



Bank Financial Group

SUPPLEMENTAL FINANCIAL INFORMATION FOR THE QUARTER ENDED JULY 31, 2000

TD TD TD TD
Canada Trust Waterhouse Asset Securities
Management

3rd Quarter 2000

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Highlights



LINE #	1998		1999				2000			Q3 % change vs Q3 99	Year to Date	
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3		1999	2000
FOR THE PERIOD ENDED												
Results of operations (\$ millions)												
1	\$ 297	\$ 244	\$ 323	\$ 358	\$ 402	\$ 389	\$ 458	\$ 537	\$ 511	27 %	\$ 1,083	\$ 1,506
2	784	774	838	752	779	804	818	994	959	23	2,369	2,771
3	1,789	1,431	1,775	1,796	1,844	1,850	2,097	2,837	2,591	41	5,415	7,525
Per common share												
4	\$.48	\$.39	\$.53	\$.58	\$.66	\$.62	\$.72	\$.84	\$.80	21 %	\$ 1.77	\$ 2.36
Financial position (\$ billions)												
5	\$ 208.7	\$ 181.8	\$ 213.5	\$ 208.0	\$ 222.5	\$ 214.4	\$ 233.9	\$ 270.1	\$ 272.7	23 %	\$ 222.5	\$ 272.7
6	7.5	7.7	7.8	7.9	9.4	10.7	11.0	10.9	11.0	17	9.4	11.0
Other (\$ millions)												
7	1.88 %	1.72 %	1.84 %	1.70 %	1.63 %	1.66 %	1.62 %	1.61 %	1.55 %	(.08) pts	1.72 %	1.59 %
8	\$ (321)	\$ (259)	\$ (431)	\$ (427)	\$ (411)	\$ (257)	\$ (104)	\$ (174)	\$ (56)	86 %	\$ (411)	\$ (56)
9	(.3)%	(.3)%	(.4)%	(.4)%	(.4)%	(.3)%	(.1)%	(.1)%	- %	.4 pts	(.4)%	- %
10	1.11	.25	.71	.31	.10	-	.30	.41	.41	.31	.37	.38
11	.26	.25	.30	.31	.10	-	.30	.41	.41	.31	.24	.38
12	\$ 770	\$ 477	\$ 900	\$ 1,534	\$ 1,239	\$ 394	\$ 332	\$ 432	\$ 530	(57)%	\$ 1,239	\$ 530
13	7.3 %	7.2 %	7.0 %	7.0 %	8.7 %	10.1 %	10.2 %	7.2 %	7.3 %	(1.4) pts	8.7 %	7.3 %
14	11.2	11.0	10.6	10.6	12.1	13.3	13.2	10.2	10.7	(1.4)	12.1	10.7
15	64.3	70.6	61.7	62.7	61.4	64.4	58.8	62.5	62.6	1.2	61.9	61.5
16	29,920	29,236	29,394	30,186	30,898	30,636	31,829	45,930	45,919	49 %	30,898	45,919
17	1,153	1,185	1,188	1,177	1,173	1,187	1,206	1,642	1,639	40	1,173	1,639
18	Aa2	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	n/a	Aa3	Aa3
19	AA	AA	AA	AA-	AA-	AA-	AA-	AA-	AA-	n/a	AA-	AA-

* Excludes gain on sale of TD Waterhouse Group Inc. and Knight/Trimark in 1999, and restructuring costs in Q2, 2000.

** Includes customers' liability under acceptances.

*** Goodwill and identified intangible amortization resulting from business combinations.

The per share figures have been adjusted to reflect the one-for-one stock dividend paid on July 31, 1999.

Shareholder Value



FOR THE PERIOD ENDED	LINE #	1998		1999				2000			Q3 % change vs Q3 99	Year to Date	
		Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3		1999	2000
Per common share													
Net income - cash basis - excluding restructuring costs	1	\$.48	\$.39	\$.53	\$.58	\$ 2.48	\$ 1.39	\$.72	\$.84	\$.80	(68)%	\$ 3.59	\$ 2.36
Net income - cash basis - excluding all special items*	2	.48	.39	.53	.58	.66	.62	.72	.84	.80	21	1.77	2.36
Dividends	3	.17	.17	.17	.17	.19	.19	.21	.21	.25	32	.53	.67
Book value	4	12.60	12.94	13.13	13.26	15.77	17.25	17.69	17.49	17.65	12	15.77	17.65
Closing market price	5	29.83	22.95	31.50	38.93	29.80	33.75	36.25	34.25	35.35	19	29.80	35.35
Financial ratios and statistics													
ROE - cash basis on total common equity - excluding restructuring costs	6	15.5 %	12.2 %	16.0 %	18.2 %	68.4 %	33.5 %	16.4 %	19.5 %	18.1 %	(50.3) pts	35.3 %	18.0 %
ROE - cash basis on total common equity - excluding all special items*	7	15.5	12.2	16.0	18.2	18.2	14.9	16.4	19.5	18.1	(.1)	17.4	18.0
Average common equity (MM)	8	\$ 7,282	\$ 7,548	\$ 7,721	\$ 7,821	\$ 8,551	\$ 10,046	\$ 10,805	\$ 10,940	\$ 10,898	27 %	\$ 8,069	\$ 10,870
Return on assets - cash basis - excluding special items*	9	.60 %	.46 %	.60 %	.70 %	.74 %	.71 %	.80 %	.75 %	.71 %	(.03) pts	.68 %	.75 %
Return on risk-weighted assets - cash basis - excluding special items*	10	1.14	.93	1.19	1.32	1.44	1.41	1.65	1.84	1.61	.17	1.32	1.70
Dividend yield (1)	11	2.0	2.7	2.5	1.8	2.0	2.3	2.0	2.2	2.4	.4	2.1	2.3
Common dividend payout ratio - cash basis - excluding special items*	12	35.4	43.5	32.4	29.1	28.8	31.1	29.2	25.0	31.3	2.5	30.0	28.4
Closing market price to book value	13	2.37	1.77	2.40	2.94	1.89	1.96	2.05	1.96	2.00	6 %	1.89	2.00
Price earnings ratio (2) - cash basis - excluding special items*	14	14.8	12.0	16.4	19.7	13.8	14.1	14.0	12.1	11.9	(1.9) pts	13.8	11.9
Total market return on common shareholders' investment (3)	15	36.7 %	(8.6)%	20.0 %	21.3 %	2.3 %	50.2 %	17.5 %	(10.0)%	21.5 %	19.2	2.3 %	21.5 %
Number of common shares outstanding (MM)	16	594.1	594.2	594.4	594.5	594.6	620.3	621.5	621.7	622.0	5 %	594.6	622.0
Average number of common shares outstanding (MM)	17	594.1	594.2	594.4	594.4	594.5	613.9	620.6	621.6	621.8	5	594.4	621.3

(1) dividends per common share for trailing 4 quarters divided by average of high and low common share prices for the period

(2) closing common share price divided by net income per common share for trailing 4 quarters

(3) the change in market price plus dividends paid in trailing 4 quarters as a percentage of the prior year's closing market price per common share

The per share figures have been adjusted to reflect the one-for-one stock dividend paid on July 31, 1999.

