Ten-year Statistical Review¹

millions of Canadian do	llars)		2010	2009	2008
	Assets		-		.
	Cash resources and other	\$	21,710 \$	21,517 \$	17,946
	Securities		171,612	148,823	144,125
	Securities purchased under reverse repurchase agreements		50,658	32,948	42,425
	Loans (net of allowance for loan losses)		270,020	253,128	219,624
	Other		105,545	100,803	139,094
	Total Assets		619,545	557,219	563,214
	Liabilities		•		,
	Deposits	\$	429,971 \$	391,034 \$	375,694
	Other	•	132,691	112,078	140,406
	Subordinated notes and debentures		12,506	12,383	12,436
	Liabilities for preferred shares and capital trust securities		582	1,445	1,444
	Non-controlling interest in subsidiaries		1,493	1,559	1,560
	Tron controlling interest in cappidation		577,243	518,499	531,540
	Shareholders' equity		311,243	310,433	331,340
			46 720	45.057	40.070
	Common shares		16,730	15,357	13,278
	Preferred shares		3,395	3,395	1,875
	Treasury shares ²		(92) 305	(15) 336	(79) 392
	Contributed surplus				
	Retained earnings		20,959	18,632	17,857
	Accumulated other comprehensive income (loss)		1,005	1,015	(1,649)
			42,302	38,720	31,674
	Total Liabilities and Shareholders' equity	\$	619,545 \$	557,219 \$	563,214
	solidated Statement of Income - Reported				
millions of Canadian do	llars)		2010	2009	2008
	Net interest income	\$	11,543 \$	11,326 \$	8,532
	Non-interest income		8,022	6,534	6,137
	Total revenue		19,565	17,860	14,669
	Dilution gain on investment, net of cost		_	_	_
	Provision for (reversal of) credit losses		1,625	2,480	1,063
	Non-interest expenses		12,163	12,211	9,502
	Income (loss) before income taxes, non-controlling interests in				
	subsidiaries and equity in net income of an associated company		5,777	3,169	4,104
	Provision for (recovery of) income taxes		1,262	241	537
	Non-controlling interests in subsidiaries, net of income taxes		106	111	43
	Equity in net income of an associated company, net of income taxes		235	303	309
	Net income (loss)		4,644	3,120	3,833
	Preferred dividends		194	167	59
	Net income (loss) available to common shareholders	\$	4,450 \$	2,953 \$	3,774
Condensed Cons	solidated Statement of Income - Adjusted				
millions of Canadian do	•		2010	2009	2008
			•	·	
	Net interest income	\$	11,543 \$	11,326 \$	8,532
	Non-interest income		8,020	7,294	5,840
	Total revenue		19,563	18,620	14,372
	Dilution gain on investment, net of cost		-	_	_
	Provision for credit losses		1,685	2,225	1,046
	Non-interest expenses		11,464	11,016	9,291
	Income before income taxes, non-controlling interests in				
	subsidiaries and equity in net income of an associated company		6,414	5,379	4,035
	Provision for income taxes		1,387	923	554
	Non-controlling interests in subsidiaries, net of income taxes		106	111	43
	Equity in net income of an associated company, net of income taxes		307	371	375
	Net income	* *	5,228	4,716	3,813
	Preferred dividends		194	167	59

	2007		2006		2005		2004		2003		2002		2001
\$	16,536	\$	10,782	\$	13,418	\$	9,038	\$	7,719	\$	6,538	\$	5,945
Ψ	123,036	Ψ	124,458	Ψ	108,096	Ψ	98,280	Ψ	79,665	Ψ	82,197	Ψ	97,194
	27,648		30,961		26,375		21,888		17,475		13,060		20,205
	175,915		160,608		152,243		123,924		118,058		122,627		119,673
	78,989		66,105		65,078		57,897		50,615		53,618		44,821
•	422,124		392,914		365,210		311,027		273,532		278,040		287,838
\$	276,393	\$	260,907	\$	246,981	\$	206,893	\$	182,880	\$	189,190	\$	193,914
	112,905		101,242		93,722		83,262		70,404		70,216		74,356
	9,449		6,900		5,138		5,644		5,887		4,343		4,892
	1,449		1,794		1,795		2,560		2,785		2,735		2,392
	524		2,439		1,708		_		,		, -		372
	400,720		373,282		349,344		298,359		261,956		266,484		275,926
	6,577		0.004		F 070		3,373		3,179		2,846		2,259
	6,577 425		6,334 425		5,872		3,373		3,179		2,846		2,259
	425		425		_		_		_		_		_
	-		_				-		_		_		_
	119		66		40		20		9		-		-
	15,954		13,725		10,650		9,540		8,518		8,292		9,203
	(1,671)		(918)		(696)		(265)		(130)		418		450
	21,404		19,632		15,866		12,668		11,576		11,556		11,912
\$	422,124	\$	392,914	\$	365,210	\$	311,027	\$	273,532	\$	278,040	\$	287,838
	2007		2006	-	2005		2004	•	2003		2002		2001
\$	6,924	\$	6,371	\$	6,008	\$	5,773	\$	5,437	\$	5,143	\$	4,224
	7,357		6,821		5,951		4,928		4,455		4,959		6,477
	14,281		13,192		11,959		10,701		9,892		10,102		10,701
	_		1,559		_		_		_		_		_
	645		409		55		(386)		186		2,925		920
	8,975		8,815		8,844		8,052		8,395		7,782		8,684
	4,661		5,527		3,060		3,035		1,311		(605)		1,097
	853		874		699		803		322		(445)		(206)
	95		184		132		- 003		-		(443)		3
	284		134		132		_		_		_		- -
	3,997 20		4,603 22		2,229		2,232		989		(160)		1,300
\$	3,977	\$	4,581	\$	2,229	\$	2,232	\$	989	\$	(160)	\$	1,300
	2007		2006		2005		2004		2003		2002		2001
•	6.004	e	0.074	e	0.004	•	F 770	•	E 407	•	E 440	æ	4 224
\$	6,924	\$	6,371	\$	6,021	\$	5,773	\$	5,437	\$	5,143	\$	4,224
	7,148		6,862		6,077		5,006		4,500		4,919		6,127
	14,072		13,233		12,098		10,779		9,937		10,062		10,351
	705		441		319		336		423		1 175		620
											1,475		
	8,390		8,260		7,887		7,126		6,912		6,784		6,955
	4,977		4,532		3,892		3,317		2,602		1,803		2,776
	1,000		1,107		899		832		657		389		698
	119		211		132		_		_		_		3
	331		162		-		_		_		_		_
•	4,189	•	3,376	÷ •	2,861		2,485		1,945		1,414		2,075
	20		22						_				
\$	4,169	\$	3,354	\$	2,861	\$	2,485	\$	1,945	\$	1,414	\$	2,075

¹ Results prepared in accordance with GAAP are referred to as "reported". Adjusted results (excluding "items of note", net of income taxes, from reported results) and related terms are not defined terms under GAAP and therefore, may not be comparable to similar terms used by other issuers. For further explanation, see "How the Bank Reports" in the accompanying Management's Discussion and Analysis. Adjusted results are presented from 2001 to allow for sufficient years for historical comparison. Adjusted results shown for years prior to 2006 reflect adjustments for amortization of intangibles and certain identified items as previously disclosed by the Bank for the applicable period, except as noted. See the following page for a reconciliation with reported results.

