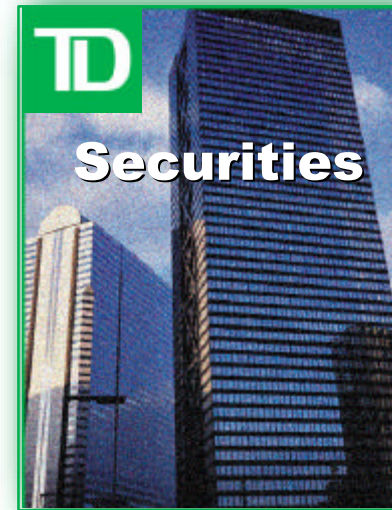
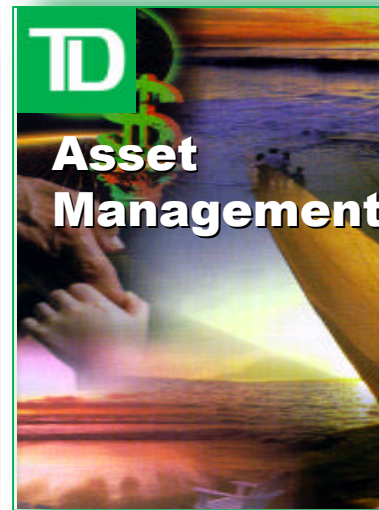
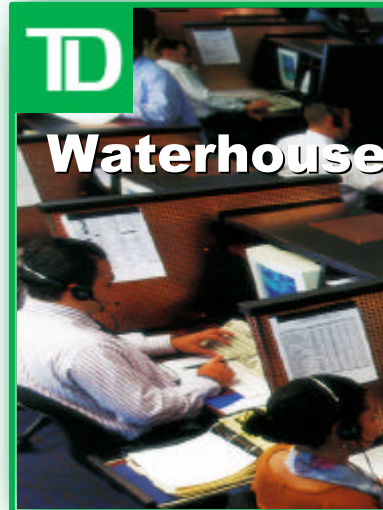
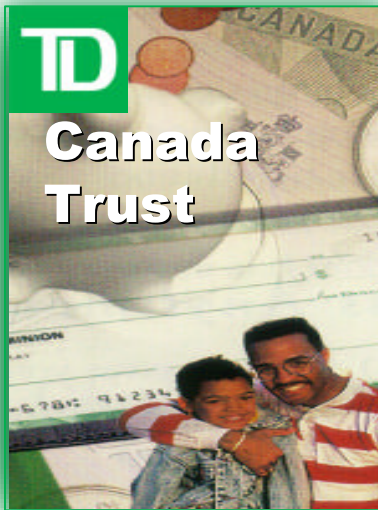


4th Quarter 2000
SUPPLEMENTAL FINANCIAL INFORMATION
FOR THE QUARTER ENDED OCTOBER 31, 2000



Bank Financial Group

For the Quarter Ended October 31, 2000
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For further information contact: **Scott Lamb** (416) 982-5075
Kelly Milroy (416) 944-5422
Dan Marinangeli (416) 982-8002
FAX # (416) 944-6618

Highlights



LINE #	1998	1999				2000				Q4 % change vs Q4 99	Full Year	
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		1999	2000
FOR THE PERIOD ENDED												
Results of operations (\$ millions)												
Net income - cash basis - excluding special items*	\$ 244	\$ 323	\$ 358	\$ 402	\$ 389	\$ 458	\$ 537	\$ 511	\$ 512	32 %	\$ 1,472	\$ 2,018
Net interest income (TEB)	774	838	752	779	804	818	994	959	1,033	28	3,173	3,804
Total revenue (TEB) excluding special gains	1,431	1,775	1,796	1,844	1,850	2,097	2,837	2,591	2,679	45	7,265	10,204
Per common share												
Net income - cash basis - excluding special items*	\$.39	\$.53	\$.58	\$.66	\$.62	\$.72	\$.84	\$.80	\$.80	29 %	\$ 2.39	\$ 3.16
Financial position (\$ billions)												
Total assets	\$ 181.8	\$ 213.5	\$ 208.0	\$ 222.5	\$ 214.4	\$ 233.9	\$ 270.1	\$ 272.7	\$ 264.8	24 %	\$ 214.4	\$ 264.8
Total common equity	7.7	7.8	7.9	9.4	10.7	11.0	10.9	11.0	11.1	4	10.7	11.1
Other (\$ millions)												
Net interest margin (TEB)	1.72 %	1.84 %	1.70 %	1.63 %	1.66 %	1.62 %	1.61 %	1.55 %	1.72 %	.06 pts	1.70 %	1.63 %
Net impaired loans	\$ (259)	\$ (431)	\$ (427)	\$ (411)	\$ (257)	\$ (104)	\$ (174)	\$ (56)	\$ (159)	38 %	\$ (257)	\$ (159)
Net impaired loans as a % of net loans**	(.3)%	(.4)%	(.4)%	(.4)%	(.3)%	(.1)%	(.1)%	- %	(.1)%	.2 pts	(.3)%	(.1)%
PCL as a % of net average loans**	.25	.71	.31	.10	-	.30	.41	.41	.42	.42	.28	.39
PCL excluding special charge as a % of net average loans**	.25	.30	.31	.10	-	.30	.41	.41	.42	.42	.18	.39
Securities - surplus over book	\$ 477	\$ 900	\$ 1,534	\$ 1,239	\$ 394	\$ 332	\$ 432	\$ 530	\$ 796	100 %	\$ 394	\$ 796
Tier 1 capital ratio	7.2 %	7.0 %	7.0 %	8.7 %	10.1 %	10.2 %	7.2 %	7.3 %	7.2 %	(2.9) pts	10.1 %	7.2 %
Total capital ratio	11.0	10.6	10.6	12.1	13.3	13.2	10.2	10.7	10.8	(2.5)	13.3	10.8
Efficiency ratio-excluding non-cash charges*** and one time items*	70.6	61.7	62.7	61.4	64.4	58.8	62.5	62.6	62.6	(1.8)	62.6	61.8
Number of full-time equivalent staff at period end	29,236	29,394	30,186	30,898	30,636	31,829	45,930	45,919	44,798	46 %	30,636	44,798
Number of retail bank and brokerage outlets	1,185	1,188	1,177	1,173	1,187	1,206	1,642	1,639	1,651	39	1,187	1,651
Rating of senior debt: Moody's	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	n/a	Aa3	Aa3
Standard and Poor's	AA	AA	AA-	AA-	AA-	AA-	AA-	AA-	AA-	n/a	AA-	AA-

* Excludes gain on sale of TD Waterhouse Group Inc. and Knight/Trimark in 1999, and restructuring costs in Q2, 2000.

** Includes customers' liability under acceptances.

*** Goodwill and identified intangible amortization resulting from business combinations.

The per share figures have been adjusted to reflect the one-for-one stock dividend paid on July 31, 1999.

