**(32)**	(83)	(92)	(94)
Other[3]	19	**(48)**	72	39	38	29	34	238	307	124	**24**	63	140	698
Total other income (loss)	20	**35**	119	97	90	79	56	136	151	126	**154**	135	322	558
Total non-interest income	21	**$ 2,098**	$ 2,125	$ 2,047	$ 2,024	$ 2,070	$ 1,955	$ 2,131	$ 1,870	$ 1,897	**$ 4,223**	$ 4,025	$ 8,096	$ 8,001

[1] The results of the Bank's insurance business within Wealth and Insurance include both insurance revenue, net of claims and related expenses and the income from investments that fund policy liabilities which are designated at fair value through profit or loss within the Bank's property and casualty insurance subsidiaries.

[2] Includes $11 million for Q2 2013 (Q1 2013 – $(5) million; Q4 2012 – $7 million; Q3 2012 – $23 million; Q2 2012 – $(34) million; Q1 2012 – $13 million; Q4 2011 – $8 million; Q3 2011 – $6 million; and Q2 2011 – $(4) million) related to securities designated at fair value through profit or loss which have been combined with derivatives to form economic hedging relationships.

[3] Includes changes in fair value of CDS hedging the corporate loan book and a substantial portion of change in fair value of derivatives hedging the reclassified available-for-sale (AFS) securities portfolio.

Non-Interest Expenses

($ millions) *For the period ended*	LINE #	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	Year to Date 2013	Year to Date 2012	Full Year 2012	Full Year 2011
Salaries and Employee Benefits														
Salaries	1	**$ 1,145**	$ 1,154	$ 1,218	$ 1,167	$ 1,150	$ 1,112	$ 1,163	$ 1,099	$ 1,023	**$ 2,299**	$ 2,262	$ 4,647	$ 4,319
Incentive compensation	2	**417**	408	375	372	405	409	357	329	367	**825**	814	1,561	1,448
Pension and other employee benefits	3	**322**	332	244	252	274	263	222	239	246	**654**	537	1,033	962
Total salaries and employee benefits	4	**1,884**	1,894	1,837	1,791	1,829	1,784	1,742	1,667	1,636	**3,778**	3,613	7,241	6,729
Occupancy														
Rent	5	**189**	180	181	179	174	170	170	162	161	**369**	344	704	659
Depreciation	6	**82**	82	86	81	79	78	80	73	75	**164**	157	324	306
Other	7	**93**	89	88	88	89	81	91	77	76	**182**	170	346	320
Total occupancy	8	**364**	351	355	348	342	329	341	312	312	**715**	671	1,374	1,285
Equipment														
Rent	9	**54**	54	57	53	50	50	54	53	57	**108**	100	210	218
Depreciation	10	**47**	46	44	42	42	56	46	33	47	**93**	98	184	161
Other	11	**104**	105	127	99	103	102	113	102	101	**209**	205	431	422
Total equipment	12	**205**	205	228	194	195	208	213	188	205	**410**	403	825	801
Amortization of Other Intangibles														
Software	13	**57**	52	64	45	51	40	54	43	33	**109**	91	200	161
Other	14	**67**	66	69	68	70	70	123	120	124	**133**	140	277	496
Total amortization of other intangibles	15	**124**	118	133	113	121	110	177	163	157	**242**	231	477	657
Marketing and Business Development	16	**171**	149	221	157	164	126	203	137	140	**320**	290	668	593
Brokerage-Related Fees	17	**83**	76	71	72	77	76	77	78	84	**159**	153	296	320
Professional and Advisory Services	18	**254**	208	311	215	177	222	267	230	235	**462**	399	925	944
Communications	19	**68**	70	71	70	69	72	73	69	65	**138**	141	282	271
Other Expenses														
Capital and business taxes	20	**40**	36	41	41	36	31	34	54	34	**76**	67	149	154
Postage	21	**54**	46	49	46	54	47	45	42	49	**100**	101	196	177
Travel and relocation	22	**47**	43	45	46	42	42	45	47	39	**90**	84	175	172
Other	23	**332**	299	244	378	266	502	271	219	207	**631**	768	1,390	944
Total other expenses	24	**473**	424	379	511	398	622	395	362	329	**897**	1,020	1,910	1,447
Total non-interest expenses	25	**$ 3,626**	$ 3,495	$ 3,606	$ 3,471	$ 3,372	$ 3,549	$ 3,488	$ 3,206	$ 3,163	**$ 7,121**	$ 6,921	$ 13,998	$ 13,047

Balance Sheet

($ millions)	LINE	2013		2012				2011		
As at	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2
ASSETS										
Cash and due from banks	1	**$ 3,042**	$ 3,136	$ 3,436	$ 2,989	$ 3,087	$ 2,870	$ 3,096	$ 2,899	$ 3,086
Interest-bearing deposits with banks	2	**19,751**	30,337	21,692	17,260	18,276	13,006	21,016	17,541	14,319
Trading loans, securities, and other[1]	3	**94,614**	97,835	94,531	89,851	85,001	84,586	73,353	69,158	70,986
Derivatives	4	**60,402**	59,640	60,919	66,786	55,772	66,166	59,845	51,538	49,945
Financial assets designated at fair value through profit or loss	5	**6,113**	6,283	6,173	5,871	5,511	5,512	4,236	2,794	2,203
Available-for-sale securities	6	**81,077**	88,715	98,576	96,294	89,996	97,435	93,520	86,791	85,321
	7	**242,206**	252,473	260,199	258,802	236,280	253,699	230,954	210,281	208,455
Held-to-maturity securities	8	**12,851**	–	–	–	–	–	–	–	–
Securities purchased under reverse repurchase agreements	9	**68,546**	66,052	69,198	70,376	71,592	69,619	56,981	68,155	50,341
Loans										
Residential mortgages[2]	10	**176,564**	174,069	172,172	167,668	161,698	158,408	155,471	149,983	143,986
Consumer instalment and other personal										
HELOC	11	**73,526**	74,302	75,065	75,149	75,231	75,130	75,396	75,123	75,077
Indirect Auto	12	**29,051**	28,228	27,667	26,938	25,298	24,676	24,032	23,151	22,419
Other	13	**15,716**	15,324	15,195	15,485	15,886	16,105	15,961	16,129	16,374
Credit card	14	**20,837**	15,442	15,358	15,361	15,430	15,750	8,986	9,208	8,954
Business and government[2]	15	**110,624**	104,865	101,041	101,787	97,369	97,726	93,144	87,030	82,025
Debt securities classified as loans	16	**5,099**	4,936	4,994	5,334	5,818	6,237	6,511	6,189	6,388
	17	**431,417**	417,166	411,492	407,722	396,730	394,032	379,501	366,813	355,223
Allowance for loan losses	18	**(2,737)**	(2,686)	(2,644)	(2,518)	(2,394)	(2,282)	(2,314)	(2,289)	(2,313)
Loans, net of allowance for loan losses	19	**428,680**	414,480	408,848	405,204	394,336	391,750	377,187	364,524	352,910
Other										
Customers' liability under acceptances	20	**8,829**	8,352	7,223	9,437	9,421	7,606	7,815	9,293	9,383
Investment in TD Ameritrade	21	**5,337**	5,248	5,344	5,322	5,196	5,235	5,159	4,896	4,803
Goodwill	22	**12,897**	12,292	12,311	12,463	12,283	12,438	12,257	11,805	11,674
Other intangibles	23	**2,472**	2,212	2,217	2,174	2,189	2,274	1,844	1,813	1,924
Land, buildings, equipment, and other depreciable assets	24	**4,421**	4,353	4,402	4,267	4,174	4,186	4,083	4,063	4,357
Current income tax receivable	25	**854**	515	439	468	413	386	288	251	761
Deferred tax assets	26	**663**	972	883	934	1,092	1,041	1,196	1,227	1,119
Other assets	27	**15,858**	18,060	14,914	16,587	14,847	15,034	13,617	16,894	15,224
	28	**51,331**	52,004	47,733	51,652	49,615	48,200	46,259	50,242	49,245
Total assets	29	**$ 826,407**	$ 818,482	$ 811,106	$ 806,283	$ 773,186	$ 779,144	$ 735,493	$ 713,642	$ 678,356
LIABILITIES										
Trading deposits	30	**$ 43,104**	$ 44,894	$ 38,774	$ 32,563	$ 25,131	$ 26,630	$ 29,613	$ 29,894	$ 30,919
Derivatives	31	**62,636**	62,580	64,997	69,784	59,772	68,269	61,715	54,857	54,155
Securitization liabilities at fair value	32	**25,995**	25,122	25,324	24,689	28,420	27,800	27,725	27,462	27,092
Other financial liabilities designated at fair value through profit or loss	33	**15**	25	17	33	48	25	32	24	52
	34	**131,750**	132,621	129,112	127,069	113,371	122,724	119,085	112,237	112,218
Deposits										
Personal										
Non-term	35	**242,713**	236,166	224,457	218,195	209,854	206,552	199,493	185,003	177,908
Term	36	**61,059**	64,183	67,302	69,190	68,392	70,000	69,210	70,435	72,395
Banks	37	**13,705**	12,169	14,957	14,656	15,390	16,061	11,659	12,066	12,133
Business and government	38	**183,634**	180,937	181,038	183,196	176,366	177,121	169,066	158,988	142,465
	39	**501,111**	493,455	487,754	485,237	470,002	469,734	449,428	426,492	404,901
Other										
Acceptances	40	**8,829**	8,352	7,223	9,437	9,421	7,606	7,815	9,293	9,383
Obligations related to securities sold short	41	**40,023**	34,209	33,435	32,070	29,763	29,835	23,617	24,132	21,878
Obligations related to securities sold under repurchase agreements	42	**30,011**	37,344	38,816	34,493	37,530	34,876	25,991	28,055	21,126
Securitization liabilities at amortized cost	43	**25,623**	25,288	26,190	25,951	26,601	25,171	26,054	27,269	26,647
Provisions	44	**731**	739	656	736	595	799	536	444	439
Current income tax payable	45	**65**	124	167	250	82	97	167	428	494
Deferred tax liabilities	46	**355**	326	327	518	459	510	574	587	521
Other liabilities	47	**26,111**	25,516	24,858	28,870	25,609	28,406	24,418	28,916	26,530
	48	**131,748**	131,898	131,672	132,325	130,060	127,300	109,172	119,124	107,018
Subordinated notes and debentures	49	**8,864**	8,834	11,318	11,341	11,575	11,589	11,543	12,079	12,268
Liability for preferred shares	50	**26**	26	26	26	31	32	32	580	580
Liability for capital trust securities	51	**1,749**	1,868	2,224	2,218	2,228	2,217	2,229	2,210	2,324
Total liabilities	52	**775,248**	768,702	762,106	758,216	727,267	733,596	691,489	672,722	639,309
EQUITY										
Common shares	53	**19,133**	19,023	18,691	18,351	18,074	17,727	17,491	16,572	16,367
Preferred shares	54	**3,395**	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395
Treasury shares										
Common	55	**(126)**	(135)	(166)	(178)	(163)	(157)	(116)	(104)	(104)
Preferred	56	**–**	(3)	(1)	(1)	(1)	–	–	–	–
Contributed surplus	57	**190**	185	196	203	200	214	212	211	204
Retained earnings	58	**23,674**	22,772	21,763	20,943	19,970	19,003	18,213	17,322	16,487
Accumulated other comprehensive income (loss)	59	**3,401**	3,058	3,645	3,872	2,959	3,877	3,326	2,072	1,237
	60	**49,667**	48,295	47,523	46,585	44,434	44,059	42,521	39,468	37,586
Non-controlling interests in subsidiaries	61	**1,492**	1,485	1,477	1,482	1,485	1,489	1,483	1,452	1,461
Total equity	62	**51,159**	49,780	49,000	48,067	45,919	45,548	44,004	40,920	39,047
Total liabilities and equity	63	**$ 826,407**	$ 818,482	$ 811,106	$ 806,283	$ 773,186	$ 779,144	$ 735,493	$ 713,642	$ 678,356

1 Includes trading loans, trading securities and commodities.

2 Excludes 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)	LINE	2013		2012				2011		
As at	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2
Banking Book Equities										
Publicly traded										
Balance sheet and fair value	1	**$ 650**	$ 581	$ 524	$ 439	$ 402	$ 384	$ 350	$ 438	$ 478
Unrealized gain (loss)[1]	2	**24**	31	19	57	60	79	52	66	111
Privately held										
Balance sheet and fair value	3	**1,643**	1,633	1,616	1,623	1,625	1,655	1,716	1,777	1,647
Unrealized gain (loss)[1]	4	**118**	116	122	108	104	86	106	214	89
Total banking book equities										
Balance sheet and fair value	5	**2,293**	2,214	2,140	2,062	2,027	2,039	2,066	2,215	2,125
Unrealized gain (loss)	6	**142**	147	141	165	164	165	158	280	200
Assets Under Administration[2]										
U.S. Personal and Commercial Banking	7	**$ 11,901**	$ 11,528	$ 12,132	$ 12,354	$ 12,697	$ 13,305	$ 14,945	$ 13,741	$ 13,437
Wealth and Insurance[3]	8	**275,433**	269,583	258,409	248,543	250,354	245,469	237,239	238,467	244,724
Total	9	**$ 287,334**	$ 281,111	$ 270,541	$ 260,897	$ 263,051	$ 258,774	$ 252,184	$ 252,208	$ 258,161
Assets Under Management										
Wealth and Insurance	10	**$ 246,591**	$ 211,193	$ 207,302	$ 203,849	$ 202,088	$ 196,232	$ 188,975	$ 190,929	$ 190,012

[1] Unrealized gain (loss) on publicly traded and privately held AFS securities are included in other comprehensive income (OCI). Unrealized gain (loss) on securities designated at fair value through profit or loss are included in the income statement.
[2] Excludes mortgage-backed securities (MBS) under CAD P&C, coming back on balance sheet as mortgages due to IFRS implementation, as they no longer meet OSFI's definition of assets under administration.
[3] Certain comparative amounts for Wealth assets under administration were restated to conform with the current period presentation.

Goodwill, Other Intangibles, and Restructuring Costs

($ millions) *As at*	LINE #	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	Year to Date 2013	Year to Date 2012	Full Year 2012	Full Year 2011
Goodwill														
Balance at beginning of period	1	**$ 12,292**	$ 12,311	$ 12,463	$ 12,283	$ 12,438	$ 12,257	$ 11,805	$ 11,674	$ 12,104	**$ 12,311**	$ 12,257	$ 12,257	$ 12,313
Arising during the period														
U.S. P&C related acquisitions	2	**–**	–	(13)	19	3	(3)	6	30	150	**–**	–	6	175
MBNA acquisition	3	**–**	–	(29)	1	1	120	–	–	–	**–**	121	93	–
Epoch acquisition	4	**501**	–	–	–	–	–	–	–	–	**501**	–	–	–
Other	5	**–**	–	–	–	–	(1)	1	4	–	**–**	(1)	(1)	5
Foreign exchange and other adjustments[1]	6	**104**	(19)	(110)	160	(159)	65	445	97	(580)	**85**	(94)	(44)	(236)
Balance at end of period	7	**$ 12,897**	$ 12,292	$ 12,311	$ 12,463	$ 12,283	$ 12,438	$ 12,257	$ 11,805	$ 11,674	**$ 12,897**	$ 12,283	$ 12,311	$ 12,257
Other Intangibles[2]														
Balance at beginning of period	8	**$ 1,382**	$ 1,449	$ 1,493	$ 1,545	$ 1,633	$ 1,274	$ 1,346	$ 1,455	$ 1,650	**$ 1,449**	$ 1,274	$ 1,274	$ 1,804
Arising during the period														
MBNA acquisition	9	**–**	–	38	–	(3)	422	–	–	–	**–**	419	457	–
Target acquisition	10	**98**	–	–	–	–	–	–	–	–	**98**	–	–	–
Epoch acquisition	11	**149**	–	–	–	–	–	–	–	–	**149**	–	–	–
Amortized in the period	12	**(67)**	(66)	(69)	(68)	(70)	(70)	(123)	(121)	(124)	**(133)**	(140)	(277)	(496)
Foreign exchange and other adjustments[1]	13	**7**	(1)	(13)	16	(15)	7	51	12	(71)	**6**	(8)	(5)	(34)
Balance at end of period	14	**$ 1,569**	$ 1,382	$ 1,449	$ 1,493	$ 1,545	$ 1,633	$ 1,274	$ 1,346	$ 1,455	**$ 1,569**	$ 1,545	$ 1,449	$ 1,274
Deferred Tax Liability on Other Intangibles														
Balance at beginning of period	15	**$ (356)**	$ (377)	$ (400)	$ (414)	$ (441)	$ (461)	$ (481)	$ (515)	$ (582)	**$ (377)**	$ (461)	$ (461)	$ (585)
Arising during the period														
Epoch acquisition	16	**(60)**	–	–	–	–	–	–	–	–	**(60)**	–	–	–
Recognized in the period	17	**20**	20	19	20	21	23	39	38	39	**40**	44	83	157
Foreign exchange and other adjustments	18	**(3)**	1	4	(6)	6	(3)	(19)	(4)	28	**(2)**	3	1	(33)
Balance at end of period	19	**$ (399)**	$ (356)	$ (377)	$ (400)	$ (414)	$ (441)	$ (461)	$ (481)	$ (515)	**$ (399)**	$ (414)	$ (377)	$ (461)
Net Other Intangibles Closing Balance	20	**$ 1,170**	$ 1,026	$ 1,072	$ 1,093	$ 1,131	$ 1,192	$ 813	$ 865	$ 940	**$ 1,170**	$ 1,131	$ 1,072	$ 813
Total Goodwill and Net Other Intangibles Closing Balance	21	**$ 14,067**	$ 13,318	$ 13,383	$ 13,556	$ 13,414	$ 13,630	$ 13,070	$ 12,670	$ 12,614	**$ 14,067**	$ 13,414	$ 13,383	$ 13,070
Restructuring Costs														
Balance at beginning of period	22	**$ 4**	$ 4	$ 3	$ 3	$ 4	$ 5	$ 5	$ 6	$ 7	**$ 4**	$ 5	$ 5	$ 11
Amount utilized during the period:														
U.S. P&C related acquisitions	23	**(1)**	–	–	–	(1)	(1)	–	(1)	(1)	**(1)**	(2)	(2)	(5)
Other	24	**–**	–	–	–	–	–	–	–	–	**–**	–	–	(1)
Other adjustments	25	**–**	–	1	–	–	–	–	–	–	**–**	–	1	–
Balance at end of period	26	**$ 3**	$ 4	$ 4	$ 3	$ 3	$ 4	$ 5	$ 5	$ 6	**$ 3**	$ 3	$ 4	$ 5

[1] Includes the divestiture of the Bank's U.S. insurance business.
[2] Excludes the balance and amortization of software, which is otherwise included in other intangibles.

On- and Off-Balance Sheet Loan Securitizations[1]

($ millions) *As at*	LINE #	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	Year to Date 2013	Year to Date 2012	Full Year 2012	Full Year 2011
Residential mortgages securitized and sold to third parties[2,3,4]														
Balance at beginning of period	1	**$ 44,305**	$ 44,622	$ 45,082	$ 46,058	$ 44,813	$ 44,870	$ 44,985	$ 44,932	$ 43,588	**$ 44,622**	$ 44,870	$ 44,870	$ 43,794
Securitized	2	**3,863**	4,080	4,343	3,501	7,594	4,367	3,477	3,532	3,762	**7,943**	11,961	19,805	13,762
Amortization[5]	3	**(5,824)**	(4,397)	(4,803)	(4,477)	(6,349)	(4,424)	(3,592)	(3,479)	(2,418)	**(10,221)**	(10,773)	(20,053)	(12,686)
Balance at end of period	4	**42,344**	44,305	44,622	45,082	46,058	44,813	44,870	44,985	44,932	**42,344**	46,058	44,622	44,870
Consumer instalment and other personal loans - HELOC and automobile loans[6,7,8,9]														
Balance at beginning of period	5	**5,365**	5,461	5,752	6,085	6,756	7,175	8,018	9,726	6,393	**5,461**	7,175	7,175	6,555
Proceeds reinvested in securitizations	6	**689**	610	655	781	817	751	805	784	727	**1,312**	1,568	3,004	3,148
Additions due to acquisitions	7	**–**	–	–	–	–	–	–	–	6,652	**–**	–	–	6,652
Amortization	8	**(770)**	(706)	(946)	(1,114)	(1,488)	(1,170)	(1,325)	(2,007)	(3,561)	**(1,489)**	(2,658)	(4,718)	(7,725)
Accumulation	9	**–**	–	–	–	–	–	(323)	(485)	(485)	**–**	–	–	(1,455)
Balance at end of period	10	**5,284**	5,365	5,461	5,752	6,085	6,756	7,175	8,018	9,726	**5,284**	6,085	5,461	7,175
Gross impaired loans[10]	11	**24**	25	19	18	19	21	16	21	20	**24**	40	19	16
Write-offs net of recoveries[10]	12	**–**	1	1	3	3	6	7	4	–	**1**	9	13	11
Business and government loans[2,11]														
Balance at beginning of period	13	**2,532**	2,466	2,443	2,394	2,375	2,406	2,408	2,442	2,490	**2,466**	2,406	2,406	2,406
Securitized	14	**58**	274	116	71	76	86	3	117	7	**332**	162	349	296
Amortization	15	**(95)**	(208)	(93)	(22)	(57)	(117)	(5)	(151)	(55)	**(303)**	(174)	(289)	(296)
Balance at end of period	16	**2,495**	2,532	2,466	2,443	2,394	2,375	2,406	2,408	2,442	**2,495**	2,394	2,466	2,406
Credit cards[12]														
Balance at beginning of period	17	**1,251**	1,251	1,251	1,251	1,251	–	–	–	–	**1,251**	–	–	–
Proceeds reinvested in securitizations	18	**80**	775	728	730	722	439	–	–	–	**855**	1,161	2,619	–
Additions due to acquisitions	19	**–**	–	–	–	–	1,251	–	–	–	**–**	1,251	1,251	–
Amortization	20	**(682)**	(775)	(728)	(730)	(722)	(439)	–	–	–	**(1,457)**	(1,161)	(2,619)	–
Balance at end of period	21	**$ 649**	$ 1,251	$ 1,251	$ 1,251	$ 1,251	$ 1,251	$ –	$ –	$ –	**$ 649**	$ 1,251	$ 1,251	$ –
Write-offs net of recoveries[10]	22	**$ 10**	$ 10	$ 14	$ 13	$ 8	$ 9	$ –	$ –	$ –	**$ 20**	$ 17	$ 44	$ –
Total loan securitizations	23	**$ 50,772**	$ 53,453	$ 53,800	$ 54,528	$ 55,788	$ 55,195	$ 54,451	$ 55,411	$ 57,100	**$ 50,772**	$ 55,788	$ 53,800	$ 54,451
Mortgages securitized and retained[2]														
Residential mortgages securitized and retained	24	**$ 41,165**	$ 33,946	$ 32,132	$ 31,287	$ 31,505	$ 28,104	$ 29,151	$ 26,787	$ 26,604	**$ 41,165**	$ 31,505	$ 32,132	$ 29,151
Business and government loans securitized and retained	25	**–**	1	29	14	2	28	40	8	15	**–**	2	29	40
Closing balance	26	**$ 41,165**	$ 33,947	$ 32,161	$ 31,301	$ 31,507	$ 28,132	$ 29,191	$ 26,795	$ 26,619	**$ 41,165**	$ 31,507	$ 32,161	$ 29,191

1 Disclosure relates to securitization activity undertaken by the Bank from a capital perspective and does not contemplate accounting treatment under IFRS.
2 Balances are comprised of National Housing Act (NHA) MBS which do not qualify as securitization exposures as defined by the Basel III regulatory framework.
3 Credit exposure is not retained on residential mortgages securitized.
4 Exposures are considered sold where legal sale has occurred. Classification is not based on accounting treatment under IFRS.
5 Mark-to-market adjustments recorded during the period are included in amortization.
6 Credit exposure is not retained on $1.1 billion of HELOC securitizations which are government insured.
7 Certain HELOC and credit card structures are subject to early amortization provisions which, if triggered, would result in the repayment of the related asset backed securities from the collections of the securitized HELOC or credit card portfolio prior to the expected principal payment dates.
8 Since inception, no capital has been assessed for the Bank's early amortization provisions associated with the sellers' interest of the Bank's sponsored HELOC securitization vehicles because the early amortization triggers have not been breached.
9 Includes automobile loans acquired as part of the Bank's acquisition of Chrysler Financial on April 1, 2011, which are recognized as securitization exposures under the Basel III regulatory framework. Comparative amounts have been adjusted to reflect the current capital treatment.
10 Disclosure relates to loans qualifying as exposures securitized under the Basel III regulatory framework. The amount disclosed here is a subset of total loans included on the "Loans Managed" page. For additional information see page 22.
11 Business and government loans have been revised to include loans previously not presented as securitized.
12 Includes credit card receivables acquired as part of the Bank's acquisitions of the credit card portfolios of MBNA Canada on December 1, 2011 and Target Corporation on March 13, 2013, which are recognized as securitization exposures under the Basel III regulatory framework. Certain comparative amounts have been adjusted to reflect the current capital treatment.

Standardized Charges for Securitization Exposures in the Trading Book

($ millions) *As at*	LINE #	2013 Q2 Gross securitization exposures	2013 Q2 Risk-weighted assets	2013 Q1 Gross securitization exposures	2013 Q1 Risk-weighted assets	2012 Q4 Gross securitization exposures	2012 Q4 Risk-weighted assets	2012 Q3 Gross securitization exposures	2012 Q3 Risk-weighted assets
Market Risk Capital Approach and Risk Weighting									
Internal Ratings Based[1]									
AA- and above	1	**$ 263**	**$ 2**	$ 296	$ 21	$ 152	$ 11	$ 185	$ 13
A+ to A-	2	**3**	**–**	8	1	3	–	4	1
BBB+ to BBB-	3	**3**	**–**	1	1	3	2	6	4
Below BB-[2]	4	**–**	**–**	–	–	–	n/a	2	n/a
Unrated[3]	5	**–**	**–**	–	–	67	240	76	260
Total	6	**$ 269**	**$ 2**	$ 305	$ 23	$ 225	$ 253	$ 273	$ 278

	LINE #	2012 Q2 Gross securitization exposures	2012 Q2 Risk-weighted assets	2012 Q1 Gross securitization exposures	2012 Q1 Risk-weighted assets
Market Risk Capital Approach and Risk Weighting					
Internal Ratings Based[1]					
AA- and above	7	$ 223	$ 8	$ 282	$ 56
A+ to A-	8	14	2	16	8
BBB+ to BBB-	9	6	4	4	4
Below BB-[2]	10	5	n/a	11	n/a
Unrated[3]	11	73	249	68	242
Total	12	$ 321	$ 263	$ 381	$ 310

[1] Securitization exposures subject to the market risk capital approach are comprised of securities held in the Bank's trading book with no resecuritization exposures.
[2] Effective Q1 2013 securitization exposures are no longer deducted from capital and are included in the calculation of risk-weighted assets (RWA), in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, securitization exposures were deducted from capital, in accordance with the Basel II regulatory framework.
[3] Unrated gross securitization exposures include the notional value of collateralized debt obligations held by the Bank.