² Effective 2008, treasury shares have been reclassified from common and preferred shares and shown separately. Prior to 2008, the amounts for treasury shares are not resonably determinable.

Ten-year Statistical Review

Reconciliation of Non-GAAP Financial Measures¹

millions of Canadian dolla					2009		2008	
	Net income available to common shareholders - reported	\$	2010 4,450	\$	2,953	\$	3,774	
	Items of note affecting net income, net of income taxes	Þ	4,430	Φ	2,933	Φ	3,774	
			467		492		404	
	Amortization of intangibles							
	Reversal of Enron litigation reverse		-		_		(323)	
	Decrease / (Increase) in fair value of derivatives hedging the reclassified							
	available-for-sale debt securities portfolio		(5)		450		(118)	
	Gain relating to restructuring of VISA		-		_		_	
	TD Banknorth restructuring, privatization and merger-related charges		_		_		_	
	Integration and restructuring charges relating to U.S. Personal and Commercial Banking acquisitions		69		276		70	
	Decrease / (Increase) in fair value of credit default swaps hedging the corporate loan book		4		126		(107)	
	Other tax items ²		(11)				34	
	Provision for (release of) insurance claims		(17)		_		20	
	General allowance increase (release) in Canadian Personal and		(11)				20	
	Commercial Banking and Wholesale Banking		(44)		178			
			(44)				_	
	Settlement of TD Banknorth shareholder litigation		-		39		_	
	FDIC special assessment charge		-		35		_	
	Amortization of goodwill		-		_		_	
	Dilution gain on Ameritrade transaction, net of costs		-		_		_	
	Dilution loss on the acquisition of Hudson by TD Banknorth		-		_		_	
	Balance sheet restructuring charge in TD Banknorth		-		_		_	
	Wholesale banking restructuring charge		-		_		_	
	Goodwill impairment		-		_		_	
	Sale of Wealth Management's Mutual Funds record keeping business		_		_		_	
	Special Investment Real Estates gains		_		_		_	
	General reserves		_		_		_	
	Non-core portfolio loan loss recoveries (sectoral related)		_		_		_	
	Loss on structured derivative portfolios		_		_		_	
	Tax charge related to reorganizations		_		_		_	
			_		_		_	
	Preferred share redemption		_		_		_	
	Initial set up of specific allowance for credit card and overdraft loans		-		_		_	
	Litigation charge				_		_	
	Agreement with Canada Revenue Agency		121					
	Total items of note		584		1,596		(20)	
	Net income available to common shareholders - adjusted	\$	5,034	\$	4,549	\$	3,754	-
		•	.,	7	.,5.0	*	-,	
ondensed Cons	solidated Statement of Changes in Shareholders' Equity							
								•
illions of Canadian dolla			2010		2009		2008	
	Common shares	\$	16,730	\$	15,357	\$	13,278	
	Preferred shares		3,395		3,395		1,875	
			(92)		(15)			
	Treasury shares ³		(92) 305		(15) 336		(79)	
	Treasury shares ³ Contributed surplus		305		336		(79) 392	
	Treasury shares ³ Contributed surplus Retained earnings		305 20,959		336 18,632		(79) 392 17,857	
	Treasury shares ³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss)	*	305 20,959 1,005	•	336 18,632 1,015	¢	(79) 392 17,857 (1,649)	
	Treasury shares ³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity	\$	305 20,959	\$	336 18,632	\$	(79) 392 17,857	· · · · · · · · · · · · · · · · · · ·
Other Statistics -	Treasury shares ³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity	\$	305 20,959 1,005	\$	336 18,632 1,015	\$	(79) 392 17,857 (1,649)	
Other Statistics -	Treasury shares ³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity	\$	305 20,959 1,005 42,302	\$	336 18,632 1,015 38,720	\$	(79) 392 17,857 (1,649) 31,674	
	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity - Reported		305 20,959 1,005 42,302		336 18,632 1,015 38,720		(79) 392 17,857 (1,649) 31,674	
	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity - Reported 1 Basic earnings	\$	305 20,959 1,005 42,302 2010 5.13	\$	336 18,632 1,015 38,720 2009 3.49	\$	(79) 392 17,857 (1,649) 31,674 2008 4.90	
	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity - Reported		305 20,959 1,005 42,302		336 18,632 1,015 38,720		(79) 392 17,857 (1,649) 31,674	
	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity - Reported 1 Basic earnings		305 20,959 1,005 42,302 2010 5.13		336 18,632 1,015 38,720 2009 3.49		(79) 392 17,857 (1,649) 31,674 2008 4.90	
	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings		305 20,959 1,005 42,302 2010 5.13 5.10		336 18,632 1,015 38,720 2009 3.49 3.47		(79) 392 17,857 (1,649) 31,674 2008 4.90 4.87	
	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity - Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value		305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29		336 18,632 1,015 38,720 2009 3.49 3.47 2.44 41.13		(79) 392 17,857 (1,649) 31,674 2008 4.90 4.87 2.36 36.78	· · · · · · · · · · · · · · · · · · ·
	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price		305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45		336 18,632 1,015 38,720 2009 3.49 3.47 2.44 41.13 61.68		(79) 392 17,857 (1,649) 31,674 2008 4.90 4.87 2.36 36,78 56,92	
	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders¹ equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price to book value		305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66	\$	336 18,632 1,015 38,720 2009 3.49 3.47 2.44 41.13 61.68 1.50	\$	(79) 392 17,857 (1,649) 31,674 2008 4,90 4,87 2,36 36,78 56,92 1,55	%
	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price appreciation		20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1	\$	336 18,632 1,015 38,720 2009 3.49 3.47 2.44 41.13 61.68 1.50 8.4	\$	(79) 392 17,857 (1,649) 31,674 2008 4.90 4.87 2.36 36.78 56.92 1.55 (20.2)	%
er common share	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders¹ equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price to book value 7 Closing market price appreciation 8 Total shareholder return		305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4	\$	336 18,632 1,015 38,720 2009 3.49 3.47 2.44 41.13 61.68 1.50 8.4 13.6	\$	(79) 392 17,857 (1,649) 31,674 2008 4,90 4,87 2,36 36,78 56,92 1,55 (20,2) (17,1)	