Shareholder Value



FOR THE PERIOD ENDED	LINE #	1998	1999				2000				Q4 % change vs Q4 99	Full Year	
		Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		1999	2000
Per common share													
Net income - cash basis - excluding restructuring costs	1	\$.39	\$.53	\$.58	\$ 2.48	\$ 1.39	\$.72	\$.84	\$.80	\$.80	(42)%	\$ 4.98	\$ 3.16
Net income - cash basis - excluding all special items*	2	.39	.53	.58	.66	.62	.72	.84	.80	.80	29	2.39	3.16
Dividends	3	.17	.17	.17	.19	.19	.21	.21	.25	.25	32	.72	.92
Book value	4	12.94	13.13	13.26	15.77	17.25	17.69	17.49	17.65	17.83	3	17.25	17.83
Closing market price	5	22.95	31.50	38.93	29.80	33.75	36.25	34.25	35.35	41.95	24	33.75	41.95
Financial ratios and statistics													
ROE - cash basis on total common equity - excluding restructuring costs	6	12.2 %	16.0 %	18.2 %	68.4 %	33.5 %	16.4 %	19.5 %	18.1 %	18.0 %	(15.5) pts	34.8 %	18.0 %
ROE - cash basis on total common equity - excluding all special items*	7	12.2	16.0	18.2	18.2	14.9	16.4	19.5	18.1	18.0	3.1	16.7	18.0
Average common equity (MM)	8	\$ 7,548	\$ 7,721	\$ 7,821	\$ 8,551	\$ 10,046	\$ 10,805	\$ 10,940	\$ 10,898	\$ 10,976	9 %	\$ 8,576	\$ 10,894
Return on assets - cash basis - excluding special items*	9	.46 %	.60 %	.70 %	.74 %	.71 %	.80 %	.75 %	.71 %	.74 %	.03 pts	.69 %	.75 %
Return on risk-weighted assets - cash basis - excluding special items*	10	.93	1.19	1.32	1.44	1.41	1.65	1.84	1.61	1.58	.17	1.35	1.67
Dividend yield (1)	11	2.7	2.5	1.8	2.0	2.3	2.0	2.2	2.4	2.2	(.1)	2.1	2.3
Common dividend payout ratio - cash basis - excluding special items*	12	43.5	32.4	29.1	28.8	31.1	29.2	25.0	31.3	31.5	.4	30.3	29.2
Closing market price to book value	13	1.77	2.40	2.94	1.89	1.96	2.05	1.96	2.00	2.35	20 %	1.96	2.35
Price earnings ratio (2) - cash basis - excluding special items*	14	12.0	16.4	19.7	13.8	14.1	14.0	12.1	11.9	13.3	(.8) pts	14.1	13.3
Total market return on common shareholders' investment (3)	15	(8.6)%	20.0 %	21.3 %	2.3 %	50.2 %	17.5 %	(10.0)%	21.5 %	27.0 %	(23.2)	50.2 %	27.0 %
Number of common shares outstanding (MM)	16	594.2	594.4	594.5	594.6	620.3	621.5	621.7	622.0	622.6	- %	620.3	622.6
Average number of common shares outstanding (MM)	17	594.2	594.4	594.4	594.5	613.9	620.6	621.6	621.8	622.3	1	599.3	621.6

(1) dividends per common share for trailing 4 quarters divided by average of high and low common share prices for the period

(2) closing common share price divided by net income per common share for trailing 4 quarters

(3) the change in market price plus dividends paid in trailing 4 quarters as a percentage of the prior year's closing market price per common share

The per share figures have been adjusted to reflect the one-for-one stock dividend paid on July 31, 1999.

*Excludes gain on sale of TD Waterhouse Group Inc. and Knight/Trimark in 1999, and restructuring costs in Q2, 2000.

Net Income



(\$MILLIONS)														
FOR THE PERIOD ENDED		LINE #	1998 Q4	1999				2000				Q4 % change vs Q4 99	Full Year	
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		1999	2000	
Interest income (TEB)	1	\$ 2,875	\$ 2,738	\$ 2,701	\$ 2,779	\$ 2,848	\$ 2,731	\$ 3,584	\$ 3,716	\$ 3,843	35 %	\$11,066	\$13,874	
Interest expense	2	2,101	1,900	1,949	2,000	2,044	1,913	2,590	2,757	2,810	37	7,893	10,070	
Net interest income (TEB)	3	774	838	752	779	804	818	994	959	1,033	28	3,173	3,804	
Provision for credit losses	4	62	175	75	25	-	75	135	135	135	-	275	480	
Net interest income after credit loss provision	5	712	663	677	754	804	743	859	824	898	12	2,898	3,324	
Other income														
Investment and securities services	6	287	409	448	464	400	584	818	606	605	51	1,721	2,613	
Credit fees	7	97	100	118	118	127	129	166	123	127	-	463	545	
Net investment securities gains	8	60	132	80	65	85	88	146	115	33	(61)	362	382	
Trading income	9	(15)	99	184	190	206	244	290	328	363	76	679	1,225	
Service charges	10	72	68	69	76	76	76	124	132	131	72	289	463	
Income - asset securitizations	11	24	15	24	26	29	23	67	72	74	+100	94	236	
Card services	12	49	46	43	50	51	52	55	62	64	25	190	233	
Insurance	13	16	14	16	17	18	19	57	56	66	+100	65	198	
Other	14	67	54	62	59	54	64	120	138	183	+100	229	505	
Total other income	15	657	937	1,044	1,065	1,046	1,279	1,843	1,632	1,646	57	4,092	6,400	
Net interest and other income before special gains	16	1,369	1,600	1,721	1,819	1,850	2,022	2,702	2,456	2,544	38	6,990	9,724	
Special gains*	17	-	-	-	1,082	758	-	-	-	-	(100)	1,840	-	
Net interest and other income	18	1,369	1,600	1,721	2,901	2,608	2,022	2,702	2,456	2,544	(2)	8,830	9,724	
Non-interest expenses														
Salaries and staff benefits	19	568	577	606	650	650	662	982	887	868	34	2,483	3,399	
Occupancy including depreciation	20	95	90	93	93	97	91	134	136	137	41	373	498	
Equipment including depreciation	21	88	93	99	98	105	105	156	144	156	49	395	561	
Other	22	260	298	328	291	340	376	501	456	516	52	1,257	1,849	
Non-interest expenses before restructuring costs	23	1,011	1,058	1,126	1,132	1,192	1,234	1,773	1,623	1,677	41	4,508	6,307	
Restructuring costs	24	-	-	-	-	-	-	475	-	-	-	-	475	
Total non-interest expenses excluding non-cash goodwill / intangible charges	25	1,011	1,058	1,126	1,132	1,192	1,234	2,248	1,623	1,677	41	4,508	6,782	
Income before provision for income taxes - TEB	26	358	542	595	1,769	1,416	788	454	833	867	(39)	4,322	2,942	
Provision for income taxes - TEB	27	114	219	237	283	553	320	165	300	333	(40)	1,292	1,118	
Net income before non-controlling interest	28	244	323	358	1,486	863	468	289	533	534	(38)	3,030	1,824	
Non-controlling interest - TD Waterhouse Group, Inc.	29	-	-	-	2	3	10	12	7	6	100	5	35	
- Preferred shares of subsidiaries	30	-	-	-	-	-	-	11	15	16	-	-	42	
Net income - cash basis	31	244	323	358	1,484	860	458	266	511	512	(40)	3,025	1,747	
Preferred dividends	32	12	11	11	10	11	12	12	16	16	45	43	56	
Net income applicable to common shares - cash basis	33	232	312	347	1,474	849	446	254	495	496	(42)	2,982	1,691	
Non-cash goodwill / intangible charges, net of tax	34	10	11	10	11	12	12	225	228	257	+100	44	722	
Net income applicable to common shares - accrual basis	35	\$ 222	\$ 301	\$ 337	\$ 1,463	\$ 837	\$ 434	\$ 29	\$ 267	\$ 239	(71)%	\$ 2,938	\$ 969	
Earnings per share - cash basis - excluding restructuring costs**	36	\$ 0.39	\$ 0.53	\$ 0.58	\$ 2.48	\$ 1.39	\$ 0.72	\$ 0.84	\$ 0.80	\$ 0.80	(.42)%	\$ 4.98	\$ 3.16	
Earnings per share - accrual basis**	37	0.37	0.51	0.56	2.46	1.37	0.70	0.05	0.42	0.39	(.72)%	4.90	1.56	

*Gain on sale of TD Waterhouse Group Inc. and Knight/Trimark.

