



Bank Financial Group

SUPPLEMENTAL FINANCIAL INFORMATION

For the 2nd Quarter Ended April 30, 2010



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For the 2nd Quarter ended April 30, 2010

The supplemental information contained in this package is designed to improve the readers' understanding of the financial performance of TD Bank Financial Group (TDBFG or the Bank). This information should be used in conjunction with the Bank's Q2 2010 Report to Shareholders and Investor Presentation, as well as the Bank's 2009 Annual Report. For financial and banking terms, and acronyms used in this package, see the "Glossary" and "Acronyms" section of this document.

How the Bank Reports

The Bank prepares its consolidated financial statements in accordance with GAAP and refers to results prepared in accordance with GAAP as the "reported" results. The Bank also utilizes non-GAAP financial measures to arrive at "adjusted" results to assess each of its businesses and to measure overall Bank performance. To arrive at adjusted results, the Bank removes "items of note", net of income taxes, from reported results. These items of note relate to items which management does not believe are indicative of underlying business performance. The items of note are listed on page 3 of this package. The Bank believes that adjusted results provide the reader with a better understanding of how management views the Bank's performance.

As explained, adjusted results are different from reported results determined in accordance with GAAP. Adjusted results, items of note, and related terms are non-GAAP financial measures as these are not defined terms under GAAP and, therefore, may not be comparable to similar terms used by other issuers. A reconciliation between the Bank's reported and adjusted results is provided in the "How the Bank Reports" section of the Bank's Q2 2010 Report to Shareholders.

Segmented Information

For management reporting purposes, the Bank's operations and activities are organized around four key businesses operating in a number of locations in key financial centres around the globe: Canadian Personal and Commercial Banking (CAD P&C), including TD Canada Trust and TD Insurance; Wealth Management, including TD Waterhouse and an investment in TD AMERITRADE Holding Corporation (TD Ameritrade); U.S. Personal and Commercial Banking (U.S. P&C) through TD Bank, America's Most Convenient Bank; and Wholesale Banking, including TD Securities. The Bank's other activities are grouped into the Corporate segment. Effective Q3 2008, U.S. insurance and credit card businesses were transferred to CAD P&C, and the U.S. wealth management businesses to Wealth Management for management reporting purposes to align with how these businesses are now being managed on a North American basis. Prior periods have not been reclassified as the impact was not material.

The Bank measures and evaluates the performance of the segments based on our management structure and is not necessarily comparable with other financial services companies. Results of each business segment reflect revenue, expenses, assets, and liabilities generated by the businesses in that segment. Due to the complexity of the Bank, its management reporting model uses various estimates, assumptions, allocations, and risk-based methodologies for funds transfer pricing, inter-segment revenue, income tax rates, capital, indirect expenses, and cost transfers to measure business segment results. Transfer pricing of funds is generally applied at market rates. Inter-segment revenue is negotiated between each business segment and approximates the value provided by the distributing segment. Income tax provision or recovery is generally applied to each segment based on a statutory tax rate and may be adjusted for items and activities unique to each segment.

The Bank measures and evaluates the performance of each segment based on adjusted results, economic profit, and return on invested capital. Economic profit is adjusted net income, less a charge for average invested capital. Each segment's invested capital represents the capital required for economic risks, including credit, market, and operational risks, plus the purchased amounts of goodwill and intangible assets, net of impairment write downs. Return on invested capital is adjusted net income, divided by average invested capital. Economic profit and return on invested capital are not defined terms under GAAP and, therefore, may not be comparable to similar terms used by other issuers. A reconciliation between the Bank's economic profit, return on invested capital, and adjusted net income available to common shareholders is provided in the "Economic Profit and Return on Invested Capital" section of the Bank's Q2 2010 Report to Shareholders.

Amortization of intangible expenses is included in the Corporate segment. Accordingly, net income for the operating business segments is presented before amortization of intangibles, as well as any other items of note not attributed to the operating segments. Net interest income within Wholesale Banking is calculated on a taxable equivalent basis (TEB), which means that the value of the non-taxable or tax-exempt income, including dividends, is adjusted to its equivalent before-tax value. Using TEB allows the Bank to measure income from all securities and loans consistently and makes for a more meaningful comparison of net interest income with similar institutions. The TEB increase to net interest income and provision for income taxes reflected in Wholesale Banking results is reversed in the Corporate segment.

As stated in Note 34 to the Bank's 2009 audited Consolidated Financial Statements, the Bank securitizes retail loans and receivables held by CAD P&C in transactions that are accounted for as sales. For the purpose of segmented reporting, CAD P&C accounts for the transactions as though they are financing arrangements. Accordingly, the interest income earned on the assets sold net of the funding costs incurred by the purchaser trusts is recorded in net interest income and impairment related to these assets is charged to provision for (reversal of) credit losses (PCL). This accounting is reversed in the Corporate segment and the gain recognized on sale which is in compliance with appropriate accounting standards together with income earned on the retained interests net of credit losses incurred are included in non-interest income.

For more information, see the "Business Focus" section of the Bank's 2009 Management's Discussion and Analysis (MD&A).

Note that certain comparative amounts have been reclassified to conform with current period presentation.

For the 2nd Quarter Ended April 30, 2010

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FOR THE PERIOD ENDED		LINE #	2010		2009			2008			Year to Date		Full Year		
			Q2	Q1	Q4	Q3 ¹	Q2 ^{1,2}	Q1 ¹	Q4	Q3	Q2	2010	2009	2009	2008
Income Statement (\$ millions)															
	(page 11)	1	\$ 2,790	\$ 2,849	\$ 2,825	\$ 2,833	\$ 2,940	\$ 2,728	\$ 2,449	\$ 2,437	\$ 1,858	\$ 5,639	\$ 5,668	\$ 11,326	\$ 8,532
	(page 12)	2	1,977	2,188	1,893	1,834	1,385	1,422	1,191	1,600	1,530	4,165	2,807	6,534	6,137
		3	4,767	5,037	4,718	4,667	4,325	4,150	3,640	4,037	3,388	9,804	8,475	17,860	14,669
	(page 27)	4	365	517	521	557	772	630	288	288	232	882	1,402	2,480	1,063
	(page 13)	5	2,953	2,981	3,095	3,045	3,051	3,020	2,367	2,701	2,206	5,934	6,071	12,211	9,502
		6	1,449	1,539	1,102	1,065	502	500	985	1,048	950	2,988	1,002	3,169	4,104
		7	308	270	132	209	(8)	(92)	20	122	160	578	(100)	241	537
		8	1,141	1,269	970	856	510	592	965	926	790	2,410	1,102	2,928	3,567
	(page 32)	9	26	27	27	28	28	28	18	8	9	53	56	111	43
	(page 32)	10	61	55	67	84	63	89	67	79	71	116	152	303	309
		11	1,176	1,297	1,010	912	545	653	1,014	997	852	2,473	1,198	3,120	3,833
	(page 3)	12	58	133	297	391	471	437	(349)	118	121	191	908	1,596	(20)
		13	1,234	1,430	1,307	1,303	1,016	1,090	665	1,115	973	2,664	2,106	4,716	3,813
		14	48	49	48	49	41	29	23	17	11	97	70	167	59
		15	\$ 1,186	\$ 1,381	\$ 1,259	\$ 1,254	\$ 975	\$ 1,061	\$ 642	\$ 1,098	\$ 962	\$ 2,567	\$ 2,036	\$ 4,549	\$ 3,754
Earnings per Common Share³ (\$) and Average Number of Shares (millions)															
		16	\$ 1.31	\$ 1.45	\$ 1.12	\$ 1.01	\$.59	\$.75	\$ 1.23	\$ 1.22	\$ 1.12	\$ 2.76	\$ 1.34	\$ 3.49	\$ 4.90
		17	1.37	1.61	1.47	1.47	1.15	1.28	.79	1.37	1.33	2.98	2.42	5.37	4.92
		18	1.30	1.44	1.12	1.01	.59	.75	1.22	1.21	1.12	2.74	1.34	3.47	4.87
		19	1.36	1.60	1.46	1.47	1.14	1.27	.79	1.35	1.32	2.96	2.42	5.35	4.88
		20	863.8	859.3	855.6	851.5	848.8	832.6	808.0	804.0	747.7	861.5	840.6	847.1	769.6
		21	869.4	864.2	861.1	855.4	849.8	834.2	812.8	811.0	753.7	866.7	841.9	850.1	775.7
Balance Sheet (\$ billions)															
	(page 14)	22	\$ 573.9	\$ 567.5	\$ 557.2	\$ 544.8	\$ 575.6	\$ 586.4	\$ 563.2	\$ 508.8	\$ 503.6	\$ 573.9	\$ 575.6	\$ 557.2	\$ 563.2
	(page 30)	23	38.4	39.5	38.7	38.0	40.4	39.1	31.7	31.3	30.6	38.4	40.4	38.7	31.7
Capital and Risk Metrics (\$ billions, except as noted)															
	(page 46)	24	\$ 187.2	\$ 190.6	\$ 189.6	\$ 189.6	\$ 199.3	\$ 211.1	\$ 211.8	\$ 184.7	\$ 178.6	\$ 187.2	\$ 199.3	\$ 189.6	\$ 211.8
	(page 47)	25	22.5	22.0	21.4	21.0	21.6	21.2	20.7	17.5	16.3	22.5	21.6	21.4	20.7
	(page 47)	26	12.0 %	11.5 %	11.3 %	11.1 %	10.8 %	10.1 %	9.8 %	9.5 %	9.1 %	12.0 %	10.8 %	11.3 %	9.8 %
	(page 47)	27	15.5	14.8	14.9	14.7	14.2	13.7	12.0	13.4	12.7	15.5	14.2	14.9	12.0
After-tax impact of 1% increase in interest rates on:															
		28	\$ (72)	\$ (60)	\$ (86)	\$ (108)	\$ (83)	\$ (87)	\$ (123)	\$ (66)	\$ 51	\$ (72)	\$ (83)	\$ (86)	\$ (123)
		29	(33)	(13)	(65)	(51)	(42)	(26)	4	9	(18)	(33)	(42)	(65)	4
Net impaired loans (\$ millions)															
	(page 21)	30	1,669	1,766	1,557	1,411	1,358	1,157	805	709	654	1,669	1,358	1,557	805
	(page 21)	31	713	336	196	-	-	-	-	-	-	713	-	196	-
	(page 21)	32	\$ 2,382	\$ 2,102	\$ 1,753	\$ 1,411	\$ 1,358	\$ 1,157	\$ 805	\$ 709	\$ 654	\$ 2,382	\$ 1,358	\$ 1,753	\$ 805
Net impaired loans as a % of net loans															
	(page 21)	33	.64 %	.67 %	.59 %	.55 %	.54 %	.46 %	.35 %	.31 %	.30 %	.64 %	.54 %	.59 %	.35 %
	(page 21)	34	.27	.13	.08	-	-	-	-	-	-	.27	-	.08	-
	(page 21)	35	.91 %	.80 %	.67 %	.55 %	.54 %	.46 %	.35 %	.31 %	.30 %	.91 %	.54 %	.67 %	.35 %
		36	.58	.79	.79	.87	1.25	1.00	.49	.51	.48	.68	1.12	.97	.50
		37	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa	Aaa
		38	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-

¹ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1. For further details, see page 48.

² As explained in footnote 1 on page 7, due to the alignment of the reporting period of U.S. entities, the amounts relating to TD Bank, N.A., which includes TD Banknorth and Commerce, have been included directly in retained earnings.

³ EPS is computed by dividing net income available to common shareholders by the weighted average number of shares outstanding during the period. As a result, the sum of the quarterly EPS figures may not equal the year-to-date EPS.

⁴ Effective Q2 2009, for both accounting and regulatory reporting purposes, the one month lag in reporting the financial position and results of operations of TD Bank, N.A., which includes TD Banknorth and Commerce, is eliminated by using the same period end as the rest of the Bank. Previously, for Q4 2008 and Q1 2009, assets of TD Bank, N.A. as at the Bank's period end were used when calculating the Bank's regulatory capital position. Further, effective Q4 2008, for regulatory purposes only, the Bank's investment in TD Ameritrade is translated using the period-end foreign exchange rate of the Bank.

(\$ millions, except as noted)
FOR THE PERIOD ENDED

LINE #	2010		2009				2008			Year to Date		Full Year		
	Q2	Q1	Q4	Q3 ¹	Q2 ¹	Q1 ¹	Q4	Q3	Q2	2010	2009	2009	2008	
Business Performance														
Net income available to common shareholders - reported	1	\$ 1,128	\$ 1,248	\$ 962	\$ 863	\$ 504	\$ 624	\$ 991	\$ 980	\$ 841	\$ 2,376	\$ 1,128	\$ 2,953	\$ 3,774
Economic profit ²	2	200	367	262	246	(40)	82	(150)	321	283	572	44	561	932
Average common equity	3	35,530	35,430	34,846	35,388	37,154	34,450	29,615	29,065	25,593	35,394	35,728	35,341	26,213
Average invested capital	4	40,423	40,223	39,544	39,986	41,645	38,829	33,884	33,236	29,675	40,237	40,163	39,882	30,349
Return on common equity	5	13.0 %	14.0 %	11.0 %	9.7 %	5.6 %	7.2 %	13.3 %	13.4 %	13.4 %	13.5 %	6.4 %	8.4 %	14.4 %
Adjusted return on common equity	6	13.7	15.5	14.3	14.1	10.8	12.2	8.6	15.0	15.3	14.6	11.5	12.9	14.3
Return on invested capital	7	12.0	13.6	12.6	12.4	9.6	10.8	7.5	13.1	13.2	12.9	10.2	11.4	12.4
Return on risk-weighted assets	8	2.57	2.88	2.64	2.56	1.95	1.99	1.29	2.41	2.41	2.74	1.98	2.27	2.18
Efficiency ratio - reported	9	61.9	59.2	65.6	65.2	70.6	72.8	65.0	66.9	65.1	60.5	71.6	68.4	64.8
Effective tax rate	10	21.3	17.5	12.0	19.6	(1.6)	(18.4)	2.0	11.6	16.8	19.3	(10.0)	7.6	13.1
Effective tax rate - adjusted (TEB)	11	27.3	24.3	21.9	25.9	22.7	24.6	4.2	22.8	26.8	25.7	23.6	23.8	23.5
Net interest margin	12	2.39	2.41	2.48	2.57	2.70	2.41	2.34	2.36	2.11	2.40	2.55	2.54	2.22
Average number of full-time equivalent staff	13	67,533	66,795	66,076	66,129	65,972	65,545	65,442	65,296	52,126	67,158	65,755	65,930	58,792
Common Share Performance														
Closing market price (\$)	14	\$ 75.50	\$ 63.00	\$ 61.68	\$ 63.11	\$ 47.10	\$ 39.80	\$ 56.92	\$ 62.29	\$ 66.11	\$ 75.50	\$ 47.10	\$ 61.68	\$ 56.92
Book value per common share (\$)	15	40.35	41.86	41.13	40.54	43.47	42.79	36.78	36.75	36.70	40.35	43.47	41.13	36.78
Closing market price to book value	16	1.87	1.51	1.50	1.56	1.08	0.93	1.55	1.69	1.80	1.87	1.08	1.50	1.55
Price-earnings ratio - reported	17	15.5	15.1	17.8	17.7	12.5	9.3	11.7	12.1	12.1	15.5	12.5	17.8	11.7
- adjusted	18	12.8	11.1	11.6	13.5	10.4	8.4	11.6	11.3	11.5	12.8	10.4	11.6	11.6
Total market return on common shareholders' investment	19	66.4 %	65.1 %	13.6 %	6.4 %	(25.2)%	(38.8)%	(17.1)%	(5.5)%	0.8%	66.4 %	(25.2)%	13.6 %	(17.1)%
Number of common shares outstanding (millions)	20	868.2	862.0	858.8	854.1	850.6	848.7	810.1	807.3	802.9	868.2	850.6	858.8	810.1
Total market capitalization (\$ billions)	21	\$ 65.6	\$ 54.3	\$ 53.0	\$ 53.9	\$ 40.1	\$ 33.8	\$ 46.1	\$ 50.3	\$ 53.1	\$ 65.6	\$ 40.1	\$ 53.0	\$ 46.1
Dividend Performance														
Dividend per common share	22	\$ 0.61	\$ 0.61	\$ 0.61	\$ 0.61	\$ 0.61	\$ 0.61	\$ 0.61	\$ 0.59	\$ 0.59	\$ 1.22	\$ 1.22	\$ 2.44	\$ 2.36
Dividend yield	23	3.5 %	3.8 %	3.7 %	4.4 %	5.9 %	5.0 %	4.1 %	3.7 %	3.5 %	3.5 %	5.3 %	4.8 %	3.8 %
Common dividend payout ratio ³ - reported	24	46.8	42.0	54.3	60.1	102.8	82.7	49.7	48.5	56.2	44.3	91.7	70.3	49.0
- adjusted	25	44.5	37.9	41.5	41.4	53.1	48.6	76.8	43.3	49.2	41.0	50.8	45.6	49.3

¹ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1. For further details, see page 48.