*Excludes gain on sale of TD Waterhouse Group Inc. and Knight/Trimark in 1999, and restructuring costs in Q2, 2000.

Net Income



(\$MILLIONS) FOR THE PERIOD ENDED	LINE #	1998		1999				2000			Q3 % change vs Q3 99	Year to Date	
		Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3		1999	2000
Interest income (TEB)	1	\$ 2,627	\$ 2,875	\$ 2,738	\$ 2,701	\$ 2,779	\$ 2,848	\$ 2,810	\$ 3,648	\$ 3,787	36 %	\$ 8,218	\$ 10,245
Interest expense	2	1,843	2,101	1,900	1,949	2,000	2,044	1,992	2,654	2,828	41	5,849	7,474
Net interest income (TEB)	3	784	774	838	752	779	804	818	994	959	23	2,369	2,771
Provision for credit losses	4	263	62	175	75	25	-	75	135	135	+100	275	345
Net interest income after credit loss provision	5	521	712	663	677	754	804	743	859	824	9	2,094	2,426
Other income													
Investment and securities services	6	327	287	409	448	464	400	584	818	606	31	1,321	2,008
Credit fees	7	119	97	100	118	118	127	129	166	123	4	336	418
Net investment securities gains	8	248	60	132	80	65	85	88	146	115	77	277	349
Trading income	9	95	(15)	99	184	190	206	244	290	328	73	473	862
Service charges	10	72	72	68	69	76	76	76	124	132	74	213	332
Income - asset securitizations	11	4	24	15	24	26	29	23	67	72	+100	65	162
Card services	12	46	49	46	43	50	51	52	55	62	24	139	169
Insurance	13	14	16	14	16	17	18	19	57	56	+100	47	132
Other	14	80	67	54	62	59	54	64	120	138	+100	175	322
Total other income	15	1,005	657	937	1,044	1,065	1,046	1,279	1,843	1,632	53	3,046	4,754
Net interest and other income before special gains	16	1,526	1,369	1,600	1,721	1,819	1,850	2,022	2,702	2,456	35	5,140	7,180
Special gains*	17	-	-	-	-	1,082	758	-	-	-	(100)	1,082	-
Net interest and other income	18	1,526	1,369	1,600	1,721	2,901	2,608	2,022	2,702	2,456	(15)	6,222	7,180
Non-interest expenses													
Salaries and staff benefits	19	566	568	577	606	650	650	662	982	887	36	1,833	2,531
Occupancy including depreciation	20	89	95	90	93	93	97	91	134	136	46	276	361
Equipment including depreciation	21	86	88	93	99	98	105	105	156	144	47	290	405
Other	22	281	260	298	328	291	340	376	501	456	57	917	1,333
Non-interest expenses before restructuring costs	23	1,022	1,011	1,058	1,126	1,132	1,192	1,234	1,773	1,623	43	3,316	4,630
Restructuring costs	24	-	-	-	-	-	-	-	475	-	-	-	475
Total non-interest expenses excluding non-cash goodwill / intangible charges	25	1,022	1,011	1,058	1,126	1,132	1,192	1,234	2,248	1,623	43	3,316	5,105
Income before provision for income taxes - TEB	26	504	358	542	595	1,769	1,416	788	454	833	(53)	2,906	2,075
Provision for income taxes - TEB	27	207	114	219	237	283	553	320	165	300	6	739	785
Net income before non-controlling interest	28	297	244	323	358	1,486	863	468	289	533	(64)	2,167	1,290
Non-controlling interest - TD Waterhouse Group, Inc.	29	-	-	-	-	2	3	10	12	7	+100	2	29
- Preferred shares of subsidiaries	30	-	-	-	-	-	-	-	11	15	-	-	26
Net income - cash basis	31	297	244	323	358	1,484	860	458	266	511	(66)	2,165	1,235
Preferred dividends	32	12	12	11	11	10	11	12	12	16	60	32	40
Net income applicable to common shares - cash basis	33	285	232	312	347	1,474	849	446	254	495	(66)	2,133	1,195
Non-cash goodwill / intangible charges, net of tax	34	10	10	11	10	11	12	12	225	228	+100	32	465
Net income applicable to common shares - accrual basis	35	\$ 275	\$ 222	\$ 301	\$ 337	\$ 1,463	\$ 837	\$ 434	\$ 29	\$ 267	(82)%	\$ 2,101	\$ 730
Earnings per share - cash basis - excluding restructuring costs**	36	\$ 0.48	\$ 0.39	\$ 0.53	\$ 0.58	\$ 2.48	\$ 1.39	\$ 0.72	\$ 0.84	\$ 0.80	(68)%	\$ 3.59	\$ 2.36
Earnings per share - accrual basis**	37	0.46	0.37	0.51	0.56	2.46	1.37	0.70	0.05	0.42	(83)%	3.53	1.17

*Gain on sale of TD Waterhouse Group Inc. and Knight/Trimark.

**The per share figures have been adjusted to reflect the one-for-one stock dividend paid on July 31, 1999.

Net Income by Major Business Segment - Total Bank



CASH BASIS (\$MILLIONS) FOR THE PERIOD ENDED	LINE #	1998		1999				2000			Q3 % change vs Q3 99	Year to Date	
		Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3		1999	2000
Net income *													
TD Canada Trust	1	\$ 104	\$ 128	\$ 110	\$ 101	\$ 140	\$ 147	\$ 147	\$ 211	\$ 238	70 %	\$ 351	\$ 596
TD Waterhouse	2	34	38	49	93	1,129	506	103	105	53	(95)	1,271	261
TD Asset Management	3	16	11	12	11	17	14	13	20	30	76	40	63
Total Retail	4	154	177	171	205	1,286	667	263	336	321	(75)	1,662	920
TD Securities	5	256	53	206	162	186	193	195	236	179	(4)	554	610
Other	6	(113)	14	(54)	(9)	12	-	-	(35)	11	(8)	(51)	(24)
Total Bank	7	\$ 297	\$ 244	\$ 323	\$ 358	\$ 1,484	\$ 860	\$ 458	\$ 537	\$ 511	(66)%	\$ 2,165	\$ 1,506
Return on total common equity **													
TD Canada Trust	8	17 %	21 %	18 %	17 %	23 %	22 %	21 %	14 %	15 %	(8) pts	19 %	17 %
TD Waterhouse	9	11	12	15	31	13	10	28	31	15	2	20	25
TD Asset Management	10	104	62	74	67	106	89	80	62	91	(15)	82	78
Total Retail	11	18	19	19	23	22	20	25	18	16	(6)	21	20
TD Securities	12	26	5	19	16	20	22	22	27	20	-	18	23
Total Bank	13	16 %	12 %	16 %	18 %	18 %	15 %	16 %	20 %	18 %	- pts	17 %	18 %
Percentage contribution to total net income *													
TD Canada Trust	14	35 %	52 %	34 %	28 %	9 %	17 %	32 %	39 %	47 %	38 pts	16 %	40 %
TD Waterhouse	15	11	16	15	26	76	59	22	20	10	(66)	59	17
TD Asset Management	16	5	5	4	3	1	2	3	4	6	5	2	4
Total Retail	17	51	73	53	57	86	78	57	63	63	(23)	77	61
TD Securities	18	86	22	64	45	13	22	43	44	35	22	26	41
Other	19	(37)	5	(17)	(2)	1	-	-	(7)	2	1 pts	(3)	(2)
Total Bank	20	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %		100 %	100 %
Percentage geographic contribution to total net income *													
Canada	21	45 %	62 %	47 %	48 %	24 %	27 %	55 %	52 %	71 %	47 pts	31 %	59 %
USA	22	39	17	37	41	73	69	34	39	17	(56)	62	30
Offshore	23	16	21	16	11	3	4	11	9	12	9 pts	7	11
Total Bank	24	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %		100 %	100 %

