Ten-year Statistical Review¹

Conc	dancad	Conso	hatchil	Balance	Shoot
Cond	aensea	Consc	maarea	Balance	Sheet

(millions of Canadian d	5.5.56	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) Other	270,020 105,545	253,128 100,803	219,624 139,094	
	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	
		577,243	518,499	531,540	
	Shareholders' equity	5,2	3.0,133	33.73.10	
		46.720	15.257	12.270	
	Common shares Preferred shares	16,730	15,357	13,278	
		3,395	3,395	1,875 (79)	
	Treasury shares ²	(92)	(15)		
	Contributed surplus	305	336	392	
	Retained earnings Accumulated other comprehensive income (loss)	20,959 1,005	18,632 1,015	17,857 (1,649)	
	Accumulated other comprehensive income (loss)				
		42,302	38,720	31,674	
	Total Liabilities and Shareholders' equity	\$ 619,545	\$ 557,219	\$ 563,214	
Condensed Conso	olidated Statement of Income – Reported				
(millions of Canadian d	· · · · · · · · · · · · · · · · · · ·	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	_	· -	· -	
	Dilution gain on investment, net of cost Provision for (reversal of) credit losses	1,625	2,480	1,063	
	Dilution gain on investment, net of cost Provision for (reversal of) credit losses Non-interest expenses	_	· -	· -	
	Dilution gain on investment, net of cost Provision for (reversal of) credit losses Non-interest expenses Income (loss) before income taxes, non-controlling interests in	1,625 12,163	2,480 12,211	1,063 9,502	
	Dilution gain on investment, net of cost Provision for (reversal of) credit losses Non-interest expenses Income (loss) before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company	1,625 12,163 5,777	2,480 12,211 3,169	1,063 9,502 4,104	
	Dilution gain on investment, net of cost Provision for (reversal of) credit losses Non-interest expenses Income (loss) before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for (recovery of) income taxes	1,625 12,163 5,777 1,262	2,480 12,211 3,169 241	1,063 9,502 4,104 537	
	Dilution gain on investment, net of cost Provision for (reversal of) credit losses Non-interest expenses Income (loss) before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for (recovery of) income taxes Non-controlling interests in subsidiaries, net of income taxes	1,625 12,163 5,777 1,262 106	2,480 12,211 3,169 241 111	1,063 9,502 4,104 537 43	
	Dilution gain on investment, net of cost Provision for (reversal of) credit losses Non-interest expenses Income (loss) before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for (recovery of) income taxes	1,625 12,163 5,777 1,262	2,480 12,211 3,169 241	1,063 9,502 4,104 537 43 309	
	Dilution gain on investment, net of cost Provision for (reversal of) credit losses Non-interest expenses Income (loss) before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for (recovery of) income taxes Non-controlling interests in subsidiaries, net of income taxes Equity in net income of an associated company, net of income taxes Net income (loss)	1,625 12,163 5,777 1,262 106 235	2,480 12,211 3,169 241 111 303 3,120	1,063 9,502 4,104 537 43 309 3,833	
	Dilution gain on investment, net of cost Provision for (reversal of) credit losses Non-interest expenses Income (loss) before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for (recovery of) income taxes Non-controlling interests in subsidiaries, net of income taxes Equity in net income of an associated company, net of income taxes	1,625 12,163 5,777 1,262 106 235	2,480 12,211 3,169 241 111 303	1,063 9,502 4,104 537 43 309	
	Dilution gain on investment, net of cost Provision for (reversal of) credit losses Non-interest expenses Income (loss) before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for (recovery of) income taxes Non-controlling interests in subsidiaries, net of income taxes Equity in net income of an associated company, net of income taxes Net income (loss)	1,625 12,163 5,777 1,262 106 235	2,480 12,211 3,169 241 111 303 3,120	1,063 9,502 4,104 537 43 309 3,833	
Condensed Conso	Dilution gain on investment, net of cost Provision for (reversal of) credit losses Non-interest expenses Income (loss) before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for (recovery of) income taxes Non-controlling interests in subsidiaries, net of income taxes Equity in net income of an associated company, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders	1,625 12,163 5,777 1,262 106 235 4,644 194	2,480 12,211 3,169 241 111 303 3,120 167	1,063 9,502 4,104 537 43 309 3,833 59	
	Dilution gain on investment, net of cost Provision for (reversal of) credit losses Non-interest expenses Income (loss) before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for (recovery of) income taxes Non-controlling interests in subsidiaries, net of income taxes Equity in net income of an associated company, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders	1,625 12,163 5,777 1,262 106 235 4,644 194 \$ 4,450	2,480 12,211 3,169 241 111 303 3,120 167 \$ 2,953	1,063 9,502 4,104 537 43 309 3,833 59 \$ 3,774	
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Condensed Conso (millions of Canadian d	Dilution gain on investment, net of cost Provision for (reversal of) credit losses Non-interest expenses Income (loss) before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for (recovery of) income taxes Non-controlling interests in subsidiaries, net of income taxes Equity in net income of an associated company, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders Dilidated Statement of Income – Adjusted Hollars) Net interest income	1,625 12,163 5,777 1,262 106 235 4,644 194 \$ 4,450	2,480 12,211 3,169 241 111 303 3,120 167 \$ 2,953	1,063 9,502 4,104 537 43 309 3,833 59 \$ 3,774	
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	Dilution gain on investment, net of cost Provision for (reversal of) credit losses Non-interest expenses Income (loss) before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for (recovery of) income taxes Non-controlling interests in subsidiaries, net of income taxes Equity in net income of an associated company, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders Income (loss) Net interest income Non-interest income Non-interest income Total revenue	1,625 12,163 5,777 1,262 106 235 4,644 194 \$ 4,450 2010 \$ 11,543 8,020	2,480 12,211 3,169 241 111 303 3,120 167 \$ 2,953	1,063 9,502 4,104 537 43 309 3,833 59 \$ 3,774	
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	Dilution gain on investment, net of cost Provision for (reversal of) credit losses Non-interest expenses Income (loss) before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for (recovery of) income taxes Non-controlling interests in subsidiaries, net of income taxes Equity in net income of an associated company, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders Dilidated Statement of Income – Adjusted Income Non-interest income Total revenue Dilution gain on investment, net of cost Provision for credit losses Non-interest expenses	1,625 12,163 5,777 1,262 106 235 4,644 194 \$ 4,450 2010 \$ 11,543 8,020 19,563 1,685	2,480 12,211 3,169 241 111 303 3,120 167 \$ 2,953 2009 \$ 11,326 7,294 18,620 2,225	1,063 9,502 4,104 537 43 309 3,833 59 \$ 3,774 2008 \$ 8,532 5,840 14,372 1,046	
