SUPPLEMENTAL FINANCIAL INFORMATION

For the First Quarter Ended January 31, 2013

Investor Relations Department

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For the 1st Quarter Ended January 31, 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 Q1 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 of this document.

How the Bank Reports

Effective November 1, 2011, the Bank prepares its consolidated financial statements in accordance with International Financial Reporting Standards (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 Q1 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 are reported in the Corporate segment. Effective December 1, 2011, the results of the credit card portfolio of MBNA Canada 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 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 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, and assets generated by the businesses in that segment. Due to the complexity of the Bank, its management reporting model uses various estimates, assumptions, allocations, and risk-based methodologies for funds transfer pricing, inter-segment revenue, income tax rates, capital, indirect expenses, and cost transfers to measure business segment results. Transfer pricing of funds is generally applied at market rates. Inter-segment revenue is negotiated between each business segment and approximates the value provided by the distributing segment. Income tax provision or recovery is generally applied to each segment based on a statutory tax rate and may be adjusted for items and activities unique to each segment.

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.

Shaded numbers have not been recalculated under IFRS and are based on Canadian GAAP.

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

For the 1st Quarter Ended January 31, 2013

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Highlights

FOR THE PERIOD ENDED	LINE #	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	2011 Q1	Full Year 2012	Full Year 2011
Income Statement ($ millions)												
Net interest income	1	**$ 3,846**	$ 3,842	$ 3,817	$ 3,680	$ 3,687	$ 3,532	$ 3,514	$ 3,259	$ 3,356	$ 15,026	$ 13,661
Non-interest income	2	**2,125**	2,047	2,024	2,070	1,955	2,131	1,870	1,897	2,103	8,096	8,001
Total revenue	3	**5,971**	5,889	5,841	5,750	5,642	5,663	5,384	5,156	5,459	23,122	21,662
Provision for credit losses												
Loans	4	**360**	543	413	353	360	350	320	309	355	1,669	1,334
Debt securities classified as loans	5	**3**	3	3	3	3	3	3	3	66	12	75
Acquired credit-impaired loans	6	**22**	19	22	32	41	(13)	57	37	–	114	81
Total provision for credit losses	7	**385**	565	438	388	404	340	380	349	421	1,795	1,490
Non-interest expenses	8	**3,495**	3,606	3,471	3,372	3,549	3,488	3,206	3,163	3,190	13,998	13,047
Net income before provision for income taxes	9	**2,091**	1,718	1,932	1,990	1,689	1,835	1,798	1,644	1,848	7,329	7,125
Provision for (recovery of) income taxes	10	**360**	178	291	351	272	310	367	306	343	1,092	1,326
Income before equity in net income of an investment in associate	11	**1,731**	1,540	1,641	1,639	1,417	1,525	1,431	1,338	1,505	6,237	5,799
Equity in net income of an investment in associate, net of income taxes	12	**59**	57	62	54	61	64	59	66	57	234	246
Net income – reported	13	**1,790**	1,597	1,703	1,693	1,478	1,589	1,490	1,404	1,562	6,471	6,045
Adjustment for items of note, net of income taxes	14	**126**	160	117	43	284	67	145	120	55	604	387
Net income – adjusted	15	**1,916**	1,757	1,820	1,736	1,762	1,656	1,635	1,524	1,617	7,075	6,432
Preferred dividends	16	**49**	49	49	49	49	48	43	40	49	196	180
Net income available to common shareholders and non-controlling interests in subsidiaries – adjusted	17	**$ 1,867**	$ 1,708	$ 1,771	$ 1,687	$ 1,713	$ 1,608	$ 1,592	$ 1,484	$ 1,568	$ 6,879	$ 6,252
Attributable to:												
Non-controlling interests – adjusted	18	**$ 26**	$ 26	$ 26	$ 26	$ 26	$ 26	$ 27	$ 25	$ 26	$ 104	$ 104
Common shareholders – adjusted	19	**1,841**	1,682	1,745	1,661	1,687	1,582	1,565	1,459	1,542	6,775	6,148
Earnings per Common Share ($) and Average Number of Shares (millions)[1]												
Basic earnings												
Reported	20	**$ 1.87**	$ 1.67	$ 1.79	$ 1.79	$ 1.56	$ 1.70	$ 1.60	$ 1.52	$ 1.69	$ 6.81	$ 6.50
Adjusted	21	**2.01**	1.84	1.92	1.84	1.87	1.77	1.77	1.65	1.75	7.47	6.94
Diluted earnings												
Reported	22	**1.86**	1.66	1.78	1.78	1.55	1.68	1.58	1.50	1.67	6.76	6.43
Adjusted	23	**2.00**	1.83	1.91	1.82	1.86	1.75	1.75	1.63	1.73	7.42	6.86
Average number of common shares outstanding												
Basic	24	**916.8**	912.4	908.7	904.1	901.1	893.8	886.6	883.1	879.3	906.6	885.7
Diluted	25	**922.6**	920.0	916.0	912.6	909.2	909.0	902.5	901.0	896.4	914.9	902.9
Balance Sheet ($ billions)												
Total assets	26	**$ 818.5**	$ 811.1	$ 806.3	$ 773.2	$ 779.1	$ 735.5	$ 713.6	$ 678.4	$ 664.1	$ 811.1	$ 735.5
Total equity	27	**49.8**	49.0	48.1	45.9	45.5	44.0	40.9	39.0	39.3	49.0	44.0
Risk Metrics ($ billions, except as noted)												
Risk-weighted assets[2,3]	28	**$ 274.4**	$ 245.9	$ 246.4	$ 242.0	$ 243.6	$ 218.8	$ 207.8	$ 202.7	$ 199.2	$ 245.9	$ 218.8
Common Equity Tier 1 (CET1)[4]	29	**24.3**	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Common Equity Tier 1 capital ratio[4]	30	**8.8 %**	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Tier 1 capital[2,3]	31	**$ 30.0**	$ 31.0	$ 30.0	$ 29.1	$ 28.4	$ 28.5	$ 26.8	$ 25.8	$ 25.4	$ 31.0	$ 28.5
Tier 1 capital ratio[2,3]	32	**10.9 %**	12.6 %	12.2 %	12.0 %	11.6 %	13.0 %	12.9 %	12.7 %	12.7 %	12.6 %	13.0 %
Total capital ratio[2,3]	33	**14.2**	15.7	15.2	15.1	14.7	16.0	16.3	16.3	16.2	15.7	16.0
After-tax impact of 1% increase in interest rates on:												
Common shareholders' equity ($ millions)[3]	34	**$ (107)**	$ (162)	$ (166)	$ (180)	$ (92)	$ (111)	$ (62)	$ (143)	$ (115)	$ (162)	$ (111)
Annual net income ($ millions)[3]	35	**157**	166	(30)	(30)	(30)	(29)	(17)	(31)	(23)	166	(29)
Net impaired loans – personal, business, and government ($ millions)[5]	36	**2,033**	2,100	1,975	1,993	2,121	2,063	2,008	1,990	2,077	2,100	2,063
Net impaired loans – personal, business, and government as a % of net loans and acceptances[5]	37	**0.49 %**	0.52 %	0.49 %	0.51 %	0.55 %	0.56 %	0.56 %	0.57 %	0.61 %	0.52 %	0.56 %
Provision for credit losses as a % of net average loans and acceptances[5]	38	**0.35**	0.54	0.42	0.37	0.38	0.38	0.36	0.37	0.42	0.43	0.39
Rating of senior debt:												
Moody's	39	**Aa1**	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa
Standard and Poor's	40	**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, the amounts were calculated based on Canadian GAAP.
[4] 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.
[5] 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 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	2011 Q1	Full Year 2012	Full Year 2011
Business Performance												
Net income available to common shareholders and non-controlling interests in subsidiaries – reported	1	**$ 1,741**	$ 1,548	$ 1,654	$ 1,644	$ 1,429	$ 1,541	$ 1,447	$ 1,364	$ 1,513	$ 6,275	$ 5,865
Economic profit[1,2]	2	**832**	703	787	762	782	594	649	596	641	3,037	2,469
Average common equity	3	**44,488**	43,256	42,333	40,625	39,999	38,131	35,027	34,060	34,542	41,535	35,568
Average invested capital	4	**n/a**	n/a	n/a	n/a	n/a	43,566	40,380	39,331	39,722	n/a	40,877
Return on common equity – reported	5	**15.3 %**	14.0 %	15.3 %	16.2 %	14.0 %	15.8 %	16.1 %	16.1 %	17.1 %	14.9 %	16.2 %
Return on common equity – adjusted	6	**16.4 %**	15.5 %	16.4 %	16.6 %	16.8 %	16.5 %	17.7 %	17.6 %	17.7 %	16.3 %	17.3 %
Return on invested capital	7	**n/a**	n/a	n/a	n/a	n/a	14.4	15.4	15.2	15.4	n/a	15.0
Return on risk-weighted assets – adjusted[3,4]	8	**2.81**	2.72	2.84	2.78	2.90	2.95	2.97	2.88	3.06	2.83	2.95
Efficiency ratio – reported	9	**58.5 %**	61.2 %	59.4 %	58.7 %	62.9 %	61.6 %	59.6 %	61.3 %	58.4 %	60.5 %	60.2 %
Efficiency ratio – adjusted	10	**55.6**	59.0	55.4	56.8	55.3	59.4	55.8	58.3	56.3	56.6	57.5
Effective tax rate												
Reported	11	**17.2 %**	10.4 %	15.1 %	17.6 %	16.1 %	16.9 %	20.4 %	18.6 %	18.6 %	14.9 %	18.6 %
Adjusted (TEB)	12	**20.9 %**	17.1 %	20.6 %	20.8 %	22.6 %	22.4 %	24.5 %	22.6 %	23.4 %	20.3 %	23.2 %
Net interest margin[5]	13	**2.15**	2.22	2.23	2.25	2.22	2.24	2.33	2.30	2.34	2.23	2.30
Average number of full-time equivalent staff	14	**78,756**	79,000	78,783	78,005	77,786	77,360	77,168	74,423	73,534	78,397	75,631
Common Share Performance												
Closing market price ($)	15	**$ 83.29**	$ 81.23	$ 78.92	$ 83.49	$ 77.54	$ 75.23	$ 76.49	$ 81.92	$ 74.96	$ 81.23	$ 75.23
Book value per common share ($)	16	**48.78**	48.17	47.37	45.19	45.00	43.43	40.59	38.59	38.99	48.17	43.43
Closing market price to book value	17	**1.71**	1.69	1.67	1.85	1.72	1.73	1.88	2.12	1.92	1.69	1.73
Price-earnings ratio												
Reported	18	**11.8**	12.0	11.6	12.7	12.3	11.7	13.1	14.8	14.1	12.0	11.7
Adjusted	19	**11.0**	10.9	10.8	11.6	11.1	11.0	11.8	13.3	12.7	10.9	11.0
Total shareholder return on common shareholders' investment	20	**11.3 %**	11.9 %	6.9 %	5.5 %	7.0 %	5.7 %	8.1 %	12.2 %	23.0 %	11.9 %	5.7 %
Number of common shares outstanding (millions)	21	**920.5**	916.1	911.7	908.2	903.7	901.0	888.8	886.1	882.1	916.1	901.0
Total market capitalization ($ billions)	22	**$ 76.7**	$ 74.4	$ 71.9	$ 75.8	$ 70.1	$ 67.8	$ 68.0	$ 72.6	$ 66.1	$ 74.4	$ 67.8
Dividend Performance												
Dividend per common share	23	**$ 0.77**	$ 0.77	$ 0.72	$ 0.72	$ 0.68	$ 0.68	$ 0.66	$ 0.66	$ 0.61	$ 2.89	$ 2.61
Dividend yield	24	**3.7 %**	3.6 %	3.5 %	3.4 %	3.6 %	3.5 %	3.1 %	3.1 %	3.3 %	3.8 %	3.4 %
Common dividend payout ratio												
Reported	25	**41.2**	46.1	40.2	40.2	43.7	40.3	41.2	43.5	36.1	42.5	40.2
Adjusted	26	**38.3**	41.7	37.5	39.2	36.3	38.6	37.4	40.0	34.8	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, $758 million for Q1 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, the 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.

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

FOR THE PERIOD ENDED	LINE #	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	2011 Q1	Full Year 2012	Full Year 2011
Increase (Decrease) in Net Income Due to Items of Note ($ millions)												
Amortization of intangibles (Footnote 2)	1	**$ 56**	$ 60	$ 59	$ 59	$ 60	$ 95	$ 94	$ 99	$ 103	$ 238	$ 391
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 3)	2	**(24)**	35	–	9	45	(37)	(9)	(7)	(75)	89	(128)
Integration charges and direct transaction costs relating to U.S. P&C Banking acquisitions (Footnote 4)	3	**–**	–	–	–	9	(1)	39	20	24	9	82
Fair value of credit default swaps hedging the corporate loan book, net of provision for credit losses (Footnote 5)	4	**–**	–	(2)	1	1	(9)	(5)	(2)	3	–	(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	–	17	55
Integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada (Footnote 7)	6	**24**	25	25	30	24	–	–	–	–	104	–
Litigation reserve (Footnote 8)	7	**70**	–	77	–	171	–	–	–	–	248	–
Reduction of allowance for incurred but not identified credit losses (Footnote 9)	8	**–**	–	(30)	(59)	(31)	–	–	–	–	(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	**$ 126**	$ 160	$ 117	$ 43	$ 284	$ 67	$ 145	$ 120	$ 55	$ 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	$ 0.07	$ 0.10	$ 0.11	$ 0.11	$ 0.12	$ 0.26	$ 0.43
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 3)	13	**(0.03)**	0.04	–	0.01	0.05	(0.04)	(0.01)	(0.01)	(0.08)	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	0.02	0.01	0.09
Fair value of credit default swaps 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	–	0.02	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	0.02	–	–	–	–	0.11	–
Litigation reserve (Footnote 8)	18	**0.08**	–	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)	–	–	–	–	(0.13)	–
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	**$ 0.14**	$ 0.17	$ 0.13	$ 0.04	$ 0.31	$ 0.07	$ 0.17	$ 0.13	$ 0.06	$ 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 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	2011 Q1	Full Year 2012	Full Year 2011
Net Income – Adjusted												
Canadian Personal and Commercial Banking[1]	1	**$ 944**	$ 831	$ 889	$ 838	$ 850	$ 754	$ 795	$ 733	$ 769	$ 3,408	$ 3,051
Wealth and Insurance[1]	2	**377**	293	360	365	349	343	349	316	306	1,367	1,314
U.S. Personal and Commercial Banking	3	**385**	353	361	356	352	294	334	316	326	1,422	1,270
Total Retail	4	**1,706**	1,477	1,610	1,559	1,551	1,391	1,478	1,365	1,401	6,197	5,635
Wholesale Banking	5	**159**	309	180	197	194	280	112	188	235	880	815
Corporate	6	**51**	(29)	30	(20)	17	(15)	45	(29)	(19)	(2)	(18)
Total Bank	7	**$ 1,916**	$ 1,757	$ 1,820	$ 1,736	$ 1,762	$ 1,656	$ 1,635	$ 1,524	$ 1,617	$ 7,075	$ 6,432
Return on Common Equity – Adjusted[2]												
Canadian Personal and Commercial Banking[1]	8	**48.7 %**	43.1 %	45.4 %	43.4 %	44.9 %	36.0 %	38.0 %	36.2 %	37.2 %	44.2 %	36.9 %
Wealth and Insurance[1]	9	**25.3**	17.9	20.9	22.5	21.4	25.9	27.1	25.6	22.8	20.7	25.3
U.S. Personal and Commercial Banking	10	**8.6**	8.1	8.1	8.2	7.9	7.2	8.5	7.9	7.8	8.1	7.8
Wholesale Banking[3]	11	**15.0**	30.3	16.7	19.5	18.7	31.5	13.1	23.3	28.8	21.2	24.3
Total Bank[3]	12	**16.4 %**	15.5 %	16.4 %	16.6 %	16.8 %	14.4 %	15.4 %	15.2 %	15.4 %	16.3 %	15.0 %
Percentage of Net Income Mix[4]												
Total Retail	13	**91 %**	83 %	90 %	89 %	89 %	83 %	93 %	88 %	86 %	88 %	87 %
Wholesale Banking	14	**9**	17	10	11	11	17	7	12	14	12	13
Total Bank	15	**100 %**	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %
Geographic Contribution to Total Revenue[5]												
Canada	16	**66 %**	67 %	67 %	64 %	65 %	67 %	65 %	61 %	62 %	66 %	64 %
United States	17	**26**	26	26	27	26	25	27	27	26	26	26
Other International	18	**8**	7	7	9	9	8	8	12	12	8	10
Total Bank	19	**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% Common Equity Tier 1 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 OSFI guidance issued in November 2012 permits Banks to defer capital relating to Credit Valuation Adjustment (CVA) capital until November 1, 2013. The Bank has chosen to continue to allocate capital to the Wholesale Banking segment, 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 Q1**	**2012 Q4**	**2012 Q3**	**2012 Q2**	**2012 Q1**	**2011 Q4**	**2011 Q3**	**2011 Q2**	**2011 Q1**	**Full Year 2012**	**Full Year 2011**
Net interest income	1	**$ 2,058**	$ 2,071	$ 2,055	$ 1,967	$ 1,930	$ 1,840	$ 1,834	$ 1,729	$ 1,787	$ 8,023	$ 7,190
Non-interest income	2	**665**	678	675	636	640	621	591	564	566	2,629	2,342
Total revenue	3	**2,723**	2,749	2,730	2,603	2,570	2,461	2,425	2,293	2,353	10,652	9,532
Provision for credit losses	4	**244**	306	288	274	283	212	205	192	215	1,151	824
Non-interest expenses	5	**1,226**	1,343	1,259	1,226	1,160	1,193	1,106	1,074	1,060	4,988	4,433
Net income before income taxes	6	**1,253**	1,100	1,183	1,103	1,127	1,056	1,114	1,027	1,078	4,513	4,275
Income taxes	7	**333**	294	319	295	301	302	319	294	309	1,209	1,224
Net income – reported	8	**920**	806	864	808	826	754	795	733	769	3,304	3,051
Adjustments for items of note, net of income taxes[2]	9	**24**	25	25	30	24	–	–	–	–	104	–
Net income – adjusted	10	**$ 944**	$ 831	$ 889	$ 838	$ 850	$ 754	$ 795	$ 733	$ 769	$ 3,408	$ 3,051
Average common equity ($ billions)[3]	11	**$ 7.7**	$ 7.7	$ 7.8	$ 7.8	$ 7.5	$ 8.3	$ 8.3	$ 8.3	$ 8.2	$ 7.7	$ 8.3
Economic profit[3,4]	12	**789**	678	732	683	699	587	627	571	603	2,792	2,388
Return on common equity – reported[3]	13	**47.5 %**	41.9 %	44.1 %	42.0 %	43.7 %	36.0 %	38.0 %	36.2 %	37.2 %	42.9 %	36.9 %
Return on common equity – adjusted[3]	14	**48.7 %**	43.1 %	45.4 %	43.4 %	44.9 %	36.0 %	38.0 %	36.2 %	37.2 %	44.2 %	36.9 %
Key Performance Indicators ($ billions, except as noted)												
Risk-weighted assets[5,6]	15	**$ 79**	$ 78	$ 77	$ 79	$ 79	$ 73	$ 72	$ 70	$ 68	$ 78	$ 73
Average loans – personal												
Residential mortgages	16	**154.7**	152.8	148.8	145.3	144.0	141.0	136.2	131.8	129.0	147.7	134.5
Consumer instalment and other personal												
HELOC	17	**63.1**	63.4	63.5	63.6	63.4	63.8	64.1	64.3	64.5	63.5	64.2
Indirect Auto	18	**13.8**	13.9	13.8	13.5	13.4	13.5	13.1	11.9	11.3	13.7	12.5
Other	19	**12.6**	12.7	12.8	13.0	13.1	13.2	13.2	13.2	13.2	12.9	13.2
Credit card	20	**15.2**	15.1	15.2	15.4	13.8	8.5	8.4	8.2	8.4	14.9	8.3
Total average loans – personal	21	**259.4**	257.9	254.1	250.8	247.7	240.0	235.0	229.4	226.4	252.7	232.7
Average loans and acceptances – business	22	**42.9**	42.1	40.7	39.4	37.8	36.6	35.7	34.6	33.1	40.0	35.0
Average deposits												
Personal	23	**150.4**	149.1	146.3	142.8	139.9	135.9	135.5	134.3	134.6	144.5	135.1
Business	24	**71.3**	70.3	68.5	66.0	66.3	63.9	62.4	60.7	59.0	67.8	61.5
Margin on average earning assets including securitized assets – reported	25	**2.79 %**	2.83 %	2.86 %	2.84 %	2.77 %	2.71 %	2.77 %	2.77 %	2.81 %	2.82 %	2.76 %
Margin on average earning assets including securitized assets – adjusted	26	**2.79 %**	2.83 %	2.86 %	2.87 %	2.79 %	2.71 %	2.77 %	2.77 %	2.81 %	2.84 %	2.76 %
Efficiency ratio – reported	27	**45.0 %**	48.9 %	46.1 %	47.1 %	45.1 %	48.4 %	45.6 %	46.8 %	45.0 %	46.8 %	46.5 %
Efficiency ratio – adjusted	28	**43.8 %**	47.7 %	44.8 %	46.0 %	44.2 %	48.4 %	45.6 %	46.8 %	45.0 %	45.7 %	46.5 %
Number of Canadian retail branches at period end	29	**1,166**	1,168	1,160	1,153	1,150	1,150	1,134	1,131	1,129	1,168	1,150
Average number of full-time equivalent staff[7]	30	**28,385**	28,449	31,270	31,017	30,696	30,065	30,110	29,538	29,540	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% Common Equity Tier 1 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, the 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 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	2011 Q1	Full Year 2012	Full Year 2011
Net interest income	1	**$ 148**	$ 147	$ 148	$ 144	$ 144	$ 136	$ 139	$ 134	$ 133	$ 583	$ 542
Insurance revenue, net of claims and related expenses[2]	2	**325**	232	270	330	281	308	296	254	309	1,113	1,167
Income from financial instruments designated at fair value through profit or loss	3	**(5)**	(6)	18	(17)	10	9	18	(2)	(27)	5	(2)
Other non-interest income	4	**609**	590	573	591	564	586	576	594	577	2,318	2,333
Total revenue	5	**1,077**	963	1,009	1,048	999	1,039	1,029	980	992	4,019	4,040
Non-interest expenses	6	**670**	676	632	653	639	669	640	648	659	2,600	2,616
Net income before income taxes	7	**407**	287	377	395	360	370	389	332	333	1,419	1,424
Income taxes	8	**77**	45	73	77	66	81	88	73	75	261	317
Wealth and Insurance net income, before TD Ameritrade	9	**330**	242	304	318	294	289	301	259	258	1,158	1,107
Equity in net income of an investment in associate, net of income taxes[3]	10	**47**	51	56	47	55	54	48	57	48	209	207
Total Wealth and Insurance net income – reported	11	**377**	293	360	365	349	343	349	316	306	1,367	1,314
Total Wealth and Insurance net income – adjusted	12	**$ 377**	$ 293	$ 360	$ 365	$ 349	$ 343	$ 349	$ 316	$ 306	$ 1,367	$ 1,314
Breakdown of Total Net Income												
Wealth	13	**$ 165**	$ 148	$ 154	$ 155	$ 144	$ 139	$ 146	$ 151	$ 130	$ 601	$ 566
Insurance	14	**165**	94	150	163	150	150	155	108	128	557	541
TD Ameritrade	15	**47**	51	56	47	55	54	48	57	48	209	207
Total Wealth and Insurance												
Average common equity ($ billions)[4]	16	**$ 5.9**	$ 6.5	$ 6.9	$ 6.6	$ 6.5	$ 5.3	$ 5.1	$ 5.1	$ 5.3	$ 6.6	$ 5.2
Economic profit[4,5]	17	**229**	138	195	209	190	209	221	192	173	732	795
Return on common equity[4]	18	**25.3 %**	17.9 %	20.9 %	22.5 %	21.4 %	25.9 %	27.1 %	25.6 %	22.8 %	20.7 %	25.3 %
Key Performance Indicators ($ billions, except as noted)												
Wealth[6]												
Risk-weighted assets[7,8]	19	**$ 16**	$ 9	$ 9	$ 9	$ 9	$ 9	$ 9	$ 9	$ 9	$ 9	$ 9
Assets under administration[9]	20	**270**	258	249	250	245	237	238	245	239	258	237
Assets under management	21	**211**	207	204	202	196	189	191	190	186	207	189
Insurance												
Gross originated insurance premiums ($ millions)	22	**807**	943	989	877	763	873	928	812	713	3,572	3,326
Total Wealth and Insurance												
Efficiency ratio[6]	23	**62.2 %**	70.2 %	62.6 %	62.3 %	64.0 %	64.4 %	62.2 %	66.1 %	66.4 %	64.7 %	64.8 %
Average number of full-time equivalent staff	24	**11,583**	11,839	11,981	12,003	11,898	11,831	12,014	12,083	12,009	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 Q1 2013, the claims and related expenses were $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; Q2 2011 – $544 million; and Q1 2011 – $500 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% Common Equity Tier 1 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, the amounts were calculated based on Canadian GAAP.
9 Results for periods prior to Q4 2012 for Wealth assets under administration were restated to conform with the presentation adopted in Q4 2012 and in the current year.