Securitization Exposures in the Trading Book

($ millions) *As at*	LINE #	2013 Q2 Aggregate On-balance sheet exposures[1]	2013 Q2 Aggregate Off-balance sheet exposures[2]	2013 Q1 Aggregate On-balance sheet exposures[1]	2013 Q1 Aggregate Off-balance sheet exposures[2]	2012 Q4 Aggregate On-balance sheet exposures[1]	2012 Q4 Aggregate Off-balance sheet exposures[2]	2012 Q3 Aggregate On-balance sheet exposures[1]	2012 Q3 Aggregate Off-balance sheet exposures[2]
Exposure Type									
Collateralized debt obligations	1	**$ –**	**$ –**	$ –	$ –	$ –	$ 67	$ –	$ 78
Asset backed securities									
Residential mortgage loans	2	**–**	**–**	–	–	1	–	1	–
Commercial mortgage loans	3	**66**	**–**	80	–	61	–	67	–
Credit card loans	4	**150**	**–**	170	–	86	–	119	–
Automobile loans and leases	5	**19**	**–**	18	–	10	–	8	–
Other	6	**34**	**–**	37	–	–	–	–	–
Total	7	**$ 269**	**$ –**	$ 305	$ –	$ 158	$ 67	$ 195	$ 78

	LINE #	2012 Q2 Aggregate On-balance sheet exposures[1]	2012 Q2 Aggregate Off-balance sheet exposures[2]	2012 Q1 Aggregate On-balance sheet exposures[1]	2012 Q1 Aggregate Off-balance sheet exposures[2]
Exposure Type					
Collateralized debt obligations	8	$ –	$ 78	$ –	$ 79
Asset backed securities					
Residential mortgage loans	9	1	–	1	–
Commercial mortgage loans	10	65	–	114	–
Credit card loans	11	176	–	158	–
Automobile loans and leases	12	1	–	14	–
Other	13	–	–	15	–
Total	14	$ 243	$ 78	$ 302	$ 79

1 Primarily comprised of trading securities held by the Bank.
2 Primarily comprised of the notional value of collateralized debt obligations held by the Bank.

Securitization Exposures in the Banking Book

($ millions) *As at*	LINE #	2013 Q2 Aggregate On-balance sheet exposures[1]	2013 Q2 Aggregate Off-balance sheet exposures[2]	2013 Q1 Aggregate On-balance sheet exposures[1]	2013 Q1 Aggregate Off-balance sheet exposures[2]	2012 Q4 Aggregate On-balance sheet exposures[1]	2012 Q4 Aggregate Off-balance sheet exposures[2]	2012 Q3 Aggregate On-balance sheet exposures[1]	2012 Q3 Aggregate Off-balance sheet exposures[2]
Exposure Type									
Collateralized mortgage obligations	1	**$ 3,531**	**$ –**	$ 3,632	$ –	$ 3,766	$ –	$ 3,922	$ –
Asset backed securities									
Residential mortgage loans	2	**–**	**4,956**	–	4,979	–	4,706	–	4,504
Personal loans	3	**9,176**	**5,202**	8,213	5,202	7,644	5,202	8,034	5,202
Credit card loans	4	**11,881**	**153**	11,447	153	12,819	153	12,510	153
Automobile loans and leases	5	**2,751**	**2,075**	3,059	2,145	3,419	2,189	3,572	2,114
Equipment loans and leases	6	**1,131**	**–**	855	–	1,070	–	702	–
Trade receivables	7	**299**	**1,632**	–	1,632	–	1,265	–	1,276
Other Exposures[3]									
Automobile loans and leases	8	**–**	**–**	–	–	27	–	37	–
Equipment loans and leases	9	**–**	**–**	–	–	15	–	15	–
Total	10	**$ 28,769**	**$ 14,018**	$ 27,206	$ 14,111	$ 28,760	$ 13,515	$ 28,792	$ 13,249

	LINE #	2012 Q2 Aggregate On-balance sheet exposures[1]	2012 Q2 Aggregate Off-balance sheet exposures[2]	2012 Q1 Aggregate On-balance sheet exposures[1]	2012 Q1 Aggregate Off-balance sheet exposures[2]
Exposure Type					
Collateralized mortgage obligations	11	$ 3,634	$ –	$ 3,872	$ –
Asset backed securities					
Residential mortgage loans	12	–	3,562	–	3,309
Personal loans	13	7,778	5,202	7,320	5,202
Credit card loans	14	10,348	153	11,087	153
Automobile loans and leases	15	3,473	2,157	5,358	2,246
Equipment loans and leases	16	677	–	889	–
Trade receivables	17	–	1,290	–	1,304
Other Exposures[3]					
Automobile loans and leases	18	49	–	61	–
Equipment loans and leases	19	15	–	15	–
Total	20	$ 25,974	$ 12,364	$ 28,602	$ 12,214

[1] On-balance sheet for capital purposes, in accordance with the Basel III regulatory framework.
[2] Off-balance sheet exposures are primarily comprised of liquidity facilities, credit enhancements, and letters of credit provided to the Bank's sponsored trusts, as well as Bank-funded cash collateral accounts.
[3] The Bank consolidates one significant SPE, which is funded by the Bank and purchases senior tranches of securitized assets from the Bank's existing customers. These exposures are included on-balance sheet from a consolidated Bank perspective.

Third-Party Originated Assets Securitized by Bank Sponsored Conduits

($ millions) *As at*	LINE #	2013 Q2				2013 Q1			
		Outstanding exposures			Gross assets	Outstanding exposures			Gross assets
Exposure Type		Beginning balance	Activity	Ending balance	past due, but not impaired[1,2,3]	Beginning balance	Activity	Ending balance	past due, but not impaired[1,2,3]
Residential mortgage loans	1	**$ 4,979**	**$ (23)**	**$ 4,956**	**$ 13**	$ 4,706	$ 273	$ 4,979	$ 13
Credit card loans	2	**–**	**–**	**–**	**–**	–	–	–	–
Automobile loans and leases	3	**2,145**	**(70)**	**2,075**	**6**	2,216	(71)	2,145	5
Equipment loans and leases	4	**–**	**–**	**–**	**–**	15	(15)	–	–
Trade receivables	5	**1,632**	**299**	**1,931**	**157**	1,265	367	1,632	156
Other	6	**–**	**–**	**–**	**–**	–	–	–	–
Total	7	**$ 8,756**	**$ 206**	**$ 8,962**	**$ 176**	$ 8,202	$ 554	$ 8,756	$ 174

		2012 Q4				2012 Q3			
		Outstanding exposures			Gross assets	Outstanding exposures			Gross assets
Exposure Type		Beginning balance	Activity	Ending balance	past due, but not impaired[1,2,3]	Beginning balance	Activity	Ending balance	past due, but not impaired[1,2,3]
Residential mortgage loans	8	$ 4,504	$ 202	$ 4,706	$ 10	$ 3,562	$ 942	$ 4,504	$ 9
Credit card loans	9	–	–	–	–	–	–	–	–
Automobile loans and leases	10	2,151	65	2,216	5	2,206	(55)	2,151	1
Equipment loans and leases	11	15	–	15	1	15	–	15	1
Trade receivables	12	1,276	(11)	1,265	117	1,290	(14)	1,276	113
Other	13	–	–	–	–	–	–	–	–
Total	14	$ 7,946	$ 256	$ 8,202	$ 133	$ 7,073	$ 873	$ 7,946	$ 124

		2012 Q2				2012 Q1			
		Outstanding exposures			Gross assets	Outstanding exposures			Gross assets
Exposure Type		Beginning balance	Activity	Ending balance	past due, but not impaired[1,2,3]	Beginning balance	Activity	Ending balance	past due, but not impaired[1,2,3]
Residential mortgage loans	15	$ 3,310	$ 252	$ 3,562	$ 10	$ 2,260	$ 1,050	$ 3,310	$ 14
Credit card loans	16	–	–	–	–	153	(153)	–	–
Automobile loans and leases	17	2,306	(100)	2,206	2	2,247	59	2,306	3
Equipment loans and leases	18	15	–	15	2	37	(22)	15	1
Trade receivables	19	1,304	(14)	1,290	121	1,318	(14)	1,304	117
Other	20	–	–	–	–	–	–	–	–
Total	21	$ 6,935	$ 138	$ 7,073	$ 135	$ 6,015	$ 920	$ 6,935	$ 135

[1] Gross assets past due, but not impaired, are those assets held by the trust which have not received a payment in a specified number of days, as defined in the legal agreements governing each specific transaction between the Bank and its service providers. None of the Bank's sponsored trusts held impaired assets at any time during the period disclosed. The Bank retains no direct exposure to the assets of the trust. In addition, a significant portion of the Bank's exposures are subject to credit risk mitigation, including credit enhancements which reduce the Bank's exposure to loss due to impaired assets held by the sponsored trusts.
[2] Gross assets past due, but not impaired, are reported to the Bank by its service providers on a one-month lag.
[3] Certain amounts for comparative periods have been changed to conform with the presentation adopted in the current period.

Loans Managed[1,2,3,4]

($ millions)
As at

Type of Loan	LINE #	2013 Q2 Gross Loans	2013 Q2 Gross Impaired Loans	2013 Q2 Year-to-date write-offs, net of recoveries	2013 Q1 Gross Loans	2013 Q1 Gross Impaired Loans	2013 Q1 Year-to-date write-offs, net of recoveries	2012 Q4 Gross Loans	2012 Q4 Gross Impaired Loans	2012 Q4 Year-to-date write-offs, net of recoveries	2012 Q3 Gross loans	2012 Q3 Gross impaired loans	2012 Q3 Year-to-date write-offs, net of recoveries
Residential mortgages[1]	1	**$ 176,041**	**$ 704**	**$ 18**	$ 173,534	$ 705	$ 8	$ 171,609	$ 679	$ 41	$ 167,065	$ 649	$ 23
Consumer instalment and other personal	2	**117,915**	**702**	**336**	117,402	701	179	117,381	673	660	116,903	489	461
Credit card	3	**20,744**	**198**	**289**	15,421	189	140	15,333	181	572	15,352	179	402
Business and government[1,5]	4	**110,917**	**950**	**119**	104,948	899	64	100,842	985	411	101,195	1,050	310
Total loans managed	5	**425,617**	**2,554**	**762**	411,305	2,494	391	405,165	2,518	1,684	400,515	2,367	1,196
Less: Business and government loans securitized and sold to third parties[6]	6	**2,463**	**–**	**–**	2,500	–	–	2,434	–	–	2,410	–	–
Total loans managed, net of loans securitized	7	**$ 423,154**	**$ 2,554**	**$ 762**	$ 408,805	$ 2,494	$ 391	$ 402,731	$ 2,518	$ 1,684	$ 398,105	$ 2,367	$ 1,196

Type of Loan	LINE #	2012 Q2 Gross Loans	2012 Q2 Gross Impaired Loans	2012 Q2 Year-to-date write-offs, net of recoveries	2012 Q1 Gross Loans	2012 Q1 Gross Impaired Loans	2012 Q1 Year-to-date write-offs, net of recoveries	2011 Q4 Gross loans	2011 Q4 Gross impaired loans	2011 Q4 Year-to-date write-offs, net of recoveries	2011 Q3 Gross loans	2011 Q3 Gross impaired loans	2011 Q3 Year-to-date write-offs, net of recoveries
Residential mortgages[1]	8	$ 161,076	$ 722	$ 15	$ 157,747	$ 796	$ 7	$ 154,792	$ 789	$ 28	$ 149,309	$ 763	$ 20
Consumer instalment and other personal	9	115,628	406	298	114,951	434	161	114,374	415	588	113,264	401	428
Credit card	10	15,413	180	235	15,725	132	103	8,986	85	372	9,208	80	286
Business and government[1,5]	11	96,307	1,055	242	96,352	1,168	138	91,637	1,204	377	85,549	1,188	271
Total loans managed	12	388,424	2,363	790	384,775	2,530	409	369,789	2,493	1,365	357,330	2,432	1,005
Less: Business and government loans securitized and sold to third parties[6]	13	2,361	–	–	2,341	–	–	2,359	–	–	2,407	–	–
Total loans managed, net of loans securitized	14	$ 386,063	$ 2,363	$ 790	$ 382,434	$ 2,530	$ 409	$ 367,430	$ 2,493	$ 1,365	$ 354,923	$ 2,432	$ 1,005

Type of Loan	LINE #	2011 Q2 Gross Loans	2011 Q2 Gross Impaired Loans	2011 Q2 Year-to-date write-offs, net of recoveries
Residential mortgages[1]	15	$ 143,301	$ 768	$ 13
Consumer instalment and other personal	16	112,542	374	275
Credit card	17	8,954	89	191
Business and government[1,5]	18	80,077	1,216	172
Total loans managed	19	344,874	2,447	651
Less: Business and government loans securitized and sold to third parties[6]	20	2,381	–	–
Total loans managed, net of loans securitized	21	$ 342,493	$ 2,447	$ 651

1 Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded.
2 Excludes ACI loans and debt securities classified as loans.
3 Amounts include securitized mortgages that remain on balance sheet under IFRS.
4 The year-to-date write-offs, net of recoveries, include write-offs of purchased credit card balances against credit related fair value adjustments, established upon acquisition.
5 Includes additional securitized commercial loans.
6 Business and government loans have been revised to include loans previously not presented as securitized.

Gross Loans and Acceptances by Industry Sector and Geographic Location[1]

($ millions) *As at*	LINE #	2013 Q2				2013 Q1				2012 Q4			
By Industry Sector[2] **Personal**		**Canada**	**United States**	**Int'l**	**Total**	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages[3]	1	**$ 156,749**	**$ 19,292**	**$ –**	**$ 176,041**	$ 155,030	$ 18,504	$ –	$ 173,534	$ 154,247	$ 17,362	$ –	$ 171,609
Consumer instalment and other personal													
HELOC	2	**63,113**	**10,241**	**–**	**73,354**	63,990	10,132	–	74,122	64,753	10,122	–	74,875
Indirect Auto	3	**14,041**	**14,895**	**–**	**28,936**	13,830	14,229	–	28,059	13,965	13,466	–	27,431
Other	4	**15,134**	**481**	**10**	**15,625**	14,741	470	10	15,221	14,574	490	11	15,075
Credit card	5	**14,351**	**6,393**	**–**	**20,744**	14,260	1,161	–	15,421	14,236	1,097	–	15,333
Total personal	6	**263,388**	**51,302**	**10**	**314,700**	261,851	44,496	10	306,357	261,775	42,537	11	304,323
Business and Government[3]													
Real estate													
Residential	7	**13,123**	**3,176**	**–**	**16,299**	12,833	3,112	–	15,945	12,477	3,015	–	15,492
Non-residential	8	**8,071**	**11,398**	**156**	**19,625**	7,608	11,232	158	18,998	7,252	10,831	161	18,244
Total real estate	9	**21,194**	**14,574**	**156**	**35,924**	20,441	14,344	158	34,943	19,729	13,846	161	33,736
Agriculture	10	**3,540**	**273**	**–**	**3,813**	3,460	285	–	3,745	3,238	275	–	3,513
Automotive	11	**2,165**	**1,629**	**–**	**3,794**	1,651	1,554	–	3,205	1,445	1,539	52	3,036
Financial	12	**8,559**	**2,101**	**2,097**	**12,757**	6,881	1,988	2,031	10,900	6,425	1,954	1,926	10,305
Food, beverage, and tobacco	13	**1,231**	**1,437**	**65**	**2,733**	1,262	1,395	52	2,709	1,074	1,322	74	2,470
Forestry	14	**470**	**399**	**6**	**875**	399	413	6	818	379	410	2	791
Government, public sector entities, and education	15	**7,091**	**3,693**	**–**	**10,784**	5,720	3,395	–	9,115	4,786	3,277	–	8,063
Health and social services	16	**3,469**	**5,277**	**–**	**8,746**	3,479	5,038	–	8,517	3,329	4,944	–	8,273
Industrial construction and trade contractors	17	**1,529**	**1,176**	**–**	**2,705**	1,453	1,110	–	2,563	1,496	1,092	52	2,640
Metals and mining	18	**995**	**1,019**	**23**	**2,037**	751	981	21	1,753	775	1,000	66	1,841
Pipelines, oil, and gas	19	**2,122**	**636**	**–**	**2,758**	2,127	983	–	3,110	2,236	831	–	3,067
Power and utilities	20	**1,287**	**1,354**	**20**	**2,661**	1,350	1,134	20	2,504	1,184	1,116	76	2,376
Professional and other services	21	**2,697**	**5,171**	**–**	**7,868**	2,567	4,819	–	7,386	2,406	4,381	–	6,787
Retail sector	22	**2,075**	**2,458**	**–**	**4,533**	2,013	2,272	–	4,285	1,969	2,306	–	4,275
Sundry manufacturing and wholesale	23	**1,832**	**3,364**	**–**	**5,196**	1,707	3,072	50	4,829	1,650	3,057	71	4,778
Telecommunications, cable, and media	24	**922**	**1,440**	**7**	**2,369**	1,027	1,473	8	2,508	1,022	1,182	5	2,209
Transportation	25	**627**	**3,788**	**43**	**4,458**	612	3,756	27	4,395	717	3,568	91	4,376
Other	26	**2,681**	**540**	**51**	**3,272**	2,677	713	125	3,515	1,937	1,081	77	3,095
Total business and government	27	**64,486**	**50,329**	**2,468**	**117,283**	59,577	48,725	2,498	110,800	55,797	47,181	2,653	105,631
Other Loans													
Debt securities classified as loans	28	**607**	**3,338**	**1,154**	**5,099**	602	3,111	1,223	4,936	604	2,898	1,492	4,994
Acquired credit-impaired loans[4]	29	**48**	**3,116**	**–**	**3,164**	61	3,364	–	3,425	77	3,690	–	3,767
Total other loans	30	**655**	**6,454**	**1,154**	**8,263**	663	6,475	1,223	8,361	681	6,588	1,492	8,761
Total Gross Loans and Acceptances	31	**$ 328,529**	**$ 108,085**	**$ 3,632**	**$ 440,246**	$ 322,091	$ 99,696	$ 3,731	$ 425,518	$ 318,253	$ 96,306	$ 4,156	$ 418,715
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages[3]	32	**35.6 %**	**4.4 %**	**– %**	**40.0 %**	36.4 %	4.4 %	– %	40.8 %	36.8 %	4.1 %	– %	40.9 %
Consumer instalment and other personal													
HELOC	33	**14.3**	**2.3**	**–**	**16.6**	15.0	2.4	–	17.4	15.5	2.4	–	17.9
Indirect Auto	34	**3.2**	**3.4**	**–**	**6.6**	3.3	3.3	–	6.6	3.4	3.2	–	6.6
Other	35	**3.4**	**0.1**	**–**	**3.5**	3.5	0.1	–	3.6	3.5	0.1	–	3.6
Credit card	36	**3.3**	**1.5**	**–**	**4.8**	3.3	0.3	–	3.6	3.4	0.3	–	3.7
Total personal	37	**59.8**	**11.7**	**–**	**71.5**	61.5	10.5	–	72.0	62.6	10.1	–	72.7
Business and Government[3]	38	**14.7**	**11.3**	**0.6**	**26.6**	14.0	11.4	0.6	26.0	13.3	11.3	0.6	25.2
Other Loans													
Debt securities classified as loans	39	**0.1**	**0.8**	**0.3**	**1.2**	0.1	0.8	0.3	1.2	0.1	0.7	0.4	1.2
Acquired credit-impaired loans[4]	40	**–**	**0.7**	**–**	**0.7**	–	0.8	–	0.8	–	0.9	–	0.9
Total other loans	41	**0.1**	**1.5**	**0.3**	**1.9**	0.1	1.6	0.3	2.0	0.1	1.6	0.4	2.1
Total Gross Loans and Acceptances	42	**74.6 %**	**24.5 %**	**0.9 %**	**100.0 %**	75.6 %	23.5 %	0.9 %	100.0 %	76.0 %	23.0 %	1.0 %	100.0 %

[1] Based on geographic location of unit responsible for recording revenue.
[2] Certain comparative amounts have been reclassified to conform with the current period presentation.
[3] Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded.
[4] Includes all FDIC covered loans and other ACI loans.

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

($ millions) *As at*	LINE #	2012 Q3 Canada	2012 Q3 United States	2012 Q3 Int'l	2012 Q3 Total	2012 Q2 Canada	2012 Q2 United States	2012 Q2 Int'l	2012 Q2 Total	2012 Q1 Canada	2012 Q1 United States	2012 Q1 Int'l	2012 Q1 Total
By Industry Sector[2]													
Personal													
Residential mortgages[3]	1	$ 150,781	$ 16,284	$ –	$ 167,065	$ 146,233	$ 14,843	$ –	$ 161,076	$ 143,958	$ 13,789	$ –	$ 157,747
Consumer instalment and other personal													
HELOC	2	64,972	9,995	–	74,967	65,337	9,703	–	75,040	65,135	9,788	–	74,923
Indirect Auto	3	13,961	12,656	–	26,617	13,671	11,212	–	24,883	13,499	10,620	–	24,119
Other	4	14,861	446	12	15,319	15,245	448	12	15,705	15,435	462	12	15,909
Credit card	5	14,298	1,054	–	15,352	14,431	982	–	15,413	14,793	932	–	15,725
Total personal	6	258,873	40,435	12	299,320	254,917	37,188	12	292,117	252,820	35,591	12	288,423
Business and Government[3]													
Real estate													
Residential	7	12,059	2,983	–	15,042	11,518	3,013	–	14,531	11,234	3,072	–	14,306
Non-residential	8	6,928	10,845	167	17,940	6,705	10,479	208	17,392	6,451	10,535	210	17,196
Total real estate	9	18,987	13,828	167	32,982	18,223	13,492	208	31,923	17,685	13,607	210	31,502
Agriculture	10	3,143	268	–	3,411	3,022	260	7	3,289	2,922	275	7	3,204
Automotive	11	1,408	1,466	53	2,927	1,446	1,365	26	2,837	1,303	1,355	–	2,658
Financial	12	9,686	2,426	2,111	14,223	9,014	2,391	1,905	13,310	9,386	2,226	1,904	13,516
Food, beverage, and tobacco	13	1,032	1,342	105	2,479	1,122	1,246	225	2,593	1,066	1,232	229	2,527
Forestry	14	405	424	2	831	452	390	2	844	389	320	2	711
Government, public sector entities, and education	15	5,652	2,991	–	8,643	4,404	2,796	–	7,200	4,791	2,705	30	7,526
Health and social services	16	3,277	4,710	–	7,987	3,253	4,361	–	7,614	3,363	4,291	27	7,681
Industrial construction and trade contractors	17	1,476	1,130	56	2,662	1,405	1,132	12	2,549	1,336	1,053	53	2,442
Metals and mining	18	724	959	93	1,776	794	956	22	1,772	687	903	–	1,590
Pipelines, oil, and gas	19	2,277	855	–	3,132	1,873	833	–	2,706	1,940	959	–	2,899
Power and utilities	20	1,124	1,173	89	2,386	992	1,110	80	2,182	1,042	1,085	91	2,218
Professional and other services	21	2,048	4,369	7	6,424	2,059	3,896	20	5,975	2,070	3,544	23	5,637
Retail sector	22	2,000	2,284	–	4,284	2,038	2,276	–	4,314	1,985	2,206	–	4,191
Sundry manufacturing and wholesale	23	1,637	2,947	26	4,610	1,606	2,995	35	4,636	1,575	2,777	32	4,384
Telecommunications, cable, and media	24	955	1,103	79	2,137	1,095	1,150	106	2,351	1,055	1,095	127	2,277
Transportation	25	713	3,505	134	4,352	566	3,238	148	3,952	518	3,188	143	3,849
Other	26	2,140	758	78	2,976	2,640	614	66	3,320	2,030	710	65	2,805
Total business and government	27	58,684	46,538	3,000	108,222	56,004	44,501	2,862	103,367	55,143	43,531	2,943	101,617
Other Loans													
Debt securities classified as loans	28	607	3,186	1,541	5,334	599	3,370	1,849	5,818	657	3,610	1,970	6,237
Acquired credit-impaired loans[4]	29	75	4,208	–	4,283	100	4,749	–	4,849	128	5,233	–	5,361
Total other loans	30	682	7,394	1,541	9,617	699	8,119	1,849	10,667	785	8,843	1,970	11,598
Total Gross Loans and Acceptances	31	$ 318,239	$ 94,367	$ 4,553	$ 417,159	$ 311,620	$ 89,808	$ 4,723	$ 406,151	$ 308,748	$ 87,965	$ 4,925	$ 401,638
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages[3]	32	36.1 %	3.9 %	– %	40.0 %	36.0 %	3.7 %	– %	39.7 %	35.8 %	3.5 %	– %	39.3 %
Consumer instalment and other personal													
HELOC	33	15.6	2.4	–	18.0	16.1	2.4	–	18.5	16.2	2.4	–	18.6
Indirect Auto	34	3.4	3.0	–	6.4	3.3	2.8	–	6.1	3.4	2.6	–	6.0
Other	35	3.6	0.1	–	3.7	3.8	0.1	–	3.9	3.8	0.2	–	4.0
Credit card	36	3.4	0.3	–	3.7	3.6	0.2	–	3.8	3.7	0.2	–	3.9
Total personal	37	62.1	9.7	–	71.8	62.8	9.2	–	72.0	62.9	8.9	–	71.8
Business and Government[3]	38	14.1	11.1	0.7	25.9	13.8	10.9	0.7	25.4	13.7	10.9	0.7	25.3
Other Loans													
Debt securities classified as loans	39	0.1	0.8	0.4	1.3	0.1	0.8	0.5	1.4	0.2	0.9	0.5	1.6
Acquired credit-impaired loans[4]	40	–	1.0	–	1.0	–	1.2	–	1.2	–	1.3	–	1.3
Total other loans	41	0.1	1.8	0.4	2.3	0.1	2.0	0.5	2.6	0.2	2.2	0.5	2.9
Total Gross Loans and Acceptances	42	76.3 %	22.6 %	1.1 %	100.0 %	76.7 %	22.1 %	1.2 %	100.0 %	76.8 %	22.0 %	1.2 %	100.0 %

[1] Based on geographic location of unit responsible for recording revenue.
[2] Certain comparative amounts have been reclassified to conform with the current period presentation.
[3] Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at fair value through profit or loss for which no allowance is recorded.
[4] Includes all FDIC covered loans and other ACI loans.