	Dilution gain on investment, net of cost Provision for (reversal of) credit losses Non-interest expenses Income (loss) before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for (recovery of) income taxes Non-controlling interests in subsidiaries, net of income taxes Equity in net income of an associated company, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders Income (loss) available to common shareholders Net interest income Non-interest income Total revenue Dilution gain on investment, net of cost Provision for credit losses Non-interest expenses Income before income taxes, non-controlling interests in	1,625 12,163 5,777 1,262 106 235 4,644 194 \$ 4,450 2010 \$ 11,543 8,020 19,563 - 1,685 11,464	2,480 12,211 3,169 241 111 303 3,120 167 \$ 2,953 2009 \$ 11,326 7,294 18,620 2,225 11,016	1,063 9,502 4,104 537 43 309 3,833 59 \$ 3,774 2008 \$ 8,532 5,840 14,372 - 1,046 9,291	
	Dilution gain on investment, net of cost Provision for (reversal of) credit losses Non-interest expenses Income (loss) before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for (recovery of) income taxes Non-controlling interests in subsidiaries, net of income taxes Equity in net income of an associated company, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders Income (loss) available to common shareholders Net interest income Non-interest income Total revenue Dilution gain on investment, net of cost Provision for credit losses Non-interest expenses Income before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company	1,625 12,163 5,777 1,262 106 235 4,644 194 \$ 4,450 2010 \$ 11,543 8,020 19,563 1,685 11,464	2,480 12,211 3,169 241 111 303 3,120 167 \$ 2,953 2009 \$ 11,326 7,294 18,620 2,225 11,016 5,379	1,063 9,502 4,104 537 43 309 3,833 59 \$ 3,774 2008 \$ 8,532 5,840 14,372 1,046 9,291	
	Dilution gain on investment, net of cost Provision for (reversal of) credit losses Non-interest expenses Income (loss) before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for (recovery of) income taxes Non-controlling interests in subsidiaries, net of income taxes Equity in net income of an associated company, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders Dilutated Statement of Income – Adjusted Income Income Total revenue Dilution gain on investment, net of cost Provision for credit losses Non-interest expenses Income before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for income taxes	1,625 12,163 5,777 1,262 106 235 4,644 194 \$ 4,450 2010 \$ 11,543 8,020 19,563 1,685 11,464	2,480 12,211 3,169 241 111 303 3,120 167 \$ 2,953 2009 \$ 11,326 7,294 18,620 2,225 11,016	1,063 9,502 4,104 537 43 309 3,833 59 \$ 3,774 2008 \$ 8,532 5,840 14,372 1,046 9,291 4,035 554	
	Dilution gain on investment, net of cost Provision for (reversal of) credit losses Non-interest expenses Income (loss) before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for (recovery of) income taxes Non-controlling interests in subsidiaries, net of income taxes Equity in net income of an associated company, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders Net income (loss) available to common shareholders Net interest income Non-interest income Total revenue Dilution gain on investment, net of cost Provision for credit losses Non-interest expenses Income before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for income taxes Non-controlling interests in subsidiaries, net of income taxes	1,625 12,163 5,777 1,262 106 235 4,644 194 \$ 4,450 2010 \$ 11,543 8,020 19,563 - 1,685 11,464 6,414 1,387	2,480 12,211 3,169 241 111 303 3,120 167 \$ 2,953 2009 \$ 11,326 7,294 18,620 2,25 11,016 5,379 923 111	1,063 9,502 4,104 537 43 309 3,833 59 \$ 3,774 2008 \$ 8,532 5,840 14,372 -1,046 9,291	
	Dilution gain on investment, net of cost Provision for (reversal of) credit losses Non-interest expenses Income (loss) before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for (recovery of) income taxes Non-controlling interests in subsidiaries, net of income taxes Equity in net income of an associated company, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders Net interest income Non-interest income Total revenue Dilution gain on investment, net of cost Provision for credit losses Non-interest expenses Income before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for income taxes Non-controlling interests in subsidiaries, net of income taxes Equity in net income of an associated company, net of income taxes	1,625 12,163 5,777 1,262 1,262 1,262 1,262 1,262 1,94 \$ 4,644 1,94 \$ 4,450 2010 \$ 11,543 8,020 19,563 - 1,685 11,464 6,414 1,387 1,06 307	2,480 12,211 3,169 241 111 303 3,120 167 \$ 2,953 2009 \$ 11,326 7,294 18,620 2,225 11,016 5,379 923 111 371	1,063 9,502 4,104 537 43 309 3,833 59 \$ 3,774 2008 \$ 8,532 5,840 14,372 -1,046 9,291 4,035 554 43 375	
	Dilution gain on investment, net of cost Provision for (reversal of) credit losses Non-interest expenses Income (loss) before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for (recovery of) income taxes Non-controlling interests in subsidiaries, net of income taxes Equity in net income of an associated company, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders Net interest income Non-interest income Total revenue Dilution gain on investment, net of cost Provision for credit losses Non-interest expenses Income before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for income taxes Non-controlling interests in subsidiaries, net of income taxes Equity in net income of an associated company, net of income taxes Non-controlling interests in subsidiaries, net of income taxes Equity in net income of an associated company, net of income taxes Net income	1,625 12,163 5,777 1,262 106 235 4,644 194 \$ 4,450 2010 \$ 11,543 8,020 19,563 	2,480 12,211 3,169 241 111 303 3,120 167 \$ 2,953 2009 \$ 11,326 7,294 18,620 2,225 11,016 5,379 923 111 371 4,716	1,063 9,502 4,104 537 43 309 3,833 59 \$ 3,774 2008 \$ 8,532 5,840 14,372 1,046 9,291 4,035 554 43 375 3,813	
	Dilution gain on investment, net of cost Provision for (reversal of) credit losses Non-interest expenses Income (loss) before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for (recovery of) income taxes Non-controlling interests in subsidiaries, net of income taxes Equity in net income of an associated company, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders Net interest income Non-interest income Total revenue Dilution gain on investment, net of cost Provision for credit losses Non-interest expenses Income before income taxes, non-controlling interests in subsidiaries and equity in net income of an associated company Provision for income taxes Non-controlling interests in subsidiaries, net of income taxes Equity in net income of an associated company, net of income taxes	1,625 12,163 5,777 1,262 1,262 1,262 1,262 1,262 1,94 \$ 4,644 1,94 \$ 4,450 2010 \$ 11,543 8,020 19,563 - 1,685 11,464 6,414 1,387 1,06 307	2,480 12,211 3,169 241 111 303 3,120 167 \$ 2,953 2009 \$ 11,326 7,294 18,620 2,225 11,016 5,379 923 111 371	1,063 9,502 4,104 537 43 309 3,833 59 \$ 3,774 2008 \$ 8,532 5,840 14,372 -1,046 9,291 4,035 554 43 375	

