## Ten-year Statistical Review <sup>1</sup>

## Condensed Consolidated Balance Sheet

Condensed Consoli	dated Balance Sheet				
(millions of Canadian dollars)		 2011	2010	20	09
	Assets				
	Cash resources and other	\$ 24,111	\$ 21,710		
	Securities	192,538	171,612	148,8	
	Securities purchased under reverse repurchase agreements	53,599	50,658	32,9	
	Loans (net of allowance for loan losses)	303,495	269,853	253,1	
	Other	112,617	105,712	100,8	
	Total Assets	686,360	619,545	557,2	19
	Liabilities				
	Deposits	\$ 481,114	\$ 429,971	\$ 391,0	34
	Other	145,209	132,691	112,0	78
	Subordinated notes and debentures	11,670	12,506	12,3	
	Liabilities for preferred shares and capital trust securities	32	582	1,4	
	Non-controlling interest in subsidiaries	1,483	1,493	1,5	
		639,508	577,243	518,4	.99
	Shareholders' equity				
	Common shares	18,417	16,730	15,3	57
	Preferred shares	3,395	3,395	3,3	95
	Treasury shares <sup>2</sup>	(116)	(92)	(	15)
	Contributed surplus	281	305		36
	Retained earnings	24,339	20,959	18,6	
	Accumulated other comprehensive income (loss)	536	1,005	1,0	15
		46,852	42,302	38,7	20
	Total Liabilities and Shareholders' equity	\$ 686,360	\$ 619,545	\$ 557,2	:19
Condensed Consoli	dated Statement of Income - Reported	 			
(millions of Canadian dollars)		 2011	2010	20	09
	Net interest income	\$ 12,831	\$ 11,543	\$ 11,3	26
	Non-interest income	 8,763	8,022	6,5	34
	Total revenue	21,594	19,565	17,8	60
	Dilution gain on investment, net of cost	-	_		_
	Provision for (reversal of) credit losses	1,465	1,625	2,4	-80
	Non-interest expenses	 13,083	12,163	12,2	11
	Income (loss) before income taxes, non-controlling interests in				
	subsidiaries and equity in net income of an associated company	7,046	5,777	3,1	69
	Provision for (recovery of) income taxes	1,299	1,262	2	41
	Non-controlling interests in subsidiaries, net of income taxes	104	106	1	11
	Equity in net income of an associated company, net of income taxes	 246	235		03
	Net income (loss)	5,889	4,644	3,1	20
	Preferred dividends	 180	194	1	67
	Net income (loss) available to common shareholders	\$ 5,709	\$ 4,450	\$ 2,9	53
Condensed Consolic	dated Statement of Income - Adjusted				
(millions of Canadian dollars)		2011	2010	20	09
	Net interest income	\$ 12,831	\$ 11,543	\$ 11,3	26
	Non-interest income	 8,587	8,020	7,2	
	Total revenue	21,418	19,563	18,6	20
	Dilution gain on investment, net of cost	· -	_	-,-	_
	Provision for credit losses	1,465	1,685	2,2	25
	Non-interest expenses	12,395	11,464	11,0	16
	Income before income taxes, non-controlling interests in				
	subsidiaries and equity in net income of an associated company	7,558	6,414	5,3	79
	Provision for income taxes	1,508	1,387		23
	Non-controlling interests in subsidiaries, net of income taxes	104	106		11
	Equity in net income of an associated company, net of income taxes	305	307		71
	Net income	6,251	5,228	4,7	
	Preferred dividends	180	194		67
	Net income available to common shareholders	\$ 6,071			
		2,011	- 0,007	- T,C	

	2008		2007		2006		2005		2004		2003		2002
\$	17,946	\$	16,536	\$	10,782	\$	13,418	\$	9,038	\$	7,719	\$	6,538
	144,125		123,036		124,458		108,096		98,280		79,665		82,197
	42,425		27,648		30,961		26,375		21,888		17,475		13,060
	219,624		175,915		160,608		152,243		123,924		118,058		122,627
	139,094		78,989		66,105		65,078		57,897		50,615		53,618
	563,214		422,124		392,914		365,210		311,027		273,532		278,040
\$	375,694	\$	276,393	\$	260,907	\$	246,981	\$	206,893	\$	182,880	\$	189,190
Ψ	140,406	Ψ	112,905	Ψ	101,242	Ψ	93,722	Ψ	83,262	Ψ	70,404	Ψ	70,216
	12,436		9,449		6,900		5,138		5,644		5,887		4,343
	1,444		1,449		1,794		1,795		2,560		2,785		2,735
	1,560		524		2,439		1,708		2,000		2,700		2,700