Impaired Loans[1,2]

($ millions, except as noted)		LINE	2013		2012				2011			Year to Date		Full Year	
As at		#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2013	2012	2012	2011
CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT															
Personal, Business, and Government Loans															
Balance at beginning of period		1	**$ 2,494**	$ 2,518	$ 2,367	$ 2,363	$ 2,530	$ 2,493	$ 2,432	$ 2,447	$ 2,581	**$ 2,518**	$ 2,493	$ 2,493	$ 2,535
Additions															
Canadian Personal and Commercial Banking[3,4]		2	**696**	691	811	649	664	653	594	580	568	**1,387**	1,317	2,777	2,344
U.S. Personal and Commercial Banking[5,6]	- in USD	3	**412**	352	399	368	315	333	342	361	255	**764**	648	1,415	1,273
	- foreign exchange	4	**7**	(2)	(4)	6	(2)	4	4	(14)	(8)	**5**	2	4	(16)
		5	**419**	350	395	374	313	337	346	347	247	**769**	650	1,419	1,257
Wholesale Banking		6	**–**	–	12	38	4	6	9	–	–	**–**	10	60	9
Total Additions[7]		7	**1,115**	1,041	1,218	1,061	981	996	949	927	815	**2,156**	1,977	4,256	3,610
Return to performing status, repaid or sold[8]		8	**(604)**	(585)	(506)	(596)	(670)	(489)	(532)	(546)	(485)	**(1,189)**	(1,159)	(2,261)	(2,015)
Net new additions		9	**511**	456	712	465	311	507	417	381	330	**967**	818	1,995	1,595
Write-offs		10	**(463)**	(478)	(557)	(480)	(458)	(474)	(425)	(423)	(386)	**(941)**	(932)	(1,969)	(1,629)
Foreign exchange and other adjustments		11	**12**	(2)	(4)	19	(20)	4	69	27	(78)	**10**	(16)	(1)	(8)
Change during the period		12	**60**	(24)	151	4	(167)	37	61	(15)	(134)	**36**	(130)	25	(42)
Total Gross Impaired Loans – Balance at End of Period		13	**$ 2,554**	$ 2,494	$ 2,518	$ 2,367	$ 2,363	$ 2,530	$ 2,493	$ 2,432	$ 2,447	**$ 2,554**	$ 2,363	$ 2,518	$ 2,493
GROSS IMPAIRED LOANS BY SEGMENT															
Personal, Business, and Government Loans															
Canadian Personal and Commercial Banking		14	**$ 1,215**	$ 1,212	$ 1,235	$ 1,073	$ 1,149	$ 1,165	$ 1,098	$ 1,068	$ 1,094	**$ 1,215**	$ 1,149	$ 1,235	$ 1,098
U.S. Personal and Commercial Banking	- in USD	15	**1,295**	1,244	1,205	1,208	1,180	1,317	1,351	1,374	1,361	**1,295**	1,180	1,205	1,351
	- foreign exchange	16	**10**	(3)	(1)	4	(14)	4	(4)	(61)	(73)	**10**	(14)	(1)	(4)
		17	**1,305**	1,241	1,204	1,212	1,166	1,321	1,347	1,313	1,288	**1,305**	1,166	1,204	1,347
Wholesale Banking		18	**31**	38	76	79	45	41	45	47	65	**31**	45	76	45
Other		19	**3**	3	3	3	3	3	3	4	–	**3**	3	3	3
Total Gross Impaired Loans		20	**$ 2,554**	$ 2,494	$ 2,518	$ 2,367	$ 2,363	$ 2,530	$ 2,493	$ 2,432	$ 2,447	**$ 2,554**	$ 2,363	$ 2,518	$ 2,493
NET IMPAIRED LOANS BY SEGMENT															
Personal, Business, and Government Loans															
Canadian Personal and Commercial Banking		21	**$ 909**	$ 914	$ 1,000	$ 863	$ 943	$ 950	$ 892	$ 866	$ 890	**$ 909**	$ 943	$ 1,000	$ 892
U.S. Personal and Commercial Banking	- in USD	22	**1,155**	1,099	1,059	1,061	1,032	1,141	1,143	1,158	1,127	**1,155**	1,032	1,059	1,143
	- foreign exchange	23	**9**	(3)	(1)	3	(13)	3	(4)	(51)	(61)	**9**	(13)	(1)	(4)
		24	**1,164**	1,096	1,058	1,064	1,019	1,144	1,139	1,107	1,066	**1,164**	1,019	1,058	1,139
Wholesale Banking		25	**16**	23	42	48	31	27	32	35	34	**16**	31	42	32
Total Net Impaired Loans		26	**$ 2,089**	$ 2,033	$ 2,100	$ 1,975	$ 1,993	$ 2,121	$ 2,063	$ 2,008	$ 1,990	**$ 2,089**	$ 1,993	$ 2,100	$ 2,063
Net Impaired Loans as a % of Net Loans and Acceptances		27	**0.49 %**	0.49 %	0.52 %	0.49 %	0.51 %	0.55 %	0.56 %	0.56 %	0.57 %	**0.49 %**	0.51 %	0.52 %	0.56 %

1 Includes customers' liability under acceptances.
2 Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 34 to 35.
3 Includes adjustments made in Q4 2012 to certain past due accounts.
4 Includes $162 million for Q4 2012 related to certain Canadian personal past due accounts.
5 Includes a small portion of personal and commercial loans booked in U.S. entities, but managed by CAD P&C.
6 Includes $49 million for Q4 2012 related to performing U.S. personal loans which had been discharged in bankruptcy proceedings.
7 Includes $74 million for Q3 2012 related to reclassification of performing second lien U.S. HELOCs where the borrower is delinquent on any property loans with another lender.
8 Certain comparative amounts have been restated to conform with the current period presentation.

Impaired Loans and Acceptances by Industry Sector and Geographic Location[1]

($ millions, except as noted) *As at*	LINE #	2013 Q2				2013 Q1				2012 Q4			
By Industry Sector[2] **Personal**		**Canada**	**United States**	**Int'l**	**Total**	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages	1	**$ 465**	**$ 239**	**$ –**	**$ 704**	$ 471	$ 234	$ –	$ 705	$ 479	$ 200	$ –	$ 679
Consumer instalment and other personal													
HELOC[3]	2	**316**	**222**	**–**	**538**	318	227	–	545	327	200	–	527
Indirect Auto	3	**38**	**48**	**–**	**86**	42	32	–	74	37	27	–	64
Other	4	**74**	**4**	**–**	**78**	79	3	–	82	79	3	–	82
Credit card	5	**160**	**38**	**–**	**198**	171	18	–	189	166	15	–	181
Total personal	6	**1,053**	**551**	**–**	**1,604**	1,081	514	–	1,595	1,088	445	–	1,533
Business and Government													
Real estate													
Residential	7	**33**	**128**	**–**	**161**	33	132	–	165	30	151	–	181
Non-residential	8	**7**	**210**	**–**	**217**	5	219	–	224	3	225	–	228
Total real estate	9	**40**	**338**	**–**	**378**	38	351	–	389	33	376	–	409
Agriculture	10	**5**	**2**	**–**	**7**	4	3	–	7	5	2	–	7
Automotive	11	**2**	**10**	**–**	**12**	2	17	–	19	3	16	–	19
Financial	12	**2**	**6**	**–**	**8**	21	11	–	32	30	7	–	37
Food, beverage, and tobacco	13	**3**	**12**	**–**	**15**	3	7	–	10	3	8	–	11
Forestry	14	**4**	**1**	**–**	**5**	5	1	–	6	5	1	–	6
Government, public sector entities, and education	15	**4**	**6**	**–**	**10**	4	12	–	16	4	8	–	12
Health and social services	16	**2**	**16**	**–**	**18**	2	17	–	19	19	21	–	40
Industrial construction and trade contractors	17	**14**	**54**	**–**	**68**	18	47	–	65	13	46	–	59
Metals and mining	18	**15**	**20**	**–**	**35**	5	21	–	26	6	27	–	33
Pipelines, oil, and gas	19	**24**	**–**	**–**	**24**	2	6	–	8	2	6	–	8
Power and utilities	20	**–**	**–**	**–**	**–**	–	–	–	–	–	–	–	–
Professional and other services	21	**25**	**68**	**–**	**93**	8	50	–	58	7	43	–	50
Retail sector	22	**27**	**119**	**–**	**146**	33	96	–	129	32	82	–	114
Sundry manufacturing and wholesale	23	**13**	**33**	**–**	**46**	15	29	–	44	14	48	–	62
Telecommunications, cable, and media	24	**1**	**10**	**–**	**11**	1	10	–	11	37	17	–	54
Transportation	25	**4**	**52**	**–**	**56**	2	38	–	40	2	41	–	43
Other	26	**6**	**12**	**–**	**18**	5	15	–	20	6	15	–	21
Total business and government	27	**191**	**759**	**–**	**950**	168	731	–	899	221	764	–	985
Total Gross Impaired Loans[4]	28	**$ 1,244**	**$ 1,310**	**$ –**	**$ 2,554**	$ 1,249	$ 1,245	$ –	$ 2,494	$ 1,309	$ 1,209	$ –	$ 2,518
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
Residential mortgages	29	**0.30 %**	**1.24 %**	**– %**	**0.40 %**	0.30 %	1.26 %	– %	0.41 %	0.31 %	1.15 %	– %	0.40 %
Consumer instalment and other personal													
HELOC[3]	30	**0.50**	**2.17**	**–**	**0.73**	0.50	2.24	–	0.74	0.50	1.98	–	0.70
Indirect Auto	31	**0.27**	**0.32**	**–**	**0.30**	0.30	0.22	–	0.26	0.26	0.20	–	0.23
Other	32	**0.49**	**0.83**	**–**	**0.50**	0.54	0.64	–	0.54	0.54	0.61	–	0.55
Credit card	33	**1.11**	**0.59**	**–**	**0.95**	1.20	1.55	–	1.23	1.16	1.37	–	1.18
Total personal	34	**0.40**	**1.07**	**–**	**0.51**	0.41	1.16	–	0.52	0.42	1.05	–	0.50
Business and Government	35	**0.30**	**1.51**	**–**	**0.81**	0.28	1.50	–	0.81	0.40	1.62	–	0.93
Total Gross Impaired Loans[4]	36	**0.38 %**	**1.29 %**	**– %**	**0.59 %**	0.39 %	1.34 %	– %	0.60 %	0.41 %	1.35 %	– %	0.61 %

1 Based on geographic location of unit responsible for recording revenue.
2 Certain comparative amounts have been reclassified to conform with the current period presentation.
3 Includes certain Canadian personal past due accounts.
4 Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 34 to 35.

Impaired Loans and Acceptances by Industry Sector and Geographic Location (Continued)[1]

($ millions, except as noted) *As at*	LINE #	2012 Q3 Canada	2012 Q3 United States	2012 Q3 Int'l	2012 Q3 Total	2012 Q2 Canada	2012 Q2 United States	2012 Q2 Int'l	2012 Q2 Total	2012 Q1 Canada	2012 Q1 United States	2012 Q1 Int'l	2012 Q1 Total
By Industry Sector[2]													
Personal													
Residential mortgages	1	$ 479	$ 170	$ –	$ 649	$ 551	$ 171	$ –	$ 722	$ 610	$ 186	$ –	$ 796
Consumer instalment and other personal													
HELOC	2	183	184	–	367	191	93	–	284	200	106	–	306
Indirect Auto	3	40	9	–	49	38	8	–	46	43	10	–	53
Other	4	69	4	–	73	73	3	–	76	72	3	–	75
Credit card	5	166	13	–	179	167	13	–	180	115	17	–	132
Total personal	6	937	380	–	1,317	1,020	288	–	1,308	1,040	322	–	1,362
Business and Government													
Real estate													
Residential	7	30	168	–	198	12	192	–	204	12	235	–	247
Non-residential	8	3	280	–	283	5	298	–	303	15	337	–	352
Total real estate	9	33	448	–	481	17	490	–	507	27	572	–	599
Agriculture	10	4	3	–	7	9	4	–	13	9	4	–	13
Automotive	11	3	15	–	18	3	11	–	14	3	21	–	24
Financial	12	2	20	–	22	3	9	–	12	4	16	–	20
Food, beverage, and tobacco	13	2	9	–	11	1	9	–	10	2	14	–	16
Forestry	14	3	1	–	4	1	1	–	2	1	1	–	2
Government, public sector entities, and education	15	4	9	–	13	4	9	–	13	4	12	–	16
Health and social services	16	21	25	–	46	22	43	–	65	4	35	–	39
Industrial construction and trade contractors	17	18	43	–	61	17	37	–	54	17	47	–	64
Metals and mining	18	8	33	–	41	8	34	–	42	10	15	–	25
Pipelines, oil, and gas	19	3	–	–	3	3	–	–	3	3	–	–	3
Power and utilities	20	–	2	–	2	–	2	–	2	–	7	–	7
Professional and other services	21	11	46	–	57	12	53	–	65	9	53	–	62
Retail sector	22	33	82	–	115	33	82	–	115	33	97	–	130
Sundry manufacturing and wholesale	23	20	26	–	46	19	34	–	53	20	31	–	51
Telecommunications, cable, and media	24	39	15	–	54	1	6	–	7	2	9	–	11
Transportation	25	5	48	–	53	4	49	–	53	4	53	–	57
Other	26	7	9	–	16	14	11	–	25	15	14	–	29
Total business and government	27	216	834	–	1,050	171	884	–	1,055	167	1,001	–	1,168
Total Gross Impaired Loans[3]	28	$ 1,153	$ 1,214	$ –	$ 2,367	$ 1,191	$ 1,172	$ –	$ 2,363	$ 1,207	$ 1,323	$ –	$ 2,530
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
Residential mortgages	29	0.32 %	1.04 %	– %	0.39 %	0.38 %	1.15 %	– %	0.45 %	0.42 %	1.35 %	– %	0.50 %
Consumer instalment and other personal													
HELOC	30	0.28	1.84	–	0.49	0.29	0.96	–	0.38	0.31	1.08	–	0.41
Indirect Auto	31	0.29	0.07	–	0.18	0.28	0.07	–	0.18	0.32	0.09	–	0.22
Other	32	0.46	0.90	–	0.48	0.48	0.67	–	0.48	0.47	0.65	–	0.47
Credit card	33	1.16	1.23	–	1.17	1.16	1.32	–	1.17	0.78	1.82	–	0.84
Total personal	34	0.36	0.94	–	0.44	0.40	0.77	–	0.45	0.41	0.90	–	0.47
Business and Government	35	0.37	1.79	–	0.97	0.31	1.99	–	1.02	0.30	2.30	–	1.15
Total Gross Impaired Loans[3]	36	0.36 %	1.40 %	– %	0.58 %	0.38 %	1.43 %	– %	0.60 %	0.39 %	1.67 %	– %	0.65 %

1 Based on geographic location of unit responsible for recording revenue.
2 Certain comparative amounts have been reclassified to conform with the current period presentation.
3 Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 34 to 35.

Allowance for Credit Losses[1]

($ millions) *As at*	LINE #	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	Year to Date 2013	Year to Date 2012	Full Year 2012	Full Year 2011
COUNTERPARTY-SPECIFIC ALLOWANCE														
Change in Allowance for Credit Losses – Counterparty-Specific														
Balance at beginning of period	1	**$ 372**	$ 386	$ 385	$ 364	$ 382	$ 397	$ 397	$ 466	$ 479	**$ 386**	$ 397	$ 397	$ 416
Provision for credit losses – counterparty-specific	2	**63**	49	103	79	92	127	87	65	69	**112**	219	401	358
Write-offs	3	**(55)**	(71)	(106)	(73)	(115)	(143)	(110)	(147)	(81)	**(126)**	(258)	(437)	(414)
Recoveries	4	**17**	11	11	13	15	7	12	17	27	**28**	22	46	63
Foreign exchange and other adjustments	5	**(6)**	(3)	(7)	2	(10)	(6)	11	(4)	(28)	**(9)**	(16)	(21)	(26)
Balance at end of period	6	**391**	372	386	385	364	382	397	397	466	**391**	364	386	397
COLLECTIVELY ASSESSED ALLOWANCE														
Change in Allowance for Credit Losses – Individually Insignificant														
Balance at beginning of period	7	**394**	317	291	280	276	274	286	245	256	**317**	274	274	261
Provision for credit losses – individually insignificant	8	**321**	353	349	285	246	294	262	315	250	**674**	540	1,174	1,097
Write-offs	9	**(413)**	(362)	(384)	(342)	(332)	(349)	(340)	(336)	(307)	**(775)**	(681)	(1,407)	(1,302)
Recoveries	10	**79**	76	58	63	62	58	53	52	51	**155**	120	241	201
Foreign exchange and other adjustments	11	**3**	10	3	5	28	(1)	13	10	(5)	**13**	27	35	17
Balance at end of period	12	**384**	394	317	291	280	276	274	286	245	**384**	280	317	274
Change in Allowance for Credit Losses – Incurred but not Identified														
Balance at beginning of period	13	**2,133**	2,152	2,042	1,954	1,919	1,926	1,895	1,887	1,907	**2,152**	1,926	1,926	1,910
Provision for credit losses – incurred but not identified	14	**33**	(17)	113	74	50	(17)	(9)	–	30	**16**	33	220	35
Foreign exchange and other adjustments	15	**9**	(2)	(3)	14	(15)	10	40	8	(50)	**7**	(5)	6	(19)
Balance at end of period	16	**2,175**	2,133	2,152	2,042	1,954	1,919	1,926	1,895	1,887	**2,175**	1,954	2,152	1,926
Allowance for Credit Losses at End of Period	17	**2,950**	2,899	2,855	2,718	2,598	2,577	2,597	2,578	2,598	**2,950**	2,598	2,855	2,597
Consisting of:														
Allowance for loan losses														
Canada	18	**1,314**	1,324	1,304	1,212	1,137	1,036	1,009	997	1,005	**1,314**	1,137	1,304	1,009
United States	19	**1,422**	1,361	1,338	1,305	1,256	1,243	1,302	1,289	1,305	**1,422**	1,256	1,338	1,302
International	20	**1**	1	2	1	1	3	3	3	3	**1**	1	2	3
Total allowance for loan losses	21	**2,737**	2,686	2,644	2,518	2,394	2,282	2,314	2,289	2,313	**2,737**	2,394	2,644	2,314
Allowance for credit losses for off-balance sheet instruments	22	**213**	213	211	200	204	295	283	289	285	**213**	204	211	283
Allowance for Credit Losses at End of Period	23	**$ 2,950**	$ 2,899	$ 2,855	$ 2,718	$ 2,598	$ 2,577	$ 2,597	$ 2,578	$ 2,598	**$ 2,950**	$ 2,598	$ 2,855	$ 2,597

[1] Certain comparative amounts have been reclassified to conform with the current period presentation.

Allowance for Credit Losses by Industry Sector and Geographic Location[1]

($ millions, except as noted) *As at*	LINE #	2013 Q2 Canada	2013 Q2 United States	2013 Q2 Int'l	2013 Q2 Total	2013 Q1 Canada	2013 Q1 United States	2013 Q1 Int'l	2013 Q1 Total	2012 Q4 Canada	2012 Q4 United States	2012 Q4 Int'l	2012 Q4 Total
By Industry Sector[2]													
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans													
Personal													
Residential mortgages	1	$ 14	$ 13	$ –	$ 27	$ 13	$ 8	$ –	$ 21	$ 14	$ 13	$ –	$ 27
Consumer instalment and other personal													
HELOC	2	19	19	–	38	20	20	–	40	21	21	–	42
Indirect Auto	3	22	2	–	24	25	4	–	29	23	3	–	26
Other	4	51	1	–	52	55	2	–	57	49	1	–	50
Credit card	5	119	14	–	133	127	15	–	142	71	12	–	83
Total personal	6	225	49	–	274	240	49	–	289	178	50	–	228
Business and Government													
Real estate													
Residential	7	16	22	–	38	15	18	–	33	15	18	–	33
Non-residential	8	2	16	–	18	2	28	–	30	2	34	–	36
Total real estate	9	18	38	–	56	17	46	–	63	17	52	–	69
Agriculture	10	2	1	–	3	1	–	–	1	1	–	–	1
Automotive	11	1	1	–	2	1	2	–	3	1	1	–	2
Financial	12	1	1	–	2	9	1	–	10	9	1	–	10
Food, beverage, and tobacco	13	1	2	–	3	2	1	–	3	1	1	–	2
Forestry	14	2	–	–	2	1	–	–	1	1	–	–	1
Government, public sector entities, and education	15	2	1	–	3	2	5	–	7	2	1	–	3
Health and social services	16	–	3	–	3	–	3	–	3	2	3	–	5
Industrial construction and trade contractors	17	7	8	–	15	8	5	–	13	7	6	–	13
Metals and mining	18	5	1	–	6	5	1	–	6	5	1	–	6
Pipelines, oil, and gas	19	21	–	–	21	1	1	–	2	1	2	–	3
Power and utilities	20	–	–	–	–	–	–	–	–	–	–	–	–
Professional and other services	21	11	9	–	20	3	6	–	9	3	2	–	5
Retail sector	22	11	14	–	25	10	11	–	21	10	12	–	22
Sundry manufacturing and wholesale	23	7	2	–	9	7	2	–	9	6	2	–	8
Telecommunications, cable, and media	24	1	5	–	6	–	5	–	5	18	7	–	25
Transportation	25	2	8	–	10	2	9	–	11	2	9	–	11
Other	26	3	2	–	5	3	2	–	5	3	1	–	4
Total business and government	27	95	96	–	191	72	100	–	172	89	101	–	190
Other Loans													
Debt securities classified as loans	28	–	188	–	188	–	187	–	187	–	185	–	185
Acquired credit-impaired loans[3]	29	–	122	–	122	1	117	–	118	1	97	–	98
Total other loans	30	–	310	–	310	1	304	–	305	1	282	–	283
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	31	320	455	–	775	313	453	–	766	268	433	–	701
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans													
Personal													
Residential mortgages	32	15	28	–	43	16	32	–	48	13	37	–	50
Consumer instalment and other personal													
HELOC	33	7	51	–	58	8	56	–	64	6	59	–	65
Indirect Auto	34	88	109	–	197	86	86	–	172	91	77	–	168
Other	35	188	20	–	208	182	17	–	199	179	18	–	197
Credit card	36	502	86	–	588	540	43	–	583	564	41	–	605
Total personal	37	800	294	–	1,094	832	234	–	1,066	853	232	–	1,085
Business and Government	38	194	512	1	707	179	518	1	698	183	518	2	703
Other Loans													
Debt securities classified as loans	39	–	161	–	161	–	156	–	156	–	155	–	155
Total other loans	40	–	161	–	161	–	156	–	156	–	155	–	155
Total Allowance for Credit Losses – Incurred but Not Identified	41	994	967	1	1,962	1,011	908	1	1,920	1,036	905	2	1,943
Allowance for Loan Losses – On-Balance Sheet Loans	42	1,314	1,422	1	2,737	1,324	1,361	1	2,686	1,304	1,338	2	2,644
Allowances for Credit Losses – Off-Balance Sheet Instruments	43	114	98	1	213	121	91	1	213	122	88	1	211
Total Allowance for Credit Losses	44	$ 1,428	$ 1,520	$ 2	$ 2,950	$ 1,445	$ 1,452	$ 2	$ 2,899	$ 1,426	$ 1,426	$ 3	$ 2,855
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans[4]													
Personal													
Residential mortgages	45	3.0 %	5.4 %	– %	3.8 %	2.8 %	3.4 %	– %	3.0 %	2.9 %	6.5 %	– %	4.0 %
Consumer instalment and other personal													
HELOC	46	6.0	8.6	–	7.1	6.3	8.8	–	7.3	6.4	10.5	–	8.0
Indirect Auto	47	57.9	4.2	–	27.9	59.5	12.5	–	39.2	62.2	11.1	–	40.6
Other	48	68.9	25.0	–	66.7	69.6	66.7	–	69.5	62.0	33.3	–	61.0
Credit card	49	74.4	36.8	–	67.2	74.3	83.3	–	75.1	42.8	80.0	–	45.9
Total personal	50	21.4	8.9	–	17.1	22.2	9.5	–	18.1	16.4	11.2	–	14.9
Business and Government	51	49.7	12.6	–	20.1	42.9	13.7	–	19.1	40.3	13.2	–	19.3
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant[4]	52	25.7 %	11.1 %	– %	18.2 %	25.0 %	12.0 %	– %	18.5 %	20.4 %	12.5 %	– %	16.6 %
Total allowance for credit losses as a % of gross loans and acceptances[4]	53	0.4 %	1.0 %	0.1 %	0.6 %	0.4 %	1.1 %	0.1 %	0.6 %	0.4 %	1.1 %	0.1 %	0.6 %

1 Based on geographic location of unit responsible for recording revenue.
2 Certain comparative amounts have been reclassified to conform with the current period presentation.
3 Includes all FDIC covered loans and other ACI loans.
4 Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 34 to 35.

Allowance for Credit Losses by Industry Sector and Geographic Location (Continued)[1]

($ millions, except as noted) *As at*	LINE #	2012 Q3				2012 Q2				2012 Q1			
By Industry Sector[2]													
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant – On-Balance Sheet Loans		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages	1	$ 13	$ 14	$ –	$ 27	$ 12	$ 9	$ –	$ 21	$ 13	$ 17	$ –	$ 30
Consumer instalment and other personal													
HELOC	2	14	22	–	36	14	13	–	27	14	26	–	40
Indirect Auto	3	23	2	–	25	24	3	–	27	28	4	–	32
Other	4	45	1	–	46	45	1	–	46	46	2	–	48
Credit card	5	48	12	–	60	51	12	–	63	52	12	–	64
Total personal	6	143	51	–	194	146	38	–	184	153	61	–	214
Business and Government													
Real estate													
Residential	7	16	15	–	31	4	22	–	26	5	14	–	19
Non-residential	8	2	37	–	39	2	38	–	40	8	43	–	51
Total real estate	9	18	52	–	70	6	60	–	66	13	57	–	70
Agriculture	10	2	–	–	2	2	–	–	2	2	–	–	2
Automotive	11	2	1	–	3	1	1	–	2	2	3	–	5
Financial	12	1	3	–	4	3	4	–	7	3	4	–	7
Food, beverage, and tobacco	13	1	1	–	2	–	2	–	2	–	3	–	3
Forestry	14	–	–	–	–	–	–	–	–	–	–	–	–
Government, public sector entities, and education	15	2	1	–	3	2	–	–	2	2	1	–	3
Health and social services	16	5	4	–	9	5	7	–	12	3	9	–	12
Industrial construction and trade contractors	17	11	5	–	16	11	4	–	15	9	8	–	17
Metals and mining	18	6	2	–	8	6	1	–	7	6	1	–	7
Pipelines, oil, and gas	19	1	–	–	1	1	–	–	1	1	–	–	1
Power and utilities	20	–	1	–	1	–	–	–	–	–	2	–	2
Professional and other services	21	7	6	–	13	7	4	–	11	6	5	–	11
Retail sector	22	10	9	–	19	11	6	–	17	11	13	–	24
Sundry manufacturing and wholesale	23	9	2	–	11	8	8	–	16	7	4	–	11
Telecommunications, cable, and media	24	17	3	–	20	–	3	–	3	–	3	–	3
Transportation	25	4	8	–	12	4	7	–	11	4	4	–	8
Other	26	3	1	–	4	8	4	–	12	8	1	–	9
Total business and government	27	99	99	–	198	75	111	–	186	77	118	–	195
Other Loans													
Debt securities classified as loans	28	–	180	–	180	–	177	–	177	–	180	–	180
Acquired credit-impaired loans[3]	29	2	100	–	102	2	93	–	95	3	64	–	67
Total other loans	30	2	280	–	282	2	270	–	272	3	244	–	247
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	31	244	430	–	674	223	419	–	642	233	423	–	656
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans													
Personal													
Residential mortgages	32	14	18	–	32	14	17	–	31	17	10	–	27
Consumer instalment and other personal													
HELOC	33	5	56	–	61	6	54	–	60	5	29	–	34
Indirect Auto	34	84	67	–	151	80	56	–	136	81	76	–	157
Other	35	186	17	–	203	193	11	–	204	162	8	–	170
Credit card	36	489	37	–	526	435	35	–	470	267	41	–	308
Total personal	37	778	195	–	973	728	173	–	901	532	164	–	696
Business and Government	38	190	521	1	712	186	510	1	697	271	503	3	777
Other Loans													
Debt securities classified as loans	39	–	159	–	159	–	154	–	154	–	153	–	153
Total other loans	40	–	159	–	159	–	154	–	154	–	153	–	153
Total Allowance for Credit Losses – Incurred but Not Identified	41	968	875	1	1,844	914	837	1	1,752	803	820	3	1,626
Allowance for Loan Losses – On-Balance Sheet Loans	42	1,212	1,305	1	2,518	1,137	1,256	1	2,394	1,036	1,243	3	2,282
Allowances for Credit Losses – Off-Balance Sheet Instruments	43	116	83	1	200	112	91	1	204	191	101	3	295
Total Allowance for Credit Losses	44	$ 1,328	$ 1,388	$ 2	$ 2,718	$ 1,249	$ 1,347	$ 2	$ 2,598	$ 1,227	$ 1,344	$ 6	$ 2,577
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans[4]													
Personal													
Residential mortgages	45	2.7 %	8.2 %	– %	4.2 %	2.2 %	5.3 %	– %	2.9 %	2.1 %	9.1 %	– %	3.8 %
Consumer instalment and other personal													
HELOC	46	7.7	12.0	–	9.8	7.3	14.0	–	9.5	7.0	24.5	–	13.1
Indirect Auto	47	57.5	22.2	–	51.0	63.2	37.5	–	58.7	65.1	40.0	–	60.4
Other	48	65.2	25.0	–	63.0	61.6	33.3	–	60.5	63.9	66.7	–	64.0
Credit card	49	28.9	92.3	–	33.5	30.5	92.3	–	35.0	45.2	70.6	–	48.5
Total personal	50	15.3	13.4	–	14.7	14.3	13.2	–	14.1	14.7	18.9	–	15.7
Business and Government	51	45.8	11.9	–	18.9	43.9	12.6	–	17.6	46.1	11.8	–	16.7
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant[4]	52	21.0 %	12.4 %	– %	16.6 %	18.6 %	12.7 %	– %	15.7 %	19.1 %	13.5 %	– %	16.2 %
Total allowance for credit losses as a % of gross loans and acceptances[4]	53	0.4 %	1.1 %	0.1 %	0.6 %	0.4 %	1.1 %	0.1 %	0.5 %	0.4 %	1.2 %	0.2 %	0.6 %

[1] Based on geographic location of unit responsible for recording revenue.
[2] Certain comparative amounts have been reclassified to conform with the current period presentation.
[3] Includes all FDIC covered loans and other ACI loans.
[4] Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 34 to 35.