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

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

Ten-year Statistical Review

Reconciliation of Non-GAAP Financial Measures¹

)		2010	2009		2008	
millions of Canadian of	dollars			2010				
		Net income available to common shareholders – reported	\$	4,450	\$ 2,953	\$	3,774	
		Items of note affecting net income, net of income taxes	•	.,	+ -,	•	-,	
		Amortization of intangibles		467	492		404	
		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		(5)	430		(116)	
		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 corpora	te loan book	4	126		(107)	
		Other tax items ² Provision for (release of) insurance claims		(11)	_		34	
		General allowance increase (release) in Canadian Personal and		(17)	_		20	
		Commercial Banking and Wholesale Banking		(44)	178		_	
		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		<u></u>	-		-	
		Agreement with Canada Revenue Agency		121			-	
		Total items of note		584	1,596		(20)	
		Net income available to common shareholders – adjusted	S	5,034	\$ 4,549	\$		
				-,	+ .,			
Condensed Cons	olida	ted Statement of Changes in Shareholders' Equity						
		· · ·			2000			
(millions of Canadian o	dollars	5)		2010	2009		2008	
		Common shares		16,730	\$ 15,357	\$	13,278	
			•					
		Preferred shares	,	3,395	3,395		1,875	
		Preferred shares Treasury shares ³	,	(92)	(15)		(79)	
		Preferred shares Treasury shares³ Contributed surplus	•	(92) 305	(15) 336		(79) 392	
		Preferred shares Treasury shares ³ Contributed surplus Retained earnings	•	(92)	(15) 336 18,632		(79) 392 17,857	
		Preferred shares Treasury shares ³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss)		(92) 305 20,959 1,005	(15) 336 18,632 1,015		(79) 392 17,857 (1,649)	
		Preferred shares Treasury shares ³ Contributed surplus Retained earnings		(92) 305 20,959	(15) 336 18,632		(79) 392 17,857	
Othor Statistics	Pon	Preferred shares Treasury shares Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity		(92) 305 20,959 1,005	(15) 336 18,632 1,015		(79) 392 17,857 (1,649)	
Other Statistics –	- Rep	Preferred shares Treasury shares Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity		(92) 305 20,959 1,005 42,302	(15) 336 18,632 1,015 \$ 38,720		(79) 392 17,857 (1,649) 31,674	
Other Statistics –	- Rep	Preferred shares Treasury shares Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity		(92) 305 20,959 1,005	(15) 336 18,632 1,015		(79) 392 17,857 (1,649)	
		Preferred shares Treasury shares ³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings		(92) 305 20,959 1,005 42,302 2010 5.13	(15) 336 18,632 1,015 \$ 38,720 2009 \$ 3.49		(79) 392 17,857 (1,649) 31,674	
	1 2	Preferred shares Treasury shares Treasury shares Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings	\$	(92) 305 20,959 1,005 42,302 2010 5.13 5.10	(15) 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	
	1 2 3	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Dividends	\$	(92) 305 20,959 1,005 42,302 2010 5.13 5.10 2.44	(15) 336 18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44	\$	(79) 392 17,857 (1,649) 31,674 2008 4.90 4.87 2.36	
	1 2 3 4	Preferred shares Treasury shares ³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diuted earnings Dividends Book value	\$	(92) 305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29	(15) 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	
Other Statistics – Per common share	1 2 3 4 5	Preferred shares Treasury shares Treasury shares Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Dividends Book value Closing market price	\$	(92) 305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44,29 73.45	(15) 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	
	1 2 3 4	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Diluted earnings Dividends Book value Closing market price	\$	(92) 305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29	(15) 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	
	1 2 3 4 5	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Dividends Book value Closing market price to book value Closing market price appreciation	\$	(92) 305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66	(15) 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	
Per common share	1 2 3 4 5 6	Preferred shares Treasury shares ³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Diluted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return	\$	(92) 305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1%	(15) 336 18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.49	\$	(79) 392 17,857 (1,649) 31,674 2008 4.90 4.87 2.36 36.78 56.92 1.55 (20.2)%	
Per common share	1 2 3 4 5 6 7	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Diluted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return Return on total common equity	\$	(92) 305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1% 23.4	(15) 336 18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.44 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)	
Per common share	1 2 3 4 5 6 7 8 9	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Diluted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio	\$	(92) 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	(15) 336 18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.49 13.6 8.49 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	
Per common share	1 2 3 4 5 6 7 8 9 10 11	Preferred shares Treasury shares Treasury shares Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Diluted earnings Dividends Book value Closing market price to book value Closing market price to book value Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin	\$	(92) 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	(15) 336 18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.44 1.56 68.4 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	