	531,540		400,720		373,282		349,344		298,359		261,956		266,484
	13,278		6,577		6,334		5,872		3,373		3,179		2,846
	1,875		425		425		5,672		5,575		3,179		2,040
	(79)		425		425		_		_		_		_
	392		119		66		40		20		9		_
	17,857		15,954		13,725		10,650		9,540		8,518		8,292
	(1,649)		(1,671)		(918)		(696)		(265)		(130)		418
	31,674		21,404		19,632		15,866		12,668		11,576		11,556
\$	563,214	\$	422,124	\$	392,914	\$	365,210	\$	311,027	\$	273,532	\$	278,040
Ψ	000,214	Ψ	722,124	Ψ	002,014	Ψ	000,210	Ψ	011,021	Ψ	270,002	Ψ	270,040
	2008		2007		2006		2005		2004		2003		2002
	2006		2007		2006		2005		2004		2003		2002
\$	8,532	\$	6,924	\$	6,371	\$	6,008	\$	5,773	\$	5,437	\$	5,143
	6,137		7,357		6,821		5,951		4,928		4,455		4,959
	14,669		14,281		13,192		11,959		10,701		9,892		10,102
	_		_		1,559		-		_		_		_
	1,063		645		409		55		(386)		186		2,925
	9,502		8,975		8,815	, ,	8,844		8,052		8,395		7,782
	4,104		4,661		5,527		3,060		3,035		1,311		(605)
	537		853		5,52 <i>1</i> 874		699		803		322		(445)
	43		95		184		132				322		(445)
	309		284		134		132		_		_		_
	3,833		3,997		4,603		2,229		2,232		989		(160)
	59		20		4,003		2,229		2,232		909		(100)
\$	3,774	\$	3,977	\$	4,581	\$	2,229	\$	2,232	\$	989	\$	(160)
	2008	•	2007		2006		2005		2004		2003		2002
\$	8,532	\$	6,924	\$	6,371	\$	6,021	\$	5,773	\$	5,437	\$	5,143
	5,840		7,148		6,862		6,077		5,006		4,500		4,919
	14,372		14,072		13,233		12,098		10,779		9,937		10,062
	1,046		705		441		319		336		423		- 1,475
	9,291		8,390		8,260		7,887		7,126		6,912		6,784
	-,		-,		-, -,		,		,		-,		
	4,035		4,977		4,532		3,892		3,317		2,602		1,803
	554		1,000		1,107		899		832		657		389
	43		119		211		132		-		-		-
	375		331		162		_		_		_		
	3,813		4,189		3,376		2,861		2,485		1,945		1,414
	59		20		22		-		-		-		
\$	3,754	\$	4,169	\$	3,354	\$	2,861	\$	2,485	\$	1,945	\$	1,414

<sup>1</sup>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 2002 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. <sup>2</sup> 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 Measures <sup>1</sup>

	ollars)  Net income available to common shareholders - reported	\$	5,709	\$	4,450	\$	2,953	
	Items of note affecting net income, net of income taxes							
	Amortization of intangibles		426		467		492	
	Reversal of Enron litigation reverse  Decrease / (Increase) in fair value of derivatives hedging the reclassified		-		_		_	
	available-for-sale debt securities portfolio		(134)		(5)		450	
	Gain relating to restructuring of VISA		-		_		_	
	TD Banknorth restructuring, privatization and merger-related charges		-		-		-	
	Integration and restructuring charges relating to U.S. P&C Banking acquisitions		69		69		276	
	Decrease / (Increase) in fair value of credit default swaps hedging the corporate loan book		(13)		4		126	
	Other tax items <sup>2</sup>		-		(11)		-	
	Provision for (release of) insurance claims		-		(17)		_	
	General allowance increase (release) in Canadian Personal and Commercial Banking and Wholesale Banking		_		(44)		178	
	Settlement of TD Banknorth shareholder litigation		_		(44)		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		-	
	Integration charges related to the Chrysler Financial acquisition		14					
	Total items of note		362		584		1,596	
	Net income available to common shareholders - adjusted	\$	6,071	\$	5,034	\$	4,549	
	solidated Statement of Changes in Shareholders' Equity							
nillions of Canadian do	•	_	2011		2010		2009	
	Common shares	\$	18,417	\$	16,730	\$	15,357 3,395	
			3 395		3 305			
	Preferred shares Treasury shares <sup>3</sup>		3,395 (116)		3,395 (92)			
	Preterred shares Treasury shares <sup>3</sup> Contributed surplus		3,395 (116) 281		3,395 (92) 305		(15) 336	