**The per share figures have been adjusted to reflect the one-for-one stock dividend paid on July 31, 1999.

Net Income by Major Business Segment - Total Bank



CASH BASIS (\$MILLIONS) FOR THE PERIOD ENDED		LINE #	1998 Q4	1999 Q1	1999 Q2	1999 Q3	1999 Q4	2000 Q1	2000 Q2	2000 Q3	2000 Q4	Q4 % change vs Q4 99	Full Year 1999 2000	
Net income *														
	TD Canada Trust	1	\$ 128	\$ 110	\$ 101	\$ 140	\$ 147	\$ 147	\$ 211	\$ 238	\$ 251	71 %	\$ 498	\$ 847
	TD Waterhouse	2	38	49	93	1,129	506	103	105	53	58	(89)	1,777	319
	TD Asset Management	3	11	12	11	17	14	13	20	30	30	+100	54	93
	Total Retail	4	177	171	205	1,286	667	263	336	321	339	(49)	2,329	1,259
	TD Securities	5	53	206	162	186	193	195	236	179	168	(13)	747	778
	Other	6	14	(54)	(9)	12	-	-	(35)	11	5	+100	(51)	(19)
	Total Bank	7	\$ 244	\$ 323	\$ 358	\$ 1,484	\$ 860	\$ 458	\$ 537	\$ 511	\$ 512	(40)%	\$ 3,025	\$ 2,018
Return on total common equity **														
	TD Canada Trust	8	21 %	18 %	17 %	23 %	22 %	21 %	14 %	15 %	16 %	(6) pts	20 %	17 %
	TD Waterhouse	9	12	15	31	13	10	28	31	15	15	5	17	22
	TD Asset Management	10	62	74	67	106	89	80	62	91	77	(12)	84	78
	Total Retail	11	19	19	23	22	20	25	18	16	17	(3)	21	19
	TD Securities	12	5	19	16	20	22	22	27	20	19	(3)	19	22
	Total Bank	13	12 %	16 %	18 %	18 %	15 %	16 %	20 %	18 %	18 %	3 pts	17 %	18 %
Percentage contribution to total net income *														
	TD Canada Trust	14	52 %	34 %	28 %	9 %	17 %	32 %	39 %	47 %	49 %	32 pts	16 %	42 %
	TD Waterhouse	15	16	15	26	76	59	22	20	10	11	(48)	59	16
	TD Asset Management	16	5	4	3	1	2	3	4	6	6	4	2	5
	Total Retail	17	73	53	57	86	78	57	63	63	66	(12)	77	63
	TD Securities	18	22	64	45	13	22	43	44	35	33	11	25	39
	Other	19	5	(17)	(2)	1	-	-	(7)	2	1	1 pts	(2)	(2)
	Total Bank	20	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %		100 %	100 %
Percentage geographic contribution to total net income *														
	Canada	21	62 %	47 %	48 %	24 %	27 %	55 %	52 %	71 %	79 %	52 pts	37 %	65 %
	USA	22	17	37	41	73	69	34	39	17	9	(60)	55	24
	Offshore	23	21	16	11	3	4	11	9	12	12	8 pts	8	11
	Total Bank	24	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %		100 %	100 %

* Excluding after-tax restructuring costs of \$271 million in Q2/00.

** Excluding special gains in 1999 and restructuring costs in Q2/00.

BASIS OF PRESENTATION OF RESULTS: Results for each segment reflect revenues, expenses, assets and deposits generated by the businesses in that segment. Common equity is allocated to business segments by adding the amounts of capital designated by models for credit, market and operational risk.

OTHER: Includes Real Estate Investments, the effect of transfer pricing differences, treasury management, and any residual unallocated revenues or expenses. The Q1/99 general provision for credit losses of \$100 million is included in Other. Q2/00 excludes restructuring costs (\$271 million after-tax) and includes certain preferred dividends categorized as non-controlling interest in net income of subsidiaries.

Net Income by Major Business Segment - TD Canada Trust



CASH BASIS (\$MILLIONS) FOR THE PERIOD ENDED

LINE #	1998	1999				2000				Q4 % change vs Q4 99	Full Year	
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		1999	2000
Net interest income (TEB)	\$ 542	\$ 525	\$ 507	\$ 523	\$ 533	\$ 557	\$ 804	\$ 828	\$ 836	57 %	\$2,088	\$3,025
Provision for credit losses	35	45	46	14	(2)	45	75	76	74	+100	103	270
Other income	248	264	272	296	286	313	552	565	591	+100	1,118	2,021
Non-interest expenses	550	548	554	559	570	567	914	904	924	62	2,231	3,309
Net income before taxes	205	196	179	246	251	258	367	413	429	71	872	1,467
Income taxes (TEB)	77	86	78	106	104	111	156	175	178	71	374	620
Net income	\$ 128	\$ 110	\$ 101	\$ 140	\$ 147	\$ 147	\$ 211	\$ 238	\$ 251	71 %	\$ 498	\$ 847

Selected volumes and ratios

Average loans and customers' liability under acceptances (\$B)	8	\$ 59	\$ 60	\$ 61	\$ 62	\$ 61	\$ 61	\$ 90	\$ 89	\$ 87	43 %	\$ 61	\$ 82
Average deposits (\$B)	9	52	53	54	55	56	58	95	96	97	73	55	87
Assets under administration (\$B)	10	37	38	40	44	48	50	77	77	78	63	43	71
Total common equity (\$B)	11	\$ 2.3	\$ 2.4	\$ 2.4	\$ 2.4	\$ 2.6	\$ 2.7	\$ 6.1	\$ 6.1	\$ 6.0	+100%	\$ 2.5	\$ 5.2
Margin on average earning assets	12	3.85 %	3.72 %	3.72 %	3.66 %	3.67 %	3.89 %	3.80 %	3.84 %	3.93 %	26 pts	3.69 %	3.87 %
Efficiency ratio - operating basis*	13	70 %	70 %	71 %	68 %	70 %	65 %	65 %	63 %	63 %	(7) pts	70 %	64 %
Return on total common equity	14	21 %	18 %	17 %	23 %	22 %	21 %	14 %	15 %	16 %	(6) pts	20 %	17 %
Return on total common equity - operating basis*	15	21 %	18 %	17 %	23 %	22 %	21 %	23 %	24 %	26 %	4 pts	20 %	24 %

TD CANADA TRUST:

Provides financial services to consumers and small and medium-sized businesses. It encompasses retail and commercial banking, electronic banking, credit card services, private banking, full service brokerage, trust, and insurance businesses, operating through a network of retail outlets, automated banking machines, telephones, personal computers and the Internet.