Per common share	1 2 3 4 5 6 7 8 9 10 11 12	Preferred shares Treasury shares Treasury shares Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Diluted earnings Dividends Book value Closing market price Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio	\$	(92) 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	(15) 336 18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.44 13.6 8.45 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	
Per common share	1 2 3 4 5 6 7 8 9 10 11 12 13	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diuted earnings Dividends Book value Closing market price Closing market price closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴	\$	(92) 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	(15) 336 18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.49 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 36.78 56.92 1.55 (20.2)% (17.1) 14.4% 2.22 64.8 2.22 49.0 3.8	
Per common share Performance ratios	1 2 3 4 5 6 7 8 9 10 11 12 13 14	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Diluted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴ Price earnings ratio⁵	\$	(92) 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	(15) 336 18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.49 1.56 68.4 2.54 70.3 4.8 17.8	\$ \$	(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	
Per common share Performance ratios	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Diluted earnings Dividends Book value Closing market price to book value Closing market price to book value Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴ Price earnings ratio⁵ Impaired loans net of specific allowance as a % of net loans⁶	\$	(92) 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	(15) 336 18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.44 1.56 68.4 1.56 68.4 1.56 68.4 1.78 0.679	\$ \$	(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	
Per common share Performance ratios	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Diluted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴ Price earnings ratio⁵ Impaired loans net of specific allowance as a % of net loans⁵ Net impaired loans as a % of common equity	\$	(92) 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	(15) 336 18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.44 13.6 8.45 1.56 68.4 2.54 70.3 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	
Per common share Performance ratios Asset quality	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Preferred shares Treasury shares Treasury shares Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Diluted earnings Dividends Book value Closing market price Closing market price obook value Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield4 Price earnings ratio5 Impaired loans net of specific allowance as a % of net loans6 Net impaired loans as a % of common equity Provision for credit losses as a % of net average loans6	\$	(92) 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 0.662	(15) 336 18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.44 13.6 8.45 1.56 68.4 2.54 70.3 4.8 17.8 0.67 4.96 0.97	\$ \$ %	(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	
Per common share Performance ratios Asset quality	1 22 3 4 5 6 6 7 7 8 8 9 10 11 12 13 14 15 15 16 17 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diuted earnings Diuted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴ Price earnings ratio⁵ Impaired loans net of specific allowance as a % of net loans⁶ Net impaired loans as a % of common equity Provision for credit losses as a % of net average loans⁶ Tier 1 capital ratio	\$	(92) 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 4.06 2.2	(15) 336 18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.49 1.56 68.4 2.54 70.3 4.8 17.8 0.679 4.96 0.97	\$ \$ %	(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	
Per common share Performance ratios Asset quality Capital ratios	1 2 3 3 4 5 5 6 6 7 7 8 8 9 10 11 12 13 14 15 15 16 17 17 18 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diuted earnings Diuted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴ Price earnings ratio⁵ Impaired loans net of specific allowance as a % of net loans⁶ Net impaired loans as a % of common equity Provision for credit losses as a % of net average loans⁶ Tier 1 capital ratio Total capital ratio	\$	(92) 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	(15) 336,18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.49 1.56 68.4 2.54 70.3 4.8 17.8 0.679 4.96 0.97	\$ \$ %	(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	
Per common share Performance ratios Asset quality Capital ratios	1 2 3 3 4 5 6 6 7 7 8 8 9 10 11 12 13 14 15 16 17 18 19 20 20 20 20 20 20 20 20 20 20 20 20 20	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Diluted earnings Dividends Book value Closing market price to book value Closing market price to book value Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴ Price earnings ratio⁵ Impaired loans net of specific allowance as a % of net loans⁶ Net impaired loans as a % of common equity Provision for credit losses as a % of net average loans⁶ Tier 1 capital ratio Total capital ratio Common equity to total assets	\$	(92) 305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1% 2.43 62.2 2.35 47.6 3.5 14.4 1.00% 7.14 0.62 12.2% 15.5 6.3	(15) 336 18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.49 1.56 68.44 2.54 70.3 4.88 17.8 0.679 4.96 0.97 11.35 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 49.0 3.8 11.7 0.35% 2.70 0.50 9.8% 12.0	
Per common share Performance ratios Asset quality Capital ratios	11 22 33 44 55 66 67 78 88 99 100 111 113 131 144 155 166 177 188 199 200 211 222	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Diluted earnings Diluted earnings Dividends Book value Closing market price Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴ Price earnings ratio⁵ Impaired loans net of specific allowance as a % of net loans⁶ Net impaired loans as a % of common equity Provision for credit losses as a % of net average loans⁶ Tier 1 capital ratio Total capital ratio Common equity to total assets Number of common shares outstanding (thousands) ⁷	\$	(92) 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	(15) 3 (15) 3 (18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.44 13.6 8.45 1.56 68.4 2.54 70.3 4.8 17.8 0.67° 4.96 0.97 11.3° 14.9 6.3 858,822	\$ \$ % % % % % % % % % % % % % % % % % %	(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% 12.0	