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

RESULTS OF OPERATIONS

($ millions, except as noted) *FOR THE PERIOD ENDED*	LINE #	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	2011 Q1	Full Year 2012	Full Year 2011
Net interest income	1	**$ 1,102**	$ 1,148	$ 1,180	$ 1,178	$ 1,157	$ 1,124	$ 1,093	$ 1,073	$ 1,102	$ 4,663	$ 4,392
Non-interest income	2	**426**	375	346	409	338	339	393	310	300	1,468	1,342
Total revenue	3	**1,528**	1,523	1,526	1,587	1,495	1,463	1,486	1,383	1,402	6,131	5,734
Provision for credit losses												
Loans	4	**151**	231	150	157	114	143	114	136	141	652	534
Debt securities classified as loans	5	**3**	3	3	3	3	3	3	3	66	12	75
Acquired credit-impaired loans[1]	6	**22**	20	22	32	41	(16)	57	37	–	115	78
Total provision for credit losses	7	**176**	254	175	192	158	130	174	176	207	779	687
Non-interest expenses	8	**993**	929	1,058	953	1,185	980	931	839	843	4,125	3,593
Net income before income taxes	9	**359**	340	293	442	152	353	381	368	352	1,227	1,454
Income taxes	10	**44**	24	9	86	(20)	58	86	72	50	99	266
Net income – reported	11	**315**	316	284	356	172	295	295	296	302	1,128	1,188
Adjustments for items of note, net of income taxes[2]	12	**70**	37	77	–	180	(1)	39	20	24	294	82
Net income – adjusted	13	**$ 385**	$ 353	$ 361	$ 356	$ 352	$ 294	$ 334	$ 316	$ 326	$ 1,422	$ 1,270
Average common equity ($ billions)[3]	14	**$ 17.8**	$ 17.4	$ 17.8	$ 17.6	$ 17.7	$ 16.3	$ 15.7	$ 16.3	$ 16.6	$ 17.6	$ 16.2
Economic profit (loss)[3,4]	15	**(18)**	(40)	(42)	(33)	(48)	(75)	(21)	(41)	(51)	(163)	(188)
Return on common equity – reported[3]	16	**7.0 %**	7.2 %	6.4 %	8.2 %	3.9 %	7.2 %	7.4 %	7.4 %	7.2 %	6.4 %	7.3 %
Return on common equity – adjusted[3]	17	**8.6 %**	8.1 %	8.1 %	8.2 %	7.9 %	7.2 %	8.5 %	7.9 %	7.8 %	8.1 %	7.8 %
Key Performance Indicators ($ billions, except as noted)												
Risk-weighted assets[5,6]	18	**$ 121**	$ 111	$ 108	$ 101	$ 100	$ 98	$ 92	$ 90	$ 88	$ 111	$ 98
Average loans – personal												
Residential mortgages	19	**18.3**	17.1	16.4	14.9	14.0	12.7	11.5	11.2	10.5	15.6	11.5
Consumer instalment and other personal												
HELOC	20	**10.3**	10.1	10.3	9.9	10.2	9.6	9.1	8.9	8.9	10.1	9.1
Indirect Auto	21	**14.0**	13.2	12.7	11.4	11.1	10.2	9.8	5.5	3.5	12.1	7.3
Other	22	**1.6**	1.7	1.7	1.6	1.7	1.8	1.8	2.1	2.3	1.7	2.0
Total average loans – personal	23	**44.2**	42.1	41.1	37.8	37.0	34.3	32.2	27.7	25.2	39.5	29.9
Average loans and acceptances – business	24	**48.0**	46.8	47.1	44.8	44.9	43.2	41.2	41.0	41.9	45.9	41.8
Average debt securities classified as loans	25	**2.8**	3.1	3.4	3.5	3.8	4.0	4.0	4.2	4.8	3.4	4.3
Average deposits												
Personal	26	**60.0**	58.2	59.6	57.1	56.0	53.7	51.8	52.1	51.6	57.7	52.3
Business	27	**50.9**	50.5	51.0	49.4	50.4	49.9	46.0	46.0	46.3	50.4	47.0
TD Ameritrade insured deposit accounts	28	**65.4**	61.4	61.0	58.0	60.8	56.7	48.1	46.3	46.0	60.3	49.3
Margin on average earning assets (TEB)[7]	29	**3.28 %**	3.48 %	3.59 %	3.74 %	3.61 %	3.60 %	3.70 %	3.77 %	3.85 %	3.60 %	3.73 %
Efficiency ratio – reported	30	**65.0 %**	61.0 %	69.3 %	60.1 %	79.3 %	67.0 %	62.7 %	60.7 %	60.1 %	67.3 %	62.7 %
Non-interest expenses – adjusted ($ millions)	31	**896**	922	930	953	889	970	866	809	806	3,694	3,451
Efficiency ratio – adjusted	32	**58.6 %**	60.5 %	60.9 %	60.1 %	59.5 %	66.3 %	58.3 %	58.5 %	57.5 %	60.2 %	60.2 %
Number of U.S. retail stores as at period end[8]	33	**1,325**	1,315	1,299	1,288	1,284	1,281	1,283	1,285	1,280	1,315	1,281
Average number of full-time equivalent staff	34	**25,202**	25,304	24,972	24,733	25,092	25,387	25,033	23,447	22,882	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% Common Equity Tier 1 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, no TEB is 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 Q1**	**2012 Q4**	**2012 Q3**	**2012 Q2**	**2012 Q1**	**2011 Q4**	**2011 Q3**	**2011 Q2**	**2011 Q1**	**Full Year 2012**	**Full Year 2011**
Net interest income	1	**$ 1,110**	$ 1,164	$ 1,160	$ 1,185	$ 1,134	$ 1,123	$ 1,131	$ 1,103	$ 1,098	$ 4,643	$ 4,455
Non-interest income	2	**429**	380	340	412	331	335	405	323	300	1,463	1,363
Total revenue	3	**1,539**	1,544	1,500	1,597	1,465	1,458	1,536	1,426	1,398	6,106	5,818
Provision for credit losses												
Loans	4	**151**	234	148	157	112	143	118	139	141	651	541
Debt securities classified as loans	5	**3**	3	3	3	3	3	3	3	66	12	75
Acquired credit-impaired loans[1]	6	**23**	20	22	33	40	(16)	59	39	–	115	82
Total provision for credit losses	7	**177**	257	173	193	155	130	180	181	207	778	698
Non-interest expenses	8	**1,001**	941	1,041	959	1,166	978	963	863	839	4,107	3,643
Net income before income taxes	9	**361**	346	286	445	144	350	393	382	352	1,221	1,477
Income taxes	10	**45**	25	7	87	(21)	58	89	74	51	98	272
Net income – reported	11	**316**	321	279	358	165	292	304	308	301	1,123	1,205
Adjustments for items of note, net of income taxes[2]	12	**71**	37	76	–	180	(1)	41	20	24	293	84
Net income – adjusted	13	**$ 387**	$ 358	$ 355	$ 358	$ 345	$ 291	$ 345	$ 328	$ 325	$ 1,416	$ 1,289
Average common equity (US$ billions)[3]	14	**$ 17.8**	$ 17.6	$ 17.5	$ 17.7	$ 17.4	$ 16.3	$ 16.4	$ 16.6	$ 16.3	$ 17.5	$ 16.4
Economic profit (loss)[3,4]	15	**(18)**	(40)	(42)	(33)	(48)	(80)	(25)	(36)	(46)	(163)	(187)
Key Performance Indicators (US$ billions, except as noted)												
Risk-weighted assets[5,6]	16	**$ 122**	$ 111	$ 107	$ 103	$ 100	$ 98	$ 96	$ 95	$ 88	$ 111	$ 98
Average loans – personal												
Residential mortgages	17	**18.4**	17.4	16.2	15.0	13.8	12.7	11.9	11.5	10.5	15.6	11.7
Consumer instalment and other personal												
HELOC	18	**10.3**	10.2	10.1	10.0	9.9	9.4	9.4	9.1	8.9	10.0	9.2
Indirect Auto	19	**14.1**	13.4	12.4	11.5	10.9	10.2	10.2	5.9	3.4	12.1	7.4
Other	20	**1.7**	1.8	1.7	1.5	1.6	2.0	1.8	2.0	2.4	1.7	2.0
Total average loans – personal	21	**44.5**	42.8	40.4	38.0	36.2	34.3	33.3	28.5	25.2	39.4	30.3
Average loans and acceptances – business	22	**48.4**	47.4	46.3	45.1	44.0	43.1	42.6	42.1	41.7	45.7	42.4
Average debt securities classified as loans	23	**2.8**	3.1	3.3	3.5	3.7	4.0	4.2	4.4	4.8	3.4	4.4
Average deposits												
Personal	24	**60.4**	59.0	58.6	57.5	54.9	53.6	53.6	53.5	51.4	57.5	53.0
Business	25	**51.2**	51.3	50.1	49.6	49.4	49.8	47.5	47.2	46.1	50.1	47.7
TD Ameritrade insured deposit accounts	26	**65.9**	62.2	60.0	58.3	59.5	56.6	49.8	47.5	45.8	60.0	49.9
Non-interest expenses – adjusted (US$ millions)	27	**903**	934	915	959	870	968	896	831	802	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% Common Equity Tier 1 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) *FOR THE PERIOD ENDED*	LINE #	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	2011 Q1	Full Year 2012	Full Year 2011
Net interest income (TEB)	1	**$ 483**	$ 481	$ 447	$ 434	$ 443	$ 444	$ 432	$ 395	$ 388	$ 1,805	$ 1,659
Non-interest income	2	**116**	244	191	174	240	282	27	186	342	849	837
Total revenue	3	**599**	725	638	608	683	726	459	581	730	2,654	2,496
Provision for credit losses[1]	4	**(5)**	8	21	6	12	3	6	7	6	47	22
Non-interest expenses	5	**393**	374	406	384	406	395	330	344	399	1,570	1,468
Net income before income taxes	6	**211**	343	211	218	265	328	123	230	325	1,037	1,006
Income taxes (TEB)	7	**52**	34	31	21	71	48	11	42	90	157	191
Net income (loss) – reported	8	**159**	309	180	197	194	280	112	188	235	880	815
Net income (loss) – adjusted	9	**$ 159**	$ 309	$ 180	$ 197	$ 194	$ 280	$ 112	$ 188	$ 235	$ 880	$ 815
Average common equity ($ billions)[2]	10	**$ 4.2**	$ 4.1	$ 4.3	$ 4.1	$ 4.1	$ 3.5	$ 3.4	$ 3.3	$ 3.2	$ 4.1	$ 3.4
Economic profit (loss)[2,3]	11	**44**	195	64	84	83	175	12	90	137	426	414
Return on common equity[2]	12	**15.0 %**	30.3 %	16.7 %	19.5 %	18.7 %	31.5 %	13.1 %	23.3 %	28.8 %	21.2 %	24.3 %
Key Performance Indicators ($ billions, except as noted)												
Risk-weighted assets[4,5]	13	**$ 50**	$ 43	$ 48	$ 48	$ 51	$ 35	$ 32	$ 31	$ 31	$ 43	$ 35
Gross drawn[6]	14	**8**	8	7	8	8	8	8	7	8	8	8
Efficiency ratio	15	**65.6 %**	51.6 %	63.6 %	63.2 %	59.4 %	54.4 %	71.9 %	59.2 %	54.7 %	59.2 %	58.8 %
Average number of full-time equivalent staff	16	**3,470**	3,545	3,588	3,540	3,538	3,626	3,612	3,438	3,388	3,553	3,517
Trading-Related Income (Loss) (TEB)[7]												
Interest rate and credit	17	**$ 119**	$ 107	$ 127	$ 96	$ 201	$ 31	$ (22)	$ 122	$ 150	$ 531	$ 281
Foreign exchange	18	**91**	96	78	105	95	131	67	119	111	374	428
Equity and other	19	**81**	113	155	77	84	121	68	62	109	429	360
Total trading-related income (loss)	20	**$ 291**	$ 316	$ 360	$ 278	$ 380	$ 283	$ 113	$ 303	$ 370	$ 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% Common Equity Tier 1 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, credit default swaps (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 Q1**	**2012 Q4**	**2012 Q3**	**2012 Q2**	**2012 Q1**	**2011 Q4**	**2011 Q3**	**2011 Q2**	**2011 Q1**	**Full Year 2012**	**Full Year 2011**
Net interest income[1,2]	1	**$ 55**	$ (5)	$ (13)	$ (43)	$ 13	$ (12)	$ 16	$ (72)	$ (54)	$ (48)	$ (122)
Non-interest income[2]	2	**(11)**	(66)	(49)	(53)	(118)	(14)	(31)	(9)	36	(286)	(18)
Total revenue	3	**44**	(71)	(62)	(96)	(105)	(26)	(15)	(81)	(18)	(334)	(140)
Provision for credit losses[2]	4	**(30)**	(3)	(46)	(84)	(49)	(5)	(5)	(26)	(7)	(182)	(43)
Non-interest expenses	5	**213**	284	116	156	159	251	199	258	229	715	937
Net income before income taxes and equity in net income of an investment in associate	6	**(139)**	(352)	(132)	(168)	(215)	(272)	(209)	(313)	(240)	(867)	(1,034)
Income taxes[1]	7	**(146)**	(219)	(141)	(128)	(146)	(179)	(137)	(175)	(181)	(634)	(672)
Equity in net income of an investment in associate, net of income taxes	8	**12**	6	6	7	6	10	11	9	9	25	39
Net income (loss) – reported	9	**19**	(127)	15	(33)	(63)	(83)	(61)	(129)	(50)	(208)	(323)
Adjustments for items of note, net of income taxes[3]	10	**32**	98	15	13	80	68	106	100	31	206	305
Net income (loss) – adjusted	11	**$ 51**	$ (29)	$ 30	$ (20)	$ 17	$ (15)	$ 45	$ (29)	$ (19)	$ (2)	$ (18)
Decomposition of Adjustments for Items of Note, Net of Income Taxes[3]												
Amortization of intangibles (Footnote 2)	12	**$ 56**	$ 60	$ 59	$ 59	$ 60	$ 95	$ 94	$ 99	$ 103	$ 238	$ 391
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 3)	13	**(24)**	35	–	9	45	(37)	(9)	(7)	(75)	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)	3	–	(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	–	17	55
Reduction of allowance for incurred but not identified credit losses (Footnote 9)	16	**–**	–	(30)	(59)	(31)	–	–	–	–	(120)	–
Positive impact due to changes in statutory income tax rates (Footnote 10)	17	**–**	–	(18)	–	–	–	–	–	–	(18)	–
Total adjustments for items of note	18	**$ 32**	$ 98	$ 15	$ 13	$ 80	$ 68	$ 106	$ 100	$ 31	$ 206	$ 305
Decomposition of Items included in Net Income (Loss) – Adjusted												
Net corporate expenses	19	**$ (134)**	$ (191)	$ (55)	$ (95)	$ (92)	$ (97)	$ (70)	$ (103)	$ (97)	$ (433)	$ (367)
Other	20	**159**	136	59	49	83	56	88	49	52	327	245
Non-controlling interests	21	**26**	26	26	26	26	26	27	25	26	104	104
Net income (loss) – adjusted	22	**$ 51**	$ (29)	$ 30	$ (20)	$ 17	$ (15)	$ 45	$ (29)	$ (19)	$ (2)	$ (18)

[1] Includes the elimination of TEB adjustments reported in the Wholesale Banking results.
[2] Operating segment results are presented excluding the impact of asset securitization programs, which are reclassified in the Corporate segment.
[3] For detailed footnotes to the items of note, see page 54.

Net Interest Income and Margin

($ millions, except as noted) *FOR THE PERIOD ENDED*	LINE #	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	2011 Q1	Full Year 2012	Full Year 2011
Interest Income												
Loans	1	**$ 4,476**	$ 4,558	$ 4,562	$ 4,419	$ 4,412	$ 4,336	$ 4,326	$ 4,116	$ 4,232	$ 17,951	$ 17,010
Securities	2	**1,036**	1,042	1,068	1,046	1,043	907	903	831	889	4,199	3,530
Deposits with banks	3	**20**	22	19	18	29	80	89	94	106	88	369
Total interest income	4	**5,532**	5,622	5,649	5,483	5,484	5,323	5,318	5,041	5,227	22,238	20,909
Interest Expense												
Deposits	5	**1,119**	1,163	1,182	1,152	1,173	1,135	1,095	1,096	1,140	4,670	4,466
Securitization liabilities	6	**239**	243	260	261	262	284	320	317	314	1,026	1,235
Subordinated notes and debentures	7	**117**	152	153	153	154	160	162	168	173	612	663
Preferred shares and capital trust securities	8	**41**	44	44	43	43	61	50	47	50	174	208
Other	9	**170**	178	193	194	165	151	177	154	194	730	676
Total interest expense	10	**1,686**	1,780	1,832	1,803	1,797	1,791	1,804	1,782	1,871	7,212	7,248
Net Interest Income (NII)	11	**3,846**	3,842	3,817	3,680	3,687	3,532	3,514	3,259	3,356	15,026	13,661
TEB adjustment	12	**75**	112	71	74	70	94	67	63	87	327	311
Net Interest Income (TEB)	13	**$ 3,921**	$ 3,954	$ 3,888	$ 3,754	$ 3,757	$ 3,626	$ 3,581	$ 3,322	$ 3,443	$ 15,353	$ 13,972
Average total assets ($ billions)	14	**$ 828**	$ 807	$ 805	$ 783	$ 779	$ 748	$ 696	$ 675	$ 667	$ 793	$ 697
Average earning assets ($ billions)	15	**710**	689	681	667	660	625	598	580	570	674	593
Net interest margin as a % of average earning assets[1]	16	**2.15 %**	2.22 %	2.23 %	2.25 %	2.22 %	2.24 %	2.33 %	2.30 %	2.34 %	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	**$ (24)**	$ (24)	$ (29)	$ (32)	$ (36)	$ (32)	$ (34)	$ (39)	$ (84)	$ (121)	$ (189)
Net interest income foregone on impaired loans	18	**26**	27	25	26	27	27	27	27	30	105	111
Recoveries	19	**(1)**	(1)	(1)	–	(2)	(1)	(8)	(1)	(1)	(4)	(11)
Total	20	**$ 1**	$ 2	$ (5)	$ (6)	$ (11)	$ (6)	$ (15)	$ (13)	$ (55)	$ (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)	LINE	2013	2012				2011				Full Year	
FOR THE PERIOD ENDED	#	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2012	2011
Investment and Securities Services												
TD Waterhouse fees and commissions	1	**$ 97**	$ 93	$ 89	$ 103	$ 99	$ 119	$ 101	$ 120	$ 119	$ 384	$ 459
Full-service brokerage and other securities services	2	**148**	136	143	142	141	148	156	168	159	562	631
Underwriting and advisory	3	**99**	108	107	123	99	70	101	99	108	437	378
Investment management fees	4	**56**	63	58	66	54	65	51	48	51	241	215
Mutual fund management	5	**268**	260	251	247	239	233	243	234	231	997	941
Total investment and securities services	6	**668**	660	648	681	632	635	652	669	668	2,621	2,624
Credit fees	7	**203**	185	188	191	181	176	169	157	169	745	671
Net gains (losses) from available-for-sale securities	8	**130**	178	36	120	39	201	107	25	60	373	393
Trading income (loss)	9	**(80)**	(66)	27	(45)	43	(55)	(200)	26	102	(41)	(127)
Service charges	10	**454**	453	456	425	441	437	398	375	392	1,775	1,602
Card services	11	**271**	274	270	249	246	257	258	225	219	1,039	959
Insurance revenue, net of claims and related expenses[1]	12	**325**	232	270	330	281	308	296	254	309	1,113	1,167
Trust fees	13	**35**	34	39	40	36	36	39	40	39	149	154
Other income												
Foreign exchange – non-trading	14	**49**	53	67	36	31	43	40	45	38	187	166
Income from financial instruments designated at fair value through profit or loss												
Trading-related income (loss)[2]	15	**(7)**	7	24	(33)	16	2	4	1	5	14	12
Related to insurance subsidiaries[1]	16	**(5)**	(6)	18	(17)	10	9	18	(2)	(27)	5	(2)
Securitization liabilities	17	**36**	15	(59)	135	(23)	(139)	(227)	(17)	161	68	(222)
Loan commitments	18	**(26)**	(11)	2	(71)	(12)	(17)	9	(25)	(61)	(92)	(94)
Other[3]	19	**72**	39	38	29	34	238	307	124	29	140	698
Total other income (loss)	20	**119**	97	90	79	56	136	151	126	145	322	558
Total non-interest income	21	**$ 2,125**	$ 2,047	$ 2,024	$ 2,070	$ 1,955	$ 2,131	$ 1,870	$ 1,897	$ 2,103	$ 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 $(5) million for Q1 2013 (Q4 2012 – $7 million; Q3 2012 – $23 million; Q2 2012 – $(34) million; Q1 2012 – $13 million; Q4 2011 – $8 million; Q3 2011 – $6 million; Q2 2011 – $(4) million; and Q1 2011 – $(2) 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 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	2011 Q1	Full Year 2012	Full Year 2011
Salaries and Employee Benefits												
Salaries	1	**$ 1,154**	$ 1,218	$ 1,167	$ 1,150	$ 1,112	$ 1,163	$ 1,099	$ 1,023	$ 1,034	$ 4,647	$ 4,319
Incentive compensation	2	**408**	375	372	405	409	357	329	367	395	1,561	1,448
Pension and other employee benefits	3	**332**	244	252	274	263	222	239	246	255	1,033	962
Total salaries and employee benefits	4	**1,894**	1,837	1,791	1,829	1,784	1,742	1,667	1,636	1,684	7,241	6,729
Occupancy												
Rent	5	**180**	181	179	174	170	170	162	161	166	704	659
Depreciation	6	**82**	86	81	79	78	80	73	75	78	324	306
Other	7	**89**	88	88	89	81	91	77	76	76	346	320
Total occupancy	8	**351**	355	348	342	329	341	312	312	320	1,374	1,285
Equipment												
Rent	9	**54**	57	53	50	50	54	53	57	54	210	218
Depreciation	10	**46**	44	42	42	56	46	33	47	35	184	161
Other	11	**105**	127	99	103	102	113	102	101	106	431	422
Total equipment	12	**205**	228	194	195	208	213	188	205	195	825	801
Amortization of Other Intangibles												
Software	13	**52**	64	45	51	40	54	43	33	31	200	161
Other	14	**66**	69	68	70	70	123	120	124	129	277	496
Total amortization of other intangibles	15	**118**	133	113	121	110	177	163	157	160	477	657
Marketing and Business Development	16	**149**	221	157	164	126	203	137	140	113	668	593
Brokerage-Related Fees	17	**76**	71	72	77	76	77	78	84	81	296	320
Professional and Advisory Services	18	**208**	311	215	177	222	267	230	235	212	925	944
Communications	19	**70**	71	70	69	72	73	69	65	64	282	271
Other Expenses												
Capital and business taxes	20	**36**	41	41	36	31	34	54	34	32	149	154
Postage	21	**46**	49	46	54	47	45	42	49	41	196	177
Travel and relocation	22	**43**	45	46	42	42	45	47	39	41	175	172
Other	23	**299**	244	378	266	502	271	219	207	247	1,390	944
Total other expenses	24	**424**	379	511	398	622	395	362	329	361	1,910	1,447
Total non-interest expenses	25	**$ 3,495**	$ 3,606	$ 3,471	$ 3,372	$ 3,549	$ 3,488	$ 3,206	$ 3,163	$ 3,190	$ 13,998	$ 13,047

Balance Sheet

($ millions)	LINE	2013	2012				2011			
AS AT	#	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
ASSETS										
Cash and due from banks	1	**$ 3,136**	$ 3,436	$ 2,989	$ 3,087	$ 2,870	$ 3,096	$ 2,899	$ 3,086	$ 2,609
Interest-bearing deposits with banks	2	**30,337**	21,692	17,260	18,276	13,006	21,016	17,541	14,319	17,794
Trading loans, securities, and other[1]	3	**97,835**	94,531	89,851	85,001	84,586	73,353	69,158	70,986	67,614
Derivatives	4	**59,640**	60,919	66,786	55,772	66,166	59,845	51,538	49,945	40,210
Financial assets designated at fair value through profit or loss	5	**6,283**	6,173	5,871	5,511	5,512	4,236	2,794	2,203	2,155
Available-for-sale securities	6	**88,715**	98,576	96,294	89,996	97,435	93,520	86,791	85,321	89,967
	7	**252,473**	260,199	258,802	236,280	253,699	230,954	210,281	208,455	199,946
Securities purchased under reverse repurchase agreements	8	**66,052**	69,198	70,376	71,592	69,619	56,981	68,155	50,341	49,429
Loans										
Residential mortgages[2]	9	**174,069**	172,172	167,668	161,698	158,408	155,471	149,983	143,986	140,204
Consumer instalment and other personal										
HELOC	10	**74,302**	75,065	75,149	75,231	75,130	75,396	75,123	75,077	75,454
Indirect Auto	11	**28,228**	27,667	26,938	25,298	24,676	24,032	23,151	22,419	15,209
Other	12	**15,324**	15,195	15,485	15,886	16,105	15,961	16,129	16,374	16,740
Credit card	13	**15,442**	15,358	15,361	15,430	15,750	8,986	9,208	8,954	8,977
Business & government[2]	14	**104,865**	101,041	101,787	97,369	97,726	93,144	87,030	82,025	84,135
Debt securities classified as loans	15	**4,936**	4,994	5,334	5,818	6,237	6,511	6,189	6,388	6,907
	16	**417,166**	411,492	407,722	396,730	394,032	379,501	366,813	355,223	347,626
Allowance for loan losses	17	**(2,686)**	(2,644)	(2,518)	(2,394)	(2,282)	(2,314)	(2,289)	(2,313)	(2,348)
Loans, net of allowance for loan losses	18	**414,480**	408,848	405,204	394,336	391,750	377,187	364,524	352,910	345,278
Other										
Customers' liability under acceptances	19	**8,352**	7,223	9,437	9,421	7,606	7,815	9,293	9,383	7,822
Investment in TD Ameritrade	20	**5,248**	5,344	5,322	5,196	5,235	5,159	4,896	4,803	5,314
Goodwill	21	**12,292**	12,311	12,463	12,283	12,438	12,257	11,805	11,674	12,104
Other intangibles	22	**2,212**	2,217	2,174	2,189	2,274	1,844	1,813	1,924	2,076
Land, buildings, equipment, and other depreciable assets	23	**4,353**	4,402	4,267	4,174	4,186	4,083	4,063	4,357	3,839
Current income tax receivable	24	**515**	439	468	413	386	288	251	761	583
Deferred tax assets	25	**972**	883	934	1,092	1,041	1,196	1,227	1,119	1,231
Other assets	26	**18,060**	14,914	16,587	14,847	15,034	13,617	16,894	15,224	16,059
	27	**52,004**	47,733	51,652	49,615	48,200	46,259	50,242	49,245	49,028
Total assets	28	**$ 818,482**	$ 811,106	$ 806,283	$ 773,186	$ 779,144	$ 735,493	$ 713,642	$ 678,356	$ 664,084
LIABILITIES										
Trading deposits	29	**$ 44,894**	$ 38,774	$ 32,563	$ 25,131	$ 26,630	$ 29,613	$ 29,894	$ 30,919	$ 23,436
Derivatives	30	**62,580**	64,997	69,784	59,772	68,269	61,715	54,857	54,155	43,861
Securitization liabilities at fair value	31	**25,122**	25,324	24,689	28,420	27,800	27,725	27,462	27,092	27,049
Other financial liabilities designated at fair value through profit or loss	32	**25**	17	33	48	25	32	24	52	53
	33	**132,621**	129,112	127,069	113,371	122,724	119,085	112,237	112,218	94,399
Deposits										
Personal										
Non-term	34	**236,166**	224,457	218,195	209,854	206,552	199,493	185,003	177,908	176,899
Term	35	**64,183**	67,302	69,190	68,392	70,000	69,210	70,435	72,395	74,960
Banks	36	**12,169**	14,957	14,656	15,390	16,061	11,659	12,066	12,133	10,234
Business & government	37	**180,937**	181,038	183,196	176,366	177,121	169,066	158,988	142,465	150,813
	38	**493,455**	487,754	485,237	470,002	469,734	449,428	426,492	404,901	412,906
Other										
Acceptances	39	**8,352**	7,223	9,437	9,421	7,606	7,815	9,293	9,383	7,822
Obligations related to securities sold short	40	**34,209**	33,435	32,070	29,763	29,835	23,617	24,132	21,878	24,307
Obligations related to securities sold under repurchase agreements	41	**37,344**	38,816	34,493	37,530	34,876	25,991	28,055	21,126	21,337
Securitization liabilities at amortized cost	42	**25,288**	26,190	25,951	26,601	25,171	26,054	27,269	26,647	23,641
Provisions	43	**739**	656	736	595	799	536	444	439	460
Current income tax payable	44	**124**	167	250	82	97	167	428	494	296
Deferred tax liabilities	45	**326**	327	518	459	510	574	587	521	544
Other liabilities	46	**25,516**	24,858	28,870	25,609	28,406	24,418	28,916	26,530	23,926
	47	**131,898**	131,672	132,325	130,060	127,300	109,172	119,124	107,018	102,333
Subordinated notes and debentures	48	**8,834**	11,318	11,341	11,575	11,589	11,543	12,079	12,268	12,280
Liability for preferred shares	49	**26**	26	26	31	32	32	580	580	582
Liability for capital trust securities	50	**1,868**	2,224	2,218	2,228	2,217	2,229	2,210	2,324	2,331
Total liabilities	51	**768,702**	762,106	758,216	727,267	733,596	691,489	672,722	639,309	624,831
EQUITY										
Common shares	52	**19,023**	18,691	18,351	18,074	17,727	17,491	16,572	16,367	16,049
Preferred shares	53	**3,395**	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395
Treasury shares										
Common	54	**(135)**	(166)	(178)	(163)	(157)	(116)	(104)	(104)	(82)
Preferred	55	**(3)**	(1)	(1)	(1)	–	–	–	–	(1)
Contributed surplus	56	**185**	196	203	200	214	212	211	204	220
Retained earnings	57	**22,772**	21,763	20,943	19,970	19,003	18,213	17,322	16,487	15,731
Accumulated other comprehensive income (loss)	58	**3,058**	3,645	3,872	2,959	3,877	3,326	2,072	1,237	2,477
	59	**48,295**	47,523	46,585	44,434	44,059	42,521	39,468	37,586	37,789
Non-controlling interests in subsidiaries	60	**1,485**	1,477	1,482	1,485	1,489	1,483	1,452	1,461	1,464
Total equity	61	**49,780**	49,000	48,067	45,919	45,548	44,004	40,920	39,047	39,253
Total liabilities and equity	62	**$ 818,482**	$ 811,106	$ 806,283	$ 773,186	$ 779,144	$ 735,493	$ 713,642	$ 678,356	$ 664,084

