Ten-year Statistical Review – IFRS¹

Condensed Consolidated Balance Sheet

(millions of Canadia	an dollars)	2012	201
	Assets	Ė 25 420	¢ 24.11
	Cash resources and other Trading loans, securities and other ²	\$ 25,128 199,280	\$ 24,11 171.10
	Derivatives	60,919	59,84
	Securities purchased under reverse repurchase agreements	69,198	56,98
	Loans, net of allowance for loan losses	408,848	377,18
	Other	47,733	46,25
	Total assets	811,106	735,49
	Liabilities		
	Deposits	\$ 487,754	\$ 449,42
	Trading deposits	38,774	29,61
	Derivatives	64,997	61,71
	Other Subordinated notes and debentures	157,013 11,318	136,92
	Liabilities for preferred shares and capital trust securities	2,250	11,54 2,26
	Total liabilities	762,106	691,48
	Equity	702,100	091,40
	Common shares	18,691	17,49
	Preferred shares	3,395	3,39
	Treasury shares	(167)	(11
	Contributed surplus	196	21
	Retained earnings	21,763	18,2
	Accumulated other comprehensive income (loss)	3,645	3,3
		47,523	42,52
	Non-controlling interest in subsidiaries	1,477	1,48
	Total equity	49,000	44,00
	Total liabilities and equity	\$ 811,106	\$ 735,49
	nsolidated Statement of Income – Reported	2042	201
nillions of Canadia	an dollars)	2012	
illions of Canadia	Net interest income	\$ 15,026	\$ 13,66
nillions of Canadia	Net interest income Non-interest income	\$ 15,026 8,096	\$ 13,66 8,00
nillions of Canadia	Net interest income Non-interest income Total revenue	\$ 15,026 8,096 23,122	\$ 13,66 8,00 21,66
nillions of Canadia	Net interest income Non-interest income	\$ 15,026 8,096	\$ 13,66 8,00 21,66 1,49
nillions of Canadia	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income	\$ 15,026 8,096 23,122 1,795 13,998	\$ 13,66 8,00 21,66 1,49 13,04
HIIIONS OF CANADIA	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate	\$ 15,026 8,096 23,122 1,795 13,998 7,329	\$ 13,66 8,00 21,66 1,44 13,04
nillions of Canadia	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092	\$ 13,66 8,00 21,66 1,49 13,02 7,12 1,32
illions of Canadia	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate	\$ 15,026 8,096 23,122 1,795 13,998 7,329	\$ 13,60 8,00 21,60 1,44 13,00 7,1:
illilons of Canadia	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss)	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234 6,471	\$ 13,66 8,00 21,66 1,49 13,04 7,11 1,33 24 6,04
illions of Canadia	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234	\$ 13,66 8,00 21,66 1,49 13,02 7,12 1,32 24 6,04
illions of Canadia	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss)	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234 6,471	\$ 13,64 8,00 21,66 1,44 13,04 7,12 1,33 24 6,04
nillions of Canadia	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders and	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234 6,471 196	\$ 13,64 8,00 21,66 1,44 13,04 7,12 1,33 24 6,04
nillions of Canadia	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders and non-controlling interests in subsidiaries Attributable to: Non-controlling interests in subsidiaries	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234 6,471 196 \$ 6,275	\$ 13,66 8,00 21,66 1,44 13,04 7,12 1,32 24 6,04 18 \$ 5,86
illions of Canadia	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders and non-controlling interests in subsidiaries Attributable to:	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234 6,471 196 \$ 6,275	\$ 13,66 8,00 21,66 1,44 13,04 7,12 1,32 24 6,04 18 \$ 5,86
ondensed Col	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders and non-controlling interests in subsidiaries Attributable to: Non-controlling interests in subsidiaries Common shareholders nsolidated Statement of Income – Adjusted	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234 6,471 196 \$ 6,275	\$ 13,66 8,00 21,66 1,49 13,00 7,12 1,32 24 6,04 18 \$ 5,86
ondensed Co	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders and non-controlling interests in subsidiaries Attributable to: Non-controlling interests in subsidiaries Common shareholders nsolidated Statement of Income – Adjusted	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234 6,471 196 \$ 6,275	\$ 13,66 8,00 21,66 1,44 13,00 7,11 1,32 24 6,04 18 \$ 5,86
ondensed Col	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders and non-controlling interests in subsidiaries Attributable to: Non-controlling interests in subsidiaries Common shareholders nsolidated Statement of Income – Adjusted an dollars) Net interest income	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234 6,471 196 \$ 6,275 104 6,171	\$ 13,66 8,00 21,66 1,44 13,02 7,12 1,32 24 6,02 18 \$ 5,86 201 \$ 13,66
ondensed Col	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders and non-controlling interests in subsidiaries Attributable to: Non-controlling interests in subsidiaries Common shareholders nsolidated Statement of Income – Adjusted an dollars) Net interest income Non-interest income Non-interest income	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234 6,471 196 \$ 6,275 104 6,171	\$ 13,66 8,00 21,66 1,49 13,02 7,12 1,33 24 6,00 18 \$ 5,86 20 \$ 13,66 7,87
ondensed Col	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders and non-controlling interests in subsidiaries Attributable to: Non-controlling interests in subsidiaries Common shareholders nsolidated Statement of Income – Adjusted an dollars) Net interest income Non-interest income Total revenue	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234 6,471 196 \$ 6,275 104 6,171	\$ 13,66 8,00 21,66 1,44 13,04 7,12 1,33 2,4 6,0,0 11 \$ 5,86 2,76 \$ 13,66 7,87 21,53
ondensed Col	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders and non-controlling interests in subsidiaries Attributable to: Non-controlling interests in subsidiaries Common shareholders nsolidated Statement of Income – Adjusted an dollars) Net interest income Non-interest income Total revenue Provision for credit losses	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234 6,471 196 \$ 6,275 104 6,171 2012 \$ 15,062 8,191 23,253 1,903	\$ 13,66 8,00 21,66 1,44 13,00 7,11 1,32 24 6,04 18 \$ 5,86 20 \$ 13,66 7,86 21,55 1,44
ondensed Col	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders and non-controlling interests in subsidiaries Attributable to: Non-controlling interests in subsidiaries Common shareholders Net interest income — Adjusted an dollars) Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234 6,471 196 \$ 6,275 104 6,171	\$ 13,66 8,00 21,66 1,44 13,00 7,11 1,32 24 6,04 18 \$ 5,86 20 \$ 13,66 7,86 21,55 1,44
ondensed Co	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders and non-controlling interests in subsidiaries Attributable to: Non-controlling interests in subsidiaries Common shareholders nsolidated Statement of Income – Adjusted an dollars) Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234 6,471 196 \$ 6,275 104 6,171 2012 \$ 15,062 8,191 23,253 1,903 13,162	\$ 13,66 8,00 21,66 1,44 13,02 7,12 1,33 22 6,00 18 \$ 5,86 20 \$ 13,66 7,87 21,53 1,44 12,37
ondensed Co	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders and non-controlling interests in subsidiaries Attributable to: Non-controlling interests in subsidiaries Common shareholders msolidated Statement of Income – Adjusted an dollars) Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234 6,471 196 \$ 6,275 104 6,171 2012 \$ 15,062 8,191 23,253 1,903 13,162 8,188	\$ 13,66 8,00 21,66 1,44 13,04 7,12 1,33 2,2 6,00 18 \$ 5,86 2,76 \$ 13,66 7,8 21,53 1,44 12,33
ondensed Co	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders and non-controlling interests in subsidiaries Attributable to: Non-controlling interests in subsidiaries Common shareholders Net interest income Adjusted an dollars) Net interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234 6,471 196 \$ 6,275 104 6,171 2012 \$ 15,062 8,191 23,253 1,903 13,162 8,188 1,404	\$ 13,61 8,00 21,61 1,44 13,00 7,1: 1,33 2- 6,00 11 \$ 5,80 20 \$ 13,60 7,88 21,5: 1,44 12,3°
ondensed Co	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders and non-controlling interests in subsidiaries Attributable to: Non-controlling interests in subsidiaries Common shareholders nsolidated Statement of Income – Adjusted an dollars) Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234 6,471 196 \$ 6,275 104 6,171 2012 \$ 15,062 8,191 23,253 1,903 13,162 8,188 1,404 291	\$ 13,6 8,0 21,6 1,4 13,0 7,1 1,3,3 2 6,0 1; \$ 5,8 1 5,7 2 2,5 1,4 12,3 7,6 1,5 1,4 12,3
ondensed Col	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders and non-controlling interests in subsidiaries Attributable to: Non-controlling interests in subsidiaries Common shareholders nsolidated Statement of Income – Adjusted an dollars) Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss)	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234 6,471 196 \$ 6,275 104 6,171 2012 \$ 15,062 8,191 23,253 1,903 13,162 8,188 1,404 291 7,075	\$ 13,6 8,0 21,6 1,4 13,0 7,1 1,3 2 6,0 1; \$ 5,8 21,5,7 21,5,7 1,4 12,3 7,6 1,5 1,4 12,3 3 6,0 6,0 6,0 6,0 7,8 1,6 1,6 1,6 1,6 1,6 1,6 1,6 1,6 1,6 1,6
ondensed Col	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders and non-controlling interests in subsidiaries Attributable to: Non-controlling interests in subsidiaries Common shareholders nsolidated Statement of Income – Adjusted an dollars) Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234 6,471 196 \$ 6,275 104 6,171 2012 \$ 15,062 8,191 23,253 1,903 13,162 8,188 1,404 291	\$ 13,66 8,00 21,66 1,44 13,00 7,11 1,33 22 6,00 18 \$ 5,86 20 \$ 13,66 7,88 21,55 1,44 12,33 7,66 1,53 3,66
	Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders and non-controlling interests in subsidiaries Attributable to: Non-controlling interests in subsidiaries Common shareholders nsolidated Statement of Income – Adjusted an dollars) Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss)	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234 6,471 196 \$ 6,275 104 6,171 2012 \$ 15,062 8,191 23,253 1,903 13,162 8,188 1,404 291 7,075	\$ 13,66 8,00 21,66 1,44 13,00 7,11 1,32 2,6 6,04 18 \$ 5,86 2,00 \$ 13,66 7,86 7,86 7,86 1,45 12,33 7,66 1,55 3,66 1,55 3,66 1,55 3,66 1,55 3,66 1,55 3,66 1,55 3,66 1,55 1,55 1,55 1,55 1,55 1,55 1,55 1
ondensed Col	Net interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders and non-controlling interests in subsidiaries Attributable to: Non-controlling interests in subsidiaries Common shareholders Net interest income Non-interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends Net income (loss) Preferred dividends Net income (loss) available to common shareholders and non-controlling interests in subsidiaries Attributable to:	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234 6,471 196 \$ 6,275 104 6,171 2012 \$ 15,062 8,191 23,253 1,903 13,162 8,188 1,404 291 7,075 196 \$ 6,879	\$ 13,66 8,00 21,66 1,49 13,00 7,12 1,32 26 6,02 18 \$ 5,86 201 \$ 13,66 7,87 21,55 1,49 12,33 7,66 1,52 3,6 4,4 12,3 3,6 4,6 1,5 1,5 1,5 1,5 1,5 1,5 1,5 1,5 1,5 1,5
ondensed Co	Net interest income Total revenue Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income of an investment in associate, net of income taxes Net income (loss) Preferred dividends Net income (loss) available to common shareholders and non-controlling interests in subsidiaries Attributable to: Non-controlling interests in subsidiaries Common shareholders Net interest income Non-interest income Provision for credit losses Non-interest expenses Income before income taxes and equity in net income of an investment in associate Provision for income taxes Equity in net income taxes Equity in net income of an investment in associate, net of income taxes Not income (loss) Preferred dividends Net income (loss) Net income (loss) available to common shareholders and non-controlling interests in subsidiaries	\$ 15,026 8,096 23,122 1,795 13,998 7,329 1,092 234 6,471 196 \$ 6,275 104 6,171 2012 \$ 15,062 8,191 23,253 1,903 13,162 8,188 1,404 291 7,075 196	\$ 13,66 8,00 21,66 1,44 13,00 7,11 1,33 24 6,04 18 \$ 5,86 20 \$ 13,66 7,86 7,86 1,44 12,33 7,66 1,54 3,56 1,54 11,5