Per common share Performance ratios Asset quality Capital ratios	1 2 3 3 4 5 5 6 6 7 7 8 8 9 10 11 12 13 14 15 15 16 17 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diuted earnings Diuted earnings Dividends Book value Closing market price Closing market price closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴ Price earnings ratio⁵ Impaired loans as a % of common equity Provision for credit losses as a % of net average loans⁶ Tier 1 capital ratio Total capital ratio Common equity to total assets Number of common shares outstanding (thousands) ⁷ Market capitalization (millions of Canadian dollars)	\$	(92) 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	(15) 336 18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.49 13.6 8.49 1.78 0.679 4.96 0.97 11.39 14.9 6.3 858,822 \$ 52,972	\$ \$ % % % % % % % % % % % % % % % % % %	(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% 12.0	
Per common share Performance ratios Asset quality Capital ratios	1 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9 10 11 12 13 14 15 15 16 17 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Diluted earnings Diluted earnings Dividends Book value Closing market price Closing market price obook value Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴ Price earnings ratio⁵ Impaired loans net of specific allowance as a % of net loans⁶ Net impaired loans as a % of common equity Provision for credit losses as a % of net average loans⁶ Tier 1 capital ratio Total capital ratio Common equity to total assets Number of common shares outstanding (thousands)¹ Market capitalization (millions of Canadian dollars) Average number of employees⁶ Number of retail outlets⁶	\$	(92) 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	(15) 3 (15) 3 (18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.44 13.6 8.45 1.56 68.4 2.54 70.3 4.8 17.8 0.67° 4.96 0.97 11.3° 14.9 6.3 858,822	\$ \$ % % % % % % % % % % % % % % % % % %	(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% 12.0	
Per common share Performance ratios Asset quality Capital ratios	1 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9 10 11 12 13 14 15 15 16 17 18 19 20 20 21 21 21 21 21 21 21 21 21 21 21 21 21	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diuted earnings Diuted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴ Price earnings ratio⁵ Impaired loans net of specific allowance as a % of net loans⁶ Net impaired loans as a % of common equity Provision for credit losses as a % of net average loans⁶ Tier 1 capital ratio Total capital ratio Common equity to total assets Number of common shares outstanding (thousands)¹ Market capitalization (millions of Canadian dollars) Average number of employees® Number of retail brokerage offices	\$	(92) 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% 62.2 2.35 47.6 3.5 14.4 1.00% 7.14 0.62 12.2% 15.5 63,725 2,449 105	(15) 336,32 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.44 13.6 68.4 2.54 70.3 4.8 17.8 0.67° 4.96 0.97 11.3° 14.9 6.88 858,822 \$ 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 1.55 (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 53 810,121 46,112 58,792 2,238 249	
Per common share Performance ratios Asset quality Capital ratios	1 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9 10 11 12 13 14 15 15 16 17 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diuted earnings Diuted earnings Dividends Book value Closing market price Closing market price closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴ Price earnings ratio⁵ Impaired loans net of specific allowance as a % of net loans⁶ Net impaired loans as a % of common equity Provision for credit losses as a % of net average loans⁶ Tier 1 capital ratio Total capital ratio Common equity to total assets Number of common shares outstanding (thousands) ⁷ Market capitalization (millions of Canadian dollars) Average number of employees⁶ Number of retail brokerage offices	\$	(92) 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% 23.4 12.1% 62.2 2.35 47.6 3.5 14.4 1.00% 7.14 0.62 12.2% 15.5 68,725 2,449	(15) 336 18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.44 13.6 8.44 2.54 70.3 4.8 17.8 0.67 4.96 0.97 11.33 14.9 6.3 858,822 \$ 52,972 65,930 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)% (17.1) 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	
Per common share Performance ratios Asset quality Capital ratios	1 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9 10 11 12 13 14 15 15 16 17 18 19 20 20 21 21 21 21 21 21 21 21 21 21 21 21 21	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diuted earnings Diuted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴ Price earnings ratio⁵ Impaired loans net of specific allowance as a % of net loans⁶ Net impaired loans as a % of common equity Provision for credit losses as a % of net average loans⁶ Tier 1 capital ratio Total capital ratio Common equity to total assets Number of common shares outstanding (thousands)¹ Market capitalization (millions of Canadian dollars) Average number of employees® Number of retail brokerage offices	\$	(92) 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% 62.2 2.35 47.6 3.5 14.4 1.00% 7.14 0.62 12.2% 15.5 63,725 2,449 105	(15) 336,32 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.44 13.6 68.4 2.54 70.3 4.8 17.8 0.67° 4.96 0.97 11.3° 14.9 6.88 858,822 \$ 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 1.55 (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 53 810,121 46,112 58,792 2,238 249	
