

Supplemental Financial Information

Insurance-related revisions to the Consolidated Statement of Income

To align our reporting with standard practice in the industry, TD is revising the Consolidated Statement of Income to present “insurance revenue” and “claims and related expenses” on a gross basis prospectively, starting with our Consolidated Statement of Income for the fiscal year ending October 31, 2013. All comparative periods presented will be recast on the same gross basis. As a result of reporting insurance revenues on a gross basis, we will also be recasting certain impacted ratios.

Please note that historical “claims and related expenses” data can be found in the [Q3 2013 Supplemental Financial Information](#) on Page 6, Footnote 2.