² The rate charged for invested capital is 10.0% in 2010 and 2009, and 9.3% in 2008.

³ The calculations for common dividend payout ratio for Q2 2008 and the full year 2008 took into account the shares issued on the acquisition of Commerce and the dividend paid on those shares. Excluding those shares and the dividend on those shares, the common dividend payout ratio would have been 50.4% reported and 44.1% adjusted for Q2 2008 and 47.7% reported and 48.0% adjusted for the full year 2008.

LINE #	2010		2009				2008			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2010	2009	2009	2008
FOR THE PERIOD ENDED													
Items of Note Affecting Net Income (\$ millions)													
1	\$ 123	\$ 112	\$ 116	\$ 122	\$ 127	\$ 127	\$ 126	\$ 111	\$ 92	\$ 235	\$ 254	\$ 492	\$ 404
2	-	-	-	-	-	-	(323)	-	-	-	-	-	(323)
3	(23)	(4)	73	43	134	200	(118)	-	-	(27)	334	450	(118)
4	-	46	89	70	50	67	25	15	30	46	117	276	70
5	2	7	19	75	44	(12)	(59)	(22)	(1)	9	32	126	(107)
6	-	(11)	-	-	-	-	-	14	-	(11)	-	-	34
7	-	(17)	-	-	-	-	-	-	-	(17)	-	-	20
8	(44)	-	-	46	77	55	-	-	-	(44)	132	178	-
9	-	-	-	-	39	-	-	-	-	-	39	39	-
10	-	-	-	35	-	-	-	-	-	-	-	35	-
11	\$ 58	\$ 133	\$ 297	\$ 391	\$ 471	\$ 437	\$ (349)	\$ 118	\$ 121	\$ 191	\$ 908	\$ 1,596	\$ (20)
Items of Note Affecting Earnings per Share (\$) (Footnote 11)													
12	\$ 0.14	\$ 0.13	\$ 0.13	\$ 0.15	\$ 0.14	\$ 0.14	\$ 0.16	\$ 0.13	\$ 0.12	\$ 0.27	\$ 0.29	\$ 0.58	\$ 0.52
13	-	-	-	-	-	-	(0.40)	-	-	-	-	-	(0.42)
14	(0.03)	-	0.09	0.05	0.16	0.24	(0.15)	-	-	(0.03)	0.40	0.53	(0.15)
15	-	0.05	0.10	0.08	0.06	0.08	0.03	0.02	0.04	0.05	0.14	0.32	0.09
16	-	0.01	0.02	0.09	0.05	(0.01)	(0.07)	(0.03)	-	0.01	0.04	0.15	(0.14)
17	-	(0.01)	-	-	-	-	-	0.02	-	(0.01)	-	-	0.04
18	-	(0.02)	-	-	-	-	-	-	-	(0.02)	-	-	0.03
19	(0.05)	-	-	0.05	0.09	0.07	-	-	-	(0.05)	0.16	0.21	-
20	-	-	-	-	0.05	-	-	-	-	-	0.05	0.05	-
21	-	-	-	0.04	-	-	-	-	-	-	-	0.04	-
22	-	-	-	-	-	-	-	-	0.04	-	-	-	0.04
23	\$ 0.06	\$ 0.16	\$ 0.34	\$ 0.46	\$ 0.55	\$ 0.52	\$ (0.43)	\$ 0.14	\$ 0.20	\$ 0.22	\$ 1.08	\$ 1.88	\$ 0.01

¹ For detailed footnotes to the items of note, see page 45.

(\$ millions, except as noted)

FOR THE PERIOD ENDED

Net Income - Adjusted

LINE #	2010		2009				2008			Year to Date		Full Year	
	Q2	Q1	Q4	Q3 ¹	Q2 ¹	Q1 ¹	Q4	Q3	Q2	2010	2009	2009	2008
Canadian Personal and Commercial Banking	\$ 761	\$ 720	\$ 622	\$ 677	\$ 589	\$ 584	\$ 600	\$ 644	\$ 582	\$ 1,481	\$ 1,173	\$ 2,472	\$ 2,424
Wealth Management	167	144	156	163	126	152	170	201	182	311	278	597	769
U.S. Personal and Commercial Banking	245	227	211	242	208	248	276	273	130	472	456	909	806
Total retail	1,173	1,091	989	1,082	923	984	1,046	1,118	894	2,264	1,907	3,978	3,999
Wholesale Banking	220	372	372	327	173	265	(228)	37	93	592	438	1,137	65
Corporate	(159)	(33)	(54)	(106)	(80)	(159)	(153)	(40)	(14)	(192)	(239)	(399)	(251)
Total Bank	\$ 1,234	\$ 1,430	\$ 1,307	\$ 1,303	\$ 1,016	\$ 1,090	\$ 665	\$ 1,115	\$ 973	\$ 2,664	\$ 2,106	\$ 4,716	\$ 3,813

Return on Invested Capital

Canadian Personal and Commercial Banking	33.7 %	31.3 %	27.1 %	30.5 %	27.9 %	26.9 %	28.8 %	30.9 %	28.7 %	32.5 %	27.4 %	28.1 %	29.3 %
Wealth Management	15.5	12.7	13.6	13.7	10.7	13.1	16.0	19.4	19.4	14.1	11.9	12.8	19.4
U.S. Personal and Commercial Banking	5.6	5.0	4.5	5.0	3.9	4.8	6.2	6.2	5.8	5.3	4.3	4.5	6.1
Wholesale Banking	29.0	45.2	46.0	40.2	17.6	22.3	(20.9)	4.4	10.7	37.4	20.2	30.0	1.8
Total Bank	12.0 %	13.6 %	12.6 %	12.4 %	9.6 %	10.8 %	7.5 %	13.1 %	13.2 %	12.9 %	10.2 %	11.4 %	12.4 %

Percentage of Net Income Mix²

Total retail	84 %	75 %	73 %	77 %	84 %	79 %	128 %	97 %	91 %	79 %	81 %	78 %	98 %
Wholesale Banking	16	25	27	23	16	21	(28)	3	9	21	19	22	2
Total Bank	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

Geographic Contribution to Total Revenue³

Canada	64 %	66 %	69 %	65 %	66 %	74 %	71 %	70 %	78 %	65 %	69 %	68 %	73 %
United States	26	23	23	18	22	23	24	24	14	24	23	22	20
Other international	10	11	8	17	12	3	5	6	8	11	8	10	7
Total Bank	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

¹ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1. For further details, see page 48.

² Percentages exclude Corporate segment results.

³ TEB amounts are not included.

RESULTS OF OPERATIONS

(\$ millions, except as noted)
FOR THE PERIOD ENDED

LINE #	2010		2009				2008			Year to Date		Full Year		
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2010	2009	2009	2008	
Net interest income	1	\$ 1,717	\$ 1,744	\$ 1,668	\$ 1,650	\$ 1,536	\$ 1,494	\$ 1,489	\$ 1,485	\$ 1,402	\$ 3,461	\$ 3,030	\$ 6,348	\$ 5,790
Non-interest income	2	801	795	766	797	740	798	794	777	732	1,596	1,538	3,101	3,036
Total revenue	3	2,518	2,539	2,434	2,447	2,276	2,292	2,283	2,262	2,134	5,057	4,568	9,449	8,826
Provision for credit losses	4	256	315	313	290	286	266	209	194	191	571	552	1,155	766
Non-interest expenses	5	1,187	1,194	1,226	1,170	1,143	1,186	1,202	1,129	1,095	2,381	2,329	4,725	4,522
Net income before income taxes	6	1,075	1,030	895	987	847	840	872	939	848	2,105	1,687	3,569	3,538
Income taxes	7	314	310	273	310	258	256	272	295	266	624	514	1,097	1,114
Net income - reported	8	761	720	622	677	589	584	600	644	582	1,481	1,173	2,472	2,424
Adjustments for items of note, net of income taxes	9	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income - adjusted	10	\$ 761	\$ 720	\$ 622	\$ 677	\$ 589	\$ 584	\$ 600	\$ 644	\$ 582	\$ 1,481	\$ 1,173	\$ 2,472	\$ 2,424
Average invested capital (\$ billions)	11	\$ 9.3	\$ 9.1	\$ 9.1	\$ 8.8	\$ 8.6	\$ 8.6	\$ 8.3	\$ 8.3	\$ 8.3	\$ 9.2	\$ 8.6	\$ 8.8	\$ 8.3
Economic profit ¹	12	558	513	415	478	399	389	423	467	410	1,071	788	1,681	1,722
Return on invested capital	13	33.7 %	31.3 %	27.1 %	30.5 %	27.9 %	26.9 %	28.8 %	30.9 %	28.7 %	32.5 %	27.4 %	28.1 %	29.3 %
Key Performance Indicators (\$ billions, except as noted)														
Risk-weighted assets	14	\$ 66	\$ 65	\$ 64	\$ 63	\$ 61	\$ 60	\$ 58	\$ 56	\$ 53	\$ 66	\$ 61	\$ 64	\$ 58
Average loans - personal														
Residential mortgages ²	15	60.9	62.9	62.5	60.4	58.9	63.8	67.8	63.2	59.3	61.9	61.4	61.4	62.2
Consumer instalment and other personal - HELOC	16	56.9	55.9	54.1	50.9	47.9	46.2	44.5	42.4	40.6	56.4	46.9	49.7	41.7
- Other	17	22.8	22.1	21.6	20.8	19.9	19.1	18.3	18.5	17.5	22.5	19.4	20.3	17.7
Credit card	18	8.7	8.7	8.4	8.0	7.8	7.8	7.4	6.3	5.4	8.7	7.7	8.0	6.2
Total average loans - personal	19	149.3	149.6	146.6	140.1	134.5	136.9	138.0	130.4	122.8	149.5	135.4	139.4	127.8
Average loans and acceptances - business	20	30.7	30.1	30.1	29.6	29.1	28.4	28.3	27.9	27.5	30.4	29.1	29.5	27.5
Average securitized loans	21	63.9	59.9	57.1	55.0	54.1	47.7	41.3	42.7	44.7	61.8	50.9	53.5	43.5
Average deposits - personal	22	128.6	127.7	126.9	126.7	125.6	121.2	115.5	112.4	107.5	128.1	123.4	125.1	109.9
Average deposits - business	23	54.0	53.4	51.4	49.2	47.3	46.9	44.4	42.7	40.6	53.7	47.1	48.7	42.1
Margin on average earning assets including securitized assets	24	2.92 %	2.93 %	2.88 %	2.96 %	2.94 %	2.82 %	2.89 %	2.98 %	2.96 %	2.93 %	2.88 %	2.90 %	2.95 %
Efficiency ratio	25	47.1 %	47.0 %	50.4 %	47.8 %	50.2 %	51.7 %	52.7 %	49.9 %	51.3 %	47.1 %	51.0 %	50.0 %	51.2 %
Number of Canadian retail branches at period end	26	1,115	1,111	1,116	1,113	1,108	1,102	1,098	1,088	1,077	1,115	1,108	1,116	1,098
Average number of full-time equivalent staff	27	33,726	33,278	33,080	32,746	32,442	32,624	32,557	32,496	31,720	33,498	32,534	32,725	32,167

¹ The rate charged for invested capital is 9.0% in 2010 and 2009, and 8.5% in 2008.

² Includes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated as trading under the fair value option for which no allowance is recorded.

RESULTS OF OPERATIONS

(\$ millions, except as noted)
FOR THE PERIOD ENDED

LINE #	2010		2009				2008			Year to Date		Full Year		
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2010	2009	2009	2008	
Net interest income	1	\$ 80	\$ 66	\$ 67	\$ 65	\$ 63	\$ 75	\$ 88	\$ 89	\$ 82	\$ 146	\$ 138	\$ 270	\$ 347
Brokerage commissions and non-interest income	2	532	524	520	497	465	453	503	520	476	1,056	918	1,935	1,981
Total revenue	3	612	590	587	562	528	528	591	609	558	1,202	1,056	2,205	2,328
Non-interest expenses	4	452	446	444	424	414	419	428	421	387	898	833	1,701	1,615
Net income before income taxes	5	160	144	143	138	114	109	163	188	171	304	223	504	713
Income taxes	6	49	43	46	43	36	34	53	61	56	92	70	159	233
Global Wealth net income	7	111	101	97	95	78	75	110	127	115	212	153	345	480
Equity in net income of an associated company, net of income taxes ¹	8	56	43	59	68	48	77	60	74	67	99	125	252	289
Net income - reported	9	167	144	156	163	126	152	170	201	182	311	278	597	769
Adjustments for items of note, net of income taxes	10	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income - adjusted	11	\$ 167	\$ 144	\$ 156	\$ 163	\$ 126	\$ 152	\$ 170	\$ 201	\$ 182	\$ 311	\$ 278	\$ 597	\$ 769
Average invested capital (\$ billions)	12	\$ 4.4	\$ 4.5	\$ 4.6	\$ 4.7	\$ 4.8	\$ 4.6	\$ 4.2	\$ 4.1	\$ 3.8	\$ 4.5	\$ 4.7	\$ 4.7	\$ 4.0
Economic profit (loss) ²	13	45	15	26	28	(7)	20	60	92	84	60	13	67	353
Return on invested capital	14	15.5%	12.7%	13.6%	13.7%	10.7%	13.1%	16.0%	19.4%	19.4%	14.1%	11.9%	12.8%	19.4%
Key Performance Indicators (\$ billions, except as noted)														
Risk-weighted assets	15	\$ 8	\$ 8	\$ 8	\$ 7	\$ 7	\$ 7	\$ 7	\$ 8	\$ 8	\$ 8	\$ 7	\$ 8	\$ 7
Assets under administration	16	214	200	191	188	174	163	173	197	187	214	174	191	173
Assets under management	17	175	172	171	164	168	170	170	180	174	175	168	171	170
Efficiency ratio	18	73.9%	75.6%	75.6%	75.4%	78.4%	79.4%	72.4%	69.1%	69.4%	74.7%	78.9%	77.1%	69.4%
Average number of full-time equivalent staff	19	7,112	7,034	6,769	6,893	6,962	6,835	6,673	6,633	6,180	7,072	6,898	6,864	6,419

¹ The equity in net income of an associated company includes net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.