1 Includes trading securities, trading loans 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) AS AT	LINE #	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	2011 Q1
Banking Book Equities										
Publicly traded										
Balance sheet and fair value	1	**$ 581**	$ 524	$ 439	$ 402	$ 384	$ 350	$ 438	$ 478	$ 560
Unrealized gain (loss)[1]	2	**31**	19	57	60	79	52	66	111	92
Privately held										
Balance sheet and fair value	3	**1,633**	1,616	1,623	1,625	1,655	1,716	1,777	1,647	1,737
Unrealized gain (loss)[1]	4	**116**	122	108	104	86	106	214	89	83
Total banking book equities										
Balance sheet and fair value	5	**2,214**	2,140	2,062	2,027	2,039	2,066	2,215	2,125	2,297
Unrealized gain (loss)	6	**147**	141	165	164	165	158	280	200	175
Assets Under Administration[2]										
U.S. Personal and Commercial Banking	7	**$ 11,528**	$ 12,132	$ 12,354	$ 12,697	$ 13,305	$ 14,945	$ 13,741	$ 13,437	$ 14,006
Wealth and Insurance[3]	8	**269,583**	258,409	248,543	250,354	245,469	237,239	238,467	244,724	239,128
Total	9	**$ 281,111**	$ 270,541	$ 260,897	$ 263,051	$ 258,774	$ 252,184	$ 252,208	$ 258,161	$ 253,134
Assets Under Management										
Wealth and Insurance	10	**$ 211,193**	$ 207,302	$ 203,849	$ 202,088	$ 196,232	$ 188,975	$ 190,929	$ 190,012	$ 185,948

[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 the Office of the Superintendent of Financial Institutions Canada's (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 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	2011 Q1	Full Year 2012	Full Year 2011
Goodwill												
Balance at beginning of period	1	**$ 12,311**	$ 12,463	$ 12,283	$ 12,438	$ 12,257	$ 11,805	$ 11,674	$ 12,104	$ 12,313	$ 12,257	$ 12,313
Arising during the period												
U.S. P&C related acquisitions	2	**–**	(13)	19	3	(3)	6	30	150	(11)	6	175
MBNA acquisition	3	**–**	(29)	1	1	120	–	–	–	–	93	–
Other	4	**–**	–	–	–	(1)	1	4	–	–	(1)	5
Foreign exchange and other adjustments[1]	5	**(19)**	(110)	160	(159)	65	445	97	(580)	(198)	(44)	(236)
Balance at end of period	6	**$ 12,292**	$ 12,311	$ 12,463	$ 12,283	$ 12,438	$ 12,257	$ 11,805	$ 11,674	$ 12,104	$ 12,311	$ 12,257
Other Intangible Assets[2]												
Balance at beginning of period	7	**$ 1,449**	$ 1,493	$ 1,545	$ 1,633	$ 1,274	$ 1,346	$ 1,455	$ 1,650	$ 1,804	$ 1,274	$ 1,804
Arising during the period												
MBNA acquisition	8	**–**	38	–	(3)	422	–	–	–	–	457	–
Amortized in the period	9	**(66)**	(69)	(68)	(70)	(70)	(123)	(121)	(124)	(128)	(277)	(496)
Foreign exchange and other adjustments[1]	10	**(1)**	(13)	16	(15)	7	51	12	(71)	(26)	(5)	(34)
Balance at end of period	11	**$ 1,382**	$ 1,449	$ 1,493	$ 1,545	$ 1,633	$ 1,274	$ 1,346	$ 1,455	$ 1,650	$ 1,449	$ 1,274
Deferred Tax Liability on Other Intangible Assets												
Balance at beginning of period	12	**$ (377)**	$ (400)	$ (414)	$ (441)	$ (461)	$ (481)	$ (515)	$ (582)	$ (585)	$ (461)	$ (585)
Recognized in the period	13	**20**	19	20	21	23	39	38	39	41	83	157
Foreign exchange and other adjustments	14	**1**	4	(6)	6	(3)	(19)	(4)	28	(38)	1	(33)
Balance at end of period	15	**$ (356)**	$ (377)	$ (400)	$ (414)	$ (441)	$ (461)	$ (481)	$ (515)	$ (582)	$ (377)	$ (461)
Net Other Intangibles Closing Balance	16	**$ 1,026**	$ 1,072	$ 1,093	$ 1,131	$ 1,192	$ 813	$ 865	$ 940	$ 1,068	$ 1,072	$ 813
Total Goodwill and Net Other Intangibles Closing Balance	17	**$ 13,318**	$ 13,383	$ 13,556	$ 13,414	$ 13,630	$ 13,070	$ 12,670	$ 12,614	$ 13,172	$ 13,383	$ 13,070
Restructuring Costs												
Balance at beginning of period	18	**$ 4**	$ 3	$ 3	$ 4	$ 5	$ 5	$ 6	$ 7	$ 11	$ 5	$ 11
Additions	19	**–**	–	–	–	–	–	–	–	–	–	–
Amount utilized during the period:												
U.S. P&C related acquisitions	20	**–**	–	–	(1)	(1)	–	(1)	(1)	(3)	(2)	(5)
Other	21	**–**	–	–	–	–	–	–	–	(1)	–	(1)
Other adjustments	22	**–**	1	–	–	–	–	–	–	–	1	–
Balance at end of period	23	**$ 4**	$ 4	$ 3	$ 3	$ 4	$ 5	$ 5	$ 6	$ 7	$ 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 Securitization[1]

($ millions)	LINE	2013	2012				2011				Full Year	
AS AT	#	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2012	2011
Residential mortgages securitized and sold to third parties[2,3,4]												
Balance at beginning of period	1	**$ 44,622**	$ 45,082	$ 46,058	$ 44,813	$ 44,870	$ 44,985	$ 44,932	$ 43,588	$ 43,794	$ 44,870	$ 43,794
Securitized	2	**4,080**	4,343	3,501	7,594	4,367	3,477	3,532	3,762	2,991	19,805	13,762
Amortization[5]	3	**(4,397)**	(4,803)	(4,477)	(6,349)	(4,424)	(3,592)	(3,479)	(2,418)	(3,197)	(20,053)	(12,686)
Balance at end of period	4	**44,305**	44,622	45,082	46,058	44,813	44,870	44,985	44,932	43,588	44,622	44,870
Consumer instalment and other personal loans - HELOC and automobile loans[6,7,8,9]												
Balance at beginning of period	5	**5,461**	5,752	6,085	6,756	7,175	8,018	9,726	6,393	6,555	7,175	6,555
Proceeds reinvested in securitizations	6	**610**	655	781	817	751	805	784	727	832	3,004	3,148
Additions due to acquisitions	7	**–**	–	–	–	–	–	–	6,652	–	–	6,652
Amortization	8	**(706)**	(946)	(1,114)	(1,488)	(1,170)	(1,325)	(2,007)	(3,561)	(832)	(4,718)	(7,725)
Accumulation	9	**–**	–	–	–	–	(323)	(485)	(485)	(162)	–	(1,455)
Balance at end of period	10	**5,365**	5,461	5,752	6,085	6,756	7,175	8,018	9,726	6,393	5,461	7,175
Gross impaired loans[10]	11	**25**	19	18	19	21	16	21	20	20	19	16
Write-offs net of recoveries[10]	12	**1**	1	3	3	6	7	4	–	–	13	11
Business and government loans[2,11]												
Balance at beginning of period	13	**2,466**	2,443	2,394	2,375	2,406	2,408	2,442	2,490	2,406	2,406	2,406
Securitized	14	**274**	116	71	76	86	3	117	7	169	349	296
Amortization	15	**(208)**	(93)	(22)	(57)	(117)	(5)	(151)	(55)	(85)	(289)	(296)
Balance at end of period	16	**2,532**	2,466	2,443	2,394	2,375	2,406	2,408	2,442	2,490	2,466	2,406
Credit cards[12]												
Balance at beginning of period	17	**1,251**	1,251	1,251	1,251	–	–	–	–	–	–	–
Proceeds reinvested in securitizations	18	**775**	728	730	722	439	–	–	–	–	2,619	–
Additions due to acquisitions	19	**–**	–	–	–	1,251	–	–	–	–	1,251	–
Amortization	20	**(775)**	(728)	(730)	(722)	(439)	–	–	–	–	(2,619)	–
Balance at end of period	21	**$ 1,251**	$ 1,251	$ 1,251	$ 1,251	$ 1,251	$ –	$ –	$ –	$ –	$ 1,251	$ –
Write-offs net of recoveries[10]	22	**$ 10**	$ 14	$ 13	$ 8	$ 9	$ –	$ –	$ –	$ –	$ 44	$ –
Total loan securitization	23	**$ 53,453**	$ 53,800	$ 54,528	$ 55,788	$ 55,195	$ 54,451	$ 55,411	$ 57,100	$ 52,471	$ 53,800	$ 54,451
Mortgages securitized and retained[2]												
Residential mortgages securitized and retained	24	**$ 33,946**	$ 32,132	$ 31,287	$ 31,505	$ 28,104	$ 29,151	$ 26,787	$ 26,604	$ 25,048	$ 32,132	$ 29,151
Business and government loans securitized and retained	25	**1**	29	14	2	28	40	8	15	14	29	40
Closing balance	26	**$ 33,947**	$ 32,161	$ 31,301	$ 31,507	$ 28,132	$ 29,191	$ 26,795	$ 26,619	$ 25,062	$ 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 acquisition of the credit card portfolio of MBNA Canada on December 1, 2011, 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 Q1		2012 Q4		2012 Q3		2012 Q2	
Market Risk Capital Approach and Risk Weighting		**Gross securitization exposures**	**Risk-weighted assets**	Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets	Gross securitization exposures	Risk-weighted assets
Internal Ratings Based[1]									
AA- and above	1	**$ 296**	**$ 21**	$ 152	$ 11	$ 185	$ 13	$ 223	$ 8
A+ to A-	2	**8**	**1**	3	–	4	1	14	2
BBB+ to BBB-	3	**1**	**1**	3	2	6	4	6	4
Below BB-[2]	4	**–**	**–**	–	n/a	2	n/a	5	n/a
Unrated[3]	5	**–**	**–**	67	240	76	260	73	249
Total	6	**$ 305**	**$ 23**	$ 225	$ 253	$ 273	$ 278	$ 321	$ 263

	LINE #	2012 Q1	
Market Risk Capital Approach and Risk Weighting		Gross securitization exposures	Risk-weighted assets
Internal Ratings Based[1]			
AA- and above	7	$ 282	$ 56
A+ to A-	8	16	8
BBB+ to BBB-	9	4	4
Below BB-[2]	10	11	n/a
Unrated[3]	11	68	242
Total	12	$ 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 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]	2012 Q2 Aggregate On-balance sheet exposures[1]	2012 Q2 Aggregate Off-balance sheet exposures[2]
Exposure Type									
Collateralized debt obligations	1	**$ –**	**$ –**	$ –	$ 67	$ –	$ 78	$ –	$ 78
Asset backed securities									
Residential mortgage loans	2	**–**	**–**	1	–	1	–	1	–
Commercial mortgage loans	3	**80**	**–**	61	–	67	–	65	–
Credit card loans	4	**170**	**–**	86	–	119	–	176	–
Automobile loans and leases	5	**18**	**–**	10	–	8	–	1	–
Other	6	**37**	**–**	–	–	–	–	–	–
Total	7	**$ 305**	**$ –**	$ 158	$ 67	$ 195	$ 78	$ 243	$ 78

($ millions) AS AT	LINE #	2012 Q1 Aggregate On-balance sheet exposures[1]	2012 Q1 Aggregate Off-balance sheet exposures[2]
Exposure Type			
Collateralized debt obligations	8	$ –	$ 79
Asset backed securities			
Residential mortgage loans	9	1	–
Commercial mortgage loans	10	114	–
Credit card loans	11	158	–
Automobile loans and leases	12	14	–
Other	13	15	–
Total	14	$ 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 Q1		2012 Q4		2012 Q3		2012 Q2	
Exposure Type		**Aggregate On-balance sheet exposures[1]**	**Aggregate Off-balance sheet exposures[2]**	Aggregate On-balance sheet exposures[1]	Aggregate Off-balance sheet exposures[2]	Aggregate On-balance sheet exposures[1]	Aggregate Off-balance sheet exposures[2]	Aggregate On-balance sheet exposures[1]	Aggregate Off-balance sheet exposures[2]
Collateralized mortgage obligations	1	**$ 3,632**	**$ –**	$ 3,766	$ –	$ 3,922	$ –	$ 3,634	$ –
Asset backed securities									
Residential mortgage loans	2	**–**	**4,979**	–	4,706	–	4,504	–	3,562
Personal loans	3	**8,213**	**5,202**	7,644	5,202	8,034	5,202	7,778	5,202
Credit card loans	4	**11,447**	**153**	12,819	153	12,510	153	10,348	153
Automobile loans and leases	5	**3,059**	**2,145**	3,419	2,189	3,572	2,114	3,473	2,157
Equipment loans and leases	6	**855**	**–**	1,070	–	702	–	677	–
Trade receivables	7	**–**	**1,632**	–	1,265	–	1,276	–	1,290
Other Exposures[3]									
Automobile loans and leases	8	**–**	**–**	27	–	37	–	49	–
Equipment loans and leases	9	**–**	**–**	15	–	15	–	15	–
Total	10	**$ 27,206**	**$ 14,111**	$ 28,760	$ 13,515	$ 28,792	$ 13,249	$ 25,974	$ 12,364

		2012 Q1	
Exposure Type		Aggregate On-balance sheet exposures[1]	Aggregate Off-balance sheet exposures[2]
Collateralized mortgage obligations	11	$ 3,872	$ –
Asset backed securities			
Residential mortgage loans	12	–	3,309
Personal loans	13	7,320	5,202
Credit card loans	14	11,087	153
Automobile loans and leases	15	5,358	2,246
Equipment loans and leases	16	889	–
Trade receivables	17	–	1,304
Other Exposures[3]			
Automobile loans and leases	18	61	–
Equipment loans and leases	19	15	–
Total	20	$ 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

		2013 Q1				2012 Q4			
		Outstanding exposures			Gross assets	Outstanding exposures			Gross assets
Exposure Type	LINE #	**Beginning balance**	**Activity**	**Ending balance**	**past due, but not impaired**[1,2]	Beginning balance	Activity	Ending balance	past due, but not impaired[1,2,3]
Residential mortgage loans	1	**$ 4,706**	**$ 273**	**$ 4,979**	**$ 13**	$ 4,504	$ 202	$ 4,706	$ 10
Credit card loans	2	**–**	**–**	**–**	**–**	–	–	–	–
Automobile loans and leases	3	**2,216**	**(71)**	**2,145**	**5**	2,151	65	2,216	5
Equipment loans and leases	4	**15**	**(15)**	**–**	**–**	15	–	15	1
Trade receivables	5	**1,265**	**367**	**1,632**	**156**	1,276	(11)	1,265	117
Other	6	**–**	**–**	**–**	**–**	–	–	–	–
Total	7	**$ 8,202**	**$ 554**	**$ 8,756**	**$ 174**	$ 7,946	$ 256	$ 8,202	$ 133

		2012 Q3				2012 Q2			
		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	$ 3,562	$ 942	$ 4,504	$ 9	$ 3,310	$ 252	$ 3,562	$ 10
Credit card loans	9	–	–	–	–	–	–	–	–
Automobile loans and leases	10	2,206	(55)	2,151	1	2,306	(100)	2,206	2
Equipment loans and leases	11	15	–	15	1	15	–	15	2
Trade receivables	12	1,290	(14)	1,276	113	1,304	(14)	1,290	121
Other	13	–	–	–	–	–	–	–	–
Total	14	$ 7,073	$ 873	$ 7,946	$ 124	$ 6,935	$ 138	$ 7,073	$ 135

		2012 Q1			
		Outstanding exposures			Gross assets
Exposure Type		Beginning balance	Activity	Ending balance	past due, but not impaired[1,2,3]
Residential mortgage loans	15	$ 2,260	$ 1,050	$ 3,310	$ 14
Credit card loans	16	153	(153)	–	–
Automobile loans and leases	17	2,247	59	2,306	3
Equipment loans and leases	18	37	(22)	15	1
Trade receivables	19	1,318	(14)	1,304	117
Other	20	–	–	–	–
Total	21	$ 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*	LINE #	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	2012 Q2 Gross Loans	2012 Q2 Gross Impaired Loans	2012 Q2 Year-to-date write-offs, net of recoveries
Type of Loan													
Residential mortgages[1]	1	**$ 173,534**	**$ 705**	**$ 8**	$ 171,609	$ 679	$ 41	$ 167,065	$ 649	$ 23	$ 161,076	$ 722	$ 15
Consumer instalment and other personal	2	**117,402**	**701**	**179**	117,381	673	660	116,903	489	461	115,628	406	298
Credit card	3	**15,421**	**189**	**140**	15,333	181	572	15,352	179	402	15,413	180	235
Business and government[1,5]	4	**104,948**	**899**	**64**	100,842	985	411	101,195	1,050	310	96,307	1,055	242
Total loans managed	5	**411,305**	**2,494**	**391**	405,165	2,518	1,684	400,515	2,367	1,196	388,424	2,363	790
Less: Business and government loans securitized and sold to third parties[6]	6	**2,500**	**–**	**–**	2,434	–	–	2,410	–	–	2,361	–	–
Total loans managed, net of loans securitized	7	**$ 408,805**	**$ 2,494**	**$ 391**	$ 402,731	$ 2,518	$ 1,684	$ 398,105	$ 2,367	$ 1,196	$ 386,063	$ 2,363	$ 790

		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	2011 Q2 Gross loans	2011 Q2 Gross impaired loans	2011 Q2 Year-to-date write-offs, net of recoveries
Type of Loan													
Residential mortgages[1]	8	$ 157,747	$ 796	$ 7	$ 154,792	$ 789	$ 28	$ 149,309	$ 763	$ 20	$ 143,301	$ 768	$ 13
Consumer instalment and other personal	9	114,951	434	161	114,374	415	588	113,264	401	428	112,542	374	275
Credit card	10	15,725	132	103	8,986	85	372	9,208	80	286	8,954	89	191
Business and government[1,5]	11	96,352	1,168	138	91,637	1,204	377	85,549	1,188	271	80,077	1,216	172
Total loans managed	12	384,775	2,530	409	369,789	2,493	1,365	357,330	2,432	1,005	344,874	2,447	651
Less: Business and government loans securitized and sold to third parties[6]	13	2,341	–	–	2,359	–	–	2,407	–	–	2,381	–	–
Total loans managed, net of loans securitized	14	$ 382,434	$ 2,530	$ 409	$ 367,430	$ 2,493	$ 1,365	$ 354,923	$ 2,432	$ 1,005	$ 342,493	$ 2,447	$ 651

		2011 Q1 Gross Loans	2011 Q1 Gross Impaired Loans	2011 Q1 Year-to-date write-offs, net of recoveries
Type of Loan				
Residential mortgages[1]	15	$ 139,444	$ 786	$ 8
Consumer instalment and other personal	16	106,732	376	142
Credit card	17	8,977	90	96
Business and government[1,5]	18	81,557	1,329	97
Total loans managed	19	336,710	2,581	343
Less: Business and government loans securitized and sold to third parties[6]	20	2,413	–	–
Total loans managed, net of loans securitized	21	$ 334,297	$ 2,581	$ 343

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 Q1				2012 Q4				2012 Q3			
By Industry Sector													
Personal		**Canada**	**United States**	**Int'l**	**Total**	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages[2]	1	**$ 155,030**	**$ 18,504**	**$ –**	**$ 173,534**	$ 154,247	$ 17,362	$ –	$ 171,609	$ 150,781	$ 16,284	$ –	$ 167,065
Consumer instalment and other personal													
HELOC	2	**63,990**	**10,132**	**–**	**74,122**	64,753	10,122	–	74,875	64,972	9,995	–	74,967
Indirect Auto	3	**13,830**	**14,229**	**–**	**28,059**	13,965	13,466	–	27,431	13,961	12,656	–	26,617
Other	4	**14,741**	**470**	**10**	**15,221**	14,574	490	11	15,075	14,861	446	12	15,319
Credit card	5	**14,260**	**1,161**	**–**	**15,421**	14,236	1,097	–	15,333	14,298	1,054	–	15,352
Total personal	6	**261,851**	**44,496**	**10**	**306,357**	261,775	42,537	11	304,323	258,873	40,435	12	299,320
Business & Government[2]													
Real estate													
Residential	7	**12,833**	**3,112**	**–**	**15,945**	12,477	3,015	–	15,492	12,059	2,983	–	15,042
Non-residential	8	**7,608**	**10,384**	**158**	**18,150**	7,252	9,999	161	17,412	6,928	10,021	167	17,116
Total real estate	9	**20,441**	**13,496**	**158**	**34,095**	19,729	13,014	161	32,904	18,987	13,004	167	32,158
Agriculture	10	**3,460**	**285**	**–**	**3,745**	3,238	275	–	3,513	3,143	268	–	3,411
Automotive	11	**1,651**	**1,554**	**–**	**3,205**	1,445	1,539	52	3,036	1,408	1,466	53	2,927
Financial	12	**6,881**	**2,836**	**2,031**	**11,748**	6,425	2,786	1,926	11,137	9,686	3,250	2,111	15,047
Food, beverage, and tobacco	13	**1,262**	**1,395**	**52**	**2,709**	1,074	1,322	74	2,470	1,032	1,342	105	2,479
Forestry	14	**399**	**413**	**6**	**818**	379	410	2	791	405	424	2	831
Government, public sector entities, and education	15	**5,720**	**3,081**	**–**	**8,801**	4,786	2,992	–	7,778	5,652	2,738	–	8,390
Health and social services	16	**3,479**	**5,737**	**–**	**9,216**	3,329	5,634	–	8,963	3,277	5,323	–	8,600
Industrial construction and trade contractors	17	**1,453**	**1,110**	**–**	**2,563**	1,496	1,092	52	2,640	1,476	1,130	56	2,662
Metals and mining	18	**751**	**981**	**21**	**1,753**	775	1,000	66	1,841	724	959	93	1,776
Pipelines, oil, and gas	19	**2,127**	**983**	**–**	**3,110**	2,236	831	–	3,067	2,277	855	–	3,132
Power and utilities	20	**1,350**	**1,134**	**20**	**2,504**	1,184	1,116	76	2,376	1,124	1,173	89	2,386
Professional and other services	21	**2,286**	**3,913**	**–**	**6,199**	2,107	3,637	–	5,744	1,993	3,588	7	5,588
Retail sector	22	**2,013**	**2,272**	**–**	**4,285**	1,969	2,306	–	4,275	2,000	2,284	–	4,284
Sundry manufacturing and wholesale	23	**1,707**	**3,072**	**50**	**4,829**	1,650	3,057	71	4,778	1,637	2,947	26	4,610
Telecommunications, cable, and media	24	**1,027**	**1,473**	**8**	**2,508**	1,022	1,182	5	2,209	955	1,103	79	2,137
Transportation	25	**612**	**3,756**	**27**	**4,395**	717	3,568	91	4,376	713	3,505	134	4,352
Other	26	**2,958**	**1,234**	**125**	**4,317**	2,236	1,420	77	3,733	2,195	1,179	78	3,452
Total business & government	27	**59,577**	**48,725**	**2,498**	**110,800**	55,797	47,181	2,653	105,631	58,684	46,538	3,000	108,222
Other Loans													
Debt securities classified as loans	28	**602**	**3,111**	**1,223**	**4,936**	604	2,898	1,492	4,994	607	3,186	1,541	5,334
Acquired credit-impaired loans[3]	29	**61**	**3,364**	**–**	**3,425**	77	3,690	–	3,767	75	4,208	–	4,283
Total other loans	30	**663**	**6,475**	**1,223**	**8,361**	681	6,588	1,492	8,761	682	7,394	1,541	9,617
Total Gross Loans and Acceptances	31	**$ 322,091**	**$ 99,696**	**$ 3,731**	**$ 425,518**	$ 318,253	$ 96,306	$ 4,156	$ 418,715	$ 318,239	$ 94,367	$ 4,553	$ 417,159
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages[2]	32	**36.4 %**	**4.4 %**	**– %**	**40.8 %**	36.8 %	4.1 %	– %	40.9 %	36.1 %	3.9 %	– %	40.0 %
Consumer instalment and other personal													
HELOC	33	**15.0**	**2.4**	**–**	**17.4**	15.5	2.4	–	17.9	15.6	2.4	–	18.0
Indirect Auto	34	**3.3**	**3.3**	**–**	**6.6**	3.4	3.2	–	6.6	3.4	3.0	–	6.4
Other	35	**3.5**	**0.1**	**–**	**3.6**	3.5	0.1	–	3.6	3.6	0.1	–	3.7
Credit card	36	**3.3**	**0.3**	**–**	**3.6**	3.4	0.3	–	3.7	3.4	0.3	–	3.7
Total personal	37	**61.5**	**10.5**	**–**	**72.0**	62.6	10.1	–	72.7	62.1	9.7	–	71.8
Business & Government[2]	38	**14.0**	**11.4**	**0.6**	**26.0**	13.3	11.3	0.6	25.2	14.1	11.1	0.7	25.9
Other Loans													
Debt securities classified as loans	39	**0.1**	**0.8**	**0.3**	**1.2**	0.1	0.7	0.4	1.2	0.1	0.8	0.4	1.3
Acquired credit-impaired loans[3]	40	**–**	**0.8**	**–**	**0.8**	–	0.9	–	0.9	–	1.0	–	1.0
Total other loans	41	**0.1**	**1.6**	**0.3**	**2.0**	0.1	1.6	0.4	2.1	0.1	1.8	0.4	2.3
Total Gross Loans and Acceptances	42	**75.6 %**	**23.5 %**	**0.9 %**	**100.0 %**	76.0 %	23.0 %	1.0 %	100.0 %	76.3 %	22.6 %	1.1 %	100.0 %