¹ Results prepared in accordance with GAAP are referred to as "reported". Adjusted results (excluding "items of note", net of income taxes, from reported results) and related terms are not defined terms under GAAP and therefore, may not be comparable to similar terms used by other issuers. For further explanation, see "How the Bank Reports" in the accompanying Management's Discussion and Analysis (MD&A).

² Includes available-for-sale securities and financial assets designated at fair value through profit or loss.

Ten-year Statistical Review – IFRS¹

Reconciliation of Non-GAAP Financial Measures

(millions of Canadian	dollars)	2012	2011
	Net income available to common shareholders – reported Items of note affecting net income, net of income taxes	\$ 6,171	\$ 5,761
	Amortization of intangibles	238	391
	Fair value of derivatives hedging the reclassified available-for-sale securities portfolio	89	(128)
	Integration charges and direct transaction costs relating to U.S. P&C Banking acquisitions Fair value of credit default swaps hedging the corporate loan book, net of provision	9	` 82 [°]
	for credit losses Integration charges, direct transaction costs, and changes in fair value of contingent	-	(13)
	consideration relating to the Chrysler Financial acquisition Integration charges and direct transaction costs relating to the acquisition of the	17	55
	credit card portfolio of MBNA Canada	104	_
	Litigation reserve	248	_
	Reduction of allowance for incurred but not identified credit losses	(120)	_
	Positive impact due to changes in statutory income tax rates Impact of Superstorm Sandy	(18) 37	-
	Total items of note	604	387
	Net income available to common shareholders – adjusted	\$ 6,775	\$ 6,148

Condensed Consolidated Statement of Changes in Equity

(millions of Canadian dollars)		2012	2011
Common shares Preferred shares Treasury shares Contributed surplus Retained earnings Accumulated other com	nprehensive income (loss)	\$ 18,691 3,395 (167) 196 21,763 3,645	\$ 17,491 3,395 (116) 212 18,213 3,326
		\$ 47,523	\$ 42,521
Non-controlling inter	ests in subsidiaries	1,477	1,483
Total equity		\$ 49,000	\$ 44,004

Other Statistics - Reported

			2012	2011
Per common share	1	Basic earnings	\$ 6.81	\$ 6.50
	2	Diluted earnings	6.76	6.43
	3	Dividends	2.89	2.61
	4	Book value	48.17	43.43
	5	Closing market price	81.23	75.23
	6	Closing market price to book value	1.69	1.73
	7	Closing market price appreciation	8.0%	2.4%
	8	Total shareholder return ²	11.9	5.7
Performance ratios	9	Return on total common equity	14.9%	16.2%
	10	Return on risk-weighted assets ³	2.70	2.86
	11	Efficiency ratio	60.5	60.2
	12	Net interest margin	2.23	2.30
	13	Common dividend payout ratio	42.5	40.2
	14	Dividend yield ⁴	3.8	3.4
	15	Price earnings ratio⁵	12.0	11.7
Asset quality	16	Impaired loans net of counterparty-specific and individually		
		insignificant allowances as a % of net loans ^{6,7}	0.52%	0.56%
	17	Net impaired loans as a % of common equity ⁷	4.76	5.27
	18	Provision for credit losses as a % of net average loans ^{6,7}	0.43	0.39
Capital ratios	19	Tier 1 capital ratio ³	12.6%	13.0%
•	20	Total capital ratio ³	15.7	16.0
Other	21	Common equity to total assets	5.4	5.3
	22	Number of common shares outstanding (thousands)	916,130	900,998
	23	Market capitalization (millions of Canadian dollars)	\$ 74,417	\$ 67,782
	24		78,397	75,631
	25	Number of retail outlets ⁹	2,535	2,483
	26	Number of retail brokerage offices	112	108
	27	Number of Automated Banking Machines	4,739	4,650