	Treasury shares <sup>3</sup> Contributed surplus Retained earnings		(116) 281 24,339		(92) 305 20,959		(15) 336 18,632	
	Treasury shares <sup>3</sup> Contributed surplus Retained earnings Accumulated other comprehensive income (loss)	· ·	(116) 281 24,339 536	· · · · ·	(92) 305 20,959 1,005	· ¢	(15) 336 18,632 1,015	·
thay Chatiatian	Treasury shares <sup>3</sup> Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity	\$	(116) 281 24,339	\$	(92) 305 20,959	\$	(15) 336 18,632	•
ther Statistics -	Treasury shares <sup>3</sup> Contributed surplus Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity	\$	(116) 281 24,339 536 46,852	\$	(92) 305 20,959 1,005 42,302	\$	(15) 336 18,632 1,015 38,720	
	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss)  Total shareholders' equity - Reported		(116) 281 24,339 536 46,852		(92) 305 20,959 1,005 42,302	·	(15) 336 18,632 1,015 38,720	· _
	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss)  Total shareholders' equity  Reported  1 Basic earnings	\$	(116) 281 24,339 536 46,852 2011 6.45	\$	(92) 305 20,959 1,005 42,302 2010 5.13	\$	(15) 336 18,632 1,015 38,720 2009 3.49	
	Treasury shares³ Contributed surplus Retained earnings Accumulated other comprehensive income (loss)  Total shareholders' equity - Reported		(116) 281 24,339 536 46,852		(92) 305 20,959 1,005 42,302	·	(15) 336 18,632 1,015 38,720	
	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		24,339 536 46,852 2011 6.45 6.41 2.61 48.23		(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	
	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		(116) 281 24,339 536 46,852 2011 6.45 6.41 2.61 48.23 75.23		(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	
	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		(116) 281 24,339 536 46,852 2011 6.45 6.41 2.61 48.23 75.23 1.56	\$	(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	9/
	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		(116) 281 24,339 536 46,852 2011 6.45 6.41 2.61 48.23 75.23 1.56 2.4	\$	(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 8.4	%
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		(116) 281 24,339 536 46,852 2011 6.45 6.41 2.61 48.23 75.23 1.56 2.4 5.7	<b>\$</b>	(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 8.4 13.6	
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		(116) 281 24,339 536 46,852 2011 6.45 6.41 2.61 48.23 75.23 1.56 2.4	<b>\$</b>	(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 8.4 13.6	% %
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 risk-weighted assets 11 Efficiency ratio		(116) 281 24,339 536 46,852 2011 6.45 6.41 2.61 48.23 75.23 1.566 2.4 5.7	<b>\$</b>	(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 8.4 13.6 8.4	
or 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		(116) 281 24,339 536 46,852 2011 6.45 6.41 2.61 48.23 75.23 1.56 5.7 14.5 2.86 60.6 60.6 2.37	<b>\$</b>	(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 8.4 1.3.6 8.4 1.5.6 8.4 2.54	
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		(116) 281 24,339 536 46,852 2011 6.45 6.41 2.61 48.23 75.23 1.56 2.4 5.7 14.5 2.86 60.6 2.37 40.6	<b>\$</b>	(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 2.414 41.13 61.68 1.50 8.4 1.56 68.4 2.54 70.3	
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 risk-weighted assets 11 Efficiency ratio 12 Net interest rate margin 13 Common dividend payout ratio 14 Dividend yield⁴		(116) 281 24,339 536 46,852 2011 6.45 6.41 1.2.61 48.23 75.23 1.56 2.4 5.7 14.5 2.86 60.6 2.37 40.6 3.4	<b>\$</b>	(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 8,4 1,56 68,4 2,54 70,3 4,8	