* Excluding after-tax restructuring costs of \$271 million in Q2/00.

** Excluding special gains in 1999 and restructuring costs in Q2/00.

BASIS OF PRESENTATION OF RESULTS: Results for each segment reflect revenues, expenses, assets and deposits generated by the businesses in that segment. Common equity is allocated to business segments by adding the amounts of capital designated by models for credit, market and operational risk.

OTHER: Includes Real Estate Investments, the effect of transfer pricing differences, treasury management, and any residual unallocated revenues or expenses. The Q1/99, and Q3/98 general provisions for credit losses of \$100 million, and \$200 million respectively are included in Other. Q2/00 excludes restructuring costs (\$271 million after-tax) and includes certain preferred dividends categorized as non-controlling interest in net income of subsidiaries.

Net Income by Major Business Segment - TD Canada Trust



CASH BASIS (\$MILLIONS) FOR THE PERIOD ENDED	LINE #	1998		1999				2000			Q3 % change vs Q3 99	Year to Date	
		Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3		1999	2000
Net interest income (TEB)	1	\$ 544	\$ 542	\$ 525	\$ 507	\$ 523	\$ 533	\$ 557	\$ 804	\$ 828	58 %	\$1,555	\$2,189
Provision for credit losses	2	37	35	45	46	14	(2)	45	75	76	+100	105	196
Other income	3	250	248	264	272	296	286	313	552	565	91	832	1,430
Non-interest expenses	4	562	550	548	554	559	570	567	914	904	62	1,661	2,385
Net income before taxes	5	195	205	196	179	246	251	258	367	413	68	621	1,038
Income taxes (TEB)	6	91	77	86	78	106	104	111	156	175	65	270	442
Net income	7	\$ 104	\$ 128	\$ 110	\$ 101	\$ 140	\$ 147	\$ 147	\$ 211	\$ 238	70 %	\$ 351	\$ 596
Selected volumes and ratios													
Average loans and customers' liability under acceptances (\$B)	8	\$ 59	\$ 59	\$ 60	\$ 61	\$ 62	\$ 61	\$ 61	\$ 90	\$ 89	44 %	\$ 61	\$ 80
Average deposits (\$B)	9	51	52	53	54	55	56	58	95	96	75	54	83
Assets under administration (\$B)	10	37	37	38	40	44	48	50	77	77	75	41	68
Total common equity (\$B)	11	\$ 2.3	\$ 2.3	\$ 2.4	\$ 2.4	\$ 2.4	\$ 2.6	\$ 2.7	\$ 6.1	\$ 6.1	+100%	\$ 2.4	\$ 5.0
Margin on average earning assets	12	3.82 %	3.85 %	3.72 %	3.72 %	3.66 %	3.67 %	3.89 %	3.80 %	3.84 %	18 pts	3.70 %	3.84 %
Efficiency ratio	13	71 %	70 %	70 %	71 %	68 %	70 %	65 %	67 %	65 %	(3) pts	70 %	66 %
Return on total common equity	14	17 %	21 %	18 %	17 %	23 %	22 %	21 %	14 %	15 %	(8) pts	19 %	17 %

TD CANADA TRUST:

Provides financial services to consumers and small and medium-sized businesses. It encompasses retail and commercial banking, electronic banking, credit card services, private banking, full service brokerage, trust, and insurance businesses, operating through a network of retail outlets, automated banking machines, telephones, personal computers and the Internet.

Net Income by Major Business Segment - TD Waterhouse



CASH BASIS (\$MILLIONS) FOR THE PERIOD ENDED	LINE #	1998		1999				2000			Q3 % change vs Q3 99	Year to Date	
		Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3		1999	2000
Net interest income (TEB)	1	\$ 55	\$ 57	\$ 60	\$ 67	\$ 84	\$ 97	\$ 118	\$ 142	\$ 138	64 %	\$ 211	\$ 398
Brokerage commissions & other	2	194	208	265	367	1,358	1,029	459	546	362	(73)	1,990	1,367
Non-interest expenses	3	190	204	240	274	276	304	388	486	397	44	790	1,271
Net income before taxes	4	59	61	85	160	1,166	822	189	202	103	(91)	1,411	494
Income taxes (TEB)	5	25	23	36	67	35	313	76	85	43	23	138	204
Non-controlling interest	6	-	-	-	-	2	3	10	12	7	+100	2	29
Net income	7	\$ 34	\$ 38	\$ 49	\$ 93	\$1,129	\$ 506	\$ 103	\$ 105	\$ 53	(95)%	\$1,271	\$ 261
Selected volumes and ratios													
Average earning assets (\$B)	8	\$ 7	\$ 8	\$ 9	\$ 12	\$ 14	\$ 15	\$ 19	\$ 24	\$ 22	57 %	\$ 12	\$ 22
Assets under administration (\$B)													
Retail brokerage: Canada	9	\$ 29	\$ 27	\$ 30	\$ 33	\$ 35	\$ 37	\$ 43	\$ 49	\$ 52	49	\$ 35	\$ 52
USA	10	69	73	94	123	135	142	173	185	185	37	135	185
Offshore	11	-	-	2	2	2	3	4	3	5	+100	2	5
Total Assets under Administration	12	\$ 98	\$ 100	\$ 126	\$ 158	\$ 172	\$ 182	\$ 220	\$ 237	\$ 242	41 %	\$ 172	\$ 242
Total common equity (\$B)	13	\$ 1.1	\$ 1.2	\$ 1.2	\$ 1.2	\$ 1.4	\$ 1.4	\$ 1.4	\$ 1.4	\$ 1.4	- %	\$ 1.3	\$ 1.4
Efficiency ratio *	14	76 %	77 %	74 %	63 %	77 %	83 %	67 %	71 %	79 %	2 pts	36 %	72 %
Return on total common equity *	15	11 %	12 %	15 %	31 %	13 %	10 %	28 %	31 %	15 %	2 pts	20 %	25 %

* Excluding special gains in 1999.