Per common share Performance ratios Asset quality Capital ratios Other	1 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9 10 11 12 13 13 14 15 15 16 17 17 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Diluted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴ Price earnings ratio⁵ Impaired loans net of specific allowance as a % of net loans⁶ Net impaired loans as a % of common equity Provision for credit losses as a % of net average loans⁶ Tier 1 capital ratio Common equity to total assets Number of common shares outstanding (thousands)¹ Market capitalization (millions of Canadian dollars) Average number of employees⁶ Number of retail outlets⁶ Number of retail outletsổ Number of retail outletsổ Number of retail outletsổ Number of retail outletsổ Number of retail brokerage offices Number of Automated Banking Machines	\$	(92) 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% 62.2 2.35 47.6 3.5 14.4 1.00% 7.14 0.62 12.2% 15.5 63,725 2,449 105	(15) 336,32 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.44 13.6 68.4 2.54 70.3 4.8 17.8 0.67° 4.96 0.97 11.3° 14.9 6.88 858,822 \$ 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 1.55 (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 53 810,121 46,112 58,792 2,238 249	
Per common share Performance ratios Asset quality Capital ratios Other	1 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9 10 11 12 13 13 14 15 15 16 17 17 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Diluted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴ Price earnings ratio⁵ Impaired loans net of specific allowance as a % of net loans⁶ Net impaired loans as a % of common equity Provision for credit losses as a % of net average loans⁶ Tier 1 capital ratio Common equity to total assets Number of common shares outstanding (thousands)¹ Market capitalization (millions of Canadian dollars) Average number of employees⁶ Number of retail outlets⁶ Number of retail outletsổ Number of retail outletsổ Number of retail outletsổ Number of retail outletsổ Number of retail brokerage offices Number of Automated Banking Machines	\$	(92) 305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1% 2.43 62.2 2.35 47.6 3.5 14.4 1.00% 7.14 0.62 12.2% 15.5 878,497 64,526 663,725 2,449 1,550	(15) 336 18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.49 1.56 68.4 2.54 70.3 4.8 17.8 0.679 4.96 0.97 11.39 11.39 6.3 858,822 \$ 52,972 65,930 2,205 1900 4,197	\$ \$ % % % % % % % % % % % % % % % % % %	(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% 12.0 810,121 46,112 58,792 2,238 2,238 2,494 4,147	
er common share Performance ratios Asset quality Capital ratios Other	1 2 2 3 3 4 4 5 5 6 6 7 7 8 8 9 10 11 12 13 13 14 14 15 16 17 18 22 22 23 24 25 5 26 6 27	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Diluted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴ Price earnings ratio⁵ Impaired loans net of specific allowance as a % of net loans⁶ Net impaired loans as a % of common equity Provision for credit losses as a % of net average loans⁶ Tier 1 capital ratio Common equity to total assets Number of common shares outstanding (thousands)² Market capitalizatio (millions of Canadian dollars) Average number of employees⁶ Number of retail outletsցցց Number of retail brokerage offices Number of retail outletsց	\$ \$	(92) 305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1% 2.43 62.2 2.35 47.6 3.5 14.4 1.00% 7.14 0.62 12.2% 15.5 878,497 64,5526 68,725 2,449 105 4,550	(15) 336 18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.49 1.56 68.4 2.54 70.3 4.8 17.8 0.679 4.96 0.97 11.39 6.3 858,822 \$ 52,972 65,930 2,205 1900 4,197	\$ \$ % % %	(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 Performance ratios Asset quality Capital ratios Other	1 1 2 2 3 3 4 4 5 5 6 6 6 7 7 8 8 9 100 111 12 13 13 144 15 15 166 17 18 20 22 23 24 25 26 27 - Adj	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Dividends Book value Closing market price to book value Closing market price to book value Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴ Price earnings ratio⁵ Impaired loans net of specific allowance as a % of net loans⁶ Net impaired loans as a % of common equity Provision for credit losses as a % of net average loans⁶ Tier 1 capital ratio Common equity to total assets Number of common shares outstanding (thousands)¹ Market capitalization (millions of Canadian dollars) Average number of employees⁶ Number of retail outletsց Number of retail outletsց Number of retail brokerage offices Number of Automated Banking Machines usted Basic earnings	\$	(92) 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% 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	(15) 38,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.44 13.6 8.44 1.56 68.4 2.54 70.3 4.8 17.8 0.67 4.96 0.97 11.39 14.96 1.50 8.858,822 \$ 52,972 65,930 2,205 190 4,197	\$ \$ % % % % % % % % % % % % % % % % % %	(79) 392 17,857 (1,649) 31,674 2008 4.90 4.87 2.36 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 46,112 58,792 2,238 2,49 4,147	
Per common share Performance ratios Asset quality Capital ratios Other Other Statistics —	1 2 2 3 3 4 4 5 5 6 6 6 7 7 7 8 8 9 100 111 12 13 14 15 16 16 17 18 19 20 21 22 23 24 24 25 26 27 - Adj	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diuted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴ Price earnings ratio⁵ Impaired loans net of specific allowance as a % of net loans⁶ Net impaired loans as a % of common equity Provision for credit losses as a % of net average loans⁶ Tier 1 capital ratio Total capital ratio Common equity to total assets Number of common shares outstanding (thousands) Market capitalization (millions of Canadian dollars) Average number of employees⁶ Number of retail outletsց Number of retail brokerage offices Number of retail prokerage offices Number of Automated Banking Machines usted	\$ \$	(92) 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% 23.4 12.1% 62.2 2.35 47.6 3.5 14.4 1.00% 7.14 0.62 12.2% 15.5 68,725 2,449 105 4,550	(15) 38,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.44 13.6 8.44 1.56 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 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% 12.00 5.3 810,121 46,112 58,792 2,238 2,49 4,147	