er common share	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price to book value 7 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity		305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.1	\$	336 18,632 1,015 38,720 2009 3.49 3.47 2.44 41.13 61.68 1.50 8.4	\$	(79) 392 17,857 (1,649) 31,674 2008 4.90 4.87 2.36 36.78 56.92 1.55 (20.2) (17.1)	
er common share	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price to book value 7 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets		305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.1 2.43	\$	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41,13 61,68 1,50 8,4 13,6 8,4 1,56	\$	(79) 392 17,857 (1,649) 31,674 2008 4.90 4.87 2.36 36.78 56.92 1.55 (20.2) (17.1) 14.4 2.22	
er common share	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price to book value 6 Closing market price appreciation 8 Total shareholder return 9 Return on risk-weighted assets 11 Efficiency ratio		305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.1 2.43 62.2	\$	336 18,632 1,015 38,720 2009 3.49 3.47 2.44 41.13 61.68 1.50 8.4 13.6 8.4 1.56 68.4	\$	(79) 392 17,857 (1,649) 31,674 2008 4,90 4,87 2,36 36,78 56,92 1,55 (20,2) (17,1) 14,4 2,22 64,8	
er common share	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price to book value 7 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin		305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.1 2.43 62.2 2.35	\$	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41.13 61.68 1.50 8.4 1.56 68.4 2.54	\$	(79) 392 17,857 (1,649) 31,674 2008 4.90 4.87 2.36 36.78 56.92 1.55 (20.2) (17.1) 14.4 2.22 64.8 2.22	
er common share	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price to book value 7 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio		305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.1 2.43 62.2 2.35 47.6	\$	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41,13 61,68 1,56 68,4 1,56 68,4 2,54 70,3	\$	(79) 392 17,857 (1,649) 31,674 2008 4.90 4.87 2.36 36.78 56.92 1.55 (20.2) (17.1) 14.4 2.22 64.8 2.22 49.0	
er common share	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders¹ equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield¹		305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.1 2.43 62.2 2.35 47.6 3.5	\$	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41.13 61.68 1.50 8,4 1.56 68.4 2.54 70.3 4.8	\$	(79) 392 17,857 (1,649) 31,674 2008 4,90 4,87 2,36 56,92 1,55 (20,2) (17,1) 14,4 2,22 64,8 2,22 49,0 3,8	
er common share	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price to book value 7 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio		305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.1 2.43 62.2 2.35 47.6	\$	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41,13 61,68 1,56 68,4 1,56 68,4 2,54 70,3	\$	(79) 392 17,857 (1,649) 31,674 2008 4.90 4.87 2.36 36.78 56.92 1.55 (20.2) (17.1) 14.4 2.22 64.8 2.22 49.0	
er common share	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price to book value 7 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield⁴ 15 Price earnings ratio⁵		305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 1.66 19.1 23.4 12.1 2.43 62.2 2.35 47.6 3.15	\$ %	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41.13 61,68 1,50 8,4 1,56 68,4 1,56 68,4 70,3 4,8 8 1,78	\$ %	(79) 392 17,857 (1,649) 31,674 2008 4.90 4.87 2.36 36.78 56.92 1.55 (20.2) (17.1) 14.4 2.22 49.0 3.8 11.7	
er common share	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price to book value 7 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield¹ 15 Price earnings ratio⁵ 16 Impaired loans net of specific allowance as a % of net loans⁵		20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.1 2.43 62.2 2.35 47.6 3.5 14.4	\$	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41.13 61.68 1.50 8,4 1.56 68,4 2.54 70.3 4,8 70.3	\$	(79) 392 17,857 (1,649) 31,674 2008 4.90 4.87 2.36 36.78 56.92 1.55 (20.2) (17.1) 14.4 2.22 64.8 2.22 49.0 3.8 11.7 0.35	%
er common share	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price to book value 6 Closing market price appreciation 7 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield¹ 15 Price earnings ratio⁵ 16 Impaired loans net of specific allowance as a % of net loans⁵ 17 Net impaired loans as a % of common equity		305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.43 62.2 2.35 47.6 3.5 14.0 7.14	\$ %	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41,13 61,68 1,50 8,4 1,56 68,4 2,54 7,03 4,8 17,8 0,67 4,96	\$ %	(79) 392 17,857 (1,649) 31,674 2008 4,90 4,87 2,36 36,78 56,92 1,55 (20,2) (17,1) 14,4 2,22 64,8 2,22 49,0 3,8 11,7 0,35 2,70	%
er common share erformance ratios esset quality	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders¹ equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price to book value 7 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield¹ 15 Price earnings ratio⁵ 16 Impaired loans net of specific allowance as a % of net loans⁵ 17 Net impaired loans as a % of common equity 18 Provision for credit losses as a % of net average loans⁵		305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 1.66 19.1 23.4 12.1 2.43 62.2 2.35 47.6 3.5 14.4 1.00 7.14 4.062	\$ % %	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41,13 61,68 1,50 8,4 1,56 68,4 1,56 68,4 1,70 70,3 4,8 1,78 0,67 4,96 0,97	\$ % %	(79) 392 17,857 (1,649) 31,674 2008 4.87 2.36 36.78 56.92 1.55 (20.2) (17.1) 14.4 2.22 49.0 3.8 11.7 0.35 2.70 0.50	%
er common share erformance ratios esset quality	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price to book value 7 Closing market price appreciation 8 Total shareholder return 9 Return on itsk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield⁴ 15 Price earnings ratio⁵ 16 Impaired loans as a % of common equity 18 Provision for credit losses as a % of net average loans⁶ 19 Tier 1 capital ratio		305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.1 2.43 62.2 2.35 47.6 3.5 14.4 1.00 7.14 0.07 1.14 0.07 1.14 0.07 1.14 0.07 1.14 0.07 1.14 0.07 1.14 1.00 1.00 1.00 1.00 1.00 1.00 1.00	\$ % %	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41.13 61.68 4.1.50 8.4 1.56 68.4 2.54 70.3 4.8 17.8 0.67 4.96 0.97 11.3	\$ % %	(79) 392 17,857 (1,649) 31,674 2008 4.90 4.87 2.36 36.78 56.92 1.55 (20.2) (17.1) 14.4 2.22 64.8 2.22 49.0 3.8 11.7 0.35 2.70 0.50 9.8	%