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 13 Common dividend payout ratio 14 Dividend yield⁴ 15 Price earnings ratio⁵		(116) 281 24,339 536 46,852 2011 6.45 6.41 2.61 48.23 75.23 1.56 6.2.4 5.7 14.5 2.86 60.6 2.37 40.6 3.4 11.7	\$ %	(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	\$ %	(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 8.4 2.54 70.3 4.8 17.8	
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 13 Common dividend payout ratio 14 Dividend yield⁴ 15 Price earnings ratio⁵ 16 Impaired loans net of specific allowance as a % of net loans <sup>6,7</sup> 17 Net impaired loans as a % of common equity¹		(116) 281 24,339 536 46,852 2011 6.45 6.41 2.61 48.23 75.23 1.56 2.4 5.7 14.5 2.86 60.6 60.6 3.4 11.7 0.59 9.40,07	\$ %	(92) 305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 22.43 62.2 2.35 47.6 3.5 14.4 0.65 4.41	\$ %	(15) 336 18,632 1,015 38,720 2009 3.49 3.47 2.414 41.13 61.68 1.50 8.4 1.56 68.4 70.3 4.8 17.0 9.0 9.0 9.0 9.0 9.0 9.0 9.0 9.0 9.0 9	%
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 16 Impaired loans as a % of common equity′ 17 Net impaired loans as a % of common equity′ 18 Provision for credit losses as a % of net average loans <sup>6,7</sup> 18 Provision for credit losses as a % of net average loans <sup>6,7</sup> 18 Provision for credit losses as a % of net average loans <sup>6,7</sup> 19 Provision for credit losses as a % of net average loans <sup>6,7</sup>		(116) 281 24,339 536 46,852 2011 6.45 6.41 12.61 48.23 75.23 1.56 60.6 2.4 5.7 14.5 60.6 3.4 11.7 0.59 4.07 4.07 0.59 4.07 0.48	\$ % %	(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 12.43 62.2 2.35 47.6 3.5 14.4 0.65	\$ % %	(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 2,54 70,3 4,8 1,78 0,62 4,41 0,92	%
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 16 Impaired loans net of specific allowance as a % of net loans <sup>6,7</sup> 17 Net impaired loans as a % of common equity <sup>7</sup> 18 Provision for credit losses as a % of net average loans <sup>6,7</sup> 17 Tier 1 capital ratio		(116) 281 24,339 536 46,852 2011 6.45 6.41 2.61 48.23 75.23 1.56 60.6 2.4 5.7 14.5 2.86 60.6 2.37 40.6 3.4 11.7 0.59 4.07 0.48	\$ % %	(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 0.65 4.41 0.63	\$ % %	(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 2.54 70.3 4.8 17.8 0.62 4.11	%
or 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 total common equity 10 Return on risk-weighted assets 1 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 Provision for credit losses as a % of net average loans <sup>6,7</sup> 18 Provision for credit losses as a % of net average loans <sup>6,7</sup> 17 Tier 1 capital ratio 10 Total capital ratio		(116) 281 24,339 536 46,852 2011 6.45 6.41 2.61 48.23 75.23 1.56 60.6 2.37 40.6 3.4 11.7 0.59 4.07 0.48 13.0 16.0	\$ % %	(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 0.65 4.41 0.65 4.41 0.63	\$ % %	(15) 336 18,632 1,015 38,720 2009 3.49 3.47 2.44 41.13 61.68 1.50 8.4 1.3.6 8.4 1.5.6 8.4 1.5.6 8.4 1.5.6 4.1 1.5.6 8.4 1.5.6 1.5.6 1.0.1	%
r common share rformance ratios set 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 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 loans <sup>6,7</sup> 17 Net impaired loans as a % of common equity 18 Provision for credit losses as a % of net average loans <sup>6,7</sup> 19 Tier 1 capital ratio 20 Total capital ratio 21 Common equity to total assets		(116) 281 24,339 536 46,852 2011 6.45 6.41 2.61 48.23 75.23 1.56 2.4 5.7 14.5 2.86 60.6 3.4 41.7 0.59 4.07 0.48 13.0 16.0	\$ % %	(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 0.65 4.41 0.63 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 8.4 1.56 68.4 2.54 70.3 4.8 17.8 0.62 4.11	%