[1] Based on geographic location of unit responsible for recording revenue.
[2] 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.
[3] 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 Q2				2012 Q1				2011 Q4			
By Industry Sector **Personal**		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages[2]	1	$ 146,233	$ 14,843	$ –	$ 161,076	$ 143,958	$ 13,789	$ –	$ 157,747	$ 142,297	$ 12,495	$ –	$ 154,792
Consumer instalment and other personal													
HELOC	2	65,337	9,703	–	75,040	65,135	9,788	–	74,923	65,531	9,654	–	75,185
Indirect Auto	3	13,671	11,212	–	24,883	13,499	10,620	–	24,119	13,607	9,741	–	23,348
Other	4	15,245	448	12	15,705	15,435	462	12	15,909	15,380	449	12	15,841
Credit card	5	14,431	982	–	15,413	14,793	932	–	15,725	8,094	892	–	8,986
Total personal	6	254,917	37,188	12	292,117	252,820	35,591	12	288,423	244,909	33,231	12	278,152
Business & Government[2]													
Real estate													
Residential	7	11,518	3,013	–	14,531	11,234	3,072	–	14,306	10,738	3,101	–	13,839
Non-residential	8	6,705	9,796	208	16,709	6,451	9,856	210	16,517	5,899	9,443	220	15,562
Total real estate	9	18,223	12,809	208	31,240	17,685	12,928	210	30,823	16,637	12,544	220	29,401
Agriculture	10	3,022	260	7	3,289	2,922	275	7	3,204	2,751	229	–	2,980
Automotive	11	1,446	1,365	26	2,837	1,303	1,355	–	2,658	1,249	1,274	–	2,523
Financial	12	9,014	3,074	1,905	13,993	9,386	2,905	1,904	14,195	8,235	2,729	2,026	12,990
Food, beverage, and tobacco	13	1,122	1,246	225	2,593	1,066	1,232	229	2,527	1,043	1,228	218	2,489
Forestry	14	452	390	2	844	389	320	2	711	388	317	2	707
Government, public sector entities, and education	15	4,404	2,571	–	6,975	4,791	2,472	30	7,293	4,212	2,390	313	6,915
Health and social services	16	3,253	4,883	–	8,136	3,363	4,764	27	8,154	2,962	4,271	28	7,261
Industrial construction and trade contractors	17	1,405	1,132	12	2,549	1,336	1,053	53	2,442	1,341	1,105	–	2,446
Metals and mining	18	794	956	22	1,772	687	903	–	1,590	634	903	63	1,600
Pipelines, oil, and gas	19	1,873	833	–	2,706	1,940	959	–	2,899	1,850	801	80	2,731
Power and utilities	20	992	1,110	80	2,182	1,042	1,085	91	2,218	1,082	969	135	2,186
Professional and other services	21	1,914	3,202	15	5,131	1,919	2,992	16	4,927	1,830	2,875	16	4,721
Retail sector	22	2,038	2,276	–	4,314	1,985	2,206	–	4,191	2,035	2,327	–	4,362
Sundry manufacturing and wholesale	23	1,606	2,995	35	4,636	1,575	2,777	32	4,384	1,497	2,636	33	4,166
Telecommunications, cable, and media	24	1,095	1,150	106	2,351	1,055	1,095	127	2,277	909	1,050	152	2,111
Transportation	25	566	3,238	148	3,952	518	3,188	143	3,849	541	2,845	160	3,546
Other	26	2,785	1,011	71	3,867	2,181	1,022	72	3,275	2,524	1,360	74	3,958
Total business & government	27	56,004	44,501	2,862	103,367	55,143	43,531	2,943	101,617	51,720	41,853	3,520	97,093
Other Loans													
Debt securities classified as loans	28	599	3,370	1,849	5,818	657	3,610	1,970	6,237	653	3,804	2,054	6,511
Acquired credit-impaired loans[3]	29	100	4,749	–	4,849	128	5,233	–	5,361	19	5,541	–	5,560
Total other loans	30	699	8,119	1,849	10,667	785	8,843	1,970	11,598	672	9,345	2,054	12,071
Total Gross Loans and Acceptances	31	$ 311,620	$ 89,808	$ 4,723	$ 406,151	$ 308,748	$ 87,965	$ 4,925	$ 401,638	$ 297,301	$ 84,429	$ 5,586	$ 387,316
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages[2]	32	36.0 %	3.7 %	– %	39.7 %	35.8 %	3.5 %	– %	39.3 %	36.7 %	3.3 %	– %	40.0 %
Consumer instalment and other personal													
HELOC	33	16.1	2.4	–	18.5	16.2	2.4	–	18.6	16.9	2.5	–	19.4
Indirect Auto	34	3.3	2.8	–	6.1	3.4	2.6	–	6.0	3.5	2.5	–	6.0
Other	35	3.8	0.1	–	3.9	3.8	0.2	–	4.0	4.0	0.1	–	4.1
Credit card	36	3.6	0.2	–	3.8	3.7	0.2	–	3.9	2.1	0.2	–	2.3
Total personal	37	62.8	9.2	–	72.0	62.9	8.9	–	71.8	63.2	8.6	–	71.8
Business & Government[2]	38	13.8	10.9	0.7	25.4	13.7	10.9	0.7	25.3	13.4	10.8	0.9	25.1
Other Loans													
Debt securities classified as loans	39	0.1	0.8	0.5	1.4	0.2	0.9	0.5	1.6	0.2	1.0	0.5	1.7
Acquired credit-impaired loans[3]	40	–	1.2	–	1.2	–	1.3	–	1.3	–	1.4	–	1.4
Total other loans	41	0.1	2.0	0.5	2.6	0.2	2.2	0.5	2.9	0.2	2.4	0.5	3.1
Total Gross Loans and Acceptances	42	76.7 %	22.1 %	1.2 %	100.0 %	76.8 %	22.0 %	1.2 %	100.0 %	76.8 %	21.8 %	1.4 %	100.0 %

1 Based on geographic location of unit responsible for recording revenue.
2 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.
3 Includes all FDIC covered loans and other ACI loans.

Impaired Loans[1,2]

($ millions, except as noted) *AS AT*		LINE #	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	2011 Q1	Full Year 2012	Full Year 2011
CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT													
Personal, Business, and Government Loans													
Balance at beginning of period		1	**$ 2,518**	$ 2,367	$ 2,363	$ 2,530	$ 2,493	$ 2,432	$ 2,447	$ 2,581	$ 2,535	$ 2,493	$ 2,535
Additions													
Canadian Personal and Commercial Banking[3,4]		2	**691**	811	649	664	653	594	580	568	602	2,777	2,344
U.S. Personal and Commercial Banking[5,6]	- in USD	3	**352**	399	368	315	333	342	361	255	315	1,415	1,273
	- foreign exchange	4	**(2)**	(4)	6	(2)	4	4	(14)	(8)	2	4	(16)
		5	**350**	395	374	313	337	346	347	247	317	1,419	1,257
Wholesale Banking		6	**–**	12	38	4	6	9	–	–	–	60	9
Total Additions[7]		7	**1,041**	1,218	1,061	981	996	949	927	815	919	4,256	3,610
Return to performing status, repaid or sold[8]		8	**(585)**	(506)	(596)	(670)	(489)	(532)	(546)	(485)	(452)	(2,261)	(2,015)
Net new additions		9	**456**	712	465	311	507	417	381	330	467	1,995	1,595
Write-offs		10	**(478)**	(557)	(480)	(458)	(474)	(425)	(423)	(386)	(395)	(1,969)	(1,629)
Foreign exchange and other adjustments		11	**(2)**	(4)	19	(20)	4	69	27	(78)	(26)	(1)	(8)
Change during the period		12	**(24)**	151	4	(167)	37	61	(15)	(134)	46	25	(42)
Total Gross Impaired Loans – Balance at End of Period		13	**$ 2,494**	$ 2,518	$ 2,367	$ 2,363	$ 2,530	$ 2,493	$ 2,432	$ 2,447	$ 2,581	$ 2,518	$ 2,493
GROSS IMPAIRED LOANS BY SEGMENT													
Personal, Business, and Government Loans													
Canadian Personal and Commercial Banking		14	**$ 1,212**	$ 1,235	$ 1,073	$ 1,149	$ 1,165	$ 1,098	$ 1,068	$ 1,094	$ 1,115	$ 1,235	$ 1,098
U.S. Personal and Commercial Banking	- in USD	15	**1,244**	1,205	1,208	1,180	1,317	1,351	1,374	1,361	1,395	1,205	1,351
	- foreign exchange	16	**(3)**	(1)	4	(14)	4	(4)	(61)	(73)	2	(1)	(4)
		17	**1,241**	1,204	1,212	1,166	1,321	1,347	1,313	1,288	1,397	1,204	1,347
Wholesale Banking		18	**38**	76	79	45	41	45	47	65	69	76	45
Other		19	**3**	3	3	3	3	3	4	–	–	3	3
Total Gross Impaired Loans		20	**$ 2,494**	$ 2,518	$ 2,367	$ 2,363	$ 2,530	$ 2,493	$ 2,432	$ 2,447	$ 2,581	$ 2,518	$ 2,493
NET IMPAIRED LOANS BY SEGMENT													
Personal, Business, and Government Loans													
Canadian Personal and Commercial Banking		21	**$ 914**	$ 1,000	$ 863	$ 943	$ 950	$ 892	$ 866	$ 890	$ 896	$ 1,000	$ 892
U.S. Personal and Commercial Banking	- in USD	22	**1,099**	1,059	1,061	1,032	1,141	1,143	1,158	1,127	1,141	1,059	1,143
	- foreign exchange	23	**(3)**	(1)	3	(13)	3	(4)	(51)	(61)	2	(1)	(4)
		24	**1,096**	1,058	1,064	1,019	1,144	1,139	1,107	1,066	1,143	1,058	1,139
Wholesale Banking		25	**23**	42	48	31	27	32	35	34	38	42	32
Total Net Impaired Loans		26	**$ 2,033**	$ 2,100	$ 1,975	$ 1,993	$ 2,121	$ 2,063	$ 2,008	$ 1,990	$ 2,077	$ 2,100	$ 2,063
Net Impaired Loans as a % of Net Loans and Acceptances		27	**0.49 %**	0.52 %	0.49 %	0.51 %	0.55 %	0.56 %	0.56 %	0.57 %	0.61 %	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[1,2]

($ millions) *AS AT*	LINE #	2013 Q1				2012 Q4				2012 Q3			
By Industry Sector													
Personal		**Canada**	**United States**	**Int'l**	**Total**	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Residential mortgages	1	**$ 471**	**$ 234**	**$ –**	**$ 705**	$ 479	$ 200	$ –	$ 679	$ 479	$ 170	$ –	$ 649
Consumer instalment and other personal													
HELOC[3]	2	**318**	**227**	**–**	**545**	327	200	–	527	183	184	–	367
Indirect Auto	3	**42**	**32**	**–**	**74**	37	27	–	64	40	9	–	49
Other	4	**79**	**3**	**–**	**82**	79	3	–	82	69	4	–	73
Credit card	5	**171**	**18**	**–**	**189**	166	15	–	181	166	13	–	179
Total personal	6	**1,081**	**514**	**–**	**1,595**	1,088	445	–	1,533	937	380	–	1,317
Business & Government													
Real estate													
Residential	7	**33**	**132**	**–**	**165**	30	151	–	181	30	168	–	198
Non-residential	8	**5**	**219**	**–**	**224**	3	225	–	228	3	280	–	283
Total real estate	9	**38**	**351**	**–**	**389**	33	376	–	409	33	448	–	481
Agriculture	10	**4**	**3**	**–**	**7**	5	2	–	7	4	3	–	7
Automotive	11	**2**	**17**	**–**	**19**	3	16	–	19	3	15	–	18
Financial	12	**21**	**11**	**–**	**32**	30	7	–	37	2	20	–	22
Food, beverage, and tobacco	13	**3**	**7**	**–**	**10**	3	8	–	11	2	9	–	11
Forestry	14	**5**	**1**	**–**	**6**	5	1	–	6	3	1	–	4
Government, public sector entities, and education	15	**4**	**10**	**–**	**14**	4	4	–	8	4	5	–	9
Health and social services	16	**2**	**24**	**–**	**26**	19	29	–	48	21	31	–	52
Industrial construction and trade contractors	17	**18**	**47**	**–**	**65**	13	46	–	59	18	43	–	61
Metals and mining	18	**5**	**21**	**–**	**26**	6	27	–	33	8	33	–	41
Pipelines, oil, and gas	19	**2**	**6**	**–**	**8**	2	6	–	8	3	–	–	3
Power and utilities	20	**–**	**–**	**–**	**–**	–	–	–	–	–	2	–	2
Professional and other services	21	**7**	**45**	**–**	**52**	7	39	–	46	11	44	–	55
Retail sector	22	**33**	**96**	**–**	**129**	32	82	–	114	33	82	–	115
Sundry manufacturing and wholesale	23	**15**	**29**	**–**	**44**	14	48	–	62	20	26	–	46
Telecommunications, cable, and media	24	**1**	**10**	**–**	**11**	37	17	–	54	39	15	–	54
Transportation	25	**2**	**38**	**–**	**40**	2	41	–	43	5	48	–	53
Other	26	**6**	**15**	**–**	**21**	6	15	–	21	7	9	–	16
Total business & government	27	**168**	**731**	**–**	**899**	221	764	–	985	216	834	–	1,050
Total Gross Impaired Loans[2]	28	**$ 1,249**	**$ 1,245**	**$ –**	**$ 2,494**	$ 1,309	$ 1,209	$ –	$ 2,518	$ 1,153	$ 1,214	$ –	$ 2,367
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
Residential mortgages	29	**0.30 %**	**1.26 %**	**– %**	**0.41 %**	0.31 %	1.15 %	– %	0.40 %	0.32 %	1.04 %	– %	0.39 %
Consumer instalment and other personal													
HELOC[3]	30	**0.50**	**2.24**	**–**	**0.74**	0.50	1.98	–	0.70	0.28	1.84	–	0.49
Indirect Auto	31	**0.30**	**0.22**	**–**	**0.26**	0.26	0.20	–	0.23	0.29	0.07	–	0.18
Other	32	**0.54**	**0.64**	**–**	**0.54**	0.54	0.61	–	0.55	0.46	0.90	–	0.48
Credit card	33	**1.20**	**1.55**	**–**	**1.23**	1.16	1.37	–	1.18	1.16	1.23	–	1.17
Total personal	34	**0.41**	**1.16**	**–**	**0.52**	0.42	1.05	–	0.50	0.36	0.94	–	0.44
Business & Government	35	**0.28**	**1.50**	**–**	**0.81**	0.40	1.62	–	0.93	0.37	1.79	–	0.97
Total Gross Impaired Loans[2]	36	**0.39 %**	**1.34 %**	**– %**	**0.60 %**	0.41 %	1.35 %	– %	0.61 %	0.36 %	1.40 %	– %	0.58 %

[1] Based on geographic location of unit responsible for recording revenue.
[2] Excludes ACI loans and debt securities classified as loans. For additional information on ACI loans, see pages 34 to 35.
[3] Includes certain Canadian personal past due accounts.

Impaired Loans and Acceptances by Industry Sector and Geographic Location (Continued)[1,2]

($ millions) *AS AT*	LINE #	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	2011 Q4 Canada	2011 Q4 United States	2011 Q4 Int'l	2011 Q4 Total
By Industry Sector													
Personal													
Residential mortgages	1	$ 551	$ 171	$ –	$ 722	$ 610	$ 186	$ –	$ 796	$ 611	$ 178	$ –	$ 789
Consumer instalment and other personal													
HELOC	2	191	93	–	284	200	106	–	306	193	97	–	290
Indirect Auto	3	38	8	–	46	43	10	–	53	42	8	–	50
Other	4	73	3	–	76	72	3	–	75	73	2	–	75
Credit card	5	167	13	–	180	115	17	–	132	70	15	–	85
Total personal	6	1,020	288	–	1,308	1,040	322	–	1,362	989	300	–	1,289
Business & Government													
Real estate													
Residential	7	12	192	–	204	12	235	–	247	21	287	–	308
Non-residential	8	5	298	–	303	15	337	–	352	7	321	–	328
Total real estate	9	17	490	–	507	27	572	–	599	28	608	–	636
Agriculture	10	9	4	–	13	9	4	–	13	7	4	–	11
Automotive	11	3	11	–	14	3	21	–	24	1	23	–	24
Financial	12	3	9	–	12	4	16	–	20	4	20	–	24
Food, beverage, and tobacco	13	1	9	–	10	2	14	–	16	1	7	–	8
Forestry	14	1	1	–	2	1	1	–	2	–	2	–	2
Government, public sector entities, and education	15	4	5	–	9	4	7	–	11	5	8	–	13
Health and social services	16	22	50	–	72	4	43	–	47	3	52	–	55
Industrial construction and trade contractors	17	17	37	–	54	17	47	–	64	16	42	–	58
Metals and mining	18	8	34	–	42	10	15	–	25	3	20	–	23
Pipelines, oil, and gas	19	3	–	–	3	3	–	–	3	3	–	–	3
Power and utilities	20	–	2	–	2	–	7	–	7	–	7	–	7
Professional and other services	21	12	45	–	57	9	50	–	59	9	46	–	55
Retail sector	22	33	82	–	115	33	97	–	130	32	106	–	138
Sundry manufacturing and wholesale	23	19	34	–	53	20	31	–	51	20	32	–	52
Telecommunications, cable, and media	24	1	6	–	7	2	9	–	11	2	7	–	9
Transportation	25	4	49	–	53	4	53	–	57	5	53	–	58
Other	26	14	16	–	30	15	14	–	29	18	10	–	28
Total business & government	27	171	884	–	1,055	167	1,001	–	1,168	157	1,047	–	1,204
Total Gross Impaired Loans	28	$ 1,191	$ 1,172	$ –	$ 2,363	$ 1,207	$ 1,323	$ –	$ 2,530	$ 1,146	$ 1,347	$ –	$ 2,493
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
Residential mortgages	29	0.38 %	1.15 %	– %	0.45 %	0.42 %	1.35 %	– %	0.50 %	0.43 %	1.42 %	– %	0.51 %
Consumer instalment and other personal													
HELOC	30	0.29	0.96	–	0.38	0.31	1.08	–	0.41	0.29	1.00	–	0.39
Indirect Auto	31	0.28	0.07	–	0.18	0.32	0.09	–	0.22	0.31	0.08	–	0.21
Other	32	0.48	0.67	–	0.48	0.47	0.65	–	0.47	0.47	0.45	–	0.47
Credit card	33	1.16	1.32	–	1.17	0.78	1.82	–	0.84	0.86	1.68	–	0.95
Total personal	34	0.40	0.77	–	0.45	0.41	0.90	–	0.47	0.40	0.90	–	0.46
Business & Government	35	0.31	1.99	–	1.02	0.30	2.30	–	1.15	0.30	2.50	–	1.24
Total Gross Impaired Loans	36	0.38 %	1.43 %	– %	0.60 %	0.39 %	1.67 %	– %	0.65 %	0.39 %	1.79 %	– %	0.66 %

1 Based on geographic location of unit responsible for recording revenue.
2 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)	LINE	2013	2012				2011				Full Year	
AS AT	#	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2012	2011
COUNTERPARTY-SPECIFIC ALLOWANCE												
Change in Allowance for Credit Losses – Counterparty-Specific												
Balance at beginning of period	1	**$ 386**	$ 385	$ 364	$ 382	$ 397	$ 397	$ 466	$ 479	$ 416	$ 397	$ 416
Provision for credit losses – counterparty-specific	2	**49**	103	79	92	127	87	65	69	137	401	358
Write-offs	3	**(71)**	(106)	(73)	(115)	(143)	(110)	(147)	(81)	(76)	(437)	(414)
Recoveries	4	**11**	11	13	15	7	12	17	27	7	46	63
Foreign exchange and other adjustments	5	**(3)**	(7)	2	(10)	(6)	11	(4)	(28)	(5)	(21)	(26)
Balance at end of period	6	**372**	386	385	364	382	397	397	466	479	386	397
COLLECTIVELY ASSESSED ALLOWANCE												
Change in Allowance for Credit Losses – Individually Insignificant												
Balance at beginning of period	7	**317**	291	280	276	274	286	245	256	261	274	261
Provision for credit losses – individually insignificant	8	**353**	349	285	246	294	262	315	250	270	1,174	1,097
Write-offs	9	**(362)**	(384)	(342)	(332)	(349)	(340)	(336)	(307)	(319)	(1,407)	(1,302)
Recoveries	10	**76**	58	63	62	58	53	52	51	45	241	201
Foreign exchange and other adjustments	11	**10**	3	5	28	(1)	13	10	(5)	(1)	35	17
Balance at end of period	12	**394**	317	291	280	276	274	286	245	256	317	274
Change in Allowance for Credit Losses – Incurred but not Identified												
Balance at beginning of period	13	**2,152**	2,042	1,954	1,919	1,926	1,895	1,887	1,907	1,910	1,926	1,910
Provision for credit losses – incurred but not identified	14	**(17)**	113	74	50	(17)	(9)	–	30	14	220	35
Foreign exchange and other adjustments	15	**(2)**	(3)	14	(15)	10	40	8	(50)	(17)	6	(19)
Balance at end of period	16	**2,133**	2,152	2,042	1,954	1,919	1,926	1,895	1,887	1,907	2,152	1,926
Allowance for Credit Losses at End of Period	17	**2,899**	2,855	2,718	2,598	2,577	2,597	2,578	2,598	2,642	2,855	2,597
Consisting of:												
Allowance for loan losses												
Canada	18	**1,324**	1,304	1,212	1,137	1,036	1,009	997	1,005	1,009	1,304	1,009
United States	19	**1,361**	1,338	1,305	1,256	1,243	1,302	1,289	1,305	1,336	1,338	1,302
International	20	**1**	2	1	1	3	3	3	3	3	2	3
Total allowance for loan losses	21	**2,686**	2,644	2,518	2,394	2,282	2,314	2,289	2,313	2,348	2,644	2,314
Allowance for credit losses for off-balance sheet instruments	22	**213**	211	200	204	295	283	289	285	294	211	283
Allowance for Credit Losses at End of Period	23	**$ 2,899**	$ 2,855	$ 2,718	$ 2,598	$ 2,577	$ 2,597	$ 2,578	$ 2,598	$ 2,642	$ 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) *AS AT*	LINE #	2013 Q1				2012 Q4				2012 Q3			
By Industry Sector													
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**	**$ 8**	**$ –**	**$ 21**	$ 14	$ 13	$ –	$ 27	$ 13	$ 14	$ –	$ 27
Consumer instalment and other personal													
HELOC	2	**20**	**20**	**–**	**40**	21	21	–	42	14	22	–	36
Indirect Auto	3	**25**	**4**	**–**	**29**	23	3	–	26	23	2	–	25
Other	4	**55**	**2**	**–**	**57**	49	1	–	50	45	1	–	46
Credit card	5	**127**	**15**	**–**	**142**	71	12	–	83	48	12	–	60
Total personal	6	**240**	**49**	**–**	**289**	178	50	–	228	143	51	–	194
Business & Government													
Real estate													
Residential	7	**15**	**18**	**–**	**33**	15	18	–	33	16	15	–	31
Non-residential	8	**2**	**28**	**–**	**30**	2	34	–	36	2	37	–	39
Total real estate	9	**17**	**46**	**–**	**63**	17	52	–	69	18	52	–	70
Agriculture	10	**1**	**–**	**–**	**1**	1	–	–	1	2	–	–	2
Automotive	11	**1**	**2**	**–**	**3**	1	1	–	2	2	1	–	3
Financial	12	**9**	**1**	**–**	**10**	9	1	–	10	1	3	–	4
Food, beverage, and tobacco	13	**2**	**1**	**–**	**3**	1	1	–	2	1	1	–	2
Forestry	14	**1**	**–**	**–**	**1**	1	–	–	1	–	–	–	–
Government, public sector entities, and education	15	**2**	**5**	**–**	**7**	2	1	–	3	2	1	–	3
Health and social services	16	**–**	**3**	**–**	**3**	2	3	–	5	5	4	–	9
Industrial construction and trade contractors	17	**8**	**5**	**–**	**13**	7	6	–	13	11	5	–	16
Metals and mining	18	**5**	**1**	**–**	**6**	5	1	–	6	6	2	–	8
Pipelines, oil, and gas	19	**1**	**1**	**–**	**2**	1	2	–	3	1	–	–	1
Power and utilities	20	**–**	**–**	**–**	**–**	–	–	–	–	–	1	–	1
Professional and other services	21	**3**	**6**	**–**	**9**	3	2	–	5	6	6	–	12
Retail sector	22	**10**	**11**	**–**	**21**	10	12	–	22	10	9	–	19
Sundry manufacturing and wholesale	23	**7**	**2**	**–**	**9**	6	2	–	8	9	2	–	11
Telecommunications, cable, and media	24	**–**	**5**	**–**	**5**	18	7	–	25	17	3	–	20
Transportation	25	**2**	**9**	**–**	**11**	2	9	–	11	4	8	–	12
Other	26	**3**	**2**	**–**	**5**	3	1	–	4	4	1	–	5
Total business & government	27	**72**	**100**	**–**	**172**	89	101	–	190	99	99	–	198
Other Loans													
Debt securities classified as loans	28	**–**	**187**	**–**	**187**	–	185	–	185	–	180	–	180
Acquired credit-impaired loans[2]	29	**1**	**117**	**–**	**118**	1	97	–	98	2	100	–	102
Total other loans	30	**1**	**304**	**–**	**305**	1	282	–	283	2	280	–	282
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	31	**313**	**453**	**–**	**766**	268	433	–	701	244	430	–	674
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans													
Personal													
Residential mortgages	32	**16**	**32**	**–**	**48**	13	37	–	50	14	18	–	32
Consumer instalment and other personal													
HELOC	33	**8**	**56**	**–**	**64**	6	59	–	65	5	56	–	61
Indirect Auto	34	**86**	**86**	**–**	**172**	91	77	–	168	84	67	–	151
Other	35	**182**	**17**	**–**	**199**	179	18	–	197	186	17	–	203
Credit card	36	**540**	**43**	**–**	**583**	564	41	–	605	489	37	–	526
Total personal	37	**832**	**234**	**–**	**1,066**	853	232	–	1,085	778	195	–	973
Business & Government	38	**179**	**518**	**1**	**698**	183	518	2	703	190	521	1	712
Other Loans													
Debt securities classified as loans	39	**–**	**156**	**–**	**156**	–	155	–	155	–	159	–	159
Total other loans	40	**–**	**156**	**–**	**156**	–	155	–	155	–	159	–	159
Total Allowance for Credit Losses – Incurred but Not Identified	41	**1,011**	**908**	**1**	**1,920**	1,036	905	2	1,943	968	875	1	1,844
Allowance for Loan Losses – On-Balance Sheet Loans	42	**1,324**	**1,361**	**1**	**2,686**	1,304	1,338	2	2,644	1,212	1,305	1	2,518
Allowances for Credit Losses – Off-Balance Sheet Instruments	43	**121**	**91**	**1**	**213**	122	88	1	211	116	83	1	200
Total Allowance for Credit Losses	44	**$ 1,445**	**$ 1,452**	**$ 2**	**$ 2,899**	$ 1,426	$ 1,426	$ 3	$ 2,855	$ 1,328	$ 1,388	$ 2	$ 2,718
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans[3]													
Personal													
Residential mortgages	45	**2.8 %**	**3.4 %**	**– %**	**3.0 %**	2.9 %	6.5 %	– %	4.0 %	2.7 %	8.2 %	– %	4.2 %
Consumer instalment and other personal													
HELOC	46	**6.3**	**8.8**	**–**	**7.3**	6.4	10.5	–	8.0	7.7	12.0	–	9.8
Indirect Auto	47	**59.5**	**12.5**	**–**	**39.2**	62.2	11.1	–	40.6	57.5	22.2	–	51.0
Other	48	**69.6**	**66.7**	**–**	**69.5**	62.0	33.3	–	61.0	65.2	25.0	–	63.0
Credit card	49	**74.3**	**83.3**	**–**	**75.1**	42.8	80.0	–	45.9	28.9	92.3	–	33.5
Total personal	50	**22.2**	**9.5**	**–**	**18.1**	16.4	11.2	–	14.9	15.3	13.4	–	14.7
Business & Government	51	**42.9**	**13.7**	**–**	**19.1**	40.3	13.2	–	19.3	45.8	11.9	–	18.9
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant[3]	52	**25.0 %**	**12.0 %**	**– %**	**18.5 %**	20.4 %	12.5 %	– %	16.6 %	21.0 %	12.4 %	– %	16.6 %
Total allowance for credit losses as a % of gross loans and acceptances[3]	53	**0.4 %**	**1.1 %**	**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] Includes all FDIC covered loans and other ACI loans.