Excluding the impact of \$17 million after tax investment securities gains in Q1/00, Net Income would be \$86 million.

Excluding the impact of the \$471 million after tax gains in Q4/99, Net Income would be \$35 million.

Excluding the impact of \$1,082 million after tax gain on the sale of TD Waterhouse Group Inc. in Q3/99, Net Income would be \$47 million.

Excluding the impact of \$41 million after tax investment securities gains in Q2/99, Net Income would be \$52 million.

TD WATERHOUSE:

Comprised of the global operations of TD Waterhouse (USA, Canada, Europe, Australia, Hong Kong, India and Japan).

Net Income by Major Business Segment - TD Asset Management



CASH BASIS (\$MILLIONS) FOR THE PERIOD ENDED

LINE #	1998		1999				2000			Q3 % change vs Q3 99	Year to Date	
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3		1999	2000
1	\$ 1	\$ 3	\$ 4	\$ 6	\$ 9	\$ 3	\$ 6	\$ 5	\$ 5	(44)%	\$ 19	\$ 16
2	54	32	44	37	46	54	49	63	80	74	127	192
3	23	17	26	23	24	32	31	31	31	29	73	93
4	32	18	22	20	31	25	24	37	54	74	73	115
5	16	7	10	9	14	11	11	17	24	71	33	52
6	\$ 16	\$ 11	\$ 12	\$ 11	\$ 17	\$ 14	\$ 13	\$ 20	\$ 30	76 %	\$ 40	\$ 63

Selected volumes and ratios

7	\$ 53	\$ 54	\$ 60	\$ 63	\$ 67	\$ 69	\$ 74	\$ 97	\$ 103	54 %	\$ 67	\$ 103
8	\$.1	\$.1	\$.1	\$.1	\$.1	\$.1	\$.1	\$.1	\$.1	- %	\$.1	\$.1
9	43 %	48 %	55 %	54 %	44 %	56 %	57 %	46 %	37 %	(7) pts	50 %	45 %
10	104 %	62 %	74 %	67 %	106 %	89 %	80 %	62 %	91 %	(15) pts	82 %	78 %

TD ASSET MANAGEMENT:

Provides a full range of investment management services, including private money management to high net worth individuals, passive, quantitative, enhanced and active institutional portfolios for pension funds, corporations, institutions, endowments and foundations, and mutual funds for retail investors.

Net Income by Major Business Segment - TD Securities



CASH BASIS (\$MILLIONS) FOR THE PERIOD ENDED

LINE #	1998		1999				2000			Q3 % change vs Q3 99	Year to Date	
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3		1999	2000
Net interest income (TEB)	\$ 253	\$ 262	\$ 280	\$ 199	\$ 171	\$ 156	\$ 161	\$ 160	\$ 18	(89)%	\$ 650	\$ 339
Provision for credit losses	25	27	30	30	13	3	30	60	60	+100	73	150
Trading and fee income	486	117	347	370	439	439	471	628	632	44	1,156	1,731
Non-interest expenses	250	274	240	252	283	253	263	340	286	1	775	889
Net income before taxes	464	78	357	287	314	339	339	388	304	(3)	958	1,031
Income taxes (TEB)	208	25	151	125	128	146	144	152	125	(2)	404	421
Net income	\$ 256	\$ 53	\$ 206	\$ 162	\$ 186	\$ 193	\$ 195	\$ 236	\$ 179	(4)%	\$ 554	\$ 610

Selected volumes and ratios

Securities purchased under resale agreements (\$B)	8	\$ 33	\$ 12	\$ 23	\$ 21	\$ 28	\$ 26	\$ 27	\$ 16	\$ 21	(25)%	\$ 28	\$ 21
Trading securities (\$B)	9	44	37	47	48	52	51	55	57	60	15	52	60
Short sales of securities (\$B)	10	16	13	16	16	23	15	19	16	19	(17)	23	19
Securities sold under repurchase agreements (\$B)	11	24	8	16	15	19	19	16	13	14	(26)	19	14
Average loans and customers' liability under acceptances (\$B)	12	28	30	33	32	28	26	26	28	29	4	31	28
Total common equity (\$B)	13	3.9	3.9	4.1	4.1	3.7	3.3	3.5	3.5	3.4	(8)%	4.0	3.5
Efficiency ratio	14	34 %	72 %	38 %	44 %	46 %	43 %	42 %	43 %	44 %	(2) pts	43 %	43 %
Return on total common equity	15	26 %	5 %	19 %	16 %	20 %	22 %	22 %	27 %	20 %	- pts	18 %	23 %

Excluding the impact of \$35 million after tax one-time security gains in Q1/99, Net Income, Efficiency and ROE would be \$171 million, 42% and 16% respectively.

Excluding the impact of \$200 million special security gains in Q3/98, Net Income, Efficiency and ROE would be \$152 million, 46%, and 15% respectively.

TD SECURITIES:

Provides a full range of investment banking, merchant banking, mergers and acquisition advisory, fixed income, foreign exchange, derivatives products, high yield, money market, equities, and corporate banking services, including loan syndications, to our borrowing, investing and issuing clients in Canada, the U.S.A., Europe, Australia, Latin America and Asia. The segment also includes the results of the Bank's Head Office share investment portfolios and certain Head Office treasury activities.