r common share  rformance ratios  set quality  pital 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 yield⁴ 15 Price earnings ratio⁵ 16 Impaired loans net of specific allowance as a % of net loans <sup>6,7</sup> 17 Net impaired loans as a % of common equity <sup>7</sup> 18 Provision for credit losses as a % of net average loans <sup>6,7</sup> 19 Tier 1 capital ratio 10 Common equity to total assets 21 Number of common shares outstanding (thousands) 22 Market capitalization (millions of Canadian dollars)		(116) 281 24,339 536 46,852 2011 6.45 6.41 2.61 48.23 75.23 1.56 60.6 2.37 40.6 3.4 11.7 0.59 4.07 0.48 13.0 16.0	\$ % %	(92) 305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 1.66 19.1 23.4 12.1 2.43 62.2 2.35 47.6 3.5 14.4 0.65 4.41 0.65 4.41 0.63 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 8.4 1.56 68.4 2.54 70.3 4.8 17.8 0.62 4.41 0.92 11.3 14.9 6.3 858,822 52,972	%
r common share  rformance ratios  set quality  pital 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 yield⁴ 15 Price earnings ratio⁵ 16 Impaired loans as a % of common equity² 17 Provision for credit losses as a % of net loans <sup>6,7</sup> 18 Provision for credit losses as a % of net average loans <sup>6,7</sup> 19 Tier 1 capital ratio 20 Total 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®	\$	(116) 281 24,339 536 46,852 2011 6.45 6.41 2.61 48.23 75.23 1.56 60.6 2.37 40.6 3.4 11.7 0.59 4.07 0.48 13.0 6.3 900,988 67,782 75,631	% %	(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 3.5 47.6 0.65 4.41 0.65 4.41 0.63 3.5 5.1 6.3 878,497 64,526 68,725	\$ % %	(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 8.4 1.56 8.4 1.56 8.4 1.56 8.4 1.56 8.4 1.56 8.4 1.56 8.4 2.54 70.3 4.8 1.50 6.8 1.50 1.50 1.50 1.50 1.50 1.50 1.50 1.50 1.50	%
r common share rformance ratios set 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 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 Net impaired loans as a % of net average loans <sup>6,7</sup> 18 Provision for credit losses as a % of net average loans <sup>6,7</sup> 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 employees³ 15 Number of retail outlets³	\$	(116) 281 24,339 536 46,852 2011 6.45 6.41 1.2.61 48.23 75.23 1.5.66 2.44 5.7 14.5 2.86 60.6 3.4 11.7 0.59 4.07 0.48 13.0 16.0 6.3 900,998 67,782 75,631 2,483	% %	(92) 305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 22.43 62.2 2.35 47.6 3.5 14.4 0.65 4.41 0.63 12.2 15.5 6.3 878,497 64,526 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 8.4 1.56 68.4 2.54 70.3 4.8 17.8 0.62 4.41 0.92 11.3 14.9 6.3 858,822 52,972 65,930 2,205	%
r common share  rformance ratios  set quality  pital 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 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 loans <sup>6,7</sup> 17 Net impaired loans as a % of common equity <sup>7</sup> 18 Provision for credit losses as a % of net average loans <sup>6,7</sup> 19 Tier 1 capital ratio 10 Total capital ratio 11 Common equity to total assets 21 Number of common shares outstanding (thousands) 22 Market capitalization (millions of Canadian dollars) 23 Average number of employees³ 26 Number of retail outlets³ 27 Number of retail outlets³ 28 Number of retail outlets³ 28 Number of retail outlets³ 29 Number of retail outlets³ 20 Number of retail outlets³ 20 Number of retail outlets³ 20 Number of retail outlets³ 21 Number of retail outlets³ 22 Number of retail outlets³ 23 Number of retail outlets³ 26 Number of retail outlets³	\$	(116) 281 24,339 536 46,852 2011 6.45 641 2.61 48.23 75.23 1.56 60.6 2.37 40.6 3.4 11.7 0.59 4.07 0.48 13.0 16.0 63.3 900,998 67,782 75,631 2,483 108	% %	(92) 305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 22.43 62.2 2.35 47.6 3.5 14.4 0.65 4.41 0.63 12.2 15.5 63 878,497 64,526 68,725 2,449 105	\$ % %	(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 2,54 70,3 4,8 1,7,8 0,62 4,41 0,92 11,3 14,9 6,3 858,822 52,972 65,930 2,205 190	%