Per common share Performance ratios Asset quality Capital ratios Other Other Statistics —	1 2 2 3 3 4 4 5 5 6 6 7 7 8 8 9 100 111 122 134 15 15 16 17 18 19 20 21 22 23 24 25 26 27 - Adj	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diuted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴ Price earnings ratio⁵ Impaired loans net of specific allowance as a % of net loans⁶ Net impaired loans as a % of common equity Provision for credit losses as a % of net average loans⁶ Tier 1 capital ratio Total capital ratio Common equity to total assets Number of common shares outstanding (thousands)² Market capitalization (millions of Canadian dollars) Average number of employees® Number of retail brokerage offices Number of retail brokerage offices Number of retail brokerage offices Number of Automated Banking Machines usted Basic earnings Diluted earnings Return on total common equity	\$ \$	(92) 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% 15.5 878,497 64,526 68,725 2,449 105 4,550	(15) 336 18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.44 13.6 8.49 1.36 68.4 2.54 70.3 4.8 17.8 0.67° 4.96 0.97 11.3° 14.9 858,822 \$ 52,972 65,930 2,205 190 4,197	\$ \$ % % \$ \$	(79) 392 17,857 (1,649) 31,674 2008 4.90 4.87 2.36 36.78 56.92 1.55 (20.2)% (17.1) 14.4% 2.22 64.8 2.22 64.8 2.22 64.8 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	
Per common share Performance ratios Asset quality Capital ratios Other Other Statistics —	1 2 2 3 3 4 4 5 5 6 6 7 7 8 8 9 10 0 11 1 12 13 13 14 14 15 15 16 17 17 18 8 2 2 4 2 5 5 2 6 6 2 7 - Adj	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴ Price earnings ratio⁵ Impaired loans net of specific allowance as a % of net loans⁶ Net impaired loans as a % of common equity Provision for credit losses as a % of net average loans⁶ Tier 1 capital ratio Total capital ratio Common equity to total assets Number of common shares outstanding (thousands) ⁷ Market capitalization (millions of Canadian dollars) Average number of employees⁶ Number of retail outlets⁶ Number of retail outlets⁶ Number of retail brokerage offices Number of Automated Banking Machines usted Basic earnings Diluted earnings Return on total common equity Return on risk-weighted assets	\$ \$	(92) 305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1% 2.43 62.2 2.35 47.6 3.5 14.4 1.00% 7.14 0.62 12.2% 15.5 878,497 64,5526 68,725 2,449 1,550 2010 5.81 5.77 13.7% 2.63	(15) 336 18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.49 1.56 68.4 2.54 70.3 4.8 17.8 0.679 4.96 0.97 11.39 6.3 858,822 \$ 52,972 65,930 2,205 190 4,197 2009 \$ 5.37 5.35 12.99 2.27	\$ \$ % % \$ \$	(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% 12.0 810,121 46,112 558,792 2,238 249.4 4,147 2008 4.92 4.88 14.3% 2.18	
Per common share Performance ratios Asset quality Capital ratios Other Other Statistics —	1 2 2 3 3 4 4 5 5 6 6 7 7 8 8 9 100 111 122 134 15 15 16 17 18 19 20 21 22 23 24 25 26 27 - Adj	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴ Price earnings ratio⁵ Impaired loans net of specific allowance as a % of net loans⁶ Net impaired loans as a % of common equity Provision for credit losses as a % of net average loans⁶ Tier 1 capital ratio Total capital ratio Common equity to total assets Number of common shares outstanding (thousands)¹ Market capitalization (millions of Canadian dollars) Average number of employees® Number of retail brokerage offices Number of retail brokerage offices Number of Automated Banking Machines usted Basic earnings Diluted earnings Return on total common equity Return on risk-weighted assets Efficiency ratio	\$ \$	(92) 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% 15.5 878,497 64,526 68,725 2,449 105 4,550	(15) 336 18,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.44 13.6 8.49 1.36 68.4 2.54 70.3 4.8 17.8 0.67° 4.96 0.97 11.3° 14.9 858,822 \$ 52,972 65,930 2,205 190 4,197	\$ \$ % % \$ \$	(79) 392 17,857 (1,649) 31,674 2008 4.90 4.87 2.36 36.78 56.92 1.55 (20.2)% (17.1) 14.4% 2.22 64.8 2.22 64.8 2.22 64.8 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 2 2 3 3 4 4 5 5 6 6 7 7 8 8 9 100 111 122 133 144 155 166 177 188 199 20 21 22 23 24 25 26 27 - Adj	Preferred shares Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Diluted earnings Diluted earnings Dividends Book value Closing market price Closing market price appreciation Total shareholder return Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest rate margin Common dividend payout ratio Dividend yield⁴ Price earnings ratio⁵ Impaired loans net of specific allowance as a % of net loans6 Net impaired loans as a % of common equity Provision for credit losses as a % of net average loans6 Tier 1 capital ratio Total capital ratio Common equity to total assets Number of common shares outstanding (thousands)? Market capitalization (millions of Canadian dollars) Average number of employees8 Number of retail brokerage offices Number of retail outlets9 Number of retail outlets9 Number of retail brokerage offices Number of retail outlets9 Number of retail brokerage offices Number of retail outlets9 Number of retail brokerage offices Number of retail outlets9	\$ \$	(92) 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% 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	(15) 316 318,632 1,015 \$ 38,720 2009 \$ 3.49 3.47 2.44 41.13 61.68 1.50 8.44 13.6 68.4 1.56 68.4 2.54 70.3 4.8 17.8 0.67 4.96 0.97 11.39 14.99 2.27 65,930 2,205 190 4,197 2009 \$ 5.37 5.35 12.99 2.27 59.2	\$ \$ % % \$ \$	(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 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 2,49 4,147	