NII, Margins, Rates and Other Statistics



LINE #	1998		1999				2000			Q3 % change vs Q3 99	Year to Date		
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3		1999	2000	
(\$MILLIONS)													
FOR THE PERIOD ENDED													
Net interest income													
Net interest income	1	\$ 736	\$ 728	\$ 793	\$ 704	\$ 727	\$ 757	\$ 768	\$ 946	\$ 920	27 %	\$ 2,224	\$ 2,634
TEB adjustment	2	48	46	45	48	52	47	50	48	39	(25)	145	137
Net interest income (TEB)	3	\$ 784	\$ 774	\$ 838	\$ 752	\$ 779	\$ 804	\$ 818	\$ 994	\$ 959	23 %	\$ 2,369	\$ 2,771
Average assets													
Average earning assets	4	\$165,392	\$178,398	\$181,123	\$181,156	\$189,687	\$192,456	\$201,178	\$250,789	\$ 245,989	30 %	\$184,020	\$232,519
Trading related income (TEB)*													
Interest rate and credit portfolios	5	\$ 104	\$ 113	\$ 76	\$ 142	\$ 125	\$ 74	\$ 106	\$ 86	\$ 91	(27)%	\$ 343	\$ 283
Foreign exchange portfolios	6	23	33	47	35	29	34	52	47	50	72	111	149
Equity and other portfolios	7	10	(113)	55	36	7	49	63	145	65	+100	98	273
Total trading income	8	\$ 137	\$ 33	\$ 178	\$ 213	\$ 161	\$ 157	\$ 221	\$ 278	\$ 206	28 %	\$ 552	\$ 705
Impact on NII from impaired loans													
Reduction/(increase) in NII from impaired loans													
Gross	9	\$ 9	\$ 16	\$ 15	\$ 15	\$ 17	\$ 16	\$ 21	\$ 22	\$ 26	53 %	\$ 47	\$ 69
Recoveries	10	(4)	(4)	(3)	(3)	(3)	(2)	(3)	(4)	(3)	-	(9)	(10)
Net reduction/(increase)	11	\$ 5	\$ 12	\$ 12	\$ 12	\$ 14	\$ 14	\$ 18	\$ 18	\$ 23	64 %	\$ 38	\$ 59
Net interest margin													
N.I.I. (TEB) as a % of average earning assets	12	1.88 %	1.72 %	1.84 %	1.70 %	1.63 %	1.66 %	1.62 %	1.61 %	1.55 %	(.08) pts	1.72 %	1.59 %
Effective tax rates**													
TEB	13	41.8 %	32.3 %	41.0 %	40.4 %	41.6 %	40.4 %	41.1 %	39.7 %	36.0 %	(5.6) pts	41.0 %	38.8 %
Asset securitization													
Securitized/(repurchased) during the quarter													
Mortgages - conventional	14	\$ -	\$ 582	\$ -	\$ -	\$ 382	\$ 2,410	\$ -	\$ (1,221)	\$ -	(100)%	\$ 382	\$ (1,221)
Mortgages - MBS pools sold	15	-	-	500	-	404	22	20	-	346	(14)	904	366
Credit Cards	16	1,140	560	-	325	-	-	-	-	-	-	325	-
Personal Loans	17	-	-	-	-	-	-	-	7,170	-	-	-	7,170
Corporate Loans	18	-	-	-	-	-	200	-	-	-	-	-	-
Outstanding at period end	19	\$ 3,723	\$ 4,721	\$ 5,044	\$ 5,207	\$ 5,811	\$ 8,270	\$ 8,029	\$ 23,954	\$ 23,007	+100 %	\$ 5,811	\$ 23,007
Income statement impact													
Net interest income	20	\$ (5)	\$ (33)	\$ (31)	\$ (33)	\$ (39)	\$ (46)	\$ (43)	\$ (84)	\$ (83)	+(100)%	\$ (103)	\$ (210)
Other income	21	4	24	16	25	27	30	26	69	69	+100	68	164
Provision for credit losses	22	-	10	13	12	14	12	13	15	16	14	39	44
Total impact	23	\$ (1)	\$ 1	\$ (2)	\$ 4	\$ 2	\$ (4)	\$ (4)	\$ -	\$ 2	- %	\$ 4	\$ (2)

* Includes trading-related income reported in net interest and other income.

** Excludes gain on sale of TD Waterhouse Group Inc. in 1999, and CT restructuring costs, goodwill, intangibles gross-up and benefits commencing in Q2, 2000.

Interest Rate Sensitivity, Securities, Deferred Revenue,
Intangibles and Goodwill, and Restructuring Costs



(\$MILLIONS) AS AT	LINE #	1998		1999				2000			Q3 % change vs Q3 99
		Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	
Interest sensitive (asset) liability gap within 1 year (\$billions)	1	\$ 1.0	\$ 1.5	\$ (3.8)	\$ (4.4)	\$ 0.9	\$ (7.5)	\$ (4.4)	\$ (6.5)	\$ (14.0)	+100%
After tax impact of 1% increase in interest rates on											
Common shareholders' equity	2	\$ (77)	\$ (74)	\$ (112)	\$ (126)	\$ (156)	\$ (153)	\$ (138)	\$ (71)	\$ (40)	74 %
Annual net income	3	13	38	5	(2)	(14)	(7)	9	9	2	+100
Securities - surplus (deficit) over book											
Canadian governments	4	\$ (6)	\$ (1)	\$ (2)	\$ (2)	\$ (10)	\$ (20)	\$ (26)	\$ (24)	\$ 39	+100%
U.S. and other foreign governments	5	1	7	-	-	(1)	(2)	(4)	(29)	(14)	+100
Corporate bonds/debentures/commercial paper	6	(13)	(5)	3	(2)	10	6	-	3	(4)	+100
Preferred shares	7	42	17	19	17	13	5	(20)	(15)	(5)	+100
Common & equivalents	8	746	459	880	1,521	1,227	405	382	497	514	(58)
Total	9	\$ 770	\$ 477	\$ 900	\$ 1,534	\$ 1,239	\$ 394	\$ 332	\$ 432	\$ 530	(57)%
Deferred revenue											
Credit fees	10	\$ 128	\$ 142	\$ 183	\$ 141	\$ 139	\$ 128	\$ 136	\$ 123	\$ 157	13 %
Derivatives	11	135	133	134	142	145	143	137	141	146	1
Total	12	\$ 263	\$ 275	\$ 317	\$ 283	\$ 284	\$ 271	\$ 273	\$ 264	\$ 303	7 %
Identifiable intangibles from business combinations, net of tax											
At beginning of period	13	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 18	\$ 17	\$ 16	\$ 3,742	+100%
Arising during the period (net of tax)	14	-	-	-	-	18	-	-	3,910	-	(100)
Amortized in the period	15	-	-	-	-	-	(1)	(1)	(184)	(187)	+100
Total	16	\$ -	\$ -	\$ -	\$ -	\$ 18	\$ 17	\$ 16	\$ 3,742	\$ 3,555	+100%
Goodwill											
At beginning of period	17	\$ 734	\$ 915	\$ 958	\$ 928	\$ 882	\$ 899	\$ 892	\$ 935	\$ 2,020	+100%
Arising during the period	18	151	37	3	-	-	27	72	1,107	150	+100
Amortized in the period	19	(11)	(13)	(13)	(13)	(13)	(13)	(13)	(42)	(43)	+100
Foreign exchange adjustment	20	41	19	(20)	(33)	30	(21)	(16)	20	1	(97)
Total	21	\$ 915	\$ 958	\$ 928	\$ 882	\$ 899	\$ 892	\$ 935	\$ 2,020	\$ 2,128	+100%
Total net intangibles and goodwill	22	\$ 915	\$ 958	\$ 928	\$ 882	\$ 917	\$ 909	\$ 951	\$ 5,762	\$ 5,683	+100%
Restructuring costs											
Accrual at beginning of period	23	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 415	+100%
Expensed during period	24	-	-	-	-	-	-	-	475	-	-
Amount utilized during period	25	-	-	-	-	-	-	-	(60)	(40)	+100
Accrual at end of period	26	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 415	\$ 375	+100%