² The rates charged for invested capital for North American and international businesses are, respectively, 10.0% and 13.0% in 2010, 10.0% and 13.0% in 2009; and 9.5% and 12.0% in 2008. The rate charged for invested capital for the TD Ameritrade business line is 12.0% in 2010, 12.0% in 2009, and 11.0% in 2008.

RESULTS OF OPERATIONS

(\$ millions, except as noted)
FOR THE PERIOD ENDED

LINE #	2010		2009				2008			Year to Date		Full Year	
	Q2	Q1	Q4	Q3 ²	Q2 ²	Q1 ²	Q4	Q3	Q2	2010	2009	2009	2008
1	\$ 879	\$ 829	\$ 840	\$ 873	\$ 1,002	\$ 892	\$ 764	\$ 759	\$ 309	\$ 1,708	\$ 1,894	\$ 3,607	\$ 2,144
2	294	315	273	263	279	302	280	267	166	609	581	1,117	853
3	1,173	1,144	1,113	1,136	1,281	1,194	1,044	1,026	475	2,317	2,475	4,724	2,997
4	159	192	175	183	201	139	78	76	46	351	340	698	226
5	9	9	41	-	116	93	-	-	-	18	209	250	-
6	168	201	216	183	317	232	78	76	46	369	549	948	226
7	677	746	806	783	823	801	649	610	294	1,423	1,624	3,213	1,791
8	328	197	91	170	141	161	317	340	135	525	302	563	980
9	83	16	(31)	(2)	(17)	(20)	66	96	35	99	(37)	(70)	258
10	\$ 245	\$ 181	\$ 122	\$ 172	\$ 158	\$ 181	\$ 251	\$ 244	\$ 100	\$ 426	\$ 339	\$ 633	\$ 722
11	-	46	89	70	50	67	25	29	30	46	117	276	84
12	\$ 245	\$ 227	\$ 211	\$ 242	\$ 208	\$ 248	\$ 276	\$ 273	\$ 130	\$ 472	\$ 456	\$ 909	\$ 806
13	\$ 17.8	\$ 18.1	\$ 18.4	\$ 19.4	\$ 21.7	\$ 20.6	\$ 17.6	\$ 17.5	\$ 9.0	\$ 18.0	\$ 21.1	\$ 20.0	\$ 13.2
14	(168)	(206)	(230)	(222)	(294)	(246)	(123)	(122)	(70)	(374)	(540)	(992)	(389)
15	5.6 %	5.0 %	4.5 %	5.0 %	3.9 %	4.8 %	6.2 %	6.2 %	5.8 %	5.3 %	4.3 %	4.5 %	6.1 %
Key Performance Indicators (\$ billions, except as noted)													
16	\$ 78	\$ 80	\$ 80	\$ 80	\$ 84	\$ 87	\$ 83	\$ 68	\$ 66	\$ 78	\$ 84	\$ 80	\$ 83
17	8.1	7.5	7.2	6.9	6.5	5.6	4.7	4.6	2.3	7.8	6.1	6.6	3.5
18	8.1	8.4	8.4	8.7	9.6	9.2	7.5	6.9	3.4	8.3	9.4	9.0	5.3
19	4.2	4.2	4.5	4.8	5.4	5.1	4.2	4.0	3.5	4.2	5.2	5.0	3.8
20	20.4	20.1	20.1	20.4	21.5	19.9	16.4	15.5	9.2	20.3	20.7	20.6	12.6
21	35.0	35.7	36.8	39.2	43.1	40.9	33.7	31.0	17.9	35.4	42.0	40.0	24.9
22	7.2	7.7	8.1	9.2	10.8	11.4	-	-	-	7.5	11.1	9.9	-
23	43.3	43.1	43.8	45.6	49.0	44.9	38.1	37.0	17.7	43.2	47.0	45.8	27.6
24	42.5	41.9	42.1	44.4	49.2	47.6	38.2	36.9	10.1	42.2	48.4	45.8	23.9
25	42.3	37.4	32.6	28.3	25.4	22.6	17.6	15.7	16.1	39.8	23.9	27.2	16.1
26	3.59 %	3.41 %	3.46 %	3.40 %	3.58 %	3.62 %	3.81 %	3.92 %	3.73 %	3.50 %	3.60 %	3.52 %	3.84 %
27	57.7 %	65.2 %	72.4 %	68.9 %	64.2 %	67.1 %	62.2 %	59.5 %	61.9 %	61.4 %	65.6 %	68.0 %	59.8 %
28	677	674	669	673	747	696	609	586	246	1,351	1,443	2,785	1,679
29	57.7 %	58.9 %	60.1 %	59.2 %	58.3 %	58.3 %	58.3 %	57.1 %	51.7 %	58.3 %	58.3 %	59.0 %	56.0 %
30	1,114	1,039	1,028	1,023	1,018	1,006	1,062	1,064	585	1,114	1,018	1,028	1,062
31	19,387	19,117	19,242	19,637	19,916	19,593	19,773	19,847	8,099	19,250	19,752	19,594	13,935

¹ Effective Q2 2009, the financial position and results of operations of TD Bank, N.A., which includes TD Banknorth and Commerce, are reflected in U.S. P&C using the same period as the Bank and the one month lag in reporting is eliminated. Accordingly, the results of TD Bank, N.A. have been included directly in retained earnings in Q2 2009. Previously, these results were included on a one month lag, except that reported non-interest expenses for Q2 2008 included restructuring and integration charges incurred in April 2008.

² Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1. For further details, see page 48.

³ Items of note relate to restructuring and integration charges recorded in connection with mergers and acquisitions. See footnote 5 on page 45.

⁴ The rate charged for invested capital is 9.5% in 2010 and 2009, and 9.0% in 2008.

⁵ For regulatory purposes only, effective October 31, 2008, the one month lag in reporting assets of TD Bank, N.A., which includes TD Banknorth and Commerce, was eliminated by using the same period end as the rest of the Bank. Prior to October 31, 2008, the Bank's regulatory capital was calculated incorporating TD Bank, N.A. on a one month lag.

⁶ For calculating margin on average earning assets, TEB is included. The impact of TEB is not material. However, no TEB is included in the separate disclosure for total revenue (line 3) and income taxes (line 9).

⁷ Includes full service retail banking stores.

RESULTS OF OPERATIONS

(US\$ millions, except as noted)
FOR THE PERIOD ENDED

LINE #	2010		2009				2008			Year to Date		Full Year	
	Q2	Q1	Q4	Q3 ²	Q2 ²	Q1 ²	Q4	Q3	Q2	2010	2009	2009	2008
Net interest income	\$ 856	\$ 788	\$ 781	\$ 771	\$ 805	\$ 736	\$ 733	\$ 752	\$ 307	\$ 1,644	\$ 1,541	\$ 3,093	\$ 2,110
Non-interest income	289	299	255	232	224	249	269	265	165	588	473	960	842
Total revenue	1,145	1,087	1,036	1,003	1,029	985	1,002	1,017	472	2,232	2,014	4,053	2,952
Provision for credit losses													
Provision for credit losses - loans	154	182	162	163	161	115	75	75	46	336	276	601	222
Provision for credit losses - debt securities classified as loans	8	9	39	-	95	75	-	-	-	17	170	209	-
Total provision for credit losses	162	191	201	163	256	190	75	75	46	353	446	810	222
Non-interest expenses	659	709	751	691	661	660	623	604	292	1,368	1,321	2,763	1,762
Net income before income taxes	324	187	84	149	112	135	304	338	134	511	247	480	968
Income taxes	83	15	(29)	(2)	(14)	(16)	63	95	35	98	(30)	(61)	256
Net income - reported	\$ 241	\$ 172	\$ 113	\$ 151	\$ 126	\$ 151	\$ 241	\$ 243	\$ 99	\$ 413	\$ 277	\$ 541	\$ 712
Adjustments for items of note, net of income taxes ³	-	44	83	62	40	55	24	28	30	44	95	240	82
Net income - adjusted	\$ 241	\$ 216	\$ 196	\$ 213	\$ 166	\$ 206	\$ 265	\$ 271	\$ 129	\$ 457	\$ 372	\$ 781	\$ 794
Average invested capital (US\$ billions)	\$ 17.3	\$ 17.2	\$ 17.1	\$ 17.1	\$ 17.4	\$ 17.0	\$ 16.9	\$ 17.3	\$ 9.0	\$ 17.2	\$ 17.2	\$ 17.1	\$ 13.1
Economic profit (loss) ⁴	(159)	(195)	(215)	(196)	(237)	(201)	(119)	(120)	(70)	(354)	(438)	(849)	(384)
Key Performance Indicators (US\$ billions, except as noted)													
Risk-weighted assets ⁵	\$ 77	\$ 75	\$ 74	\$ 74	\$ 70	\$ 71	\$ 69	\$ 67	\$ 64	\$ 77	\$ 70	\$ 74	\$ 69
Average loans - personal													
Residential mortgages	7.9	7.2	6.7	6.1	5.3	4.6	4.4	4.5	2.3	7.5	4.9	5.7	3.4
Consumer installment and other personal - HELOC	7.9	8.0	7.8	7.7	7.7	7.6	7.2	6.8	3.4	8.0	7.6	7.7	5.2
- Other	4.1	4.0	4.2	4.2	4.3	4.2	4.1	4.0	3.4	4.0	4.3	4.2	3.8
Total average loans - personal	19.9	19.2	18.7	18.0	17.3	16.4	15.7	15.3	9.1	19.5	16.8	17.6	12.4
Average loans and acceptances - business	34.1	33.9	34.3	34.6	34.6	33.7	32.4	30.7	17.9	34.0	34.2	34.3	24.6
Average debt securities classified as loans ²	6.9	7.2	7.4	8.1	8.7	9.7	-	-	-	7.1	9.2	8.5	-
Average deposits - personal	42.2	41.0	40.8	40.2	39.4	37.0	36.5	36.6	17.7	41.6	38.2	39.4	27.2
Average deposits - business	41.4	39.9	39.1	39.1	39.5	39.2	36.7	36.6	10.1	40.6	39.4	39.2	23.6
Average deposits - TD Ameritrade insured deposit accounts	41.2	35.5	30.3	25.0	20.4	18.6	16.9	15.6	16.0	38.3	19.5	23.6	15.9
Non-interest expenses - adjusted (US\$ millions)	659	641	623	594	600	573	585	581	244	1,300	1,173	2,390	1,653

¹ Effective Q2 2009, the financial position and results of operations of TD Bank, N.A., which includes TD Banknorth and Commerce, are reflected in U.S. P&C using the same period as the Bank and the one month lag in reporting is eliminated. Accordingly, the results of TD Bank, N.A. have been included directly in retained earnings in Q2 2009. Previously, these results were included on a one month lag, except that reported non-interest expenses for Q2 2008 included restructuring and integration charges incurred in April 2008. U.S. dollar amounts shown are the corresponding Canadian dollar amounts included in the Bank's Reports to Shareholders for the relevant periods divided by the average foreign exchange rate.

² Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1. For further details, see page 48.

³ Items of note relate to restructuring and integration charges recorded in connection with mergers and acquisitions. See footnote 5 on page 45.

⁴ The rate charged for invested capital is 9.5% in 2010 and 2009, and 9.0% in 2008.

⁵ For regulatory purposes only, effective October 31, 2008, the one month lag in reporting assets of TD Bank, N.A., which includes TD Banknorth and Commerce, was eliminated by using the same period end as the rest of the Bank. Prior to October 31, 2008, the Bank's regulatory capital was calculated incorporating TD Bank, N.A. on a one month lag.

RESULTS OF OPERATIONS

(\$ millions, except as noted)
FOR THE PERIOD ENDED

LINE #	2010		2009				2008			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2010	2009	2009	2008
Net interest income (TEB)	\$ 456	\$ 513	\$ 579	\$ 527	\$ 662	\$ 720	\$ 464	\$ 348	\$ 314	\$ 969	\$ 1,382	\$ 2,488	\$ 1,318
Non-interest income	252	400	307	349	(42)	119	(578)	(20)	114	652	77	733	(68)
Total revenue	708	913	886	876	620	839	(114)	328	428	1,621	1,459	3,221	1,250
Provision for credit losses ¹	10	8	7	32	59	66	10	30	10	18	125	164	106
Non-interest expenses	372	376	347	326	356	388	306	281	291	748	744	1,417	1,199
Net income before income taxes	326	529	532	518	205	385	(430)	17	127	855	590	1,640	(55)
Income taxes (TEB)	106	157	160	191	32	120	(202)	(20)	34	263	152	503	(120)
Net income (loss) - reported	220	372	372	327	173	265	(228)	37	93	592	438	1,137	65
Adjustments for items of note, net of income taxes	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income (loss) - adjusted	\$ 220	\$ 372	\$ 372	\$ 327	\$ 173	\$ 265	\$ (228)	\$ 37	\$ 93	\$ 592	\$ 438	\$ 1,137	\$ 65
Average invested capital (\$ billions)	\$ 3.1	\$ 3.3	\$ 3.2	\$ 3.2	\$ 4.0	\$ 4.7	\$ 4.3	\$ 3.4	\$ 3.5	\$ 3.2	\$ 4.4	\$ 3.8	\$ 3.6
Economic profit (loss) ²	121	265	266	222	44	111	(353)	(62)	(7)	386	155	643	(349)
Return on invested capital	29.0 %	45.2 %	46.0 %	40.2 %	17.6 %	22.3 %	(20.9)%	4.4 %	10.7 %	37.4 %	20.2 %	30.0%	1.8 %
Key Performance Indicators (\$ billions, except as noted)													
Risk-weighted assets	\$ 32	\$ 34	\$ 34	\$ 36	\$ 43	\$ 51	\$ 56	\$ 48	\$ 47	\$ 32	\$ 43	\$ 34	\$ 56
Gross drawn ³	9	10	11	13	16	17	16	12	13	9	16	11	16
Efficiency ratio	52.5 %	41.2 %	39.2 %	37.2 %	57.4 %	46.2 %	(268.4)%	85.7 %	68.0 %	46.1 %	51.0 %	44.0 %	95.9 %
Average number of full-time equivalent staff	3,110	3,091	3,057	3,035	3,028	3,025	3,041	3,029	2,911	3,100	3,026	3,036	2,961
Trading-Related income (loss) (TEB) ⁴													
Interest rate and credit	\$ 193	\$ 348	\$ 300	\$ 440	\$ 165	\$ 274	\$ (565)	\$ (102)	\$ (93)	\$ 541	\$ 439	\$ 1,179	\$ (797)
Foreign exchange	104	103	88	154	154	177	146	77	95	207	331	573	481
Equity and other	105	98	172	39	93	171	1	68	99	203	264	475	239
Total trading-related income (loss)	\$ 402	\$ 549	\$ 560	\$ 633	\$ 412	\$ 622	\$ (418)	\$ 43	\$ 101	\$ 951	\$ 1,034	\$ 2,227	\$ (77)

¹ PCL includes the cost of credit protection incurred in hedging the lending portfolio.