er common share erformance ratios esset quality apital ratios	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price to book value 7 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield¹ 15 Price earnings ratio⁵ 16 Impaired loans net of specific allowance as a % of net loans⁵ 17 Net impaired loans as a % of common equity 18 Provision for credit losses as a % of net average loans⁶ 17 Iren 1 capital ratio		305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.1 2.43 62.2 2.35 14.6 3.5 14.0 7.14 0.62	\$ % %	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41,13 61,68 1,56 68,4 2,54 70,3 4,8 17,8 9,67 4,96 0,97 11,3 14,9	\$ % %	(79) 392 17,857 (1,649) 31,674 2008 4,90 4,87 2,36 36,78 56,92 1,55 (20,2) (17,1) 14,4 2,22 64,8 2,22 49,0 3,8 11,7 0,35 2,70 0,50 9,8	%
er common share erformance ratios esset quality	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders¹ equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield¹ 15 Price earnings ratio⁵ 16 Impaired loans net of specific allowance as a % of net loans⁵ 17 Net impaired loans as a % of common equity 18 Provision for credit losses as a % of net average loans⁶ 19 Tier 1 capital ratio 20 Total capital ratio 21 Common equity to total assets	\$	305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.1 2.43 62.2 2.35 47.6 3.5 14.4 1.00 7.14 0.62 12.2 15.5 6.3	\$ % %	336 18,632 1,015 38,720 2009 3,49 2,44 41,13 61,68 1,50 8,4 1,56 68,4 2,54 70,3 4,8 17,8 0,67 4,96 0,97 11,3 14,3 16,63	\$ % %	(79) 392 17,857 (1,649) 31,674 2008 4,90 4,87 2,36 36,78 56,92 1,55 (20,2) (17,1) 14,4 2,22 49,0 3,8 11,7 0,35 2,70 0,50 9,8 12,0 5,3	%
er common share erformance ratios esset quality	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield⁴ 15 Price earnings ratio⁵ 16 Impaired loans net of specific allowance as a % of net loans⁵ 17 Net impaired loans as a % of common equity 18 Provision for credit losses as a % of net average loans⁶ 19 Tier 1 capital ratio 10 Common equity to total assets 21 Common equity to total assets 21 Number of common shares outstanding (thousands) ⁷	\$	2010 5.13 5.10 5.10 5.10 5.10 5.10 5.10 5.10 5.10	\$ % %	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41.13 61.68 1.50 8.4 1.56 68.4 2.54 70.3 4.8 17.8 0.67 4.96 0.97 11.3 14.9 6.3 8.822	\$ % %	(79) 392 17,857 (1,649) 31,674 2008 4.87 2.36 36.78 56.92 1.55 (20.2) (17.1) 14.4 2.22 64.8 2.22 49.0 3.8 11.7 0.35 2.70 0.50 9.8 12.0 5.3 810,121	%
er common share erformance ratios esset quality	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price to book value 7 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield¹ 15 Price earnings ratio⁵ 17 Net impaired loans as a % of common equity 18 Provision for credit losses as a % of net average loans⁵ 17 Iter 1 capital ratio 17 Common equity to total assets 18 Common equity to total assets 19 Tier 1 capital ratio 21 Common equity to total assets 22 Number of common shares outstanding (thousands) ⁷ 23 Market capitalization (millions of Canadian dollars)	\$	305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.1 2.43 62.2 2.35 47.6 3.5 14.4 1.00 7.14 0.62 12.2 15.5 6.3	\$ % %	336 18,632 1,015 38,720 2009 3,49 2,44 41,13 61,68 1,50 8,4 1,56 68,4 2,54 70,3 4,8 17,8 0,67 4,96 0,97 11,3 14,3 16,63	\$ % %	(79) 392 17,857 (1,649) 31,674 2008 4,90 4,87 2,36 36,78 56,92 1,55 (20,2) (17,1) 14,4 2,22 49,0 3,8 11,7 0,35 2,70 0,50 9,8 12,0 5,3	%
er common share erformance ratios esset quality	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield⁴ 15 Price earnings ratio⁵ 16 Impaired loans net of specific allowance as a % of net loans⁵ 17 Net impaired loans as a % of common equity 18 Provision for credit losses as a % of net average loans⁶ 19 Tier 1 capital ratio 10 Common equity to total assets 21 Common equity to total assets 21 Number of common shares outstanding (thousands) ⁷	\$	2010 5.13 5.10 5.10 5.10 5.10 5.10 5.10 5.10 5.10	\$ % %	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41.13 61.68 1.50 8.4 1.56 68.4 2.54 70.3 4.8 17.8 0.67 4.96 0.97 11.3 14.9 6.3 8.822	\$ % %	(79) 392 17,857 (1,649) 31,674 2008 4.87 2.36 36.78 56.92 1.55 (20.2) (17.1) 14.4 2.22 64.8 2.22 49.0 3.8 11.7 0.35 2.70 0.50 9.8 12.0 5.3 810,121	%
er common share erformance ratios esset quality	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price to book value 7 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield¹ 15 Price earnings ratio⁵ 17 Net impaired loans as a % of common equity 18 Provision for credit losses as a % of net average loans⁵ 17 Iter 1 capital ratio 17 Common equity to total assets 18 Common equity to total assets 19 Tier 1 capital ratio 21 Common equity to total assets 22 Number of common shares outstanding (thousands) ⁷ 23 Market capitalization (millions of Canadian dollars)	\$	305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 1.66 19.1 23.4 12.1 2.43 62.2 2.35 47.6 3.5 14.4 1.00 7.1 1.00 7.1 1.00 7.1 1.00 1.00 1.	\$ % %	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41,13 61,68 4,156 68,4 2,54 4,96 0,97 11,3 14,9 6,3 88,822 52,972	\$ % %	(79) 392 17,857 (1,649) 31,674 2008 4,90 4,87 2,36 36,78 56,92 (1,7.1) 14,4 2,22 49,0 3,8 11,7 0,35 2,70 0,50 9,8 12,0 5,3 810,121 46,112	%