r common share rformance ratios set quality pital ratios her	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 the control of the	\$	(116) 281 24,339 536 46,852 2011 6.45 6.41 1.2.61 48.23 75.23 1.5.66 2.44 5.7 14.5 2.86 60.6 3.4 11.7 0.59 4.07 0.48 13.0 16.0 6.3 900,998 67,782 75,631 2,483	% %	(92) 305 20,959 1,005 42,302 2010 5.13 5.10 2.44 44.29 73.45 1.66 19.1 22.43 62.2 2.35 47.6 3.5 14.4 0.65 4.41 0.63 12.2 15.5 6.3 878,497 64,526 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 8.4 1.56 68.4 2.54 70.3 4.8 17.8 0.62 4.41 0.92 11.3 14.9 6.3 858,822 52,972 65,930 2,205	%
r common share rformance ratios set quality pital ratios her	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 the control of the	\$	(116) 281 24,339 536 46,852 2011 6.45 6.41 2.61 48.23 75.23 1.56 60.6 2.37 40.6 3.4 11.7 0.59 4.07 0.48 13.0 16.0 6.3 900,988 67,782 75,631 2,483 108 4,650	% %	(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 0.65 4.41 0.63 12.2 15.5 6.3 878,497 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 68.4 2.54 70.3 4.8 17.8 0.62 4.41 0.92 11.3 14.9 6.3 858,822 52,972 65,930 2,055 1900 4,197	%
r common share  rformance ratios  set quality  pital ratios  her	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 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 yield⁴ 15 Price earnings ratio⁵ 16 Impaired loans net of specific allowance as a % of net loans 6.7 17 Net impaired loans as a % of common equity 7 18 Provision for credit losses as a % of net average loans 6.7 19 Tier 1 capital ratio 20 Total 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 8 25 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 Number of retail brokerage offices 20 Number of retail brokerage offices 21 Number of retail brokerage offices 22 Number of retail brokerage offices 23 Number of retail brokerage offices 24 Number of retail brokerage offices 25 Number of retail brokerage offices 26 Number of retail brokerage offices 27 Number of retail brokerage offices	\$	(116) 281 24,339 536 46,852 2011 6.45 6.41 2.61 48.23 75.23 1.56 60.6 2.37 40.6 3.4 4.11.7 0.59 4.07 0.48 13.0 6.3 900,998 67,782 75,631 2,483 1,650	% % %	(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 0.65 4.41 0.63 12.2 15.5 6.3 878,497 64,526 68,725 2,449 4,550	\$ % %	(15) 336 18,632 1,015 38,720  2009 3.49 3.47 41.13 61.68 1.50 8.4 1.3.6 8.4 1.56 68.4 2.54 70.3 4.8 0.62 4.41 0.92 11.3 14.9 6.3 858,822 65,930 2,205 1900 4,197	%
er common share erformance ratios esset quality apital 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 the control of the	\$	(116) 281 24,339 536 46,852 2011 6.45 6.41 2.61 48.23 75.23 1.56 60.6 2.37 40.6 3.4 11.7 0.59 4.07 0.48 13.0 16.0 6.3 900,988 67,782 75,631 2,483 108 4,650	% %	(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 0.65 4.41 0.63 12.2 15.5 6.3 878,497 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 61.50 68.4 2.54 1.56 68.4 2.54 1.8 0.62 4.41 0.92 11.3 14.9 6.3 858,822 52,972 65,930 2,205 190 4,197	%
