Supplementary Information

					-
TABLE 1	Page 45	Operating cash basis measurements	TABLE 11	Page 50	Loans and customers' liability under acceptances, net of allowance for credit losses
TABLE 2	Page 45	Analysis of change in net interest income			
TABLE 3	Page 46	Net interest rate margin	TABLE 12	Page 51	Impaired loans less allowance for credit losses
TABLE 4	Page 46	Average earning balances and interest rates	TABLE 13	Page 51	Impact on net interest income due to impaired loans
TABLE 5	Page 47	Other income	TABLE 14	Page 52	Provision for credit losses
TABLE 6	Page 47	Trading related income	TABLE 15	Page 53	Current replacement cost of derivatives
TABLE 7	Page 48	Non-interest expenses and efficiency ratio	TABLE 16	Page 53	Assets under administration and assets under
TABLE 8	Page 49	Taxes			management
TABLE 9	Page 49	Loans to small and mid-sized business customers	TABLE 17	Page 53	Contractual obligations by remaining maturity
TABLE 10	Page 49	Fees paid to the shareholders' auditors			

TABLE

1

Operating cash basis measurements¹

	2003	2002	2001
Diluted earnings (loss) per common share – operating cash basis	\$ 2.26	\$.68	\$ 3.27
Adjustments for non-cash/special items:			
Amortization of intangible assets, net of income taxes ²	(.75)	(.98)	(.69)
Amortization of goodwill, net of income taxes	-	-	(.30)
Special increase in general provision, net of income taxes	-	-	(.33)
Gain on sale of mutual fund record keeping and custody business, net of income taxes	-	.05	-
Gains on sale of investment real estate, net of income taxes	-	-	.43
Restructuring costs, net of income taxes	-	-	(.21)
Income tax expense from income tax rate changes	-	-	(.12)
Diluted earnings (loss) per common share – reported basis	\$ 1.51	\$ (.25)	\$ 2.05
Return on common shareholders' equity – operating cash basis			
Net income applicable to common shares (millions of dollars)	\$ 1,480	\$ 442	\$ 2,075
Average common shareholders' equity (millions of dollars)	11,396	12,144	11,505
Return on common shareholders' equity	13.0%	3.6%	18.0%
Return on common shareholders' equity – reported basis			
Net income applicable to common shares (millions of dollars)	\$ 989	\$ (160)	\$ 1,300
Average common shareholders' equity (millions of dollars)	11,396	12,144	11,505
Return on common shareholders' equity	8.7%	(1.3)%	11.3%

¹ Operating cash basis measurements are defined in the "How the Bank reports" section on page 10 of this Annual Report.

² The Bank's non-cash identified intangible amortization charges relate to the Canada Trust acquisition in fiscal 2000.

Operating cash basis						
(millions of dollars)				2002 vs. 2001		
	Favourable (unfavourable) due to change in			Favourable (unfavour due to chang		
	Average volume	Average rate	Net change	Average volume	Average rate	Net change
Total earning assets Total interest-bearing liabilities	\$(191) 223	\$ (205) 497	\$ (396) 720	\$ 373 (176)	\$(3,061) 3,750	\$ (2,688) 3,574
Net interest income (TEB)	\$ 32	\$ 292	\$ 324	\$ 197	\$ 689	\$ 886

Reported basis

(millions of dollars)	2003 vs. 2002			2002	2002 vs. 200				
	Favourable (unfavourable) due to change in				Favourable (unfavourable due to change ir				
	Average volume	Ave	erage rate	cl	Net nange	Average volume	Average rate	Net change	
Total earning assets Total interest-bearing liabilities	\$(182) 223	\$	(222) 497	\$	(404) 720	\$ 379 (176)	\$(3,044) 3,750	\$(2,665) 3,574	
Net interest income	\$ 41	\$	275	\$	316	\$ 203	\$ 706	\$ 909	

TABLE3Net interest rate margin

Operating cash basis

(millions of dollars)		2003			2002				2001
	Average earning assets	Net interest income (TEB)	Margin	Average earning assets	Net interest income (TEB)	Margin	Average earning assets	Net interest income (TEB)	Margin
Canada United States Other international	\$ 156,193 48,582 47,032	\$ 3,986 685 1,175	2.55% 1.41 2.50	\$150,738 53,784 52,038	\$ 3,985 553 984	2.64% 1.03 1.89	\$147,525 55,798 47,435	\$ 3,628 509 499	2.46% .91 1.05
Total Bank	\$ 251,807	\$ 5,846	2.32%	\$256,560	\$5,522	2.15%	\$250,758	\$4,636	1.85%

Reported basis

(millions of dollars)			2003			2002			2001
	Average earning assets	Net interest income	Margin	Average earning assets	Net interest income	Margin	Average earning assets	Net interest income	Margin
Canada United States Other international	\$156,193 48,582 47,032	\$ 3,758 681 1,177	2.41% 1.40 2.50	\$150,738 53,784 52,038	\$3,773 543 984	2.50% 1.01 1.89	\$147,525 55,798 47,435	\$3,400 492 499	2.30% .88 1.05
Total Bank	\$251,807	\$ 5,616	2.23%	\$256,560	\$5,300	2.07%	\$250,758	\$4,391	1.75%

 TABLE
 4
 Average earning balances and interest rates

(millions of dollars)			2003			2002			2001
	Average balance		verage	Average		verage	Average balance		Average
Fouring occuts	balance	Interest	rate	balance	Interest	rate	balance	Interest	rate
Earning assets Deposits with banks	\$ 7,323	\$ 212	2.9%	\$ 6,108	\$ 132	2.2%	\$ 5,117	\$ 191	3.7%
Securities purchased under					•			•	
resale agreements	33,311	902	2.7	31,758	850	2.7	26,511	1,462	5.5
Securities Investment Trading	29,183 62,161	1,075 2,603	3.7 4.2	28,663 67,633	1,290 2,610	4.5 3.9	28,696 70,375	1,535 2,636	5.3 3.7
Total securities	91,344	3,678	4.0	96,296	3,900	4.1	99,071	4,171	4.2
Loans Mortgages Consumer instalment and	53,168	2,881	5.4	53,035	3,101	5.8	48,462	3,172	6.5
other personal Business and government	39,090 27,571	2,466 1,293	6.3 4.7	34,156 35,207	2,090 1,755	6.1 5.0	32,071 39,526	2,612 2,908	8.1 7.4
Total loans	119,829	6,640	5.5	122,398	6,946	5.7	120,059	8,692	7.2
Total earning assets	\$251,807	\$11,432	4.5%	\$256,560	\$11,828	4.6%	\$250,758	\$14,516	5.8%
Interest-bearing liabilities									
Deposits Personal Banks Business and government	\$102,485 22,170 77,750	\$ 2,130 412 1,660	2.1% 1.9 2.1	\$ 98,163 24,821 81,131	\$ 2,300 720 1,734	2.3% 2.9 2.1	\$ 93,733 28,517 76,093	\$ 3,385 1,467 3,225	3.6% 5.1 4.2
Total deposits Subordinated notes and debentures Obligations related to securities sold short and	202,405 4,710	4,202 259	2.1 5.5	204,115 4,250	4,754 201	2.3 4.7	198,343 4,943	8,077 304	4.1 6.2
under repurchase agreements Other interest-bearing liabilities	38,378 _	1,125	2.9	44,931 _	1,351 -	3.0	43,567 156	1,488 11	3.4 7.1
Total interest-bearing liabilities	\$245,493	\$ 5,586	2.3%	\$253,296	\$ 6,306	2.5%	\$247,009	\$ 9,880	4.0%
Total net interest income (TEB)		\$ 5,846			\$ 5,522			\$ 4,636	
Total net interest income		\$ 5,616			\$ 5,300		_	\$ 4,391	