Provision for Credit Losses[1]

($ millions) *For the period ended*	LINE #	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	Year to Date 2013	Year to Date 2012	Full Year 2012	Full Year 2011
PROVISION FOR (REVERSAL OF) CREDIT LOSSES														
Provision for Credit losses for Counterparty-Specific and Individually Insignificant														
Provision for credit losses – counterparty-specific	1	**$ 80**	$ 60	$ 114	$ 92	$ 107	$ 134	$ 99	$ 82	$ 96	**$ 140**	$ 241	$ 447	$ 421
Provision for credit losses – individually insignificant	2	**400**	429	407	348	308	352	315	367	301	**829**	660	1,415	1,298
Recoveries	3	**(96)**	(87)	(69)	(76)	(77)	(65)	(65)	(69)	(78)	**(183)**	(142)	(287)	(264)
Total provision for credit losses for counterparty-specific and individually insignificant	4	**384**	402	452	364	338	421	349	380	319	**786**	759	1,575	1,455
Provision for Credit Losses – Incurred But Not Identified														
Canadian Personal and Commercial Banking and Wholesale Banking	5	**(25)**	(25)	79	55	16	33	–	–	–	**(50)**	49	183	–
U.S. Personal and Commercial Banking – in USD	6	**57**	8	34	19	34	(49)	(9)	(2)	32	**65**	(15)	38	34
– foreign exchange	7	**1**	–	–	–	–	(1)	–	1	(3)	**1**	(1)	(1)	(2)
	8	**58**	8	34	19	34	(50)	(9)	(1)	29	**66**	(16)	37	32
Other	9	**–**	–	–	–	–	–	–	1	1	**–**	–	–	3
Total provision for credit losses – incurred but not identified	10	**33**	(17)	113	74	50	(17)	(9)	–	30	**16**	33	220	35
Total Provision for Credit Losses	11	**$ 417**	$ 385	$ 565	$ 438	$ 388	$ 404	$ 340	$ 380	$ 349	**$ 802**	$ 792	$ 1,795	$ 1,490
PROVISION FOR (REVERSAL OF) CREDIT LOSSES BY SEGMENT														
Canadian Personal and Commercial Banking	12	**$ 245**	$ 244	$ 306	$ 288	$ 274	$ 283	$ 212	$ 205	$ 192	**$ 489**	$ 557	$ 1,151	$ 824
U.S. Personal and Commercial Banking – in USD	13	**193**	177	257	173	193	155	130	180	181	**370**	348	778	698
– foreign exchange	14	**4**	(1)	(3)	2	(1)	3	–	(6)	(5)	**3**	2	1	(11)
	15	**197**	176	254	175	192	158	130	174	176	**373**	350	779	687
Wholesale Banking[2]	16	**3**	(5)	8	21	6	12	3	6	7	**(2)**	18	47	22
Corporate Segment														
Wholesale Banking – CDS[2]	17	**(4)**	(4)	(4)	(4)	(5)	(6)	(7)	(6)	(6)	**(8)**	(11)	(19)	(26)
Reduction of allowance for incurred but not identified credit losses	18	**(25)**	(25)	–	(41)	(80)	(41)	–	–	–	**(50)**	(121)	(162)	–
Other	19	**1**	(1)	1	(1)	1	(2)	2	1	(20)	**–**	(1)	(1)	(17)
Total Corporate Segment	20	**(28)**	(30)	(3)	(46)	(84)	(49)	(5)	(5)	(26)	**(58)**	(133)	(182)	(43)
Total Provision for Credit Losses	21	**$ 417**	$ 385	$ 565	$ 438	$ 388	$ 404	$ 340	$ 380	$ 349	**$ 802**	$ 792	$ 1,795	$ 1,490

[1] Certain comparative amounts have been reclassified to conform with the current period presentation.
[2] 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 Location[1]

($ millions, except as noted) *For the period ended*	LINE #	2013 Q2				2013 Q1				2012 Q4			
By Industry Sector[2] **Provision for Credit Losses – Counterparty-Specific and Individually Insignificant**		**Canada**	**United States**	**Int'l**	**Total**	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages	1	**$ 5**	**$ 11**	**$ –**	**$ 16**	$ 2	$ –	$ –	$ 2	$ 7	$ 11	$ –	$ 18
Consumer Instalment and Other Personal													
HELOC	2	**3**	**19**	**–**	**22**	3	17	–	20	12	36	–	48
Indirect Auto	3	**26**	**35**	**–**	**61**	35	50	–	85	33	46	–	79
Other	4	**53**	**9**	**–**	**62**	65	17	–	82	66	16	–	82
Credit card	5	**121**	**13**	**–**	**134**	126	15	–	141	91	11	–	102
Total personal	6	**208**	**87**	**–**	**295**	231	99	–	330	209	120	–	329
Business and Government													
Real estate													
Residential	7	**–**	**5**	**–**	**5**	1	1	–	2	–	15	–	15
Non-residential	8	**1**	**7**	**–**	**8**	–	11	–	11	1	13	–	14
Total real estate	9	**1**	**12**	**–**	**13**	1	12	–	13	1	28	–	29
Agriculture	10	**1**	**–**	**–**	**1**	1	–	–	1	1	–	–	1
Automotive	11	**–**	**–**	**–**	**–**	–	1	–	1	1	1	–	2
Financial	12	**–**	**1**	**–**	**1**	–	–	–	–	8	9	–	17
Food, beverage, and tobacco	13	**–**	**1**	**–**	**1**	1	–	–	1	1	1	–	2
Forestry	14	**–**	**–**	**–**	**–**	–	–	–	–	1	–	–	1
Government, public sector entities, and education	15	**–**	**–**	**–**	**–**	–	10	–	10	–	–	–	–
Health and social services	16	**(2)**	**(1)**	**–**	**(3)**	(1)	2	–	1	(2)	1	–	(1)
Industrial construction and trade contractors	17	**5**	**5**	**–**	**10**	2	–	–	2	3	7	–	10
Metals and mining	18	**–**	**1**	**–**	**1**	–	1	–	1	–	–	–	–
Pipelines, oil, and gas	19	**20**	**(1)**	**–**	**19**	–	(1)	–	(1)	–	1	–	1
Power and utilities	20	**–**	**–**	**–**	**–**	–	–	–	–	–	–	–	–
Professional and other services	21	**3**	**8**	**–**	**11**	2	5	–	7	2	(1)	–	1
Retail sector	22	**5**	**7**	**–**	**12**	3	–	–	3	3	6	–	9
Sundry manufacturing and wholesale	23	**2**	**1**	**–**	**3**	1	7	–	8	–	9	–	9
Telecommunications, cable, and media	24	**1**	**1**	**–**	**2**	(5)	1	–	(4)	1	5	–	6
Transportation	25	**1**	**–**	**–**	**1**	1	1	–	2	1	4	–	5
Other	26	**1**	**4**	**–**	**5**	–	3	–	3	1	5	–	6
Total business and government	27	**38**	**39**	**–**	**77**	6	42	–	48	22	76	–	98
Other Loans													
Debt securities classified as loans	28	**–**	**–**	**–**	**–**	–	2	–	2	–	6	–	6
Acquired credit-impaired loans[3]	29	**–**	**12**	**–**	**12**	–	22	–	22	(1)	20	–	19
Total other loans	30	**–**	**12**	**–**	**12**	–	24	–	24	(1)	26	–	25
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	31	**246**	**138**	**–**	**384**	237	165	–	402	230	222	–	452
Provision for Credit Losses – Incurred but Not Identified **Personal, business and government**	32	**(24)**	**54**	**–**	**30**	(25)	8	(1)	(18)	75	40	1	116
Other Loans													
Debt securities classified as loans	33	**–**	**3**	**–**	**3**	–	1	–	1	–	(3)	–	(3)
Total other loans	34	**–**	**3**	**–**	**3**	–	1	–	1	–	(3)	–	(3)
Total Provision for Credit Losses – Incurred but not Identified	35	**(24)**	**57**	**–**	**33**	(25)	9	(1)	(17)	75	37	1	113
Total Provision for Credit Losses	36	**$ 222**	**$ 195**	**$ –**	**$ 417**	$ 212	$ 174	$ (1)	$ 385	$ 305	$ 259	$ 1	$ 565
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances													
Personal													
Residential mortgages	37	**0.01 %**	**0.24 %**	**– %**	**0.04 %**	0.01 %	– %	– %	– %	0.02 %	0.26 %	– %	0.04 %
Consumer instalment and other personal													
HELOC	38	**0.02**	**0.76**	**–**	**0.12**	0.02	0.67	–	0.11	0.07	1.45	–	0.26
Indirect Auto	39	**0.77**	**0.98**	**–**	**0.88**	1.01	1.45	–	1.23	0.94	1.42	–	1.17
Other	40	**1.44**	**7.27**	**–**	**1.63**	1.80	13.25	–	2.19	1.80	12.96	–	2.16
Credit card	41	**3.66**	**1.36**	**–**	**3.14**	3.65	5.55	–	3.78	2.65	4.35	–	2.77
Total personal	42	**0.33**	**0.74**	**–**	**0.39**	0.35	0.91	–	0.43	0.32	1.17	–	0.44
Business and Government	43	**0.25**	**0.32**	**–**	**0.28**	0.04	0.35	–	0.18	0.16	0.66	–	0.38
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	44	**0.31**	**0.54**	**–**	**0.37**	0.29	0.68	–	0.38	0.29	0.95	–	0.44
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	45	**0.31 %**	**0.53 %**	**– %**	**0.36 %**	0.30 %	0.62 %	– %	0.36 %	0.29 %	0.90 %	– %	0.42 %
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances													
Total Provision for Credit Losses	46	**0.28 %**	**0.77 %**	**– %**	**0.40 %**	0.26 %	0.71 %	(0.09) %	0.36 %	0.39 %	1.10 %	0.09 %	0.55 %
Total Provision for Credit Losses Excluding Other Loans	47	**0.28**	**0.75**	**–**	**0.39**	0.26	0.65	(0.14)	0.35	0.39	1.08	0.13	0.54

[1] Based on geographic location of unit responsible for recording revenue.
[2] Certain comparative amounts have been reclassified to conform with the current period presentation.
[3] Includes all FDIC covered loans and other ACI loans.

Provision for Credit Losses by Industry Sector and Geographic Location (Continued)[1]

($ millions, except as noted) *For the period ended*	LINE #	2012 Q3				2012 Q2				2012 Q1			
By Industry Sector[2]		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
Personal													
Residential mortgages	1	$ 4	$ 9	$ –	$ 13	$ 1	$ (2)	$ –	$ (1)	$ (2)	$ 4	$ –	$ 2
Consumer Instalment and Other Personal													
HELOC	2	4	29	–	33	2	6	–	8	3	22	–	25
Indirect Auto	3	32	29	–	61	29	13	–	42	37	23	–	60
Other	4	65	11	–	76	61	8	–	69	69	13	–	82
Credit card	5	69	9	–	78	73	12	–	85	75	13	–	88
Total personal	6	174	87	–	261	166	37	–	203	182	75	–	257
Business and Government													
Real estate													
Residential	7	12	7	–	19	1	29	–	30	(1)	21	–	20
Non-residential	8	–	2	–	2	(6)	20	–	14	7	31	–	38
Total real estate	9	12	9	–	21	(5)	49	–	44	6	52	–	58
Agriculture	10	1	1	–	2	–	–	–	–	–	–	–	–
Automotive	11	–	1	–	1	1	–	–	1	2	1	–	3
Financial	12	(2)	9	–	7	–	2	–	2	–	2	–	2
Food, beverage, and tobacco	13	–	–	–	–	–	2	–	2	–	2	–	2
Forestry	14	–	–	–	–	–	–	–	–	–	–	–	–
Government, public sector entities, and education	15	–	1	–	1	–	–	–	–	–	6	–	6
Health and social services	16	–	(2)	–	(2)	2	–	–	2	1	8	–	9
Industrial construction and trade contractors	17	3	6	–	9	2	1	–	3	5	5	–	10
Metals and mining	18	–	2	–	2	–	–	–	–	6	1	–	7
Pipelines, oil, and gas	19	–	–	–	–	–	–	–	–	–	–	–	–
Power and utilities	20	–	(2)	–	(2)	–	3	–	3	–	1	–	1
Professional and other services	21	2	3	–	5	4	3	–	7	1	2	–	3
Retail sector	22	5	8	–	13	4	–	–	4	4	12	–	16
Sundry manufacturing and wholesale	23	3	3	–	6	3	6	–	9	2	3	–	5
Telecommunications, cable, and media	24	18	1	–	19	–	1	–	1	–	1	–	1
Transportation	25	–	2	–	2	1	12	–	13	1	–	–	1
Other	26	(4)	1	–	(3)	2	10	–	12	3	(4)	–	(1)
Total business and government	27	38	43	–	81	14	89	–	103	31	92	–	123
Other Loans													
Debt securities classified as loans	28	–	–	–	–	–	–	–	–	–	–	–	–
Acquired credit-impaired loans[3]	29	–	22	–	22	–	32	–	32	–	41	–	41
Total other loans	30	–	22	–	22	–	32	–	32	–	41	–	41
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	31	212	152	–	364	180	158	–	338	213	208	–	421
Provision for Credit Losses – Incurred but Not Identified													
Personal, business and government	32	57	14	–	71	31	20	(4)	47	39	(58)	(1)	(20)
Other Loans													
Debt securities classified as loans	33	–	3	–	3	–	3	–	3	–	3	–	3
Total other loans	34	–	3	–	3	–	3	–	3	–	3	–	3
Total Provision for Credit Losses – Incurred but not Identified	35	57	17	–	74	31	23	(4)	50	39	(55)	(1)	(17)
Total Provision for Credit Losses	36	$ 269	$ 169	$ –	$ 438	$ 211	$ 181	$ (4)	$ 388	$ 252	$ 153	$ (1)	$ 404
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances													
Personal													
Residential mortgages	37	0.01 %	0.23 %	– %	0.03 %	– %	(0.06) %	– %	– %	(0.01) %	0.12 %	– %	0.01 %
Consumer instalment and other personal													
HELOC	38	0.02	1.15	–	0.18	0.01	0.25	–	0.04	0.02	0.89	–	0.13
Indirect Auto	39	0.92	0.95	–	0.93	0.87	0.49	–	0.70	1.10	0.88	–	1.00
Other	40	1.74	8.93	–	1.97	1.63	6.92	–	1.78	1.83	11.05	–	2.10
Credit card	41	1.99	3.66	–	2.10	2.11	5.55	–	2.32	2.35	5.90	–	2.58
Total personal	42	0.27	0.88	–	0.35	0.27	0.42	–	0.29	0.29	0.86	–	0.36
Business and Government	43	0.29	0.37	–	0.32	0.12	0.84	–	0.44	0.26	0.86	–	0.53
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	44	0.27	0.65	–	0.36	0.24	0.74	–	0.35	0.29	0.96	–	0.43
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	45	0.27 %	0.61 %	– %	0.34 %	0.24 %	0.65 %	– %	0.32 %	0.29 %	0.86 %	– %	0.40 %
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances													
Total Provision for Credit Losses	46	0.35 %	0.72 %	– %	0.43 %	0.28 %	0.84 %	(0.34) %	0.40 %	0.34 %	0.71 %	(0.07) %	0.41 %
Total Provision for Credit Losses Excluding Other Loans	47	0.35	0.67	–	0.42	0.28	0.75	(0.57)	0.37	0.34	0.56	(0.12)	0.38

1 Based on geographic location of unit responsible for recording revenue.
2 Certain comparative amounts have been reclassified to conform with the current period presentation.
3 Includes all FDIC covered loans and other ACI loans.

Acquired Credit-Impaired Loans by Geographic Location[1]

($ millions) *For the period ended*	LINE #	2013 Q2 Canada	2013 Q2 United States	2013 Q2 Int'l	2013 Q2 Total	2013 Q1 Canada	2013 Q1 United States	2013 Q1 Int'l	2013 Q1 Total	2012 Q4 Canada	2012 Q4 United States	2012 Q4 Int'l	2012 Q4 Total
Gross Loans													
Residential mortgages	1	$ –	$ 523	$ –	$ 523	$ –	$ 535	$ –	$ 535	$ –	$ 563	$ –	$ 563
Consumer instalment and other personal													
HELOC	2	–	172	–	172	–	180	–	180	–	190	–	190
Indirect Auto	3	3	112	–	115	4	165	–	169	6	230	–	236
Other	4	28	63	–	91	36	67	–	103	46	74	–	120
Credit cards	5	17	76	–	93	21	–	–	21	25	–	–	25
Business and government	6	–	2,170	–	2,170	–	2,417	–	2,417	–	2,633	–	2,633
Total Gross Loans	7	$ 48	$ 3,116	$ –	$ 3,164	$ 61	$ 3,364	$ –	$ 3,425	$ 77	$ 3,690	$ –	$ 3,767
Change in Allowance for Credit Losses													
Balance at beginning of period	8	$ 1	$ 117	$ –	$ 118	$ 1	$ 97	$ –	$ 98	$ 2	$ 100	$ –	$ 102
Provision for credit losses – counterparty-specific	9	–	5	–	5	–	11	–	11	–	17	–	17
Provision for credit losses – individually insignificant impaired loans	10	–	7	–	7	–	11	–	11	(1)	3	–	2
Write-offs[2]	11	–	(9)	–	(9)	–	(13)	–	(13)	–	(24)	–	(24)
Recoveries	12	–	3	–	3	–	–	–	–	–	–	–	–
Foreign exchange and other adjustments	13	(1)	(1)	–	(2)	–	11	–	11	–	1	–	1
Balance at end of period	14	$ –	$ 122	$ –	$ 122	$ 1	$ 117	$ –	$ 118	$ 1	$ 97	$ –	$ 98
Allowance for Credit Losses													
Residential mortgages	15	$ –	$ 28	$ –	$ 28	$ –	$ 28	$ –	$ 28	$ –	$ 20	$ –	$ 20
Consumer instalment and other personal													
HELOC	16	–	5	–	5	–	4	–	4	–	5	–	5
Indirect Auto	17	–	–	–	–	1	–	–	1	1	–	–	1
Other	18	–	7	–	7	–	6	–	6	–	4	–	4
Business and government	19	–	82	–	82	–	79	–	79	–	68	–	68
Total Allowance for Credit Losses	20	$ –	$ 122	$ –	$ 122	$ 1	$ 117	$ –	$ 118	$ 1	$ 97	$ –	$ 98
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant[3]													
Provision for credit losses – counterparty-specific	21	$ –	$ 5	$ –	$ 5	$ –	$ 11	$ –	$ 11	$ –	$ 17	$ –	$ 17
Provision for credit losses – individually insignificant	22	–	7	–	7	–	11	–	11	(1)	3	–	2
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	23	$ –	$ 12	$ –	$ 12	$ –	$ 22	$ –	$ 22	$ (1)	$ 20	$ –	$ 19
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
Residential mortgages	24	$ –	$ –	$ –	$ –	$ –	$ 6	$ –	$ 6	$ –	$ (2)	$ –	$ (2)
Consumer instalment and other personal													
HELOC	25	–	2	–	2	–	1	–	1	–	1	–	1
Indirect Auto	26	–	–	–	–	–	–	–	–	(1)	–	–	(1)
Other	27	–	1	–	1	–	1	–	1	–	–	–	–
Business and government	28	–	9	–	9	–	14	–	14	–	21	–	21
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	29	$ –	$ 12	$ –	$ 12	$ –	$ 22	$ –	$ 22	$ (1)	$ 20	$ –	$ 19

[1] Based on geographic location of unit responsible for recording revenue.
[2] Excludes write-offs for which a credit mark was established on acquisition date.
[3] PCL reflects loss sharing agreements with the FDIC, and is presented net of the amount expected to be reimbursed by the FDIC.

Acquired Credit-Impaired Loans by Geographic Location (Continued)[1]

($ millions) *For the period ended*	LINE #	2012 Q3 Canada	2012 Q3 United States	2012 Q3 Int'l	2012 Q3 Total	2012 Q2 Canada	2012 Q2 United States	2012 Q2 Int'l	2012 Q2 Total	2012 Q1 Canada	2012 Q1 United States	2012 Q1 Int'l	2012 Q1 Total
Gross Loans													
Residential mortgages	1	$ –	$ 603	$ –	$ 603	$ –	$ 622	$ –	$ 622	$ –	$ 661	$ –	$ 661
Consumer instalment and other personal													
HELOC	2	–	182	–	182	–	191	–	191	–	207	–	207
Indirect Auto	3	8	313	–	321	11	404	–	415	15	542	–	557
Other	4	58	108	–	166	72	109	–	181	88	108	–	196
Credit cards	5	9	–	–	9	17	–	–	17	25	–	–	25
Business and government	6	–	3,002	–	3,002	–	3,423	–	3,423	–	3,715	–	3,715
Total Gross Loans	7	$ 75	$ 4,208	$ –	$ 4,283	$ 100	$ 4,749	$ –	$ 4,849	$ 128	$ 5,233	$ –	$ 5,361
Change in Allowance for Credit Losses													
Balance at beginning of period	8	$ 2	$ 93	$ –	$ 95	$ 3	$ 64	$ –	$ 67	$ 3	$ 57	$ –	$ 60
Provision for credit losses – counterparty-specific	9	–	20	–	20	–	6	–	6	–	15	–	15
Provision for credit losses – individually insignificant impaired loans	10	–	2	–	2	–	26	–	26	–	26	–	26
Write-offs[2]	11	–	(20)	–	(20)	(1)	(34)	–	(35)	–	(33)	–	(33)
Recoveries	12	–	1	–	1	–	–	–	–	–	–	–	–
Foreign exchange and other adjustments	13	–	4	–	4	–	31	–	31	–	(1)	–	(1)
Balance at end of period	14	$ 2	$ 100	$ –	$ 102	$ 2	$ 93	$ –	$ 95	$ 3	$ 64	$ –	$ 67
Allowance for Credit Losses													
Residential mortgages	15	$ –	$ 24	$ –	$ 24	$ –	$ 22	$ –	$ 22	$ –	$ 9	$ –	$ 9
Consumer instalment and other personal													
HELOC	16	–	4	–	4	–	5	–	5	–	–	–	–
Indirect Auto	17	2	–	–	2	2	–	–	2	3	–	–	3
Other	18	–	6	–	6	–	6	–	6	–	2	–	2
Business and government	19	–	66	–	66	–	60	–	60	–	53	–	53
Total Allowance for Credit Losses	20	$ 2	$ 100	$ –	$ 102	$ 2	$ 93	$ –	$ 95	$ 3	$ 64	$ –	$ 67
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant[3]													
Provision for credit losses – counterparty-specific	21	$ –	$ 20	$ –	$ 20	$ –	$ 6	$ –	$ 6	$ –	$ 15	$ –	$ 15
Provision for credit losses – individually insignificant	22	–	2	–	2	–	26	–	26	–	26	–	26
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	23	$ –	$ 22	$ –	$ 22	$ –	$ 32	$ –	$ 32	$ –	$ 41	$ –	$ 41
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
Residential mortgages	24	$ –	$ 2	$ –	$ 2	$ –	$ 9	$ –	$ 9	$ –	$ 10	$ –	$ 10
Consumer instalment and other personal													
HELOC	25	–	–	–	–	–	5	–	5	–	(2)	–	(2)
Indirect Auto	26	–	–	–	–	–	1	–	1	–	–	–	–
Other	27	–	–	–	–	–	2	–	2	–	(2)	–	(2)
Business and government	28	–	20	–	20	–	15	–	15	–	35	–	35
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	29	$ –	$ 22	$ –	$ 22	$ –	$ 32	$ –	$ 32	$ –	$ 41	$ –	$ 41

1 Based on geographic location of unit responsible for recording revenue.
2 Excludes write-offs for which a credit mark was established on acquisition date.
3 PCL reflects loss sharing agreements with the FDIC, and is presented net of the amount expected to be reimbursed by the FDIC.