Other Statistics - Adjusted

			2012	2011
Per common share	1 2	Basic earnings Diluted earnings	\$ 7.47 7.42	\$ 6.94 6.86
Performance ratios		Return on total common equity Return on risk-weighted assets ³	16.3% 2.83	17.3% 2.95
	5	Efficiency ratio	56.6	57.5
	7	Common dividend payout ratio Price earnings ratio	38.7 10.9	37.7 11.0

 $^{^{\}rm 1}$ Results prepared in accordance with GAAP are referred to as "reported". Adjusted results (excluding "items of note", net of income taxes, from reported results) and related terms are not defined terms under GAAP and therefore, may not be comparable to similar terms used by other issuers. For further explanation, see "How the Bank Reports" in the accompanying MD&A.

² Amount represents the price change and dividends earned by investors over the last 12 months.

³ Prior to Q1 2012, the amounts were calculated based on Canadian GAAP.

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

⁵ The price earnings ratio is computed using diluted net income per common share.

⁶ Includes customers' liability under acceptances.

Texcludes acquired credit-impaired loans and debt securities classified as loans. For additional information on acquired credit-impaired loans, see the "Credit Portfolio Quality" section of the 2012 MD&A. For additional information on debt securities classified as loans, see the "Exposure to Non-agency Collateralized Mortgage Obligations" discussion and tables in the "Credit Portfolio Quality" section of the

⁸ Reflects the number of employees on an average full-time equivalent basis.

⁹ Includes retail bank outlets, private client centre branches, and estate and trust branches.

Ten-year Statistical Review – Canadian GAAP¹

condensed Conse		2011	2010	
	Assets			
	Cash resources and other	\$ 24,111	\$ 21,710	
	Securities	192,538	171,612	
	Securities purchased under reverse repurchase agreements	53,599	50,658	
	Loans (net of allowance for loan losses)	303,495	269,853	
	Other	112,617	105,712	
	Total assets	686,360	619,545	
	Liabilities			
	Deposits	\$ 481,114	\$ 429,971	
	Other	145,209	132,691	
	Subordinated notes and debentures Liabilities for preferred shares and capital trust securities	11,670 32	12,506 582	
	Non-controlling interest in subsidiaries	1,483	1,493	
	Non-controlling interest in subsidiaries	639,508	577,243	
	Chanabaldand and the	039,508	5//,243	
	Shareholders' equity	40.447	16.730	
	Common shares Preferred shares	18,417	16,730	
	Preferred shares Treasury shares²	3,395 (116)	3,395 (92)	
	Contributed surplus	281	305	
	Retained earnings	24,339	20.959	
	Accumulated other comprehensive income (loss)	536	1,005	
	· · · · · · · · · · · · · · · · · · ·	46,852	42,302	
	Total liabilities and shareholders' equity	\$ 686,360	\$ 619,545	
llions of Canadian (Net interest income	2011 \$ 12,831	2010 \$ 11,543	
	Non-interest income	8,763	8,022	
	Total revenue Dilution gain on investment, net of cost	21,594	19,565	
	Provision for (reversal of) credit losses	1,465	1,625	
	Non-interest expenses	13,083	12,163	
	Income (loss) before income taxes, non-controlling interests in subsidiaries			
	and equity in net income of an associated company	7,046	5,777	
	Provision for (recovery of) income taxes	1,299	1,262	
	Non-controlling interests in subsidiaries, net of income taxes	104	106	
	Equity in net income of an associated company, net of income taxes	246	235	
	Net income (loss)	5,889	4,644	
	Preferred dividends	180	194	
	Net income (loss) available to common shareholders	\$ 5,709	\$ 4,450	
ondensed Cons				
illions of Canadian	olidated Statement of Income – Adjusted			
	•	2011	2010	
	dollars)			
	•	2011 \$ 12,831 8,587	2010 \$ 11,543 8,020	
	dollars) Net interest income	\$ 12,831	\$ 11,543	
	dollars) Net interest income Non-interest income	\$ 12,831 8,587	\$ 11,543 8,020	
	Met interest income Non-interest income Total revenue Dilution gain on investment, net of cost Provision for credit losses	\$ 12,831 8,587	\$ 11,543 8,020 19,563 - 1,685	
	Net interest income Non-interest income Total revenue Dilution gain on investment, net of cost	\$ 12,831 8,587 21,418	\$ 11,543 8,020 19,563	
	Met interest income Non-interest income Total revenue Dilution gain on investment, net of cost Provision for credit losses	\$ 12,831 8,587 21,418 - 1,465	\$ 11,543 8,020 19,563 - 1,685	
	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	\$ 12,831 8,587 21,418 - 1,465 12,395 7,558	\$ 11,543 8,020 19,563 - 1,685 11,464 6,414	
	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	\$ 12,831 8,587 21,418 	\$ 11,543 8,020 19,563 1,685 11,464 6,414 1,387	
	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	\$ 12,831 8,587 21,418 - 1,465 12,395 7,558 1,508 104	\$ 11,543 8,020 19,563 - 1,685 11,464 6,414 1,387 106	
	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	\$ 12,831 8,587 21,418 	\$ 11,543 8,020 19,563 1,685 11,464 6,414 1,387	

6,251 180

6,071

5,228 194

5,034

\$

Net income available to common shareholders

	2009	2008	2007	2006	2005	2004	2003
\$	21,517 148,823 32,948 253,128 100,803	\$ 17,946 144,125 42,425 219,624 139,094	\$ 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
	557,219	563,214	422,124	392,914	365,210	311,027	273,532
\$	391,034 112,078 12,383 1,445 1,559	\$ 375,694 140,406 12,436 1,444 1,560	\$ 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
	518,499	531,540	400,720	373,282	349,344	298,359	261,956
	15,357 3,395 (15) 336 18,632 1,015	13,278 1,875 (79) 392 17,857 (1,649)	6,577 425 - 119 15,954 (1,671)	6,334 425 - 66 13,725 (918)	5,872 - - 40 10,650 (696)	3,373 - - 20 9,540 (265)	3,179 - - 9 8,518 (130)
	38,720	31,674	21,404	19,632	15,866	12,668	11,576
\$	557,219	\$ 563,214	\$ 422,124	\$ 392,914	\$ 365,210	\$ 311,027	\$ 273,532
	2009	2008	2007	2006	2005	2004	2003
\$	11,326 6,534	\$ 8,532 6,137	\$ 6,924 7,357	\$ 6,371 6,821	\$ 6,008 5,951	\$ 5,773 4,928	\$ 5,437 4,455
	17,860 - 2,480	14,669 - 1,063	14,281 - 645	13,192 1,559 409	11,959 - 55	10,701 - (386)	9,892 - 186
	12,211	9,502	8,975	8,815	8,844	8,052	8,395
	3,169 241 111 303	4,104 537 43 309	4,661 853 95 284	5,527 874 184 134	3,060 699 132 –	3,035 803 - -	1,311 322 - -
	3,120 167	3,833 59	3,997 20	4,603 22	2,229	2,232	989
\$	2,953	\$ 3,774	\$ 3,977	\$ 4,581	\$ 2,229	\$ 2,232	\$ 989
· · · · · · · · · · · · · · · · · · ·	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,						
	2009	2008	2007	2006	2005	2004	2003
\$	11,326 7,294	\$ 8,532 5,840	\$ 6,924 7,148	\$ 6,371 6,862	\$ 6,021 6,077	\$ 5,773 5,006	\$ 5,437 4,500
	18,620 –	14,372	14,072	13,233	12,098	10,779	9,937
	2,225 11,016	1,046 9,291	705 8,390	441 8,260	319 7,887	336 7,126	423 6,912
	5,379 923 111 371	4,035 554 43 375	4,977 1,000 119 331	4,532 1,107 211 162	3,892 899 132 –	3,317 832 – –	2,602 657 – –
	4,716 167	3,813 59	4,189 20	3,376 22	2,861 -	2,485 -	1,945 -
\$	4,549	\$ 3,754	\$ 4,169	\$ 3,354	\$ 2,861	\$ 2,485	\$ 1,945