² The rate charged for invested capital is 13.0% in 2010 and 2009, and 11.5% in 2008.

³ Includes gross loans and bankers' acceptances, excluding letters of credit and before any cash collateral, CDS, reserves, etc., for the corporate lending business.

⁴ Includes trading-related income reported in net interest income and non-interest income.

RESULTS OF OPERATIONS

(\$ millions) FOR THE PERIOD ENDED	LINE #	2010		2009			2008			Year to Date		Full Year		
		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2010	2009	2009	2008
Net interest income ^{1,2}	1	\$ (342)	\$ (303)	\$ (329)	\$ (282)	\$ (323)	\$ (453)	\$ (356)	\$ (244)	\$ (249)	\$ (645)	\$ (776)	\$ (1,387)	\$ (1,067)
Non-interest income ²	2	98	154	27	(72)	(57)	(250)	192	56	42	252	(307)	(352)	335
Total revenue	3	(244)	(149)	(302)	(354)	(380)	(703)	(164)	(188)	(207)	(393)	(1,083)	(1,739)	(732)
Provision for credit losses														
General allowance increase (release) in Canadian Personal and Commercial Banking and Wholesale Banking (Footnote 13)	4	(60)	-	-	65	110	80	-	-	-	(60)	190	255	-
Other provision for credit losses ²	5	(9)	(7)	(15)	(13)	-	(14)	(9)	(12)	(15)	(16)	(14)	(42)	(35)
Total provision for credit losses	6	(69)	(7)	(15)	52	110	66	(9)	(12)	(15)	(76)	176	213	(35)
Non-interest expenses	7	265	219	272	342	315	226	(218)	260	139	484	541	1,155	375
Net income before income taxes	8	(440)	(361)	(559)	(748)	(805)	(995)	63	(436)	(331)	(801)	(1,800)	(3,107)	(1,072)
Income taxes ¹	9	(244)	(256)	(316)	(333)	(317)	(482)	(169)	(310)	(231)	(500)	(799)	(1,448)	(948)
Non-controlling interests in subsidiaries, net of income taxes	10	26	27	27	28	28	28	18	8	9	53	56	111	43
Equity in net income of an associated company, net of income taxes	11	5	12	8	16	15	12	7	5	4	17	27	51	20
Net income (loss) - reported	12	(217)	(120)	(262)	(427)	(501)	(529)	221	(129)	(105)	(337)	(1,030)	(1,719)	(147)
Adjustments for items of note, net of income taxes	13	58	87	208	321	421	370	(374)	89	91	145	791	1,320	(104)
Net income (loss) - adjusted	14	\$ (159)	\$ (33)	\$ (54)	\$ (106)	\$ (80)	\$ (159)	\$ (153)	\$ (40)	\$ (14)	\$ (192)	\$ (239)	\$ (399)	\$ (251)
Decomposition of Adjustments for Items of Note, Net of Income Taxes³														
Amortization of intangibles (Footnote 2)	15	\$ 123	\$ 112	\$ 116	\$ 122	\$ 127	\$ 127	\$ 126	\$ 111	\$ 92	\$ 235	\$ 254	\$ 492	\$ 404
Reversal of Enron litigation reserve (Footnote 3)	16	-	-	-	-	-	-	(323)	-	-	-	-	-	(323)
Decrease (increase) in fair value of derivatives hedging the reclassified available-for-sale debt securities portfolio (Footnote 4)	17	(23)	(4)	73	43	134	200	(118)	-	-	(27)	334	450	(118)
Decrease (increase) in fair value of credit default swaps hedging the corporate loan book, net of provision for credit losses (Footnote 6)	18	2	7	19	75	44	(12)	(59)	(22)	(1)	9	32	126	(107)
Provision for (recovery of) income taxes due to changes in statutory income tax rates (Footnote 7)	19	-	(11)	-	-	-	-	-	-	-	(11)	-	-	20
Provision for (release of) insurance claims (Footnote 8)	20	-	(17)	-	-	-	-	-	-	-	(17)	-	-	20
General allowance increase (release) in Canadian Personal and Commercial Banking and Wholesale Banking (Footnote 13)	21	(44)	-	-	46	77	55	-	-	-	(44)	132	178	-
Settlement of TD Banknorth shareholder litigation (Footnote 9)	22	-	-	-	-	39	-	-	-	-	-	39	39	-
FDIC special assessment charge (Footnote 10)	23	-	-	-	35	-	-	-	-	-	-	-	35	-
Total adjustments for items of note	24	\$ 58	\$ 87	\$ 208	\$ 321	\$ 421	\$ 370	\$ (374)	\$ 89	\$ 91	\$ 145	\$ 791	\$ 1,320	\$ (104)
Decomposition of Items included in Net Income (Loss) - Adjusted														
Net securitization	25	\$ 2	\$ (5)	\$ (2)	\$ (15)	\$ 40	\$ (33)	\$ (49)	\$ (6)	\$ (1)	\$ (3)	\$ 7	\$ (10)	\$ (69)
Net corporate expenses	26	(98)	(62)	(90)	(96)	(69)	(60)	(83)	(77)	(43)	(160)	(129)	(315)	(268)
Other	27	(63)	34	38	5	(51)	(66)	(21)	43	30	(29)	(117)	(74)	86
Net income (loss) - adjusted	28	\$ (159)	\$ (33)	\$ (54)	\$ (106)	\$ (80)	\$ (159)	\$ (153)	\$ (40)	\$ (14)	\$ (192)	\$ (239)	\$ (399)	\$ (251)

¹ Includes the elimination of TEB adjustments reported in the Wholesale Banking results.

² Operating segment results are presented excluding the impact of asset securitization programs, which are reclassified in the Corporate segment.

³ For detailed footnotes to the items of note, see page 45.

Net Interest Income and Margin



(\$ millions, except as noted)
FOR THE PERIOD ENDED

LINE #	2010		2009				2008			Year to Date		Full Year	
	Q2	Q1	Q4	Q3 ¹	Q2 ¹	Q1 ¹	Q4	Q3	Q2	2010	2009	2009	2008
Interest income													
Loans	\$ 3,149	\$ 3,257	\$ 3,264	\$ 3,338	\$ 3,433	\$ 3,656	\$ 3,455	\$ 3,410	\$ 3,240	\$ 6,406	\$ 7,089	\$ 13,691	\$ 13,501
Securities	865	916	924	1,089	1,282	1,459	1,522	1,526	1,171	1,781	2,741	4,754	5,454
Deposits with banks	177	154	84	85	185	88	162	194	159	331	273	442	629
Total interest income	4,191	4,327	4,272	4,512	4,900	5,203	5,139	5,130	4,570	8,518	10,103	18,887	19,584
Interest expense													
Deposits	1,093	1,169	1,126	1,221	1,503	1,968	2,103	2,068	2,056	2,262	3,471	5,818	8,481
Subordinated notes and debentures	167	167	168	168	169	166	172	165	159	334	335	671	654
Preferred shares and capital trust securities	6	17	24	23	23	24	24	24	23	23	47	94	94
Other	135	125	129	267	265	317	391	436	474	260	582	978	1,823
Total interest expense	1,401	1,478	1,447	1,679	1,960	2,475	2,690	2,693	2,712	2,879	4,435	7,561	11,052
Net interest income (NII)	2,790	2,849	2,825	2,833	2,940	2,728	2,449	2,437	1,858	5,639	5,668	11,326	8,532
TEB adjustment	110	96	120	62	103	185	142	129	107	206	288	470	513
Net interest income (TEB)	\$ 2,900	\$ 2,945	\$ 2,945	\$ 2,895	\$ 3,043	\$ 2,913	\$ 2,591	\$ 2,566	\$ 1,965	\$ 5,845	\$ 5,956	\$ 11,796	\$ 9,045
Average total assets (\$ billions)	\$ 576	\$ 571	\$ 557	\$ 558	\$ 601	\$ 607	\$ 534	\$ 508	\$ 454	\$ 573	\$ 604	\$ 581	\$ 484
Average earning assets (\$ billions)	478	470	451	438	447	449	416	410	359	474	448	446	385
Net interest margin as a % of average earning assets	2.39 %	2.41 %	2.48 %	2.57 %	2.70 %	2.41 %	2.34 %	2.36 %	2.11 %	2.40 %	2.55 %	2.54 %	2.22 %
Decrease (increase) in NII from impaired loans													
Gross	\$ 36	\$ 32	\$ 27	\$ 25	\$ 25	\$ 20	\$ 24	\$ 17	\$ 14	\$ 68	\$ 45	\$ 97	\$ 66
Recoveries	-	(1)	-	(1)	-	(2)	(1)	(1)	(1)	(1)	(2)	(3)	(6)
Net decrease	\$ 36	\$ 31	\$ 27	\$ 24	\$ 25	\$ 18	\$ 23	\$ 16	\$ 13	\$ 67	\$ 43	\$ 94	\$ 60

¹ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1. For further details, see page 48.

LINE #	2010		2009				2008			Year to date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2010	2009	2009	2008
Investment and securities services													
TD Waterhouse fees and commissions	\$ 106	\$ 114	\$ 130	\$ 120	\$ 117	\$ 98	\$ 117	\$ 100	\$ 89	\$ 220	\$ 215	\$ 465	\$ 405
Full-service brokerage and other securities services	179	123	109	117	113	112	121	153	148	302	225	451	565
Underwriting and advisory	83	110	104	105	98	80	38	62	45	193	178	387	214
Investment management fees	47	47	51	47	46	47	50	50	50	94	93	191	198
Mutual fund management	212	206	197	183	164	174	205	226	212	418	338	718	863
Total investment and securities services	627	600	591	572	538	511	531	591	544	1,227	1,049	2,212	2,245
Credit fees	153	172	168	150	138	166	129	121	108	325	304	622	459
Net securities gains (losses)	47	17	26	(90)	(168)	(205)	55	14	110	64	(373)	(437)	331
Trading income (loss)	87	286	215	338	28	104	(654)	(196)	(104)	373	132	685	(794)
Service charges	407	424	385	368	373	381	363	356	258	831	754	1,507	1,237
Loan securitizations	123	132	135	92	184	57	(13)	77	91	255	241	468	231
Card services	197	197	192	197	152	192	179	175	116	394	344	733	589
Insurance, net of claims	287	264	202	253	228	230	248	243	250	551	458	913	927
Trust fees	45	34	33	35	39	34	34	36	36	79	73	141	140
Other income													
Foreign exchange - non-trading	59	48	45	73	49	34	47	43	52	107	83	201	206
Income from financial instruments designated as trading under the fair value option - Trading-related income (loss) ¹	-	14	9	(88)	242	27	(98)	(6)	3	14	269	190	(156)
- Related to insurance subsidiaries ²	(34)	7	15	(15)	25	41	15	(4)	2	(27)	66	66	19
Other ^{3,4}	(21)	(7)	(123)	(51)	(443)	(150)	355	150	64	(28)	(593)	(767)	703
Total other income (loss)	4	62	(54)	(81)	(127)	(48)	319	183	121	66	(175)	(310)	772
Total non-interest income	\$ 1,977	\$ 2,188	\$ 1,893	\$ 1,834	\$ 1,385	\$ 1,422	\$ 1,191	\$ 1,600	\$ 1,530	\$ 4,165	\$ 2,807	\$ 6,534	\$ 6,137

¹ Includes \$(3) million in fiscal 2010 (2009 - \$143 million; 2008 - \$9 million) related to securities designated as trading under the fair value option which have been combined with derivatives to form economic hedging relationships.

² Within the Bank's property and casualty insurance subsidiaries, investments that fund policy liabilities are designated as trading under the fair value option.

³ Effective Q1 2009, these include gains and losses that are substantial offsets to the income reported on line 16 above.

⁴ Includes change in fair value of CDS hedging the corporate loans book and a substantial portion of change in fair value of derivatives hedging the reclassified AFS debt securities portfolio.

(\$ millions)		2010		2009				2008			Year to Date		Full Year	
FOR THE PERIOD ENDED		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2010	2009	2009	2008
Salaries and employee benefits														
Salaries	1	\$ 885	\$ 920	\$ 940	\$ 906	\$ 912	\$ 913	\$ 877	\$ 845	\$ 682	\$ 1,805	\$ 1,825	\$ 3,671	\$ 3,089
Incentive compensation	2	385	372	313	324	351	354	286	316	297	757	705	1,342	1,235
Pension and other employee benefits	3	223	236	199	206	211	210	171	181	158	459	421	826	660
	4	1,493	1,528	1,452	1,436	1,474	1,477	1,334	1,342	1,137	3,021	2,951	5,839	4,984
Occupancy														
Rent	5	144	125	131	145	142	141	134	128	103	269	283	559	463
Depreciation	6	74	87	89	75	80	79	77	73	37	161	159	323	225
Other	7	76	87	73	79	91	88	76	78	48	163	179	331	247
	8	294	299	293	299	313	308	287	279	188	593	621	1,213	935
Equipment														
Rent	9	49	53	73	67	79	66	62	58	49	102	145	285	216
Depreciation	10	58	56	77	81	59	60	59	62	48	114	119	277	213
Other	11	96	86	96	79	81	79	82	68	51	182	160	335	254
	12	203	195	246	227	219	205	203	188	148	398	424	897	683
Amortization of other intangibles	13	149	149	151	158	171	173	172	166	117	298	344	653	577
Restructuring costs	14	-	17	9	-	-	27	-	-	48	17	27	36	48
Marketing and business development	15	146	125	158	127	143	138	148	131	102	271	281	566	491
Brokerage-related fees	16	77	71	70	73	68	63	66	64	63	148	131	274	252
Professional and advisory services	17	170	149	200	200	175	165	205	135	118	319	340	740	569
Communications	18	60	61	58	60	62	59	61	54	48	121	121	239	210
Other expenses														
Capital and business taxes	19	53	46	71	84	55	64	70	82	48	99	119	274	234
Postage	20	46	38	36	36	44	40	36	35	37	84	84	156	138
Travel and relocation	21	31	30	34	32	37	35	34	32	20	61	72	138	106
Other	22	231	273	317	313	290	266	(249)	193	132	504	556	1,186	275
Total other expenses	23	361	387	458	465	426	405	(109)	342	237	748	831	1,754	753
Total non-interest expenses	24	\$ 2,953	\$ 2,981	\$ 3,095	\$ 3,045	\$ 3,051	\$ 3,020	\$ 2,367	\$ 2,701	\$ 2,206	\$ 5,934	\$ 6,071	\$ 12,211	\$ 9,502