er common share erformance ratios esset quality	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield* 15 Price earnings ratio5 16 Impaired loans net of specific allowance as a % of net loans* 17 Net impaired loans as a % of common equity 18 Provision for credit losses as a % of net average loans* 19 Tier 1 capital ratio 10 Total capital ratio 11 Common equity to total assets 22 Number of common shares outstanding (thousands)* 23 Market capitalization (millions of Canadian dollars) 24 Average number of employees* 25 Number of retail outlets*	\$	305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.1 2.43 62.2 2.35 47.6 3.5 14.4 1.00 7.14.4 1.00 7.14.5 1.00 7.14.6 8.75 6.8,75 6.8,75 6.8,725 6.8,725 6.8,725 2,449	\$ % %	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41.13 61.68 1.50 8.4 1.56 68.4 2.54 70.3 4.8 17.8 0.67 4.96 0.97 11.3 14.9 6.3 8.8 2.97 6.5,930 2.205	\$ % %	(79) 392 17,857 (1,649) 31,674 2008 4.90 4.87 2.36 36.78 56.92 1.55 (20.2) 17.11 14.4 2.22 49.0 3.8 11.7 0.35 2.70 0.50 9.8 12.0 5.3 810,121 46,112 58,792 2,238	%
er common share erformance ratios esset quality	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price to book value 6 Closing market price appreciation 7 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield¹ 15 Price earnings ratio⁵ 17 Net impaired loans as a % of common equity 18 Provision for credit losses as a % of net average loans⁵ 17 Iter 1 capital ratio 10 Total capital ratio 21 Common equity to total assets 22 Number of common shares outstanding (thousands) ⁷ 23 Market capitalization (millions of Canadian dollars) 24 Average number of employees³ 25 Number of retail brokerage offices	\$	20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.4 12.4 12.4 12.4 12.4 12.1 12.43 62.2 2.35 47.6 3.5 14.4 0.62 12.2 15.5 6.3 878,497 64,526 68,725 2,449 105	\$ % %	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41,13 61,68 4,1,56 68,4 2,54 4,96 0,97 11,3 14,9 6,3 88,822 52,972 65,930 2,205 190	\$ % %	(79) 392 17,857 (1,649) 31,674 2008 4,90 4,87 2,36 36,78 56,92 (1,7.1) 14,4 2,22 49,0 3,8 11,7 0,35 2,70 0,50 9,8 12,0 5,3 810,121 46,112 58,792 2,238 249	%
er common share erformance ratios esset quality	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield* 15 Price earnings ratio5 16 Impaired loans net of specific allowance as a % of net loans* 17 Net impaired loans as a % of common equity 18 Provision for credit losses as a % of net average loans* 19 Tier 1 capital ratio 10 Total capital ratio 11 Common equity to total assets 22 Number of common shares outstanding (thousands)* 23 Market capitalization (millions of Canadian dollars) 24 Average number of employees* 25 Number of retail outlets*	\$	305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.1 2.43 62.2 2.35 47.6 3.5 14.4 1.00 7.14.4 1.00 7.14.5 1.00 7.14.6 8.75 6.8,75 6.8,75 6.8,725 6.8,725 6.8,725 2,449	\$ % %	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41.13 61.68 1.50 8.4 1.56 68.4 2.54 70.3 4.8 17.8 0.67 4.96 0.97 11.3 14.9 6.3 8.8 2.97 6.5,930 2.205	\$ % %	(79) 392 17,857 (1,649) 31,674 2008 4.90 4.87 2.36 36.78 56.92 1.55 (20.2) 17.11 14.4 2.22 49.0 3.8 11.7 0.35 2.70 0.50 9.8 12.0 5.3 810,121 46,112 58,792 2,238	%
er common share erformance ratios esset quality apital ratios	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price to book value 7 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 1 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield' 15 Price earnings ratio' 16 Impaired loans net of specific allowance as a % of net loans' 17 Net impaired loans as a % of common equity 18 Provision for credit losses as a % of net average loans 19 Tier 1 capital ratio 10 Total capital ratio 11 Total capital ratio (Impaired loans are constanding (thousands) 17 Market capitalization (millions of Canadian dollars) 18 Average number of employees 19 Number of retail brokerage offices 19 Number of retail brokerage offices 10 Number of Automated Banking Machines	\$	20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.4 12.4 12.4 12.4 12.4 12.1 12.43 62.2 2.35 47.6 3.5 14.4 0.62 12.2 15.5 6.3 878,497 64,526 68,725 2,449 105	\$ % %	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41,13 61,68 4,1,56 68,4 2,54 4,96 0,97 11,3 14,9 6,3 88,822 52,972 65,930 2,205 190	\$ % %	(79) 392 17,857 (1,649) 31,674 2008 4,90 4,87 2,36 36,78 56,92 (1,7.1) 14,4 2,22 49,0 3,8 11,7 0,35 2,70 0,50 9,8 12,0 5,3 810,121 46,112 58,792 2,238 249	%
er common share erformance ratios esset quality apital ratios	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price to book value 7 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 1 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield' 15 Price earnings ratio' 16 Impaired loans net of specific allowance as a % of net loans' 17 Net impaired loans as a % of common equity 18 Provision for credit losses as a % of net average loans 19 Tier 1 capital ratio 10 Total capital ratio 11 Total capital ratio (Impaired loans are constanding (thousands) 17 Market capitalization (millions of Canadian dollars) 18 Average number of employees 19 Number of retail brokerage offices 19 Number of retail brokerage offices 10 Number of Automated Banking Machines	\$	20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.4 12.4 12.4 12.4 12.4 12.1 12.43 62.2 2.35 47.6 3.5 14.4 0.62 12.2 15.5 6.3 878,497 64,526 68,725 2,449 105	\$ % %	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41,13 61,68 4,1,56 68,4 2,54 4,96 0,97 11,3 14,9 6,3 88,822 52,972 65,930 2,205 190	\$ % %	(79) 392 17,857 (1,649) 31,674 2008 4,90 4,87 2,36 36,78 56,92 (1,7.1) 14,4 2,22 49,0 3,8 11,7 0,35 2,70 0,50 9,8 12,0 5,3 810,121 46,112 58,792 2,238 249	%
er common share erformance ratios esset quality apital ratios	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price to book value 7 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 1 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield' 15 Price earnings ratio' 16 Impaired loans net of specific allowance as a % of net loans' 17 Net impaired loans as a % of common equity 18 Provision for credit losses as a % of net average loans 19 Tier 1 capital ratio 10 Total capital ratio 11 Total capital ratio (Impaired loans are constanding (thousands) 17 Market capitalization (millions of Canadian dollars) 18 Average number of employees 19 Number of retail brokerage offices 19 Number of retail brokerage offices 10 Number of Automated Banking Machines	\$	20,359 1,005 42,302 2010 5.13 5.10 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.1 2.43 62.2 2.35 47.6 3.5 14.4 1.00 7.16 1.00 7.16 7.16 7.16 7.16 7.16 7.16 7.16 7.16	\$ % %	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41.13 61.68 1.50 8.4 1.56 68.4 2.54 70.3 4.8 17.8 0.67 4.96 0.97 11.3 14.9 6.3 8.3 2.205 190 4.197	\$ % %	(79) 392 17,857 (1,649) 31,674 2008 4,90 4,87 2,36 36,78 56,92 (1,7.1) 14,4 2,22 49,0 3,8 11,7 0,35 2,70 0,50 9,8 12,0 5,3 810,121 46,112 58,792 2,238 249	%