TABLE 5 Other income

(millions of dollars)	2003	2002	2001	2000	1999
TD Waterhouse fees and commissions	\$ 957	\$ 922	\$1,002	\$1,521	\$ 979
Full service brokerage and other securities services	667	641	701	667	484
Mutual fund management	508	522	502	452	258
Credit fees	415	415	425	545	463
Net investment securities gains	23	26	216	382	1,080
Trading income	104	529	1,318	1,225	679
Service charges	641	596	561	441	289
Loan securitizations	250	218	272	236	94
Card services	252	249	249	233	190
Insurance, net of claims	420	375	326	198	65
Trust fees	70	76	86	75	23
Gains on sale of investment real estate	-	_	350	-	-
Gain on sale of mutual fund record keeping and custody business	-	40	-	-	-
Gain on sale of TD Waterhouse Group, Inc.	-	_	-	-	1,122
Write down of investment in joint ventures	(39)	_	-	-	-
Other	156	320	439	425	206
Total	\$4,424	\$4,929	\$6,447	\$6,400	\$5,932
Percentage increase (decrease) over previous year	(10.2)%	(23.5)%	.7%	7.9%	85.5%

Trading related income¹

Operating cash basis			
(millions of dollars)	2003	2002	2001
Net interest income (TEB) Other income	\$1,054 104	\$ 824 529	\$219 1,318
Total trading related income (TEB)	\$1,158	\$1,353	\$1,537
By business Interest rate and credit portfolios Foreign exchange portfolios Equity and other portfolios	\$ 580 248 330	\$ 746 217 390	\$ 780 247 510
Total trading related income (TEB)	\$1,158	\$1,353	\$1,537

Reported basis

TABLE

6

(millions of dollars)	2003	2002	2001
Net interest income	\$ 889	\$ 672	\$ (43)
Other income	104	529	1,318
Total trading related income	\$ 993	\$1,201	\$1,275
By business			
Interest rate and credit portfolios	\$ 580	\$ 754	\$ 678
Foreign exchange portfolios	248	217	247
Equity and other portfolios	165	230	350
Total trading related income	\$ 993	\$1,201	\$1,275

¹ Trading related income includes both trading income reported in other income and net interest income derived from trading instruments.

(millions of dollars)	2003	2002	2001	2000	1999
Salaries and employee benefits					
Salaries	\$ 2,304	\$ 2,273	\$ 2,225	\$ 2,032	\$1,475
ncentive compensation	986	875	1,150	1,048	785
Pension and other employee benefits	468	418	333	319	223
Salaries and employee benefits total	3,758	3,566	3,708	3,399	2,483
Occupancy					
Rent	361	330	323	266	209
Depreciation	143	148	149	104	80
Other	152	127	120	128	84
Occupancy total	656	605	592	498	373
Equipment					
Rent	185	170	159	118	88
Depreciation	175	164	169	156	121
Other	290	327	328	287	186
Equipment total	650	661	656	561	395
General					
Amortization of intangible assets	772	998	1,292	1,203	2
Amortization of goodwill	-	-	198	142	51
Goodwill impairment	624	-	-	-	-
Restructuring costs	92	-	239	475	-
Marketing and business development	348	388	410	434	261
Brokerage related fees	229	224	229	260	221
Professional and advisory services	372	366	322	284	172
Communications	208	225	205	202	155
Capital and business taxes	133	107	106	82	86
Postage	91	96	115	110	82
Travel and relocation	58 373	68 448	67	65	46 234
Other			515	412	
General total	3,300	2,920	3,698	3,669	1,310
Total expenses	\$ 8,364	\$ 7,752	\$ 8,654	\$ 8,127	\$4,561
Percentage increase (decrease)	7.9%	(10.4)%	6.5%	78.2%	15.3%
Efficiency ratio					
Net interest income	\$ 5,616	\$ 5,300	\$ 4,391	\$ 3,605	\$2,981
Other income	4,424	4,929	6,447	6,400	5,932
Total revenue	\$10,040	\$10,229	\$10,838	\$10,005	\$8,913
Efficiency ratio – reported basis	83.3%	75.8%	79.8%	81.2%	51.2%
	73.9	64.9		61.8	62.6
Efficiency ratio – operating cash basis ^{1,2}	/3.9	04.9	64.5	8.10	6Z.6

¹ Expenses used to compute the efficiency ratio on an operating cash basis exclude non-cash goodwill/intangible amortization, and restructuring costs related to acquisitions and significant business restructuring initiatives (Wholesale Banking in 2001, TD Waterhouse Group, Inc. in 2001, the acquisition of Newcrest in 2001 and the acquisition of Canada Trust in 2000). ² Revenues used to compute the efficiency ratio on an operating cash basis are on a taxable equivalent basis and exclude special gains on the sale of mutual fund record keeping and custody business in 2002, real estate gains in 2001, the gain on the sale of TD Waterhouse Group, Inc. and Knight/Trimark in 1999 and other one-time gains of nil in 2003 (2002 – \$40 million; 2001 – \$350 million; 2000 – nil; 1999 – \$61 million).

TABIE	8	Taxes

(millions of dollars)	2003	2002	2001	2000	1999
Income taxes					
Income taxes	\$ 603	\$ (89)	\$ 694	\$1,093	\$ 803
Taxable equivalent adjustment	230	222	245	199	192
Income taxes – operating cash basis	833	133	939	1,292	995
Other taxes					
Payroll taxes	193	187	174	160	85
Capital taxes	125	97	98	76	77
GST and provincial sales taxes	150	162	149	92	82
Municipal and business taxes	86	93	91	93	71
Total other taxes	554	539	512	421	315
Total taxes	\$ 1,387	\$ 672	\$1,451	\$1,713	\$1,310
Effective income tax rate – operating cash basis ¹	33.4%	18.2%	29.5%	37.8%	40.1%
Effective total tax rate – operating cash basis ¹	45.5	52.9	39.2	44.6	46.8

¹ Operating cash basis measurements are defined in the "How the Bank reports" section on page 10 of this Annual Report.

The effective income tax rate on the reported basis is set out in Note 15 of the Bank's Consolidated Financial Statements.

TABLE 9 Loans to small and mid-sized business customers

(millions of dollars)						
		L	oans authorized		Amou	int outstanding
Loan amount	2003	2002	2001	2003	2002	2001
(thousands of dollars)						
0 – 24	\$ 1,056	\$ 1,081	\$ 1,107	\$ 530	\$ 555	\$ 590
25 – 49	745	738	725	434	431	435
50 – 99	1,298	1,280	1,263	745	735	748
100 – 249	2,682	2,660	2,690	1,626	1,623	1,676
250 – 499	2,409	2,440	2,409	1,421	1,414	1,416
500 – 999	2,478	2,571	2,552	1,271	1,342	1,371
1,000 – 4,999	6,769	6,898	7,266	3,112	3,167	3,336
Total ¹	\$17,437	\$17,668	\$18,012	\$9,139	\$9,267	\$9,572

¹ Personal loans used for business purposes are not included in these totals.