(\$ millions) AS AT	LINE #	2010		2009				2008		
		Q2	Q1	Q4	Q3 ¹	Q2 ¹	Q1 ¹	Q4	Q3	Q2
ASSETS										
Cash and due from banks	1	\$ 2,629	\$ 2,481	\$ 2,414	\$ 2,477	\$ 2,437	\$ 2,850	\$ 2,517	\$ 2,719	\$ 2,520
Interest-bearing deposits with banks	2	22,043	23,158	19,103	15,482	10,805	16,834	15,429	12,445	15,599
Securities										
Trading	3	55,185	50,831	51,084	46,666	51,232	51,237	53,095	73,670	83,084
Designated as trading under the fair value option	4	2,614	2,548	3,236	3,090	8,732	10,501	6,402	2,037	2,043
Available-for-sale	5	95,307	89,173	84,841	81,315	87,965	74,945	75,121	60,155	53,929
Held-to-maturity	6	8,967	9,380	9,662	8,995	9,212	7,523	9,507	9,311	8,781
	7	162,073	151,932	148,823	140,066	157,141	144,206	144,125	145,173	147,837
Securities purchased under reverse repurchase agreements	8	42,292	37,686	32,948	32,414	31,609	36,707	42,425	34,138	33,067
Loans										
Residential mortgages ²	9	64,394	66,420	65,665	61,843	54,375	52,635	57,596	67,714	61,490
Consumer instalment and other personal - HELOC	10	67,742	66,639	65,687	62,679	59,480	57,496	54,628	52,133	50,502
- Other	11	30,149	28,871	28,670	27,388	27,377	26,301	24,982	25,073	24,612
Credit card	12	8,539	8,429	8,152	7,863	7,667	7,543	7,387	7,227	6,166
Business and government ²	13	76,517	75,595	75,966	76,194	82,481	83,811	76,057	68,479	66,308
Business and government loans designated as trading under the fair value option	14	138	156	210	362	381	441	510	617	718
Debt securities classified as loans ¹	15	8,840	10,447	11,146	11,474	13,277	12,885	-	-	-
	16	256,319	256,557	255,496	247,803	245,038	241,112	221,160	221,243	209,796
Allowance for loan losses	17	(2,318)	(2,460)	(2,368)	(2,258)	(2,225)	(1,982)	(1,536)	(1,447)	(1,369)
Loans, net of allowance for loan losses	18	254,001	254,097	253,128	245,545	242,813	239,130	219,624	219,796	208,427
Other										
Customers' liability under acceptances	19	7,973	8,483	9,946	9,743	10,954	11,776	11,040	10,844	10,848
Investment in TD Ameritrade	20	5,298	5,419	5,465	5,865	6,271	5,994	5,159	4,877	4,829
Derivatives	21	41,764	46,427	49,445	57,374	74,376	87,432	83,548	41,173	40,321
Goodwill	22	14,280	14,855	15,015	14,951	16,384	16,662	14,842	14,317	14,213
Other intangibles	23	2,287	2,457	2,546	2,678	3,062	3,308	3,141	3,213	3,773
Land, buildings and equipment	24	3,862	3,961	4,078	3,887	4,166	4,202	3,833	3,687	3,715
Current income tax assets	25	354	578	238	-	756	2,251	1,941	-	-
Future income tax assets	26	-	-	-	641	480	729	1,247	910	347
Other assets	27	15,049	15,920	14,070	13,698	14,374	14,321	14,343	15,547	18,125
	28	90,867	98,100	100,803	108,837	130,823	146,675	139,094	94,568	96,171
Total assets	29	\$ 573,905	\$ 567,454	\$ 557,219	\$ 544,821	\$ 575,628	\$ 586,402	\$ 563,214	\$ 508,839	\$ 503,621
LIABILITIES										
Deposits										
Personal - non-term	30	\$ 160,189	\$ 156,303	\$ 145,329	\$ 136,859	\$ 130,449	\$ 122,657	\$ 112,285	\$ 107,749	\$ 110,453
- term	31	74,784	75,035	77,899	80,041	85,059	84,759	79,949	76,894	75,037
Banks	32	7,809	10,373	5,480	6,171	5,023	7,215	9,680	10,169	8,773
Business and government	33	130,993	127,374	126,907	124,503	131,727	133,824	129,086	111,964	102,704
Trading	34	30,717	32,605	35,419	40,904	49,697	53,775	44,694	47,442	52,556
	35	404,492	401,690	391,034	388,478	401,955	402,230	375,694	354,218	349,523
Other										
Acceptances	36	7,973	8,483	9,946	9,743	10,954	11,776	11,040	10,844	10,848
Obligations related to securities sold short	37	20,928	19,202	17,641	12,439	13,802	14,560	18,518	24,493	23,546
Obligations related to securities sold under repurchase agreements	38	23,482	17,932	16,472	7,413	4,945	6,122	18,654	15,058	14,850
Derivatives	39	44,521	45,603	48,152	55,536	68,917	79,344	74,473	39,872	40,538
Current income tax liabilities	40	-	-	-	188	-	-	-	(1,047)	(597)
Future income tax liabilities	41	95	490	235	-	-	-	-	-	-
Other liabilities	42	19,621	20,114	19,632	17,575	19,143	17,717	17,721	18,646	19,890
	43	116,620	111,824	112,078	102,894	117,761	129,519	140,406	107,866	109,075
Subordinated notes and debentures	44	12,328	12,382	12,383	12,419	12,469	12,495	12,436	13,478	12,466
Liability for preferred shares	45	550	550	550	550	550	550	550	550	550
Liability for capital trust securities	46	-	-	895	899	900	895	894	898	878
Non-controlling interests in subsidiaries	47	1,491	1,534	1,559	1,561	1,621	1,626	1,560	536	534
Shareholders' equity										
Common shares	48	16,003	15,548	15,357	15,073	14,875	14,781	13,241	13,090	12,818
Preferred shares	49	3,394	3,393	3,395	3,395	3,395	2,770	1,875	1,625	1,125
Contributed surplus	50	252	310	321	339	350	340	350	355	383
Retained earnings	51	19,956	19,356	18,632	18,192	17,848	17,868	17,857	17,362	16,864
Accumulated other comprehensive income (loss) (page 29)	52	(1,181)	867	1,015	1,021	3,904	3,328	(1,649)	(1,139)	(595)
	53	38,424	39,474	38,720	38,020	40,372	39,087	31,674	31,293	30,595
Total liabilities and shareholders' equity	54	\$ 573,905	\$ 567,454	\$ 557,219	\$ 544,821	\$ 575,628	\$ 586,402	\$ 563,214	\$ 508,839	\$ 503,621

¹ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1. For further details, see page 48.

² Includes loans classified as trading since the Bank intends to sell the loans immediately or in the near term.

Unrealized Gain (Loss) on Banking Book Equities and Assets Under Administration and Management



(\$ millions) AS AT	LINE #	2010		2009				2008		
		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2
Banking Book Equities										
Publicly traded										
Balance sheet and fair value	1	\$ 455	\$ 796	\$ 331	\$ 318	\$ 1,013	\$ 2,346	\$ 2,555	\$ 2,719	\$ 3,221
Unrealized gain (loss) ¹	2	74	49	36	35	(76)	(109)	51	341	396
Privately held										
Balance sheet value	3	1,564	1,631	1,628	1,684	920	783	757	637	604
Fair value	4	1,775	1,835	1,799	1,826	1,071	939	1,016	994	954
Unrealized gain (loss) ²	5	211	204	171	142	151	156	259	357	350
Total banking book equities										
Balance sheet value (lines 1 + 3)	6	\$ 2,019	\$ 2,427	\$ 1,959	\$ 2,002	\$ 1,933	\$ 3,129	\$ 3,312	\$ 3,356	\$ 3,825
Fair value (lines 1 + 4)	7	\$ 2,230	\$ 2,631	\$ 2,130	\$ 2,144	\$ 2,084	\$ 3,285	\$ 3,571	\$ 3,713	\$ 4,175
Unrealized gain (lines 2 + 5)	8	\$ 285	\$ 253	\$ 207	\$ 177	\$ 75	\$ 47	\$ 310	\$ 698	\$ 746
Assets Under Administration										
Canadian Personal and Commercial Banking	9	\$ 56,365	\$ 54,376	\$ 54,125	\$ 52,620	\$ 51,043	\$ 50,796	\$ 47,681	\$ 44,549	\$ 45,718
U.S. Personal and Commercial Banking	10	13,640	13,542	13,585	13,459	15,808	16,259	15,615	10,129	21,532
Wealth Management	11	214,203	199,552	191,387	188,293	173,597	162,710	173,040	196,991	187,259
Total	12	\$ 284,208	\$ 267,470	\$ 259,097	\$ 254,372	\$ 240,448	\$ 229,765	\$ 236,336	\$ 251,669	\$ 254,509
Assets Under Management										
U.S. Personal and Commercial Banking	13	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,043
Wealth Management	14	174,544	171,640	170,940	163,774	168,349	170,407	169,713	180,276	174,231
Total	15	\$ 174,544	\$ 171,640	\$ 170,940	\$ 163,774	\$ 168,349	\$ 170,407	\$ 169,713	\$ 180,276	\$ 182,274

¹ Unrealized gain (loss) on publicly traded AFS securities are included in OCI.

² Unrealized gain (loss) for privately held equities are neither recognized in the balance sheet through OCI nor through the income statement.

(\$ millions) AS AT	LINE #	2010		2009				2008			Year to Date		Full Year	
		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2010	2009	2009	2008
Identifiable Intangible Assets														
Balance at beginning of period	1	\$ 2,457	\$ 2,546	\$ 2,678	\$ 3,062	\$ 3,308	\$ 3,141	\$ 3,213	\$ 3,773	\$ 1,974	\$ 2,546	\$ 3,141	\$ 3,141	\$ 2,104
Impact due to reporting-period alignment of U.S. entities ¹	2	-	-	-	-	(37)	-	-	-	-	-	(37)	(37)	-
Arising during the period - TD Bank, N.A.	3	36	-	-	-	-	-	-	-	-	36	-	-	-
- TD Banknorth	4	-	-	-	-	-	-	-	-	-	-	-	-	(4)
- Commerce	5	-	-	-	-	-	-	-	(368)	1,882	-	-	-	1,514
- Other	6	39	85	11	-	10	-	-	-	-	124	10	21	-
Amortized in the period	7	(149)	(149)	(151)	(158)	(171)	(173)	(172)	(166)	(117)	(298)	(344)	(653)	(577)
Sale of subsidiaries and businesses	8	-	-	-	-	-	-	-	(5)	-	-	-	-	(5)
Foreign exchange and other adjustments	9	(96)	(25)	8	(226)	(48)	340	100	(21)	34	(121)	292	74	109
Balance at end of period	10	\$ 2,287	\$ 2,457	\$ 2,546	\$ 2,678	\$ 3,062	\$ 3,308	\$ 3,141	\$ 3,213	\$ 3,773	\$ 2,287	\$ 3,062	\$ 2,546	\$ 3,141
Future tax liability on intangible assets														
Balance at beginning of period	11	\$ (834)	\$ (898)	\$ (946)	\$ (1,085)	\$ (1,174)	\$ (1,109)	\$ (1,130)	\$ (1,386)	\$ (676)	\$ (898)	\$ (1,109)	\$ (1,109)	\$ (738)
Impact due to reporting-period alignment of U.S. entities ¹	12	-	-	-	-	14	-	-	-	-	-	14	14	-
Arising during the period - TD Bank, N.A.	13	-	-	-	-	-	-	-	-	-	-	-	-	-
- TD Banknorth	14	-	-	-	-	-	-	-	-	-	-	-	-	(1)
- Commerce	15	-	-	-	-	-	-	-	174	(735)	-	-	-	(561)
- Other	16	(2)	-	(1)	-	(3)	-	-	-	-	(2)	(3)	(4)	-
- Changes in income tax rates	17	-	5	-	-	-	-	3	22	-	5	-	-	45
Recognized in the period	18	48	50	52	55	60	60	58	56	40	98	120	227	195
Sale of subsidiaries and businesses	19	-	-	-	-	-	-	-	2	-	-	-	-	2
Foreign exchange and other adjustments	20	34	9	(3)	84	18	(125)	(40)	2	(15)	43	(107)	(26)	(51)
Balance at end of period	21	\$ (754)	\$ (834)	\$ (898)	\$ (946)	\$ (1,085)	\$ (1,174)	\$ (1,109)	\$ (1,386)	\$ (1,386)	\$ (754)	\$ (1,085)	\$ (898)	\$ (1,109)
Net intangibles closing balance	22	\$ 1,533	\$ 1,623	\$ 1,648	\$ 1,732	\$ 1,977	\$ 2,134	\$ 2,032	\$ 2,083	\$ 2,387	\$ 1,533	\$ 1,977	\$ 1,648	\$ 2,032
Goodwill														
Balance at beginning of period	23	\$ 14,855	\$ 15,015	\$ 14,951	\$ 16,384	\$ 16,662	\$ 14,842	\$ 14,317	\$ 14,213	\$ 7,875	\$ 15,015	\$ 14,842	\$ 14,842	\$ 7,918
Arising during the period - TD Bank, N.A.	24	196	-	-	-	-	-	-	-	-	196	-	-	-
- TD Banknorth	25	-	-	-	-	-	-	-	-	-	-	-	-	(21)
- Commerce	26	-	-	-	-	36	(92)	(29)	244	6,115	-	(56)	(56)	6,330
- Other	27	-	-	10	-	-	-	-	-	-	-	-	10	-
Sale of subsidiaries and businesses	28	-	-	-	-	-	-	-	(56)	-	-	-	-	(56)
Foreign exchange and other adjustments	29	(771)	(160)	54	(1,433)	(314)	1,912	554	(84)	223	(931)	1,598	219	671
Balance at end of period	30	\$ 14,280	\$ 14,855	\$ 15,015	\$ 14,951	\$ 16,384	\$ 16,662	\$ 14,842	\$ 14,317	\$ 14,213	\$ 14,280	\$ 16,384	\$ 15,015	\$ 14,842
Total net intangibles and goodwill closing balance (lines 22+30)	31	\$ 15,813	\$ 16,478	\$ 16,663	\$ 16,683	\$ 18,361	\$ 18,796	\$ 16,874	\$ 16,400	\$ 16,600	\$ 15,813	\$ 18,361	\$ 16,663	\$ 16,874
Restructuring Costs														
Balance at beginning of period	32	\$ 30	\$ 20	\$ 33	\$ 40	\$ 50	\$ 29	\$ 33	\$ 61	\$ 20	\$ 20	\$ 29	\$ 29	\$ 29
Expensed during the period	33	-	17	9	-	-	27	-	-	48	17	27	36	48
Amount utilized during the period:														
Wholesale Banking	34	-	(2)	-	-	-	(5)	-	-	-	(2)	(5)	(5)	(7)
U.S. Personal and Commercial Banking	35	(4)	(4)	(21)	(5)	(9)	(2)	(4)	(28)	(7)	(8)	(11)	(37)	(41)
Foreign exchange and other adjustments	36	(1)	(1)	(1)	(2)	(1)	1	-	-	-	(2)	-	(3)	-
Balance at end of period	37	\$ 25	\$ 30	\$ 20	\$ 33	\$ 40	\$ 50	\$ 29	\$ 33	\$ 61	\$ 25	\$ 40	\$ 20	\$ 29

¹ As explained in footnote 1 on page 7, due to the alignment of reporting period of U.S. entities, the amounts relating to TD Bank, N.A., which includes TD Banknorth and Commerce, have been included directly in retained earnings.