*excluding Canada Trust acquisition funding costs and intangibles in common equity.

Net Income by Major Business Segment - TD Waterhouse



CASH BASIS (\$MILLIONS) FOR THE PERIOD ENDED	LINE #	1998	1999				2000				Q4 % change vs Q4 99	Full Year	
		Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		1999	2000
Net interest income (TEB)	1	\$ 57	\$ 60	\$ 67	\$ 84	\$ 97	\$ 118	\$ 142	\$ 138	\$ 140	44 %	\$ 308	\$ 538
Brokerage commissions & other	2	208	265	367	1,358	1,029	459	546	362	379	(63)	3,019	1,746
Non-interest expenses	3	204	240	274	276	304	388	486	397	408	34	1,094	1,679
Net income before taxes	4	61	85	160	1,166	822	189	202	103	111	(86)	2,233	605
Income taxes (TEB)	5	23	36	67	35	313	76	85	43	46	(85)	451	250
Non-controlling interest	6	-	-	-	2	3	10	12	7	7	+100	5	36
Net income	7	\$ 38	\$ 49	\$ 93	\$1,129	\$ 506	\$ 103	\$ 105	\$ 53	\$ 58	(89)%	\$1,777	\$ 319

Selected volumes and ratios

Average earning assets (\$B)	8	\$ 8	\$ 9	\$ 12	\$ 14	\$ 15	\$ 19	\$ 24	\$ 22	\$ 21	40 %	\$ 13	\$ 22
Customer assets (\$B)													
Retail brokerage: Canada	9	\$ 27	\$ 30	\$ 33	\$ 35	\$ 37	\$ 43	\$ 49	\$ 52	\$ 53	43	\$ 37	\$ 53
USA	10	73	94	123	135	142	173	185	185	185	30	142	185
Offshore	11	-	2	2	2	3	4	3	5	4	33	3	4
Total customer assets	12	\$ 100	\$ 126	\$ 158	\$ 172	\$ 182	\$ 220	\$ 237	\$ 242	\$ 242	33 %	\$ 182	\$ 242
Total common equity (\$B)	13	\$ 1.2	\$ 1.2	\$ 1.2	\$ 1.4	\$ 1.4	\$ 1.4	\$ 1.4	\$ 1.4	\$ 1.5	7 %	\$ 1.3	\$ 1.4
Efficiency ratio *	14	77 %	74 %	63 %	77 %	83 %	67 %	71 %	79 %	79 %	(4) pts	74 %	74 %
Return on total common equity *	15	12 %	15 %	31 %	13 %	10 %	28 %	31 %	15 %	15 %	5 pts	17 %	22 %

* Excluding special gains in 1999.

Excluding the impact of \$17 million after tax investment securities gains in Q1/00, Net Income would be \$86 million.

Excluding the impact of the \$471 million after tax gains in Q4/99, Net Income would be \$35 million.

Excluding the impact of \$1,082 million after tax gain on the sale of TD Waterhouse Group Inc. in Q3/99, Net Income would be \$47 million.

Excluding the impact of \$41 million after tax investment securities gains in Q2/99, Net Income would be \$52 million.

TD WATERHOUSE:

Comprised of the global operations of TD Waterhouse in USA, Canada, Europe, Australia and Hong Kong; also included on an equity basis are the joint ventures in India and Japan.

Net Income by Major Business Segment - TD Asset Management



CASH BASIS (\$MILLIONS) FOR THE PERIOD ENDED

LINE #	1998	1999				2000				Q4 % change vs Q4 99	Full Year	
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		1999	2000
1	\$ 3	\$ 4	\$ 6	\$ 9	\$ 3	\$ 6	\$ 5	\$ 5	\$ 6	100 %	\$ 22	\$ 22
2	32	44	37	46	54	49	63	80	80	48	181	272
3	17	26	23	24	32	31	31	31	31	(3)	105	124
4	18	22	20	31	25	24	37	54	55	+100	98	170
5	7	10	9	14	11	11	17	24	25	+100	44	77
6	\$ 11	\$ 12	\$ 11	\$ 17	\$ 14	\$ 13	\$ 20	\$ 30	\$ 30	+100%	\$ 54	\$ 93

Selected volumes and ratios

7	\$ 54	\$ 60	\$ 63	\$ 67	\$ 69	\$ 74	\$ 102	\$ 107	\$ 112	62 %	\$ 69	\$ 112
8	\$.1	\$.1	\$.1	\$.1	\$.1	\$.1	\$.1	\$.1	\$.2	100 %	\$.1	\$.1
9	48 %	55 %	54 %	44 %	56 %	57 %	46 %	37 %	36 %	(20) pts	52 %	42 %
10	62 %	74 %	67 %	106 %	89 %	80 %	62 %	91 %	77 %	(12) pts	84 %	78 %

TD ASSET MANAGEMENT:

Provides a full range of investment management services, including private money management to high net worth individuals, passive, quantitative, enhanced and active institutional portfolios for pension funds, corporations, institutions, endowments and foundations, and mutual funds for retail investors.

Net Income by Major Business Segment - TD Securities



CASH BASIS (\$MILLIONS) FOR THE PERIOD ENDED

LINE #	1998	1999				2000				Q4 % change vs Q4 99	Full Year	
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		1999	2000
Net interest income (TEB)	\$ 262	\$ 280	\$ 199	\$ 171	\$ 156	\$ 161	\$ 160	\$ 18	\$ 89	(43)%	\$ 806	\$ 428
Provision for credit losses	27	30	30	13	3	30	60	60	60	+100	76	210
Trading and fee income	117	347	370	439	439	471	628	632	564	28	1,595	2,295
Non-interest expenses	274	240	252	283	253	263	340	286	300	19	1,028	1,189
Net income before taxes	78	357	287	314	339	339	388	304	293	(14)	1,297	1,324
Income taxes (TEB)	25	151	125	128	146	144	152	125	125	(14)	550	546
Net income	\$ 53	\$ 206	\$ 162	\$ 186	\$ 193	\$ 195	\$ 236	\$ 179	\$ 168	(13)%	\$ 747	\$ 778

Selected volumes and ratios

Securities purchased under resale agreements (\$B)	8	\$ 12	\$ 23	\$ 21	\$ 28	\$ 26	\$ 27	\$ 16	\$ 21	\$ 14	(46)%	\$ 26	\$ 14
Trading securities (\$B)	9	37	47	48	52	51	55	57	60	58	14	51	58
Short sales of securities (\$B)	10	13	16	16	23	15	19	16	19	19	27	15	19
Securities sold under repurchase agreements (\$B)	11	8	16	15	19	19	16	13	14	9	(53)	19	9
Average loans and customers' liability under acceptances (\$B)	12	30	33	32	28	26	26	28	29	29	12	30	28
Total common equity (\$B)	13	3.9	4.1	4.1	3.7	3.3	3.5	3.5	3.4	3.5	6 %	3.8	3.5
Efficiency ratio	14	72 %	38 %	44 %	46 %	43 %	42 %	43 %	44 %	46 %	3 pts	43 %	44 %
Return on total common equity	15	5 %	19 %	16 %	20 %	22 %	22 %	27 %	20 %	19 %	(3) pts	19 %	22 %

Excluding the impact of \$35 million after tax one-time security gains in Q1/99, Net Income, Efficiency and ROE would be \$171 million, 42% and 16% respectively.