Fees paid to the shareholders' auditors TABLE 10 (thousands of dollars) 2003 2002 Audit¹ \$ 8,661 \$ 6,629 Audit-related 605 942 Tax³ 3,457 3,205 Other⁴ 5,480 5,611 Total \$18,203 \$16,387

¹ Audit fees are fees for the professional services in connection with the audit of the Bank's financial statements or other services that are normally provided by the Bank's auditors in connection with statutory and regulatory filings or engagements. In addition to including fees for services necessary to perform an audit or review in accordance with Generally Accepted Auditing Standards, our audit fees include fees paid to the Bank's auditors for comfort letters, statutory audits, attest services, consents and assistance with and review of documents filed with regulators. ² Audit-related fees are assurance and related services that are performed by the Bank's auditors. These services include: employee benefit plan audits, accounting consultations in connection with acquisitions and

The Bank's Audit Committee has implemented a policy restricting the services that may be provided by the Bank's auditors and the fees paid to the Bank's auditors. Prior to the engagement of the Bank's auditors, the Audit Committee pre-approves the provision of the service. In making their determination regarding non-audit services, the Audit Committee considers the compliance with the divestitures, internal control reviews, and interpretation of financial accounting and reporting standards.

- ³ Tax fees are services performed by the Bank's auditors' tax division except those tax services related to the audit. These services include: fees for tax compliance, tax planning and tax advice.
- ⁴ Other fees primarily include fees for insolvency and viability matters either paid by the Bank or by third parties. In these instances, the Bank's auditors are retained to provide assistance on operational business reviews, lender negotiations, business plan assessments, debt restructuring and asset recovery. The amount of insolvency and viability fees paid by third parties and included above is \$3,540 thousand (2002 – \$3,013 thousand).

policy and the provision of non-audit services in the context of avoiding impact on auditor independence. Each quarter, the CFO makes a presentation to the Audit Committee detailing the nonaudit services performed by the Bank's auditors on a year-to-date basis, and details of any proposed assignments for consideration by the Audit Committee and pre-approval, if appropriate.

TABLE 11 Loans and customers' liability under acceptances, net of allowance for credit losses

(millions of dollars)									
		Canada ¹	Ur	ited States ¹	Other inte	ernational			Total
By sector	2003	2002	2003	2002	2003	2002	2003	2002	2001
Residential mortgages Consumer instalment and	\$ 52,525	\$ 52,784	\$ -	\$ -	\$ -	\$ -	\$ 52,525	\$ 52,784	\$ 50,807
other personal	38,623	32,798	4,272	3,516	13	18	42,908	36,332	31,126
Total residential and personal	91,148	85,582	4,272	3,516	13	18	95,433	89,116	81,933
Real estate development									
Commercial and industrial	1,491	1,846	-	-	-	-	1,491	1,846	2,060
Residential	1,247	1,171	85	57	-	_	1,332	1,228	1,404
Retail	352	378	-	_	19	40	371	418	475
Real estate services	300	293	4	16	-	-	304	309	280
Total real estate	3,390	3,688	89	73	19	40	3,498	3,801	4,219
Agriculture	2,428	2,365	-	-	-	-	2,428	2,365	2,309
Apparel and textile	323	351	-	10	38	39	361	400	451
Automotive	1,644	1,175	91	118	3	15	1,738	1,308	1,558
Cable	417	383	363	860	298	411	1,078	1,654	1,958
Chemical	415	555	24	317	80	121	519	993	1,125
Construction	694	681	27	11	21	93	742	785	844
Financial	1,960	2,283	264	567	466	946	2,690	3,796	4,112
Food, beverage and tobacco	1,319	1,302	106	167	141	162	1,566	1,631	2,131
Forestry	563	744	209	633	27	93	799	1,470	1,720
Government	589	471	151	25	-	_	740	496	348
Health and social services	1,144	1,060	57	116	_	_	1,201	1,176	1,187
Media and entertainment	1,111	1,520	351	624	255	688	1,717	2,832	3,717
Metals and mining	600	861	42	161	10	61	652	1,083	1,344
Oil and gas	941	1,668	451	879	278	361	1,670	2,908	3,341
Retail	1.072	1,041	59	160	_	_	1,131	1,201	1,327
Sundry manufacturing	910	1,019	9	150	2	44	921	1,213	1,647
Telecommunications	92	395	333	1,201	309	898	734	2,494	4,251
Transportation	600	933	57	90	50	141	707	1,164	1,307
Utilities	665	704	1,171	3,370	652	1,091	2,488	5,165	4,862
All other loans	1,487	2,638	247	423	156	234	1,890	3,295	3,104
Total business and government	22,364	25,837	4,101	9,955	2,805	5,438	29,270	41,230	46,862
Total	\$113,512	\$111,419	\$8,373	\$13,471	\$2,818	\$5,456	\$124,703	\$ 130,346	\$ 128,795
Percentage change	1.9%	6 5.6%	(37.8)	% (21.7)%	(48.4)%	(9.8)%	(4.3)	% 1.29	6 (1.3)

By location of ultimate risk	2003	2002	2001	2003 % mix	2002 % mix	2001 % mix
Canada		4	4 0.050		2.6	
Atlantic	\$ 3,445	\$ 3,342	\$ 3,352	2.8	2.6	2.6
Québec	6,822	6,663	5,769	5.5	5.1	4.5
Ontario	71,914	70,219	66,475	57.6	53.9	51.6
Prairies	16,667	16,286	16,156	13.4	12.5	12.5
British Columbia	15,054	15,310	14,296	12.1	11.7	11.1
Total Canada	113,902	111,820	106,048	91.4	85.8	82.3
United States	7,731	11,714	15,768	6.2	9.0	12.3
Other international						
United Kingdom	434	1,118	1,549	.3	.8	1.2
Europe – other	854	1,838	1,224	.7	1.4	.9
Australia and New Zealand	746	1,328	1,356	.6	1.0	1.1
Japan	42	138	15	-	.1	-
Asia – other	488	1,254	1,755	.4	1.0	1.4
Latin America and Caribbean	503	1,123	1,068	.4	.9	.8
Middle East and Africa	3	13	12	-	-	-
Total other international	3,070	6,812	6,979	2.4	5.2	5.4
Total	\$124,703	\$130,346	\$128,795	100.0	100.0	100.0
Percentage change over previous year						
Canada	1.9%	5.4%	6.0%			
United States	(34.0)	(25.7)	(27.0)			
Other international	(54.9)	(2.4)	(21.1)			
Total	(4.3)%	1.29				

¹ Based on geographic location of unit responsible for recording revenue.

T A B L E **12**

Impaired loans less allowance for credit losses

millions of dollars)	