Analysis of Change in Equity

($ millions, except as noted) *For the period ended*	LINE #	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	Year to Date 2013	Year to Date 2012	Full Year 2012	Full Year 2011
Common Shares														
Balance at beginning of period	1	**$ 19,023**	$ 18,691	$ 18,351	$ 18,074	$ 17,727	$ 17,491	$ 16,572	$ 16,367	$ 16,049	**$ 18,691**	$ 17,491	$ 17,491	$ 15,804
Issued														
Options	2	**33**	62	58	22	116	57	41	33	155	**95**	173	253	322
Dividend reinvestment plan	3	**77**	270	282	255	231	179	174	172	163	**347**	410	947	661
New shares	4	**–**	–	–	–	–	–	704	–	–	**–**	–	–	704
Balance at end of period	5	**19,133**	19,023	18,691	18,351	18,074	17,727	17,491	16,572	16,367	**19,133**	18,074	18,691	17,491
Preferred Shares														
Balance at beginning of period	6	**3,395**	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	**3,395**	3,395	3,395	3,395
Balance at end of period	7	**3,395**	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	**3,395**	3,395	3,395	3,395
Treasury Shares – Common														
Balance at beginning of period	8	**(135)**	(166)	(178)	(163)	(157)	(116)	(104)	(104)	(82)	**(166)**	(116)	(116)	(91)
Purchase of shares	9	**(728)**	(806)	(1,045)	(570)	(692)	(868)	(760)	(348)	(541)	**(1,534)**	(1,560)	(3,175)	(2,164)
Sale of shares	10	**737**	837	1,057	555	686	827	748	348	519	**1,574**	1,513	3,125	2,139
Balance at end of period	11	**(126)**	(135)	(166)	(178)	(163)	(157)	(116)	(104)	(104)	**(126)**	(163)	(166)	(116)
Treasury Shares – Preferred														
Balance at beginning of period	12	**(3)**	(1)	(1)	(1)	–	–	–	–	(1)	**(1)**	–	–	(1)
Purchase of shares	13	**(18)**	(15)	(16)	(22)	(24)	(15)	(8)	(24)	(14)	**(33)**	(39)	(77)	(59)
Sale of shares	14	**21**	13	16	22	23	15	8	24	15	**34**	38	76	60
Balance at end of period	15	**–**	(3)	(1)	(1)	(1)	–	–	–	–	**–**	(1)	(1)	–
Contributed Surplus														
Balance at beginning of period	16	**185**	196	203	200	214	212	211	204	220	**196**	212	212	235
Net premium (discount) on treasury shares	17	**5**	(7)	(1)	3	–	8	1	6	1	**(2)**	8	10	11
Stock options expensed	18	**6**	8	5	5	5	7	4	7	8	**14**	12	22	28
Stock options exercised	19	**(6)**	(14)	(11)	(3)	(20)	(13)	(6)	(5)	(28)	**(20)**	(33)	(47)	(62)
Other	20	**–**	2	–	(2)	1	–	2	(1)	3	**2**	1	(1)	–
Balance at end of period	21	**190**	185	196	203	200	214	212	211	204	**190**	200	196	212
Retained Earnings														
Balance at beginning of period	22	**22,772**	21,763	20,943	19,970	19,003	18,213	17,322	16,487	15,731	**21,763**	18,213	18,213	14,781
Net income	23	**1,697**	1,764	1,571	1,677	1,667	1,452	1,563	1,463	1,379	**3,461**	3,119	6,367	5,941
Dividends														
Common	24	**(746)**	(706)	(702)	(655)	(651)	(613)	(611)	(585)	(583)	**(1,452)**	(1,264)	(2,621)	(2,316)
Preferred	25	**(49)**	(49)	(49)	(49)	(49)	(49)	(48)	(43)	(40)	**(98)**	(98)	(196)	(180)
Share issue expenses	26	**–**	–	–	–	–	–	(13)	–	–	**–**	–	–	(13)
Balance at end of period	27	**23,674**	22,772	21,763	20,943	19,970	19,003	18,213	17,322	16,487	**23,674**	19,970	21,763	18,213
Accumulated Other Comprehensive Income (loss)														
Balance at beginning of period	28	**3,058**	3,645	3,872	2,959	3,877	3,326	2,072	1,237	2,477	**3,645**	3,326	3,326	4,256
Net change in unrealized gains (losses) on AFS securities	29	**59**	(183)	58	260	72	136	(181)	107	234	**(124)**	208	526	(368)
Net change in unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities	30	**250**	(49)	(80)	330	(337)	125	989	202	(1,557)	**201**	(212)	38	(464)
Net change in gains (losses) on derivatives designated as cash flow hedges	31	**34**	(355)	(205)	323	(653)	290	446	526	83	**(321)**	(363)	(245)	(98)
Balance at end of period	32	**3,401**	3,058	3,645	3,872	2,959	3,877	3,326	2,072	1,237	**3,401**	2,959	3,645	3,326
Non-Controlling Interests in Subsidiaries	33	**1,492**	1,485	1,477	1,482	1,485	1,489	1,483	1,452	1,461	**1,492**	1,485	1,477	1,483
Total Equity	34	**$ 51,159**	$ 49,780	$ 49,000	$ 48,067	$ 45,919	$ 45,548	$ 44,004	$ 40,920	$ 39,047	**$ 51,159**	$ 45,919	$ 49,000	$ 44,004
NUMBER OF COMMON SHARES OUTSTANDING (thousands)														
Balance at beginning of period	35	**920,546**	916,130	911,670	908,216	903,728	900,998	888,844	886,093	882,097	**916,130**	900,998	900,998	878,497
Issued														
Options	36	**429**	868	841	342	1,774	904	758	473	2,299	**1,297**	2,678	3,861	4,941
Dividend reinvestment plan	37	**946**	3,263	3,503	3,273	2,828	2,319	2,354	2,221	2,004	**4,209**	5,147	11,923	8,614
New shares	38	**–**	–	–	–	–	–	9,200	–	–	**–**	–	–	9,200
Impact of treasury shares[1]	39	**146**	285	116	(161)	(114)	(493)	(158)	57	(307)	**431**	(607)	(652)	(254)
Balance at end of period	40	**922,067**	920,546	916,130	911,670	908,216	903,728	900,998	888,844	886,093	**922,067**	908,216	916,130	900,998

[1] The number of treasury common shares has been netted for the purpose of arriving at the total number of common shares considered for the calculation of EPS of the Bank.

Change in Accumulated Other Comprehensive Income, Net of Income Taxes

($ millions)	LINE	2013		2012				2011			Year to Date		Full Year	
For the period ended	#	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2013	2012	2012	2011
Unrealized Gains (Losses) on Available-for-Sale Securities														
Balance at beginning of period	1	**$ 1,292**	$ 1,475	$ 1,417	$ 1,157	$ 1,085	$ 949	$ 1,130	$ 1,023	$ 789	**$ 1,475**	$ 949	$ 949	$ 1,317
Change in unrealized gains (losses)	2	**136**	(93)	106	280	153	150	(157)	190	247	**43**	303	689	(246)
Reclassification to earnings of losses (gains)	3	**(77)**	(90)	(48)	(20)	(81)	(14)	(24)	(83)	(13)	**(167)**	(95)	(163)	(122)
Net change for the period	4	**59**	(183)	58	260	72	136	(181)	107	234	**(124)**	208	526	(368)
Balance at end of period	5	**1,351**	1,292	1,475	1,417	1,157	1,085	949	1,130	1,023	**1,351**	1,157	1,475	949
Unrealized Foreign Currency Translation Gains (Losses) on Investments in Foreign Operations, Net of Hedging Activities														
Balance at beginning of period	6	**(475)**	(426)	(346)	(676)	(339)	(464)	(1,453)	(1,655)	(98)	**(426)**	(464)	(464)	–
Investment in foreign operations	7	**396**	(87)	(132)	574	(579)	229	1,620	335	(2,372)	**309**	(350)	92	(796)
Hedging activities	8	**(198)**	51	65	(325)	323	(139)	(862)	(180)	1,110	**(147)**	184	(76)	450
Recovery of (provision for) income taxes	9	**52**	(13)	(13)	81	(81)	35	231	47	(295)	**39**	(46)	22	(118)
Net change for the period	10	**250**	(49)	(80)	330	(337)	125	989	202	(1,557)	**201**	(212)	38	(464)
Balance at end of period	11	**(225)**	(475)	(426)	(346)	(676)	(339)	(464)	(1,453)	(1,655)	**(225)**	(676)	(426)	(464)
Gains (losses) on Derivatives Designated as Cash Flow Hedges														
Balance at beginning of period	12	**2,241**	2,596	2,801	2,478	3,131	2,841	2,395	1,869	1,786	**2,596**	2,841	2,841	2,939
Change in gains (losses)	13	**358**	(58)	38	749	(563)	610	1,021	909	(185)	**300**	47	834	640
Reclassification to earnings of losses (gains)	14	**(324)**	(297)	(243)	(426)	(90)	(320)	(575)	(383)	268	**(621)**	(410)	(1,079)	(738)
Net change for the period	15	**34**	(355)	(205)	323	(653)	290	446	526	83	**(321)**	(363)	(245)	(98)
Balance at end of period	16	**2,275**	2,241	2,596	2,801	2,478	3,131	2,841	2,395	1,869	**2,275**	2,478	2,596	2,841
Accumulated Other Comprehensive Income at End of Period	17	**$ 3,401**	$ 3,058	$ 3,645	$ 3,872	$ 2,959	$ 3,877	$ 3,326	$ 2,072	$ 1,237	**$ 3,401**	$ 2,959	$ 3,645	$ 3,326

Analysis of Change in Non-Controlling Interests and Investment in TD Ameritrade

($ millions) *For the period ended*	LINE #	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	Year to Date 2013	Year to Date 2012	Full Year 2012	Full Year 2011
NON-CONTROLLING INTERESTS IN SUBSIDIARIES														
Balance at beginning of period	1	**$ 1,485**	$ 1,477	$ 1,482	$ 1,485	$ 1,489	$ 1,483	$ 1,452	$ 1,461	$ 1,464	**$ 1,477**	$ 1,483	$ 1,483	$ 1,493
On account of income	2	**26**	26	26	26	26	26	26	27	25	**52**	52	104	104
Foreign exchange and other adjustments	3	**(19)**	(18)	(31)	(29)	(30)	(20)	5	(36)	(28)	**(37)**	(50)	(110)	(114)
Balance at end of period	4	**$ 1,492**	$ 1,485	$ 1,477	$ 1,482	$ 1,485	$ 1,489	$ 1,483	$ 1,452	$ 1,461	**$ 1,492**	$ 1,485	$ 1,477	$ 1,483
INVESTMENT IN TD AMERITRADE														
Balance at beginning of period	5	**$ 5,248**	$ 5,344	$ 5,322	$ 5,196	$ 5,235	$ 5,159	$ 4,896	$ 4,803	$ 5,314	**$ 5,344**	$ 5,159	$ 5,159	$ 5,438
Increase (decrease) in reported investment through direct ownership	6	**–**	–	–	–	–	–	–	–	(286)	**–**	–	–	(353)
Decrease in reported investment through dividends received	7	**(22)**	(145)	(15)	(15)	(15)	(15)	(12)	(12)	(13)	**(167)**	(30)	(60)	(51)
Equity in net income, net of income taxes	8	**57**	59	57	62	54	61	64	59	66	**116**	115	234	246
Foreign exchange and other adjustments	9	**54**	(10)	(20)	79	(78)	30	211	46	(278)	**44**	(48)	11	(121)
Balance at end of period	10	**$ 5,337**	$ 5,248	$ 5,344	$ 5,322	$ 5,196	$ 5,235	$ 5,159	$ 4,896	$ 4,803	**$ 5,337**	$ 5,196	$ 5,344	$ 5,159

Derivatives – Notional Principal

($ billions) *As at*	LINE #	2013 Q2					2013 Q1					2012 Q4				
		Trading					Trading					Trading				
		Over-the-counter[1]	Exchange-traded	Total	Non-trading	Total	Over-the-counter[1]	Exchange-traded	Total	Non-trading	Total	Over-the-counter[1]	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts																
Futures	1	**$ –**	**$ 283.6**	**$ 283.6**	**$ –**	**$ 283.6**	$ –	$ 320.9	$ 320.9	$ –	$ 320.9	$ –	$ 285.0	$ 285.0	$ –	$ 285.0
Forward rate agreements	2	**121.5**	**–**	**121.5**	**3.4**	**124.9**	80.6	–	80.6	3.0	83.6	85.0	–	85.0	2.9	87.9
Swaps	3	**2,229.8**	**–**	**2,229.8**	**321.7**	**2,551.5**	2,047.0	–	2,047.0	308.3	2,355.3	2,003.5	–	2,003.5	308.4	2,311.9
Options written	4	**20.0**	**16.7**	**36.7**	**0.4**	**37.1**	23.3	17.4	40.7	0.4	41.1	24.9	31.7	56.6	0.6	57.2
Options purchased	5	**21.7**	**18.7**	**40.4**	**5.6**	**46.0**	20.8	11.2	32.0	4.1	36.1	19.2	26.1	45.3	4.6	49.9
	6	**2,393.0**	**319.0**	**2,712.0**	**331.1**	**3,043.1**	2,171.7	349.5	2,521.2	315.8	2,837.0	2,132.6	342.8	2,475.4	316.5	2,791.9
Foreign Exchange Contracts																
Futures	7	**–**	**35.8**	**35.8**	**–**	**35.8**	–	26.4	26.4	–	26.4	–	28.7	28.7	–	28.7
Forward contracts	8	**374.2**	**–**	**374.2**	**39.4**	**413.6**	399.4	–	399.4	37.7	437.1	374.4	–	374.4	37.4	411.8
Swaps	9	**10.8**	**–**	**10.8**	**0.7**	**11.5**	0.5	–	0.5	0.2	0.7	1.2	–	1.2	0.1	1.3
Cross-currency interest rate swaps	10	**383.3**	**–**	**383.3**	**25.9**	**409.2**	393.9	–	393.9	24.9	418.8	388.3	–	388.3	28.6	416.9
Options written	11	**11.6**	**–**	**11.6**	**–**	**11.6**	12.1	–	12.1	–	12.1	13.6	–	13.6	–	13.6
Options purchased	12	**10.3**	**–**	**10.3**	**–**	**10.3**	11.2	–	11.2	–	11.2	12.8	–	12.8	–	12.8
	13	**790.2**	**35.8**	**826.0**	**66.0**	**892.0**	817.1	26.4	843.5	62.8	906.3	790.3	28.7	819.0	66.1	885.1
Credit Derivative Contracts																
Credit default swaps																
Protection purchased	14	**2.7**	**–**	**2.7**	**4.7**	**7.4**	2.5	–	2.5	4.5	7.0	2.7	–	2.7	4.3	7.0
Protection sold	15	**1.5**	**–**	**1.5**	**–**	**1.5**	1.5	–	1.5	–	1.5	1.7	–	1.7	–	1.7
	16	**4.2**	**–**	**4.2**	**4.7**	**8.9**	4.0	–	4.0	4.5	8.5	4.4	–	4.4	4.3	8.7
Other Contracts																
Equity contracts	17	**56.5**	**13.2**	**69.7**	**30.6**	**100.3**	40.8	11.6	52.4	30.1	82.5	45.3	12.5	57.8	28.5	86.3
Commodity contracts	18	**8.4**	**13.5**	**21.9**	**–**	**21.9**	8.2	13.2	21.4	–	21.4	8.1	11.2	19.3	–	19.3
	19	**64.9**	**26.7**	**91.6**	**30.6**	**122.2**	49.0	24.8	73.8	30.1	103.9	53.4	23.7	77.1	28.5	105.6
Total	20	**$ 3,252.3**	**$ 381.5**	**$ 3,633.8**	**$ 432.4**	**$ 4,066.2**	$ 3,041.8	$ 400.7	$ 3,442.5	$ 413.2	$ 3,855.7	$ 2,980.7	$ 395.2	$ 3,375.9	$ 415.4	$ 3,791.3

		2012 Q3					2012 Q2					2012 Q1				
		Trading					Trading					Trading				
		Over-the-counter[1]	Exchange-traded	Total	Non-trading	Total	Over-the-counter[1]	Exchange-traded	Total	Non-trading	Total	Over-the-counter[1]	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts																
Futures	21	$ –	$ 204.0	$ 204.0	$ –	$ 204.0	$ –	$ 283.9	$ 283.9	$ –	$ 283.9	$ –	$ 191.0	$ 191.0	$ –	$ 191.0
Forward rate agreements	22	118.5	–	118.5	4.8	123.3	80.7	–	80.7	8.8	89.5	112.9	–	112.9	11.6	124.5
Swaps	23	1,980.8	–	1,980.8	315.2	2,296.0	1,763.1	–	1,763.1	336.0	2,099.1	1,586.0	–	1,586.0	332.8	1,918.8
Options written	24	24.9	38.1	63.0	1.5	64.5	21.8	19.2	41.0	0.6	41.6	20.5	31.5	52.0	1.5	53.5
Options purchased	25	21.6	42.0	63.6	4.5	68.1	21.3	12.9	34.2	4.2	38.4	20.1	24.1	44.2	2.8	47.0
	26	2,145.8	284.1	2,429.9	326.0	2,755.9	1,886.9	316.0	2,202.9	349.6	2,552.5	1,739.5	246.6	1,986.1	348.7	2,334.8
Foreign Exchange Contracts																
Futures	27	–	25.1	25.1	–	25.1	–	35.0	35.0	–	35.0	–	36.6	36.6	–	36.6
Forward contracts	28	404.1	–	404.1	33.6	437.7	394.9	–	394.9	32.7	427.6	401.3	–	401.3	31.6	432.9
Swaps	29	1.2	–	1.2	1.1	2.3	1.2	–	1.2	–	1.2	2.9	–	2.9	–	2.9
Cross-currency interest rate swaps	30	383.0	–	383.0	27.1	410.1	381.6	–	381.6	27.2	408.8	368.3	–	368.3	24.9	393.2
Options written	31	16.3	–	16.3	–	16.3	19.1	–	19.1	–	19.1	29.0	–	29.0	–	29.0
Options purchased	32	14.4	–	14.4	–	14.4	18.2	–	18.2	–	18.2	26.4	–	26.4	–	26.4
	33	819.0	25.1	844.1	61.8	905.9	815.0	35.0	850.0	59.9	909.9	827.9	36.6	864.5	56.5	921.0
Credit Derivative Contracts																
Credit default swaps																
Protection purchased	34	2.9	–	2.9	4.5	7.4	3.3	–	3.3	4.7	8.0	3.7	–	3.7	4.9	8.6
Protection sold	35	1.9	–	1.9	–	1.9	2.1	–	2.1	–	2.1	2.6	–	2.6	–	2.6
	36	4.8	–	4.8	4.5	9.3	5.4	–	5.4	4.7	10.1	6.3	–	6.3	4.9	11.2
Other Contracts																
Equity contracts	37	41.0	13.2	54.2	28.1	82.3	40.5	12.0	52.5	26.9	79.4	39.2	11.5	50.7	25.9	76.6
Commodity contracts	38	8.0	10.1	18.1	–	18.1	7.9	15.7	23.6	–	23.6	8.6	6.5	15.1	–	15.1
	39	49.0	23.3	72.3	28.1	100.4	48.4	27.7	76.1	26.9	103.0	47.8	18.0	65.8	25.9	91.7
Total	40	$ 3,018.6	$ 332.5	$ 3,351.1	$ 420.4	$ 3,771.5	$ 2,755.7	$ 378.7	$ 3,134.4	$ 441.1	$ 3,575.5	$ 2,621.5	$ 301.2	$ 2,922.7	$ 436.0	$ 3,358.7

[1] Collateral held under a Credit Support Annex (CSA) to help reduce counterparty credit risk is in the form of high quality and liquid assets such as cash and high quality government securities. Acceptable collateral is governed by the Collateralized Trading Policy.

Derivatives – Credit Exposure

($ millions) *As at*	LINE #	2013 Q2 Current replacement cost[1]	2013 Q2 Credit equivalent amount	2013 Q2 Risk-weighted amount	2013 Q1 Current replacement cost[1]	2013 Q1 Credit equivalent amount	2013 Q1 Risk-weighted amount	2012 Q4 Current replacement cost[1]	2012 Q4 Credit equivalent amount	2012 Q4 Risk-weighted amount
Interest Rate Contracts										
Forward rate agreements	1	**$ 27**	**$ 17**	**$ 4**	$ 952	$ 1,152	$ 1,126	$ 26	$ 43	$ 7
Swaps	2	**34,288**	**41,416**	**24,632**	31,146	38,278	22,619	37,714	60,209	20,500
Options purchased	3	**791**	**918**	**525**	735	841	465	866	980	403
	4	**35,106**	**42,351**	**25,161**	32,833	40,271	24,210	38,606	61,232	20,910
Foreign Exchange Contracts										
Forward contracts	5	**6,025**	**11,151**	**2,646**	7,315	12,858	2,920	4,523	10,021	1,846
Swaps	6	**464**	**952**	**364**	320	390	76	179	298	28
Cross-currency interest rate swaps	7	**7,851**	**27,803**	**12,260**	8,610	28,852	12,688	8,344	28,408	9,584
Options purchased	8	**205**	**412**	**160**	188	411	155	186	447	135
	9	**14,545**	**40,318**	**15,430**	16,433	42,511	15,839	13,232	39,174	11,593
Other Contracts										
Credit derivatives	10	**21**	**272**	**154**	23	264	148	18	290	117
Equity contracts	11	**9,364**	**13,996**	**959**	9,030	12,566	1,177	8,217	11,904	904
Commodity contracts	12	**329**	**964**	**298**	329	950	289	402	1,048	294
	13	**9,714**	**15,232**	**1,411**	9,382	13,780	1,614	8,637	13,242	1,315
Total	14	**59,365**	**97,901**	**42,002**	58,648	96,562	41,663	60,475	113,648	33,818
Less: impact of master netting agreements	15	**46,128**	**63,809**	**27,917**	45,696	63,308	28,045	48,084	78,727	24,295
Total after netting	16	**13,237**	**34,092**	**14,085**	12,952	33,254	13,618	12,391	34,921	9,523
Less: impact of collateral	17	**7,224**	**8,617**	**5,103**	6,797	6,686	4,276	6,020	6,191	2,165
Net	18	**6,013**	**25,475**	**8,982**	6,155	26,568	9,342	6,371	28,730	7,358
Qualifying Central Counterparty (QCCP) Contracts[2]	19	**36**	**3,579**	**457**	6	2,993	549	n/a	n/a	n/a
Total	20	**$ 6,049**	**$ 29,054**	**$ 9,439**	$ 6,161	$ 29,561	$ 9,891	$ 6,371	$ 28,730	$ 7,358

	LINE #	2012 Q3 Current replacement cost[1]	2012 Q3 Credit equivalent amount	2012 Q3 Risk-weighted amount	2012 Q2 Current replacement cost[1]	2012 Q2 Credit equivalent amount	2012 Q2 Risk-weighted amount	2012 Q1 Current replacement cost[1]	2012 Q1 Credit equivalent amount	2012 Q1 Risk-weighted amount
Interest Rate Contracts										
Forward rate agreements	21	$ 44	$ 74	$ 13	$ 32	$ 71	$ 15	$ 39	$ 53	$ 9
Swaps	22	40,561	62,333	21,856	34,427	50,999	18,550	40,455	55,242	21,174
Options purchased	23	913	1,030	438	758	863	357	807	915	382
	24	41,518	63,437	22,307	35,217	51,933	18,922	41,301	56,210	21,565
Foreign Exchange Contracts										
Forward contracts	25	6,118	11,892	2,356	4,778	10,507	2,157	5,968	11,684	2,199
Swaps	26	179	284	25	185	235	9	249	959	99
Cross-currency interest rate swaps	27	11,000	30,961	10,561	8,231	28,114	9,224	11,406	30,665	10,020
Options purchased	28	280	531	148	333	612	146	478	865	195
	29	17,577	43,668	13,090	13,527	39,468	11,536	18,101	44,173	12,513
Other Contracts										
Credit derivatives	30	13	333	133	18	372	144	40	418	151
Equity contracts	31	6,692	10,214	1,063	5,848	9,300	1,063	5,430	8,718	1,065
Commodity contracts	32	470	1,066	281	670	1,278	329	689	1,382	304
	33	7,175	11,613	1,477	6,536	10,950	1,536	6,159	10,518	1,520
Total	34	66,270	118,718	36,874	55,280	102,351	31,994	65,561	110,901	35,598
Less: impact of master netting agreements	35	47,852	77,236	26,250	41,171	66,325	22,511	47,995	71,495	25,131
Total after netting	36	18,418	41,482	10,624	14,109	36,026	9,483	17,566	39,406	10,467
Less: impact of collateral	37	8,689	8,862	2,680	6,831	7,315	2,006	9,164	9,420	2,730
Net	38	$ 9,729	$ 32,620	$ 7,944	$ 7,278	$ 28,711	$ 7,477	$ 8,402	$ 29,986	$ 7,737

1 Prior to Q1 2013, exchange-traded instruments and non-trading credit derivatives, which are given financial guarantee treatment for credit risk capital purposes, were excluded in accordance with OSFI's guidelines.
2 Effective Q1 2013, risk-weighted assets for OSFI "deemed" QCCP derivative exposures are calculated in accordance with the Basel III regulatory framework, which takes into account both trade exposures and default fund exposures related to derivatives, and are presented based on the "all-in" methodology. The amounts calculated are net of master netting agreements and collateral.

Gross Credit Risk Exposure[1]

($ millions) *As at*	LINE #	2013 Q2						2013 Q1					
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	**$ 238,697**	**$ 21,277**	**$ –**	**$ –**	**$ –**	**$ 259,974**	$ 236,588	$ 21,025	$ –	$ –	$ –	$ 257,613
Qualifying revolving retail	2	**14,650**	**28,864**	**–**	**–**	**–**	**43,514**	14,655	28,239	–	–	–	42,894
Other retail	3	**66,390**	**5,146**	**–**	**–**	**29**	**71,565**	59,789	5,164	–	–	29	64,982
	4	**319,737**	**55,287**	**–**	**–**	**29**	**375,053**	311,032	54,428	–	–	29	365,489
Non-retail[2]													
Corporate	5	**103,737**	**31,679**	**62,614**	**7,015**	**11,052**	**216,097**	99,437	30,907	57,999	6,204	10,891	205,438
Sovereign	6	**69,569**	**1,312**	**11,526**	**5,197**	**318**	**87,922**	75,444	1,250	16,475	5,643	312	99,124
Bank	7	**29,871**	**859**	**58,133**	**21,880**	**2,164**	**112,907**	29,393	895	60,575	21,407	2,407	114,677
	8	**203,177**	**33,850**	**132,273**	**34,092**	**13,534**	**416,926**	204,274	33,052	135,049	33,254	13,610	419,239
Total	9	**$ 522,914**	**$ 89,137**	**$ 132,273**	**$ 34,092**	**$ 13,563**	**$ 791,979**	$ 515,306	$ 87,480	$ 135,049	$ 33,254	$ 13,639	$ 784,728
By Country of Risk													
Canada	10	**$ 331,160**	**$ 69,821**	**$ 53,084**	**$ 11,233**	**$ 5,075**	**$ 470,373**	$ 324,739	$ 68,930	$ 47,798	$ 10,759	$ 5,076	$ 457,302
United States	11	**150,140**	**17,271**	**39,488**	**7,215**	**7,743**	**221,857**	150,271	16,535	39,706	7,399	7,852	221,763
International													
Europe	12	**28,142**	**1,526**	**31,721**	**11,249**	**542**	**73,180**	27,945	1,690	38,714	10,602	501	79,452
Other	13	**13,472**	**519**	**7,980**	**4,395**	**203**	**26,569**	12,351	325	8,831	4,494	210	26,211
	14	**41,614**	**2,045**	**39,701**	**15,644**	**745**	**99,749**	40,296	2,015	47,545	15,096	711	105,663
Total	15	**$ 522,914**	**$ 89,137**	**$ 132,273**	**$ 34,092**	**$ 13,563**	**$ 791,979**	$ 515,306	$ 87,480	$ 135,049	$ 33,254	$ 13,639	$ 784,728
By Residual Contractual Maturity													
Within 1 year	16	**$ 182,691**	**$ 59,474**	**$ 130,551**	**$ 6,889**	**$ 6,308**	**$ 385,913**	$ 179,008	$ 59,200	$ 131,902	$ 7,230	$ 6,006	$ 383,346
Over 1 year to 5 years	17	**238,044**	**28,235**	**1,722**	**14,930**	**6,795**	**289,726**	238,276	27,555	3,147	14,427	7,124	290,529
Over 5 years	18	**102,179**	**1,428**	**–**	**12,273**	**460**	**116,340**	98,022	725	–	11,597	509	110,853
Total	19	**$ 522,914**	**$ 89,137**	**$ 132,273**	**$ 34,092**	**$ 13,563**	**$ 791,979**	$ 515,306	$ 87,480	$ 135,049	$ 33,254	$ 13,639	$ 784,728
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	**$ 16,060**	**$ 1,313**	**$ –**	**$ 99**	**$ 1,209**	**$ 18,681**	$ 15,764	$ 1,323	$ –	$ 95	$ 1,194	$ 18,376
Non-residential	21	**19,991**	**1,721**	**–**	**484**	**292**	**22,488**	19,608	1,679	21	407	288	22,003
Total real-estate	22	**36,051**	**3,034**	**–**	**583**	**1,501**	**41,169**	35,372	3,002	21	502	1,482	40,379
Agriculture	23	**2,800**	**161**	**–**	**13**	**30**	**3,004**	2,699	187	–	17	31	2,934
Automotive	24	**3,678**	**1,888**	**–**	**254**	**66**	**5,886**	3,079	1,840	–	219	61	5,199
Financial	25	**25,791**	**2,552**	**114,611**	**25,148**	**1,513**	**169,615**	25,157	2,551	112,284	23,945	1,569	165,506
Food, beverage, and tobacco	26	**2,702**	**1,970**	**–**	**87**	**421**	**5,180**	2,698	1,990	–	87	371	5,146
Forestry	27	**1,220**	**385**	**3**	**19**	**74**	**1,701**	1,159	379	1	26	79	1,644
Government, public sector entities, and education	28	**83,312**	**2,363**	**12,971**	**5,507**	**3,479**	**107,632**	88,620	2,336	17,485	5,930	3,467	117,838
Health and social services	29	**8,055**	**671**	**5**	**242**	**1,749**	**10,722**	7,894	586	44	258	1,843	10,625
Industrial construction and trade contractors	30	**2,377**	**685**	**–**	**33**	**554**	**3,649**	2,202	735	–	30	548	3,515
Metals and mining	31	**2,031**	**1,817**	**5**	**53**	**199**	**4,105**	1,764	1,542	–	53	183	3,542
Pipelines, oil, and gas	32	**3,018**	**5,355**	**–**	**503**	**744**	**9,620**	3,302	5,292	–	516	867	9,977
Power and utilities	33	**2,713**	**3,119**	**–**	**307**	**1,421**	**7,560**	2,687	3,032	–	346	1,343	7,408
Professional and other services	34	**7,129**	**1,526**	**–**	**183**	**305**	**9,143**	6,928	1,427	–	151	299	8,805
Retail sector	35	**3,333**	**1,178**	**–**	**70**	**127**	**4,708**	3,139	1,181	–	67	124	4,511
Sundry manufacturing and wholesale	36	**5,282**	**3,045**	**315**	**132**	**243**	**9,017**	4,941	2,889	380	129	234	8,573
Telecommunications, cable, and media	37	**2,897**	**2,157**	**–**	**271**	**158**	**5,483**	3,042	2,194	3	374	163	5,776
Transportation	38	**4,218**	**992**	**–**	**580**	**823**	**6,613**	4,181	993	–	485	818	6,477
Other	39	**6,570**	**952**	**4,363**	**107**	**127**	**12,119**	5,410	896	4,831	119	128	11,384
Total	40	**$ 203,177**	**$ 33,850**	**$ 132,273**	**$ 34,092**	**$ 13,534**	**$ 416,926**	$ 204,274	$ 33,052	$ 135,049	$ 33,254	$ 13,610	$ 419,239

[1] Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity and other credit risk-weighted assets.
[2] Effective Q1 2013, non-retail exposures do not include OSFI "deemed" QCCP exposures as these are instead included with "other credit risk-weighted assets", in accordance with the Basel III regulatory framework. Prior to Q1 2013, non-retail exposures included QCCP exposures, in accordance with the Basel II regulatory framework.