¹ Results prepared in accordance with GAAP are referred to as "reported". Adjusted results (excluding "items of note", net of income taxes, from reported results) and related terms are not defined terms under GAAP and therefore, may not be comparable to similar terms used by other issuers. similar terms used by other issuers. For further explanation, see "How the Bank Reports" in the accompanying MD&A. Adjusted results are presented from 2003 to allow for sufficient years for historical comparison. Adjusted results shown for years prior to 2006 reflect adjustments for amortization. reflect adjustments for amortization of intangibles and certain identified items as previously disclosed by the Bank for the applicable period, except as noted. See the following page for a reconciliation with reported results. ² Effective 2008, treasury shares have been reclassified from common and preferred shares and are shown sepa-

Ten-year Statistical Review – Canadian GAAP¹

Reconciliation of millions of Canadian of			2011	2010	
Timions of Canadian C	JOHAI 3,	Net income available to common shareholders – reported	\$ 5.709	\$ 4,450	
		Items of note affecting net income, net of income taxes			
		Amortization of intangibles Reversal of Enron litigation reserve	426	467	
		Decrease/(Increase) in fair value of derivatives hedging the reclassified			
		available-for-sale debt securities portfolio	(134)	(5)	
		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	
		Decrease/(Increase) in fair value of credit default swaps hedging the corporate loan book Other tax items ²	(13)	4 (11)	
		Provision for (release of) insurance claims	=	(17)	
		General allowance increase (release) in Canadian Personal and		(4.4)	
		Commercial Banking and Wholesale Banking Settlement of TD Banknorth shareholder litigation		(44)	
		FDIC special assessment charge	_	_	
		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	-	-	
		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	
		Agreement with Canada Revenue Agency Integration charges related to the Chrysler Financial acquisition	- 14	121	
		Total items of note	362	584	
		Net income available to common shareholders – adjusted	\$ 6,071	\$ 5,034	
			/	,	
Condensed Conso	olida	ted Statement of Changes in Shareholders' Equity			
millions of Canadian o	dollars)		2011	2010	
		Common shares	\$ 18,417	\$ 16,730	
		Preferred shares Treasury shares ³	3,395	3,395	
			(116)	(92)	
		Contributed surplus	281	305	
		Contributed surplus Retained earnings	281 24,339	305 20,959	
		Retained earnings Accumulated other comprehensive income (loss)	24,339 536	20,959 1,005	
		Retained earnings	24,339	20,959	
Other Statistics –	Ren	Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity	24,339 536	20,959 1,005	
Other Statistics –	Rep	Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity	24,339 536 \$ 46,852	20,959 1,005 \$ 42,302	
		Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted	24,339 536 \$ 46,852	20,959 1,005 \$ 42,302	
Other Statistics – er common share	1 2	Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Dreted Basic earnings Diluted earnings	24,339 536 \$ 46,852 2011 \$ 6.45 6.41	20,959 1,005 \$ 42,302 2010 \$ 5.13 5.10	
	1 2 3	Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity orted Basic earnings Diluted earnings Dividends	24,339 536 \$ 46,852 2011 \$ 6.45 6.41 2.61	20,959 1,005 \$ 42,302 2010 \$ 5.13 5.10 2.44	
	1 2 3 4 5	Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Dirted Basic earnings Diluted earnings Dividends Book value Closing market price	24,339 536 \$ 46,852 2011 \$ 6.45 6.41	20,959 1,005 \$ 42,302 2010 \$ 5.13 5.10	
	1 2 3 4 5 6	Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Ditted Basic earnings Diluted earnings Dividends Book value Closing market price Closing market price to book value	24,339 536 \$ 46,852 2011 \$ 6.45 6.41 2.61 48.23 75.23 1.56	20,959 1,005 \$ 42,302 2010 \$ 5.13 5.10 2.44 44.29 73.45 1.66	
	1 2 3 4 5 6	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	24,339 536 \$ 46,852 2011 \$ 6.45 6.41 2.61 48.23 75.23 1.56 2.4%	20,959 1,005 \$ 42,302 2010 \$ 5.13 5.10 2.44 44.29 73.45 1.66 19.1%	
er common share	1 2 3 4 5 6 7 8	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 ⁴	24,339 536 \$ 46,852 2011 \$ 6.45 6.41 2.61 48.23 75.23 1.56 2.4% 5.7	20,959 1,005 \$ 42,302 2010 \$ 5.13 5.10 2.44 44.29 73.45 1.66 19.1% 23.4	
	1 2 3 4 5 6 7 8	Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Diluted Basic earnings Diluted earnings Dividends Book value Closing market price Closing market price appreciation Total shareholder return ⁴ Return on risk-weighted assets	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	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	
er common share	1 2 3 4 5 6 7 8 9 10	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 ⁴ Return on total common equity Return on risk-weighted assets Efficiency ratio	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	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	
er common share	1 2 3 4 5 6 7 8 9 10 11	Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Diluted Basic earnings Diluted earnings Dividends Book value Closing market price Closing market price appreciation Total shareholder return ⁴ Return on risk-weighted assets	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	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	
er common share	1 2 3 4 5 6 7 8 9 10 11 12 13	Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Direct Basic earnings Diluted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return ⁴ Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest margin Common dividend payout ratio Dividend yield ⁵	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 3.4	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	
er common share	1 2 3 4 5 6 7 8 9 10 11 12 13 14	Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Direct Basic earnings Diluted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return ⁴ Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest margin Common dividend payout ratio Dividend yield ⁵ Price earnings ratio ⁶	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 3.4 11.7	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	