(millions of dollars)									
	Uni	ted States ¹	Other int	ternational ¹			Total		
By sector	2003	2002	2003	2002	2003	2002	2003	2002	2001
Residential mortgages	\$ 43	\$ 47	\$ -	\$ -	\$ -	\$ -	\$ 43	\$ 47	\$ 82
Consumer instalment and other personal	52	67	_	_	_	_	52	67	94
Total residential and personal	95	114	-	-	-	-	95	114	176
Real estate development									
Commercial and industrial Residential	9 2	9 4	_	_	-	_	9 2	9 4	5 6
Retail	-	-	_	_	_	_	-	-	-
Real estate services	-	-	-	-	-	-	-	-	2
Total real estate	11	13	-	-	-	-	11	13	13
Agriculture Apparel and textile	73 (1)	63 (4)	-	_	_	_	73 (1)	63 (4)	22 (5)
Automotive	20	(4)	-	- 1	6	_	27	(4)	(5)
Cable	-	-	146	286	22	_	168	286	-
Chemical	6	2	9	-	-	-	15	2	2
Construction	2	12	_	(5)	-	1	2	8	42
Financial	2	1	20	28	-	-	22	29	1
Food, beverage and tobacco Forestry	2 11	(4) 23	_	_	-	_	2 11	(4) 23	9 24
Health and social services	2	25	_	_	_	_	2	25	4
Media and entertainment	9	16	-	15	1	_	10	31	29
Metals and mining	23	3	(2)	36	-	-	21	39	3
Oil and gas	-	1	-	15	-	-	-	16	1
Retail	2	-	-	-	-	-	2	-	(2)
Sundry manufacturing Telecommunications	1 2	18 11	41	55 175	20	- 36	1 63	73 222	102 280
Transportation	6	135	- 41	33	20	- 50	14	168	173
Utilities	44	23	259	290	35	36	338	349	207
All other loans	5	15	3	-	-	-	8	15	2
Total business and government	220	335	485	929	84	73	789	1,337	912
Total net impaired loans before									
general allowances and sectoral allowances	\$315	\$449	\$485	\$929	\$84	\$73	\$ 884	\$1,451	\$1,088
Less: general allowances							984	1,141	1,141
Less: sectoral allowances							541	1,285	-
Total net impaired loans							\$ (641)	\$ (975)	\$ (53)
Net impaired loans as a % of common equity							(5.5)%	(8.4)%	(.4)9
							2003	2002	2001
By location ¹				2003	2002	2001	% mix	% mix	% mix
Canada				\$ 4	\$5	\$ 8	-	4	7
Atlantic Québec				\$4 9	\$5 18	» 8 25	.5 1.0	.4 1.2	.7 2.3
Ontario				223	345	383	25.2	23.8	35.2
Prairies				62	60	31	7.0	4.1	2.9
British Columbia				17	21	35	1.9	1.5	3.2
Total Canada				315	449	482	35.6	31.0	44.3
United States				485	929	556	54.9	64.0	51.1
Other international				84	73	50	9.5	5.0	4.6
Total net impaired loans before general and sectoral allowances				\$ 884	\$1,451	\$1,088	100.0	100.0	100.0
Less: general allowances Less: sectoral allowances				984	1,141	1,141			
				541	1,285				
Total net impaired loans			I	\$ (6/11)	\$ (Q75)	\$ (52)			
Total net impaired loans Net impaired loans as a % of net lo			_	\$ (641) (.5)%	\$ (975) (.7)%	\$ (53) % -%			

¹ Based on geographic location of unit responsible for recording revenue. ² Includes customers' liability under acceptances.

TABLE	Impact on net interest income due to impaired loans			
(millions of dol	ars)	2003	2002	2001
Reduction in r	et interest income due to impaired loans	\$ 111	\$115	\$127
Recoveries		(11)	(20)	(25)
Net reductio	1	\$ 100	\$ 95	\$102