2007	2006	2005	2004	2003	2002	2001
\$ 3,977	\$ 4,581	\$ 2,229	\$ 2,232	\$ 989	\$ (160)	\$ 1,300
353	316	354	477	491	634	440
-	-	-	-	-	-	-
(135)			_		_	_
43	_	_	_	_	_	_
_	_	_	_	_	_	_
(30)	(7) 24	(17) (98)	50	_	_	- 75
_	_	(56)	_	_	_	-
(39)	(39)	(23)	(43)	(100)	_	_
-	-	-	-	-		_
_	_	_	_	_	_	_ 189
_	(1,665)	-	_	-	-	-
- -	72 19	-	-	-	- -	_ _
-	35	29	-	110	-	138
- -	-	-	-	507	(32)	_ _
_	_	_	_	-	_	(275)
_ _	_ _	– (127)	(426)	_ (52)	972	208
_	_	100	-	-		-
	_ _	163 13				
_	18	-	-	-	-	_
_ _	_ _	238	195 –	_ 	_ _	_
192	(1,227)	632	253	956	1,574	775
\$ 4,169	\$ 3,354	\$ 2,861	\$ 2,485	\$ 1,945	\$ 1,414	\$ 2,075
2007	2006	2005	2004	2003	2002	2001
\$ 6,577 425	\$ 6,334 425	\$ 5,872 _	\$ 3,373 -	\$ 3,179 _	\$ 2,846	\$ 2,259
_	_	_	-	-	-	-
119 15,954	66 13,725	40 10,650	20 9,540	9 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
205-	2057	205-	205:	2057	205-	205:
2007	2006	2005	2004	2003	2002	2001
\$ 5.53 5.48	\$ 6.39 6.34	\$ 3.22 3.20	\$ 3.41 3.39	\$ 1.52 1.51	\$ (0.25) (0.25)	\$ 2.07 2.05
2.11	1.78	1.58	1.36	1.16	1.12	1.09
29.23 71.35	26.77 65.10	22.29 55.70	19.31 48.98	17.64 43.86	17.91 29.35	18.97 35.94
2.44	2.43	2.50	2.54	2.49	1.64	1.89
9.6% 13.0	16.9% 20.3	13.7% 17.2	11.7% 15.1	49.4% 54.4	(18.3)% (15.7)	(14.3)% (11.9)
19.3%	25.5%	15.3%	18.5%	8.7%	(1.3)%	11.3%
2.69 62.8	3.37 59.8	1.88 74.0	2.22 75.2	0.92 84.9	(0.05)	1.08 81.2
2.06	2.02	2.09	2.26	2.16	77.0 2.00	1.68
38.1 3.0	27.9 2.9	49.3 3.0	39.9 3.0	76.2 3.2	- 3.2	52.6 2.7
 13.0	10.3	17.4	14.5	29.0	5.Z -	17.5
 0.20%	0.16%	0.14%	0.21%	0.71%	1.11%	0.84%
1.74 0.37	1.41 0.25	1.37 0.04	2.14 (0.30)	7.64 0.15	12.56 2.24	9.13 0.71
10.3%	12.0%	10.1%	12.6%	10.5%	8.1%	8.4%
13.0	13.1	13.2	16.9	15.6	11.6	11.9
5.0 717,814	4.9 717,416	4.3 711,812	4.1 655,902	4.2	4.2 645,399	4.1 628,451
\$ 51,216	\$ 46,704	\$ 39,648	\$ 32,126	656,261 \$ 28,784	\$ 18,942	\$ 22,587
51,163	51,147	50,991	42,843	42,538	44,470	45,565
1,733 211	1,705 208	1,499 329	1,034 256	1,093 270	1,178 283	1,294 284
3,344	3,256	2,969	2,407	2,638	2,608	2,777
2007	2000	2005	2004	2002	2002	2001
\$ 5.80	\$ 4.70	\$ 4.17	\$ 3.80	2003 \$ 2.99	\$ 2.21	\$ 3.31
\$ 5.80 5.75	\$ 4.70 4.66	\$ 4.17 4.14	\$ 3.80 3.77	\$ 2.99 2.98	\$ 2.21 2.18	3.31 3.27
20.3%	18.7%	19.6%	20.6%	17.1%	11.6%	18.0%
2.80 59.6	2.46 62.4	2.42 65.2	2.39 66.1	1.35 69.6	0.45 67.4	1.42 67.2
36.4	38.1	38.4	35.8	38.8	50.8	33.0
12.4	14.0	13.5	13.0	14.7	13.5	11.0

2007

2006

2005

2004

2003

2002

2001

¹ Certain comparative amounts have been restated to conform to the presentation adopted in the current period.

² For 2004, does not include the impact of future tax increase of \$17 million reported in the report to shareholders for the quarter ended January 31, 2004. For 2006, the impact of future tax decreases of \$24 million on adjusted earnings is included in other tax items.

earnings is included in other tax items.

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 reasonably determinable.

⁴ Dividends paid during the year divided by average of high and low common share prices for the year.

⁵ Beginning in 1999, the price earnings ratio is computed using diluted net income per common share. Prior to 1999, the price earnings ratio is computed using basic net income per common share.

⁶ Includes customers' liability under acceptances.

Adjusted to reflect the one-for-one stock dividend paid on July 31, 1999.

Reflects the number of employees on an average full-time equivalent basis. Prior to 2002, the number of employees is on an "as at" full-time equivalent basis.

⁹ Includes retail bank outlets, private client centre branches, and estates and trusts branches.