er common share	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Divided Basic earnings Diluted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return ⁴ Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest margin Common dividend payout ratio Dividend yield ⁵ Price earnings ratio ⁶ Impaired loans net of specific allowance as a % of net loans ^{7,8}	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 3.4 11.7	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 0.655%	
er common share	1 2 3 4 5 6 7 8 9 10 11 12 13 14	Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Direct Basic earnings Diluted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return ⁴ Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest margin Common dividend payout ratio Dividend yield ⁵ Price earnings ratio ⁶	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 3.4 11.7	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	
er common share	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Dividend Basic earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return ⁴ Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest margin Common dividend payout ratio Dividend yield ⁵ Price earnings ratio ⁶ Impaired loans as a % of common equity ⁸ Net impaired loans as a % of net average loans ^{7,8} Tier 1 capital ratio	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 3.4 11.7 0.59% 4.07 0.48	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%	
er common share erformance ratios usset quality	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Dividend Basic earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return ⁴ Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest margin Common dividend payout ratio Dividendy jield's Price earnings ratio 6 Impaired loans as a % of common equity® Net impaired loans as a % of common equity® Provision for credit losses as a % of net average loans ^{7,8} Tier 1 capital ratio Total capital ratio	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 3.4 11.7 0.59% 4.07 0.48	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	
er common share erformance ratios	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Dividend Basic earnings Diluted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return4 Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest margin Common dividend payout ratio Dividend yield5 Impaired loans net of specific allowance as a % of net loans7.8 Net impaired loans as a % of common equity8 Provision for credit losses as a % of net average loans7.8 Tier 1 capital ratio Total capital ratio Common equity to total assets	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 3.4 11.7 0.59% 4.07 0.48	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 0.655% 4.41 0.63 12.2% 15.5 6.3	
er common share erformance ratios usset quality	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Divided Basic earnings Diluted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return4 Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest margin Common dividend payout ratio Dividend yield5 Price earnings ratio6 Impaired loans net of specific allowance as a % of net loans ^{7,8} Net impaired loans as a % of common equity8 Provision for credit losses as a % of net average loans ^{7,8} Tier 1 capital ratio Total capital ratio Total capital ratio Common equity to total assets Number of common shares outstanding (thousands)	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 3.4 11.7 0.59% 4.07 0.48	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	
er common share erformance ratios usset quality	1 2 3 3 4 4 5 6 6 7 7 8 9 100 111 123 144 15 166 177 18 19 20 21 22 23 32 4	Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Divided Basic earnings Diluted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return4 Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest margin Common dividend payout ratio Dividend yield5 Price earnings ratio6 Impaired loans net of specific allowance as a % of net loans7.8 Net impaired loans as a % of common equity8 Provision for credit losses as a % of net average loans7.8 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 employees9	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 3.4 11.7 0.59% 4.07 0.48 13.0% 16.0 6.3 900,998 \$ 67,782 75,631	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 0.655% 4.41 0.63 12.2% 15.5 6.3 878,497 \$ 64,526 68,725	
er common share erformance ratios usset quality	1 2 2 3 3 4 4 5 5 6 6 7 7 8 8 9 100 111 12 13 14 15 16 17 18 19 20 21 22 23 24 4 25 5	Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Dirted Basic earnings Diluted earnings Diluted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return4 Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest margin Common dividend payout ratio Dividend yield5 Price earnings ratio6 Impaired loans net of specific allowance as a % of net loans ^{7,8} Net impaired loans as a % of common equity8 Provision for credit losses as a % of net average loans ^{7,8} 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 retail outlets ¹⁰	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 3,4 11,7 0,59% 4,07 0,48 13,0% 16,0 6,3 900,998 \$ 67,782 75,631 2,483	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	
er common share erformance ratios usset quality	1 2 2 3 3 4 4 5 5 6 6 7 7 8 8 9 100 111 12 13 14 15 16 17 18 19 20 21 22 23 24 4 25 5	Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Divided Basic earnings Diluted earnings Dividends Book value Closing market price Closing market price to book value Closing market price appreciation Total shareholder return4 Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest margin Common dividend payout ratio Dividend yield5 Price earnings ratio6 Impaired loans net of specific allowance as a % of net loans7.8 Net impaired loans as a % of common equity8 Provision for credit losses as a % of net average loans7.8 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 employees9	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 3.4 11.7 0.59% 4.07 0.48 13.0% 16.0 6.3 900,998 \$ 67,782 75,631	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 0.655% 4.41 0.63 12.2% 15.5 6.3 878,497 \$ 64,526 68,725	