Net Interest Income



(\$MILLIONS) FOR THE PERIOD ENDED	LINE #	1998		1999				2000			Q3 % change vs Q3 99	Year to Date	
		Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3		1999	2000
Interest income													
Loans	1	\$ 1,950	\$ 2,005	\$ 1,897	\$ 1,876	\$ 1,922	\$ 1,899	\$ 1,971	\$ 2,578	\$ 2,667	39 %	\$ 5,695	\$ 7,216
Securities	2	548	751	715	591	689	773	579	855	867	26	1,995	2,301
Deposits with banks	3	81	73	81	186	116	129	210	167	214	84	383	591
Total interest income	4	2,579	2,829	2,693	2,653	2,727	2,801	2,760	3,600	3,748	37	8,073	10,108
Interest expense													
Deposits	5	1,472	1,600	1,520	1,579	1,593	1,562	1,780	2,326	2,484	56	4,692	6,590
Subordinated notes	6	58	58	54	48	38	41	41	56	72	89	140	169
Other	7	313	443	326	322	369	441	171	272	272	(26)	1,017	715
Total interest expense	8	1,843	2,101	1,900	1,949	2,000	2,044	1,992	2,654	2,828	41	5,849	7,474
Net interest income	9	736	728	793	704	727	757	768	946	920	27	2,224	2,634
TEB	10	48	46	45	48	52	47	50	48	39	(25)	145	137
Net interest income (TEB)	11	\$ 784	\$ 774	\$ 838	\$ 752	\$ 779	\$ 804	\$ 818	\$ 994	\$ 959	23 %	\$ 2,369	\$ 2,771

Other Income



(\$MILLIONS)
FOR THE PERIOD ENDED

LINE #	1998		1999				2000			Q3 % change vs Q3 99	Year to Date		
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3		1999	2000	
TD Waterhouse fees and commissions	1	\$ 167	\$ 177	\$ 238	\$ 268	\$ 238	\$ 235	\$ 383	\$ 496	\$ 316	33 %	\$ 744	\$ 1,195
Full service brokerage and other securities services	2	104	54	112	116	161	95	126	201	163	1	389	490
Mutual fund management	3	56	56	59	64	65	70	75	121	127	95	188	323
Credit fees	4	119	97	100	118	118	127	129	166	123	4	336	418
Net investment securities gains*	5	248	60	132	80	65	85	88	146	115	77	277	349
Trading income	6	95	(15)	99	184	190	206	244	290	328	73	473	862
Service charges	7	72	72	68	69	76	76	76	124	132	74	213	332
Income - asset securitizations	8	4	24	15	24	26	29	23	67	72	+100	65	162
Card services	9	46	49	46	43	50	51	52	55	62	24	139	169
Insurance	10	14	16	14	16	17	18	19	57	56	+100	47	132
Foreign exchange - non-trading	11	29	24	16	12	27	17	15	36	45	67	55	96
Property rental income	12	17	16	13	17	15	14	17	18	17	13	45	52
Other consumer services	13	6	6	7	1	2	6	8	39	43	+100	10	90
Other commercial and corporate services	14	28	21	18	32	15	17	24	27	33	+100	65	84
Total other income - page 3 (line 15)	15	\$ 1,005	\$ 657	\$ 937	\$ 1,044	\$ 1,065	\$ 1,046	\$ 1,279	\$ 1,843	\$ 1,632	53 %	\$ 3,046	\$ 4,754

*Excludes Knight/Trimark gain in Q4/99.

Non-Interest Expenses



(\$MILLIONS)
FOR THE PERIOD ENDED

LINE #	1998		1999				2000			Q3 % change vs Q3 99	Year to Date	
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3		1999	2000
Salaries and staff benefits												
Salaries	\$ 519	\$ 523	\$ 524	\$ 549	\$ 590	\$ 597	\$ 600	\$ 892	\$ 805	36 %	\$ 1,663	\$ 2,297
Pension and other staff benefits	47	45	53	57	60	53	62	90	82	37	170	234
Total	566	568	577	606	650	650	662	982	887	36	1,833	2,531
Occupancy												
Rent	51	54	52	53	51	53	51	70	72	41	156	193
Depreciation	20	20	18	19	20	23	18	28	29	45	57	75
Other	18	21	20	21	22	21	22	36	35	59	63	93
Total	89	95	90	93	93	97	91	134	136	46	276	361
Equipment												
Rent	21	22	22	22	22	22	22	29	34	55	66	85
Depreciation	28	28	26	29	31	35	31	42	40	29	86	113
Other	37	38	45	48	45	48	52	85	70	56	138	207
Total	86	88	93	99	98	105	105	156	144	47	290	405
General												
Marketing and business development	58	48	57	63	62	79	101	112	106	71	182	319
Brokerage related fees	41	51	58	55	53	55	63	70	65	23	166	198
Professional and advisory services	39	38	34	41	40	57	47	63	73	83	115	183
Communications	38	36	40	42	38	35	43	58	50	32	120	151
Capital and business taxes	22	3	20	21	22	23	25	26	8	(64)	63	59
Postage	17	17	20	23	19	20	23	31	27	42	62	81
Travel and relocation	14	10	9	11	11	15	11	16	18	64	31	45
Deposit insurance premiums	16	15	16	17	4	4	4	8	8	100	37	20
Other excluding non-cash goodwill / intangible charges	36	42	44	55	42	52	59	117	101	+100	141	277
Total	281	260	298	328	291	340	376	501	456	57	917	1,333
Expenses before restructuring costs - page 3 (line 23)	1,022	1,011	1,058	1,126	1,132	1,192	1,234	1,773	1,623	43	3,316	4,630
Restructuring costs	-	-	-	-	-	-	-	475	-	-	-	475
Total expenses excluding non-cash goodwill / intangible charges	\$ 1,022	\$ 1,011	\$ 1,058	\$ 1,126	\$ 1,132	\$ 1,192	\$ 1,234	\$ 2,248	\$ 1,623	43 %	\$ 3,316	\$ 5,105
Memo Items												
Non-cash goodwill / intangible charges	\$ 12	\$ 12	\$ 13	\$ 12	\$ 13	\$ 14	\$ 14	\$ 463	\$ 446	+100 %	\$ 38	\$ 923
Less tax effect	2	2	2	2	2	2	2	238	218	+100	6	458
Non-cash goodwill / intangible, net of tax	10	10	\$ 11	\$ 10	\$ 11	\$ 12	\$ 12	\$ 225	\$ 228	+100 %	\$ 32	\$ 465