TD SECURITIES:

Provides a full range of investment banking, merchant banking, mergers and acquisition advisory, fixed income, foreign exchange, derivatives products, high yield, money market, equities, and corporate banking services, including loan syndications, to our borrowing, investing and issuing clients in Canada, the U.S.A., Europe, Australia, Latin America and Asia. The segment also includes the results of the Bank's equity investment portfolios and certain treasury activities.

Net Interest Income and Margin



(\$MILLIONS)													
FOR THE PERIOD ENDED													
LINE #	1998 Q4	1999				2000				Q4 % change vs Q4 99	Full Year		
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		1999	2000	
Interest income													
Loans	\$ 2,005	\$ 1,897	\$ 1,876	\$ 1,922	\$ 1,899	\$ 1,971	\$ 2,578	\$ 2,667	\$ 2,740	44 %	\$ 7,594	\$ 9,956	
Securities	751	715	591	689	773	579	855	867	944	22	2,768	3,245	
Deposits with banks	73	81	186	116	129	131	103	143	97	(25)	512	474	
Total interest income	2,829	2,693	2,653	2,727	2,801	2,681	3,536	3,677	3,781	35	10,874	13,675	
Interest expense													
Deposits	1,600	1,520	1,579	1,593	1,562	1,701	2,262	2,413	2,418	55	6,254	8,794	
Subordinated notes	58	54	48	38	41	41	56	72	82	100	181	251	
Other	443	326	322	369	441	171	272	272	310	(30)	1,458	1,025	
Total interest expense	2,101	1,900	1,949	2,000	2,044	1,913	2,590	2,757	2,810	37	7,893	10,070	
Net interest income	728	793	704	727	757	768	946	920	971	28	2,981	3,605	
TEB	46	45	48	52	47	50	48	39	62	32	192	199	
Net interest income (TEB)	\$ 774	\$ 838	\$ 752	\$ 779	\$ 804	\$ 818	\$ 994	\$ 959	\$ 1,033	28 %	\$ 3,173	\$ 3,804	
Average earning assets	\$178,398	\$181,123	\$181,156	\$189,687	\$192,456	\$201,178	\$250,789	\$245,989	\$ 238,493	24 %	\$186,147	\$234,021	
Net interest margin (TEB) as a % of average earning assets	1.72 %	1.84 %	1.70 %	1.63 %	1.66 %	1.62 %	1.61 %	1.55 %	1.72 %	.06 pts	1.70 %	1.63 %	
Impact on NII from impaired loans													
Reduction/(increase) in NII from impaired loans													
Gross	\$ 16	\$ 15	\$ 15	\$ 17	\$ 16	\$ 21	\$ 22	\$ 26	\$ 34	+100 %	\$ 63	\$ 103	
Recoveries	(4)	(3)	(3)	(3)	(2)	(3)	(4)	(3)	(5)	+(100)	(11)	(15)	
Net reduction/(increase)	\$ 12	\$ 12	\$ 12	\$ 14	\$ 14	\$ 18	\$ 18	\$ 23	\$ 29	+100 %	\$ 52	\$ 88	
Effective tax rate (TEB)*	32.3 %	41.0 %	40.4 %	41.6 %	40.4 %	41.1 %	39.7 %	36.0 %	38.4 %	(2.0) pts	40.7 %	38.7 %	

* Excludes gain on sale of TD Waterhouse Group Inc. in 1999, and CT restructuring costs, goodwill, intangibles gross-up and benefits commencing in Q2, 2000.

Other Income and Trading Related Income (TEB)



(\$MILLIONS) FOR THE PERIOD ENDED	LINE #	1998	1999				2000				Q4 % change vs Q4 99	Full Year	
		Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		1999	2000
Other Income													
TD Waterhouse fees and commissions	1	\$ 177	\$ 238	\$ 268	\$ 238	\$ 235	\$ 383	\$ 496	\$ 316	\$ 326	39 %	\$ 979	\$ 1,521
Full service brokerage and other securities services	2	54	112	116	161	95	126	201	163	150	58	484	640
Mutual fund management	3	56	59	64	65	70	75	121	127	129	84	258	452
Credit fees	4	97	100	118	118	127	129	166	123	127	-	463	545
Net investment securities gains*	5	60	132	80	65	85	88	146	115	33	(61)	362	382
Trading income	6	(15)	99	184	190	206	244	290	328	363	76	679	1,225
Service charges	7	72	68	69	76	76	76	124	132	131	72	289	463
Income - asset securitizations	8	24	15	24	26	29	23	67	72	74	+100	94	236
Card services	9	49	46	43	50	51	52	55	62	64	25	190	233
Insurance	10	16	14	16	17	18	19	57	56	66	+100	65	198
Foreign exchange - non-trading	11	24	16	12	27	17	15	36	45	38	+100	72	134
Property rental income	12	16	13	17	15	14	17	18	17	39	+100	59	91
Other consumer services	13	6	7	1	2	6	8	39	43	34	+100	16	124
Other commercial and corporate services	14	21	18	32	15	17	24	27	33	72	+100	82	156
Total other income - page 3 (line 15)	15	\$ 657	\$ 937	\$ 1,044	\$ 1,065	\$ 1,046	\$ 1,279	\$ 1,843	\$ 1,632	\$ 1,646	57 %	\$ 4,092	\$ 6,400
Trading related income (TEB)**													
Interest rate and credit portfolios	16	\$ 113	\$ 76	\$ 142	\$ 125	\$ 74	\$ 106	\$ 86	\$ 91	\$ 100	35 %	\$ 417	\$ 383
Foreign exchange portfolios	17	33	47	35	29	34	52	47	50	51	50	145	200
Equity and other portfolios	18	(113)	55	36	7	49	63	145	65	82	67	147	355
Total trading related income	19	\$ 33	\$ 178	\$ 213	\$ 161	\$ 157	\$ 221	\$ 278	\$ 206	\$ 233	48 %	\$ 709	\$ 938

* Excludes Knight/Trimark gain in Q4/99.