er common share erformance ratios asset quality apital ratios	1 2 2 3 3 4 4 5 5 6 6 7 8 8 9 100 111 122 13 14 15 16 17 17 18 19 20 21 22 22 22 24 25 26 27	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 ⁴ Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest margin Common dividend payout ratio Dividend yield ⁵ Price earnings ratio ⁶ Impaired loans net of specific allowance as a % of net loans ^{7,8} Net impaired loans as a % of common equity ⁸ Provision for credit losses as a % of net average loans ^{7,8} 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 employees ⁹ Number of retail brokerage offices Number of Automated Banking Machines	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 3.4 11.7 0.59% 4.07 0.48 13.0% 16.0 6.3 900,998 \$ 67,782 75,631 2,483 108	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	
er common share erformance ratios usset quality	1 2 2 3 3 4 4 5 5 6 6 7 8 8 9 100 111 122 13 14 15 16 17 17 18 19 20 21 22 22 22 24 25 26 27	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 ⁴ Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest margin Common dividend payout ratio Dividend yield ⁵ Price earnings ratio ⁶ Impaired loans net of specific allowance as a % of net loans ^{7,8} Net impaired loans as a % of common equity ⁸ Provision for credit losses as a % of net average loans ^{7,8} 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 employees ⁹ Number of retail brokerage offices Number of Automated Banking Machines	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 3.4 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	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	
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er common share erformance ratios usset quality apital ratios other	1 2 2 3 3 4 4 5 6 6 7 7 8 8 9 9 10 11 1 12 13 13 14 15 15 16 6 17 18 20 23 24 4 25 26 27 Adju	Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Ditted 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 ⁴ Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest margin Common dividend payout ratio Dividend yields Price earnings ratio ⁶ Impaired loans net of specific allowance as a % of net loans ^{7,8} Net impaired loans as a % of common equity ⁸ Provision for credit losses as a % of net average loans ^{7,8} 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 employees ⁹ Number of retail brokerage offices Number of retail outlets ¹⁰ Number of retail outlets ¹⁰ Number of retail outletserage offices Number of retail brokerage offices Number of retail outlets ¹⁰ Stated	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 3,4 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	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	
er common share erformance ratios asset quality apital ratios other	1 2 3 3 4 4 5 5 6 6 7 7 8 8 9 9 100 111 122 133 14 15 16 177 18 8 20 223 224 225 226 27 Adju	Retained earnings Accumulated other comprehensive income (loss) Total shareholders' equity Direct Basic earnings Diluted earnings Diluted earnings Dividends Book value Closing market price Closing market price to book value Closing market price eappreciation Total shareholder return4 Return on total common equity Return on risk-weighted assets Efficiency ratio Net interest margin Common dividend payout ratio Dividend yield5 Price earnings ratio6 Impaired loans net of specific allowance as a % of net loans7.8 Net impaired loans as a % of common equity8 Provision for credit losses as a % of net average loans7.8 Tier 1 capital ratio Total capital ratio Total capital ratio Total capital ratio Total capital ratio formon equity (housands) Market capitalization (millions of Canadian dollars) Average number of employees9 Number of retail brokerage offices Number of retail outlets10 Number of retail brokerage offices Number of Automated Banking Machines Basic earnings Diluted earnings Beturn on total common equity Return on risk-weighted assets	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 3.4 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	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% 2.63	
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2009	2008	2007	2006	2005	2004	2003
\$ 2,953	\$ 3,774	\$ 3,977	\$ 4,581	\$ 2,229	\$ 2,232	\$ 989
	,				. ,	
492	404	353	316	354	477	491
_	(323)	_	_	_	_	_
450	(118)	_	_	_	_	_
-	-	(135)	-	-	-	-
_ 276	- 70	43	_	_	_	_
126	(107)	(30)	(7)	(17)	50	_
-	34	_	24	(98)	-	_
_	20	_	_	_	_	_
178	_	(39)	(39)	(23)	(43)	(100)
39	-	-	-	-	-	-
35	_	_		_	_	_
_	_	_	(1,665) 72	_	_	_
-	_	-	19	-		
_	_	_	35	29	_	110
_	_	_	_	_		507
_	_	_	_	(127)	(426)	(52)
-	-	-	-	100		-
_	-		-	163 13	_	_
	_	_	18	_	_	_
-	-	-	_	238	195	-
		 _		_	_	 _
1 506	(20)	102	(1 227)	627	752	956
1,596	(20)	192	(1,227)	632	253	
\$ 4,549	\$ 3,754	\$ 4,169	\$ 3,354	\$ 2,861	\$ 2,485	\$ 1,945
2000	2000	2007	2006	2005	2004	2002
2009	2008	2007	2006	2005	2004	2003
\$ 15,357 3,395	\$ 13,278 1,875	\$ 6,577 425	\$ 6,334 425	\$ 5,872	\$ 3,373	\$ 3,179
(15)	(79)	423	423	_	_	_
336	392	119	66	40	20	9
18,632	17,857	15,954	13,725	10,650	9,540	8,518
1,015	(1,649)	(1,671)	(918)	(696)	(265)	(130)
\$ 38,720	\$ 31,674	\$ 21,404	\$ 19,632	\$ 15,866	\$ 12,668	\$ 11,576
2000	2000	2007	2005	2005	2004	
2009	2008	2007	2006	2005	2004	2003
\$ 3.49 3.47	\$ 4.90 4.87	\$ 5.53 5.48	\$ 6.39 6.34	\$ 3.22 3.20	\$ 3.41 3.39	\$ 1.52 1.51
2.44	2.36	2.11	1.78	1.58	1.36	1.16
41.13	36.78	29.23	26.77	22.29	19.31	17.64
61.68 1.50	56.92	71.35 2.44	65.10	55.70 2.50	48.98 2.54	43.86
8.4%	1.55 (20.2)%	9.6%	2.43 16.9%	13.7%	11.7%	2.49 49.4%
13.6	(17.1)	13.0	20.3	17.2	15.1	54.4
8.4%	14.4%	19.3%	25.5%			
1.56	2 22			15.3%	18.5%	8.7%
CO 4	2.22	2.69	3.37	1.88	2.22	0.92
68.4 2.54	64.8	2.69 62.8	3.37 59.8	1.88 74.0	2.22 75.2	0.92 84.9
2.54 70.3	64.8 2.22 49.0	2.69 62.8 2.06 38.1	3.37 59.8 2.02 27.9	1.88 74.0 2.09 49.3	2.22 75.2 2.26 39.9	0.92 84.9 2.16 76.2
2.54 70.3 4.8	64.8 2.22 49.0 3.8	2.69 62.8 2.06 38.1 3.0	3.37 59.8 2.02 27.9 2.9	1.88 74.0 2.09 49.3 3.0	2.22 75.2 2.26 39.9 3.0	0.92 84.9 2.16 76.2 3.2