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

($ millions) AS AT	LINE #	2012 Q2				2012 Q1				2011 Q4			
By Industry Sector													
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	$ 12	$ 9	$ –	$ 21	$ 13	$ 17	$ –	$ 30	$ 15	$ 17	$ –	$ 32
Consumer instalment and other personal													
HELOC	2	14	13	–	27	14	26	–	40	13	24	–	37
Indirect Auto	3	24	3	–	27	28	4	–	32	26	2	–	28
Other	4	45	1	–	46	46	2	–	48	47	2	–	49
Credit card	5	51	12	–	63	52	12	–	64	52	12	–	64
Total personal	6	146	38	–	184	153	61	–	214	153	57	–	210
Business & Government													
Real estate													
Residential	7	4	22	–	26	5	14	–	19	8	37	–	45
Non-residential	8	2	38	–	40	8	43	–	51	1	39	–	40
Total real estate	9	6	60	–	66	13	57	–	70	9	76	–	85
Agriculture	10	2	–	–	2	2	–	–	2	2	–	–	2
Automotive	11	1	1	–	2	2	3	–	5	–	3	–	3
Financial	12	3	4	–	7	3	4	–	7	3	4	–	7
Food, beverage, and tobacco	13	–	2	–	2	–	3	–	3	–	1	–	1
Forestry	14	–	–	–	–	–	–	–	–	–	1	–	1
Government, public sector entities, and education	15	2	–	–	2	2	1	–	3	2	1	–	3
Health and social services	16	5	7	–	12	3	9	–	12	2	2	–	4
Industrial construction and trade contractors	17	11	4	–	15	9	8	–	17	9	8	–	17
Metals and mining	18	6	1	–	7	6	1	–	7	–	10	–	10
Pipelines, oil, and gas	19	1	–	–	1	1	–	–	1	1	–	–	1
Power and utilities	20	–	–	–	–	–	2	–	2	–	1	–	1
Professional and other services	21	6	4	–	10	5	5	–	10	6	7	–	13
Retail sector	22	11	6	–	17	11	13	–	24	11	16	–	27
Sundry manufacturing and wholesale	23	8	8	–	16	7	4	–	11	6	10	–	16
Telecommunications, cable, and media	24	–	3	–	3	–	3	–	3	1	1	–	2
Transportation	25	4	7	–	11	4	4	–	8	4	7	–	11
Other	26	9	4	–	13	9	1	–	10	13	3	–	16
Total business & government	27	75	111	–	186	77	118	–	195	69	151	–	220
Other Loans													
Debt securities classified as loans	28	–	177	–	177	–	180	–	180	–	179	–	179
Acquired credit-impaired loans[2]	29	2	93	–	95	3	64	–	67	3	57	–	60
Total other loans	30	2	270	–	272	3	244	–	247	3	236	–	239
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant	31	223	419	–	642	233	423	–	656	225	444	–	669
Allowance for Credit Losses – Incurred but Not Identified – On-Balance Sheet Loans													
Personal													
Residential mortgages	32	14	17	–	31	17	10	–	27	18	10	–	28
Consumer instalment and other personal													
HELOC	33	6	54	–	60	5	29	–	34	6	31	–	37
Indirect Auto	34	80	56	–	136	81	76	–	157	98	67	–	165
Other	35	193	11	–	204	162	8	–	170	157	8	–	165
Credit card	36	435	35	–	470	267	41	–	308	209	35	–	244
Total personal	37	728	173	–	901	532	164	–	696	488	151	–	639
Business & Government	38	186	510	1	697	271	503	3	777	296	558	3	857
Other Loans													
Debt securities classified as loans	39	–	154	–	154	–	153	–	153	–	149	–	149
Total other loans	40	–	154	–	154	–	153	–	153	–	149	–	149
Total Allowance for Credit Losses – Incurred but Not Identified	41	914	837	1	1,752	803	820	3	1,626	784	858	3	1,645
Allowance for Loan Losses – On-Balance Sheet Loans	42	1,137	1,256	1	2,394	1,036	1,243	3	2,282	1,009	1,302	3	2,314
Allowances for Credit Losses – Off-Balance Sheet Instruments	43	112	91	1	204	191	101	3	295	176	103	4	283
Total Allowance for Credit Losses	44	$ 1,249	$ 1,347	$ 2	$ 2,598	$ 1,227	$ 1,344	$ 6	$ 2,577	$ 1,185	$ 1,405	$ 7	$ 2,597
Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Gross Impaired Loans[3]													
Personal													
Residential mortgages	45	2.2 %	5.3 %	– %	2.9 %	2.1 %	9.1 %	– %	3.8 %	2.5 %	9.6 %	– %	4.1 %
Consumer instalment and other personal													
HELOC	46	7.3	14.0	–	9.5	7.0	24.5	–	13.1	6.7	24.7	–	12.8
Indirect Auto	47	63.2	37.5	–	58.7	65.1	40.0	–	60.4	61.9	25.0	–	56.0
Other	48	61.6	33.3	–	60.5	63.9	66.7	–	64.0	64.4	100.0	–	65.3
Credit card	49	30.5	92.3	–	35.0	45.2	70.6	–	48.5	74.3	80.0	–	75.3
Total personal	50	14.3	13.2	–	14.1	14.7	18.9	–	15.7	15.5	19.0	–	16.3
Business & Government	51	43.9	12.6	–	17.6	46.1	11.8	–	16.7	43.9	14.4	–	18.3
Total Allowance for Credit Losses – Counterparty-Specific and Individually Insignificant[3]	52	18.6 %	12.7 %	– %	15.7 %	19.1 %	13.5 %	– %	16.2 %	19.4 %	15.4 %	– %	17.2 %
Total allowance for credit losses as a % of gross loans and acceptances[3]	53	0.4 %	1.1 %	0.1 %	0.5 %	0.4 %	1.2 %	0.2 %	0.6 %	0.4 %	1.4 %	0.2 %	0.6 %

1 Based on geographic location of unit responsible for recording revenue.
2 Includes all FDIC covered loans and other ACI loans.
3 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, except as noted) FOR THE PERIOD ENDED		LINE #	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	2011 Q1	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	**$ 60**	$ 114	$ 92	$ 107	$ 134	$ 99	$ 82	$ 96	$ 144	$ 447	$ 421
Provision for credit losses – individually insignificant		2	**429**	407	348	308	352	315	367	301	315	1,415	1,298
Recoveries		3	**(87)**	(69)	(76)	(77)	(65)	(65)	(69)	(78)	(52)	(287)	(264)
Total provision for credit losses for counterparty-specific and individually insignificant		4	**402**	452	364	338	421	349	380	319	407	1,575	1,455
Provision for Credit Losses - Incurred But Not Identified													
Canadian Personal and Commercial Banking and Wholesale Banking		5	**(25)**	79	55	16	33	–	–	–	–	183	–
U.S. Personal and Commercial Banking	– in USD	6	**8**	34	19	34	(49)	(9)	(2)	32	13	38	34
	– foreign exchange	7	**–**	–	–	–	(1)	–	1	(3)	–	(1)	(2)
		8	**8**	34	19	34	(50)	(9)	(1)	29	13	37	32
Other		9	**–**	–	–	–	–	–	1	1	1	–	3
Total provision for credit losses – incurred but not identified		10	**(17)**	113	74	50	(17)	(9)	–	30	14	220	35
Total Provision for Credit Losses		11	**$ 385**	$ 565	$ 438	$ 388	$ 404	$ 340	$ 380	$ 349	$ 421	$ 1,795	$ 1,490
PROVISION FOR (REVERSAL OF) CREDIT LOSSES BY SEGMENT													
Canadian Personal and Commercial Banking		12	**$ 244**	$ 306	$ 288	$ 274	$ 283	$ 212	$ 205	$ 192	$ 215	$ 1,151	$ 824
U.S. Personal and Commercial Banking	– in USD	13	**177**	257	173	193	155	130	180	181	207	778	698
	– foreign exchange	14	**(1)**	(3)	2	(1)	3	–	(6)	(5)	–	1	(11)
		15	**176**	254	175	192	158	130	174	176	207	779	687
Wholesale Banking[2]		16	**(5)**	8	21	6	12	3	6	7	6	47	22
Corporate Segment													
Wholesale Banking – CDS[2]		17	**(4)**	(4)	(4)	(5)	(6)	(7)	(6)	(6)	(7)	(19)	(26)
Reduction of allowance for incurred but not identified credit losses		18	**(25)**	–	(41)	(80)	(41)	–	–	–	–	(162)	–
Other		19	**(1)**	1	(1)	1	(2)	2	1	(20)	–	(1)	(17)
Total Corporate Segment		20	**(30)**	(3)	(46)	(84)	(49)	(5)	(5)	(26)	(7)	(182)	(43)
Total Provision for Credit Losses		21	**$ 385**	$ 565	$ 438	$ 388	$ 404	$ 340	$ 380	$ 349	$ 421	$ 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) *FOR THE PERIOD ENDED*	LINE #	2013 Q1				2012 Q4				2012 Q3			
By Industry Sector		**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	**$ 2**	**$ –**	**$ –**	**$ 2**	$ 7	$ 11	$ –	$ 18	$ 4	$ 9	$ –	$ 13
Consumer Instalment and Other Personal													
HELOC	2	**3**	**17**	**–**	**20**	12	36	–	48	4	29	–	33
Indirect Auto	3	**35**	**50**	**–**	**85**	33	46	–	79	32	29	–	61
Other	4	**65**	**17**	**–**	**82**	66	16	–	82	65	11	–	76
Credit card	5	**126**	**15**	**–**	**141**	91	11	–	102	69	9	–	78
Total personal	6	**231**	**99**	**–**	**330**	209	120	–	329	174	87	–	261
Business & Government													
Real estate													
Residential	7	**1**	**1**	**–**	**2**	–	15	–	15	12	7	–	19
Non-residential	8	**–**	**11**	**–**	**11**	1	13	–	14	–	2	–	2
Total real estate	9	**1**	**12**	**–**	**13**	1	28	–	29	12	9	–	21
Agriculture	10	**1**	**–**	**–**	**1**	1	–	–	1	1	1	–	2
Automotive	11	**–**	**1**	**–**	**1**	1	1	–	2	–	1	–	1
Financial	12	**–**	**–**	**–**	**–**	8	9	–	17	(2)	9	–	7
Food, beverage, and tobacco	13	**1**	**–**	**–**	**1**	1	1	–	2	–	–	–	–
Forestry	14	**–**	**–**	**–**	**–**	1	–	–	1	–	–	–	–
Government, public sector entities, and education	15	**–**	**10**	**–**	**10**	–	–	–	–	–	1	–	1
Health and social services	16	**(1)**	**2**	**–**	**1**	(2)	1	–	(1)	–	(2)	–	(2)
Industrial construction and trade contractors	17	**2**	**–**	**–**	**2**	3	7	–	10	3	6	–	9
Metals and mining	18	**–**	**1**	**–**	**1**	–	–	–	–	–	2	–	2
Pipelines, oil, and gas	19	**–**	**(1)**	**–**	**(1)**	–	1	–	1	–	–	–	–
Power and utilities	20	**–**	**–**	**–**	**–**	–	–	–	–	–	(2)	–	(2)
Professional and other services	21	**1**	**5**	**–**	**6**	2	(1)	–	1	2	3	–	5
Retail sector	22	**3**	**–**	**–**	**3**	3	6	–	9	5	8	–	13
Sundry manufacturing and wholesale	23	**1**	**7**	**–**	**8**	–	9	–	9	3	3	–	6
Telecommunications, cable, and media	24	**(5)**	**1**	**–**	**(4)**	1	5	–	6	18	1	–	19
Transportation	25	**1**	**1**	**–**	**2**	1	4	–	5	–	2	–	2
Other	26	**1**	**3**		**4**	1	5	–	6	(4)	1	–	(3)
Total business & government	27	**6**	**42**	**–**	**48**	22	76	–	98	38	43	–	81
Other Loans													
Debt securities classified as loans	28	**–**	**2**	**–**	**2**	–	6	–	6	–	–	–	–
Acquired credit-impaired loans[2]	29	**–**	**22**	**–**	**22**	(1)	20	–	19	–	22	–	22
Total other loans	30	**–**	**24**	**–**	**24**	(1)	26	–	25	–	22	–	22
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	31	**237**	**165**	**–**	**402**	230	222	–	452	212	152	–	364
Provision for Credit Losses – Incurred but Not Identified													
Personal, business & government	32	**(25)**	**8**	**(1)**	**(18)**	75	40	1	116	57	14	–	71
Other Loans													
Debt securities classified as loans	33	**–**	**1**	**–**	**1**	–	(3)	–	(3)	–	3	–	3
Total other loans	34	**–**	**1**	**–**	**1**	–	(3)	–	(3)	–	3	–	3
Total Provision for Credit Losses – Incurred but not Identified	35	**(25)**	**9**	**(1)**	**(17)**	75	37	1	113	57	17	–	74
Total Provision for Credit Losses	36	**$ 212**	**$ 174**	**$ (1)**	**$ 385**	$ 305	$ 259	$ 1	$ 565	$ 269	$ 169	$ –	$ 438
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances													
Personal													
Residential mortgages	37	**0.01 %**	**– %**	**– %**	**– %**	0.02 %	0.26 %	– %	0.04 %	0.01 %	0.23 %	– %	0.03 %
Consumer instalment and other personal													
HELOC	38	**0.02**	**0.67**	**–**	**0.11**	0.07	1.45	–	0.26	0.02	1.15	–	0.18
Indirect Auto	39	**1.01**	**1.45**	**–**	**1.23**	0.94	1.42	–	1.17	0.92	0.95	–	0.93
Other	40	**1.80**	**13.25**	**–**	**2.19**	1.80	12.96	–	2.16	1.74	8.93	–	1.97
Credit card	41	**3.65**	**5.55**	**–**	**3.78**	2.65	4.35	–	2.77	1.99	3.66	–	2.10
Total personal	42	**0.35**	**0.91**	**–**	**0.43**	0.32	1.17	–	0.44	0.27	0.88	–	0.35
Business & Government	43	**0.04**	**0.35**	**–**	**0.18**	0.16	0.66	–	0.38	0.29	0.37	–	0.32
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	44	**0.29**	**0.68**	**–**	**0.38**	0.29	0.95	–	0.44	0.27	0.65	–	0.36
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	45	**0.30 %**	**0.62 %**	**– %**	**0.36 %**	0.29 %	0.90 %	– %	0.42 %	0.27 %	0.61 %	– %	0.34 %
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances													
Total Provision for Credit Losses	46	**0.26 %**	**0.71 %**	**(0.09) %**	**0.36 %**	0.39 %	1.10 %	0.09 %	0.55 %	0.35 %	0.72 %	– %	0.43 %
Total Provision for Credit Losses Excluding Other Loans	47	**0.26**	**0.65**	**(0.14)**	**0.35**	0.39	1.08	0.13	0.54	0.35	0.67	–	0.42

[1] Based on geographic location of unit responsible for recording revenue.
[2] Includes all FDIC covered loans and other ACI loans.

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

($ millions) FOR THE PERIOD ENDED	LINE #	2012 Q2				2012 Q1				2011 Q4			
By Industry Sector													
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	$ 1	$ (2)	$ –	$ (1)	$ (2)	$ 4	$ –	$ 2	$ 5	$ (2)	$ –	$ 3
Consumer Instalment and Other Personal													
HELOC	2	2	6	–	8	3	22	–	25	2	18	–	20
Indirect Auto	3	29	13	–	42	37	23	–	60	34	22	–	56
Other	4	61	8	–	69	69	13	–	82	71	11	–	82
Credit card	5	73	12	–	85	75	13	–	88	77	12	–	89
Total personal	6	166	37	–	203	182	75	–	257	189	61	–	250
Business & Government													
Real estate													
Residential	7	1	29	–	30	(1)	21	–	20	–	26	–	26
Non-residential	8	(6)	20	–	14	7	31	–	38	–	22	–	22
Total real estate	9	(5)	49	–	44	6	52	–	58	–	48	–	48
Agriculture	10	–	–	–	–	–	–	–	–	1	–	–	1
Automotive	11	1	–	–	1	2	1	–	3	1	(3)	–	(2)
Financial	12	–	2	–	2	–	2	–	2	1	1	–	2
Food, beverage, and tobacco	13	–	2	–	2	–	2	–	2	–	1	–	1
Forestry	14	–	–	–	–	–	–	–	–	–	–	–	–
Government, public sector entities, and education	15	–	–	–	–	–	6	–	6	2	1	–	3
Health and social services	16	2	–	–	2	1	8	–	9	–	–	–	–
Industrial construction and trade contractors	17	2	1	–	3	5	5	–	10	4	5	–	9
Metals and mining	18	–	–	–	–	6	1	–	7	(1)	9	–	8
Pipelines, oil, and gas	19	–	–	–	–	–	–	–	–	1	–	–	1
Power and utilities	20	–	3	–	3	–	1	–	1	–	2	–	2
Professional and other services	21	3	2	–	5	1	2	–	3	4	6	–	10
Retail sector	22	4	–	–	4	4	12	–	16	3	7	–	10
Sundry manufacturing and wholesale	23	3	6	–	9	2	3	–	5	–	4	–	4
Telecommunications, cable, and media	24	–	1	–	1	–	1	–	1	2	1	–	3
Transportation	25	1	12	–	13	1	–	–	1	1	3	–	4
Other	26	3	11	–	14	3	(4)	–	(1)	3	5	–	8
Total business & government	27	14	89	–	103	31	92	–	123	22	90	–	112
Other Loans													
Debt securities classified as loans	28	–	–	–	–	–	–	–	–	–	–	–	–
Acquired credit-impaired loans[2]	29	–	32	–	32	–	41	–	41	3	(16)	–	(13)
Total other loans	30	–	32	–	32	–	41	–	41	3	(16)	–	(13)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	31	180	158	–	338	213	208	–	421	214	135	–	349
Provision for Credit Losses – Incurred but Not Identified													
Personal, business & government	32	31	20	(4)	47	39	(58)	(1)	(20)	–	(13)	1	(12)
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	31	23	(4)	50	39	(55)	(1)	(17)	–	(10)	1	(9)
Total Provision for Credit Losses	36	$ 211	$ 181	$ (4)	$ 388	$ 252	$ 153	$ (1)	$ 404	$ 214	$ 125	$ 1	$ 340
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant as a % of Average Net Loans and Acceptances													
Personal													
Residential mortgages	37	– %	(0.06) %	– %	– %	(0.01) %	0.12 %	– %	0.01 %	0.01 %	(0.07) %	– %	0.01 %
Consumer instalment and other personal													
HELOC	38	0.01	0.25	–	0.04	0.02	0.89	–	0.13	0.01	0.74	–	0.11
Indirect Auto	39	0.87	0.49	–	0.70	1.10	0.88	–	1.00	1.00	0.91	–	0.96
Other	40	1.63	6.92	–	1.78	1.83	11.05	–	2.10	1.85	10.42	–	2.07
Credit card	41	2.11	5.55	–	2.32	2.35	5.90	–	2.58	3.70	5.68	–	3.89
Total personal	42	0.27	0.42	–	0.29	0.29	0.86	–	0.36	0.31	0.75	–	0.36
Business & Government	43	0.12	0.84	–	0.44	0.26	0.86	–	0.53	0.19	0.88	–	0.50
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	44	0.24	0.74	–	0.35	0.29	0.96	–	0.43	0.29	0.65	–	0.37
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant Excluding Other Loans	45	0.24 %	0.65 %	– %	0.32 %	0.29 %	0.86 %	– %	0.40 %	0.29 %	0.82 %	– %	0.40 %
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances													
Total Provision for Credit Losses	46	0.28 %	0.84 %	(0.34) %	0.40 %	0.34 %	0.71 %	(0.07) %	0.41 %	0.29 %	0.60 %	0.07 %	0.36 %
Total Provision for Credit Losses Excluding Other Loans	47	0.28	0.75	(0.57)	0.37	0.34	0.56	(0.12)	0.38	0.29	0.75	0.11	0.38

1 Based on geographic location of unit responsible for recording revenue.
2 Includes all FDIC covered loans and other ACI loans.

Acquired Credit-Impaired Loans by Geographic Location[1]

($ millions) FOR THE PERIOD ENDED	LINE #	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	2012 Q3 Canada	2012 Q3 United States	2012 Q3 Int'l	2012 Q3 Total
Gross Loans													
Residential mortgages	1	$ –	$ 535	$ –	$ 535	$ –	$ 563	$ –	$ 563	$ –	$ 603	$ –	$ 603
Consumer instalment and other personal													
HELOC	2	–	180	–	180	–	190	–	190	–	182	–	182
Indirect Auto	3	4	165	–	169	6	230	–	236	8	313	–	321
Other	4	36	67	–	103	46	74	–	120	58	108	–	166
Credit Cards	5	21	–	–	21	25	–	–	25	9	–	–	9
Business & government	6	–	2,417	–	2,417	–	2,633	–	2,633	–	3,002	–	3,002
Total Gross Loans	7	$ 61	$ 3,364	$ –	$ 3,425	$ 77	$ 3,690	$ –	$ 3,767	$ 75	$ 4,208	$ –	$ 4,283
Change in Allowance for Credit Losses													
Balance at beginning of period	8	$ 1	$ 97	$ –	$ 98	$ 2	$ 100	$ –	$ 102	$ 2	$ 93	$ –	$ 95
Provision for credit losses – counterparty-specific	9	–	11	–	11	–	17	–	17	–	20	–	20
Provision for credit losses – individually insignificant impaired loans	10	–	11	–	11	(1)	3	–	2	–	2	–	2
Write-offs[2]	11	–	(13)	–	(13)	–	(24)	–	(24)	–	(20)	–	(20)
Recoveries	12	–	–	–	–	–	–	–	–	–	1	–	1
Foreign exchange and other adjustments	13	–	11	–	11	–	1	–	1	–	4	–	4
Balance at end of period	14	$ 1	$ 117	$ –	$ 118	$ 1	$ 97	$ –	$ 98	$ 2	$ 100	$ –	$ 102
Allowance for Credit Losses													
Residential mortgages	15	$ –	$ 28	$ –	$ 28	$ –	$ 20	$ –	$ 20	$ –	$ 24	$ –	$ 24
Consumer instalment and other personal													
HELOC	16	–	4	–	4	–	5	–	5	–	4	–	4
Indirect Auto	17	1	–	–	1	1	–	–	1	2	–	–	2
Other	18	–	6	–	6	–	4	–	4	–	6	–	6
Business & government	19	–	79	–	79	–	68	–	68	–	66	–	66
Total Allowance for Credit Losses	20	$ 1	$ 117	$ –	$ 118	$ 1	$ 97	$ –	$ 98	$ 2	$ 100	$ –	$ 102
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant[3]													
Provision for credit losses – counterparty-specific	21	$ –	$ 11	$ –	$ 11	$ –	$ 17	$ –	$ 17	$ –	$ 20	$ –	$ 20
Provision for credit losses – individually insignificant	22	–	11	–	11	(1)	3	–	2	–	2	–	2
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	23	$ –	$ 22	$ –	$ 22	$ (1)	$ 20	$ –	$ 19	$ –	$ 22	$ –	$ 22
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
Residential mortgages	24	$ –	$ 6	$ –	$ 6	$ –	$ (2)	$ –	$ (2)	$ –	$ 2	$ –	$ 2
Consumer instalment and other personal													
HELOC	25	–	1	–	1	–	1	–	1	–	–	–	–
Indirect Auto	26	–	–	–	–	(1)	–	–	(1)	–	–	–	–
Other	27	–	1	–	1	–	–	–	–	–	–	–	–
Business & government	28	–	14	–	14	–	21	–	21	–	20	–	20
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	29	$ –	$ 22	$ –	$ 22	$ (1)	$ 20	$ –	$ 19	$ –	$ 22	$ –	$ 22

[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 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	2011 Q4 Canada	2011 Q4 United States	2011 Q4 Int'l	2011 Q4 Total
Gross Loans													
Residential mortgages	1	$ –	$ 622	$ –	$ 622	$ –	$ 661	$ –	$ 661	$ –	$ 679	$ –	$ 679
Consumer instalment and other personal													
HELOC	2	–	191	–	191	–	207	–	207	–	211	–	211
Indirect Auto	3	11	404	–	415	15	542	–	557	19	665	–	684
Other	4	72	109	–	181	88	108	–	196	–	120	–	120
Credit card	5	17	–	–	17	25	–	–	25	–	–	–	–
Business & government	6	–	3,423	–	3,423	–	3,715	–	3,715	–	3,866	–	3,866
Total Gross Loans	7	$ 100	$ 4,749	$ –	$ 4,849	$ 128	$ 5,233	$ –	$ 5,361	$ 19	$ 5,541	$ –	$ 5,560
Change in Allowance for Credit Losses													
Balance at beginning of period	8	$ 3	$ 64	$ –	$ 67	$ 3	$ 57	$ –	$ 60	$ –	$ 66	$ –	$ 66
Provision for credit losses – counterparty-specific	9	–	6	–	6	–	15	–	15	–	1	–	1
Provision for credit losses – individually insignificant impaired loans	10	–	26	–	26	–	26	–	26	3	(17)	–	(14)
Write-offs[2]	11	(1)	(34)	–	(35)	–	(33)	–	(33)	–	(5)	–	(5)
Foreign exchange and other adjustments	12	–	31	–	31	–	(1)	–	(1)	–	12	–	12
Balance at end of period	13	$ 2	$ 93	$ –	$ 95	$ 3	$ 64	$ –	$ 67	$ 3	$ 57	$ –	$ 60
Allowance for Credit Losses													
Residential mortgages	14	$ –	$ 22	$ –	$ 22	$ –	$ 9	$ –	$ 9	$ –	$ 2	$ –	$ 2
Consumer instalment and other personal													
HELOC	15	–	5	–	5	–	–	–	–	–	7	–	7
Indirect Auto	16	2	–	–	2	3	–	–	3	3	–	–	3
Other	17	–	6	–	6	–	2	–	2	–	2	–	2
Business & government	18	–	60	–	60	–	53	–	53	–	46	–	46
Total Allowance for Credit Losses	19	$ 2	$ 93	$ –	$ 95	$ 3	$ 64	$ –	$ 67	$ 3	$ 57	$ –	$ 60
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant[3]													
Provision for credit losses – counterparty-specific	20	$ –	$ 6	$ –	$ 6	$ –	$ 15	$ –	$ 15	$ –	$ 1	$ –	$ 1
Provision for credit losses – individually insignificant	21	–	26	–	26	–	26	–	26	3	(17)	–	(14)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	22	$ –	$ 32	$ –	$ 32	$ –	$ 41	$ –	$ 41	$ 3	$ (16)	$ –	$ (13)
Provision for Credit Losses – Counterparty-Specific and Individually Insignificant													
Residential mortgages	23	$ –	$ 9	$ –	$ 9	$ –	$ 10	$ –	$ 10	$ –	$ –	$ –	$ –
Consumer instalment and other personal													
HELOC	24	–	5	–	5	–	(2)	–	(2)	–	(15)	–	(15)
Indirect Auto	25	–	1	–	1	–	–	–	–	3	–	–	3
Other	26	–	2	–	2	–	(2)	–	(2)	–	2	–	2
Business & government	27	–	15	–	15	–	35	–	35	–	(3)	–	(3)
Total Provision for Credit Losses – Counterparty-Specific and Individually Insignificant	28	$ –	$ 32	$ –	$ 32	$ –	$ 41	$ –	$ 41	$ 3	$ (16)	$ –	$ (13)