Analysis of Change in Shareholders' Equity & Non-Controlling Interest



(\$MILLIONS)		1998		1999				2000			Q3 % change	Year to Date	
FOR THE PERIOD ENDED		Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	vs Q3 99	1999	2000
LINE #													
Preferred shares													
1	Balance at beginning of period	\$ 900	\$ 915	\$ 845	\$ 839	\$ 830	\$ 839	\$ 833	\$ 931	\$ 1,225	48 %	\$ 845	\$ 833
2	Issued	-	-	-	-	-	-	103	289	11	-	-	403
3	Redeemed	-	(75)	-	-	-	-	-	-	-	-	-	-
4	Translation on shares issued in foreign currency	15	5	(6)	(9)	9	(6)	(5)	5	1	(89)	(6)	1
5	Balance at end of period	915	845	839	830	839	833	931	1,225	1,237	47	839	1,237
Common shares													
6	Balance at beginning of period	1,299	1,300	1,301	1,303	1,305	1,306	2,006	2,047	2,050	57	1,301	2,006
7	Issued - options	1	1	2	2	1	-	-	3	3	+100	5	6
8	Issued - cash	-	-	-	-	-	700	-	-	-	-	-	-
9	Issued - acquisitions	-	-	-	-	-	-	41	-	-	-	-	41
10	Balance at end of period	1,300	1,301	1,303	1,305	1,306	2,006	2,047	2,050	2,053	57	1,306	2,053
Retained earnings													
11	Balance at beginning of period	5,865	6,182	6,387	6,502	6,576	8,073	8,694	8,948	8,826	34	6,387	8,694
12	Net income	287	234	312	348	1,473	848	446	41	283	(81)	2,133	770
13	Dividends - common	(101)	(101)	(101)	(101)	(113)	(118)	(130)	(131)	(155)	37	(315)	(416)
14	- preferred	(9)	(9)	(8)	(8)	(8)	(7)	(9)	(9)	(13)	63	(24)	(31)
15	- preferred TDMIC tax effected	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	-	(9)	(9)
16	Translation adjustments - net of taxes	153	84	(84)	(133)	155	(87)	(31)	(11)	(5)	(100)	(62)	(47)
17	Share issue expenses - net of taxes	-	-	-	-	-	(12)	(7)	(4)	-	-	-	(11)
18	Stock options settled in cash - tax effected	(9)	(2)	(1)	(28)	(7)	(1)	(11)	(5)	(7)	-	(36)	(23)
19	Other	(1)	2	-	(1)	-	1	(1)	-	-	-	(1)	(1)
20	Balance at end of period	6,182	6,387	6,502	6,576	8,073	8,694	8,948	8,826	8,926	11	8,073	8,926
21	Total common equity	7,482	7,688	7,805	7,881	9,379	10,700	10,995	10,876	10,979	17	9,379	10,979
22	Total shareholders' equity	\$ 8,397	\$ 8,533	\$ 8,644	\$ 8,711	\$ 10,218	\$ 11,533	\$ 11,926	\$ 12,101	\$ 12,216	20 %	\$ 10,218	\$ 12,216
Non-controlling interest in subsidiaries													
23	At beginning of period	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 380	\$ 335	\$ 339	\$ 1,623	- %	\$ -	\$ 335
24	Arising during the period - TD Waterhouse	-	-	-	-	372	3	10	12	7	(98)	372	29
25	Arising on Canada Trust acquisition	-	-	-	-	-	-	-	364	-	-	-	364
26	Arising on TD CaTS issue	-	-	-	-	-	-	-	900	-	-	-	900
27	Foreign exchange adjustment	-	-	-	-	8	(8)	(6)	9	1	(88)	8	4
28	Other	-	-	-	-	-	(40)	-	(1)	(1)	-	-	(2)
29	At end of period	\$ -	\$ -	\$ -	\$ -	\$ 380	\$ 335	\$ 339	\$ 1,623	\$ 1,630	+100%	\$ 380	\$ 1,630

NUMBER OF COMMON SHARES

Common Shares		1998		1999				2000			Q3 % change	Year to Date	
		Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	vs Q3 99	1999	2000
30	Number of common shares at beginning of period	594,062,548	594,136,298	594,237,648	594,367,098	594,498,746	594,580,646	620,343,168	621,480,853	621,705,197	-	594,237,648	620,343,168
31	Issued - options	73,750	101,350	129,450	131,648	81,900	62,522	25,650	224,344	301,872	-	342,998	551,866
32	Issued - cash	-	-	-	-	-	25,700,000	-	-	-	-	-	-
33	Issued - acquisitions	-	-	-	-	-	-	1,112,035	-	-	-	-	1,112,035
34	Number of common shares at end of period	594,136,298	594,237,648	594,367,098	594,498,746	594,580,646	620,343,168	621,480,853	621,705,197	622,007,069	-	594,580,646	622,007,069

Risk-Weighted Assets and Capital



(\$MILLIONS)		1998		1999				2000			Q3 % change
AS AT	LINE #	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	vs Q3 99
Balance sheet assets											
Cash resources	1	\$ 1,247	\$ 499	\$ 1,554	\$ 1,406	\$ 1,517	\$ 1,109	\$ 1,644	\$ 964	\$ 1,148	(24)%
Securities	2	5,627	5,101	5,784	5,727	6,043	6,956	6,324	7,440	7,457	23
Loans	3	47,238	47,781	51,085	53,762	55,274	54,280	59,371	68,850	71,319	29
Customers' liability under acceptances	4	8,963	9,706	10,003	8,641	8,319	8,286	7,573	7,336	7,304	(12)
Other assets	5	4,042	5,192	5,921	4,884	5,174	4,757	5,652	10,133	7,669	48
Total balance sheet assets	6	67,117	68,279	74,347	74,420	76,327	75,388	80,564	94,723	94,897	24
Off-balance sheet assets											
Credit instruments	7	23,012	22,515	21,468	21,806	20,154	19,347	18,863	15,960	16,114	(20)
Derivative financial instruments	8	3,133	5,007	4,342	3,645	4,104	3,603	3,586	3,928	4,236	3
Total off-balance sheet assets	9	26,145	27,522	25,810	25,451	24,258	22,950	22,449	19,888	20,350	(16)
Total risk-weighted asset equivalent - Credit risk	10	93,262	95,801	100,157	99,871	100,585	98,338	103,013	114,611	115,247	15
Total risk-weighted asset equivalent - Market risk	11	9,652	9,305	10,451	11,182	10,186	10,146	8,602	9,926	11,586	14
Total risk-weighted assets	12	\$ 102,914	\$ 105,106	\$ 110,608	\$ 111,053	\$ 110,771	\$ 108,484	\$ 111,615	\$ 124,537	\$ 126,833	15 %
CAPITAL											
TIER 1											
Common shareholders' equity	13	\$ 7,482	\$ 7,688	\$ 7,805	\$ 7,881	\$ 9,379	\$ 10,700	\$ 10,995	\$ 10,876	\$ 10,979	17 %
Qualifying preferred shares	14	915	845	839	830	839	833	931	1,225	1,237	47
Non-controlling interest in subsidiaries											
- TD Waterhouse Group, Inc.	15	-	-	-	-	380	335	339	359	366	(3)
- CT Financial Services Inc.	16	-	-	-	-	-	-	-	364	364	-
- TD CaTS	17	-	-	-	-	-	-	-	900	900	-
Less: goodwill and intangibles in excess of 5% limit	18	(915)	(958)	(928)	(882)	(899)	(892)	(935)	(4,729)	(4,643)	+100
Total Tier 1 capital	19	7,482	7,575	7,716	7,829	9,699	10,976	11,330	8,995	9,203	(5)
TIER 2											
Subordinated notes	20	3,543	3,606	3,559	3,411	3,490	3,217	3,181	4,327	4,839	39
Less: amortization of subordinated notes	21	(125)	(257)	(292)	(221)	(427)	(346)	(359)	(368)	(373)	(13)
General allowance for credit losses	22	643	636	744	740	749	753	744	849	851	14
Total Tier 2 capital	23	4,061	3,985	4,011	3,930	3,812	3,624	3,566	4,808	5,317	39
Other deductions	24	(47)	(24)	(24)	(25)	(43)	(150)	(143)	(1,155)	(920)	+100
Total capital	25	\$ 11,496	\$ 11,536	\$ 11,703	\$ 11,734	\$ 13,468	\$ 14,450	\$ 14,753	\$ 12,648	\$ 13,600	1 %
Capital ratios											
Canadian											
Tier 1 capital	26	7.3	7.2	7.0	7.0	8.7	10.1	10.2	7.2	7.3	(1.4) pts
Total capital	27	11.2	11.0	10.6	10.6	12.1	13.3	13.2	10.2	10.7	(1.4)
U.S. basis											
Tier 1 capital	28	7.1	6.9	6.7	6.7	8.4	9.9	9.9	6.5	6.5	(1.9)
Total capital	29	11.0	10.8	10.5	10.7	12.2	13.1	13.0	9.4	10.0	(2.2) pts