TABLE 14 Provision for credit losses

Canada United States Other intervational Spector 2003 2003 2002 2003 2002 2003 2002 2003 2002 2003 2002 2003 2003 2002 2003 2004	(millions of dollars)									
Participants S 2 5 6 5 - 5 - S 2 5 6 Commune instant montgages 332 322 1 2 - - 333 328 Total residential and personal 334 332 1 2 - - - 333 334 Total residential and personal 334 332 1 2 - 1 1 - - - - 1 34 - - - - 1 34 - - - 1 34 - - - 1 34 -			Canada ¹	Un	ited States ¹	Other inter	rnational ¹			Total
Consume installment and personal 332 326 1 2 - - 333 328 total residential and personal 334 332 1 2 - - 333 334 total residential and personal 34 332 1 2 - 13 - - 13 - - 13 - - - - - - - -	By sector	2003	2002	2003	2002	2003	2002	2003	2002	2001
other presnal 322 326 1 2 - - 333 328 Rad etate development C - - 324 334 Rad etate development C - - - - 2 101 Calabre contraction dividuatial 2 201 - - - - 2 101 Calabre contraction - - - - - - - 101 Rad estate development 8 401 - - - - - 101 440 Opticulture 8 3 - - - - 101 440 Automotive 8 3 - - - 101 14 - 202 - - 101 130 - 111 14 101 131 - - 111 111 111 111 111 111 111 111 <		\$ 2	\$ 6	\$-	\$ -	\$ -	\$ -	\$2	\$ 6	\$3
Data leadential and personal 334 332 1 2 - - 335 334 Real estate development Conneccio and industrial 6 (1) - - - 6 (1) Real estate services - (1) - - - 6 (1) Real estate services - (1) - - - 2 0 Appart and testile 26 40 - - - 1 40 Appart and testile 26 - - - 2 3 - - 2 3 - - 2 3 - - 2 3 - - 2 3 - - 1 33 - 1 33 - - 1 13 - 1 13 - - 1 15 - - 1 15 1 - 1 16 11 - 15 </td <td></td> <td>222</td> <td>226</td> <td>4</td> <td>С</td> <td></td> <td></td> <td>222</td> <td>220</td> <td>250</td>		222	226	4	С			222	220	250
Real extent development Residential Beside	· · · · · · · · · · · · · · · · · · ·									250
Commercial and industrial Besidential 6 (1) - - - - - 2 (2) Retail distate Beside tata evinces B (4) -		334	332	1	2	-	-	335	334	253
Besidential betal 2 (2) -	•	6	(1)	_	_	_	_	6	(1)	(4)
Betal - 26 40 40 40 40 40 - - - - 26 100 1			()			_	_			(4)
B (4) - - - - - 6 (4) Appared and totile 2 40 - - - - - 6 (4) Appared and totile 8 3 - - - - - 6 (4) Appared and totile 2 4 - - - - 1 33 Cable - - - - - - 1 33 Construction (1) 14 - 22 - (1) 36 - - - 1 39 Financial 2 2 - (1) - - 1 39 Financial Services 2 2 - 13 - - 14 17 Ordardas 1 2 - - 63 - 5 5 5 14 17 15 14				-	_	-	_			_
Apriculture 26 40 - - - - - - 26 40 Automotive 8 3 - - - 8 3 Cable - - 99 - 26 - 1 4 Cable - - - - - 1 3 Chemical 2 2 - 46 - - - 2 3 Financial 2 2 - (1) - - 2 3 - - - 1 39 Forestry 1 39 - - - 1	Real estate services	-	(1)	-	-	-	-	-	(1)	1
Appared and textile 1 4 - - - - - 1 4 Actomotive 8 3 - - - - 1 3 Cable - - - - 5 1 Construction (1) 14 - 22 - - - 1 39 Financial 2 2 - 46 - - 1 39 Financial 5 13 - - - 1 15 Media and entrices 2 2 - - - 14 15 Media and entrices 2 2 - - - 14 16 Media and entrices 2 5 - 0 - 16 17 16 16 17 16 14 5 17 5 16 16 10 17 17 18 1	Total real estate	8	()	-	-	-	-			(2)
Automotive 8 3 - - - - 8 3 Cable - - - - - 10 36 Chemical 5 1 - - - - 10 Construction (1) 14 - 22 - - - 139 Financial 2 2 - (16) - - 139 Forestry 1 39 - - - 14 17 Media and entertaiment 5 43 - 16 - - 14 17 Of adgas 1 1 - 15 - 15 2 605 130 - 16 <td< td=""><td>5</td><td></td><td></td><td>-</td><td></td><td>-</td><td></td><td></td><td></td><td>2</td></td<>	5			-		-				2
Cable - - 99 - 26 - 125 Chemical 5 1 - - - 125 5 1 Construction (1) 14 - 22 - 46 - - 2 48 Financial 2 2 - (1) - - - 2 3 Financial 2 2 - (1) - - 2 3 Welai and enterialment 5 43 - 16 - - 1 16 Ol and gas 1 1 - 15 - - 1 16 Constructuring 5 12 - - 603 - 1 - 17 13 Tensportation 2 5 1.00 - 137 56 51.00 S- 5137 56 51.00 S- 5137 56 <td< td=""><td></td><td></td><td></td><td></td><td></td><td>-</td><td></td><td></td><td></td><td>(2)</td></td<>						-				(2)
Chemical 5 1 - - - 5 1 Construction (1) 14 - 22 - 46 - - 2 33 Financial 2 2 - 46 - - - 2 33 Forestry 1 39 - - - 1 39 Forestry 1 39 - - - 1 39 Media and entertainment 5 43 - 16 - - 14 17 Oli and gas 1 1 - 15 - - 14 17 Standy manufacturing 5 15 - 9 - - 2 608 Elecommunications 2 5 - - 111 - 205 608 Tansportation 2 5 1,006 S_ 5,137 56 5,1006 <t< td=""><td></td><td>_</td><td></td><td></td><td></td><td>_</td><td></td><td></td><td></td><td>10</td></t<>		_				_				10
Financial 2 2 - 46 - - 2 48 Forestry 1 39 - - - 1 39 Forestry 1 39 - - - 1 39 Heath and social services 2 2 - (1) - - 1 39 Metals and entertaimment 5 43 - 16 - - 14 77 Oil and gas 1 1 - 15 - - 14 17 Retail 2 2 - - 60 2 60 Stordy manufacturing 5 15 - 9 - 111 - 2 60 Total busines and government 83 185 5 1,004 - 137 5423 51,660 General provision 5417 5517 56 51,005 517 5423 51,660						_				_
Food, bewrage and tobacco Forestry 1 3 - - - 3 Healt and social services 2 2 - - - - 3 Media and entrainment 5 43 - - - - - 1 3 Metals and mining 9 4 5 - - - - - 1 1 1 5 5 - - - - - 1 7 5 5 - - - - 1 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 <td>Construction</td> <td>(1)</td> <td>14</td> <td>-</td> <td>22</td> <td>-</td> <td>-</td> <td>(1)</td> <td>36</td> <td>44</td>	Construction	(1)	14	-	22	-	-	(1)	36	44
Forestry 1 39 - - - - 1 39 Media and entertaimment 5 43 - 16 - - 5 59 Media and entertaimment 5 43 - 16 - - 5 59 Oil and gas 1 1 - 15 - - 16 603 - 5 24 608 Sindry manufacturing 2 5 - 603 - 5 24 608 Tensportation 2 5 - 603 - 137 88 1,326 Total bords general provision 5417 557 56 \$1,006 S- \$137 5423 \$1,660 General provision 5417 557 56 \$1,006 S- \$137 5423 \$2,022 By location' 2003 2002 2001 \$2,03 202 2001 \$2,00 \$2,00 \$2,00 </td <td></td> <td></td> <td></td> <td>-</td> <td>46</td> <td>-</td> <td>-</td> <td></td> <td></td> <td>(1)</td>				-	46	-	-			(1)
1 1 - - 2 1 Metal and entrainment 5 43 - 16 - - 14 17 Metal and mining 9 4 5 13 - - 14 17 Retail 2 2 - - - 5 23 3 Standy manufacturing 5 15 - - - 2 3 3 Standy manufacturing 5 15 - - - 2 5 3						-	-			(1)
Media and entertainment 5 43 - 16 - - 5 59 Oil and gas 1 1 - 15 - - 14 15 Oil and gas 1 1 - 15 - - - 14 17 Oil and gas 1 1 - 15 - - - 16 20 3 3 3 5 15 - 9 - - 5 24 608 708	5					-	-			(20) 16
Metals and mining Retail 9 4 5 13 - - 14 17 Retail 2 2 - - - 5 2 3 Retail 2 2 - - - 5 2 3 <t< td=""><td></td><td></td><td></td><td></td><td></td><td>_</td><td></td><td></td><td></td><td>23</td></t<>						_				23
Oil and gas 1 1 - 15 - - - 1 16 Retail 2 2 - - - 5 2 3 3 3 - - - 5 2 3 3 3 - - - - - 2 5 - - - - - 2 5 - - - - - 3 3 3 - 11 - - 2 5 5 10 10 11 - 1 2 25 5 - - - - 3<						_	_			23
Sundy manufacturing Tensportation 5 15 - 9 - - 5 2 2 668 Tensportation 2 5 - - - - 2 5 2 668 Tensportation 3 8 - 181 - 111 - 2 25 All other loans 3 8 - 1 - - 3 9 Total before general provision and sectoral provision (net of transfer to specifics) \$417 \$517 \$6 \$1,006 \$- \$137 \$423 \$1,660 General provision Sectoral provision (net of transfer to specifics) \$417 \$517 \$6 \$1,006 \$- \$137 \$423 \$2,022 By location' 2003 2002 2001 \$6 \$1 \$5 \$6 \$2,022 By location' 2003 2002 2001 \$6 \$1 \$2 \$4 \$4 Québec 13 18 26	5	1	1	-	15	-	-	1	16	(1)
2 - - 603 - 5 2 608 1 carsportation 2 5 - - - - 2 5 1 carsportation 3 8 - 1 - - 2 5 1 carsportation 3 8 - 1 - - 3 9 1 carsportation 3 8 - 1 - - 3 9 1 carsportation 3 8 - 1 - - 3 9 1 carsportation 517 56 \$1,006 S - \$137 \$88 1,326 1 carsportation 517 56 \$1,006 S - \$137 \$423 \$1,660 1 carsportation 510 \$11 \$14 \$542 \$100 \$11 \$14 \$4 \$4 1 carsportation 2003 2002 2001 % mix \$% mix				-		-	(5)			5