er common share erformance ratios eset quality epital ratios ther	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price to book value 7 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield⁴ 15 Price earnings ratio⁵ 16 Impaired loans net of specific allowance as a % of net loans⁵ 17 Net impaired loans as a % of common equity 18 Provision for credit losses as a % of net average loans⁶ 19 Tier 1 capital ratio 20 Total capital ratio 21 Common equity to total assets 22 Number of common shares outstanding (thousands) ⁷ 23 Market capitalization (millions of Canadian dollars) 24 Average number of employees⁶ 25 Number of retail brokerage offices 27 Number of retail brokerage offices 27 Number of Automated Banking Machines	\$ 8	305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.1 2.43 62.2 2.35 47.6 3.5 14.4 1.00 7.14 0.62 12.2 15.5 6.3 878,497 64,526 68,725 2,449 105 4,550	\$ % % %	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41.13 61.68 1.50 8,4 1.56 68,4 2.54 70.3 4,8 17.8 0.67 4.96 0.97 11.3 14.9 63 85,822 52,972 65,930 2,005 190 4,197	% % %	(79) 392 17,857 (1,649) 31,674 2008 4,90 4,87 2,36 56,92 1,55 (20,2) (17,1) 14,4 2,22 64,8 2,22 49,0 3,8 11,7 0,35 2,70 0,50 9,8 12,0 5,3 810,121 46,112 58,792 2,238 249 4,147	%
er common share erformance ratios eset quality epital ratios ther	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price to book value 7 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield¹ 15 Price earnings ratio⁵ 16 Impaired loans as a % of common equity 17 Proce earnings ratio⁵ 18 Provision for credit losses as a % of net average loans⁶ 19 Tier 1 capital ratio 10 Total capital ratio 11 Common equity to total assets 22 Number of common shares outstanding (thousands) 17 Number of retail outlets³ 28 Number of retail outlets³ 29 Number of retail prokerage offices 21 Number of Patal bookerage offices 22 Number of Patal bookerage offices 23 Number of retail bookerage offices 24 Average number of employees⁵ 25 Number of retail borkerage offices 27 Number of Patal bookerage offices 27 Number of Patal bookerage offices 28 Number of Patal bookerage offices 27 Number of Patal bookerage offices 28 Basic earnings	\$	305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.1 2.43 62.2 2.35 47.6 3.5 14.4 0.62 12.2 15.5 6.3 878,497 64,526 68,725 2,449 1,050 1,05	\$ % %	336 18,632 1,015 38,720 2009 3,49 2,44 41,13 61,68 1,50 8,4 1,56 68,4 2,54 70,3 4,8 17,8 0,67 4,96 0,97 11,3 14,9 63 858,822 52,972 55,930 2,205 190 4,197	\$ % %	(79) 392 17,857 (1,649) 31,674 2008 4,90 4,87 2,36 56,92 1,55 (20,2) (17,1) 14,4 2,22 49,0 3,8 11,7 0,35 2,70 0,50 9,8 12,0 5,3 810,121 46,112 58,792 2,238 4,147	%
er common share erformance ratios esset quality epital ratios ther	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price to book value 7 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 1 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield* 15 Price earnings ratio⁵ 16 Impaired loans net of specific allowance as a % of net loans° 17 Net impaired loans as a % of common equity 18 Provision for credit losses as a % of net average loans° 19 Tier 1 capital ratio 21 Common equity to total assets 22 Number of common shares outstanding (thousands) 23 Market capitalization (millions of Canadian dollars) 24 Average number of employees° 25 Number of retail brokerage offices 27 Number of retail brokerage offices 27 Number of retail brokerage offices 28 Number of retail brokerage offices 29 Number of retail brokerage offices 20 Number of retail brokerage offices 20 Diluted earnings 20 Diluted earnings 21 Diluted earnings	\$ 8	305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 1.66 19.1 23.4 12.1 2.43 62.2 2.35 47.6 3.5 14.4 1.00 7.14 4.6 6.5 87,849 68,725 68,725 2,449 1.05 4,550 2010 5.81 5.77	\$ % % % \$ \$ \$	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41.13 61.68 1.50 8.4 1.56 68,4 1.56 68,4 1.56 68,4 1.56 68,4 1.56 68,4 1.55 68,2 2,54 70.3 4,8 17.8 0.67 4,9 6.09 11.3 14.9 6.09 11.3 14.9 6.09 11.3 14.9 6.09 15.9 16.9 17.9 17.9 17.9 17.9 17.9 17.9 17.9 17	\$ % % %	(79) 392 17,857 (1,649) 31,674 2008 4,90 4,87 2,36 36,78 56,92 1,55 (20,2) (17,1) 14,4 2,22 49,0 3,8 11,7 0,35 2,70 0,50 9,8 12,0 5,3 810,121 46,112 58,792 2,238 249 4,147	%
er common share erformance ratios esset quality epital ratios ther	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price to book value 7 Closing market price to book value 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield⁴ 15 Price earnings ratio⁵ 16 Impaired loans as a % of common equity 17 Price various for credit losses as a % of net loans⁵ 18 Provision for credit losses as a % of net average loans⁵ 19 Tier 1 capital ratio 10 Total capital ratio 11 Common equity to total assets 12 Number of common shares outstanding (thousands) ⁷ 18 Average number of employees² 19 Number of retail outlets³ 20 Number of retail outlets³ 21 Number of retail outlets³ 22 Number of retail outlets³ 23 Number of retail outlets³ 24 Number of retail outlets³ 25 Diluted earnings 2 Diluted earnings 2 Diluted earnings 3 Return on total common equity	\$ 8	305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.1 2.43 62.2 2.35 47.6 3.5 14.4 1.00 7.14 7.14 7.14 7.14 7.14 7.14 7.14 7.14	\$ % % % \$ \$ \$	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41.13 61,68 4,156 68,4 2,54 70,3 4,8 17,8 0,67 4,96 0,97 11.3 14,9 6,3 858,822 52,972 65,930 2,205 190 4,197	\$ % % %	(79) 392 17,857 (1,649) 31,674 2008 4,90 4,87 2,36 56,92 1,55 (20,2) (17,1) 14,4 2,22 49,0 3,8 11,7 0,35 2,70 0,50 9,8 12,0 5,3 810,121 46,112 58,792 2,238 2,49 4,147	%