Gross Credit Risk Exposure (Continued)[1]

($ millions) *As at*	LINE #	2012 Q4						2012 Q3					
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	$ 235,335	$ 21,368	$ –	$ –	$ –	$ 256,703	$ 230,875	$ 21,195	$ –	$ –	$ –	$ 252,070
Qualifying revolving retail	2	14,772	28,401	–	–	–	43,173	14,775	27,632	–	–	–	42,407
Other retail	3	58,371	5,230	–	–	27	63,628	57,979	5,496	–	–	29	63,504
	4	308,478	54,999	–	–	27	363,504	303,629	54,323	–	–	29	357,981
Non-retail													
Corporate	5	95,905	29,822	53,004	6,918	11,259	196,908	94,568	29,214	52,133	10,704	10,701	197,320
Sovereign	6	72,117	1,400	16,854	8,238	320	98,929	69,453	910	12,894	8,640	294	92,191
Bank	7	31,304	832	89,557	19,765	2,271	143,729	31,365	1,066	82,719	22,138	2,384	139,672
	8	199,326	32,054	159,415	34,921	13,850	439,566	195,386	31,190	147,746	41,482	13,379	429,183
Total	9	$ 507,804	$ 87,053	$ 159,415	$ 34,921	$ 13,877	$ 803,070	$ 499,015	$ 85,513	$ 147,746	$ 41,482	$ 13,408	$ 787,164
By Country of Risk[2]													
Canada	10	$ 327,067	$ 68,641	$ 48,240	$ 10,626	$ 5,133	$ 459,707	$ 322,223	$ 67,913	$ 56,852	$ 14,488	$ 5,023	$ 466,499
United States	11	142,257	16,298	61,460	7,519	8,063	235,597	136,016	15,289	46,515	8,314	7,816	213,950
International													
Europe	12	27,414	1,700	41,489	12,600	497	83,700	28,558	1,866	37,227	13,638	406	81,695
Other	13	11,066	414	8,226	4,176	184	24,066	12,218	445	7,152	5,042	163	25,020
	14	38,480	2,114	49,715	16,776	681	107,766	40,776	2,311	44,379	18,680	569	106,715
Total	15	$ 507,804	$ 87,053	$ 159,415	$ 34,921	$ 13,877	$ 803,070	$ 499,015	$ 85,513	$ 147,746	$ 41,482	$ 13,408	$ 787,164
By Residual Contractual Maturity													
Within 1 year	16	$ 175,864	$ 60,309	$ 156,419	$ 6,264	$ 5,611	$ 404,467	$ 179,157	$ 59,908	$ 143,338	$ 9,507	$ 5,737	$ 397,647
Over 1 year to 5 years	17	224,343	24,667	2,996	15,429	7,211	274,646	219,566	24,552	4,408	17,294	6,953	272,773
Over 5 years	18	107,597	2,077	–	13,228	1,055	123,957	100,292	1,053	–	14,681	718	116,744
Total	19	$ 507,804	$ 87,053	$ 159,415	$ 34,921	$ 13,877	$ 803,070	$ 499,015	$ 85,513	$ 147,746	$ 41,482	$ 13,408	$ 787,164
Non-Retail Exposures by Industry Sector[2]													
Real estate													
Residential	20	$ 16,110	$ 1,103	$ –	$ 111	$ 1,090	$ 18,414	$ 15,666	$ 1,202	$ –	$ 129	$ 1,074	$ 18,071
Non-residential	21	18,377	1,495	21	435	356	20,684	18,340	1,673	21	490	327	20,851
Total real-estate	22	34,487	2,598	21	546	1,446	39,098	34,006	2,875	21	619	1,401	38,922
Agriculture	23	2,487	228	–	17	29	2,761	2,385	271	–	15	24	2,695
Automotive	24	2,963	1,435	–	323	57	4,778	2,863	1,382	–	420	51	4,716
Financial	25	32,287	2,507	137,056	22,559	1,722	196,131	35,096	2,409	129,650	27,823	1,460	196,438
Food, beverage, and tobacco	26	3,241	2,022	–	124	369	5,756	2,493	1,792	–	128	359	4,772
Forestry	27	1,241	404	8	31	85	1,769	1,170	367	15	31	84	1,667
Government, public sector entities, and education	28	79,093	2,539	17,509	8,528	3,331	111,000	73,886	2,350	13,518	9,287	3,466	102,507
Health and social services	29	8,739	785	46	305	1,997	11,872	7,645	780	59	292	1,864	10,640
Industrial construction and trade contractors	30	2,320	776	–	34	651	3,781	2,307	780	–	38	644	3,769
Metals and mining	31	1,877	1,509	21	51	231	3,689	1,796	1,427	8	45	219	3,495
Pipelines, oil, and gas	32	3,294	5,157	–	525	689	9,665	3,355	5,113	–	516	711	9,695
Power and utilities	33	2,594	2,799	–	421	1,480	7,294	2,606	2,429	–	482	1,421	6,938
Professional and other services	34	5,818	1,479	–	148	314	7,759	6,230	1,585	–	202	298	8,315
Retail sector	35	2,600	1,116	–	60	164	3,940	3,372	1,167	–	83	149	4,771
Sundry manufacturing and wholesale	36	4,802	2,626	225	128	231	8,012	4,684	2,428	150	152	208	7,622
Telecommunications, cable, and media	37	2,712	2,277	–	374	223	5,586	2,638	2,324	–	348	226	5,536
Transportation	38	4,543	835	–	645	688	6,711	4,277	809	–	806	652	6,544
Other	39	4,228	962	4,529	102	143	9,964	4,577	902	4,325	195	142	10,141
Total	40	$ 199,326	$ 32,054	$ 159,415	$ 34,921	$ 13,850	$ 439,566	$ 195,386	$ 31,190	$ 147,746	$ 41,482	$ 13,379	$ 429,183

[1] Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity and other credit risk-weighted assets.
[2] Certain comparative amounts have been reclassified to conform with the current period presentation.

Gross Credit Risk Exposure (Continued)[1,2]

($ millions) *As at*	LINE #	2012 Q2 Drawn	2012 Q2 Undrawn	2012 Q2 Repo-style transactions	2012 Q2 OTC derivatives	2012 Q2 Other off-balance sheet	2012 Q2 Total	2012 Q1 Drawn	2012 Q1 Undrawn	2012 Q1 Repo-style transactions	2012 Q1 OTC derivatives	2012 Q1 Other off-balance sheet	2012 Q1 Total
By Counterparty Type													
Retail													
Residential secured	1	$ 225,210	$ 21,161	$ –	$ –	$ –	$ 246,371	$ 221,573	$ 21,118	$ –	$ –	$ –	$ 242,691
Qualifying revolving retail	2	14,875	28,384	–	–	–	43,259	14,917	27,565	–	–	–	42,482
Other retail	3	55,743	5,606	–	–	30	61,379	55,031	5,673	–	–	30	60,734
	4	295,828	55,151	–	–	30	351,009	291,521	54,356	–	–	30	345,907
Non-retail													
Corporate	5	91,410	27,662	56,878	9,217	10,082	195,249	89,719	26,604	48,288	10,042	10,428	185,081
Sovereign	6	64,537	935	18,613	7,307	280	91,672	55,186	732	11,423	6,589	278	74,208
Bank	7	32,185	997	82,757	19,502	2,313	137,754	40,816	916	78,147	22,775	2,353	145,007
	8	188,132	29,594	158,248	36,026	12,675	424,675	185,721	28,252	137,858	39,406	13,059	404,296
Total	9	$ 483,960	$ 84,745	$ 158,248	$ 36,026	$ 12,705	$ 775,684	$ 477,242	$ 82,608	$ 137,858	$ 39,406	$ 13,089	$ 750,203
By Country of Risk[3]													
Canada	10	$ 316,408	$ 68,309	$ 52,140	$ 13,283	$ 4,713	$ 454,853	$ 312,536	$ 66,725	$ 49,639	$ 14,059	$ 4,833	$ 447,792
United States	11	129,734	14,036	59,710	7,378	7,335	218,193	121,856	13,660	52,714	7,268	7,542	203,040
International													
Europe	12	26,438	1,923	34,277	11,624	483	74,745	31,916	1,732	24,682	13,180	592	72,102
Other	13	11,380	477	12,121	3,741	174	27,893	10,934	491	10,823	4,899	122	27,269
	14	37,818	2,400	46,398	15,365	657	102,638	42,850	2,223	35,505	18,079	714	99,371
Total	15	$ 483,960	$ 84,745	$ 158,248	$ 36,026	$ 12,705	$ 775,684	$ 477,242	$ 82,608	$ 137,858	$ 39,406	$ 13,089	$ 750,203
By Residual Contractual Maturity													
Within 1 year	16	$ 177,711	$ 60,665	$ 156,262	$ 7,738	$ 5,599	$ 407,975	$ 188,833	$ 59,488	$ 137,858	$ 8,248	$ 6,131	$ 400,558
Over 1 year to 5 years	17	215,687	23,067	1,986	15,704	6,424	262,868	205,558	22,570	–	17,468	6,303	251,899
Over 5 years	18	90,562	1,013	–	12,584	682	104,841	82,851	550	–	13,690	655	97,746
Total	19	$ 483,960	$ 84,745	$ 158,248	$ 36,026	$ 12,705	$ 775,684	$ 477,242	$ 82,608	$ 137,858	$ 39,406	$ 13,089	$ 750,203

	LINE #	2011 Q4 Drawn	2011 Q4 Undrawn	2011 Q4 Repo-style transactions	2011 Q4 OTC derivatives	2011 Q4 Other off-balance sheet	2011 Q4 Total	2011 Q3 Drawn	2011 Q3 Undrawn	2011 Q3 Repo-style transactions	2011 Q3 OTC derivatives	2011 Q3 Other off-balance sheet	2011 Q3 Total
By Counterparty Type													
Retail													
Residential secured	20	$ 157,455	$ 20,903	$ –	$ –	$ –	$ 178,358	$ 152,076	$ 20,491	$ –	$ –	$ –	$ 172,567
Qualifying revolving retail	21	15,145	27,591	–	–	–	42,736	15,251	27,283	–	–	–	42,534
Other retail	22	49,941	5,688	–	–	30	55,659	48,560	5,837	–	–	32	54,429
	23	222,541	54,182	–	–	30	276,753	215,887	53,611	–	–	32	269,530
Non-retail													
Corporate	24	87,094	25,729	45,893	7,430	10,311	176,457	84,232	23,607	45,168	8,583	10,022	171,612
Sovereign	25	74,601	974	6,219	5,969	228	87,991	64,948	877	12,084	6,545	185	84,639
Bank	26	46,178	731	69,558	21,354	2,225	140,046	42,746	743	73,858	19,988	2,312	139,647
	27	207,873	27,434	121,670	34,753	12,764	404,494	191,926	25,227	131,110	35,116	12,519	395,898
Total	28	$ 430,414	$ 81,616	$ 121,670	$ 34,753	$ 12,794	$ 681,247	$ 407,813	$ 78,838	$ 131,110	$ 35,116	$ 12,551	$ 665,428
By Country of Risk[3]													
Canada	29	$ 255,781	$ 66,101	$ 49,486	$ 12,104	$ 4,781	$ 388,253	$ 248,788	$ 64,795	$ 49,566	$ 13,565	$ 4,662	$ 381,376
United States	30	132,154	13,103	49,831	6,992	7,340	209,420	118,927	12,080	41,348	6,029	7,137	185,521
International													
Europe	31	31,251	1,744	20,120	11,721	543	65,379	28,831	1,529	31,254	11,221	522	73,357
Other	32	11,228	668	2,233	3,936	130	18,195	11,267	434	8,942	4,301	230	25,174
	33	42,479	2,412	22,353	15,657	673	83,574	40,098	1,963	40,196	15,522	752	98,531
Total	34	$ 430,414	$ 81,616	$ 121,670	$ 34,753	$ 12,794	$ 681,247	$ 407,813	$ 78,838	$ 131,110	$ 35,116	$ 12,551	$ 665,428
By Residual Contractual Maturity													
Within 1 year	35	$ 166,906	$ 59,911	$ 121,670	$ 7,314	$ 6,401	$ 362,202	$ 156,060	$ 59,183	$ 131,062	$ 7,629	$ 5,931	$ 359,865
Over 1 year to 5 years	36	177,396	20,411	–	15,593	5,533	218,933	165,314	18,585	48	16,228	5,287	205,462
Over 5 years	37	86,112	1,294	–	11,846	860	100,112	86,439	1,070	–	11,259	1,333	100,101
Total	38	$ 430,414	$ 81,616	$ 121,670	$ 34,753	$ 12,794	$ 681,247	$ 407,813	$ 78,838	$ 131,110	$ 35,116	$ 12,551	$ 665,428

1 Gross credit risk exposure is before credit risk mitigants. This table excludes securitization, equity and other credit risk-weighted assets.
2 Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.
3 Certain comparative amounts have been reclassified to conform with the current period presentation.

Exposures Covered By Credit Risk Mitigation[1]

($ millions) *As at*	LINE #	2013 Q2			2013 Q1			2012 Q4			2012 Q3		
			Standardized	AIRB[2]		Standardized	AIRB[2]		Standardized	AIRB[2]		Standardized	AIRB[2]
By Counterparty Type		Eligible financial collateral[3]	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral[3]	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral[3]	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral[3]	Guarantees / credit derivatives	Guarantees / credit derivatives
Retail													
Residential secured	1	$ –	$ 236	$ 156,182	$ –	$ 343	$ 157,370	$ –	$ 336	$ 158,316	$ –	$ 314	$ 157,669
Qualifying revolving retail	2	–	–	–	–	–	–	–	–	–	–	–	–
Other retail	3	–	395	–	–	460	–	–	500	–	–	539	–
	4	–	631	156,182	–	803	157,370	–	836	158,316	–	853	157,669
Non-retail													
Corporate	5	92	3,171	14,831	92	3,202	14,537	93	3,196	14,494	93	3,134	13,997
Sovereign	6	–	–	186	–	–	341	–	–	312	–	–	311
Bank	7	1,451	6,400	2,419	1,759	6,139	2,427	1,466	6,435	3,069	1,486	5,784	2,986
	8	1,543	9,571	17,436	1,851	9,341	17,305	1,559	9,631	17,875	1,579	8,918	17,294
Gross Credit Risk Exposure	9	$ 1,543	$ 10,202	$ 173,618	$ 1,851	$ 10,144	$ 174,675	$ 1,559	$ 10,467	$ 176,191	$ 1,579	$ 9,771	$ 174,963

		2012 Q2			2012 Q1			2011 Q4			2011 Q3		
			Standardized	AIRB[2]		Standardized	AIRB[2]		Standardized	AIRB[2]		Standardized	AIRB[2]
By Counterparty Type		Eligible financial collateral[3]	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral[3]	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral[3]	Guarantees / credit derivatives	Guarantees / credit derivatives	Eligible financial collateral[3]	Guarantees / credit derivatives	Guarantees / credit derivatives
Retail													
Residential secured	10	$ –	$ 280	$ 155,199	$ –	$ 278	$ 156,036	$ –	$ 274	$ 89,421	$ –	$ 269	$ 89,043
Qualifying revolving retail	11	–	–	–	–	–	–	–	–	–	–	–	–
Other retail	12	–	552	–	–	581	–	–	609	–	–	618	–
	13	–	832	155,199	–	859	156,036	–	883	89,421	–	887	89,043
Non-retail													
Corporate	14	92	2,853	13,965	94	2,831	14,864	94	2,519	14,850	89	2,194	14,113
Sovereign	15	–	–	330	–	–	290	–	–	281	–	–	258
Bank	16	–	6,740	4,604	–	10,039	8,523	–	10,405	10,956	–	10,072	10,704
	17	92	9,593	18,899	94	12,870	23,677	94	12,924	26,087	89	12,266	25,075
Gross Credit Risk Exposure	18	$ 92	$ 10,425	$ 174,098	$ 94	$ 13,729	$ 179,713	$ 94	$ 13,807	$ 115,508	$ 89	$ 13,153	$ 114,118

		2011 Q2		
			Standardized	AIRB[2]
By Counterparty Type		Eligible financial collateral[3]	Guarantees / credit derivatives	Guarantees / credit derivatives
Retail				
Residential secured	19	$ –	$ 267	$ 90,053
Qualifying revolving retail	20	–	–	–
Other retail	21	–	660	–
	22	–	927	90,053
Non-retail				
Corporate	23	88	1,534	13,150
Sovereign	24	–	–	263
Bank	25	–	10,036	11,030
	26	88	11,570	24,443
Gross Credit Risk Exposure	27	$ 88	$ 12,497	$ 114,496

[1] Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.
[2] For exposures under the AIRB Approach, eligible financial collateral is taken into account in the Bank's Loss Given Default (LGD) models. Separate disclosure of eligible financial collateral is, therefore, not required.
[3] For exposures under the Standardized Approach, eligible financial collateral can include cash, gold, highly rated debt securities and equities listed on the main index.

Standardized Credit Risk Exposures[1,2]

($ millions) *As at*	LINE #	2013 Q2								2013 Q1							
		Risk-weight								Risk-weight							
By Counterparty Type		**0%**	**20%**	**35%**	**50%**	**75%**	**100%**	**150%**	**Total**	0%	20%	35%	50%	75%	100%	150%	Total
Retail																	
Residential secured	1	**$ 85**	**$ 151**	**$ 21,323**	**$ –**	**$ 2,442**	**$ 272**	**$ –**	**$ 24,273**	$ 177	$ 166	$ 20,390	$ –	$ 2,213	$ 277	$ –	$ 23,223
Other retail[3]	2	**50**	**345**	**–**	**–**	**37,017**	**–**	**420**	**37,832**	50	410	–	–	30,584	–	324	31,368
	3	**135**	**496**	**21,323**	**–**	**39,459**	**272**	**420**	**62,105**	227	576	20,390	–	32,797	277	324	54,591
Non-retail																	
Corporate	4	**3,030**	**233**	**–**	**–**	**–**	**59,568**	**888**	**63,719**	3,039	255	–	–	–	57,507	889	61,690
Sovereign	5	**14,883**	**10,655**	**–**	**–**	**–**	**–**	**–**	**25,538**	13,782	10,311	–	–	–	–	–	24,093
Bank	6	**7,851**	**9,370**	**–**	**1**	**–**	**16**	**11**	**17,249**	7,898	9,500	–	–	–	–	9	17,407
	7	**25,764**	**20,258**	**–**	**1**	**–**	**59,584**	**899**	**106,506**	24,719	20,066	–	–	–	57,507	898	103,190
Total	8	**$ 25,899**	**$ 20,754**	**$ 21,323**	**$ 1**	**$ 39,459**	**$ 59,856**	**$ 1,319**	**$ 168,611**	$ 24,946	$ 20,642	$ 20,390	$ –	$ 32,797	$ 57,784	$ 1,222	$ 157,781

		2012 Q4								2012 Q3							
		Risk-weight								Risk-weight							
By Counterparty Type		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
Retail																	
Residential secured	9	$ 160	$ 176	$ 19,419	$ –	$ 2,463	$ 212	$ –	$ 22,430	$ 135	$ 179	$ 18,216	$ –	$ 2,513	$ 197	$ –	$ 21,240
Other retail[3]	10	53	448	–	–	32,131	–	213	32,845	52	487	–	–	31,613	–	220	32,372
	11	213	624	19,419	–	34,594	212	213	55,275	187	666	18,216	–	34,126	197	220	53,612
Non-retail																	
Corporate	12	2,981	307	–	–	–	56,647	966	60,901	2,915	312	–	–	–	55,549	1,092	59,868
Sovereign	13	8,768	11,702	–	–	–	–	–	20,470	15,227	6,424	–	–	–	–	–	21,651
Bank	14	7,901	8,549	–	1	–	–	9	16,460	7,270	9,094	–	–	–	–	19	16,383
	15	19,650	20,558	–	1	–	56,647	975	97,831	25,412	15,830	–	–	–	55,549	1,111	97,902
Total	16	$ 19,863	$ 21,182	$ 19,419	$ 1	$ 34,594	$ 56,859	$ 1,188	$ 153,106	$ 25,599	$ 16,496	$ 18,216	$ –	$ 34,126	$ 55,746	$ 1,331	$ 151,514

		2012 Q2								2012 Q1							
		Risk-weight								Risk-weight							
By Counterparty Type		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
Retail																	
Residential secured	17	$ 96	$ 184	$ 16,728	$ –	$ 2,402	$ 193	$ –	$ 19,603	$ 78	$ 199	$ 15,598	$ –	$ 2,467	$ 206	$ –	$ 18,548
Other retail[3]	18	49	502	–	–	29,721	–	206	30,478	51	530	–	–	29,377	–	213	30,171
	19	145	686	16,728	–	32,123	193	206	50,081	129	729	15,598	–	31,844	206	213	48,719
Non-retail																	
Corporate	20	2,615	329	–	–	–	51,546	1,207	55,697	2,554	371	–	–	–	50,370	1,315	54,610
Sovereign	21	17,020	4,058	–	–	–	–	–	21,078	9,434	5,392	–	–	–	–	–	14,826
Bank	22	6,740	8,411	–	–	–	–	9	15,160	10,039	8,407	–	–	–	–	10	18,456
	23	26,375	12,798	–	–	–	51,546	1,216	91,935	22,027	14,170	–	–	–	50,370	1,325	87,892
Total	24	$ 26,520	$ 13,484	$ 16,728	$ –	$ 32,123	$ 51,739	$ 1,422	$ 142,016	$ 22,156	$ 14,899	$ 15,598	$ –	$ 31,844	$ 50,576	$ 1,538	$ 136,611

		2011 Q4								2011 Q3							
		Risk-weight								Risk-weight							
By Counterparty Type		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
Retail																	
Residential secured	25	$ 70	$ 203	$ 14,196	$ –	$ 2,552	$ 199	$ –	$ 17,220	$ 67	$ 203	$ 12,618	$ –	$ 2,277	$ 171	$ –	$ 15,336
Other retail[3]	26	53	557	–	–	24,261	–	191	25,062	50	568	–	–	23,259	–	177	24,054
	27	123	760	14,196	–	26,813	199	191	42,282	117	771	12,618	–	25,536	171	177	39,390
Non-retail																	
Corporate	28	2,197	415	–	–	–	49,087	1,293	52,992	1,866	417	–	–	–	46,537	1,346	50,166
Sovereign	29	18,816	4,742	–	–	–	–	–	23,558	14,360	5,744	–	–	–	–	–	20,104
Bank	30	10,405	9,955	–	–	–	–	2	20,362	10,072	10,126	–	–	–	–	1	20,199
	31	31,418	15,112	–	–	–	49,087	1,295	96,912	26,298	16,287	–	–	–	46,537	1,347	90,469
Total	32	$ 31,541	$ 15,872	$ 14,196	$ –	$ 26,813	$ 49,286	$ 1,486	$ 139,194	$ 26,415	$ 17,058	$ 12,618	$ –	$ 25,536	$ 46,708	$ 1,524	$ 129,859

[1] Credit risk exposures are after credit risk mitigants and net of counterparty-specific allowance.
[2] Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.
[3] Under the Standardized Approach, "Other retail" includes qualifying revolving retail exposures.