2 5 - - - - - 2 5 Utilities 3 - 181 - 111 - 295 Id other loans 3 8 - 1 - - 3 9 Total before general provision and sectoral provision Sectoral provision (net of transfer to specifics) 5417 5517 56 \$1,006 S- \$137 5423 \$1,660 General provision Sectoral provision (net of transfer to specifics) 5417 \$517 56 \$1,006 S- \$137 5423 \$1,660 General provision Sectoral provision (net of transfer 5517 56 \$10 \$11 \$14 \$242 \$2,925 By location' 2003 2002 2001 \$% mix \$% mix </td <td>,</td> <td>-</td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td>39</td>	,	-				-				39
Utilities - 3 8 - 181 - 111 - 295 All other loans 3 8 - 1 - - 3 9 Total busines and government 83 185 5 1,004 - 137 88 1,325 Total busines and government 83 185 5 1,006 S- 5137 5423 \$1,660 General provision S417 \$517 \$6 \$1,006 S- \$137 \$423 \$1,660 General provision S 10 S 17 \$6 \$10 \$1 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>204 14</td>										204 14
All other loans 3 8 - 1 - - 3 9 Total before general provision and sectoral provision General provision Sectoral provision (net of transfer to specifics) \$417 \$517 \$6 \$1,006 \$- \$137 \$423 \$1,600 General provision Sectoral provision (net of transfer to specifics) \$417 \$517 \$6 \$1,006 \$- \$137 \$423 \$1,600 General provision Sectoral provision (net of transfer to specifics) \$417 \$517 \$6 \$1,006 \$- \$137 \$423 \$2,025 Canada Allantic Quebec 2003 2002 2001 %n mix \$6 \$2,022 \$6 \$6 \$137 \$6 \$2,022 \$2,002 \$6 \$6 \$1,006 \$13 \$14 \$5,4 \$4 \$6 \$2,022 \$2,002 \$6,001 \$6 \$6 \$6 \$1,005 \$13 \$18 \$2,6 \$2,002 \$6 \$6 \$1,005 \$13 \$14 \$5,4 \$4 \$4 \$6 \$1,00 \$1,01 \$1,1 \$1,4 \$5,4 \$4 \$6 \$1,00 \$1,1 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>34</td>										34
Total before general provision and sectoral provision \$417 \$517 \$6 \$1,006 \$- \$137 \$423 \$1,600 General provision Sectoral provision (net of transfer to specifics) (157) - - (157) - Sectoral provision (net of transfer to specifics) (80) 1,265 (80) 1,265 Total 2003 2002 2001 % mix % mix Canada Atlantic \$10 \$11 \$14 \$4.4 4 Québec 0.13 18 26 7.0 6 Ontario 307 348 187 165.0 11.9 Praires 55 57 41 29.6 2.0 Total Canada 4117 517 304 224.2 17.7 United States 6 1,006 293 3.2 34.4 Other international - 137 2.3 - 4.7 General provision (157) - 300 (84.4) -		3		-		-				1
and sectoral provision \$417 \$517 \$6 \$1,006 \$- \$137 \$423 \$1,660 General provision (157) - (157) - Sectoral provision (net of transfer to specifics) (80) 1,265 (80) 1,265 Total 2003 2002 2001 % mix % mix % mix Atlantic 2003 2002 2001 % mix % mix % mix Atlantic 5<10	Total business and government	83	185	5	1,004	-	137	88	1,326	367
General provision Sectoral provision (net of transfer to specifics) (157) - State \$186 \$2,925 By location' 2003 2002 2001 % mix Canada Atlantic Québec 13 18 26 7.0 6 Ontario 307 348 187 155.0 11.9 9 Prairies 307 348 187 150.0 1.1 20.8 20.2 2.0 1.1 1.4 2.6 2.0 1.1 2.1 2.1 2.1 2.1 2.1 1.1 2.1 4 4 4 2.0 1.1 2.1 4 4 2.0 1.1 2.1 2.8 1.1 2.1 2.8 1.1 2.1 2.8 1.1 2.1 2.2 2.8 1.2 2.8 1.2 2.8 1.1 2.1 2.2 2.8 1.1 2.1 2.2 1.7 1.0 1.0 1.2 2.8 1.1 1.1 1.1 2.1 <td< td=""><td>Total before general provision</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	Total before general provision									
Sectoral provision (net of transfer to specifics) (80) 1,265 Total \$186 \$2,925 By location' 2003 2002 2001 % mix % mix Canada Atlantic Québec \$10 \$11 \$14 5.4 4.4 Québec 13 18 26 7.0 6.6 Ontario 307 348 187 115.0 11.1 9 Prairies 55 57 41 29.6 2.0 British Columbia 32 83 36 17.7 2.8 Total Canada 417 517 304 224.2 17.7 United Kingdom - 132 - - 4.5 Australia - 13 19 - 1.1 Total other international - 132 - - 4.5 Muited Kingdom - 132 - - 4.7 General provision (net of transfer to specifics) (80) 1.265 -<		\$417	\$517	\$6	\$1,006	\$	\$137	\$423	\$1,660	\$620
to specifics) (80) 1,265 Total \$186 \$2,925 By location ¹ 2003 2002 2001 % mix % mix Canada 2003 2002 2001 % mix % mix Canada 11 \$ 14 5.4 4.4 Québec 13 18 26 7.0 6.0 Ontario 307 348 187 165.0 11.9 Prairies 55 57 41 29.6 2.0 British Columbia 32 83 36 17.2 2.8 Total Canada 417 517 304 224.2 17.7 United States 6 1,006 293 3.2 34.4 Other international – 132 – – 4.5 Australia – 137 23 – 4.7 General provision (net of transfer to specifics) (80) 1,265 – 4.7 General pr								(157)	-	300
Total \$186 \$2,925 By location' 2003 2002 2001 % mix % mix Canada Atlantic \$10 \$ 11 \$ 14 5.4 .4 Quebec 13 18 26 7.0 .6 Ontario 307 348 187 165.0 11.9 Prairies 55 57 41 29.6 2.0 By fitish Columbia 32 83 6 17.2 2.8 Total Canada 417 517 304 224.2 17.7 United States 6 1,006 293 3.2 34.4 Other international - 132 - - 1.5 United Kingdom - 132 - - 1.4 Asitatia - 137 .3 - 4.7 General provision (net of transfer to specifics) (157) - 300 (84.4) - Sectoral provision for credit losses as a % of net average lo								(00)	4.265	
By location' 2003 2002 2001 % mix % mix Canada Atlantic \$ 10 \$ 11 \$ 14 5.4 4 Québec 13 18 2.6 7.0 .6 Ontario 307 348 187 165.0 11.9 Prairies 55 57 4.1 29.6 2.0 By icital Columbia 307 348 187 165.0 11.9 Prairies 55 57 4.1 29.6 2.0 British Columbia 32 83 36 17.2 2.8 Total Canada 417 517 304 224.2 17.7 United States 6 1,006 293 3.2 34.4 Other international - 132 - - 1.4 Asia - 137 4.3 - 1.1 Total Canada - 137 - 4.7 General provision (net of transfer to specifics) <td>·</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td>	·									-
By location¹ 2003 2002 2001 % mix % mix Canada Atlantic \$ 10 \$ 11 \$ 14 5.4 .4 Québec 13 18 26 7.0 .6 Ontario 307 348 187 165.0 11.9 Prairies 55 57 41 29.6 2.0 British Columbia 32 83 36 17.2 2.8 Total Canada 417 517 304 224.2 17.7 United States 6 1,006 293 3.2 34.4 Other international - 132 - - 4.5 Australia - 2 4 - 1 Asia - 137 23 - 4.7 General provision (net of transfer to specifics) (80) 1,265 - (43.0) 43.2 Total other international - - 300 (84.4) -	Total							\$186	\$2,925	\$920
Canada Atlantic S 10 \$ 11 \$ 14 5.4 .4 Québec 13 18 26 7.0 .6 Ontario 307 348 187 165.0 11.9 Prairies 307 348 187 165.0 11.9 British Columbia 32 83 36 17.2 2.8 Total Canada 417 517 304 224.2 17.7 United States 6 1,006 293 3.2 34.4 Other international - 132 - - 4.5 Australia - 2 4 - .1 Asia - 3 19 - .1 Total other international - 137 2.3 - 4.7 General provision (net of transfer to specifics) (80) 1,265 - (43.0) 43.2 Total Sta6 \$2,925 \$920 100.0								2003	2002	2001
Atlantic \$ 10 \$ 11 \$ 14 5.4 .4 Québec 13 18 26 7.0 .6 Ontario 307 348 187 155.0 11.9 Prairies 55 57 41 29.6 2.0 British Columbia 32 83 36 17.2 2.8 Total Canada 417 517 304 224.2 17.7 United States 6 1,006 293 3.2 34.4 Other international - 132 - - 4.5 Australia - 2 4 - .1 Asia - 3 19 - .1 Total other international - 137 23 - 4.7 General provision (net of transfer to specifics) (80) 1,265 - (43.0) 43.2 Total S186 \$2,925 \$920 100.0 100.0 100.0 Provision for credit losses as a % of net average loans ² - .63.7 1.57 .48 </td <td></td> <td></td> <td></td> <td></td> <td>2003</td> <td>2002</td> <td>2001</td> <td>% mix</td> <td>% mix</td> <td>% mix</td>					2003	2002	2001	% mix	% mix	% mix
Québec 13 18 26 7.0 .6 Ontario 307 348 187 165.0 11.9 Prairies 55 57 41 29.6 2.0 British Columbia 32 83 36 17.2 2.8 Total Canada 417 517 304 224.2 17.7 United States 6 1,006 293 3.2 34.4 Other international - 132 - - 4.5 Australia - 2 4 - .1 Asia - 137 23 - 4.7 General provision (157) - 300 (84.4) - Sectoral provision (net of transfer to specifics) (80) 1,265 - (43.0) 43.2 Total 5 186 \$2,925 \$920 100.0 100.0 Porsion for credit losses as a % of net average loans ² - -% .01% .01% Canada .36 .71 .18 .36 .71 <					¢ 10	đ 11	đ 1.4	E 4	4	1 5