er common share erformance ratios esset quality epital ratios ther	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price obook value 7 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield¹ 15 Price earnings ratio⁵ 16 Impaired loans net of specific allowance as a % of net loans⁵ 17 Net impaired loans as a % of common equity 18 Provision for credit losses as a % of net average loans⁵ 17 Net impaired volal assets 18 Tier1 capital ratio 19 Tier1 capital ratio 20 Total capital ratio 21 Common equity to total assets 22 Number of common shares outstanding (thousands) ⁷ 23 Market capitalization (millions of Canadian dollars) 24 Average number of employees³ 25 Number of retail brokerage offices 27 Number of retail brokerage offices 28 Number of retail brokerage offices 29 Diluted earnings 20 Diluted earnings 20 Diluted earnings 30 Return on total common equity 40 Return on risk-weighted assets	\$ 8	305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 2.43 47.6 2.35 47.6 3.5 14.4 0.62 12.2 15.5 6.3 878,497 64,526 68,725 2,449 4,550	\$ % % % \$ \$ \$	336 18,632 1,015 38,720 2009 3,49 2,44 41,13 61,68 1,50 8,4 1,50 8,50 1,50 1,50 1,50 1,50 1,50 1,50 1,50 1	\$ % % %	(79) 392 17,857 (1,649) 31,674 2008 4,90 4,87 2,36 56,92 1,55 (20,2) (17,1) 14,4 2,22 49,0 3,8 11,7 0,35 2,70 0,50 9,8 12,0 5,3 810,121 46,112 58,792 2,238 4,147 2008 4,92 4,88 14,3 2,18	%
er common share erformance ratios esset quality apital ratios ther Other Statistics -	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price to book value 7 Closing market price to book value 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield¹ 15 Price earnings ratio⁵ 16 Impaired loans net of specific allowance as a % of net loans⁵ 17 Net impaired loans as a % of common equity 18 Provision for credit losses as a % of net average loans⁵ 19 Tier 1 capital ratio 10 Total capital ratio 11 Common equity to total assets 22 Number of common shares outstanding (thousands)² 23 Market capitalization (millions of Canadian dollars) 24 Average number of employees³ 25 Number of retail brokerage offices 27 Number of Automated Banking Machines 1 Basic earnings 2 Diluted earnings 3 Return on total common equity 4 Return on risk-weighted assets 5 Efficiency ratio	\$ 8	305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 23.4 12.1 2.43 62.2 2.35 47.6 3.5 14.4 1.00 7.14 7.14 7.14 7.14 7.14 7.14 7.14 7.14	\$ % % % \$ \$ \$	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41.13 61,68 4,156 68,4 2,54 70,3 4,8 17,8 0,67 4,96 0,97 11.3 14,9 6,3 858,822 52,972 65,930 2,205 190 4,197	\$ % % %	(79) 392 17,857 (1,649) 31,674 2008 4,90 4,87 2,36 56,92 1,55 (20,2) (17,1) 14,4 2,22 49,0 3,8 11,7 0,35 2,70 0,50 9,8 12,0 5,3 810,121 46,112 58,792 2,238 2,49 4,147	%
er common share	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price to book value 7 Closing market price to book value 8 Total shareholder return 9 Return on total common equity 10 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield¹ 15 Price earnings ratio⁵ 16 Impaired loans net of specific allowance as a % of net loans⁵ 17 Net impaired loans as a % of common equity 18 Provision for credit losses as a % of net average loans⁵ 19 Tier 1 capital ratio 10 Total capital ratio 11 Common equity to total assets 22 Number of common shares outstanding (thousands)² 23 Market capitalization (millions of Canadian dollars) 24 Average number of employees³ 25 Number of retail brokerage offices 27 Number of Automated Banking Machines 1 Basic earnings 2 Diluted earnings 3 Return on total common equity 4 Return on risk-weighted assets 5 Efficiency ratio	\$ 8	305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 2.43 47.6 2.35 47.6 3.5 14.4 0.62 12.2 15.5 6.3 878,497 64,526 68,725 2,449 4,550	\$ % % % \$ \$ \$	336 18,632 1,015 38,720 2009 3,49 2,44 41,13 61,68 1,50 8,4 1,50 8,50 1,50 1,50 1,50 1,50 1,50 1,50 1,50 1	\$ % % %	(79) 392 17,857 (1,649) 31,674 2008 4,90 4,87 2,36 56,92 1,55 (20,2) (17,1) 14,4 2,22 49,0 3,8 11,7 0,35 2,70 0,50 9,8 12,0 5,3 810,121 46,112 58,792 2,238 4,147 2008 4,92 4,88 14,3 2,18	%
er common share erformance ratios esset quality apital ratios ther Other Statistics -	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Reported 1 Basic earnings 2 Diluted earnings 3 Dividends 4 Book value 5 Closing market price 6 Closing market price appreciation 7 Closing market price appreciation 8 Total shareholder return 9 Return on total common equity 1 Return on risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield* 15 Price earnings ratio* 16 Impaired loans net of specific allowance as a % of net loans* 17 Net impaired loans as a % of common equity 18 Provision for credit losses as a % of net average loans* 19 Tier 1 capital ratio 10 Total capital ratio 11 Common equity to total assets 12 Number of common shares outstanding (thousands) 13 Market capitalization (millions of Canadian dollars) 14 Average number of employees* 15 Number of retail outlets* 16 Number of retail ortets* 17 Number of retail ortets* 18 Sasic earnings 20 Diluted earnings 21 Basic earnings 22 Diluted earnings 23 Return on total common equity 4 Return on risk-weighted assets 5 Efficiency ratio	\$ 8	305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 1.66 19.1 23.4 12.1 2.43 62.2 2.35 47.6 3.5 14.4 1.00 7.14 4.6 62.2 12.2 15.5 6.3 878,497 64,526 68,725 2,449 1.05 4,550 2010 5.81 5.77 13.7 2.68 5.66	\$ % % % \$ \$ \$	336 18,632 1,015 38,720 2009 3,49 3,47 2,44 41.13 61.68 1.50 8.4 1.56 68,4 1.56 68,4 1.56 68,4 1.78 0.67 4.96 0.97 11.3 14.9 65,930 2,205 190 4,197 2009 5,37 5,35 12.9 2,29 2,29 2,29 2,29 2,29 2,29 2,29 2	\$ % % %	(79) 392 17,857 (1,649) 31,674 2008 4,90 4,87 2,36 36,78 56,92 1,55 (20,2) (17,1) 14,4 2,22 49,0 3,8 11,7 0,35 2,70 0,50 9,8 12,0 5,3 810,121 46,112 58,792 2,238 249 4,147	%