** Includes trading-related income reported in net interest on page 10, line 11 and in other income above (line 6).

Non-Interest Expenses



(\$MILLIONS) FOR THE PERIOD ENDED		1998	1999				2000				Q4 % change	Full Year	
LINE #	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	vs Q4 99	1999	2000	
Salaries and staff benefits													
Salaries	1	\$ 361	\$ 361	\$ 349	\$ 376	\$ 389	\$ 399	\$ 548	\$ 534	\$ 551	42 %	\$ 1,475	\$ 2,032
Incentive compensation	2	162	163	200	214	208	201	344	271	232	12	785	1,048
Pension and other staff benefits	3	45	53	57	60	53	62	90	82	85	60	223	319
Total	4	568	577	606	650	650	662	982	887	868	34	2,483	3,399
Occupancy													
Rent	5	54	52	53	51	53	51	70	72	73	38	209	266
Depreciation	6	20	18	19	20	23	18	28	29	29	26	80	104
Other	7	21	20	21	22	21	22	36	35	35	67	84	128
Total	8	95	90	93	93	97	91	134	136	137	41	373	498
Equipment													
Rent	9	22	22	22	22	22	22	29	34	33	50	88	118
Depreciation	10	28	26	29	31	35	31	42	40	43	23	121	156
Other	11	38	45	48	45	48	52	85	70	80	67	186	287
Total	12	88	93	99	98	105	105	156	144	156	49	395	561
General													
Marketing and business development	13	48	57	63	62	79	101	112	106	115	46	261	434
Brokerage related fees	14	51	58	55	53	55	63	70	65	62	13	221	260
Professional and advisory services	15	38	34	41	40	57	47	63	73	101	77	172	284
Communications	16	36	40	42	38	35	43	58	50	51	46	155	202
Capital and business taxes	17	3	20	21	22	23	25	26	8	23	-	86	82
Postage	18	17	20	23	19	20	23	31	27	29	45	82	110
Travel and relocation	19	10	9	11	11	15	11	16	18	20	33	46	65
Deposit insurance premiums	20	15	16	17	4	4	4	8	8	8	100	41	28
Other excluding non-cash goodwill / intangible charges	21	42	44	55	42	52	59	117	101	107	+100	193	384
Total	22	260	298	328	291	340	376	501	456	516	52	1,257	1,849
Expenses before restructuring costs													
Restructuring costs	24	-	-	-	-	-	-	475	-	-	-	-	475
Total expenses excluding non-cash goodwill / intangible charges	25	\$ 1,011	\$ 1,058	\$ 1,126	\$ 1,132	\$ 1,192	\$ 1,234	\$ 2,248	\$ 1,623	\$ 1,677	41 %	\$ 4,508	\$ 6,782
Memo Items													
Non-cash goodwill / intangible charges	26	\$ 12	\$ 13	\$ 12	\$ 13	\$ 14	\$ 14	\$ 463	\$ 446	\$ 422	+100%	\$ 52	\$ 1,345
Less tax effect	27	2	2	2	2	2	2	238	218	165	+100	8	623
Non-cash goodwill / intangible charges, net of tax	28	10	\$ 11	\$ 10	\$ 11	\$ 12	\$ 12	\$ 225	\$ 228	\$ 257	+100%	\$ 44	\$ 722

Securities, Intangibles and Goodwill,
and Restructuring Costs



(\$MILLIONS)

AS AT

LINE #	1998		1999				2000				Q4 % change vs Q4 99
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		
Securities - surplus (deficit) over book											
1	\$ (1)	\$ (2)	\$ (2)	\$ (10)	\$ (20)	\$ (26)	\$ (24)	\$ 39	\$ 72	+100 %	
2	7	-	-	(1)	(2)	(4)	(29)	(14)	(11)	+(100)	
3	(5)	3	(2)	10	6	-	3	(4)	(1)	+(100)	
4	17	19	17	13	5	(20)	(15)	(5)	5	-	
5	459	880	1,521	1,227	405	382	497	514	731	80	
6	\$ 477	\$ 900	\$ 1,534	\$ 1,239	\$ 394	\$ 332	\$ 432	\$ 530	\$ 796	+100 %	
Identifiable intangibles from business combinations, net of tax											
7	\$ -	\$ -	\$ -	\$ -	\$ 18	\$ 17	\$ 16	\$ 3,740	\$ 3,553	+100 %	
8	-	-	-	18	-	-	3,910	-	-	-	
9	-	-	-	-	(1)	(1)	(186)	(187)	(218)	+(100)	
10	\$ -	\$ -	\$ -	\$ 18	\$ 17	\$ 16	\$ 3,740	\$ 3,553	\$ 3,335	+100 %	
Goodwill											
11	\$ 915	\$ 958	\$ 928	\$ 882	\$ 899	\$ 892	\$ 935	\$ 2,020	\$ 2,128	+100 %	
12	37	3	-	-	27	72	1,107	150	58	+100	
13	(13)	(13)	(13)	(13)	(13)	(13)	(42)	(43)	(43)	+(100)	
14	19	(20)	(33)	30	(21)	(16)	20	1	19	+100	
15	\$ 958	\$ 928	\$ 882	\$ 899	\$ 892	\$ 935	\$ 2,020	\$ 2,128	\$ 2,162	+100 %	
16	\$ 958	\$ 928	\$ 882	\$ 917	\$ 909	\$ 951	\$ 5,762	\$ 5,683	\$ 5,497	+100 %	
Restructuring costs											
17	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 415	\$ 375	+100 %	
18	-	-	-	-	-	-	475	-	-	-	
19	-	-	-	-	-	-	(60)	(40)	(48)	+(100)	
20	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 415	\$ 375	\$ 327	+100 %	

Analysis of Change in Shareholders' Equity & Non-Controlling Interest



(\$MILLIONS) FOR THE PERIOD ENDED		1998	1999				2000				Q4 % change	Full Year	
LINE #		Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	vs Q4 99	1999	2000
Preferred shares													
1	Balance at beginning of period	\$ 915	\$ 845	\$ 839	\$ 830	\$ 839	\$ 833	\$ 931	\$ 1,225	\$ 1,237	47 %	\$ 845	\$ 833
2	Issued	-	-	-	-	-	103	289	11	7	100	-	410
3	Redeemed	(75)	-	-	-	-	-	-	-	-	-	-	-
4	Translation on shares issued in foreign currency	5	(6)	(9)	9	(6)	(5)	5	1	7	(100)	(12)	8
5	Balance at end of period	845	839	830	839	833	931	1,225	1,237	1,251	50	833	1,251
Common shares													
6	Balance at beginning of period	1,300	1,301	1,303	1,305	1,306	2,006	2,047	2,050	2,053	57	1,301	2,006
7	Issued - options	1	2	2	1	-	-	3	3	7	100	5	13
8	Issued - cash	-	-	-	-	700	-	-	-	-	(100)	700	-
9	Issued - acquisitions	-	-	-	-	-	41	-	-	-	-	-	41
10	Balance at end of period	1,301	1,303	1,305	1,306	2,006	2,047	2,050	2,053	2,060	3	2,006	2,060
Retained earnings													
11	Balance at beginning of period	6,182	6,387	6,502	6,576	8,073	8,694	8,948	8,826	8,926	11	6,387	8,694
12	Net income	234	312	348	1,473	848	446	41	283	255	(70)	2,981	1,025
13	Dividends - common	(101)	(101)	(101)	(113)	(118)	(130)	(131)	(155)	(156)	32	(433)	(572)
14	- preferred	(9)	(8)	(8)	(8)	(7)	(9)	(9)	(13)	(13)	86	(31)	(44)
15	- preferred TDMIC tax effected	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	-	(12)	(12)
16	Translation adjustments - net of taxes	84	(84)	(133)	155	(87)	(31)	(11)	(5)	49	(100)	(149)	2
17	Share issue expenses - net of taxes	-	-	-	-	(12)	(7)	(4)	-	-	(100)	(12)	(11)
18	Stock options settled in cash - tax effected	(2)	(1)	(28)	(7)	(1)	(11)	(5)	(7)	(18)	+100	(37)	(41)
19	Other	2	-	(1)	-	1	(1)	-	-	(1)	(100)	-	(2)
20	Balance at end of period	6,387	6,502	6,576	8,073	8,694	8,948	8,826	8,926	9,039	4	8,694	9,039
21	Total common equity	7,688	7,805	7,881	9,379	10,700	10,995	10,876	10,979	11,099	4	10,700	11,099
22	Total shareholders' equity	\$ 8,533	\$ 8,644	\$ 8,711	\$ 10,218	\$ 11,533	\$ 11,926	\$ 12,101	\$ 12,216	\$ 12,350	7 %	\$ 11,533	\$ 12,350
Non-controlling interest in subsidiaries													
23	At beginning of period	\$ -	\$ -	\$ -	\$ -	\$ 380	\$ 335	\$ 339	\$ 1,623	\$ 1,630	+100%	\$ -	\$ 335
24	Arising during the period - TD Waterhouse	-	-	-	372	3	10	12	7	6	100	375	35
25	Arising on Canada Trust acquisition	-	-	-	-	-	-	364	-	-	-	-	364
26	Arising on TD CaTS issue	-	-	-	-	-	-	900	-	-	-	-	900
27	Foreign exchange adjustment	-	-	-	8	(8)	(6)	9	1	20	(100)	-	24
28	Other	-	-	-	-	(40)	-	(1)	(1)	-	(100)	(40)	(2)
29	At end of period	\$ -	\$ -	\$ -	\$ 380	\$ 335	\$ 339	\$ 1,623	\$ 1,630	\$ 1,656	+100%	\$ 335	\$ 1,656