Ontario 307 348 187 165.0 11.9 Prairies 55 57 41 29.6 2.0 British Columbia 32 83 36 17.2 2.8 Total Canada 417 517 304 224.2 17.7 United States 6 1,006 293 3.2 34.4 Other international - 132 - - 4.5 Australia - 2 4 - .1 Asia - 3 19 - .1 Total Other international - 137 23 - 4.7 General provision (157) - 300 (84.4) - Sectoral provision (net of transfer to specifics) (80) 1.265 - (43.0) 43.2 Canada - - 36 .71 .18 .01% .01% Residential mortgages -% .01% .01% .01% .01% Personal .36 .71 .18 .29										1.5 2.8
Prairies 55 57 41 29.6 2.0 British Columbia 32 83 36 17.2 2.8 Total Canada 417 517 304 224.2 17.7 United States 6 1,006 293 3.2 34.4 Other international - 132 - - 4.5 Muited Kingdom - 132 - - 4.5 Asustralia - 2 4 - .1 Asia - 137 23 - 4.7 General provision (157) - 300 (84.4) - Sectoral provision (net of transfer to specifics) (80) 1,265 - (43.0) 43.2 Total St86 \$2,925 \$920 100.0 100.0 Provision for credit losses as a % of net average loans ² .36 .71 .18 Canada .37 .48 .29										20.3
Total Canada 417 517 304 224.2 17.7 United States 6 1,006 293 3.2 34.4 Other international - 132 - - 4.5 United Kingdom - 132 - - 4.5 Australia - 2 4 - 1.1 Asia - 137 2.3 - 4.7 General provision (157) - 300 (84.4) - Sectoral provision (net of transfer to specifics) (80) 1,265 - (43.0) 43.2 Total \$186 \$2,925 \$920 100.0 100.0 Provision for credit losses as a % of net average loans ² -% .01% .01% Residential mortgages -% .01% .01% .01% Personal .37 .48 .29 .29 .20 .00 100.0 United States .05 6.37 1.57 .57 .57 .57 .57 United States .05 .637										4.6
United States 6 1,006 293 3.2 34.4 Other international United Kingdom - 132 - - 4.5 Australia - 132 - - 4.5 Asia - 3 19 - .1 Total other international - 137 23 - 4.7 General provision (157) - 300 (84.4) - Sectoral provision (net of transfer to specifics) (80) 1,265 - (43.0) 43.2 Total \$ 186 \$ 2,925 \$ 920 100.0 100.0 Provision for credit losses as a % of net average loans ² Sta6 .71 .18 Canada -% .01% .01% .01% Personal .94 1.09 .96 .94 .99 .94 .99 United States .05 6.37 1.57 .57 .57 .57 Other international - 2.30 .31 .31 .33 .32 General provision .109	British Columbia				32	83	36	17.2	2.8	3.8
Other international - 132 - - 4.5 Australia - 2 4 - 1 Asia - 3 19 - 1 Total other international - 137 23 - 4.7 General provision (157) - 300 (84.4) - Sectoral provision (net of transfer to specifics) (80) 1,265 - (43.0) 43.2 Total \$186 \$2,925 \$920 100.0 100.0 Provision for credit losses as a % of net average loans ² (80) 1,265 - (43.0) 43.2 Canada Residential mortgages -% .01% .01% 100.0 100.0 Personal .36 .71 .18 .37 .48 .29 .33 .48 .29 .33 .31 .37 .48 .29 .31 .33 .31 .33 .31 .33 .31 .33 .31 .33	Total Canada				417	517	304	224.2	17.7	33.0
United Kingdom - 132 - - 4.5 Australia - 2 4 - .1 Asia - 3 19 - .1 Total other international - 137 23 - 4.7 General provision (157) - 300 (84.4) - Sectoral provision (net of transfer to specifics) (80) 1.265 - (43.0) 43.2 Total \$186 \$2,925 \$920 100.0 100.0 Provision for credit losses as a % of net average loans ² \$186 \$2,925 \$920 100.0 100.0 Residential mortgages -% .01% .01% .01% .01% Personal	United States				6	1,006	293	3.2	34.4	31.9
Australia - 2 4 - .1 Asia - 3 19 - .1 Total other international - 137 23 - 4.7 General provision (157) - 300 (84.4) - Sectoral provision (net of transfer to specifics) (80) 1,265 - (43.0) 43.2 Total \$186 \$2,925 \$920 100.0 100.0 Provision for credit losses as a % of net average loans ² \$186 \$2,925 \$920 100.0 100.0 Provision for credit losses as a % of net average loans ² -% .01% .01% .01% Residential mortgages -% .01% .01% .01% .01% Personal	Other international									
Asia - 3 19 - .1 Total other international - 137 23 - 4.7 General provision (157) - 300 (84.4) - Sectoral provision (net of transfer to specifics) (80) 1,265 - (43.0) 43.2 Total \$186 \$2,925 \$920 100.0 100.0 Provision for credit losses as a % of net average loans ² -% .01% .01% .01% Canada -% .01% .01% .01% .01% .01% .01% Provision for credit losses as a % of net average loans ² .94 1.09 .96 .94 .01% .01% Personal .94 1.09 .96 .94 .09 .96 .94 .99 .94 .90 .94 .94 .94 .92 .94 .94 .93 .94 .94 .93 .94 .93 .94 .93 .94 .93 .94 .93 .94 .93 .94 .93 .93 .93 .93 .93					-		-			-
Total other international - 137 23 - 4.7 General provision (157) - 300 (84.4) - Sectoral provision (net of transfer to specifics) (80) 1,265 - (43.0) 43.2 Total \$186 \$2,925 \$920 100.0 100.0 Provision for credit losses as a % of net average loans ² -% .01% .01% Canada -% .01% .01% .01% Personal .94 1.09 .96 .94 .09 .96 Business and other .36 .71 .18 .29 .01% .01% Other international .97 .48 .29 .20 .20 .20 .20 United States .05 6.37 1.57 .23 .31 .23 .23 General provision .120 .230 .31 .33 .31 .33 .31 General provision .121 .23 .23 .23 .23 .24 .24 Sectoral provision .23					-					.4 2.1
General provision (157) - 300 (84.4) - Sectoral provision (net of transfer to specifics) (80) 1,265 - (43.0) 43.2 Total \$186 \$2,925 \$920 100.0 100.0 Provision for credit losses as a % of net average loans ² Canada Residential mortgages Personal Business and other -% .01% .01% Otal Canada United States Other international General provision .01% .01% .01% .01% General provision .94 1.09 .96 .96 .94 .09 .96 Business and other .36 .71 .18 .29 .01% .157 .157 .230 .31 .231										
Sectoral provision (net of transfer to specifics) (80) 1,265 - (43.0) 43.2 Total \$186 \$2,925 \$920 100.0 100.0 Provision for credit losses as a % of net average loans ² 100.0 100.0 Provision for credit losses as a % of net average loans ² -% .01% .01% 100.0 100.0 Provision for credit losses as a % of net average loans ² -% .01% .01% .01% .01% Personal .94 1.09 .96 .94 .09 .96 Business and other .36 .71 .18 .37 .48 .29 United States .05 6.37 1.57 .31 .31 .31 General provision (.12) - .23 .31 .31 .31										2.5
Sta6 \$ 2,925 \$ 920 100.0 100.0 Provision for credit losses as a % of net average loans ² -% .01% .01% 100.0 Canada Residential mortgages -% .01% .01% .01% Personal .94 1.09 .96 .94 1.09 .96 Business and other .36 .71 .18 .37 .48 .29 United States .05 6.37 1.57 .31 .31 .31 General provision (.12) - .23 .31 .31 .32 Sectoral provision (.06) .97 - .23 .31 .31	•									32.6
Provision for credit losses as a % of net average loans ² Canada Residential mortgages Personal Business and other Total Canada United States Other international General provision (1.12) Sectoral provision (.05) 97)		to specifics)								-
Canada -% .01% .01% Personal .94 1.09 .96 Business and other .36 .71 .18 Total Canada .37 .48 .29 United States .05 6.37 1.57 Other international - 2.30 .31 General provision (.12) - .23 Sectoral provision .06) .97 -		_			\$186	\$Z,925	\$920	100.0	100.0	100.0
Residential mortgages -% .01% .01% Personal .94 1.09 .96 Business and other .36 .71 .18 Total Canada .37 .48 .29 United States .05 6.37 1.57 Other international - 2.30 .31 General provision (.12) - .23 Sectoral provision (.06) .97 -		of net average	e loans ²							
Personal .94 1.09 .96 Business and other .36 .71 .18 Total Canada .37 .48 .29 United States .05 6.37 1.57 Other international - 2.30 .31 General provision (.12) - .23 Sectoral provision (.06) .97 -					0/_	∩10/	∩10/-			
Business and other .36 .71 .18 Total Canada .37 .48 .29 United States .05 6.37 1.57 Other international - 2.30 .31 General provision (.12) - .23 Sectoral provision (.06) .97 -										
Total Canada .37 .48 .29 United States .05 6.37 1.57 Other international - 2.30 .31 General provision (.12) - .23 Sectoral provision .06) .97 -										
Other international-2.30.31General provision(.12)23Sectoral provision(.06).97-	Total Canada				.37					
General provision(.12)23Sectoral provision(.06).97-										
Sectoral provision (.06) .97 –										
15% 2.24% ./1%	· · · · · · · · · · · · · · · · · · ·									
	lotal				.15%	2.24%	./1%			