2.54 70.3 4.8 17.8	64.8 2.22 49.0 3.8 11.7	2.69 62.8 2.06 38.1 3.0 13.0	3.37 59.8 2.02 27.9 2.9 10.3	1.88 74.0 2.09 49.3 3.0 17.4	2.22 75.2 2.26 39.9 3.0 14.5	0.92 84.9 2.16 76.2 3.2 29.0
2.54 70.3 4.8 17.8	64.8 2.22 49.0 3.8 11.7 0.35%	2.69 62.8 2.06 38.1 3.0 13.0	3.37 59.8 2.02 27.9 2.9 10.3	1.88 74.0 2.09 49.3 3.0 17.4	2.22 75.2 2.26 39.9 3.0 14.5	0.92 84.9 2.16 76.2 3.2 29.0 0.71%
2.54 70.3 4.8 17.8 0.62% 4.41	64.8 2.22 49.0 3.8 11.7	2.69 62.8 2.06 38.1 3.0 13.0	3.37 59.8 2.02 27.9 2.9 10.3	1.88 74.0 2.09 49.3 3.0 17.4	2.22 75.2 2.26 39.9 3.0 14.5 0.21% 2.14	0.92 84.9 2.16 76.2 3.2 29.0 0.71% 7.64
2.54 70.3 4.8 17.8 0.62% 4.41 0.92	64.8 2.22 49.0 3.8 11.7 0.35% 2.70 0.50	2.69 62.8 2.06 38.1 3.0 13.0 0.20% 1.74 0.37	3.37 59.8 2.02 27.9 2.9 10.3 0.16% 1.41 0.25	1.88 74.0 2.09 49.3 3.0 17.4 0.14% 1.37 0.04	2.22 75.2 2.26 39.9 3.0 14.5 0.21% 2.14 (0.30)	0.92 84.9 2.16 76.2 3.2 29.0 0.71% 7.64 0.15
2.54 70.3 4.8 17.8 0.62% 4.41	64.8 2.22 49.0 3.8 11.7 0.35% 2.70	2.69 62.8 2.06 38.1 3.0 13.0	3.37 59.8 2.02 27.9 2.9 10.3	1.88 74.0 2.09 49.3 3.0 17.4 0.14% 1.37	2.22 75.2 2.26 39.9 3.0 14.5 0.21% 2.14	0.92 84.9 2.16 76.2 3.2 29.0 0.71% 7.64
2.54 70.3 4.8 17.8 0.62% 4.41 0.92 11.3% 14.9	64.8 2.22 49.0 3.8 11.7 0.35% 2.70 0.50 9.8% 12.0 5.3	2.69 62.8 2.06 38.1 3.0 13.0 0.20% 1.74 0.37 10.3% 13.0 5.0	3.37 59.8 2.02 27.9 2.9 10.3 0.16% 1.41 0.25 12.0% 13.1	1.88 74.0 2.09 49.3 3.0 17.4 0.14% 1.37 0.04 10.1% 13.2	2.22 75.2 2.26 39.9 3.0 14.5 0.21% 2.14 (0.30) 12.6% 16.9	0.92 84.9 2.16 76.2 3.2 29.0 0.71% 7.64 0.15 10.5% 15.6
2.54 70.3 4.8 17.8 0.62% 4.41 0.92 11.3% 14.9 6.3 858,822	64.8 2.22 49.0 3.8 11.7 0.35% 2.70 0.50 9.8% 12.0	2.69 62.8 2.06 38.1 3.0 0.20% 1.74 0.37 10.37 5.0 717,814	3.37 59.8 2.02 27.9 2.9 10.3 0.16% 1.41 0.25 12.0% 13.1 4.9 717,416	1.88 74.0 2.09 49.3 3.0 17.4 0.14% 1.37 0.04 10.1% 13.2 4.3 711,812	2.22 75.2 2.26 39.9 3.0 14.5 0.21% 2.14 (0.30) 12.6% 16.9	0.92 84.9 2.16 76.2 3.2 29.0 0.71% 7.64 0.15 10.5% 15.6 4.2 656,261
2.54 70.3 4.8 17.8 0.62% 4.41 0.92 11.3% 14.9 6.3 858,822 \$ 52,972	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	2.69 62.8 2.06 38.1 3.0 13.0 0.20% 1.74 0.37 10.3% 13.0 5.0 717,814 \$ 51,216	3.37 59.8 2.02 27.9 2.9 10.3 0.16% 1.41 0.25 12.0% 13.1 4.9 717,416 \$ 46,704	1.88 74.0 2.09 49.3 3.0 17.4 0.14% 1.37 0.04 10.1% 13.2 4.3 711,812 \$ 39,648	2.22 75.2 2.26 39.9 3.0 14.5 0.21% 2.14 (0.30) 12.6% 16.9 4.1 655,902 \$ 32,126	0.92 84.9 2.16 76.2 3.2 29.0 0.71% 7.64 0.15 10.5% 15.6 4.2 656,261 \$ 28,784
2.54 70.3 4.8 17.8 0.62% 4.41 0.92 11.3% 14.9 6.3 858,822	64.8 2.22 49.0 3.8 11.7 0.35% 2.70 0.50 9.8% 12.0	2.69 62.8 2.06 38.1 3.0 0.20% 1.74 0.37 10.37 5.0 717,814	3.37 59.8 2.02 27.9 2.9 10.3 0.16% 1.41 0.25 12.0% 13.1 4.9 717,416	1.88 74.0 2.09 49.3 3.0 17.4 0.14% 1.37 0.04 10.1% 13.2 4.3 711,812	2.22 75.2 2.26 39.9 3.0 14.5 0.21% 2.14 (0.30) 12.6% 16.9	0.92 84.9 2.16 76.2 3.2 29.0 0.71% 7.64 0.15 10.5% 15.6 4.2 656,261
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 2,205 190	64.8 2.22 49.0 3.8 11.7 0.35% 2.70 0.50 9.8% 12.0 5.3 810,121 \$ 46,112 58,792 2,238 249	2.69 62.8 2.06 38.1 3.0 0.20% 1.74 0.37 10.3% 13.0 5.0 717,814 \$ 51,216 51,163 1,733 211	3.37 59.8 2.02 27.9 2.9 10.3 0.16% 1.41 0.25 12.0% 13.1 4.9 717,416 \$ 46,704 51,147 1,705 208	1.88 74.0 2.09 49.3 3.0 17.4 0.14% 1.37 0.04 10.1% 13.2 4.3 711,812 \$ 39,648 50,991 1,499 329	2.22 75.2 2.26 39.9 3.0 14.5 0.21% 2.14 (0.30) 12.6% 16.9 4.1 655,902 \$ 32,126 42,843 1,034 256	0.92 84.9 2.16 76.2 3.2 29.0 0.71% 7.64 0.15 10.5% 15.6 4.2 656,261 \$ 28,784 42,538 1,093 270
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	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	2.69 62.8 2.06 38.1 3.0 13.0 0.20% 1.74 0.37 10.3% 13.0 5.0 717,814 \$ 51,216 51,163 1,733	3.37 59.8 2.02 27.9 2.9 10.3 0.16% 1.41 0.25 12.0% 13.1 4.9 717,416 \$ 46,704 51,147 1,705	1.88 74.0 2.09 49.3 3.0 17.4 0.14% 1.37 0.04 10.1% 13.2 4.3 711,812 \$ 39,648 50,991 1,499	2.22 75.2 2.26 39.9 3.0 14.5 0.21% 2.14 (0.30) 12.6% 16.9 4.1 655,902 \$ 32,126 42,843 1,034	0.92 84.9 2.16 76.2 3.2 29.0 0.71% 7.64 0.15 10.5% 15.6 4.2 656,261 \$ 28,784 42,538 1,093
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 2,205 190	64.8 2.22 49.0 3.8 11.7 0.35% 2.70 0.50 9.8% 12.0 5.3 810,121 \$ 46,112 58,792 2,238 249	2.69 62.8 2.06 38.1 3.0 0.20% 1.74 0.37 10.3% 13.0 5.0 717,814 \$ 51,216 51,163 1,733 211	3.37 59.8 2.02 27.9 2.9 10.3 0.16% 1.41 0.25 12.0% 13.1 4.9 717,416 \$ 46,704 51,147 1,705 208	1.88 74.0 2.09 49.3 3.0 17.4 0.14% 1.37 0.04 10.1% 13.2 4.3 711,812 \$ 39,648 50,991 1,499 329	2.22 75.2 2.26 39.9 3.0 14.5 0.21% 2.14 (0.30) 12.6% 16.9 4.1 655,902 \$ 32,126 42,843 1,034 256	0.92 84.9 2.16 76.2 3.2 29.0 0.71% 7.64 0.15 10.5% 15.6 4.2 656,261 \$ 28,784 42,538 1,093 270
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 2,205 190 4,197	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 2,238 4,147	2.69 62.8 2.06 38.1 3.0 13.0 0.20% 1.74 0.37 10.3% 13.0 5.0 717,814 \$ 51,216 51,163 1,733 2,11 3,344	3.37 59.8 2.02 27.9 2.9 10.3 0.16% 1.41 0.25 12.0% 13.1 4.9 717,416 \$ 46,704 51,147 1,705 208 3,256	1.88 74.0 2.09 49.3 3.0 17.4 0.14% 1.37 0.04 10.1% 13.2 4.3 711,812 \$ 39,648 50,991 1,499 329 2,969	2.22 75.2 2.26 39.9 3.0 14.5 0.21% 2.14 (0.30) 12.6% 16.9 4.1 655,902 \$ 32,126 42,843 1,034 2,407	0.92 84.9 2.16 76.2 3.2 29.0 0.71% 7.64 0.15 10.5% 15.6 4.2 656,261 \$ 28,784 42,538 1,093 270 2,638
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 2,205 190 4,197	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 4,147	2.69 62.8 2.06 38.1 3.0 0.20% 1.74 0.37 10.3% 13.0 5.0 717,814 \$ 51,216 51,163 1,733 211 3,344	3.37 59.8 2.02 27.9 10.3 0.16% 1.41 0.25 12.0% 13.1 4.9 717,416 \$ 46,704 51,147 1,705 208 3,256	1.88 74.0 2.09 49.3 3.0 17.4 0.14% 1.37 0.04 10.1% 13.2 4.3 711,812 \$ 39,648 50,991 1,499 329 2,969	2.22 75.2 2.26 39.9 3.0 14.5 0.21% 2.14 (0.30) 12.6% 16.9 4.1 655,902 \$ 32,126 42,843 1,034 256 2,407	0.92 84.9 2.16 76.2 3.2 29.0 0.71% 7.64 0.15 10.5% 15.6 4.2 656,261 \$ 28,784 42,538 1,093 270 2,638