[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 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	2011 Q1	Full Year 2012	Full Year 2011
Common Shares												
Balance at beginning of period	1	**$ 18,691**	$ 18,351	$ 18,074	$ 17,727	$ 17,491	$ 16,572	$ 16,367	$ 16,049	$ 15,804	**$** 17,491	$ 15,804
Issued												
Options	2	**62**	58	22	116	57	41	33	155	93	253	322
Dividend reinvestment plan	3	**270**	282	255	231	179	174	172	163	152	947	661
New shares	4	**–**	–	–	–	–	704	–	–	–	–	704
Balance at end of period	5	**19,023**	18,691	18,351	18,074	17,727	17,491	16,572	16,367	16,049	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
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
Treasury Shares – Common												
Balance at beginning of period	8	**(166)**	(178)	(163)	(157)	(116)	(104)	(104)	(82)	(91)	(116)	(91)
Purchase of shares	9	**(806)**	(1,045)	(570)	(692)	(868)	(760)	(348)	(541)	(515)	(3,175)	(2,164)
Sale of shares	10	**837**	1,057	555	686	827	748	348	519	524	3,125	2,139
Balance at end of period	11	**(135)**	(166)	(178)	(163)	(157)	(116)	(104)	(104)	(82)	(166)	(116)
Treasury Shares – Preferred												
Balance at beginning of period	12	**(1)**	(1)	(1)	–	–	–	–	(1)	(1)	–	(1)
Purchase of shares	13	**(15)**	(16)	(22)	(24)	(15)	(8)	(24)	(14)	(13)	(77)	(59)
Sale of shares	14	**13**	16	22	23	15	8	24	15	13	76	60
Balance at end of period	15	**(3)**	(1)	(1)	(1)	–	–	–	–	(1)	(1)	–
Contributed Surplus												
Balance at beginning of period	16	**196**	203	200	214	212	211	204	220	235	212	235
Net premium (discount) on treasury shares	17	**(7)**	(1)	3	–	8	1	6	1	3	10	11
Stock options expensed	18	**8**	5	5	5	7	4	7	8	9	22	28
Stock options exercised	19	**(14)**	(11)	(3)	(20)	(13)	(6)	(5)	(28)	(23)	(47)	(62)
Other	20	**2**	–	(2)	1	–	2	(1)	3	(4)	(1)	–
Balance at end of period	21	**185**	196	203	200	214	212	211	204	220	196	212
Retained Earnings												
Balance at beginning of period	22	**21,763**	20,943	19,970	19,003	18,213	17,322	16,487	15,731	14,781	18,213	14,781
Net income	23	**1,764**	1,571	1,677	1,667	1,452	1,563	1,463	1,379	1,536	6,367	5,941
Dividends												
Common	24	**(706)**	(702)	(655)	(651)	(613)	(611)	(585)	(583)	(537)	(2,621)	(2,316)
Preferred	25	**(49)**	(49)	(49)	(49)	(49)	(48)	(43)	(40)	(49)	(196)	(180)
Share issue expenses	26	**–**	–	–	–	–	(13)	–	–	–	–	(13)
Balance at end of period	27	**22,772**	21,763	20,943	19,970	19,003	18,213	17,322	16,487	15,731	21,763	18,213
Accumulated Other Comprehensive Income (loss)												
Balance at beginning of period	28	**3,645**	3,872	2,959	3,877	3,326	2,072	1,237	2,477	4,256	3,326	4,256
Net change in unrealized gains (losses) on AFS securities	29	**(183)**	58	260	72	136	(181)	107	234	(528)	526	(368)
Net change in unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities	30	**(49)**	(80)	330	(337)	125	989	202	(1,557)	(98)	38	(464)
Net change in gains (losses) on derivatives designated as cash flow hedges	31	**(355)**	(205)	323	(653)	290	446	526	83	(1,153)	(245)	(98)
Balance at end of period	32	**3,058**	3,645	3,872	2,959	3,877	3,326	2,072	1,237	2,477	3,645	3,326
Non-Controlling Interests in Subsidiaries	33	**1,485**	1,477	1,482	1,485	1,489	1,483	1,452	1,461	1,464	1,477	1,483
Total Equity	34	**$ 49,780**	$ 49,000	$ 48,067	$ 45,919	$ 45,548	$ 44,004	$ 40,920	$ 39,047	$ 39,253	**$** 49,000	$ 44,004
NUMBER OF COMMON SHARES OUTSTANDING (thousands)												
Balance at beginning of period	35	**916,130**	911,670	908,216	903,728	900,998	888,844	886,093	882,097	878,497	900,998	878,497
Issued												
Options	36	**868**	841	342	1,774	904	758	473	2,299	1,411	3,861	4,941
Dividend reinvestment plan	37	**3,263**	3,503	3,273	2,828	2,319	2,354	2,221	2,004	2,035	11,923	8,614
New shares	38	**–**	–	–	–	–	9,200	–	–	–	–	9,200
Impact of treasury shares[1]	39	**285**	116	(161)	(114)	(493)	(158)	57	(307)	154	(652)	(254)
Balance at end of period	40	**920,546**	916,130	911,670	908,216	903,728	900,998	888,844	886,093	882,097	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) *FOR THE PERIOD ENDED*	LINE #	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	2011 Q4	2011 Q3	2011 Q2	2011 Q1	Full Year 2012	Full Year 2011
Unrealized Gains (Losses) on Available-for-Sale Securities												
Balance at beginning of period	1	**$ 1,475**	$ 1,417	$ 1,157	$ 1,085	$ 949	$ 1,130	$ 1,023	$ 789	$ 1,317	$ 949	$ 1,317
Change in unrealized gains (losses)	2	**(93)**	106	280	153	150	(157)	190	247	(526)	689	(246)
Reclassification to earnings of losses (gains)	3	**(90)**	(48)	(20)	(81)	(14)	(24)	(83)	(13)	(2)	(163)	(122)
Net change for the period	4	**(183)**	58	260	72	136	(181)	107	234	(528)	526	(368)
Balance at end of period	5	**1,292**	1,475	1,417	1,157	1,085	949	1,130	1,023	789	1,475	949
Unrealized Foreign Currency Translation Gains (Losses) on Investments in Foreign Operations, Net of Hedging Activities												
Balance at beginning of period	6	**(426)**	(346)	(676)	(339)	(464)	(1,453)	(1,655)	(98)	–	(464)	–
Investment in foreign operations	7	**(87)**	(132)	574	(579)	229	1,620	335	(2,372)	(379)	92	(796)
Hedging activities	8	**51**	65	(325)	323	(139)	(862)	(180)	1,110	382	(76)	450
Recovery of (provision for) income taxes	9	**(13)**	(13)	81	(81)	35	231	47	(295)	(101)	22	(118)
Net change for the period	10	**(49)**	(80)	330	(337)	125	989	202	(1,557)	(98)	38	(464)
Balance at end of period	11	**(475)**	(426)	(346)	(676)	(339)	(464)	(1,453)	(1,655)	(98)	(426)	(464)
Gains (losses) on Derivatives Designated as Cash Flow Hedges												
Balance at beginning of period	12	**2,596**	2,801	2,478	3,131	2,841	2,395	1,869	1,786	2,939	2,841	2,939
Change in gains (losses)	13	**(58)**	38	749	(563)	610	1,021	909	(185)	(1,105)	834	640
Reclassification to earnings of losses (gains)	14	**(297)**	(243)	(426)	(90)	(320)	(575)	(383)	268	(48)	(1,079)	(738)
Net change for the period	15	**(355)**	(205)	323	(653)	290	446	526	83	(1,153)	(245)	(98)
Balance at end of period	16	**2,241**	2,596	2,801	2,478	3,131	2,841	2,395	1,869	1,786	2,596	2,841
Accumulated Other Comprehensive Income at End of Period	17	**$ 3,058**	$ 3,645	$ 3,872	$ 2,959	$ 3,877	$ 3,326	$ 2,072	$ 1,237	$ 2,477	$ 3,645	$ 3,326

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

($ millions)	LINE	2013	2012				2011				Full Year	
FOR THE PERIOD ENDED	#	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2012	2011
NON-CONTROLLING INTERESTS IN SUBSIDIARIES												
Balance at beginning of period	1	**$ 1,477**	$ 1,482	$ 1,485	$ 1,489	$ 1,483	$ 1,452	$ 1,461	$ 1,464	$ 1,493	$ 1,483	$ 1,493
On account of income	2	**26**	26	26	26	26	26	27	25	26	104	104
Foreign exchange and other adjustments	3	**(18)**	(31)	(29)	(30)	(20)	5	(36)	(28)	(55)	(110)	(114)
Balance at end of period	4	**$ 1,485**	$ 1,477	$ 1,482	$ 1,485	$ 1,489	$ 1,483	$ 1,452	$ 1,461	$ 1,464	$ 1,477	$ 1,483
INVESTMENT IN TD AMERITRADE												
Balance at beginning of period	5	**$ 5,344**	$ 5,322	$ 5,196	$ 5,235	$ 5,159	$ 4,896	$ 4,803	$ 5,314	$ 5,438	$ 5,159	$ 5,438
Increase (decrease) in reported investment through direct ownership	6	**–**	–	–	–	–	–	–	(286)	(67)	–	(353)
Decrease in reported investment through dividends received	7	**(145)**	(15)	(15)	(15)	(15)	(12)	(12)	(13)	(14)	(60)	(51)
Equity in net income, net of income taxes	8	**59**	57	62	54	61	64	59	66	57	234	246
Foreign exchange and other adjustments	9	**(10)**	(20)	79	(78)	30	211	46	(278)	(100)	11	(121)
Balance at end of period	10	**$ 5,248**	$ 5,344	$ 5,322	$ 5,196	$ 5,235	$ 5,159	$ 4,896	$ 4,803	$ 5,314	$ 5,344	$ 5,159

Derivatives - Notional Principal

($ billions) *AS AT*	LINE #	2013 Q1					2012 Q4					2012 Q3				
		Trading					Trading					Trading				
		Over-the-counter	Exchange-traded	Total	Non-trading	Total	Over-the-counter	Exchange-traded	Total	Non-trading	Total	Over-the-counter	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts																
Futures	1	$ –	$ 320.9	$ 320.9	$ –	$ 320.9	$ –	$ 285.0	$ 285.0	$ –	$ 285.0	$ –	$ 204.0	$ 204.0	$ –	$ 204.0
Forward rate agreements	2	80.6	–	80.6	3.0	83.6	85.0	–	85.0	2.9	87.9	118.5	–	118.5	4.8	123.3
Swaps	3	2,047.0	–	2,047.0	308.3	2,355.3	2,003.5	–	2,003.5	308.4	2,311.9	1,980.8	–	1,980.8	315.2	2,296.0
Options written	4	23.3	17.4	40.7	0.4	41.1	24.9	31.7	56.6	0.6	57.2	24.9	38.1	63.0	1.5	64.5
Options purchased	5	20.8	11.2	32.0	4.1	36.1	19.2	26.1	45.3	4.6	49.9	21.6	42.0	63.6	4.5	68.1
	6	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	2,145.8	284.1	2,429.9	326.0	2,755.9
Foreign Exchange Contracts																
Futures	7	–	26.4	26.4	–	26.4	–	28.7	28.7	–	28.7	–	25.1	25.1	–	25.1
Forward contracts	8	399.4	–	399.4	37.7	437.1	374.4	–	374.4	37.4	411.8	404.1	–	404.1	33.6	437.7
Swaps	9	0.5	–	0.5	0.2	0.7	1.2	–	1.2	0.1	1.3	1.2	–	1.2	1.1	2.3
Cross-currency interest rate swap	10	393.9	–	393.9	24.9	418.8	388.3	–	388.3	28.6	416.9	383.0	–	383.0	27.1	410.1
Options written	11	12.1	–	12.1	–	12.1	13.6	–	13.6	–	13.6	16.3	–	16.3	–	16.3
Options purchased	12	11.2	–	11.2	–	11.2	12.8	–	12.8	–	12.8	14.4	–	14.4	–	14.4
	13	817.1	26.4	843.5	62.8	906.3	790.3	28.7	819.0	66.1	885.1	819.0	25.1	844.1	61.8	905.9
Credit Derivative Contracts																
Credit default swaps																
Protection purchased	14	2.5	–	2.5	4.5	7.0	2.7	–	2.7	4.3	7.0	2.9	–	2.9	4.5	7.4
Protection sold	15	1.5	–	1.5	–	1.5	1.7	–	1.7	–	1.7	1.9	–	1.9	–	1.9
	16	4.0	–	4.0	4.5	8.5	4.4	–	4.4	4.3	8.7	4.8	–	4.8	4.5	9.3
Other Contracts																
Equity contracts	17	40.8	11.6	52.4	30.1	82.5	45.3	12.5	57.8	28.5	86.3	41.0	13.2	54.2	28.1	82.3
Commodity contracts	18	8.2	13.2	21.4	–	21.4	8.1	11.2	19.3	–	19.3	8.0	10.1	18.1	–	18.1
	19	49.0	24.8	73.8	30.1	103.9	53.4	23.7	77.1	28.5	105.6	49.0	23.3	72.3	28.1	100.4
Total	20	$ 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	$ 3,018.6	$ 332.5	$ 3,351.1	$ 420.4	$ 3,771.5

		2012 Q2					2012 Q1					2011 Q4				
		Trading					Trading					Trading				
		Over-the-counter	Exchange-traded	Total	Non-trading	Total	Over-the-counter	Exchange-traded	Total	Non-trading	Total	Over-the-counter	Exchange-traded	Total	Non-trading	Total
Interest Rate Contracts																
Futures	21	$ –	$ 283.9	$ 283.9	$ –	$ 283.9	$ –	$ 191.0	$ 191.0	$ –	$ 191.0	$ –	$ 211.8	$ 211.8	$ –	$ 211.8
Forward rate agreements	22	80.7	–	80.7	8.8	89.5	112.9	–	112.9	11.6	124.5	108.1	–	108.1	10.8	118.9
Swaps	23	1,763.1	–	1,763.1	336.0	2,099.1	1,586.0	–	1,586.0	332.8	1,918.8	1,462.7	–	1,462.7	329.8	1,792.5
Options written	24	21.8	19.2	41.0	0.6	41.6	20.5	31.5	52.0	1.5	53.5	25.0	43.1	68.1	3.9	72.0
Options purchased	25	21.3	12.9	34.2	4.2	38.4	20.1	24.1	44.2	2.8	47.0	25.9	38.6	64.5	1.3	65.8
	26	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	1,621.7	293.5	1,915.2	345.8	2,261.0
Foreign Exchange Contracts																
Futures	27	–	35.0	35.0	–	35.0	–	36.6	36.6	–	36.6	–	38.3	38.3	–	38.3
Forward contracts	28	394.9	–	394.9	32.7	427.6	401.3	–	401.3	31.6	432.9	384.7	–	384.7	30.4	415.1
Swaps	29	1.2	–	1.2	–	1.2	2.9	–	2.9	–	2.9	2.9	–	2.9	–	2.9
Cross-currency interest rate swap	30	381.6	–	381.6	27.2	408.8	368.3	–	368.3	24.9	393.2	356.9	–	356.9	24.4	381.3
Options written	31	19.1	–	19.1	–	19.1	29.0	–	29.0	–	29.0	34.5	–	34.5	–	34.5
Options purchased	32	18.2	–	18.2	–	18.2	26.4	–	26.4	–	26.4	30.8	–	30.8	–	30.8
	33	815.0	35.0	850.0	59.9	909.9	827.9	36.6	864.5	56.5	921.0	809.8	38.3	848.1	54.8	902.9
Credit Derivative Contracts																
Credit default swaps																
Protection purchased	34	3.3	–	3.3	4.7	8.0	3.7	–	3.7	4.9	8.6	3.9	–	3.9	4.8	8.7
Protection sold	35	2.1	–	2.1	–	2.1	2.6	–	2.6	–	2.6	2.7	–	2.7	–	2.7
	36	5.4	–	5.4	4.7	10.1	6.3	–	6.3	4.9	11.2	6.6	–	6.6	4.8	11.4
Other Contracts																
Equity contracts	37	40.5	12.0	52.5	26.9	79.4	39.2	11.5	50.7	25.9	76.6	39.4	8.4	47.8	23.9	71.7
Commodity contracts	38	7.9	15.7	23.6	–	23.6	8.6	6.5	15.1	–	15.1	9.2	6.8	16.0	–	16.0
	39	48.4	27.7	76.1	26.9	103.0	47.8	18.0	65.8	25.9	91.7	48.6	15.2	63.8	23.9	87.7
Total	40	$ 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	$ 2,486.7	$ 347.0	$ 2,833.7	$ 429.3	$ 3,263.0

Derivatives - Credit Exposure

($ millions) *AS AT*	LINE #	2013 Q1			2012 Q4			2012 Q3		
		Current replacement cost[1]	**Credit equivalent amount**	**Risk-weighted amount**	Current replacement cost[1]	Credit equivalent amount	Risk-weighted amount	Current replacement cost[1]	Credit equivalent amount	Risk-weighted amount
Interest Rate Contracts										
Forward rate agreements	1	**$ 952**	**$ 1,152**	**$ 1,126**	$ 26	$ 43	$ 7	$ 44	$ 74	$ 13
Swaps	2	**31,146**	**38,278**	**22,619**	37,714	60,209	20,500	40,561	62,333	21,856
Options purchased	3	**735**	**841**	**465**	866	980	403	913	1,030	438
	4	**32,833**	**40,271**	**24,210**	38,606	61,232	20,910	41,518	63,437	22,307
Foreign Exchange Contracts										
Forward contracts	5	**7,315**	**12,858**	**2,920**	4,523	10,021	1,846	6,118	11,892	2,356
Swaps	6	**320**	**390**	**76**	179	298	28	179	284	25
Cross-currency interest rate swaps	7	**8,610**	**28,852**	**12,688**	8,344	28,408	9,584	11,000	30,961	10,561
Options purchased	8	**188**	**411**	**155**	186	447	135	280	531	148
	9	**16,433**	**42,511**	**15,839**	13,232	39,174	11,593	17,577	43,668	13,090
Other Contracts										
Credit derivatives	10	**23**	**264**	**148**	18	290	117	13	333	133
Equity contracts	11	**9,030**	**12,566**	**1,177**	8,217	11,904	904	6,692	10,214	1,063
Commodity contracts	12	**329**	**950**	**289**	402	1,048	294	470	1,066	281
	13	**9,382**	**13,780**	**1,614**	8,637	13,242	1,315	7,175	11,613	1,477
Total	14	**58,648**	**96,562**	**41,663**	60,475	113,648	33,818	66,270	118,718	36,874
Less: impact of master netting agreements	15	**45,696**	**63,308**	**28,045**	48,084	78,727	24,295	47,852	77,236	26,250
Total after netting	16	**12,952**	**33,254**	**13,618**	12,391	34,921	9,523	18,418	41,482	10,624
Less: impact of collateral	17	**6,797**	**6,686**	**4,276**	6,020	6,191	2,165	8,689	8,862	2,680
Net	18	**$ 6,155**	**$ 26,568**	**$ 9,342**	$ 6,371	$ 28,730	$ 7,358	$ 9,729	$ 32,620	$ 7,944
Qualifying Central Counterparty (QCCP) Contracts[2]	19	**$ 6**	**$ 2,993**	**$ 549**	$ n/a	$ n/a	$ n/a	$ n/a	$ n/a	$ n/a
Total	20	**$ 6,161**	**$ 29,561**	**$ 9,891**	$ 6,371	$ 28,730	$ 7,358	$ 9,729	$ 32,620	$ 7,944

		2012 Q2			2012 Q1			2011 Q4		
		Current replacement cost[1]	Credit equivalent amount	Risk-weighted amount	Current replacement cost[1]	Credit equivalent amount	Risk-weighted amount	Current replacement cost[1]	Credit equivalent amount	Risk-weighted amount [3]
Interest Rate Contracts										
Forward rate agreements	21	$ 32	$ 71	$ 15	$ 39	$ 53	$ 9	$ 23	$ 34	$ 5
Swaps	22	34,427	50,999	18,550	40,455	55,242	21,174	34,889	46,192	18,322
Options purchased	23	758	863	357	807	915	382	767	860	337
	24	35,217	51,933	18,922	41,301	56,210	21,565	35,679	47,086	18,664
Foreign Exchange Contracts										
Forward contracts	25	4,778	10,507	2,157	5,968	11,684	2,199	6,363	11,875	2,170
Swaps	26	185	235	9	249	959	99	237	405	59
Cross-currency interest rate swaps	27	8,231	28,114	9,224	11,406	30,665	10,020	10,823	30,312	9,322
Options purchased	28	333	612	146	478	865	195	623	1,064	236
	29	13,527	39,468	11,536	18,101	44,173	12,513	18,046	43,656	11,787
Other Contracts										
Credit derivatives	30	18	372	144	40	418	151	48	447	158
Equity contracts	31	5,848	9,300	1,063	5,430	8,718	1,065	4,691	7,954	1,033
Commodity contracts	32	670	1,278	329	689	1,382	304	567	1,167	238
	33	6,536	10,950	1,536	6,159	10,518	1,520	5,306	9,568	1,429
Total	34	55,280	102,351	31,994	65,561	110,901	35,598	59,031	100,310	31,880
Less: impact of master netting agreements	35	41,171	66,325	22,511	47,995	71,495	25,131	45,375	65,792	22,531
Total after netting	36	14,109	36,026	9,483	17,566	39,406	10,467	13,656	34,518	9,349
Less: impact of collateral	37	6,831	7,315	2,006	9,164	9,420	2,730	5,875	6,062	1,959
Net	38	$ 7,278	$ 28,711	$ 7,477	$ 8,402	$ 29,986	$ 7,737	$ 7,781	$ 28,456	$ 7,390

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

Gross Credit Risk Exposure[1]

($ millions) *AS AT*	LINE #	2013 Q1						2012 Q4					
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	**$ 236,588**	**$ 21,025**	**$ –**	**$ –**	**$ –**	**$ 257,613**	$ 235,335	$ 21,368	$ –	$ –	$ –	$ 256,703
Qualifying revolving retail	2	**14,655**	**28,239**	**–**	**–**	**–**	**42,894**	14,772	28,401	–	–	–	43,173
Other retail	3	**59,789**	**5,164**	**–**	**–**	**29**	**64,982**	58,371	5,230	–	–	27	63,628
	4	**311,032**	**54,428**	**–**	**–**	**29**	**365,489**	308,478	54,999	–	–	27	363,504
Non-retail[2]													
Corporate	5	**99,437**	**30,907**	**57,999**	**6,204**	**10,891**	**205,438**	95,905	29,822	53,004	6,918	11,259	196,908
Sovereign	6	**75,444**	**1,250**	**16,475**	**5,643**	**312**	**99,124**	72,117	1,400	16,854	8,238	320	98,929
Bank	7	**29,393**	**895**	**60,575**	**21,407**	**2,407**	**114,677**	31,304	832	89,557	19,765	2,271	143,729
	8	**204,274**	**33,052**	**135,049**	**33,254**	**13,610**	**419,239**	199,326	32,054	159,415	34,921	13,850	439,566
Total	9	**$ 515,306**	**$ 87,480**	**$ 135,049**	**$ 33,254**	**$ 13,639**	**$ 784,728**	$ 507,804	$ 87,053	$ 159,415	$ 34,921	$ 13,877	$ 803,070
By Country of Risk[3]													
Canada	10	**$ 324,739**	**$ 68,930**	**$ 47,798**	**$ 10,759**	**$ 5,076**	**$ 457,302**	$ 327,067	$ 68,641	$ 48,240	$ 10,626	$ 5,133	$ 459,707
United States	11	**150,271**	**16,535**	**39,706**	**7,399**	**7,852**	**221,763**	142,257	16,298	61,460	7,519	8,063	235,597
International													
Europe	12	**27,945**	**1,690**	**38,714**	**10,602**	**501**	**79,452**	27,414	1,700	41,489	12,600	497	83,700
Other	13	**12,351**	**325**	**8,831**	**4,494**	**210**	**26,211**	11,066	414	8,226	4,176	184	24,066
	14	**40,296**	**2,015**	**47,545**	**15,096**	**711**	**105,663**	38,480	2,114	49,715	16,776	681	107,766
Total	15	**$ 515,306**	**$ 87,480**	**$ 135,049**	**$ 33,254**	**$ 13,639**	**$ 784,728**	$ 507,804	$ 87,053	$ 159,415	$ 34,921	$ 13,877	$ 803,070
By Residual Contractual Maturity													
Within 1 year	16	**$ 179,008**	**$ 59,200**	**$ 131,902**	**$ 7,230**	**$ 6,006**	**$ 383,346**	$ 175,864	$ 60,309	$ 156,419	$ 6,264	$ 5,611	$ 404,467
Over 1 year to 5 years	17	**238,276**	**27,555**	**3,147**	**14,427**	**7,124**	**290,529**	224,343	24,667	2,996	15,429	7,211	274,646
Over 5 years	18	**98,022**	**725**	**–**	**11,597**	**509**	**110,853**	107,597	2,077	–	13,228	1,055	123,957
Total	19	**$ 515,306**	**$ 87,480**	**$ 135,049**	**$ 33,254**	**$ 13,639**	**$ 784,728**	$ 507,804	$ 87,053	$ 159,415	$ 34,921	$ 13,877	$ 803,070
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	**$ 15,764**	**$ 1,323**	**$ –**	**$ 95**	**$ 1,194**	**$ 18,376**	$ 16,110	$ 1,103	$ –	$ 111	$ 1,090	$ 18,414
Non-residential	21	**18,800**	**1,148**	**21**	**407**	**279**	**20,655**	17,593	984	21	435	323	19,356
Total real-estate	22	**34,564**	**2,471**	**21**	**502**	**1,473**	**39,031**	33,703	2,087	21	546	1,413	37,770
Agriculture	23	**2,699**	**187**	**–**	**17**	**31**	**2,934**	2,487	228	–	17	29	2,761
Automotive	24	**3,079**	**1,840**	**–**	**219**	**61**	**5,199**	2,963	1,435	–	323	57	4,778
Financial	25	**26,010**	**3,090**	**112,284**	**23,945**	**1,581**	**166,910**	33,279	3,029	137,056	22,559	1,765	197,688
Food, beverage, and tobacco	26	**2,698**	**1,990**	**–**	**87**	**371**	**5,146**	3,241	2,022	–	124	369	5,756
Forestry	27	**1,159**	**379**	**1**	**26**	**79**	**1,644**	1,241	404	8	31	85	1,769
Government, public sector entities, and education	28	**88,246**	**2,302**	**17,485**	**5,930**	**3,367**	**117,330**	78,782	2,510	17,509	8,528	3,239	110,568
Health and social services	29	**8,649**	**673**	**44**	**258**	**1,945**	**11,569**	9,448	861	46	305	2,092	12,752
Industrial construction and trade contractors	30	**2,202**	**735**	**–**	**30**	**548**	**3,515**	2,320	776	–	34	651	3,781
Metals and mining	31	**1,764**	**1,542**	**–**	**53**	**183**	**3,542**	1,877	1,509	21	51	231	3,689
Pipelines, oil, and gas	32	**3,302**	**5,292**	**–**	**516**	**867**	**9,977**	3,294	5,157	–	525	689	9,665
Power and utilities	33	**2,687**	**3,032**	**–**	**346**	**1,343**	**7,408**	2,594	2,799	–	421	1,480	7,294
Professional and other services	34	**5,565**	**955**	**–**	**150**	**278**	**6,948**	4,345	994	–	133	286	5,758
Retail sector	35	**3,139**	**1,181**	**–**	**67**	**124**	**4,511**	2,600	1,116	–	60	164	3,940
Sundry manufacturing and wholesale	36	**4,941**	**2,889**	**380**	**129**	**234**	**8,573**	4,802	2,626	225	128	231	8,012
Telecommunications, cable, and media	37	**3,042**	**2,194**	**3**	**374**	**163**	**5,776**	2,712	2,277	–	374	223	5,586
Transportation	38	**4,181**	**993**	**–**	**485**	**818**	**6,477**	4,543	835	–	645	688	6,711
Other	39	**6,347**	**1,307**	**4,831**	**120**	**144**	**12,749**	5,095	1,389	4,529	117	158	11,288
Total	40	**$ 204,274**	**$ 33,052**	**$ 135,049**	**$ 33,254**	**$ 13,610**	**$ 419,239**	$ 199,326	$ 32,054	$ 159,415	$ 34,921	$ 13,850	$ 439,566

[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.