¹ Based on geographic location of unit responsible for recording revenue.

² Includes customers' liability under acceptances.

TABLE	15	Current replacement cost of derivatives

(millions of dollars)									
		Canada ¹	Un	ited States ¹	Other in	nternational ¹			Total
By sector	2003	2002	2003	2002	2003	2002	2003	2002	2001
Financial	\$11,976	\$12,155	\$295	\$ 909	\$13,619	\$10,317	\$25,890	\$23,381	\$20,741
Government	1,496	797	-	1	192	252	1,688	1,050	1,206
Other	1,128	863	188	437	807	1,074	2,123	2,374	2,875
Current replacement cost	\$14,600	\$13,815	\$483	\$1,347	\$14,618	\$11,643	\$29,701	\$26,805	\$24,822
Less impact of master netting agreements and collateral							20,149	18,176	15,779
							\$ 9,552	\$ 8,629	\$ 9,043
By location of ultimate risk (aft	er impact of m	aster netting	agreement	s and collat	eral)	2003	2002	2003 % mix	2002 % mix
•	er impact of m	aster netting	agreement	s and collat	eral)			% mix	% mix
Canada	er impact of m	aster netting	agreement	s and collat	eral)	\$3,309	\$2,035	% mix 34.6	% mix 23.6
Canada United States	er impact of m	aster netting	agreement	s and collat	eral)			% mix	% mix
Canada United States Other international	er impact of m	aster netting	agreement	s and collat	eral)	\$3,309 1,842	\$2,035 2,037	% mix 34.6 19.3	% mix 23.6 23.6
Canada United States Other international United Kingdom	er impact of m	aster netting	agreement	s and collat	eral)	\$3,309 1,842 798	\$ 2,035 2,037 1,277	% mix 34.6 19.3 8.3	% mix 23.6 23.6 14.8
Canada United States Other international United Kingdom Europe – other	er impact of m	aster netting	agreement	s and collat	eral)	\$3,309 1,842 798 2,016	\$ 2,035 2,037 1,277 2,475	% mix 34.6 19.3 8.3 21.1	% mix 23.6 23.6 14.8 28.7
Canada United States Other international United Kingdom Europe – other Australia and New Zealand	er impact of m	aster netting	agreement	s and collat	eral)	\$3,309 1,842 798	\$ 2,035 2,037 1,277	% mix 34.6 19.3 8.3 21.1 9.7	% mix 23.6 23.6 14.8
Canada United States Other international United Kingdom Europe – other	er impact of m	aster netting	agreement	s and collat	eral)	\$3,309 1,842 798 2,016 925	\$2,035 2,037 1,277 2,475 272	% mix 34.6 19.3 8.3 21.1	% mix 23.6 23.6 14.8 28.7 3.2
Canada United States Other international United Kingdom Europe – other Australia and New Zealand Japan	er impact of m	aster netting	agreement	s and collat	eral)	\$3,309 1,842 798 2,016 925 48	\$2,035 2,037 1,277 2,475 272 90	% mix 34.6 19.3 8.3 21.1 9.7 .5	% mix 23.6 23.6 14.8 28.7 3.2 1.0
Canada United States Other international United Kingdom Europe – other Australia and New Zealand Japan Asia – other	er impact of m	aster netting	agreement	s and collat	eral)	\$3,309 1,842 798 2,016 925 48 74	\$ 2,035 2,037 1,277 2,475 272 90 155	% mix 34.6 19.3 21.1 9.7 .5 .8	% mix 23.6 23.6 14.8 28.7 3.2 1.0 1.8
Canada United States Other international United Kingdom Europe – other Australia and New Zealand Japan Asia – other Latin America and Caribbean	er impact of m	aster netting	agreement	s and collat	eral)	\$3,309 1,842 798 2,016 925 48 74 72	\$2,035 2,037 1,277 2,475 272 90 155 123	% mix 34.6 19.3 21.1 9.7 .5 .8 .8	% mix 23.6 23.6 14.8 28.7 3.2 1.0 1.8 1.4

¹ Based on geographic location of unit responsible for recording revenue.

TABLE 16 Assets under administration and assets under management

(millions of dollars)	2003	2002	2001
Assets under administration			
Personal and Commercial Banking			
Retail custody and other	\$ 17,572	\$ 15,235	\$ 16,754
Loans securitized	18,675	14,716	18,256
Total Personal and Commercial Banking	36,247	29,951	35,010
Wealth Management			
TD Waterhouse retail brokerage – Canada	55,183	46,509	47,602
– United States and other international	159,412	141,400	151,721
	214,595	187,909	199,323
Other Wealth Management	52,303	45,801	40,790
Total Wealth Management	266,898	233,710	240,113
Total assets under administration	\$ 303,145	\$263,661	\$275,123
Assets under management			
Wealth Management	\$ 113,406	\$111,920	\$119,467

TABLE 17 Contractual obligations by remaining maturity

2003					
(millions of dollars)	Within 1 year	1 to 3 years	3 to 5 years	Over 5 years	Total
Subordinated notes and debentures	\$157	\$5	\$ 396	\$5,329	\$5,887
Operating lease commitments	314	492	329	505	1,640
Capital trust securities	-	-	-	1,250	1,250
Network service agreements	116	216	200	188	720
	\$ 587	\$713	\$ 925	\$7,272	\$9,497