Derivatives



(\$MILLIONS) AS AT	LINE #	1998		1999				2000			Q3 % Change vs Q3 99
		Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	
Interest Rate											
Notional Principal	1	\$ 420,679	\$ 467,072	\$ 470,013	\$ 544,798	\$ 633,683	\$ 706,425	\$ 697,617	\$ 769,223	\$ 798,420	26 %
Replacement Cost	2	4,482	6,701	6,782	5,906	5,871	5,833	6,776	5,576	5,329	(9)
Credit Equivalent	3	5,877	8,372	8,495	7,663	7,770	7,803	8,823	7,793	7,661	(1)
Risk-Weighted	4	1,433	2,133	2,108	1,840	1,887	1,922	2,169	1,903	1,867	(1)
Foreign Exchange											
Notional Principal	5	202,769	351,471	308,549	325,292	335,927	343,472	362,227	400,966	398,236	19
Replacement Cost	6	4,368	7,386	4,931	4,949	4,581	4,265	5,552	7,354	6,446	41
Credit Equivalent	7	8,011	13,237	10,254	10,435	10,652	10,505	11,899	14,169	13,782	29
Risk-Weighted	8	2,155	4,252	3,266	3,350	3,442	2,745	3,042	3,528	3,456	-
Other											
Notional Principal	9	26,186	31,041	36,103	28,548	32,390	34,507	38,683	54,977	60,928	88
Replacement Cost	10	405	450	470	305	762	918	342	678	867	14
Credit Equivalent	11	2,426	2,854	2,558	2,446	3,446	3,527	3,099	4,395	5,395	57
Risk-Weighted	12	751	895	816	772	1,222	1,263	997	1,304	1,554	27
Total Derivatives											
Notional Principal	13	649,634	849,584	814,665	898,638	1,002,000	1,084,404	1,098,527	1,225,166	1,257,584	26
Replacement Cost	14	9,255	14,537	12,183	11,160	11,214	11,016	12,670	13,608	12,642	13
Credit Equivalent	15	16,314	24,463	21,307	20,544	21,868	21,835	23,821	26,357	26,838	23
Risk-Weighted	16	4,339	7,280	6,190	5,962	6,551	5,930	6,208	6,735	6,877	5
Netting & Collateral - Impact	17	(1,206)	(2,273)	(1,848)	(2,317)	(2,447)	(2,327)	(2,622)	(2,807)	(2,642)	8
Net Risk-Weighted	18	\$ 3,133	\$ 5,007	\$ 4,342	\$ 3,645	\$ 4,104	\$ 3,603	\$ 3,586	\$ 3,928	\$ 4,235	3 %

Impaired Loans by Business Line and General Allowances



(\$MILLIONS)

AS AT

GROSS IMPAIRED LOANS

TD Canada Trust

TDCT Retail
Commercial
Total TD Canada Trust

TD Securities

Corporate
Investment Banking
Total TD Securities

TOTAL GROSS IMPAIRED LOANS

NET IMPAIRED LOANS

TD Canada Trust

TDCT Retail
Commercial
Total TD Canada Trust

TD Securities

Corporate
Investment Banking
Total TD Securities
Total impaired loans net of specific provisions
General allowance for credit losses

TOTAL NET IMPAIRED LOANS

Allowance for credit losses as a % of gross impaired loans

Total Loans (page 9, line 12)

Net impaired loans as a % of net loans

GENERAL ALLOWANCE FOR CREDIT LOSSES

Loans (line 15 above)

Derivative financial instruments

Total general allowance for regulatory capital reporting (page 16, line 22)

LINE #	1998		1999				2000			Q3 % change vs Q3 99
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	
1	\$ 140	\$ 199	\$ 203	\$ 167	\$ 160	\$ 176	\$ 192	\$ 262	\$ 268	68 %
2	219	197	202	211	227	255	218	218	204	(10)
3	359	396	405	378	387	431	410	480	472	22
4	220	208	218	299	303	265	490	546	768	+100
5	-	13	13	13	13	13	13	68	68	+100
6	220	221	231	312	316	278	503	614	836	+100
7	\$ 579	\$ 617	\$ 636	\$ 690	\$ 703	\$ 709	\$ 913	\$ 1,094	\$ 1,308	86 %
8	\$ 72	\$ 135	\$ 110	\$ 63	\$ 65	\$ 114	\$ 124	\$ 107	\$ 96	48 %
9	88	72	101	93	100	174	120	97	65	(35)
10	160	207	211	156	165	288	244	204	161	(2)
11	169	154	82	136	150	166	361	389	555	+100
12	-	-	(1)	(3)	(3)	1	-	44	40	+100
13	169	154	81	133	147	167	361	433	595	+100
14	329	361	292	289	312	455	605	637	756	+100
15	650	620	723	716	723	712	709	811	812	12
16	\$ (321)	\$ (259)	\$ (431)	\$ (427)	\$ (411)	\$ (257)	\$ (104)	\$ (174)	\$ (56)	86 %
17	155.5 %	142.0 %	167.8 %	161.9 %	158.5 %	136.2 %	111.4 %	115.9 %	104.3 %	(54.2) pts
18	\$93,754	\$94,874	\$98,108	\$99,258	\$98,431	\$96,525	\$103,534	\$129,775	\$ 128,823	31 %
19	(0.3)%	(0.3)%	(0.4)%	(0.4)%	(0.4)%	(0.3)%	(0.1)%	(0.1)%	- %	.4 pts
20	\$ 650	\$ 620	\$ 723	\$ 716	\$ 723	\$ 712	\$ 709	\$ 811	\$ 812	12 %
21	-	16	21	24	26	41	35	38	39	50
22	\$ 650	\$ 636	\$ 744	\$ 740	\$ 749	\$ 753	\$ 744	\$ 849	\$ 851	14 %