\$ 1:	353 (135) (135) (30) (39)	\$	316 (7) 24 - (39) (1,665) 72 19 35 18 8 (1,227) 3,354	\$	354 - - (17) (98) - (23) - - - - - 29 - (127) 100 163 13 - 238		477		491 - - - - (100) - - - 110 507 - (52)		634 - - - - - - - - - - - - - - - - - - -		440 - - - - 75 - - 189 - 138	
\$ 1:	43 -300 -3		24 - (39) - - (1,665) 72 19 35 - - - - - 18 - - (1,227) 3,354	\$	(98) - (23) - - - - 29 - - (127) 100 163 13 - 238		- (43) - - - - - - - - - - (426) -		- - - - 110 507 -		- - - - - - - - - - - - - - - - - - -		75 - - - 189 - - - 138	
\$ 1:	43 -300 -3		24 - (39) - - (1,665) 72 19 35 - - - - - 18 - - (1,227) 3,354	\$	(98) - (23) - - - - 29 - - (127) 100 163 13 - 238		- (43) - - - - - - - - - - (426) -		- - - - 110 507 -		- - - - - - - - - - - - - - - - - - -		75 - - - 189 - - - 138	
\$ 1:	43 -300 -3		24 - (39) - - (1,665) 72 19 35 - - - - - 18 - - (1,227) 3,354	\$	(98) - (23) - - - - 29 - - (127) 100 163 13 - 238		- (43) - - - - - - - - - - (426) -		- - - - 110 507 -		- - - - - - - - - - - - - - - - - - -		75 - - - 189 - - - 138	
\$ 1:	(39)		24 - (39) - - (1,665) 72 19 35 - - - - - 18 - - (1,227) 3,354	\$	(98) - (23) - - - - 29 - - (127) 100 163 13 - 238		- (43) - - - - - - - - - - (426) -		- - - - 110 507 -		- - - - - - - - - - - - - - - - - - -		75 - - - 189 - - - 138	
\$ 1:	(39)		24 - (39) - - (1,665) 72 19 35 - - - - - 18 - - (1,227) 3,354	\$	(98) - (23) - - - - 29 - - (127) 100 163 13 - 238		- (43) - - - - - - - - - - (426) -		- - - - 110 507 -		- - - - - - - - - - - - - - - - - - -		75 - - - 189 - - - 138	
\$ 1:	(39)		(39) (1,665) 72 19 35 18 8 (1,227) 3,354	\$	- (23) 		- - - - - - - - (426)		- - - - 110 507 -		- - - - - - - - - - - - (32)		- - 189 - - - - 138	
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\$ 1:			(1,665) 72 19 35	\$	- - - - 29 - - - (127) 100 163 13 - 238		- - - - - - - - (426)		- - - - 110 507 - -		- - - - - - - - (32)		- - 138	
\$ 1:	2007 6,577		(1,665) 72 19 35 18 8 - (1,227) 3,354	\$	- (127) 100 163 13 - 238		- - -		507 - - -		- - - - - - - (32)		- - 138	
\$ 1:	2007 6,577		72 19 35 - - - - - - - 18 - - (1,227) 3,354	\$	- (127) 100 163 13 - 238		- - -		507 - - -		- - - - - (32)		- - 138	
\$ 1:	2007 6,577		72 19 35 - - - - - - - 18 - - (1,227) 3,354	\$	- (127) 100 163 13 - 238		- - -		507 - - -		- - - - - (32)			
\$ 1:	2007 6,577		19 35 - - - - - - - 18 - - (1,227) 3,354	\$	- (127) 100 163 13 - 238		- - -		507 - - -		- - - (32)			
\$ 1:	2007 6,577		- - - - - - 18 - - (1,227)	\$	- (127) 100 163 13 - 238		- - -		507 - - -		_ _ (32)			
\$ 1:	2007 6,577		(1,227) 3,354	\$	100 163 13 — 238		- - -		- - -		(32)		_	
\$ 1:	2007 6,577		(1,227) 3,354	\$	100 163 13 — 238		- - -		- (52)				_	
\$ 1:	2007 6,577		(1,227) 3,354	\$	100 163 13 — 238		- - -		(52)		_		(275)	
\$ 1:	2007 6,577		(1,227) 3,354	\$	100 163 13 — 238		- - -		(- /		972		208	
\$ 1:	2007 6,577		(1,227) 3,354	\$	13 - 238 -		- - -				-		_	
\$ 1:	2007 6,577		(1,227) 3,354	\$	238 -		_		_		_		_	
\$ 1:	2007 6,577		(1,227) 3,354	\$	_				_		-		_	
\$ 1:	2007 6,577		3,354	\$			195		_		_		_	
\$ 1:	2007 6,577		3,354	\$	632		253		956		1,574		775	
\$ 1. (() \$ 2	6,577	\$			2,861	\$	2,485	\$	1,945	\$	1,414	\$	2,075	_
\$ 1. (() \$ 2	6,577	\$												
\$ 1. (() \$ 2	6,577	\$	2006		2005		2004		2003		2002		2001	<u> </u>
\$ 2			6,334	\$	5,872	\$	3,373	\$	3,179	\$	2,846	\$	2,259	-
\$ 2	425		425		_		_		_		_		· -	
\$ 2	119		- 66		- 40		_ 20		9		_		_	
\$ 2	15,954		13,725		10,650		9,540		8,518		8,292		9,203	
\$	(1,671) 21,404	\$	(918) 19,632	\$	(696) 15,866	\$	(265) 12,668	\$	(130) 11,576	\$	418 11,556	\$	450 11,912	<u> </u>
\$	21,404	Ψ	10,002	Ψ	10,000	Ψ	12,000	Ψ	11,070	Ψ	11,000	Ψ	11,012	_
\$	2007		2006		2005		2004		2003		2002		2001	_
	5.53	\$	6.39	\$	3.22	\$	3.41	\$	1.52	\$	(0.25)	\$	2.07	
	5.48 2.11		6.34 1.78		3.20 1.58		3.39 1.36		1.51 1.16		(0.25) 1.12		2.05 1.09	¹ Certain comparative amounts have been restated to conform to the presentation
	29.23		26.77		22.29		19.31		17.64		17.91		18.97	adopted in the current period.
	71.35		65.10		55.70		48.98		43.86		29.35		35.94	² For 2004, does not include the impact
	2.44 9.6 %	6	2.43 16.9 %		2.50 13.7 %		2.54 11.7 %		2.49 49.4 %		1.64 (18.3) %		1.89 (14.3)	of future tax increase of \$17 million % reported in the report to shareholders
	13.0		20.3		17.2		15.1		54.4		(15.7)		(11.9)	for the quarter ended January 31, 2004.
	19.3 % 2.69	6	25.5 % 3.37		15.3 % 1.88		18.5 % 2.22		8.7 % 0.92		(1.3) % (0.05)		11.3 1.08	% For 2006, the impact of future tax decreases of \$24 million on adjusted
	62.8		59.8		74.0		75.2		84.9		77.0		81.2	earnings is included in other tax items.
	2.06 38.1		2.02 27.9		2.09 49.3		2.26 39.9		2.16 76.2		2.00		1.68 52.6	³ Effective 2008, treasury shares have bee reclassified from common and preferred
	3.0		2.9		3.0		3.0		3.2		3.2		2.7	shares and shown separately. Prior to
	13.0	,	10.3		17.4		14.5		29.0		-		17.5	2008, the amounts for treasury shares ar
	0.20 % 1.74	'o	0.16 % 1.41		0.14 % 1.37		0.21 % 2.14		0.71 % 7.64		1.11 % 12.56		0.84 9.13	% not reasonably determinable. ⁴ Dividends paid during the year divided
	0.37		0.25		0.04		(0.30)		0.15		2.24		0.71	by average of high and low common
	10.3 % 13.0	6	12.0 % 13.1		10.1 % 13.2		12.6 % 16.9		10.5 % 15.6		8.1 % 11.6		8.4 11.9	 share prices for the year. Beginning in 1999, the price earnings
	5.0		4.9		4.3		4.1		4.2		4.2		4.1	ratio is computed using diluted net
	17,814		717,416	_	711,812		655,902		656,261	_	645,399		628,451	income per common share. Prior to
	51,216 51,163	\$	46,704 51,147	\$	39,648 50,991	\$	32,126 42,843	\$	28,784 42,538	\$	18,942 44,470	\$	22,587 45,565	1999, the price earnings ratio is computed using basic net income per
	1,733		1,705		1,499		1,034		1,093		1,178		1,294	common share.
	211 3,344		208 3,256		329 2,969		256 2,407		270 2,638		283 2,608		284 2,777	⁶ Includes customers' liability under acceptances.
	3,344		3,230		2,909		2,407		2,030		2,000		2,111	Adjusted to reflect the one-for-one
														stock dividend paid on July 31, 1999.
			2006		2005		2004		2003		2002		2001	⁸ Reflects the number of employees
\$	2007	\$	4.70	\$	4.17	\$	3.80	\$	2.99	\$	2.21	\$	3.31	on an average full-time equivalent
	5.80	,	4.66 18.7 %		4.14 19.6 %		3.77 20.6 %	<u>.</u>	2.98 17.1 %		2.18 11.6 %		3.27 18.0	basis. Prior to 2002, the number of % employees is on an "as at" full-time
			2.46		2.42		2.39		1.35		0.45		1.42	equivalent basis.
	5.80 5.75 20.3 % 2.80		62.4 38.1		65.2 38.4		66.1 35.8		69.6 38.8		67.4 50.8		67.2 33.0	⁹ Includes retail bank outlets, private client centre branches, and estates and
	5.80 5.75 20.3 % 2.80 59.6		14.0		13.5		13.0		00.0		00.0			
<u> </u>	5.80 5.75 20.3 % 2.80						10.0		14.7		13.5		11.0	trusts branches.

2003 989

2002

(160)

\$

2001

1,300

2006 4,581

\$

2005

2,229

2004

2,232

2007

3,977

\$