AIRB Credit Risk Exposures: Retail Risk Parameters[1]

($ millions, except as noted) *As at*	LINE #	2013 Q2 EAD[2]	2013 Q2 Exposure weighted-average PD	2013 Q2 Exposure weighted-average LGD	2013 Q2 Exposure weighted-average risk-weight	2013 Q1 EAD[2]	2013 Q1 Exposure weighted-average PD	2013 Q1 Exposure weighted-average LGD	2013 Q1 Exposure weighted-average risk-weight	2012 Q4 EAD[2]	2012 Q4 Exposure weighted-average PD	2012 Q4 Exposure weighted-average LGD	2012 Q4 Exposure weighted-average risk-weight	2012 Q3 EAD[2]	2012 Q3 Exposure weighted-average PD	2012 Q3 Exposure weighted-average LGD	2012 Q3 Exposure weighted-average risk-weight
Residential Secured																	
Low risk	1	**$ 35,395**	**0.1 %**	**16.8 %**	**2.6 %**	$ 34,289	0.1 %	16.7 %	2.5 %	$ 33,263	0.1 %	17.1 %	2.6 %	$ 31,958	0.1 %	17.7 %	2.7 %
Normal risk	2	**36,932**	**0.4**	**16.1**	**11.1**	35,963	0.4	15.8	10.9	34,098	0.4	16.2	11.1	32,838	0.4	16.2	11.2
Medium risk	3	**16,857**	**2.1**	**15.6**	**31.3**	16,622	2.1	15.5	31.0	16,700	2.1	15.5	30.4	16,514	2.1	15.6	30.6
High risk	4	**4,519**	**16.4**	**17.4**	**75.3**	4,513	16.0	17.3	75.0	4,299	15.8	17.4	75.5	4,226	16.0	17.6	76.3
Default	5	**296**	**100.0**	**17.1**	**121.8**	314	100.0	17.1	120.6	292	100.0	16.4	119.8	284	100.0	16.3	121.6
	6	**$ 93,999**	**1.7**	**16.3**	**15.0**	$ 91,701	1.7	16.2	15.0	$ 88,652	1.7	16.5	15.0	$ 85,820	1.7	16.7	15.3
Qualifying Revolving Retail																	
Low risk	7	**$ 17,901**	**0.1**	**83.9**	**2.9**	$ 17,663	0.1	83.9	2.9	$ 17,566	0.1	84.0	2.9	$ 17,483	0.1	84.0	2.9
Normal risk	8	**14,216**	**0.5**	**84.6**	**17.3**	13,966	0.5	84.7	17.5	14,185	0.5	84.7	17.5	13,699	0.5	84.8	17.4
Medium risk	9	**7,948**	**2.4**	**85.8**	**61.7**	7,815	2.4	85.8	61.7	7,913	2.4	85.9	61.9	7,632	2.4	86.1	62.1
High risk	10	**3,309**	**10.7**	**83.0**	**145.4**	3,320	10.9	83.0	146.3	3,368	10.8	83.1	146.1	3,452	11.4	83.4	147.1
Default	11	**140**	**100.0**	**73.5**	**6.4**	130	100.0	74.6	6.2	141	100.0	74.2	6.3	141	100.0	77.8	9.1
	12	**$ 43,514**	**1.8**	**84.4**	**29.2**	$ 42,894	1.8	84.4	29.5	$ 43,173	1.8	84.5	29.7	$ 42,407	1.9	84.6	30.0
Other Retail																	
Low risk	13	**$ 7,083**	**0.1**	**53.7**	**9.9**	$ 7,140	0.1	53.6	9.9	$ 7,247	0.1	53.8	10.0	$ 7,268	0.1	52.7	9.9
Normal risk	14	**15,457**	**0.6**	**57.8**	**45.0**	15,537	0.6	57.8	45.1	12,423	0.5	53.8	37.4	12,410	0.5	53.5	37.4
Medium risk	15	**7,517**	**2.4**	**52.6**	**68.7**	7,354	2.4	52.5	68.5	7,444	2.4	52.5	68.4	7,471	2.4	52.7	68.7
High risk	16	**3,514**	**10.1**	**53.3**	**90.0**	3,424	10.1	52.6	88.8	3,447	10.1	52.7	88.8	3,766	10.7	52.8	89.9
Default	17	**162**	**100.0**	**48.3**	**94.4**	159	100.0	49.3	96.3	146	100.0	48.9	99.0	152	100.0	50.7	102.2
	18	**$ 33,733**	**2.4 %**	**55.3 %**	**47.8 %**	$ 33,614	2.3 %	55.2 %	47.4 %	$ 30,707	2.4 %	53.3 %	44.5 %	$ 31,067	2.6 %	53.0 %	45.2 %

	LINE #	2012 Q2 EAD[2]	2012 Q2 Exposure weighted-average PD	2012 Q2 Exposure weighted-average LGD	2012 Q2 Exposure weighted-average risk-weight	2012 Q1 EAD[2]	2012 Q1 Exposure weighted-average PD	2012 Q1 Exposure weighted-average LGD	2012 Q1 Exposure weighted-average risk-weight	2011 Q4 EAD[2]	2011 Q4 Exposure weighted-average PD	2011 Q4 Exposure weighted-average LGD	2011 Q4 Exposure weighted-average risk-weight	2011 Q3 EAD[2]	2011 Q3 Exposure weighted-average PD	2011 Q3 Exposure weighted-average LGD	2011 Q3 Exposure weighted-average risk-weight
Residential Secured																	
Low risk	19	$ 31,189	0.1 %	17.4 %	2.7 %	$ 20,868	0.1 %	12.8 %	2.6 %	$ 18,182	0.1 %	13.0 %	2.7 %	$ 18,283	0.1 %	13.0 %	2.6 %
Normal risk	20	32,795	0.5	16.2	11.4	38,158	0.4	14.8	10.3	32,978	0.5	14.8	10.4	32,345	0.5	15.0	10.7
Medium risk	21	15,859	2.1	15.5	30.3	17,283	2.0	14.9	29.0	16,644	2.0	15.9	30.7	13,738	2.0	15.1	29.5
High risk	22	3,853	16.7	17.4	76.0	4,045	17.5	16.4	72.7	3,624	17.5	16.7	73.9	3,542	17.2	16.6	73.6
Default	23	302	100.0	15.7	117.9	312	100.0	15.7	112.7	267	100.0	16.1	106.2	252	100.0	16.2	106.3
	24	$ 83,998	1.7	16.6	15.1	$ 80,666	1.9	14.4	15.9	$ 71,695	1.9	14.7	16.7	$ 68,160	1.9	14.6	15.9
Qualifying Revolving Retail																	
Low risk	25	$ 17,067	0.1	84.2	3.0	$ 16,868	0.1	84.2	3.0	$ 16,783	0.1	84.4	3.0	$ 16,802	0.1	84.5	3.0
Normal risk	26	14,320	0.5	85.1	17.5	13,983	0.5	85.1	17.5	14,172	0.5	85.2	17.5	13,981	0.5	85.3	17.5
Medium risk	27	8,134	2.4	86.5	62.6	7,860	2.4	86.5	62.4	7,943	2.4	86.7	62.6	7,798	2.4	86.7	62.7
High risk	28	3,590	10.8	83.7	146.9	3,627	11.0	83.8	148.0	3,694	11.1	83.8	148.2	3,810	11.3	84.0	149.8
Default	29	148	100.0	78.2	9.4	144	100.0	77.7	9.3	144	100.0	78.7	9.3	143	100.0	79.1	9.3
	30	$ 43,259	1.9	84.9	31.0	$ 42,482	1.9	84.9	31.1	$ 42,736	1.9	85.1	31.4	$ 42,534	2.0	85.1	31.9
Other Retail																	
Low risk	31	$ 4,307	0.1	45.9	9.3	$ 4,205	0.1	45.3	9.1	$ 3,937	0.1	44.5	8.9	$ 3,935	0.1	44.2	8.9
Normal risk	32	10,599	0.5	52.6	38.0	10,324	0.5	52.3	37.7	10,554	0.6	52.7	38.6	10,441	0.6	52.7	38.4
Medium risk	33	11,960	2.1	55.7	70.4	12,124	2.1	55.9	70.3	12,086	2.1	55.9	70.9	11,863	2.1	56.0	71.2
High risk	34	3,828	11.0	52.5	89.9	3,693	10.8	52.2	88.9	3,792	10.9	52.6	89.8	3,902	11.2	53.3	91.5
Default	35	148	100.0	51.5	101.4	151	100.0	52.4	99.4	151	100.0	53.4	99.1	147	100.0	52.5	106.1
	36	$ 30,842	2.9 %	52.8 %	53.3 %	$ 30,497	2.8 %	52.7 %	53.2 %	$ 30,520	2.9 %	52.9 %	54.2 %	$ 30,288	3.0 %	52.9 %	54.6 %

[1] Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.
[2] Exposure at Default (EAD) includes the effects of credit risk mitigation.

AIRB Credit Risk Exposures: Non-Retail Risk Parameters[1,2]

($ millions, except as noted) As at	LINE #	2013 Q2 EAD[3]	2013 Q2 Exposure weighted-average PD	2013 Q2 Exposure weighted-average LGD	2013 Q2 Exposure weighted-average risk-weight	2013 Q1 EAD[3]	2013 Q1 Exposure weighted-average PD	2013 Q1 Exposure weighted-average LGD	2013 Q1 Exposure weighted-average risk-weight	2012 Q4 EAD[3]	2012 Q4 Exposure weighted-average PD	2012 Q4 Exposure weighted-average LGD	2012 Q4 Exposure weighted-average risk-weight	2012 Q3 EAD[3]	2012 Q3 Exposure weighted-average PD	2012 Q3 Exposure weighted-average LGD	2012 Q3 Exposure weighted-average risk-weight
Corporate																	
Investment grade	1	**$ 101,033**	**0.1 %**	**21.9 %**	**14.3 %**	$ 92,247	0.1 %	23.6 %	15.6 %	$ 94,542	0.1 %	23.0 %	14.2 %	$ 96,529	0.1 %	22.9 %	13.8 %
Non-investment grade	2	**50,150**	**1.4**	**19.0**	**35.3**	50,363	1.4	18.7	35.2	40,205	1.4	21.5	39.7	39,701	1.4	21.8	40.7
Watch and classified	3	**942**	**19.6**	**29.5**	**139.0**	912	19.2	27.5	130.8	932	19.2	26.0	123.1	892	20.3	28.5	134.9
Impaired/default	4	**140**	**100.2**	**45.5**	**163.9**	108	100.0	50.2	210.2	177	100.0	57.5	302.6	180	100.0	54.3	252.4
	5	**$ 152,265**	**0.7**	**21.0**	**22.1**	$ 143,630	0.7	21.9	23.3	$ 135,856	0.7	22.7	22.9	$ 137,302	0.7	22.7	22.7
Sovereign																	
Investment grade	6	**$ 203,979**	**–**	**15.6**	**0.2**	$ 217,586	0.0	16.0	0.3	$ 223,930	0.0	10.8	0.2	$ 215,418	0.0	6.2	0.3
Non-investment grade	7	**107**	**2.5**	**5.8**	**8.2**	133	2.2	2.9	2.8	117	2.4	1.4	1.5	95	2.8	1.1	1.2
	8	**$ 204,086**	**–**	**15.6**	**0.2**	$ 217,719	0.0	16.0	0.3	$ 224,047	0.0	10.8	0.2	$ 215,513	0.0	6.2	0.3
Bank																	
Investment grade	9	**$ 93,662**	**0.1**	**19.0**	**10.9**	$ 94,450	0.1	19.8	11.3	$ 124,469	0.1	15.8	6.4	$ 119,569	0.1	16.9	6.7
Non-investment grade	10	**1,996**	**0.4**	**8.8**	**13.1**	2,818	0.5	6.0	9.9	2,762	0.6	8.7	11.2	3,677	0.6	5.8	8.6
Watch and classified	11	**–**	**–**	**–**	**–**	–	–	–	–	37	55.1	9.3	43.3	41	54.8	9.3	43.3
Impaired/default	12	**–**	**–**	**–**	**–**	–	–	–	–	–	–	–	–	–	–	–	–
	13	**$ 95,658**	**0.1 %**	**18.7 %**	**10.9 %**	$ 97,268	0.1 %	19.4 %	11.2 %	$ 127,268	0.1 %	15.7 %	6.5 %	$ 123,287	0.1 %	16.6 %	6.8 %

	LINE #	2012 Q2 EAD[3]	2012 Q2 Exposure weighted-average PD	2012 Q2 Exposure weighted-average LGD	2012 Q2 Exposure weighted-average risk-weight	2012 Q1 EAD[3]	2012 Q1 Exposure weighted-average PD	2012 Q1 Exposure weighted-average LGD	2012 Q1 Exposure weighted-average risk-weight	2011 Q4 EAD[3]	2011 Q4 Exposure weighted-average PD	2011 Q4 Exposure weighted-average LGD	2011 Q4 Exposure weighted-average risk-weight	2011 Q3 EAD[3]	2011 Q3 Exposure weighted-average PD	2011 Q3 Exposure weighted-average LGD	2011 Q3 Exposure weighted-average risk-weight
Corporate																	
Investment grade	14	$ 95,806	0.1 %	22.3 %	13.3 %	$ 90,130	0.1 %	24.1 %	14.1 %	$ 83,685	0.1 %	24.9 %	13.7 %	$ 80,555	0.1 %	24.4 %	12.9 %
Non-investment grade	15	42,571	1.4	19.7	36.5	39,206	1.4	21.1	38.9	38,661	1.4	20.6	37.8	39,661	1.5	19.5	35.9
Watch and classified	16	873	19.0	34.5	163.8	845	18.1	31.1	143.7	829	22.2	30.9	143.7	947	23.4	28.9	134.2
Impaired/default	17	145	100.0	43.1	189.6	135	100.0	46.3	200.9	117	100.0	46.8	223.9	125	100.0	45.7	206.9
	18	$ 139,395	0.7	21.6	21.5	$ 130,316	0.7	23.3	22.6	$ 123,292	0.7	23.6	22.3	$ 121,288	0.9	22.9	21.5
Sovereign																	
Investment grade	19	$ 213,019	0.0	4.9	0.2	$ 202,737	0.0	5.0	0.2	$ 153,756	0.0	7.2	0.3	$ 153,471	0.0	7.3	0.2
Non-investment grade	20	314	1.1	39.7	57.2	95	2.8	1.8	2.0	97	2.8	3.0	4.1	106	2.5	3.1	3.0
	21	$ 213,333	0.0	4.9	0.3	$ 202,832	0.0	4.9	0.2	$ 153,853	0.0	7.2	0.3	$ 153,577	0.0	7.9	0.2
Bank																	
Investment grade	22	$ 120,728	0.1	16.8	6.1	$ 124,395	0.1	19.6	6.5	$ 117,408	0.1	23.4	7.0	$ 116,042	0.1	20.9	5.9
Non-investment grade	23	1,821	0.7	8.0	12.4	2,108	0.8	10.6	17.9	2,222	0.7	11.7	19.5	3,340	0.7	6.6	10.7
Watch and classified	24	43	52.9	13.5	62.7	47	25.2	12.5	68.5	53	28.0	16.7	80.2	44	23.9	18.1	95.2
Impaired/default	25	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
	26	$ 122,592	0.1 %	16.7 %	6.3 %	$ 126,550	0.1 %	19.5 %	6.7 %	$ 119,683	0.1 %	23.2 %	7.3 %	$ 119,426	0.1 %	20.5 %	6.1 %

1 Effective Q1 2013, balances do not include OSFI "deemed" QCCP exposures, in accordance with the Basel III regulatory framework. Prior to Q1 2013, balances included OSFI "deemed" QCCP exposures, in accordance with the Basel II regulatory framework.
2 Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.
3 EAD includes the effects of credit risk mitigation.

AIRB Credit Risk Exposures: Undrawn Commitments and EAD on Undrawn Commitments[1,2,3]

($ millions) *As at*	LINE #	2013 Q2 Notional undrawn commitments	2013 Q2 EAD on undrawn commitments	2013 Q1 Notional undrawn commitments	2013 Q1 EAD on undrawn commitments	2012 Q4 Notional undrawn commitments	2012 Q4 EAD on undrawn commitments	2012 Q3 Notional undrawn commitments	2012 Q3 EAD on undrawn commitments
By Counterparty Type									
Retail									
Residential secured	1	**$ 63,556**	**$ 20,877**	$ 63,391	$ 20,820	$ 63,102	$ 20,841	$ 62,976	$ 20,681
Qualifying revolving retail	2	**47,660**	**28,864**	47,280	28,239	47,288	28,401	46,817	27,632
Other retail	3	**7,308**	**4,983**	7,327	5,012	7,410	5,070	7,318	5,327
	4	**118,524**	**54,724**	117,998	54,071	117,800	54,312	117,111	53,640
Non-retail									
Corporate	5	**31,785**	**22,128**	31,171	21,731	30,186	21,032	29,589	20,658
Sovereign	6	**1,825**	**1,308**	1,744	1,250	1,952	1,400	1,269	910
Bank	7	**691**	**494**	671	480	656	470	938	673
	8	**34,301**	**23,930**	33,586	23,461	32,794	22,902	31,796	22,241
Total	9	**$ 152,825**	**$ 78,654**	$ 151,584	$ 77,532	$ 150,594	$ 77,214	$ 148,907	$ 75,881

	LINE #	2012 Q2 Notional undrawn commitments	2012 Q2 EAD on undrawn commitments	2012 Q1 Notional undrawn commitments	2012 Q1 EAD on undrawn commitments	2011 Q4 Notional undrawn commitments	2011 Q4 EAD on undrawn commitments	2011 Q3 Notional undrawn commitments	2011 Q3 EAD on undrawn commitments
By Counterparty Type									
Retail									
Residential secured	10	$ 62,677	$ 20,709	$ 62,409	$ 20,678	$ 61,463	$ 20,407	$ 60,292	$ 20,132
Qualifying revolving retail	11	46,227	28,384	45,334	27,565	45,190	27,592	44,764	27,283
Other retail	12	7,297	5,444	7,334	5,511	7,306	5,517	7,511	5,675
	13	116,201	54,537	115,077	53,754	113,959	53,516	112,567	53,090
Non-retail									
Corporate	14	28,488	19,893	27,570	19,217	27,018	18,910	25,285	17,364
Sovereign	15	1,304	935	1,021	732	1,359	974	1,241	877
Bank	16	842	603	862	617	668	478	718	507
	17	30,634	21,431	29,453	20,566	29,045	20,362	27,244	18,748
Total	18	$ 146,835	$ 75,968	$ 144,530	$ 74,320	$ 143,004	$ 73,878	$ 139,811	$ 71,838

	LINE #	2011 Q2 Notional undrawn commitments	2011 Q2 EAD on undrawn commitments
By Counterparty Type			
Retail			
Residential secured	19	$ 59,504	$ 19,839
Qualifying revolving retail	20	44,676	28,109
Other retail	21	7,254	5,474
	22	111,434	53,422
Non-retail			
Corporate	23	24,921	17,161
Sovereign	24	1,274	901
Bank	25	826	583
	26	27,021	18,645
Total	27	$ 138,455	$ 72,067

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.
3 Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.

AIRB Credit Risk Exposures: Loss Experience[1]

(Percentage)

By Counterparty Type	LINE #	2013 Q2 Actual loss rate[2,3]	2013 Q2 Expected loss rate[2,3]	2013 Q1 Actual loss rate[2,3]	2013 Q1 Expected loss rate[2,3]	2012 Q4 Historical Actual loss rate[4]	2012 Q4 Actual loss rate[2,3]	2012 Q4 Expected loss rate[2,3]	2012 Q3 Actual loss rate[2,3]	2012 Q3 Expected loss rate[2,3]
Retail										
Residential secured	1	**0.01 %**	**0.10 %**	0.02 %	0.13 %	0.01 %	0.02 %	0.12 %	0.02 %	0.12 %
Qualifying revolving retail	2	**3.02**	**3.57**	3.09	3.58	3.56	3.20	3.65	3.31	3.79
Other retail	3	**0.94**	**1.41**	0.96	1.46	1.09	1.02	1.55	1.07	1.53
Non-retail										
Corporate	4	**0.07**	**0.46**	0.03	0.44	0.35	0.10	0.44	0.08	0.46
Sovereign	5	**–**	**–**	–	–	–	–	–	–	–
Bank	6	**–**	**0.04**	–	0.04	–	–	0.04	–	0.03

By Counterparty Type	LINE #	2012 Q2 Actual loss rate[2,3]	2012 Q2 Expected loss rate[2,3]	2012 Q1 Actual loss rate[2,3]	2012 Q1 Expected loss rate[2,3]	2011 Q4 Historical Actual loss rate[4]	2011 Q4 Actual loss rate[2,3]	2011 Q4 Expected loss rate[2,3]	2011 Q3 Actual loss rate[2,3]	2011 Q3 Expected loss rate[2,3]
Retail										
Residential secured	7	0.02 %	0.12 %	0.02 %	0.13 %	0.01 %	0.01 %	0.12 %	0.01 %	0.13 %
Qualifying revolving retail	8	3.38	3.94	3.47	4.01	3.61	3.56	4.07	3.66	4.29
Other retail	9	1.12	1.56	1.15	1.59	1.10	1.17	1.61	1.02	1.44
Non-retail										
Corporate	10	0.03	0.51	(0.03)	0.55	0.38	(0.08)	0.59	(0.03)	0.59
Sovereign	11	–	–	–	–	–	–	–	–	–
Bank	12	–	0.03	–	0.03	–	–	0.03	–	0.04

By Counterparty Type	LINE #	2011 Q2 Actual loss rate[2,3]	2011 Q2 Expected loss rate[2,3]
Retail			
Residential secured	13	0.01 %	0.12 %
Qualifying revolving retail	14	3.79	4.41
Other retail	15	1.16	1.57
Non-retail			
Corporate	16	(0.09)	0.67
Sovereign	17	–	–
Bank	18	–	0.04

1 Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.

2 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 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 credit risk parameters (PDxLGDxEAD) divided by outstanding balances at the beginning of the four-quarter period.

3 Non-retail actual and expected loss rates are measured as follows:
Actual loss rate represents the change in counterparty-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 credit risk parameters (PDxLGDxEAD) divided by outstanding balances at the beginning of the four-quarter period.

4 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:

Due to improvement in credit quality of the new business and economic conditions, actual loss rates for qualifying revolving and other retail exposures in the four quarters ending Q2 2013 are back down to their long term levels.

Non-retail:

Actual loss rates for non-retail exposures were lower in the four quarters ending Q2 2013 than they were during the historically measured period. This is because of lower average default rates during the four quarters ending Q2 2013 than they were during the historically measured period.

Securitization and Resecuritization Exposures in the Banking Book[1]

($ millions) *As at*	LINE #	2013 Q2			2013 Q1			2012 Q4			2012 Q3		
Capital Approach and Risk Weighting		**Gross securitization exposures**	**Gross resecuritization exposures[2]**	**Risk-weighted assets[3]**	Gross securitization exposures	Gross resecuritization exposures[2]	Risk-weighted assets[3]	Gross securitization exposures	Gross resecuritization exposures[2]	Risk-weighted assets[3]	Gross securitization exposures	Gross resecuritization exposures[2]	Risk-weighted assets[3]
Standardized Approach[4]													
AA- and above	1	**$ 23,288**	**$ –**	**$ 4,656**	$ 21,893	$ –	$ 4,379	$ 22,317	$ –	$ 4,463	$ 21,469	$ –	$ 4,294
A+ to A-	2	**–**	**–**	**–**	–	–	–	–	–	–	–	–	–
BBB+ to BBB-	3	**52**	**–**	**52**	52	–	52	52	–	52	52	–	52
BB+ to BB-	4	**–**	**–**	**–**	–	–	–	–	–	–	–	–	–
Below BB-/Unrated[5]	5	**15**	**–**	**193**	16	–	196	20	–	n/a	20	–	n/a
Ratings Based Approach[6]													
AA- and above	6	**2,668**	**243**	**267**	2,698	253	272	3,705	1,385	596	4,536	1,468	673
A+ to A-	7	**144**	**972**	**995**	164	983	1,009	242	18	49	233	19	50
BBB+ to BBB-	8	**161**	**98**	**310**	160	105	329	117	172	452	75	157	416
BB+ to BB-	9	**141**	**4**	**595**	158	5	644	153	60	1,067	158	63	1,163
Below BB-/Unrated[5]	10	**530**	**311**	**8,169**	556	323	8,658	572	106	n/a	591	110	n/a
Internal Assessment Approach[7]													
AA- and above	11	**14,128**	**–**	**650**	13,934	–	630	13,339	–	610	13,073	–	631
A+ to A-	12	**15**	**–**	**3**	–	–	–	–	–	–	–	–	–
BBB+ to BBB-	13	**17**	**–**	**13**	17	–	13	17	–	13	17	–	13
BB+ to BB-	14	**–**	**–**	**–**	–	–	–	–	–	–	–	–	–
Below BB-/Unrated[5]	15	**–**	**–**	**n/a**	–	–	n/a	–	–	n/a	–	–	n/a
Gains on sale recorded upon securitization[5]	16	**–**	**–**	**n/a**	–	–	n/a	–	–	n/a	–	–	n/a
Total	17	**$ 41,159**	**$ 1,628**	**$ 15,903**	$ 39,648	$ 1,669	$ 16,182	$ 40,534	$ 1,741	$ 7,302	$ 40,224	$ 1,817	$ 7,292

		2012 Q2			2012 Q1			2011 Q4			2011 Q3		
Capital Approach and Risk Weighting		Gross securitization exposures	Gross resecuritization exposures[2]	Risk-weighted assets[3]	Gross securitization exposures	Gross resecuritization exposures[2]	Risk-weighted assets[3]	Gross securitization exposures	Gross resecuritization exposures[2]	Risk-weighted assets[3]	Gross securitization exposures	Gross resecuritization exposures[2]	Risk-weighted assets[3]
Standardized Approach[4]													
AA- and above	18	$ 17,876	$ –	$ 3,575	$ 19,658	$ –	$ 3,932	$ 17,890	$ –	$ 3,578	$ 14,637	$ –	$ 2,927
A+ to A-	19	–	–	–	–	–	–	–	–	–	–	–	–
BBB+ to BBB-	20	97	–	97	97	–	97	–	–	–	–	–	–
BB+ to BB-	21	–	–	–	–	–	–	–	–	–	–	–	–
Below BB-/Unrated[5]	22	–	–	n/a	–	–	n/a	–	–	n/a	–	–	n/a
Ratings Based Approach[6]													
AA- and above	23	5,207	1,512	672	5,894	1,578	732	6,177	1,630	431	6,589	1,617	660
A+ to A-	24	184	15	40	220	15	45	218	16	36	251	82	55
BBB+ to BBB-	25	135	154	451	172	157	471	190	155	248	197	175	270
BB+ to BB-	26	182	84	1,338	165	82	1,352	197	83	1,326	168	–	858
Below BB-/Unrated[5]	27	588	99	n/a	622	100	n/a	616	100	n/a	615	90	n/a
Internal Assessment Approach[7]													
AA- and above	28	12,188	–	608	12,039	–	580	10,954	–	767	9,688	–	678
A+ to A-	29	–	–	–	–	–	–	–	–	–	–	–	–
BBB+ to BBB-	30	17	–	13	17	–	13	17	–	13	56	–	42
BB+ to BB-	31	–	–	–	–	–	–	–	–	–	–	–	–
Below BB-/Unrated[5]	32	–	–	n/a	–	–	n/a	–	–	n/a	–	–	n/a
Gains on sale recorded upon securitization[5]	33	–	–	n/a	–	–	n/a	86	–	n/a	86	–	n/a
Total	34	$ 36,474	$ 1,864	$ 6,794	$ 38,884	$ 1,932	$ 7,222	$ 36,345	$ 1,984	$ 6,399	$ 32,287	$ 1,964	$ 5,490

1 Securitization exposures include the Bank's exposures as originator and investor under both the IRB approach and the Standardized approach.
2 None of the Bank's resecuritization exposures were subject to credit risk mitigation.
3 Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
4 Securitization exposures subject to the standardized approach are primarily comprised of investments held in the Banking book.
5 Effective Q1 2013 these securitization exposures are no longer deducted from capital and are included in the calculation of risk-weighted assets, in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, these securitization exposures were deducted from capital, in accordance with the Basel II regulatory framework.
6 Securitization exposures subject to the ratings based approach primarily include liquidity facilities, credit enhancements, letters of credit, and investments held in the Banking book.
7 Securitization exposures subject to the internal assessment approach are primarily comprised of liquidity facilities provided to the Bank's asset-backed commercial paper (ABCP) conduits.