NUMBER OF COMMON SHARES

Common Shares	1998	1999				2000				2000	2000		
LINE #		Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	vs Q4 99	1999	2000
30	Number of common shares at beginning of period	594,136,298	594,237,648	594,367,098	594,498,746	594,580,646	620,343,168	621,480,853	621,705,197	622,007,069		594,237,648	620,343,168
31	Issued - options	101,350	129,450	131,648	81,900	62,522	25,650	224,344	301,872	608,799		405,520	1,160,665
32	Issued - cash	-	-	-	-	25,700,000	-	-	-	-		25,700,000	-
33	Issued - acquisitions	-	-	-	-	-	1,112,035	-	-	-		-	1,112,035
34	Number of common shares at end of period	594,237,648	594,367,098	594,498,746	594,580,646	620,343,168	621,480,853	621,705,197	622,007,069	622,615,868		620,343,168	622,615,868

Risk-Weighted Assets and Capital



(\$MILLIONS)											
AS AT	LINE #	1998 Q4	1999				2000				Q4 % change vs Q4 99
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		
Balance sheet assets											
Cash resources	1	\$ 499	\$ 1,554	\$ 1,406	\$ 1,517	\$ 1,109	\$ 1,644	\$ 964	\$ 1,148	\$ 657	(41)%
Securities	2	5,101	5,784	5,727	6,043	6,956	6,324	7,440	7,457	8,286	19
Loans	3	47,781	51,085	53,762	55,274	54,280	59,371	68,850	71,319	72,589	34
Customers' liability under acceptances	4	9,706	10,003	8,641	8,319	8,286	7,573	7,336	7,304	9,008	9
Other assets	5	5,192	5,921	4,884	5,174	4,757	5,652	10,133	7,669	7,704	62
Total balance sheet assets	6	68,279	74,347	74,420	76,327	75,388	80,564	94,723	94,897	98,244	30
Off-balance sheet assets											
Credit instruments	7	22,515	21,468	21,806	20,154	19,347	18,863	15,960	16,114	16,130	(17)
Derivative financial instruments	8	5,007	4,342	3,645	4,104	3,603	3,586	3,928	4,236	4,661	29
Total off-balance sheet assets	9	27,522	25,810	25,451	24,258	22,950	22,449	19,888	20,350	20,791	(9)
Total risk-weighted asset equivalent - Credit risk	10	95,801	100,157	99,871	100,585	98,338	103,013	114,611	115,247	119,035	21
Total risk-weighted asset equivalent - Market risk	11	9,305	10,451	11,182	10,186	10,146	8,602	9,926	11,586	11,125	10
Total risk-weighted assets	12	\$ 105,106	\$ 110,608	\$ 111,053	\$ 110,771	\$ 108,484	\$ 111,615	\$ 124,537	\$ 126,833	\$ 130,160	20 %
CAPITAL											
TIER 1											
Common shareholders' equity	13	\$ 7,688	\$ 7,805	\$ 7,881	\$ 9,379	\$ 10,700	\$ 10,995	\$ 10,876	\$ 10,979	\$ 11,099	4 %
Qualifying preferred shares	14	845	839	830	839	833	931	1,225	1,237	1,251	50
Non-controlling interest in subsidiaries											
- TD Waterhouse Group, Inc.	15	-	-	-	380	335	339	359	366	381	14
- CT Financial Services Inc.	16	-	-	-	-	-	-	364	364	190	-
- TD CaTS	17	-	-	-	-	-	-	900	900	900	-
Less: goodwill and intangibles in excess of 5% limit	18	(958)	(928)	(882)	(899)	(892)	(935)	(4,729)	(4,643)	(4,458)	+100
Total Tier 1 capital	19	7,575	7,716	7,829	9,699	10,976	11,330	8,995	9,203	9,363	(15)
TIER 2											
Subordinated notes and debentures	20	3,606	3,559	3,411	3,490	3,217	3,181	4,327	4,839	4,883	52
Non-controlling interest in subsidiaries											
- CT Financial Services Inc.	21	-	-	-	-	-	-	-	-	185	-
Less: amortization of subordinated notes and debentures	22	(257)	(292)	(221)	(427)	(346)	(359)	(368)	(373)	(488)	41
General allowance for credit losses	23	636	744	740	749	753	744	849	851	862	14
Total Tier 2 capital	24	3,985	4,011	3,930	3,812	3,624	3,566	4,808	5,317	5,442	50
Other deductions	25	(24)	(24)	(25)	(43)	(150)	(143)	(1,155)	(920)	(762)	+100
Total capital	26	\$ 11,536	\$ 11,703	\$ 11,734	\$ 13,468	\$ 14,450	\$ 14,753	\$ 12,648	\$ 13,600	\$ 14,043	(3)%
Capital ratios											
Tier 1 capital	27	7.2	7.0	7.0	8.7	10.1	10.2	7.2	7.3	7.2	(2.9) pts
Total capital	28	11.0	10.6	10.6	12.1	13.3	13.2	10.2	10.7	10.8	(2.5) pts