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 2,205 190 4,197	64.8 2.22 49.0 3.8 11.7 0.35% 2.70 0.50 9.8% 12.0 5.3 810,121 \$ 46,112 58,792 2,238 249 4,147	2.69 62.8 2.06 38.1 3.0 0.20% 1.74 0.37 10.3% 13.0 5.0 717,814 \$ 51,216 51,163 1,733 211 3,344	3.37 59.8 2.02 27.9 2.9 10.3 0.16% 1.41 0.25 12.0% 13.1 4.9 717,416 \$ 46,704 51,147 1,705 208 3,256	1.88 74.0 2.09 49.3 3.0 17.4 0.14% 1.37 0.04 10.19 13.2 4.3 711,812 \$ 39,648 50,991 1,499 329 2,969 2005 \$ 4.17	2.22 75.2 2.26 39.9 3.0 14.5 0.21% 2.14 (0.30) 12.6% 16.9 4.1 655,902 \$ 32,126 42,843 1,034 256 2,407	0.92 84.9 2.16 76.2 3.2 29.0 0.71% 7.64 0.15 10.5% 15.6 4.2 656.261 \$ 28,784 42,538 1,093 270 2,638
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 2,205 190 4,197	64.8 2.22 49.0 3.8 11.7 0.35% 2.70 0.50 9.8% 12.0 5.3 810,121 \$ 46,112 58,792 2,238 249 4,147 2008 \$ 4.92 4.88	2.69 62.8 2.06 38.1 3.0 0.20% 1.74 0.37 10.3% 13.0 5.0 717,814 \$ 51,216 51,163 1,733 211 3,344	3.37 59.8 2.02 27.9 2.9 10.3 0.16% 1.41 0.25 12.0% 13.1 4.9 717,416 \$ 46,704 51,147 1,705 208 3,256 2006 \$ 4.70 4.66	1.88 74.0 2.09 49.3 3.0 17.4 0.14% 1.37 0.04 10.1% 13.2 4.3 711,812 \$ 39,648 50,991 1,499 329 2,969 2005 \$ 4.17 4.14	2.22 75.2 2.26 39.9 3.0 14.5 0.21% 2.14 (0.30) 12.6% 16.9 4.1 655,902 \$ 32,126 42,843 1,034 256 2,407 2004 \$ 3.80 3.77	0.92 84.9 2.16 76.2 3.2 29.0 0.71% 7.64 0.15 10.5% 15.6 4.2 656,261 \$ 28,784 42,538 1,093 270 2,638
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 2,205 190 4,197 2009 \$5.37 5.35 12.9%	64.8 2.22 49.0 3.8 11.7 0.35% 2.70 0.50 9.8% 12.0 5.3 810,121 \$ 46,112 58,792 2,238 249 4,147 2008 \$ 4.92 4.88 14.3%	2.69 62.8 2.06 38.1 3.0 0.20% 1.74 0.37 10.37% 13.0 5.0 717,814 \$ 51,216 51,163 1,733 211 3,344	3.37 59.8 2.02 27.9 2.9 10.3 0.16% 1.41 0.25 12.0% 13.1 4.9 717,416 \$ 46,704 51,147 1,705 208 3,256 2006 \$ 4.70 4.66 18.7%	1.88 74.0 2.09 49.3 3.0 17.4 0.14% 1.37 0.04 10.1% 13.2 4.3 711,812 \$ 39,648 50,991 1,499 329 2,969 2005 \$ 4.17 4.14 19.6%	2.22 75.2 2.26 39.9 3.0 14.5 0.21% 2.14 (0.30) 12.6% 16.9 4.1 655,902 \$ 32,126 42,843 1,034 256 2,407 2004 \$ 3.80 3.77 20.6%	0.92 84.9 2.16 76.2 3.2 29.0 0.71% 7.64 0.15 10.5% 15.6 4.2 656,261 \$ 28,784 42,538 1,093 270 2,638
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 2,205 190 4,197 2009 \$ 5.37 5.35 12.9% 2.27	64.8 2.22 49.0 3.8 11.7 0.35% 2.70 0.50 9.8% 12.0 5.3 810,121 \$ 46,112 58,792 2,238 249 4,147 2008 \$ 4.92 4.88 14.3% 2.18	2.69 62.8 2.06 38.1 3.0 0.20% 1.74 0.37 10.3% 13.0 717,814 \$ 51,216 51,163 1,733 211 3,344 2007 \$ 5.80 5.75 20.3% 2.80	3.37 59.8 2.02 27.9 2.9 10.3 0.16% 1.41 0.25 12.0% 13.1 4.9 717,416 \$ 46,704 51,147 1,705 208 3,256 2006 \$ 4.70 4.66 18.7% 2.46	1.88 74.0 2.09 49.3 3.0 17.4 0.14% 1.37 0.04 10.1% 13.2 4.3 711,812 \$ 39,648 50,991 1,499 329 2,969 2005 \$ 4.17 4.14 19.6% 2.42	2.22 75.2 2.26 39.9 3.0 14.5 0.21% 2.14 (0.30) 12.6% 16.9 4.1 655,902 \$ 32,126 42,843 1,034 256 2,407 2004 \$ 3.80 3.77 20.6% 2.39	0.92 84.9 2.16 76.2 3.2 29.0 0.71% 7.64 0.15 10.5% 15.6 4.2 656,261 \$ 28,784 42,538 1,093 270 2,638 2003 \$ 2.99 2.98 17.1% 1.35
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 2,205 190 4,197 2009 \$5.37 5.35 12.9% 2.27 59.2 45.6	64.8 2.22 49.0 3.8 11.7 0.35% 2.70 0.50 9.8% 12.0 5.3 810,121 \$ 46,112 58,792 2,238 249 4,147 2008 \$ 4.92 4.88 14.3% 2.18 64.6 49.3	2.69 62.8 2.06 38.1 3.0 0.20% 1.74 0.37 10.3% 13.0 5.0 717,814 \$ 51,216 51,163 1,733 211 3,344 2007 \$ 5.80 5.75 20.3% 2.80 59.6 36.4	3.37 59.8 2.02 27.9 2.9 10.3 0.16% 1.41 0.25 12.0% 13.1 4.9 717,416 \$ 46,704 51,147 1,705 208 3,256 2006 \$ 4.70 4.66 18.7% 2.46 62.4 38.1	1.88 74.0 2.09 49.3 3.0 17.4 0.14% 1.37 0.04 10.1% 13.2 4.3 711,812 \$ 39,648 50,991 1,499 329 2,969 2005 \$ 4.17 4.14 19.6% 2.42 65.2 38.4	2.22 75.2 2.26 39.9 3.0 14.5 0.21% 2.14 (0.30) 12.6% 16.9 4.1 655,902 \$ 32,126 42,843 1,034 256 2,407 2004 \$ 3.80 3.77 20.6% 2.39 66.1 35.8	0.92 84.9 2.16 76.2 3.2 29.0 0.71% 7.64 0.15 10.5% 15.6 4.2 656,261 \$ 28,784 42,538 1,093 270 2,638 2003 \$ 2.99 2.98 17.1% 1.35 69.6 38.8
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 2,205 190 4,197 2009 \$ 5.37 5.35 12.9% 2.27 59.2	64.8 2.22 49.0 3.8 11.7 0.35% 2.70 0.50 9.8% 12.0 5.3 810,121 \$ 46,112 58,792 2,238 249 4,147 2008 \$ 4.92 4.88 14.3% 2.18 64.6	2.69 62.8 2.06 38.1 3.0 0.20% 1.74 0.37 10.3% 13.0 5.0 717,814 \$51,216 51,163 1,733 211 3,344 2007 \$5.80 5.75 20.3% 2.80 59.6	3.37 59.8 2.02 27.9 2.9 10.3 0.16% 1.41 0.25 12.0% 13.1 4.9 717,416 \$ 46,704 51,147 1,705 208 3,256 2006 \$ 4.70 4.66 18.7% 2.46 62.4	1.88 74.0 2.09 49.3 3.0 17.4 0.14% 1.37 0.04 10.19 13.2 4.3 711,812 \$ 39,648 50,991 1,499 329 2,969 2005 \$ 4.17 4.14 19.6% 2.42 65.2	2.22 75.2 2.26 39.9 3.0 14.5 0.21% 2.14 (0.30) 12.6% 16.9 4.1 655,902 \$ 32,126 42,843 1,034 256 2,407 2004 \$ 3.80 3.77 20.6% 2.39 66.1	0.92 84.9 2.16 76.2 3.2 29.0 0.71% 7.64 0.15 10.5% 15.6 4.2 656.261 \$ 28,784 42,538 1,093 270 2,638 2003 \$ 2.99 2.98 17.1% 1.35 69.6

- ¹ Certain comparative amounts have been restated to conform to the presentation adopted in the current period.
- $^{\rm 2}$ 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.
- ³ Effective 2008, treasury shares have been reclassified from common and preferred shares and are shown separately. Prior to 2008, the amounts for treasury shares were not reasonably determinable.
- Amount represents the price change and dividends earned by investors over the last 12 months.
- ⁵ Dividends paid during the year divided by average of high and low common share prices for the year.
- ⁶ The price earnings ratio is computed using diluted net income per common share.
- ⁷ Includes customers' liability under acceptances.
- 8 Excludes acquired credit-impaired loans and debt securities classified as loans. For additional information on acquired credit-impaired loans, see the "Credit Portfolio Quality" section of the 2012 MD&A. For additional information on debt securities classified as loans, see the "Exposure to Non-agency Collaterized Mortgage Obligations" discussion and tables in the "Credit Portfolio Quality" section of the 2012 MD&A.
- ⁹ Reflects the number of employees on an average full-time equivalent basis.
- 10 Includes retail bank outlets, private client centre branches, and estate and trust branches.