(\$ millions)	LINE #	2010		2009			2008			Year to Date		Full Year		
		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2010	2009	2009	2008
Residential mortgages securitized and sold to third parties¹														
Balance at beginning of period	1	\$ 39,884	\$ 40,388	\$ 36,361	\$ 33,542	\$ 30,467	\$ 23,839	\$ 19,827	\$ 20,065	\$ 19,874	\$ 40,388	\$ 23,839	\$ 23,839	\$ 19,892
Securitized	2	4,074	1,879	5,326	4,752	3,919	7,553	5,152	1,351	1,399	5,953	11,472	21,550	8,993
Proceeds reinvested in securitizations	3	707	721	1,755	2,107	2,697	757	780	858	554	1,428	3,454	7,316	2,881
Amortization	4	(3,394)	(3,104)	(3,054)	(4,040)	(3,541)	(1,682)	(1,920)	(2,447)	(1,762)	(6,498)	(5,223)	(12,317)	(7,927)
Balance at end of period	5	41,271	39,884	40,388	36,361	33,542	30,467	23,839	19,827	20,065	41,271	33,542	40,388	23,839
Personal Loans - HELOC²														
Balance at beginning of period	6	6,698	6,962	7,363	8,100	8,100	8,100	8,500	8,500	9,000	6,962	8,100	8,100	9,000
Accumulation	7	(143)	(264)	(401)	(737)	-	-	(400)	-	(500)	(407)	-	(1,138)	(900)
Balance at end of period	8	6,555	6,698	6,962	7,363	8,100	8,100	8,100	8,500	8,500	6,555	8,100	6,962	8,100
Commercial mortgage														
Balance at beginning of period	9	611	626	637	669	695	641	586	587	523	626	641	641	431
Securitized	10	52	22	4	-	-	62	61	7	71	74	62	66	255
Amortization	11	(51)	(37)	(15)	(32)	(26)	(8)	(6)	(8)	(7)	(88)	(34)	(81)	(45)
Balance at end of period	12	612	611	626	637	669	695	641	586	587	612	669	626	641
Credit card - Balance at the end of period	13	-	-	-	-	-	-	-	-	800	-	-	-	-
Total loan securitization	14	\$ 48,438	\$ 47,193	\$ 47,976	\$ 44,361	\$ 42,311	\$ 39,262	\$ 32,580	\$ 28,913	\$ 29,952	\$ 48,438	\$ 42,311	\$ 47,976	\$ 32,580
Mortgage-backed securities retained³														
Closing balance	15	\$ 25,161	\$ 21,387	\$ 19,145	\$ 22,573	\$ 28,738	\$ 30,398	\$ 28,792	\$ 18,953	\$ 20,170	\$ 25,161	\$ 28,738	\$ 19,145	\$ 28,792
Impact of securitization on income before tax														
Net interest income forgone	16	\$ (35)	\$ (50)	\$ (61)	\$ (44)	\$ (27)	\$ (35)	\$ (44)	\$ (69)	\$ (77)	\$ (85)	\$ (62)	\$ (167)	\$ (266)
Non-interest income (loss)	17	123	132	135	92	184	57	(13)	77	91	255	241	468	231
Provision for credit losses	18	-	-	-	-	-	-	-	4	5	-	-	-	14
Total impact	19	\$ 88	\$ 82	\$ 74	\$ 48	\$ 157	\$ 22	\$ (57)	\$ 12	\$ 19	\$ 170	\$ 179	\$ 301	\$ (21)

¹ Credit exposure is not retained on residential mortgages securitized.

² Credit exposure is not retained on \$1,100 million of HELOC securitization.

³ Reported as AFS securities under government and government-insured securities.

(\$ millions)		2010 Q2			2010 Q1			2009 Q4			2009 Q3 ¹		
AS AT	LINE #	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries
Type of Loan													
Residential mortgages ²	1	\$ 105,665	\$ 391	\$ 17	\$ 106,304	\$ 412	\$ 7	\$ 106,562	\$ 394	\$ 13	\$ 98,716	\$ 365	\$ 7
Consumer instalment and other personal	2	104,446	303	362	102,208	322	180	101,319	286	599	97,430	279	435
Credit card	3	8,539	94	216	8,429	103	108	8,152	102	435	7,863	93	321
Business and government and other loans ²	4	77,267	1,442	234	76,362	1,490	115	76,293	1,300	391	76,681	1,223	268
Total loans managed	5	295,917	2,230	829	293,303	2,327	410	292,326	2,082	1,438	280,690	1,960	1,031
Less: loans securitized and sold to third parties													
Residential mortgage loans	6	41,271	-	-	39,884	-	-	40,897	-	-	36,873	-	-
Personal loans	7	6,555	12	-	6,698	12	-	6,962	12	-	7,363	13	-
Credit card loans	8	-	-	-	-	-	-	-	-	-	-	-	-
Commercial mortgage loans ³	9	612	-	-	611	-	-	117	-	-	125	-	-
Total loans securitized and sold to third parties	10	48,438	12	-	47,193	12	-	47,976	12	-	44,361	13	-
Debt securities classified as loans ¹	11	8,840	814	-	10,447	393	-	11,146	241	-	11,474	-	-
Impact due to reporting-period alignment of U.S. entities ⁴	12	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	35	n/a	n/a	35
Total loans reported on the Consolidated Balance Sheet	13	\$ 256,319	\$ 3,032	\$ 829	\$ 256,557	\$ 2,708	\$ 410	\$ 255,496	\$ 2,311	\$ 1,473	\$ 247,803	\$ 1,947	\$ 1,066

		2009 Q2 ¹			2009 Q1 ¹			2008 Q4			2008 Q3		
		Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans	Year-to-date write-offs, net of recoveries
Type of Loan													
Residential mortgages	14	\$ 88,453	\$ 358	\$ 5	\$ 83,654	\$ 329	\$ 2	\$ 81,928	\$ 264	\$ 8	\$ 87,976	\$ 206	\$ 5
Consumer instalment and other personal	15	94,957	283	275	91,897	271	128	87,710	221	384	85,706	200	280
Credit card	16	7,667	100	203	7,543	95	92	7,387	82	300	7,227	67	225
Business and government and other loans	17	82,995	1,091	175	84,395	862	127	76,715	602	145	69,247	542	108
Total loans managed	18	274,072	1,832	658	267,489	1,557	349	253,740	1,169	837	250,156	1,015	618
Less: loans securitized and sold to third parties													
Residential mortgage loans	19	34,078	-	-	31,019	-	-	24,332	-	-	20,262	-	-
Personal loans	20	8,100	14	-	8,100	14	-	8,100	12	1	8,500	14	-
Credit card loans	21	-	-	-	-	-	-	-	-	14	-	-	14
Commercial mortgage loans ³	22	133	-	-	143	-	-	148	-	-	151	-	-
Total loans securitized and sold to third parties	23	42,311	14	-	39,262	14	-	32,580	12	15	28,913	14	14
Debt securities classified as loans ¹	24	13,277	-	-	12,885	-	-	-	-	-	-	-	-
Impact due to reporting-period alignment of U.S. entities ⁴	25	n/a	57	35	n/a	n/a	n/a	-	-	-	-	-	-
Total loans reported on the Consolidated Balance Sheet	26	\$ 245,038	\$ 1,875	\$ 693	\$ 241,112	\$ 1,543	\$ 349	\$ 221,160	\$ 1,157	\$ 822	\$ 221,243	\$ 1,001	\$ 604

¹ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1. For further details, see page 48.

² Includes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated as trading under the fair value option for which no allowance is recorded.

³ Commercial mortgage loans are included in business and government loans.

⁴ As explained in footnote 1 on page 7, due to the alignment of reporting periods of U.S. entities, the amounts relating to TD Bank, N.A., which includes TD Banknorth and Commerce, have been included directly in retained earnings.

Gross Loans and Acceptances by Industry Sector and Geographic Location ¹

(\$ millions) AS AT	LINE #	2010 Q2				2010 Q1				2009 Q4			
		Canada	United States	Other	Total	Canada	United States	Other	Total	Canada	United States	Other	Total
By Industry Sector													
Personal													
Residential mortgages ²	1	\$ 55,664	\$ 8,152	\$ -	\$ 63,816	\$ 58,441	\$ 7,975	\$ -	\$ 66,416	\$ 58,253	\$ 7,410	\$ -	\$ 65,663
Consumer instalment and other personal - HELOC	2	58,998	8,586	-	67,584	57,633	9,006	-	66,639	56,583	9,106	-	65,689
- Other	3	26,045	3,745	9	29,799	24,963	3,853	8	28,824	24,601	4,015	8	28,624
Credit card	4	7,814	725	-	8,539	7,696	734	-	8,430	7,424	728	-	8,152
Total personal	5	148,521	21,208	9	169,738	148,733	21,568	8	170,309	146,861	21,259	8	168,128
Business and government ²													
Real estate													
Residential	6	9,459	3,781	-	13,240	9,224	4,142	-	13,366	9,080	4,314	-	13,394
Non-residential	7	4,030	8,985	328	13,343	3,994	9,427	339	13,760	3,789	9,380	364	13,533
Total real estate	8	13,489	12,766	328	26,583	13,218	13,569	339	27,126	12,869	13,694	364	26,927
Agriculture	9	2,538	237	-	2,775	2,467	245	-	2,712	2,386	391	-	2,777
Automotive	10	1,086	1,120	1	2,207	1,042	1,282	1	2,325	996	1,181	1	2,178
Chemical	11	333	961	94	1,388	377	933	95	1,405	342	885	49	1,276
Financial	12	6,485	2,024	848	9,357	5,731	2,306	964	9,001	6,298	2,526	1,117	9,941
Food, beverage, and tobacco	13	1,275	1,029	325	2,629	1,312	1,110	550	2,972	1,236	1,211	804	3,251
Forestry	14	454	401	29	884	459	404	29	892	459	469	30	958
Government and public sector entities	15	2,744	1,586	50	4,380	1,954	1,408	21	3,383	1,396	1,856	75	3,327
Health and social services	16	2,780	3,862	95	6,737	2,653	3,957	99	6,709	2,554	3,982	97	6,633
Industrial construction and trade contractors	17	1,071	1,107	13	2,191	1,007	1,172	14	2,193	1,022	1,185	36	2,243
Media and entertainment	18	629	686	145	1,460	726	695	166	1,587	783	741	207	1,731
Metals and mining	19	559	596	275	1,430	743	609	460	1,812	793	653	573	2,019
Pipelines, oil, and gas	20	1,902	743	188	2,833	1,964	810	183	2,957	2,483	782	183	3,448
Power and utilities	21	818	830	437	2,085	824	748	441	2,013	960	774	461	2,195
Retail sector	22	1,987	2,345	20	4,352	1,985	2,514	28	4,527	2,004	2,646	29	4,679
Sundry manufacturing and wholesale	23	935	1,056	5	1,996	837	1,175	-	2,012	838	1,228	1	2,067
Telecommunications and cable	24	457	467	115	1,039	459	598	116	1,173	434	633	190	1,257
Transportation	25	473	1,426	303	2,202	496	1,259	311	2,066	518	1,264	322	2,104
Other	26	3,955	3,131	140	7,226	3,862	3,425	132	7,419	3,766	3,258	133	7,157
Total business and government	27	43,970	36,373	3,411	83,754	42,116	38,219	3,949	84,284	42,137	39,359	4,672	86,168
Debt securities classified as loans ³	28	406	6,083	2,351	8,840	428	7,396	2,623	10,447	433	7,948	2,765	11,146
FDIC covered loans ⁴	29	-	1,960	-	1,960	-	-	-	-	-	-	-	-
Total gross loans and acceptances	30	\$ 192,897	\$ 65,624	\$ 5,771	\$ 264,292	\$ 191,277	\$ 67,183	\$ 6,580	\$ 265,040	\$ 189,431	\$ 68,566	\$ 7,445	\$ 265,442

Portfolio as a % of Total Gross Loans and Acceptances

		Canada	United States	Other	Total	Canada	United States	Other	Total	Canada	United States	Other	Total
Personal													
Residential mortgages	31	21.0%	3.1%	0.0%	24.1%	22.1%	3.0%	0.0%	25.1%	21.9%	2.8%	0.0%	24.7%
Consumer instalment and other personal - HELOC	32	22.3	3.2	-	25.5	21.7	3.4	-	25.1	21.3	3.4	-	24.7
- Other	33	9.9	1.4	-	11.3	9.4	1.5	-	10.9	9.3	1.5	-	10.8
Credit card	34	3.0	0.3	-	3.3	2.9	0.3	-	3.2	2.8	0.3	-	3.1
Total personal	35	56.2	8.0	-	64.2	56.1	8.2	-	64.3	55.3	8.0	-	63.3
Business and government													
Debt securities classified as loans	36	16.6	13.8	1.3	31.7	15.9	14.4	1.5	31.8	15.9	14.8	1.8	32.5
FDIC covered loans	37	0.2	2.3	0.9	3.4	0.2	2.7	1.0	3.9	0.2	3.0	1.0	4.2
FDIC covered loans	38	-	0.7	-	0.7	-	-	-	-	-	-	-	-
Total gross loans and acceptances	39	73.0	24.8	2.2	100.0	72.2	25.3	2.5	100.0	71.4	25.8	2.8	100.0

¹ Based on geographic location of unit responsible for recording revenue.² Includes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated as trading under the fair value option for which no allowance is recorded.³ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1. For further details, see page 48.⁴ Loans subject to the loss share agreements with the FDIC are considered "FDIC covered loans" and include the amount expected to be reimbursed by the FDIC.