er common share erformance ratios esset quality epital ratios ther ther 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 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 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 Common equity to total assets 21 Number of common shares outstanding (thousands) 22 Market capitalization (millions of Canadian dollars) 23 Market capitalization (millions of Canadian dollars) 24 Average number of employees  25 Number of retail outlets  26 Number of retail brokerage offices 27 Number of retail outlets  28 Adjusted  1 Basic earnings	\$	(116) 281 24,339 536 46,852  2011 6.45 6.41 2.61 48.23 75.23 1.56 2.44 5.7 14.5 2.86 60.6 3.4 11.7 0.59 4.07 0.48 13.0 6.3 900,998 67,782 75,631 108 4,650	% % % \$	(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 0.65 4.41 0.63 12.2 15.5 6.3 878,497 64,526 68,725 2,449 105 4,550	\$ % % \$	(15) 336 18,632 1,015 38,720  2009 3.49 3.47 41.13 61.68 1.50 8.4 1.3.6 8.4 1.56 68.4 2.54 70.3 4.8 0.62 4.41 0.92 11.3 14.9 6.3 858,822 65,930 2,205 1900 4,197	% %
er common share erformance ratios esset quality apital 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 to book value 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 loans <sup>6,7</sup> 17 Net impaired loans as a % of common equity 7 18 Provision for credit losses as a % of net average loans 6,7 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 8 15 Number of retail brokerage offices 16 Number of retail outlets 9 17 Number of retail outlets 9 18 Diluted earnings 19 Return on risk-weighted assets 20 Number of retail outlets 9 21 Basic earnings 22 Diluted earnings 23 Return on risk-weighted assets	\$	(116) 281 24,339 536 46,852  2011 6.45 6.41 2.61 48.23 75.23 1.56 60.6 2.37 40.6 3.44 11.7 0.59 4.07 0.488 67,782 75,631 2,483 108 67,782 75,631 2,483 108 67,782 75,631 2,483 108 67,782 75,631 2,483 108 108 108 108 108 108 108 108 108 108	% % % \$	(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 0.65 4.41 0.65 4.41 0.63 12.2 15.5 6.3 878,497 64,526 68,725 2,449 4,550 2010 5.81 5.77 13.7 2.63	\$ % % \$	(15) 336 18,632 1,015 38,720  2009 3.49 3.47 41.13 61.68 1.50 8.4 1.3.6 8.4 1.56 68.4 2.54 70.3 4.8 17.8 0.62 4.41 0.92 11.3 14.9 6.3 858,822 2,05 190 4,197  2009 5.37 5.35 12.9 2.27	% %
er common share erformance ratios esset quality apital ratios ther ether 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 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 ratio 5 16 Impaired loans net of specific allowance as a % of net loans 6.7 17 Net impaired loans as a % of common equity' 18 Provision for credit losses as a % of net average loans 6.7 19 Tier 1 capital ratio 10 Common equity to total assets 21 Number of common shares outstanding (thousands) 22 Market capitalization (millions of Canadian dollars) 23 Market capitalization (millions of Canadian dollars) 24 Average number of employees 8 25 Number of retail outlets 9 26 Number of retail outlets 9 27 Number of retail brokerage offices 28 Diluted earnings 29 Diluted earnings 20 Diluted earnings 3 Return on total common equity	\$	(116) 281 24,339 536 46,852  2011 6.45 6.41 48.23 75.23 1.56 60.6 2.47 40.6 3.44 11.7 0.59 4.07 0.48 13.0 16.0 6.3 900,998 67,782 75,631 2,483 108 4,650	% % % \$	(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 0.65 4.41 0.63 12.2 15.5 6.3 878,497 64,526 68,725 2,449 105 4,550 2010 5.81 5.77 13.7	\$ % % \$	(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 2.54 70.3 4.8 17.8 0.62 4.41 0.92 11.3 14.9 6.3 858,822 52,972 65,930 2,005 190 4,197	% %

\$	2008 3,774 \$	2007 3,977 \$	2006 4,581 \$	2005 2,229 \$	2004 2,232 \$	2003 989 \$	2002 (160)
	404 (323)	353 -	316 -	354 -	477 -	491 -	634 -
	(118)	_	_	_	_	_	_
	-	(135)	-	-	-	-	-
	- 70	43	-	-	-	-	-
	70 (107)	(30)	_ (7)	_ (17)	- 50	_	_
	34	_	24	(98)	-	-	-
	20	-	-	-	-	-	-
	-	(39)	(39)	(23)	(43)	(100)	-
	_	_	_	_	_	_	_
	-	-	_	-	-	-	-
	_	_	(1,665) 72	_	_	_	_
	-	-	19	-	-	_	-
	-	-	35	29	-	110	-
	_	_	_	_	_	507 —	(32)
	-	-	-	-	-	-	-
	-	-	-	- (407)	- (400)	-	-
	- -	- -	- -	(127) 100	(426) —	(52)	972 -