Risk-Weighted Assets[1,2]

($ millions) As at	LINE #	2013 Q2				2013 Q1				2012 Q4				2012 Q3			
			Risk-Weighted Assets				Risk-Weighted Assets				Risk-Weighted Assets				Risk-Weighted Assets		
		Gross exposures	Standardized	Internal Ratings Based	Total	Gross exposures	Standardized	Internal Ratings Based	Total	Gross exposures	Standardized	Internal Ratings Based	Total	Gross exposures	Standardized	Internal Ratings Based	Total
Credit Risk																	
Retail																	
Residential secured	1	**$ 259,974**	**$ 9,597**	**$ 14,062**	**$ 23,659**	$ 257,613	$ 9,107	$ 13,714	$ 22,821	$ 256,703	$ 8,892	$ 13,328	$ 22,220	$ 252,070	$ 8,493	$ 13,136	$ 21,629
Qualifying revolving retail	2	**43,514**	**-**	**12,722**	**12,722**	42,894	–	12,633	12,633	43,173	–	12,816	12,816	42,407	–	12,731	12,731
Other retail	3	**71,565**	**28,463**	**16,128**	**44,591**	64,982	23,507	15,948	39,455	63,628	24,506	13,669	38,175	63,504	24,137	14,032	38,169
Non-retail[3]																	
Corporate	4	**216,097**	**60,947**	**33,712**	**94,659**	205,438	58,892	33,498	92,390	196,908	58,157	31,065	89,222	197,321	57,249	31,120	88,369
Sovereign	5	**87,922**	**2,131**	**487**	**2,618**	99,124	2,062	603	2,665	98,929	2,341	486	2,827	92,191	1,285	561	1,846
Bank	6	**112,907**	**1,907**	**10,467**	**12,374**	114,677	1,913	10,932	12,845	143,729	1,723	8,246	9,969	139,671	1,847	8,401	10,248
Securitization exposures	7	**42,787**	**4,902**	**11,001**	**15,903**	41,317	4,627	11,555	16,182	42,275	4,515	2,787	7,302	42,041	4,345	2,947	7,292
Equity exposures	8	**2,485**		**1,190**	**1,190**	2,436		1,141	1,141	2,429		1,148	1,148	2,356		1,071	1,071
Exposures subject to standardized or IRB approaches	9	**837,251**	**107,947**	**99,769**	**207,716**	828,481	100,108	100,024	200,132	847,774	100,134	83,545	183,679	831,561	97,356	83,999	181,355
Adjustment to IRB RWA for scaling factor	10				**5,496**				6,001				5,012				5,040
Other assets not included in standardized or IRB approaches[3]	11	**68,615**			**21,490**	69,543			21,502	34,000			12,589	34,154			12,647
Net impact of eliminating one month reporting lag on U.S. entities[4]	12	**–**			**–**	–			–	–			–	–			–
Total credit risk	13	**$ 905,866**			**$ 234,702**	$ 898,024			$ 227,635	$ 881,774			$ 201,280	$ 865,715			$ 199,042
Market Risk																	
Trading book	14	n/a			**13,589**	n/a			13,892	n/a			12,033	n/a			15,305
Operational Risk																	
Standardized approach	15	n/a			**33,499**	n/a			32,918	n/a			32,562	n/a			32,054
Total	16				**$ 281,790**				$ 274,445				$ 245,875				$ 246,401

	LINE #	2012 Q2				2012 Q1				2011 Q4				2011 Q3			
			Risk-Weighted Assets				Risk-Weighted Assets				Risk-Weighted Assets				Risk-Weighted Assets		
		Gross exposures	Standardized	Internal Ratings Based	Total	Gross exposures	Standardized	Internal Ratings Based	Total	Gross exposures	Standardized	Internal Ratings Based	Total	Gross exposures	Standardized	Internal Ratings Based	Total
Credit Risk																	
Retail																	
Residential secured	17	$ 246,371	$ 7,887	$ 12,654	$ 20,541	$ 242,691	$ 7,556	$ 12,801	$ 20,357	$ 178,358	$ 7,122	$ 11,997	$ 19,119	$ 172,567	$ 6,336	$ 10,864	$ 17,200
Qualifying revolving retail	18	43,259	–	13,389	13,389	42,482	–	13,228	13,228	42,736	–	13,436	13,436	42,534	–	13,548	13,548
Other retail	19	61,379	22,701	16,429	39,130	60,734	22,458	16,234	38,692	55,659	18,593	16,550	35,143	54,429	17,823	16,544	34,367
Non-retail[3]																	
Corporate	20	195,249	53,423	29,980	83,403	185,081	52,417	29,481	81,898	176,457	51,110	27,539	78,649	171,612	48,640	26,123	74,763
Sovereign	21	91,672	811	691	1,502	74,208	1,078	441	1,519	87,991	948	392	1,340	84,639	1,149	323	1,472
Bank	22	137,754	1,695	7,668	9,363	145,007	1,696	8,449	10,145	140,046	1,994	8,677	10,671	139,647	2,028	7,303	9,331
Securitization exposures	23	38,338	3,672	3,122	6,794	40,816	4,029	3,193	7,222	38,329	3,578	2,821	6,399	34,251	2,927	2,563	5,490
Equity exposures	24	2,302		1,016	1,016	2,424		1,093	1,093	2,409		1,081	1,081	2,398		1,115	1,115
Exposures subject to standardized or IRB approaches	25	816,324	90,189	84,949	175,138	793,443	89,234	84,920	174,154	721,985	83,345	82,493	165,838	702,077	78,903	78,383	157,286
Adjustment to IRB RWA for scaling factor	26				5,097				5,095				4,950				4,703
Other assets not included in standardized or IRB approaches[3]	27	34,724			13,539	34,831			13,528	36,132			12,617	34,676			12,215
Net impact of eliminating one month reporting lag on U.S. entities[4]	28	–			–	–			–	(266)			–	(46)			–
Total credit risk	29	$ 851,048			$ 193,774	$ 828,274			$ 192,777	$ 757,851			$ 183,405	$ 736,707			$ 174,204
Market Risk																	
Trading book	30	n/a			16,638	n/a			19,999	n/a			5,083	n/a			4,402
Operational Risk																	
Standardized approach	31	n/a			31,556	n/a			30,866	n/a			30,291	n/a			29,199
Total	32				$ 241,968				$ 243,642				$ 218,779				$ 207,805

1 Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
2 Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.
3 Effective Q1 2013, non-retail exposures do not include OSFI "deemed" QCCP exposures; as such exposures are now included in "Other assets not included in standardized or IRB approaches", in accordance with the Basel III regulatory framework. Prior to Q1 2013, OSFI "deemed" QCCP exposures were included in non-retail exposures in accordance with the Basel II regulatory framework.
4 Effective November 2011, the one month lag for financial reporting has been eliminated. In previous months, for accounting purposes, the Bank's investment in TD Ameritrade was translated using the month end rate of TD Ameritrade's reporting period, which was on a one month lag. For regulatory purposes only, the Bank's investment in TD Ameritrade was translated using the period-end foreign exchange rate of the Bank.

Capital Position – Basel III

($ millions, except as noted) *As at*	Line #	2013 Q2 All-in basis[1]	2013 Q2 Transitional basis[2]	2013 Q1 All-in basis[1]	2013 Q1 Transitional basis[2]
RISK-WEIGHTED ASSETS	1	**$ 281,790**	**$ 297,119**	$ 274,445	$ 290,036
CAPITAL					
Common Equity Tier 1					
Common shares	2	**$ 19,007**	**$ 19,007**	$ 18,888	$ 18,888
Contributed surplus	3	**190**	**190**	185	185
Retained earnings	4	**23,674**	**23,674**	22,772	22,772
AOCI, net of cash flow hedges not fair valued on the balance sheet	5	**1,337**	**1,561**	1,233	1,709
Fair value changes in liabilities due to own risk and debit valuation adjustments (DVAs) on derivative liabilities	6	**(80)**	**–**	(99)	(4)
Gross Common Equity Tier 1	7	**44,128**	**44,432**	42,979	43,550
Deductions:					
Goodwill, net of deferred tax liabilities (DTL)	8	**(12,886)**	**–**	(12,284)	–
Intangibles, net of DTL	9	**(2,039)**	**–**	(1,815)	–
Deferred tax assets (DTA) excl. arising from temporary difference, net of DTL	10	**(296)**	**–**	(322)	–
Defined benefit pension fund assets, net of DTL	11	**(326)**	**–**	(326)	–
Shortfall in allowance	12	**(189)**	**–**	(132)	–
Net Indirect investments in own shares	13	**(68)**	**–**	(143)	–
	14	**(15,804)**	**–**	(15,022)	–
Threshold deduction	15	**(3,647)**	**–**	(3,698)	–
Excess of Additional Tier 1 Capital deduction (line 25 - line 26)	16	**–**	**(8,953)**	–	(8,536)
Net Common Equity Tier 1	17	**24,677**	**35,479**	24,259	35,014
Additional Tier 1 Capital					
Tier 1 – Non qualifying – subject to phase out[3]	18	**6,076**	**6,076**	6,076	6,076
AOCI – CTA unrealized (loss)	19	**n/a**	**(224)**	n/a	(475)
Gross Additional Tier 1 Capital	20	**6,076**	**5,852**	6,076	5,601
Deductions:					
Goodwill	21	**n/a**	**(12,886)**	n/a	(12,284)
Shortfall in allowance	22	**n/a**	**(95)**	n/a	(66)
Significant investments in common equity of financials	23	**n/a**	**(1,824)**	n/a	(1,787)
Significant investments in financials (Tier 1 instruments)	24	**(352)**	**–**	(352)	–
Total additional Tier 1 available deduction	25	**(352)**	**(14,805)**	(352)	(14,137)
Net additional Tier 1 deduction (minimum of absolute value of line 20 or 25)	26	**(352)**	**(5,852)**	(352)	(5,601)
Net Additional Tier 1 Capital	27	**5,724**	**–**	5,724	–
Net Tier 1 Capital	28	**30,401**	**35,479**	29,983	35,014
Tier 2 Capital					
Tier 2 – Non qualifying – subject to phase out[4]	29	**7,886**	**7,886**	7,886	7,886
Eligible collective allowance	30	**1,296**	**1,296**	1,227	1,227
Gross Tier 2 Capital	31	**9,182**	**9,182**	9,113	9,113
Deductions:					
Shortfall in allowance	32	**n/a**	**(94)**	n/a	(66)
Significant investments in common equity of financials	33	**n/a**	**(1,823)**	n/a	(1,786)
Significant investments in financials (Tier 2 instruments)	34	**(170)**	**–**	(170)	–
Total Tier 2 available deduction	35	**(170)**	**(1,917)**	(170)	(1,852)
Tier 2 deduction (minimum of absolute value of line 31 or 35)	36	**(170)**	**(1,917)**	(170)	(1,852)
Net Tier 2 Capital	37	**9,012**	**7,265**	8,943	7,261
Total Regulatory Capital	38	**$ 39,413**	**$ 42,744**	$ 38,926	$ 42,275
REGULATORY CAPITAL RATIOS (%)[5]					
Common Equity Tier 1 capital ratio	39	**8.8 %**	**11.9 %**	8.8 %	12.1 %
Tier 1 capital ratio	40	**10.8**	**11.9**	10.9	12.1
Total capital ratio	41	**14.0**	**14.4**	14.2	14.6
CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES (%)					
TD Bank, N.A.					
Tier 1 capital ratio[6]	42	**11.8 %**	**n/a**	11.9 %	n/a
Total capital ratio[6]	43	**13.0**	**n/a**	13.1	n/a
TD Mortgage Corporation[5]					
Common Equity Tier 1 capital ratio	44	**23.7 %**	**23.8 %**	23.5 %	23.6 %
Tier 1 capital ratio	45	**23.7**	**23.8**	23.5	23.6
Total capital ratio	46	**25.4**	**25.4**	25.2	25.2

1 The "all-in" basis of regulatory reporting includes all of the regulatory adjustments that will be required by 2019.
2 The "transitional" basis of regulatory reporting allows for certain adjustments to CET1, the largest of which being goodwill, intangible assets and the threshold deductions, to be phased-in over a period of five years starting in 2014, while retaining the phase-out rules for non-qualifying capital instruments.
3 The current cap on additional Tier 1 capital subject to phase out arrangements for fiscal 2013 is $6,076 million. The amount excluded for Q2 2013 was $558 million (Q1 2013 – $669 million). The current cap on Additional Tier 1 capital in Q2 2013 includes $552 million (Q1 2013 – $552 million) of capital instruments issued from consolidated subsidiaries and held by third parties.
4 The current cap on Tier 2 capital subject to phase out arrangements in fiscal 2013 is $7,886 million. The amount excluded for Q2 2013 was $885 million (Q1 2013 – $854 million). The current cap on Tier 2 capital in Q2 2013 includes $267 million (Q1 2013 – $267 million) of capital instruments issued from consolidated subsidiaries and held by third parties.
5 On an "all-in" basis, OSFI's target CET1, Tier 1 and Total capital ratios for Canadian banks are 7%, 8.5% and 10.5%, respectively.
6 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.

Capital Position – Basel II[1,2]

($ millions, except as noted) *As at*	LINE #	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	2011 Q1
RISK-WEIGHTED ASSETS	1	$ 245,875	$ 246,401	$ 241,968	$ 243,642	$ 218,779	$ 207,805	$ 202,669	$ 199,235
CAPITAL									
Tier 1 Capital									
Common shares	2	$ 18,525	$ 18,173	$ 17,911	$ 17,570	$ 18,301	$ 17,393	$ 17,189	$ 16,893
Contributed surplus	3	196	203	200	214	281	282	276	294
Retained earnings	4	21,763	20,943	19,970	19,003	24,339	23,445	22,623	21,914
Fair value (gain) loss arising from changes in the institution's own credit risk	5	(2)	3	5	(2)	–	–	–	–
Net unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities	6	(426)	(346)	(676)	(339)	(3,199)	(4,501)	(4,647)	(3,447)
Preferred shares[3]	7	3,394	3,394	3,394	3,395	3,395	3,944	3,945	3,944
Innovative instruments[3]	8	3,700	3,701	3,703	3,705	3,705	3,663	3,772	3,810
Adjustment for transition to measurement under IFRS	9	387	775	1,162	1,550	–	–	–	–
Net impact of eliminating one month reporting lag on U.S. entities[4]	10	–	–	–	–	(266)	(46)	(118)	36
Gross Tier 1 capital	11	47,537	46,846	45,669	45,096	46,556	44,180	43,040	43,444
Goodwill and intangibles in excess of 5% limit	12	(12,311)	(12,463)	(12,283)	(12,438)	(14,376)	(13,814)	(13,685)	(14,212)
Net Tier 1 Capital	13	35,226	34,383	33,386	32,658	32,180	30,366	29,355	29,232
Securitization – gain on sale of mortgages	14	–	–	–	–	(86)	(86)	(87)	(85)
Securitization – other	15	(650)	(678)	(666)	(694)	(735)	(765)	(743)	(808)
50% shortfall in allowance[5]	16	(103)	(164)	(189)	(182)	(180)	(198)	(194)	(197)
50% substantial investments	17	(2,731)	(2,735)	(2,693)	(2,696)	(2,805)	(2,572)	(2,558)	(2,736)
Investment in insurance subsidiaries[6]	18	(753)	(759)	(736)	(708)	(4)	(4)	(4)	(4)
Net impact of eliminating one month reporting lag on U.S. entities[4]	19	–	–	–	–	133	23	59	(18)
Adjusted Net Tier 1 Capital	20	30,989	30,047	29,102	28,378	28,503	26,764	25,828	25,384
Tier 2 Capital									
Innovative instruments	21	26	26	26	26	26	25	25	26
Subordinated notes and debentures (net of amortization and ineligible)	22	11,198	11,250	11,288	11,300	11,253	11,824	11,863	11,852
Eligible collective allowance (re standardized approach)	23	1,142	1,067	978	955	940	925	926	927
Accumulated net after-tax unrealized gain on AFS equity securities in OCI	24	99	112	115	117	35	41	95	82
Securitization – other	25	(1,272)	(1,339)	(1,360)	(1,446)	(1,484)	(1,486)	(1,503)	(1,660)
50% shortfall in allowance[5]	26	(103)	(164)	(189)	(182)	(180)	(198)	(194)	(197)
50% substantial investments	27	(2,731)	(2,735)	(2,693)	(2,696)	(2,805)	(2,572)	(2,558)	(2,736)
Investments in insurance subsidiaries[6]	28	(753)	(759)	(736)	(708)	(1,443)	(1,411)	(1,459)	(1,425)
Net impact of eliminating one month reporting lag on U.S. entities[4]	29	–	–	–	–	133	23	59	(18)
Total Tier 2 Capital	30	7,606	7,458	7,429	7,366	6,475	7,171	7,254	6,851
Total Regulatory Capital	31	$ 38,595	$ 37,505	$ 36,531	$ 35,744	$ 34,978	$ 33,935	$ 33,082	$ 32,235
REGULATORY CAPITAL RATIOS (%)									
Tier 1 capital ratio[7]	32	12.6 %	12.2 %	12.0 %	11.6 %	13.0 %	12.9 %	12.7 %	12.7 %
Total capital ratio[7]	33	15.7	15.2	15.1	14.7	16.0	16.3	16.3	16.2
CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES (%)									
TD Bank, N.A.[8]									
Tier 1 capital ratio	34	12.3 %	12.6 %	13.1 %	13.1 %	13.7 %	13.8 %	15.1 %	14.0 %
Total capital ratio	35	13.5	13.9	14.4	14.5	15.2	15.3	16.7	15.6
TD Mortgage Corporation									
Tier 1 capital ratio[7]	36	30.1 %	29.9 %	30.4 %	24.0 %	24.3 %	24.1 %	23.9 %	23.4 %
Total capital ratio[7]	37	32.3	32.3	32.9	26.1	26.4	26.4	26.1	25.7

1 Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
2 Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.
3 Effective Q1 2012, in accordance with IAS 32, *Financial Instruments: Presentation*, the Bank is required to classify certain classes of preferred shares and innovative Tier 1 capital investments as liabilities on the balance sheet. Prior to Q1 2012, in accordance with the CICA Handbook Section 3860, the Bank was 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.
4 As at November 2011, the one month lag for financial reporting has been eliminated. In previous months, for accounting purposes, the Bank's investment in TD Ameritrade was translated using the month end rate of TD Ameritrade's reporting period, which was on a one month lag. For regulatory purposes only, the Bank's investment in TD Ameritrade was translated using the period-end foreign exchange rate of the Bank.
5 When expected loss as calculated within the IRB approach exceeds total allowance for credit losses, 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 allowance for credit losses, the difference is added to Tier 2 capital.
6 Based on the OSFI advisory letter dated February 20, 2007, 100% of investments in insurance subsidiaries held prior to January 1, 2007 are deducted from Tier 2 capital. The 50% from Tier 1 capital and 50% from Tier 2 capital deduction was deferred until 2012.
7 OSFI's target Tier 1 and Total capital ratios for Canadian banks are 7% and 10%, respectively.
8 On a stand-alone basis, TD Bank, N.A. reports regulatory capital to the OCC under Basel I based on calendar quarter ends. The disclosed capital ratios are based on this framework.

Adjustments for Items of Note, Net of Income Taxes - Footnotes[1]

1 The adjustments for items of note, net of income taxes, are removed from reported results to compute adjusted results.

2 Amortization of intangibles relate primarily to the Canada Trust acquisition in 2000, the TD Banknorth acquisition in 2005 and its privatization in 2007, the acquisitions by TD Banknorth of Hudson United Bancorp in 2006 and Interchange Financial Services in 2007, the Commerce acquisition in 2008, the amortization of intangibles included in equity in net income of TD Ameritrade, the acquisition of the credit card portfolios of MBNA Canada in 2012, the acquisition of Target's U.S. credit card portfolio in 2013, and the Epoch acquisition in 2013. Amortization of software is recorded in amortization of intangibles; however, amortization of software is not included for purposes of items of note, which only includes amortization of intangibles acquired as a result of asset acquisitions and business combinations.

3 During 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. Since the Bank no longer intended to actively trade in these debt securities, the Bank reclassified these debt securities from trading to the available-for-sale category effective August 1, 2008. 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. The Bank may from time to time replace securities within the portfolio to best utilize the initial, matched fixed term funding. 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.

4 As a result of U.S. Personal and Commercial Banking acquisitions, the Bank incurred integration charges and direct transaction costs. Integration charges consist of costs related to information technology, employee retention, external professional consulting charges, marketing (including customer communication and rebranding), integration-related travel costs, 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. Direct transaction costs are expenses directly incurred in effecting a business combination and consist primarily of finders' fees, advisory fees, and legal fees. Integration charges in the recent quarters were driven by the South Financial and FDIC-assisted acquisitions and there were no direct transaction costs recorded. The first quarter of 2012 was the last quarter U.S. Personal and Commercial Banking included any further FDIC-assisted and South Financial related integration charges or direct transaction costs as an item of note.

5 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 accounted 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.

6 As a result of the Chrysler Financial acquisition in Canada and the U.S., the Bank incurred integration charges and direct transaction costs. As well the Bank experienced volatility in earnings as a result of changes in the fair value of contingent consideration. Integration charges consist of costs related to information technology, employee retention, external professional consulting charges, marketing (including customer communication and rebranding), integration-related travel costs, 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. Direct transaction costs are expenses directly incurred in effecting a business combination and consist primarily of finders' fees, advisory fees, and legal fees. Contingent consideration is defined as part of the purchase agreement, whereby the Bank is required to pay additional cash consideration in the event that amounts realized on certain assets exceed a pre-established threshold. Contingent consideration is recorded at fair value on the date of acquisition. Changes in fair value subsequent to acquisition are recorded in the Consolidated Statement of Income. Adjusted earnings exclude the gains and losses on contingent consideration in excess of the acquisition date fair value. While integration charges and direct transaction costs related to this acquisition were incurred for both Canada and the U.S., the majority of these charges relate to integration initiatives undertaken for U.S. Personal and Commercial Banking. The fourth quarter of 2012 was the last quarter U.S. Personal and Commercial Banking included any further Chrysler-related integration charges or direct transaction costs as an item of note.

7 As a result of the acquisition of the credit card portfolio of MBNA Canada, as well as certain other assets and liabilities, the Bank incurred integration charges and direct transaction costs. Integration charges consist of costs related to information technology, employee retention, external professional consulting charges, marketing (including customer communication, rebranding and certain charges against revenue related to promotional-rate card origination activities), integration-related travel costs, employee severance costs, the cost of amending certain executive employment and award agreements, contract termination fees, and the write-down of long-lived assets due to impairment. Direct transaction costs are expenses directly incurred in effecting the business combination and consist primarily of finders' fees, advisory fees and legal fees. Integration charges and direct transaction costs related to this acquisition are incurred by Canadian Personal and Commercial Banking. The integration charges to date are higher than what was anticipated when the transaction was announced. The elevated spending is primarily due to additional costs incurred (other than the amounts capitalized) to build out technology platforms for the business.

8 The Bank took prudent steps to determine in accordance with applicable accounting standards that litigation provisions were required in the following relevant periods. In the first quarter of 2012, the Bank determined that the litigation provision of $285 million ($171 million after tax) was required as a result of certain adverse judgments in the U.S. during the quarter as well as settlements reached following the quarter. In the third quarter of 2012, the Bank determined that an increase to this litigation provision of $128 million ($77 million after tax) was required based on the continued evaluation of its portfolio of cases. In the first quarter of 2013, the Bank further reassessed its litigation provisions and determined that an additional increase in the litigation provision of $97 million ($70 million after tax) was required as a result of recent developments and settlements reached in the U.S., having considered these factors as well as other related or analogous litigation cases.

9 Excluding the impact related to the credit card portfolio of MBNA Canada and other consumer loan portfolios (which is recorded in Canadian Personal and Commercial Banking results), "Reduction of allowance for incurred but not identified credit losses", formerly known as "General allowance increase (release) in Canadian Personal and Commercial Banking and Wholesale Banking" includes $41 million (net of tax, $30 million) in Q3 2012, $80 million (net of tax, $59 million) in Q2 2012 and $41 million (net of tax, $31 million) in Q1 2012, all of which are attributable to the Wholesale Banking and non-MBNA related Canadian Personal and Commercial Banking loan portfolios. Beginning in 2013, the change in the "allowance for incurred but not identified credit losses" in the normal course of business will be included in the Corporate segment net income and will no longer be recorded as an item of note.

10 This represents the impact of changes in the income tax statutory rate on net deferred income tax balances.

11 The Bank provided $62 million (net of tax, $37 million) for certain estimated losses resulting from Superstorm Sandy which primarily relate to an increase in provision for credit losses, fixed asset impairments and charges against revenue relating to fee reversals.

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.

Glossary

Regulatory Capital	
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	
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	
Standardized Approach	• Under this approach, banks use standardized capital changes prescribed by the regulator to calculate general and specific risk components of market risk.
Internal Models Approach	• Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk changes.
Credit Risk Terminology	
Gross credit risk exposure	• The total amount the Bank is exposed to at the time of default measured before counterparty-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.
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.
Credit Valuation Adjustment (CVA)	• CVA represents an add-on capital charge that measures credit risk due to default of derivative counterparties. This add-on charge requires banks to capitalize for the potential changes in counterparty credit spread for the derivative portfolios. As per OSFI's Final Capital Adequacy Requirements (CAR) guideline, CVA capital add-on charge will be effective January 1, 2014.
Common Equity Tier 1 (CET1)	• This is a primary Basel III capital measure comprised mainly of common equity, retained earnings and qualifying non-controlling interest in subsidiaries. Regulatory deductions made to arrive at the CET1 capital include, goodwill and intangibles, unconsolidated investments in banking, financial, and insurance entities, deferred tax assets, defined benefit pension fund assets and shortfalls in allowances.
CET1 Ratio	• CET1 ratio represents the predominant measure of capital adequacy under Basel III and equals CET1 capital divided by RWA.

Acronyms

Acronym	Definition
ABCP	Asset-Backed Commercial Paper
ACI	Acquired Credit-Impaired
AFS	Available-For-Sale
AIRB	Advanced Internal Ratings Based
CAD P&C	Canadian Personal and Commercial Banking
CDS	Credit Default Swap
CICA	Canadian Institute of Chartered Accountants
CVA	Credit Valuation Adjustment
EAD	Exposure at Default
FDIC	Federal Deposit Insurance Corporation
GAAP	Generally Accepted Accounting Principles
HELOC	Home Equity Line of Credit
IFRS	International Financial Reporting Standards
IRB	Internal Ratings Based
LGD	Loss Given Default

Acronym	Definition
MBS	Mortgage-Backed Security
NII	Net Interest Income
NHA	National Housing Act
OCC	Office of the Comptroller of the Currency
OCI	Other Comprehensive Income
OSFI	Office of the Superintendent of Financial Institutions Canada
PCL	Provision for Credit Losses
PD	Probability of Default
QRR	Qualifying Revolving Retail
QCCP	Qualifying Central Counterparty
RWA	Risk-Weighted Assets
TEB	Taxable Equivalent Basis
U.S. P&C	U.S. Personal and Commercial Banking
USD	U.S. Dollar