Gross Loans and Acceptances by Industry Sector and Geographic Location ¹ (Continued)

(\$ millions) AS AT		LINE #	2009 Q3 ³				2009 Q2 ³				2009 Q1 ^{3,4}			
			Canada	United States	Other	Total	Canada	United States	Other	Total	Canada	United States	Other	Total
By Industry Sector														
Personal														
Residential mortgages ²	1	\$	55,015	\$ 6,816	\$ -	\$ 61,831	\$ 47,776	\$ 6,598	\$ -	\$ 54,374	\$ 46,933	\$ 5,701	\$ -	\$ 52,634
Consumer instalment and other personal - HELOC	2		53,840	8,838	-	62,678	49,410	9,878	-	59,288	47,206	10,071	-	57,277
- Other	3		23,279	4,051	9	27,339	23,167	4,350	9	27,526	22,158	4,309	9	26,476
Credit card	4		7,159	704	-	7,863	6,918	748	-	7,666	6,759	783	-	7,542
Total personal	5		139,293	20,409	9	159,711	127,271	21,574	9	148,854	123,056	20,864	9	143,929
Business and government ²														
Real estate														
Residential	6		8,946	4,058	-	13,004	8,786	4,898	-	13,684	8,663	4,702	-	13,365
Non-residential	7		3,617	9,189	370	13,176	3,349	10,311	442	14,102	2,996	11,063	438	14,497
Total real estate	8		12,563	13,247	370	26,180	12,135	15,209	442	27,786	11,659	15,765	438	27,862
Agriculture	9		2,368	266	-	2,634	2,311	291	-	2,602	2,359	590	-	2,949
Automotive	10		1,016	1,359	1	2,376	1,190	1,689	2	2,881	1,233	1,730	2	2,965
Chemical	11		705	830	1	1,536	944	946	1	1,891	769	693	25	1,487
Financial	12		6,298	2,329	1,073	9,700	6,152	2,925	1,095	10,172	7,225	2,960	1,116	11,301
Food, beverage and tobacco	13		1,365	1,250	893	3,508	1,490	1,438	1,136	4,064	1,502	1,357	1,282	4,141
Forestry	14		515	493	27	1,035	558	635	30	1,223	541	775	27	1,343
Government and public sector entities	15		1,473	1,551	76	3,100	1,409	1,842	82	3,333	1,499	1,857	86	3,442
Health and social services	16		2,547	3,451	96	6,094	2,504	4,100	92	6,696	2,268	3,839	87	6,194
Industrial construction and trade contractors	17		1,052	1,167	78	2,297	971	1,351	115	2,437	930	1,378	96	2,404
Media and entertainment	18		911	748	249	1,908	978	873	297	2,148	979	914	362	2,255
Metals and mining	19		778	641	647	2,066	1,131	830	1,228	3,189	1,112	861	1,734	3,707
Pipelines, oil and gas	20		2,538	863	194	3,595	3,161	993	219	4,373	3,203	1,098	178	4,479
Power and utilities	21		909	733	443	2,085	1,068	790	420	2,278	1,069	787	369	2,225
Retail sector	22		1,919	2,609	30	4,558	1,893	3,065	29	4,987	1,927	3,492	34	5,453
Sundry manufacturing and wholesale	23		881	1,244	2	2,127	938	1,410	3	2,351	900	1,185	4	2,089
Telecommunications and cable	24		441	644	199	1,284	618	858	190	1,666	748	1,028	179	1,955
Transportation	25		498	1,076	311	1,885	537	1,300	318	2,155	507	1,451	236	2,194
Other	26		2,825	5,455	113	8,393	2,860	4,619	150	7,629	3,295	4,184	150	7,629
Total business and government	27		41,602	39,956	4,803	86,361	42,848	45,164	5,849	93,861	43,725	45,944	6,405	96,074
Debt securities classified as loans ³	28		431	8,314	2,729	11,474	477	10,090	2,710	13,277	-	10,957	1,928	12,885
Total gross loans and acceptances	29	\$	181,326	\$ 68,679	\$ 7,541	\$ 257,546	\$ 170,596	\$ 76,828	\$ 8,568	\$ 255,992	\$ 166,781	\$ 77,765	\$ 8,342	\$ 252,888

Portfolio as a % of Total Gross Loans and Acceptances

Personal														
Residential mortgages	30		21.4%	2.6%	0.0%	24.0%	18.7%	2.5%	0.0%	21.2%	18.6%	2.2%	0.0%	20.8%
Consumer instalment and other personal - HELOC	31		20.9	3.4	-	24.3	19.3	3.9	-	23.2	18.6	4.0	-	22.6
- Other	32		9.0	1.6	-	10.6	9.0	1.7	-	10.7	8.8	1.7	-	10.5
Credit card	33		2.8	0.3	-	3.1	2.7	0.3	-	3.0	2.7	0.3	-	3.0
Total personal	34		54.1	7.9	-	62.0	49.7	8.4	-	58.1	48.7	8.2	-	56.9
Business & government	35		16.1	15.6	1.8	33.5	16.7	17.7	2.3	36.7	17.3	18.2	2.5	38.0
Debt securities classified as loans	36		0.2	3.2	1.1	4.5	0.2	3.9	1.1	5.2	-	4.3	0.8	5.1
Total gross loans and acceptances	37		70.4	26.7	2.9	100.0	66.6	30.0	3.4	100.0	66.0	30.7	3.3	100.0

¹ Based on geographic location of unit responsible for recording revenue.

² Includes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated as trading under the fair value option for which no allowance is recorded.

³ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1. For further details, see page 48.

⁴ In Q1 2009 and Q4 2008, certain automotive and industrial construction and trade contractor loans were reclassified to the Financial sector.

(\$ millions, except as noted)
AS AT

LINE #	2010			2009			2008			Year to Date		Full Year	
	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2010	2009	2009	2008
CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT													
1	\$ 2,315	\$ 2,070	\$ 1,947	\$ 1,875	\$ 1,543	\$ 1,157	\$ 1,001	\$ 909	\$ 818	\$ 2,070	\$ 1,157	\$ 1,157	\$ 569
2	-	-	-	-	57	-	-	-	-	-	57	57	-
Additions													
3	453	513	519	501	493	467	422	380	371	966	960	1,980	1,611
4	393	492	412	387	288	328	182	168	194	885	616	1,415	632
5	6	34	34	30	55	72	12	3	5	40	127	191	19
6	399	526	446	417	343	400	194	171	199	925	743	1,606	651
7	-	23	9	51	59	123	-	3	5	23	182	242	142
8	-	-	-	-	32	-	-	-	-	-	32	32	-
9	852	1,062	974	969	927	990	616	554	575	1,914	1,917	3,860	2,404
10	(421)	(364)	(413)	(366)	(294)	(297)	(243)	(231)	(234)	(785)	(591)	(1,370)	(905)
11	431	698	561	603	633	693	373	323	341	1,129	1,326	2,490	1,499
12	(456)	(443)	(439)	(401)	(334)	(373)	(247)	(229)	(258)	(899)	(707)	(1,547)	(946)
13	(72)	(10)	1	(130)	(24)	66	30	(2)	8	(82)	42	(87)	35
14	(97)	245	123	72	275	386	156	92	91	148	661	856	588
15	2,218	2,315	2,070	1,947	1,875	1,543	1,157	1,001	909	2,218	1,875	2,070	1,157
Balance at end of period - loans													
16	393	241	-	-	-	-	-	-	-	241	-	-	-
17	433	145	223	-	-	-	-	-	-	578	-	223	-
18	(12)	7	18	-	-	-	-	-	-	(5)	-	18	-
19	814	393	241	-	-	-	-	-	-	814	-	241	-
20	\$ 3,032	\$ 2,708	\$ 2,311	\$ 1,947	\$ 1,875	\$ 1,543	\$ 1,157	\$ 1,001	\$ 909	\$ 3,032	\$ 1,875	\$ 2,311	\$ 1,157
Total gross impaired loans													
GROSS IMPAIRED LOANS BY SEGMENT													
Loans													
21	\$ 759	\$ 780	\$ 779	\$ 753	\$ 743	\$ 679	\$ 597	\$ 529	\$ 494	\$ 759	\$ 743	\$ 779	\$ 597
22	1,249	1,243	1,025	892	741	576	415	361	307	1,249	741	1,025	415
23	20	86	84	69	143	125	27	7	8	20	143	84	27
24	1,269	1,329	1,109	961	884	701	442	368	315	1,269	884	1,109	442
25	190	206	180	231	211	158	107	94	91	190	211	180	107
26	-	-	2	2	37	5	11	10	9	-	37	2	11
27	2,218	2,315	2,070	1,947	1,875	1,543	1,157	1,001	909	2,218	1,875	2,070	1,157
Total - loans													
Debt securities classified as loans													
28	801	368	223	-	-	-	-	-	-	801	-	223	-
29	13	25	18	-	-	-	-	-	-	13	-	18	-
30	814	393	241	-	-	-	-	-	-	814	-	241	-
31	\$ 3,032	\$ 2,708	\$ 2,311	\$ 1,947	\$ 1,875	\$ 1,543	\$ 1,157	\$ 1,001	\$ 909	\$ 3,032	\$ 1,875	\$ 2,311	\$ 1,157
Total gross impaired loans													
NET IMPAIRED LOANS BY SEGMENT													
Loans													
32	\$ 514	\$ 526	\$ 549	\$ 530	\$ 520	\$ 476	\$ 425	\$ 360	\$ 328	\$ 514	\$ 520	\$ 549	\$ 425
33	1,005	1,023	820	694	589	479	327	313	274	1,005	589	820	327
34	16	71	67	54	114	104	21	6	7	16	114	67	21
35	1,021	1,094	887	748	703	583	348	319	281	1,021	703	887	348
36	134	146	120	132	107	97	31	29	44	134	107	120	31
37	-	-	1	1	28	1	1	1	1	-	28	1	1
38	1,669	1,766	1,557	1,411	1,358	1,157	805	709	654	1,669	1,358	1,557	805
Total impaired loans net of specific allowance													
39	702	314	181	-	-	-	-	-	-	702	-	181	-
40	11	22	15	-	-	-	-	-	-	11	-	15	-
41	713	336	196	-	-	-	-	-	-	713	-	196	-
42	\$ 2,382	\$ 2,102	\$ 1,753	\$ 1,411	\$ 1,358	\$ 1,157	\$ 805	\$ 709	\$ 654	\$ 2,382	\$ 1,358	\$ 1,753	\$ 805
43	\$ 261,974	\$ 262,580	\$ 263,074	\$ 255,288	\$ 253,767	\$ 250,906	\$ 230,664	\$ 230,640	\$ 219,275	\$ 261,974	\$ 253,767	\$ 263,074	\$ 230,664
Total loans and acceptances (page 14, lines 18+19)													
Net impaired loans as a % of net loans													
44	.64 %	.67 %	.59 %	.55 %	.54 %	.46 %	.35 %	.31 %	.30 %	.64 %	.54 %	.59 %	.35 %
45	.27 %	.13 %	.08 %	- %	- %	- %	- %	- %	- %	.27 %	- %	.08 %	- %
46	.91 %	.80 %	.67 %	.55 %	.54 %	.46 %	.35 %	.31 %	.30 %	.91 %	.54 %	.67 %	.35 %

¹ Includes customers' liability under acceptances.

² As explained in footnote 1 on page 7, due to the alignment of the reporting period of U.S. entities, the impact on gross impaired loans comprised of additions to impaired loans of \$153 million; return to performing status, repaid or sold of \$66 million; write-offs of \$35 million; and foreign exchange and other adjustments of \$5 million.

³ Includes a small portion of personal and commercial loans booked in U.S. entities, but managed by Canadian Personal and Commercial Banking.

(\$ millions)		2010				2010				2009			
AS AT		Q2				Q1				Q4			
LINE #		Canada	United States	Other	Total	Canada	United States	Other	Total	Canada	United States	Other	Total
By Industry Sector													
Personal													
1	Residential mortgages	\$ 249	\$ 142	\$ -	\$ 391	\$ 257	\$ 156	\$ -	\$ 413	\$ 253	\$ 141	\$ -	\$ 394
2	Consumer instalment and other personal - HELOC	93	71	-	164	86	73	-	159	72	65	-	137
3	- Other	120	7	-	127	137	14	-	151	122	15	-	137
4	Credit card	75	19	-	94	80	23	-	103	79	23	-	102
5	Total personal	537	239	-	776	560	266	-	826	526	244	-	770
Business and government													
Real estate													
6	Residential	51	395	-	446	49	404	-	453	42	373	-	415
7	Non-residential	1	165	-	166	3	155	-	158	3	119	-	122
8	Total real estate	52	560	-	612	52	559	-	611	45	492	-	537
9	Agriculture	9	2	-	11	7	5	-	12	10	2	-	12
10	Automotive	7	34	-	41	14	38	-	52	13	36	-	49
11	Chemical	2	15	-	17	2	24	-	26	2	5	-	7
12	Financial	5	24	3	32	5	44	3	52	6	22	3	31
13	Food, beverage, and tobacco	6	5	-	11	6	7	-	13	7	2	-	9
14	Forestry	28	35	-	63	29	36	-	65	32	37	-	69
15	Government and public sector entities	2	4	-	6	2	10	-	12	5	10	-	15
16	Health and social services	4	46	-	50	4	48	-	52	6	21	-	27
17	Industrial construction and trade contractors	17	40	-	57	15	40	-	55	11	28	-	39
18	Media and entertainment	56	43	-	99	47	47	-	94	49	24	-	73
19	Metals and mining	26	24	-	50	19	26	-	45	23	25	-	48
20	Pipelines, oil, and gas	30	22	-	52	31	28	-	59	42	42	-	84
21	Power and utilities	-	7	-	7	-	8	-	8	-	7	-	7
22	Retail sector	24	110	-	134	22	107	-	129	28	81	-	109
23	Sundry manufacturing and wholesale	53	32	-	85	49	11	-	60	48	7	-	55
24	Telecommunications and cable	-	-	-	-	-	4	-	4	-	1	-	1
25	Transportation	2	19	-	21	2	22	-	24	3	19	-	22
26	Other	22	72	-	94	38	78	-	116	46	60	-	106
27	Total business and government	345	1,094	3	1,442	344	1,142	3	1,489	376	921	3	1,300
28	Debt securities classified as loans ²	-	814	-	814	-	393	-	393	-	241	-	241
29	Total gross impaired loans	\$ 882	\$ 2,147	\$ 3	\$ 3,032	\$ 904	\$ 1,801	\$ 3	\$ 2,708	\$ 902	\$ 1,406	\$ 3	\$ 2,311
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
30	Residential mortgages	0.45%	1.74%	- %	0.61%	0.44%	1.96%	- %	0.62%	0.43%	1.90%	- %	0.60%
31	Consumer instalment and other personal - HELOC	0.16	0.83	-	0.24	0.15	0.81	-	0.24	0.13	0.71	-	0.21
32	- Other	0.46	0.19	-	0.43	0.55	0.36	-	0.52	0.50	0.37	-	0.48
33	Credit card	0.96	2.62	-	1.10	1.04	3.13	-	1.22	1.06	3.16	-	1.25
34	Total personal	0.36	1.13	-	0.46	0.38	1.23	-	0.49	0.36	1.15	-	0.46
35	Business and government	0.78	3.01	0.09	1.72	0.82	2.99	0.08	1.77	0.89	2.34	0.06	1.51
36	Debt securities classified as loans	-	13.38	-	9.21	-	5.31	-	3.76	-	3.03	-	2.16
Total gross impaired loans as a % of gross loans and acceptances													
37	Including debt securities classified as loans	0.46	3.27	0.05	1.15	0.47	2.68	0.05	1.02	0.48	2.05	0.04	0.87
38	Excluding debt securities classified as loans	0.46	2.24	0.09	0.87	0.47	2.36	0.08	0.91	0.48	1.92	0.06	0.81

¹ Based on geographic location of unit responsible for recording revenue.

² As a result of the Amendments to CICA Handbook Section 3855, *Financial Instruments - Recognition and Measurement*, certain AFS and HTM securities were reclassified to loans.