	-	-	-	163	-	-	-
	-	-	-	13	-	-	-
	_	_	18 _	238	– 195	_	_
	_	_	_	-	-	_	-
 \$	(20) 3,754 \$	192 4,169 \$	(1,227) 3,354 \$	632 2,861 \$	253 2,485 \$	956 1,945 \$	1,574 1,414
 Ψ	0,704 ψ	4,100 ψ	υ,ου-ι ψ	Σ,001 ψ	2,400 ψ	1,040 ψ	1,717
 	2008	2007	2006	2005	2004	2003	2002
\$	13,278 \$	6,577 \$	6,334 \$	5,872 \$	3,373 \$	3,179 \$	2,846
	1,875 (79)	425 -	425 -	-	-	_	_
	392	119	66	40	20	9	-
	17,857 (1,649)	15,954 (1,671)	13,725 (918)	10,650 (696)	9,540 (265)	8,518 (130)	8,292 418
\$	31,674 \$	21,404 \$	19,632 \$	15,866 \$	12,668 \$	11,576 \$	11,556
 	2000	0007	2000	2005	0004	0000	0000
 \$	2008 4.90 \$	2007 5.53 \$	2006 6.39 \$	2005 3.22 \$	2004 3.41 \$	2003 1.52 \$	(0.25)
	4.87	5.48	6.34	3.20	3.39	1.51	(0.25)
	2.36 36.78	2.11 29.23	1.78 26.77	1.58 22.29	1.36 19.31	1.16 17.64	1.12 17.91
	56.92	71.35	65.10	55.70	48.98	43.86	29.35
	1.55 (20.2) %	2.44 9.6 %	2.43 16.9 %	2.50 13.7 %	2.54 11.7 %	2.49 49.4 %	1.64 (18.3) %
 	(17.1)	13.0	20.3	17.2	15.1	54.4	(15.7)
	14.4 % 2.22	19.3 % 2.69	25.5 % 3.37	15.3 % 1.88	18.5 % 2.22	8.7 % 0.92	(1.3) % (0.05)
	64.8	62.8	59.8	74.0	75.2	84.9	77.0
	2.22 49.0	2.06 38.1	2.02 27.9	2.09 49.3	2.26 39.9	2.16 76.2	2.00
	3.8	3.0	2.9	3.0	3.0	3.2	3.2
 	11.7 0.35 %	13.0 0.20 %	10.3 0.16 %	17.4 0.14 %	14.5 0.21 %	29.0 0.71 %	1.11 %
	0.35 % 2.70	1.74	0.16 % 1.41	1.37	0.21 % 2.14	7.64	12.56
 	0.50	0.37	0.25	0.04	(0.30)	0.15	2.24
	9.8 % 12.0	10.3 % 13.0	12.0 % 13.1	10.1 % 13.2	12.6 % 16.9	10.5 % 15.6	8.1 % 11.6
 	5.3	5.0	4.9	4.3	4.1	4.2	4.2
\$	810,121 46,112 \$	717,814 51,216 \$	717,416 46,704 \$	711,812 39,648 \$	655,902 32,126 \$	656,261 28,784 \$	645,399 18,942
	58,792	51,163	51,147	50,991	42,843	42,538	44,470
	2,238 249	1,733 211	1,705 208	1,499 329	1,034 256	1,093 270	1,178 283
 	4,147	3,344	3,256	2,969	2,407	2,638	2,608
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 \$	2008	2007	2006 4.70 \$	2005 4.17 \$	2004 3.80 \$	2003 2.99 \$	2002
				41/ %	a NU S	/ YY S	2.21
 _ *	4.92 \$ 4.88	5.80 \$ 5.75	4.66	4.14	3.77	2.98	2.18
 	4.88 14.3 %	5.75 20.3 %	4.66 18.7 %	4.14 19.6 %	3.77 20.6 %	2.98 17.1 %	2.18 11.6 %
	4.88 14.3 % 2.18	5.75 20.3 % 2.80	4.66 18.7 % 2.46	4.14 19.6 % 2.42	3.77 20.6 % 2.39	2.98 17.1 % 1.35	2.18 11.6 % 0.45
	4.88 14.3 %	5.75 20.3 %	4.66 18.7 %	4.14 19.6 %	3.77 20.6 %	2.98 17.1 %	2.18 11.6 %

to conform to the presentation adopted in the current period. <sup>2</sup> 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. <sup>3</sup> Effective 2008, treasury shares have been reclassified from common and preferred shares and shown seperately. Prior to 2008, the amounts for treasury shares are not reasonably determinable.

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

The price earnings ratio is computed using diluted net income per common share. Includes customers' liability under acceptances. <sup>7</sup>Excludes acquired credit-impaired loans and debt securities classified as loans. For additional information on acquired creditimpaired loans, see "Exposure to Acquired Impaired-credit Loans (ACI)" discussion and tables in the "Credit Portfolio Quality" section of the 2011 MD&A and Note 4 of the 2011 Consolidated Financial Statements. For additional information on debt securities classified as loans, see "Exposure to Non-agency Collateralized Mortgage Obligations" discussion and tables in the "Credit Portfolio Quality" section of the 2011 MD&A and Note 4 of the 2011 Consolidated Financial Statements. <sup>8</sup> Reflects the number of employees on an average full-time equivalent basis.

<sup>9</sup> Includes retail bank outlets, private client centre branches, and estates and trusts branches.

<sup>1</sup> Certain comparative amounts have been restated