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

Gross Credit Risk Exposure (Continued)[1]

($ millions) *AS AT*	LINE #	2012 Q3						2012 Q2					
		Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
By Counterparty Type													
Retail													
Residential secured	1	$ 230,875	$ 21,195	$ –	$ –	$ –	$ 252,070	$ 225,210	$ 21,161	$ –	$ –	$ –	$ 246,371
Qualifying revolving retail	2	14,775	27,632	–	–	–	42,407	14,875	28,384	–	–	–	43,259
Other retail	3	57,979	5,496	–	–	29	63,504	55,743	5,606	–	–	30	61,379
	4	303,629	54,323	–	–	29	357,981	295,828	55,151	–	–	30	351,009
Non-retail													
Corporate	5	94,568	29,214	52,133	10,704	10,701	197,320	91,410	27,662	56,878	9,217	10,082	195,249
Sovereign	6	69,453	910	12,894	8,640	294	92,191	64,537	935	18,613	7,307	280	91,672
Bank	7	31,365	1,066	82,719	22,138	2,384	139,672	32,185	997	82,757	19,502	2,313	137,754
	8	195,386	31,190	147,746	41,482	13,379	429,183	188,132	29,594	158,248	36,026	12,675	424,675
Total	9	$ 499,015	$ 85,513	$ 147,746	$ 41,482	$ 13,408	$ 787,164	$ 483,960	$ 84,745	$ 158,248	$ 36,026	$ 12,705	$ 775,684
By Country of Risk[2]													
Canada	10	$ 322,223	$ 67,913	$ 56,852	$ 14,488	$ 5,023	$ 466,499	$ 316,408	$ 68,309	$ 52,140	$ 13,283	$ 4,713	$ 454,853
United States	11	136,016	15,289	46,515	8,314	7,816	213,950	129,734	14,036	59,710	7,378	7,335	218,193
International													
Europe	12	28,558	1,866	37,227	13,638	406	81,695	26,438	1,923	34,277	11,624	483	74,745
Other	13	12,218	445	7,152	5,042	163	25,020	11,380	477	12,121	3,741	174	27,893
	14	40,776	2,311	44,379	18,680	569	106,715	37,818	2,400	46,398	15,365	657	102,638
Total	15	$ 499,015	$ 85,513	$ 147,746	$ 41,482	$ 13,408	$ 787,164	$ 483,960	$ 84,745	$ 158,248	$ 36,026	$ 12,705	$ 775,684
By Residual Contractual Maturity													
Within 1 year	16	$ 179,157	$ 59,908	$ 143,338	$ 9,507	$ 5,737	$ 397,647	$ 177,711	$ 60,665	$ 156,262	$ 7,738	$ 5,599	$ 407,975
Over 1 year to 5 years	17	219,566	24,552	4,408	17,294	6,953	272,773	215,687	23,067	1,986	15,704	6,424	262,868
Over 5 years	18	100,292	1,053	–	14,681	718	116,744	90,562	1,013	–	12,584	682	104,841
Total	19	$ 499,015	$ 85,513	$ 147,746	$ 41,482	$ 13,408	$ 787,164	$ 483,960	$ 84,745	$ 158,248	$ 36,026	$ 12,705	$ 775,684
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	20	$ 15,666	$ 1,202	$ –	$ 129	$ 1,074	$ 18,071	$ 15,165	$ 1,128	$ –	$ 124	$ 1,018	$ 17,435
Non-residential	21	17,565	1,203	21	490	313	19,592	16,851	947	21	410	276	18,505
Total real-estate	22	33,231	2,405	21	619	1,387	37,663	32,016	2,075	21	534	1,294	35,940
Agriculture	23	2,385	271	–	15	24	2,695	2,305	260	–	13	23	2,601
Automotive	24	2,863	1,382	–	420	51	4,716	2,725	1,363	–	350	53	4,491
Financial	25	36,071	2,892	129,650	27,823	1,483	197,919	34,908	2,544	133,062	24,060	1,511	196,085
Food, beverage, and tobacco	26	2,493	1,792	–	128	359	4,772	2,589	1,643	–	104	331	4,667
Forestry	27	1,170	367	15	31	84	1,667	1,262	342	12	27	74	1,717
Government, public sector entities, and education	28	73,604	2,322	13,518	9,287	3,385	102,116	70,044	2,153	19,557	7,983	3,265	103,002
Health and social services	29	8,281	855	59	292	1,947	11,434	7,643	716	56	247	2,097	10,759
Industrial construction and trade contractors	30	2,307	780	–	38	644	3,769	2,140	879	–	37	528	3,584
Metals and mining	31	1,796	1,427	8	45	219	3,495	1,749	1,432	17	40	157	3,395
Pipelines, oil, and gas	32	3,355	5,113	–	516	711	9,695	2,946	5,077	–	672	671	9,366
Power and utilities	33	2,606	2,429	–	482	1,421	6,938	2,339	2,576	–	520	1,209	6,644
Professional and other services	34	5,105	1,008	–	164	272	6,549	4,646	911	–	139	289	5,985
Retail sector	35	3,372	1,167	–	83	149	4,771	3,343	1,131	–	86	126	4,686
Sundry manufacturing and wholesale	36	4,684	2,428	150	152	208	7,622	4,620	2,453	103	146	201	7,523
Telecommunications, cable, and media	37	2,638	2,324	–	348	226	5,536	2,785	2,019	–	366	220	5,390
Transportation	38	4,277	809	–	806	652	6,544	3,802	910	–	509	459	5,680
Other	39	5,148	1,419	4,325	233	157	11,282	6,270	1,110	5,420	193	167	13,160
Total	40	$ 195,386	$ 31,190	$ 147,746	$ 41,482	$ 13,379	$ 429,183	$ 188,132	$ 29,594	$ 158,248	$ 36,026	$ 12,675	$ 424,675

[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 Q1						2011 Q4					
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	$ 221,573	$ 21,118	$ –	$ –	$ –	$ 242,691	$ 157,455	$ 20,903	$ –	$ –	$ –	$ 178,358
Qualifying revolving retail	2	14,917	27,565	–	–	–	42,482	15,145	27,591	–	–	–	42,736
Other retail	3	55,031	5,673	–	–	30	60,734	49,941	5,688	–	–	30	55,659
	4	291,521	54,356	–	–	30	345,907	222,541	54,182	–	–	30	276,753
Non-retail													
Corporate	5	89,719	26,604	48,288	10,042	10,428	185,081	87,094	25,729	45,893	7,430	10,311	176,457
Sovereign	6	55,186	732	11,423	6,589	278	74,208	74,601	974	6,219	5,969	228	87,991
Bank	7	40,816	916	78,147	22,775	2,353	145,007	46,178	731	69,558	21,354	2,225	140,046
	8	185,721	28,252	137,858	39,406	13,059	404,296	207,873	27,434	121,670	34,753	12,764	404,494
Total	9	$ 477,242	$ 82,608	$ 137,858	$ 39,406	$ 13,089	$ 750,203	$ 430,414	$ 81,616	$ 121,670	$ 34,753	$ 12,794	$ 681,247
By Country of Risk[3]													
Canada	10	$ 312,536	$ 66,725	$ 49,639	$ 14,059	$ 4,833	$ 447,792	$ 255,781	$ 66,101	$ 49,486	$ 12,104	$ 4,781	$ 388,253
United States	11	121,856	13,660	52,714	7,268	7,542	203,040	132,154	13,103	49,831	6,992	7,340	209,420
International													
Europe	12	31,916	1,732	24,682	13,180	592	72,102	31,251	1,744	20,120	11,721	543	65,379
Other	13	10,934	491	10,823	4,899	122	27,269	11,228	668	2,233	3,936	130	18,195
	14	42,850	2,223	35,505	18,079	714	99,371	42,479	2,412	22,353	15,657	673	83,574
Total	15	$ 477,242	$ 82,608	$ 137,858	$ 39,406	$ 13,089	$ 750,203	$ 430,414	$ 81,616	$ 121,670	$ 34,753	$ 12,794	$ 681,247
By Residual Contractual Maturity													
Within 1 year	16	$ 188,833	$ 59,488	$ 137,858	$ 8,248	$ 6,131	$ 400,558	$ 166,906	$ 59,911	$ 121,670	$ 7,314	$ 6,401	$ 362,202
Over 1 year to 5 years	17	205,558	22,570	–	17,468	6,303	251,899	177,396	20,411	–	15,593	5,533	218,933
Over 5 years	18	82,851	550	–	13,690	655	97,746	86,112	1,294	–	11,846	860	100,112
Total	19	$ 477,242	$ 82,608	$ 137,858	$ 39,406	$ 13,089	$ 750,203	$ 430,414	$ 81,616	$ 121,670	$ 34,753	$ 12,794	$ 681,247

		2011 Q3						2011 Q2					
By Counterparty Type		Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail													
Residential secured	20	$ 152,076	$ 20,491	$ –	$ –	$ –	$ 172,567	$ 146,345	$ 20,251	$ –	$ –	$ –	$ 166,596
Qualifying revolving retail	21	15,251	27,283	–	–	–	42,534	15,111	28,109	–	–	–	43,220
Other retail	22	48,560	5,837	–	–	32	54,429	47,631	5,669	–	–	27	53,327
	23	215,887	53,611	–	–	32	269,530	209,087	54,029	–	–	27	263,143
Non-retail													
Corporate	24	84,232	23,607	45,168	8,583	10,022	171,612	81,289	22,835	40,965	8,203	9,876	163,168
Sovereign	25	64,948	877	12,084	6,545	185	84,639	59,643	901	7,498	6,037	198	74,277
Bank	26	42,746	743	73,858	19,988	2,312	139,647	42,825	816	66,307	20,204	2,249	132,401
	27	191,926	25,227	131,110	35,116	12,519	395,898	183,757	24,552	114,770	34,444	12,323	369,846
Total	28	$ 407,813	$ 78,838	$ 131,110	$ 35,116	$ 12,551	$ 665,428	$ 392,844	$ 78,581	$ 114,770	$ 34,444	$ 12,350	$ 632,989
By Country of Risk[3]													
Canada	29	$ 248,788	$ 64,795	$ 49,566	$ 13,565	$ 4,662	$ 381,376	$ 239,872	$ 64,822	$ 41,966	$ 13,565	$ 4,634	$ 364,859
United States	30	118,927	12,080	41,348	6,029	7,137	185,521	113,435	11,661	46,404	5,987	7,044	184,531
International													
Europe	31	28,831	1,529	31,254	11,221	522	73,357	28,779	1,495	21,771	10,437	445	62,927
Other	32	11,267	434	8,942	4,301	230	25,174	10,758	603	4,629	4,455	227	20,672
	33	40,098	1,963	40,196	15,522	752	98,531	39,537	2,098	26,400	14,892	672	83,599
Total	34	$ 407,813	$ 78,838	$ 131,110	$ 35,116	$ 12,551	$ 665,428	$ 392,844	$ 78,581	$ 114,770	$ 34,444	$ 12,350	$ 632,989
By Residual Contractual Maturity													
Within 1 year	35	$ 156,060	$ 59,183	$ 131,062	$ 7,629	$ 5,931	$ 359,865	$ 159,423	$ 59,567	$ 114,770	$ 7,585	$ 6,128	$ 347,473
Over 1 year to 5 years	36	165,314	18,585	48	16,228	5,287	205,462	156,443	17,942	–	16,420	5,708	196,513
Over 5 years	37	86,439	1,070	–	11,259	1,333	100,101	76,978	1,072	–	10,439	514	89,003
Total	38	$ 407,813	$ 78,838	$ 131,110	$ 35,116	$ 12,551	$ 665,428	$ 392,844	$ 78,581	$ 114,770	$ 34,444	$ 12,350	$ 632,989

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 Q1			2012 Q4			2012 Q3			2012 Q2		
			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	**$ –**	**$ 343**	**$ 157,370**	$ –	$ 336	$ 158,316	$ –	$ 314	$ 157,669	$ –	$ 280	$ 155,199
Qualifying revolving retail	2	**–**	**–**	**–**	–	–	–	–	–	–	–	–	–
Other retail	3	**–**	**460**	**–**	–	500	–	–	539	–	–	552	–
	4	**–**	**803**	**157,370**	–	836	158,316	–	853	157,669	–	832	155,199
Non-retail													
Corporate	5	**92**	**3,202**	**14,537**	93	3,196	14,494	93	3,134	13,997	92	2,853	13,965
Sovereign	6	**–**	**–**	**341**	–	–	312	–	–	311	–	–	330
Bank	7	**1,759**	**6,139**	**2,427**	1,466	6,435	3,069	1,486	5,784	2,986	–	6,740	4,604
	8	**1,851**	**9,341**	**17,305**	1,559	9,631	17,875	1,579	8,918	17,294	92	9,593	18,899
Gross Credit Risk Exposure	9	**$ 1,851**	**$ 10,144**	**$ 174,675**	$ 1,559	$ 10,467	$ 176,191	$ 1,579	$ 9,771	$ 174,963	$ 92	$ 10,425	$ 174,098

		2012 Q1			2011 Q4			2011 Q3			2011 Q2		
			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	$ –	$ 278	$ 156,036	$ –	$ 274	$ 89,421	$ –	$ 269	$ 89,043	$ –	$ 267	$ 90,053
Qualifying revolving retail	11	–	–	–	–	–	–	–	–	–	–	–	–
Other retail	12	–	581	–	–	609	–	–	618	–	–	660	–
	13	–	859	156,036	–	883	89,421	–	887	89,043	–	927	90,053
Non-retail													
Corporate	14	94	2,831	14,864	94	2,519	14,850	89	2,194	14,113	88	1,534	13,150
Sovereign	15	–	–	290	–	–	281	–	–	258	–	–	263
Bank	16	–	10,039	8,523	–	10,405	10,956	–	10,072	10,704	–	10,036	11,030
	17	94	12,870	23,677	94	12,924	26,087	89	12,266	25,075	88	11,570	24,443
Gross Credit Risk Exposure	18	$ 94	$ 13,729	$ 179,713	$ 94	$ 13,807	$ 115,508	$ 89	$ 13,153	$ 114,118	$ 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 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

2013 Q1

By Counterparty Type	LINE #	0%	20%	35%	50%	75%	100%	150%	Total
Retail									
Residential secured	1	**$ 177**	**$ 166**	**$ 20,390**	**$ –**	**$ 2,213**	**$ 277**	**$ –**	**$ 23,223**
Other retail[3]	2	**50**	**410**	**–**	**–**	**30,584**	**–**	**324**	**31,368**
	3	**227**	**576**	**20,390**	**–**	**32,797**	**277**	**324**	**54,591**
Non-retail									
Corporate	4	**3,039**	**255**	**–**	**–**	**–**	**57,507**	**889**	**61,690**
Sovereign	5	**13,782**	**10,311**	**–**	**–**	**–**	**–**	**–**	**24,093**
Bank	6	**7,898**	**9,500**	**–**	**–**	**–**	**–**	**9**	**17,407**
	7	**24,719**	**20,066**	**–**	**–**	**–**	**57,507**	**898**	**103,190**
Total	8	**$ 24,946**	**$ 20,642**	**$ 20,390**	**$ –**	**$ 32,797**	**$ 57,784**	**$ 1,222**	**$ 157,781**

2012 Q4

By Counterparty Type	LINE #	0%	20%	35%	50%	75%	100%	150%	Total
Retail									
Residential secured	1	$ 160	$ 176	$ 19,419	$ –	$ 2,463	$ 212	$ –	$ 22,430
Other retail[3]	2	53	448	–	–	32,131	–	213	32,845
	3	213	624	19,419	–	34,594	212	213	55,275
Non-retail									
Corporate	4	2,981	307	–	–	–	56,647	966	60,901
Sovereign	5	8,768	11,702	–	–	–	–	–	20,470
Bank	6	7,901	8,549	–	1	–	–	9	16,460
	7	19,650	20,558	–	1	–	56,647	975	97,831
Total	8	$ 19,863	$ 21,182	$ 19,419	$ 1	$ 34,594	$ 56,859	$ 1,188	$ 153,106

2012 Q3

By Counterparty Type	LINE #	0%	20%	35%	50%	75%	100%	150%	Total
Retail									
Residential secured	9	$ 135	$ 179	$ 18,216	$ –	$ 2,513	$ 197	$ –	$ 21,240
Other retail[3]	10	52	487	–	–	31,613	–	220	32,372
	11	187	666	18,216	–	34,126	197	220	53,612
Non-retail									
Corporate	12	2,915	312	–	–	–	55,549	1,092	59,868
Sovereign	13	15,227	6,424	–	–	–	–	–	21,651
Bank	14	7,270	9,094	–	–	–	–	19	16,383
	15	25,412	15,830	–	–	–	55,549	1,111	97,902
Total	16	$ 25,599	$ 16,496	$ 18,216	$ –	$ 34,126	$ 55,746	$ 1,331	$ 151,514

2012 Q2

By Counterparty Type	LINE #	0%	20%	35%	50%	75%	100%	150%	Total
Retail									
Residential secured	9	$ 96	$ 184	$ 16,728	$ –	$ 2,402	$ 193	$ –	$ 19,603
Other retail[3]	10	49	502	–	–	29,721	–	206	30,478
	11	145	686	16,728	–	32,123	193	206	50,081
Non-retail									
Corporate	12	2,615	329	–	–	–	51,546	1,207	55,697
Sovereign	13	17,020	4,058	–	–	–	–	–	21,078
Bank	14	6,740	8,411	–	–	–	–	9	15,160
	15	26,375	12,798	–	–	–	51,546	1,216	91,935
Total	16	$ 26,520	$ 13,484	$ 16,728	$ –	$ 32,123	$ 51,739	$ 1,422	$ 142,016

2012 Q1

By Counterparty Type	LINE #	0%	20%	35%	50%	75%	100%	150%	Total
Retail									
Residential secured	17	$ 78	$ 199	$ 15,598	$ –	$ 2,467	$ 206	$ –	$ 18,548
Other retail[3]	18	51	530	–	–	29,377	–	213	30,171
	19	129	729	15,598	–	31,844	206	213	48,719
Non-retail									
Corporate	20	2,554	371	–	–	–	50,370	1,315	54,610
Sovereign	21	9,434	5,392	–	–	–	–	–	14,826
Bank	22	10,039	8,407	–	–	–	–	10	18,456
	23	22,027	14,170	–	–	–	50,370	1,325	87,892
Total	24	$ 22,156	$ 14,899	$ 15,598	$ –	$ 31,844	$ 50,576	$ 1,538	$ 136,611

2011 Q4

By Counterparty Type	LINE #	0%	20%	35%	50%	75%	100%	150%	Total
Retail									
Residential secured	17	$ 70	$ 203	$ 14,196	$ –	$ 2,552	$ 199	$ –	$ 17,220
Other retail[3]	18	53	557	–	–	24,261	–	191	25,062
	19	123	760	14,196	–	26,813	199	191	42,282
Non-retail									
Corporate	20	2,197	415	–	–	–	49,087	1,293	52,992
Sovereign	21	18,816	4,742	–	–	–	–	–	23,558
Bank	22	10,405	9,955	–	–	–	–	2	20,362
	23	31,418	15,112	–	–	–	49,087	1,295	96,912
Total	24	$ 31,541	$ 15,872	$ 14,196	$ –	$ 26,813	$ 49,286	$ 1,486	$ 139,194

2011 Q3

By Counterparty Type	LINE #	0%	20%	35%	50%	75%	100%	150%	Total
Retail									
Residential secured	25	$ 67	$ 203	$ 12,618	$ –	$ 2,277	$ 171	$ –	$ 15,336
Other retail[3]	26	50	568	–	–	23,259	–	177	24,054
	27	117	771	12,618	–	25,536	171	177	39,390
Non-retail									
Corporate	28	1,866	417	–	–	–	46,537	1,346	50,166
Sovereign	29	14,360	5,744	–	–	–	–	–	20,104
Bank	30	10,072	10,126	–	–	–	–	1	20,199
	31	26,298	16,287	–	–	–	46,537	1,347	90,469
Total	32	$ 26,415	$ 17,058	$ 12,618	$ –	$ 25,536	$ 46,708	$ 1,524	$ 129,859

2011 Q2

By Counterparty Type	LINE #	0%	20%	35%	50%	75%	100%	150%	Total
Retail									
Residential secured	25	$ 55	$ 212	$ 11,936	$ –	$ 2,037	$ 182	$ –	$ 14,422
Other retail[3]	26	50	609	–	–	23,305	–	120	24,084
	27	105	821	11,936	–	25,342	182	120	38,506
Non-retail									
Corporate	28	1,159	463	–	–	–	46,458	827	48,907
Sovereign	29	12,836	5,844	–	–	–	–	–	18,680
Bank	30	10,036	10,312	–	1	–	–	–	20,349
	31	24,031	16,619	–	1	–	46,458	827	87,936
Total	32	$ 24,136	$ 17,440	$ 11,936	$ 1	$ 25,342	$ 46,640	$ 947	$ 126,442

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 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	2012 Q2 EAD[2]	2012 Q2 Exposure weighted-average PD	2012 Q2 Exposure weighted-average LGD	2012 Q2 Exposure weighted-average risk-weight
Residential Secured																	
Low risk	1	**$ 34,289**	**0.1 %**	**16.7 %**	**2.5 %**	$ 33,263	0.1 %	17.1 %	2.6 %	$ 31,958	0.1 %	17.7 %	2.7 %	$ 31,189	0.1 %	17.4 %	2.7 %
Normal risk	2	**35,963**	**0.4**	**15.8**	**10.9**	34,098	0.4	16.2	11.1	32,838	0.4	16.2	11.2	32,795	0.5	16.2	11.4
Medium risk	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	15,859	2.1	15.5	30.3
High risk	4	**4,513**	**16.0**	**17.3**	**75.0**	4,299	15.8	17.4	75.5	4,226	16.0	17.6	76.3	3,853	16.7	17.4	76.0
Default	5	**314**	**100.0**	**17.1**	**120.6**	292	100.0	16.4	119.8	284	100.0	16.3	121.6	302	100.0	15.7	117.9
	6	**$ 91,701**	**1.7**	**16.2**	**15.0**	$ 88,652	1.7	16.5	15.0	$ 85,820	1.7	16.7	15.3	$ 83,998	1.7	16.6	15.1
Qualifying Revolving Retail																	
Low risk	7	**$ 17,663**	**0.1**	**83.9**	**2.9**	$ 17,566	0.1	84.0	2.9	$ 17,483	0.1	84.0	2.9	$ 17,067	0.1	84.2	3.0
Normal risk	8	**13,966**	**0.5**	**84.7**	**17.5**	14,185	0.5	84.7	17.5	13,699	0.5	84.8	17.4	14,320	0.5	85.1	17.5
Medium risk	9	**7,815**	**2.4**	**85.8**	**61.7**	7,913	2.4	85.9	61.9	7,632	2.4	86.1	62.1	8,134	2.4	86.5	62.6
High risk	10	**3,320**	**10.9**	**83.0**	**146.3**	3,368	10.8	83.1	146.1	3,452	11.4	83.4	147.1	3,590	10.8	83.7	146.9
Default	11	**130**	**100.0**	**74.6**	**6.2**	141	100.0	74.2	6.3	141	100.0	77.8	9.1	148	100.0	78.2	9.4
	12	**$ 42,894**	**1.8**	**84.4**	**29.5**	$ 43,173	1.8	84.5	29.7	$ 42,407	1.9	84.6	30.0	$ 43,259	1.9	84.9	31.0
Other Retail																	
Low risk	13	**$ 7,140**	**0.1**	**53.6**	**9.9**	$ 7,247	0.1	53.8	10.0	$ 7,268	0.1	52.7	9.9	$ 4,307	0.1	45.9	9.3
Normal risk	14	**15,537**	**0.6**	**57.8**	**45.1**	12,423	0.5	53.8	37.4	12,410	0.5	53.5	37.4	10,599	0.5	52.6	38.0
Medium risk	15	**7,354**	**2.4**	**52.5**	**68.5**	7,444	2.4	52.5	68.4	7,471	2.4	52.7	68.7	11,960	2.1	55.7	70.4
High risk	16	**3,424**	**10.1**	**52.6**	**88.8**	3,447	10.1	52.7	88.8	3,766	10.7	52.8	89.9	3,828	11.0	52.5	89.9
Default	17	**159**	**100.0**	**49.3**	**96.3**	146	100.0	48.9	99.0	152	100.0	50.7	102.2	148	100.0	51.5	101.4
	18	**$ 33,614**	**2.3 %**	**55.2 %**	**47.4 %**	$ 30,707	2.4 %	53.3 %	44.5 %	$ 31,067	2.6 %	53.0 %	45.2 %	$ 30,842	2.9 %	52.8 %	53.3 %