Derivatives



(\$MILLIONS)											
AS AT	LINE #	1998 Q4	1999				2000				Q4 % Change vs Q4 99
			Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
Interest Rate											
Notional Principal	1	\$ 467,072	\$ 470,013	\$ 544,798	\$ 633,683	\$ 706,425	\$ 697,617	\$ 769,223	\$ 798,420	\$ 911,019	29 %
Replacement Cost	2	6,701	6,782	5,906	5,871	5,833	6,776	5,576	5,329	4,916	(16)
Credit Equivalent	3	8,372	8,495	7,663	7,770	7,803	8,823	7,793	7,661	7,290	(7)
Risk-Weighted	4	2,133	2,108	1,840	1,887	1,922	2,169	1,903	1,867	1,758	(9)
Foreign Exchange											
Notional Principal	5	351,471	308,549	325,292	335,927	343,472	362,227	400,966	398,236	450,632	31
Replacement Cost	6	7,386	4,931	4,949	4,581	4,265	5,552	7,354	6,446	9,557	+ 100
Credit Equivalent	7	13,237	10,254	10,435	10,652	10,505	11,899	14,169	13,782	17,409	66
Risk-Weighted	8	4,252	3,266	3,350	3,442	2,745	3,042	3,528	3,456	4,406	61
Other											
Notional Principal	9	31,041	36,103	28,548	32,390	34,507	38,683	54,977	60,928	68,098	97
Replacement Cost	10	450	470	305	762	918	342	678	867	1,189	30
Credit Equivalent	11	2,854	2,558	2,446	3,446	3,527	3,099	4,395	5,395	5,835	65
Risk-Weighted	12	895	816	772	1,222	1,263	997	1,304	1,554	1,697	34
Total Derivatives											
Notional Principal	13	849,584	814,665	898,638	1,002,000	1,084,404	1,098,527	1,225,166	1,257,584	1,429,749	32
Replacement Cost	14	14,537	12,183	11,160	11,214	11,016	12,670	13,608	12,642	15,662	42
Credit Equivalent	15	24,463	21,307	20,544	21,868	21,835	23,821	26,357	26,838	30,534	40
Risk-Weighted	16	7,280	6,190	5,962	6,551	5,930	6,208	6,735	6,877	7,861	33
Netting & Collateral - Impact	17	(2,273)	(1,848)	(2,317)	(2,447)	(2,327)	(2,622)	(2,807)	(2,642)	(3,200)	38
Net Risk-Weighted	18	\$ 5,007	\$ 4,342	\$ 3,645	\$ 4,104	\$ 3,603	\$ 3,586	\$ 3,928	\$ 4,235	\$ 4,661	29 %

Interest Rate Sensitivity and Asset Securitization



(\$MILLIONS)

FOR THE PERIOD ENDED

LINE #	1998	1999				2000				Q4 % change vs Q4 99	Full Year	
	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		1999	2000
Interest sensitive (asset) liability gap within 1 year (\$billions)	\$ 1.5	\$ (3.8)	\$ (4.4)	\$ 0.9	\$ (7.5)	\$ (4.4)	\$ (6.5)	\$ 3.2	\$ 2.0	+100%	\$ (7.5)	\$ 2.0
After tax impact of 1% increase in interest rates on												
Common shareholders' equity	\$ (74)	\$ (112)	\$ (126)	\$ (156)	\$ (153)	\$ (138)	\$ (71)	\$ (40)	\$ (27)	82 %	\$ (153)	\$ (27)
Annual net income	38	5	(2)	(14)	(7)	9	9	2	2	+100	(7)	2
Asset securitization												
Securitized/(repurchased) during the quarter												
Mortgages - conventional	\$ 582	\$ -	\$ -	\$ 382	\$ 2,410	\$ -	\$ (1,221)	\$ -	\$ -	(100)%	\$ 2,792	\$ (1,221)
Mortgages - MBS pools sold	-	500	-	404	22	20	-	346	3	(86)	926	369
Credit Cards	560	-	325	-	-	-	-	-	-	-	325	-
Personal Loans	-	-	-	-	-	-	7,170	-	-	-	-	7,170
Corporate Loans	-	-	-	-	200	-	-	-	-	(100)	200	-
Outstanding at period end	\$ 4,721	\$ 5,044	\$ 5,207	\$ 5,811	\$ 8,270	\$ 8,029	\$ 23,954	\$ 23,007	\$ 21,573	+100%	\$ 8,270	\$ 21,573
Income statement impact												
Net interest income	\$ (33)	\$ (31)	\$ (33)	\$ (39)	\$ (46)	\$ (43)	\$ (84)	\$ (83)	\$ (88)	(91)%	\$ (149)	\$ (298)
Other income	24	16	25	27	30	26	69	69	71	+100	98	235
Provision for credit losses	10	13	12	14	12	13	15	16	18	50	51	62
Total impact	\$ 1	\$ (2)	\$ 4	\$ 2	\$ (4)	\$ (4)	\$ -	\$ 2	\$ 1	+100%	\$ -	\$ (1)

Impaired Loans by Business Line and General Allowances



(\$MILLIONS)											
AS AT	LINE #	1998 Q4	1999				2000				Q4 % change vs Q4 99
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		
GROSS IMPAIRED LOANS											
TD Canada Trust											
TDCT Retail	1	\$ 199	\$ 203	\$ 167	\$ 160	\$ 176	\$ 192	\$ 262	\$ 268	\$ 227	29 %
Commercial	2	197	202	211	227	255	218	218	204	128	(50)
Total TD Canada Trust	3	396	405	378	387	431	410	480	472	355	(18)
TD Securities											
Corporate	4	208	218	299	303	265	490	546	768	566	+100
Investment Banking	5	13	13	13	13	13	13	68	68	68	+100
Total TD Securities	6	221	231	312	316	278	503	614	836	634	+100
TOTAL GROSS IMPAIRED LOANS	7	\$ 617	\$ 636	\$ 690	\$ 703	\$ 709	\$ 913	\$ 1,094	\$ 1,308	\$ 989	40 %
NET IMPAIRED LOANS											
TD Canada Trust											
TDCT Retail	8	\$ 135	\$ 110	\$ 63	\$ 65	\$ 114	\$ 124	\$ 107	\$ 96	\$ 119	4 %
Commercial	9	72	101	93	100	174	120	97	65	73	(58)
Total TD Canada Trust	10	207	211	156	165	288	244	204	161	192	(33)
TD Securities											
Corporate	11	154	82	136	150	166	361	389	555	454	+100
Investment Banking	12	-	(1)	(3)	(3)	1	-	44	40	31	+100
Total TD Securities	13	154	81	133	147	167	361	433	595	485	+100
Total impaired loans net of specific provisions	14	361	292	289	312	455	605	637	756	677	49
General allowance for credit losses	15	620	723	716	723	712	709	811	812	836	17
TOTAL NET IMPAIRED LOANS	16	\$ (259)	\$ (431)	\$ (427)	\$ (411)	\$ (257)	\$ (104)	\$ (174)	\$ (56)	\$ (159)	38 %
Allowance for credit losses as a % of gross impaired loans	17	142.0 %	167.8 %	161.9 %	158.5 %	136.2 %	111.4 %	115.9 %	104.3 %	116.1 %	(20.1) pts
Total Loans (page 9, line 12)	18	\$94,874	\$98,108	\$99,258	\$98,431	\$96,525	\$103,534	\$129,775	\$128,823	\$ 130,533	35 %
Net impaired loans as a % of net loans	19	(0.3)%	(0.4)%	(0.4)%	(0.4)%	(0.3)%	(0.1)%	(0.1)%	- %	(0.1)%	.2 pts
GENERAL ALLOWANCE FOR CREDIT LOSSES											
Loans (line 15 above)	20	\$ 620	\$ 723	\$ 716	\$ 723	\$ 712	\$ 709	\$ 811	\$ 812	\$ 836	17 %
Derivative financial instruments	21	16	21	24	26	41	35	38	39	26	(37)
Total general allowance for regulatory capital reporting (page 15, line 23)	22	\$ 636	\$ 744	\$ 740	\$ 749	\$ 753	\$ 744	\$ 849	\$ 851	\$ 862	14 %