	LINE #	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	2011 Q2 EAD[2]	2011 Q2 Exposure weighted-average PD	2011 Q2 Exposure weighted-average LGD	2011 Q2 Exposure weighted-average risk-weight
Residential Secured																	
Low risk	19	$ 20,868	0.1 %	12.8 %	2.6 %	$ 18,182	0.1 %	13.0 %	2.7 %	$ 18,283	0.1 %	13.0 %	2.6 %	$ 16,731	0.1 %	12.2 %	2.5 %
Normal risk	20	38,158	0.4	14.8	10.3	32,978	0.5	14.8	10.4	32,345	0.5	15.0	10.7	28,316	0.5	14.0	10.1
Medium risk	21	17,283	2.0	14.9	29.0	16,644	2.0	15.9	30.7	13,738	2.0	15.1	29.5	13,394	2.0	14.8	29.1
High risk	22	4,045	17.5	16.4	72.7	3,624	17.5	16.7	73.9	3,542	17.2	16.6	73.6	3,412	17.2	16.1	71.8
Default	23	312	100.0	15.7	112.7	267	100.0	16.1	106.2	252	100.0	16.2	106.3	251	100.0	15.7	105.5
	24	$ 80,666	1.9	14.4	15.9	$ 71,695	1.9	14.7	16.7	$ 68,160	1.9	14.6	15.9	$ 62,104	2.0	13.8	15.9
Qualifying Revolving Retail																	
Low risk	25	$ 16,868	0.1	84.2	3.0	$ 16,783	0.1	84.4	3.0	$ 16,802	0.1	84.5	3.0	$ 16,879	0.1	84.5	3.0
Normal risk	26	13,983	0.5	85.1	17.5	14,172	0.5	85.2	17.5	13,981	0.5	85.3	17.5	14,149	0.5	85.5	17.4
Medium risk	27	7,860	2.4	86.5	62.4	7,943	2.4	86.7	62.6	7,798	2.4	86.7	62.7	8,172	2.4	87.1	63.6
High risk	28	3,627	11.0	83.8	148.0	3,694	11.1	83.8	148.2	3,810	11.3	84.0	149.8	3,863	11.2	84.2	150.0
Default	29	144	100.0	77.7	9.3	144	100.0	78.7	9.3	143	100.0	79.1	9.3	157	100.0	79.3	9.5
	30	$ 42,482	1.9	84.9	31.1	$ 42,736	1.9	85.1	31.4	$ 42,534	2.0	85.1	31.9	$ 43,220	2.0	85.3	32.3
Other Retail																	
Low risk	31	$ 4,205	0.1	45.3	9.1	$ 3,937	0.1	44.5	8.9	$ 3,935	0.1	44.2	8.9	$ 3,880	0.1	44.7	9.0
Normal risk	32	10,324	0.5	52.3	37.7	10,554	0.6	52.7	38.6	10,441	0.6	52.7	38.4	9,999	0.6	53.3	39.1
Medium risk	33	12,124	2.1	55.9	70.3	12,086	2.1	55.9	70.9	11,863	2.1	56.0	71.2	11,333	2.1	57.2	72.4
High risk	34	3,693	10.8	52.2	88.9	3,792	10.9	52.6	89.8	3,902	11.2	53.3	91.5	3,813	10.8	54.0	91.8
Default	35	151	100.0	52.4	99.4	151	100.0	53.4	99.1	147	100.0	52.5	106.1	143	100.0	50.0	104.6
	36	$ 30,497	2.8 %	52.7 %	53.2 %	$ 30,520	2.9 %	52.9 %	54.2 %	$ 30,288	3.0 %	52.9 %	54.6 %	$ 29,168	2.9 %	53.7 %	55.3 %

[1] Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.
[2] 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 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	2012 Q2 EAD[3]	2012 Q2 Exposure weighted-average PD	2012 Q2 Exposure weighted-average LGD	2012 Q2 Exposure weighted-average risk-weight
Corporate																	
Investment grade	1	**$ 92,247**	**0.1 %**	**23.6 %**	**15.6 %**	$ 94,542	0.1 %	23.0 %	14.2 %	$ 96,529	0.1 %	22.9 %	13.8 %	$ 95,806	0.1 %	22.3 %	13.3 %
Non-investment grade	2	**50,363**	**1.4**	**18.7**	**35.2**	40,205	1.4	21.5	39.7	39,701	1.4	21.8	40.7	42,571	1.4	19.7	36.5
Watch and classified	3	**912**	**19.2**	**27.5**	**130.8**	932	19.2	26.0	123.1	892	20.3	28.5	134.9	873	19.0	34.5	163.8
Impaired/default	4	**108**	**100.0**	**50.2**	**210.2**	177	100.0	57.5	302.6	180	100.0	54.3	252.4	145	100.0	43.1	189.6
	5	**$ 143,630**	**0.7**	**21.9**	**23.3**	$ 135,856	0.7	22.7	22.9	$ 137,302	0.7	22.7	22.7	$ 139,395	0.7	21.6	21.5
Sovereign																	
Investment grade	6	**$ 217,586**	**0.0**	**16.0**	**0.3**	$ 223,930	0.0	10.8	0.2	$ 215,418	0.0	6.2	0.3	$ 213,019	0.0	4.9	0.2
Non-investment grade	7	**133**	**2.2**	**2.9**	**2.8**	117	2.4	1.4	1.5	95	2.8	1.1	1.2	314	1.1	39.7	57.2
	8	**$ 217,719**	**0.0**	**16.0**	**0.3**	$ 224,047	0.0	10.8	0.2	$ 215,513	0.0	6.2	0.3	$ 213,333	0.0	4.9	0.3
Bank																	
Investment grade	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	$ 120,728	0.1	16.8	6.1
Non-investment grade	10	**2,818**	**0.5**	**6.0**	**9.9**	2,762	0.6	8.7	11.2	3,677	0.6	5.8	8.6	1,821	0.7	8.0	12.4
Watch and classified	11	**–**	**–**	**–**	**–**	37	55.1	9.3	43.3	41	54.8	9.3	43.3	43	52.9	13.5	62.7
Impaired/default	12	**–**	**–**	**–**	**–**	–	–	–	–	–	–	–	–	–	–	–	–
	13	**$ 97,268**	**0.1 %**	**19.4 %**	**11.2 %**	$ 127,268	0.1 %	15.7 %	6.5 %	$ 123,287	0.1 %	16.6 %	6.8 %	$ 122,592	0.1 %	16.7 %	6.3 %

	LINE #	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	2011 Q2 EAD[3]	2011 Q2 Exposure weighted-average PD	2011 Q2 Exposure weighted-average LGD	2011 Q2 Exposure weighted-average risk-weight
Corporate																	
Investment grade	14	$ 90,130	0.1 %	24.1 %	14.1 %	$ 83,685	0.1 %	24.9 %	13.7 %	$ 80,555	0.1 %	24.4 %	12.9 %	$ 73,938	0.1 %	25.9 %	13.6 %
Non-investment grade	15	39,206	1.4	21.1	38.9	38,661	1.4	20.6	37.8	39,661	1.5	19.5	35.9	38,886	1.5	18.9	34.6
Watch and classified	16	845	18.1	31.1	143.7	829	22.2	30.9	143.7	947	23.4	28.9	134.2	1,106	19.5	22.3	105.8
Impaired/default	17	135	100.0	46.3	200.9	117	100.0	46.8	223.9	125	100.0	45.7	206.9	162	100.0	44.7	174.9
	18	$ 130,316	0.7	23.3	22.6	$ 123,292	0.7	23.6	22.3	$ 121,288	0.9	22.9	21.5	$ 114,092	0.9	23.5	21.9
Sovereign																	
Investment grade	19	$ 202,737	0.0	5.0	0.2	$ 153,756	0.0	7.2	0.3	$ 153,471	0.0	7.3	0.2	$ 145,473	0.0	5.4	0.1
Non-investment grade	20	95	2.8	1.8	2.0	97	2.8	3.0	4.1	106	2.5	3.1	3.0	177	2.0	0.3	0.9
	21	$ 202,832	0.0	4.9	0.2	$ 153,853	0.0	7.2	0.3	$ 153,577	0.0	7.9	0.2	$ 145,650	0.0	5.4	0.1
Bank																	
Investment grade	22	$ 124,395	0.1	19.6	6.5	$ 117,408	0.1	23.4	7.0	$ 116,042	0.1	20.9	5.9	$ 109,619	0.1	22.5	6.4
Non-investment grade	23	2,108	0.8	10.6	17.9	2,222	0.7	11.7	19.5	3,340	0.7	6.6	10.7	2,350	0.6	8.0	12.7
Watch and classified	24	47	25.2	12.5	68.5	53	28.0	16.7	80.2	44	23.9	18.1	95.2	35	11.6	15.6	76.0
Impaired/default	25	–	–	–	–	–	–	–	–	–	–	–	–	1	100.0	54.0	674.4
	26	$ 126,550	0.1 %	19.5 %	6.7 %	$ 119,683	0.1 %	23.2 %	7.3 %	$ 119,426	0.1 %	20.5 %	6.1 %	$ 112,005	0.1 %	22.2 %	6.5 %

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 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	2012 Q2 Notional undrawn commitments	2012 Q2 EAD on undrawn commitments
By Counterparty Type									
Retail									
Residential secured	1	**$ 63,391**	**$ 20,820**	$ 63,102	$ 20,841	$ 62,976	$ 20,681	$ 62,677	$ 20,709
Qualifying revolving retail	2	**47,280**	**28,239**	47,288	28,401	46,817	27,632	46,227	28,384
Other retail	3	**7,327**	**5,012**	7,410	5,070	7,318	5,327	7,297	5,444
	4	**117,998**	**54,071**	117,800	54,312	117,111	53,640	116,201	54,537
Non-retail									
Corporate	5	**31,171**	**21,731**	30,186	21,032	29,589	20,658	28,488	19,893
Sovereign	6	**1,744**	**1,250**	1,952	1,400	1,269	910	1,304	935
Bank	7	**671**	**480**	656	470	938	673	842	603
	8	**33,586**	**23,461**	32,794	22,902	31,796	22,241	30,634	21,431
Total	9	**$ 151,584**	**$ 77,532**	$ 150,594	$ 77,214	$ 148,907	$ 75,881	$ 146,835	$ 75,968

	LINE #	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	2011 Q2 Notional undrawn commitments	2011 Q2 EAD on undrawn commitments
By Counterparty Type									
Retail									
Residential secured	10	$ 62,409	$ 20,678	$ 61,463	$ 20,407	$ 60,292	$ 20,132	$ 59,504	$ 19,839
Qualifying revolving retail	11	45,334	27,565	45,190	27,592	44,764	27,283	44,676	28,109
Other retail	12	7,334	5,511	7,306	5,517	7,511	5,675	7,254	5,474
	13	115,077	53,754	113,959	53,516	112,567	53,090	111,434	53,422
Non-retail									
Corporate	14	27,570	19,217	27,018	18,910	25,285	17,364	24,921	17,161
Sovereign	15	1,021	732	1,359	974	1,241	877	1,274	901
Bank	16	862	617	668	478	718	507	826	583
	17	29,453	20,566	29,045	20,362	27,244	18,748	27,021	18,645
Total	18	$ 144,530	$ 74,320	$ 143,004	$ 73,878	$ 139,811	$ 71,838	$ 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)	LINE #	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]	2012 Q2 Actual loss rate[2,3]	2012 Q2 Expected loss rate[2,3]
By Counterparty Type										
Retail										
Residential secured	1	**0.02 %**	**0.13 %**	0.01 %	0.02 %	0.12 %	0.02 %	0.12 %	0.02 %	0.12 %
Qualifying revolving retail	2	**3.09**	**3.58**	3.56	3.20	3.65	3.31	3.79	3.38	3.94
Other retail	3	**0.96**	**1.46**	1.09	1.02	1.55	1.07	1.53	1.12	1.56
Non-retail										
Corporate	4	**0.03**	**0.44**	0.35	0.10	0.44	0.08	0.46	0.03	0.51
Sovereign	5	**–**	**–**	–	–	–	–	–	–	–
Bank	6	**–**	**0.04**	–	–	0.04	–	0.03	–	0.03

(Percentage)	LINE #	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]	2011 Q2 Actual loss rate[2,3]	2011 Q2 Expected loss rate[2,3]
By Counterparty Type										
Retail										
Residential secured	7	0.02 %	0.13 %	0.01 %	0.01 %	0.12 %	0.01 %	0.13 %	0.01 %	0.12 %
Qualifying revolving retail	8	3.47	4.01	3.61	3.56	4.07	3.66	4.29	3.79	4.41
Other retail	9	1.15	1.59	1.10	1.17	1.61	1.02	1.44	1.16	1.57
Non-retail										
Corporate	10	(0.03)	0.55	0.38	(0.08)	0.59	(0.03)	0.59	(0.09)	0.67
Sovereign	11	–	–	–	–	–	–	–	–	–
Bank	12	–	0.03	–	–	0.03	–	0.04	–	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 Q1 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 Q1 2013 than they were during the historically measured period. This is because of lower average defaults rates during the four quarters ending Q1 2013 than they were during the historically measured period.

Securitization and Resecuritization Exposures in the Banking Book[1]

($ millions) AS AT	LINE #	2013 Q1			2012 Q4			2012 Q3			2012 Q2		
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	**$ 21,893**	**$ –**	**$ 4,379**	$ 22,317	$ –	$ 4,463	$ 21,469	$ –	$ 4,294	$ 17,876	$ –	$ 3,575
A+ to A-	2	**–**	**–**	**–**	–	–	–	–	–	–	–	–	–
BBB+ to BBB-	3	**52**	**–**	**52**	52	–	52	52	–	52	97	–	97
BB+ to BB-	4	**–**	**–**	**–**	–	–	–	–	–	–	–	–	–
Below BB-/Unrated[5]	5	**16**	**–**	**196**	20	–	n/a	20	–	n/a	–	–	n/a
Ratings Based Approach[6]													
AA- and above	6	**2,698**	**253**	**272**	3,705	1,385	596	4,536	1,468	673	5,207	1,512	672
A+ to A-	7	**164**	**983**	**1,009**	242	18	49	233	19	50	184	15	40
BBB+ to BBB-	8	**160**	**105**	**329**	117	172	452	75	157	416	135	154	451
BB+ to BB-	9	**158**	**5**	**644**	153	60	1,067	158	63	1,163	182	84	1,338
Below BB-/Unrated[5]	10	**556**	**323**	**8,658**	572	106	n/a	591	110	n/a	588	99	n/a
Internal Assessment Approach[7]													
AA- and above	11	**13,934**	**–**	**630**	13,339	–	610	13,073	–	631	12,188	–	608
A+ to A-	12	**–**	**–**	**–**	–	–	–	–	–	–	–	–	–
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	**$ 39,648**	**$ 1,669**	**$ 16,182**	$ 40,534	$ 1,741	$ 7,302	$ 40,224	$ 1,817	$ 7,292	$ 36,474	$ 1,864	$ 6,794

		2012 Q1			2011 Q4			2011 Q3			2011 Q2		
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	$ 19,658	$ –	$ 3,932	$ 17,890	$ –	$ 3,578	$ 14,637	$ –	$ 2,927	$ 12,909	$ –	$ 2,582
A+ to A-	19	–	–	–	–	–	–	–	–	–	–	–	–
BBB+ to BBB-	20	97	–	97	–	–	–	–	–	–	–	–	–
BB+ to BB-	21	–	–	–	–	–	–	–	–	–	–	–	–
Below BB-[5]	22	–	–	n/a	–	–	n/a	–	–	n/a	–	–	n/a
Ratings Based Approach[6]													
AA- and above	23	5,894	1,578	732	6,177	1,630	431	6,589	1,617	660	7,382	1,657	719
A+ to A-	24	220	15	45	218	16	36	251	82	55	329	84	66
BBB+ to BBB-	25	172	157	471	190	155	248	197	175	270	246	174	297
BB+ to BB-	26	165	82	1,352	197	83	1,326	168	–	858	42	–	159
Below BB-[5]	27	622	100	n/a	616	100	n/a	615	90	n/a	595	90	n/a
Internal Assessment Approach[7]													
AA- and above	28	12,039	–	580	10,954	–	767	9,688	–	678	10,662	–	746
A+ to A-	29	–	–	–	–	–	–	–	–	–	–	–	–
BBB+ to BBB-	30	17	–	13	17	–	13	56	–	42	56	–	42
BB+ to BB-	31	–	–	–	–	–	–	–	–	–	–	–	–
Below BB-[5]	32	–	–	n/a	–	–	n/a	–	–	n/a	–	–	n/a
Gains on sale recorded upon securitization[5]	33	–	–	n/a	86	–	n/a	86	–	n/a	87	–	n/a
Total	34	$ 38,884	$ 1,932	$ 7,222	$ 36,345	$ 1,984	$ 6,399	$ 32,287	$ 1,964	$ 5,490	$ 32,308	$ 2,005	$ 4,611

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 rather 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 Q1				2012 Q4				2012 Q3				2012 Q2			
		Gross exposures	Risk-Weighted Assets Standardized	Risk-Weighted Assets Internal Ratings Based	Risk-Weighted Assets Total	Gross exposures	Risk-Weighted Assets Standardized	Risk-Weighted Assets Internal Ratings Based	Risk-Weighted Assets Total	Gross exposures	Risk-Weighted Assets Standardized	Risk-Weighted Assets Internal Ratings Based	Risk-Weighted Assets Total	Gross exposures	Risk-Weighted Assets Standardized	Risk-Weighted Assets Internal Ratings Based	Risk-Weighted Assets Total
Credit Risk																	
Retail																	
Residential secured	1	$ 257,613	$ 9,107	$ 13,714	$ 22,821	$ 256,703	$ 8,892	$ 13,328	$ 22,220	$ 252,070	$ 8,493	$ 13,136	$ 21,629	$ 246,371	$ 7,887	$ 12,654	$ 20,541
Qualifying revolving retail	2	42,894	–	12,633	12,633	43,173	–	12,816	12,816	42,407	–	12,731	12,731	43,259	–	13,389	13,389
Other retail	3	64,982	23,507	15,948	39,455	63,628	24,506	13,669	38,175	63,504	24,137	14,032	38,169	61,379	22,701	16,429	39,130
Non-retail[3]																	
Corporate	4	205,438	58,892	33,498	92,390	196,908	58,157	31,065	89,222	197,321	57,249	31,120	88,369	195,249	53,423	29,980	83,403
Sovereign	5	99,124	2,062	603	2,665	98,929	2,341	486	2,827	92,191	1,285	561	1,846	91,672	811	691	1,502
Bank	6	114,677	1,913	10,932	12,845	143,729	1,723	8,246	9,969	139,671	1,847	8,401	10,248	137,754	1,695	7,668	9,363
Securitization exposures	7	41,317	4,627	11,555	16,182	42,275	4,515	2,787	7,302	42,041	4,345	2,947	7,292	38,338	3,672	3,122	6,794
Equity exposures	8	2,436		1,141	1,141	2,429		1,148	1,148	2,356		1,071	1,071	2,302		1,016	1,016
Exposures subject to standardized or IRB approaches	9	828,481	100,108	100,024	200,132	847,774	100,134	83,545	183,679	831,561	97,356	83,999	181,355	816,324	90,189	84,949	175,138
Adjustment to IRB RWA for scaling factor	10				6,001				5,012				5,040				5,097
Other assets not included in standardized or IRB approaches[3]	11	69,543			21,502	34,000			12,589	34,154			12,647	34,724			13,539
Net impact of eliminating one month reporting lag on U.S. entities[4]	12	–			–	–			–	–			–	–			–
Total credit risk	13	$ 898,024			$ 227,635	$ 881,774			$ 201,280	$ 865,715			$ 199,042	$ 851,048			$ 193,774
Market Risk																	
Trading book	14	n/a			13,892	n/a			12,033	n/a			15,305	n/a			16,638
Operational Risk																	
Standardized approach	15	n/a			32,918	n/a			32,562	n/a			32,054	n/a			31,556
Total	16				$ 274,445				$ 245,875				$ 246,401				$ 241,968

($ millions) AS AT	LINE #	2012 Q1				2011 Q4				2011 Q3				2011 Q2			
		Gross exposures	Risk-Weighted Assets Standardized	Risk-Weighted Assets Internal Ratings Based	Risk-Weighted Assets Total	Gross exposures	Risk-Weighted Assets Standardized	Risk-Weighted Assets Internal Ratings Based	Risk-Weighted Assets Total	Gross exposures	Risk-Weighted Assets Standardized	Risk-Weighted Assets Internal Ratings Based	Risk-Weighted Assets Total	Gross exposures	Risk-Weighted Assets Standardized	Risk-Weighted Assets Internal Ratings Based	Risk-Weighted Assets Total
Credit Risk																	
Retail																	
Residential secured	17	$ 242,691	$ 7,556	$ 12,801	$ 20,357	$ 178,358	$ 7,122	$ 11,997	$ 19,119	$ 172,567	$ 6,336	$ 10,864	$ 17,200	$ 166,596	$ 5,929	$ 9,878	$ 15,807
Qualifying revolving retail	18	42,482	–	13,228	13,228	42,736	–	13,436	13,436	42,534	–	13,548	13,548	43,220	–	13,979	13,979
Other retail	19	60,734	22,458	16,234	38,692	55,659	18,593	16,550	35,143	54,429	17,823	16,544	34,367	53,327	17,781	16,123	33,904
Non-retail[3]																	
Corporate	20	185,081	52,417	29,481	81,898	176,457	51,110	27,539	78,649	171,612	48,640	26,123	74,763	163,168	47,792	24,980	72,772
Sovereign	21	74,208	1,078	441	1,519	87,991	948	392	1,340	84,639	1,149	323	1,472	74,277	1,169	208	1,377
Bank	22	145,007	1,696	8,449	10,145	140,046	1,994	8,677	10,671	139,647	2,028	7,303	9,331	132,401	2,063	7,324	9,387
Securitization exposures	23	40,816	4,029	3,193	7,222	38,329	3,578	2,821	6,399	34,251	2,927	2,563	5,490	34,313	2,582	2,029	4,611
Equity exposures	24	2,424		1,093	1,093	2,409		1,081	1,081	2,398		1,115	1,115	2,399		1,147	1,147
Exposures subject to standardized or IRB approaches	25	793,443	89,234	84,920	174,154	721,985	83,345	82,493	165,838	702,077	78,903	78,383	157,286	669,701	77,316	75,668	152,984
Adjustment to IRB RWA for scaling factor	26				5,095				4,950				4,703				4,540
Other assets not included in standardized or IRB approaches[3]	27	34,831			13,528	36,132			12,617	34,676			12,215	35,321			13,110
Net impact of eliminating one month reporting lag on U.S. entities[4]	28	–			–	(266)			–	(46)			–	(118)			–
Total credit risk	29	$ 828,274			$ 192,777	$ 757,851			$ 183,405	$ 736,707			$ 174,204	$ 704,904			$ 170,634
Market Risk																	
Trading book	30	n/a			19,999	n/a			5,083	n/a			4,402	n/a			3,451
Operational Risk																	
Standardized approach	31	n/a			30,866	n/a			30,291	n/a			29,199	n/a			28,584
Total	32				$ 243,642				$ 218,779				$ 207,805				$ 202,669

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 Q1 All-in basis[1]	2013 Q1 Transitional basis[2]
RISK-WEIGHTED ASSETS	1	$ 274,445	$ 290,036
CAPITAL			
Common Equity Tier 1			
Common shares	2	$ 18,888	$ 18,888
Contributed surplus	3	185	185
Retained earnings	4	22,772	22,772
AOCI, net of cash flow hedges not fair valued on the balance sheet	5	1,233	1,709
Fair value changes in liabilities due to own risk and debit valuation adjustments (DVAs) on derivative liabilities	6	(99)	(4)
Gross Common Equity Tier 1	7	42,979	43,550
Deductions:			
Goodwill, net of deferred tax liabilities (DTL)	8	(12,284)	–
Intangibles, net of DTL	9	(1,815)	–
Deferred tax assets (DTA) excl. arising from temporary difference, net of DTL	10	(322)	–
Defined benefit pension fund assets, net of DTL	11	(326)	–
Shortfall in allowance	12	(132)	–
Net Indirect investments in own shares	13	(143)	–
	14	(15,022)	–
Threshold deduction	15	(3,698)	–
Excess of Additional Tier 1 Capital deduction (line 25 - line 26)	16	–	(8,536)
Net Common Equity Tier 1	17	24,259	35,014
Additional Tier 1 Capital			
Tier 1 – Non qualifying - subject to phase out[3]	18	6,076	6,076
AOCI – CTA unrealized (loss)	19	n/a	(475)
Gross Additional Tier 1 Capital	20	6,076	5,601
Deductions:			
Goodwill	21	n/a	(12,284)
Shortfall in allowance	22	n/a	(66)
Significant investments in common equity of financials	23	n/a	(1,787)
Significant investments in financials – (Tier 1 instruments)	24	(352)	–
Total additional Tier 1 available deduction	25	(352)	(14,137)
Net additional Tier 1 deduction (minimum of absolute value of line 20 or 25)	26	(352)	(5,601)
Net Additional Tier 1 Capital	27	5,724	–
Net Tier 1 Capital	28	29,983	35,014
Tier 2 Capital			
Tier 2 – Non qualifying - subject to phase out[4]	29	7,886	7,886
Eligible collective allowance	30	1,227	1,227
Gross Tier 2 Capital	31	9,113	9,113
Deductions:			
Shortfall in allowance	32	n/a	(66)
Significant investments in common equity of financials	33	n/a	(1,786)
Significant investments in financials – (Tier 2 instruments)	34	(170)	–
Total Tier 2 available deduction	35	(170)	(1,852)
Tier 2 deduction (minimum of absolute value of line 31 or 35)	36	(170)	(1,852)
Net Tier 2 Capital	37	8,943	7,261
Total Regulatory Capital	38	$ 38,926	$ 42,275
REGULATORY CAPITAL RATIOS (%)[5]			
Common Equity Tier 1 capital ratio	39	8.8 %	12.1 %
Tier 1 capital ratio	40	10.9	12.1
Total capital ratio	41	14.2	14.6
CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES (%)			
TD Bank, N.A.			
Tier 1 capital ratio[6]	42	11.9 %	n/a
Total capital ratio[6]	43	13.1	n/a
TD Mortgage Corporation			
Common Equity Tier 1 capital ratio	44	23.5 %	23.6 %
Tier 1 capital ratio	45	23.5	23.6
Total capital ratio	46	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 is $6,076 million. The amount excluded for Q1 2013 was $669 million. Additional Tier 1 capital includes $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 is $7,886 million. The amount excluded for Q1 2013 was $854 million. Tier 2 capital includes $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)	LINE	2012				2011			
AS AT	#	Q4	Q3	Q2	Q1	Q4	Q3	Q2	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 primarily relates 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, and the acquisition of the credit card portfolio of MBNA Canada in 2012. Effective 2011, 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 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. Commencing in the second quarter of 2011, 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 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.

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. The Bank's integration charges related to the MBNA acquisition were higher than anticipated when the transaction was first announced. The elevated spending was primarily due to additional costs incurred (other than the amounts capitalized) to build out technology platforms for the business. 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 were incurred by Canadian Personal and Commercial Banking.

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 current quarter, 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 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 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 minority interest in subsidiaries. Regulatory deductions made to arrive at the CET1 capital include, goodwill & 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