Impaired Loans by Industry Sector and Geographic Location¹ (Continued)

(\$ millions) AS AT	LINE #	2009 Q3				2009 Q2				2009 Q1			
		Canada	United States	Other	Total	Canada	United States	Other	Total	Canada	United States	Other	Total
By Industry Sector													
Personal													
Residential mortgages	1	\$ 262	\$ 103	\$ -	\$ 365	\$ 262	\$ 102	\$ -	\$ 364	\$ 235	\$ 94	\$ -	\$ 329
Consumer instalment and other personal - HELOC	2	75	59	-	134	85	56	-	141	84	47	-	131
- Other	3	118	14	-	132	120	15	-	135	108	18	-	126
Credit card	4	73	20	-	93	79	23	-	102	74	21	-	95
Total personal	5	528	196	-	724	546	196	-	742	501	180	-	681
Business and government													
Real estate													
Residential	6	44	328	-	372	19	270	-	289	7	178	-	185
Non-residential	7	5	123	-	128	4	135	-	139	3	111	-	114
Total real estate	8	49	451	-	500	23	405	-	428	10	289	-	299
Agriculture	9	9	1	-	10	12	1	-	13	12	2	-	14
Automotive	10	14	36	-	50	47	37	-	84	14	38	-	52
Chemical	11	-	4	-	4	-	4	-	4	-	4	-	4
Financial	12	23	54	-	77	31	56	-	87	7	14	-	21
Food, beverage, and tobacco	13	4	1	-	5	4	4	-	8	8	7	-	15
Forestry	14	43	36	-	79	45	39	-	84	49	41	-	90
Government and public sector entities	15	6	7	-	13	4	9	-	13	3	10	-	13
Health and social services	16	3	28	-	31	5	15	-	20	5	11	-	16
Industrial construction and trade contractors	17	11	18	-	29	11	17	-	28	10	21	-	31
Media and entertainment	18	50	27	-	77	10	24	-	34	10	19	-	29
Metals and mining	19	20	26	-	46	19	28	-	47	19	17	-	36
Pipelines, oil, and gas	20	19	19	-	38	14	-	-	14	15	-	-	15
Power and utilities	21	-	10	-	10	-	11	-	11	-	13	-	13
Retail sector	22	29	53	-	82	26	67	-	93	27	42	-	69
Sundry manufacturing and wholesale	23	43	9	-	52	46	25	-	71	42	28	-	70
Telecommunications and cable	24	-	-	-	-	-	-	-	-	-	-	-	-
Transportation	25	4	17	-	21	4	13	-	17	3	14	-	17
Other	26	40	59	-	99	36	41	-	77	29	29	-	58
Total business and government	27	367	856	-	1,223	337	796	-	1,133	263	599	-	862
Debt securities classified as loans ²	28	-	-	-	-	-	-	-	-	-	-	-	-
Total gross impaired loans	29	\$ 895	\$ 1,052	\$ -	\$ 1,947	\$ 883	\$ 992	\$ -	\$ 1,875	\$ 764	\$ 779	\$ -	\$ 1,543
Gross Impaired Loans as a % of Gross Loans and Acceptances													
Personal													
Residential mortgages	30	0.48%	1.51%	- %	0.59%	0.55%	1.55%	- %	0.67%	0.50%	1.65%	- %	0.63%
Consumer instalment and other personal - HELOC	31	0.14	0.67	-	0.21	0.17	0.57	-	0.24	0.18	0.47	-	0.23
- Other	32	0.51	0.35	-	0.48	0.52	0.34	-	0.49	0.49	0.42	-	0.48
Credit card	33	1.02	2.84	-	1.18	1.14	3.07	-	1.33	1.09	2.68	-	1.26
Total personal	34	0.38	0.96	-	0.45	0.43	0.91	-	0.50	0.41	0.86	-	0.47
Business and government	35	0.88	2.14	-	1.42	0.79	1.76	-	1.21	0.60	1.30	-	0.90
Debt securities classified as loans	36	-	-	-	-	-	-	-	-	-	-	-	-
Total gross impaired loans as a % of gross loans and acceptances													
Including debt securities classified as loans	37	0.49	1.53	-	0.76	0.52	1.29	-	0.73	0.46	1.00	-	0.61
Excluding debt securities classified as loans	38	0.49	1.74	-	0.79	0.52	1.49	-	0.77	0.46	1.17	-	0.64

¹ Based on geographic location of unit responsible for recording revenue.

² As a result of the Amendments to CICA Handbook Section 3855, *Financial Instruments - Recognition and Measurement*, certain AFS and HTM securities were reclassified to loans.

(\$ millions)		2010		2009			2008			Year to Date		Full Year		
AS AT	LINE #	Q2	Q1	Q4	Q3 ¹	Q2 ¹	Q1 ¹	Q4	Q3	Q2	2010	2009	2009	2008
Change in Specific Allowance														
Balance at beginning of period	1	\$ 606	\$ 558	\$ 536	\$ 517	\$ 386	\$ 352	\$ 292	\$ 255	\$ 264	\$ 558	\$ 352	\$ 352	\$ 203
Impact due to reporting-period alignment of U.S. entities ²	2	-	-	-	-	22	-	-	-	-	-	22	22	-
Provision for credit losses - specific	(page 27) 3	482	457	417	414	421	362	258	230	211	939	783	1,614	934
Write-offs	4	(456)	(443)	(439)	(401)	(334)	(373)	(247)	(229)	(258)	(899)	(707)	(1,547)	(946)
Recoveries	5	37	33	32	28	25	24	29	30	33	70	49	109	124
Foreign exchange and other adjustments	6	(19)	1	12	(22)	(3)	21	20	6	5	(18)	18	8	37
Balance at end of period	7	650	606	558	536	517	386	352	292	255	650	517	558	352
Change in General Allowance														
Balance at beginning of period	8	2,125	2,081	1,996	1,970	1,596	1,184	1,155	1,114	1,098	2,081	1,184	1,184	1,092
Impact of transition adjustment on adoption of financial instruments amendments	9	-	-	-	-	-	95	-	-	-	-	95	95	-
Impact due to reporting-period alignment of U.S. entities ³	10	-	-	-	-	29	-	-	-	-	-	29	29	-
Provision for credit losses - general	(page 27) 11	(117)	60	104	143	351	268	30	58	21	(57)	619	866	129
Foreign exchange and other adjustments	12	(56)	(16)	(19)	(117)	(6)	49	(1)	(17)	(5)	(72)	43	(93)	(37)
Balance at end of period	13	1,952	2,125	2,081	1,996	1,970	1,596	1,184	1,155	1,114	1,952	1,970	2,081	1,184
Allowance for credit losses at end of period	14	\$ 2,602	\$ 2,731	\$ 2,639	\$ 2,532	\$ 2,487	\$ 1,982	\$ 1,536	\$ 1,447	\$ 1,369	\$ 2,602	\$ 2,487	\$ 2,639	\$ 1,536
Consisting of:														
Allowance for loan losses ⁴														
Canada	15	\$ 1,036	\$ 1,113	\$ 1,078	\$ 1,065	\$ 967	\$ 1,031	\$ 932	\$ 903	\$ 895	\$ 1,036	\$ 967	\$ 1,078	\$ 932
United States	16	1,273	1,333	1,277	1,178	1,235	922	586	525	455	1,273	1,235	1,277	586
Other	17	9	14	13	15	23	29	18	19	19	9	23	13	18
Total allowance for loan losses	18	2,318	2,460	2,368	2,258	2,225	1,982	1,536	1,447	1,369	2,318	2,225	2,368	1,536
Allowance for credit losses for off-balance sheet instruments ⁴	19	284	271	271	274	262	-	-	-	-	284	262	271	-
Allowance for credit losses at end of period	20	\$ 2,602	\$ 2,731	\$ 2,639	\$ 2,532	\$ 2,487	\$ 1,982	\$ 1,536	\$ 1,447	\$ 1,369	\$ 2,602	\$ 2,487	\$ 2,639	\$ 1,536

¹ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1. For further details, see page 48.

² As a result of the alignment of reporting period of U.S. entities as explained in footnote 1 on page 7, the impact on specific allowance for credit losses comprised of write-offs of \$35 million; PCL of \$55 million; and foreign exchange and other adjustments of \$2 million.

³ As a result of the alignment of reporting period of U.S. entities as explained in footnote 1 on page 7, the impact on general allowance for credit losses comprised of PCL of \$25 million; and foreign exchange and other adjustments of \$4 million.

⁴ Effective April 30, 2009, the allowance for credit losses for off-balance sheet instruments is recorded in other liabilities. Prior period balances have not been reclassified.

Allowance for Credit Losses by Industry Sector and Geographic Location¹



(\$ millions) AS AT	LINE #	2010 Q2				2010 Q1				2009 Q4			
		Canada	United States	Other	Total	Canada	United States	Other	Total	Canada	United States	Other	Total
By Industry Sector													
Specific allowance - on-balance sheet loans													
Personal													
Residential mortgages	1	\$ 10	\$ 20	\$ -	\$ 30	\$ 15	\$ 27	\$ -	\$ 42	\$ 14	\$ 20	\$ -	\$ 34
Consumer instalment and other personal - HELOC	2	9	19	-	28	10	26	-	36	7	29	-	36
- Other	3	73	3	-	76	83	6	-	89	70	6	-	76
Credit card	4	55	15	-	70	58	19	-	77	53	18	-	71
Total personal	5	147	57	-	204	166	78	-	244	144	73	-	217
Business and government													
Real estate													
Residential	6	15	65	-	80	12	55	-	67	11	61	-	72
Non-residential	7	-	26	-	26	-	23	-	23	1	21	-	22
Total real estate	8	15	91	-	106	12	78	-	90	12	82	-	94
Agriculture	9	4	1	-	5	3	-	-	3	3	-	-	3
Automotive	10	4	4	-	8	5	4	-	9	4	3	-	7
Chemical	11	1	5	-	6	1	5	-	6	1	2	-	3
Financial	12	3	6	3	12	3	7	3	13	3	4	3	10
Food, beverage, and tobacco	13	4	2	-	6	2	1	-	3	6	-	-	6
Forestry	14	8	8	-	16	8	9	-	17	14	16	-	30
Government and public sector entities	15	1	1	-	2	1	1	-	2	1	1	-	2
Health and social services	16	3	15	-	18	3	8	-	11	2	4	-	6
Industrial construction and trade contractors	17	10	8	-	18	9	5	-	14	3	7	-	10
Media and entertainment	18	20	12	-	32	16	17	-	33	16	10	-	26
Metals and mining	19	6	6	-	12	5	4	-	9	5	5	-	10
Pipelines, oil, and gas	20	18	1	-	19	18	4	-	22	18	7	-	25
Power and utilities	21	-	1	-	1	-	1	-	1	-	-	-	-
Retail sector	22	9	20	-	29	7	19	-	26	8	15	-	23
Sundry manufacturing and wholesale	23	15	10	-	25	13	1	-	14	13	1	-	14
Telecommunications and cable	24	-	-	-	-	-	4	-	4	-	-	-	-
Transportation	25	1	3	-	4	2	3	-	5	2	3	-	5
Other	26	10	16	-	26	13	10	-	23	12	10	-	22
Total business and government	27	132	210	3	345	121	181	3	305	123	170	3	296
Debt securities classified as loans ²	28	-	101	-	101	-	57	-	57	-	45	-	45
Total	29	279	368	3	650	287	316	3	606	267	288	3	558
General allowance - on-balance sheet loans													
Residential mortgages	30	7	8	-	15	8	8	-	16	10	8	-	18
Consumer instalment and other personal - HELOC	31	9	31	-	40	8	38	-	46	8	45	-	53
- Other	32	286	44	-	330	301	48	-	349	287	38	-	325
Credit card	33	185	38	-	223	235	21	-	256	208	20	-	228
Business and government	34	270	588	7	865	274	633	11	918	298	601	10	909
Debt securities classified as loans ²	35	-	195	-	195	-	269	-	269	-	277	-	277
Total	36	757	904	7	1,668	826	1,017	11	1,854	811	989	10	1,810
Allowance for loan losses - on-balance sheet loans ³ (lines 29+36)	37	1,036	1,272	10	2,318	1,113	1,333	14	2,460	1,078	1,277	13	2,368
General allowance - off-balance sheet instruments													
Total allowance for credit losses	38	186	94	4	284	188	80	3	271	194	72	5	271
Total	39	\$ 1,222	\$ 1,366	\$ 14	\$ 2,602	\$ 1,301	\$ 1,413	\$ 17	\$ 2,731	\$ 1,272	\$ 1,349	\$ 18	\$ 2,639
Specific Allowance for Credit Losses as a % of Gross Impaired Loans													
Personal													
Residential mortgages	40	4.0 %	14.1 %	- %	7.7 %	5.8 %	17.3 %	- %	10.2 %	5.5 %	14.2 %	- %	8.6 %
Consumer instalment and other personal - HELOC	41	9.7	26.8	-	17.1	11.6	35.6	-	22.6	9.7	44.6	-	26.3
- Other	42	60.8	42.9	-	59.8	60.6	42.9	-	58.9	57.4	40.0	-	55.5
Credit card	43	73.3	79.0	-	74.5	72.5	82.6	-	74.8	67.1	78.3	-	69.6
Total personal	44	27.4	23.9	-	26.3	29.6	29.3	-	29.5	27.4	29.9	-	28.2
Business and government	45	38.3	19.2	100.0	23.9	35.2	15.9	100.0	20.5	32.7	18.5	100.0	22.8
Debt securities classified as loans	46	-	12.4	-	12.4	-	14.5	-	14.5	-	18.7	-	18.7
Total specific ACL as a % of gross impaired loans													
Including debt securities classified as loans	47	31.6	17.1	100.0	21.4	31.8	17.6	100.0	22.4	29.6	20.5	100.0	24.2
Excluding debt securities classified as loans	48	31.6	20.0	100.0	24.8	31.8	18.4	100.0	23.7	29.6	20.9	100.0	24.8
Total Allowance for Credit Losses as a % of Gross Loans and Acceptances													
Including debt securities classified as loans	49	0.6	2.1	0.2	1.0	0.7	2.1	0.3	1.0	0.7	2.0	0.2	1.0
Excluding debt securities classified as loans	50	0.6	1.8	0.4	0.9	0.7	1.8	0.4	0.9	0.7	1.7	0.4	0.9

¹ Based on geographic location of unit responsible for recording revenue.

² Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1. For further details, see page 48.

³ Effective April 30, 2009, allowance for credit losses for off-balance sheet instruments is recorded in other liabilities. Prior period balances have not been reclassified.

Allowance for Credit Losses by Industry Sector and Geographic Location¹ (Continued)



(\$ millions) AS AT	LINE #	2009 Q3 ²				2009 Q2 ²				2009 Q1 ²			
		Canada	United States	Other	Total	Canada	United States	Other	Total	Canada	United States	Other	Total
By Industry Sector													
Specific allowance - on-balance sheet loans													
Personal													
Residential mortgages	1	\$ 16	\$ 12	\$ -	\$ 28	\$ 15	\$ 17	\$ -	\$ 32	\$ 14	\$ 3	\$ -	\$ 17
Consumer instalment and other personal - HELOC	2	6	21	-	27	7	14	-	21	7	12	-	19
- Other	3	68	7	-	75	70	5	-	75	64	4	-	68
Credit card	4	49	17	-	66	53	11	-	64	50	6	-	56
Total personal	5	139	57	-	196	145	47	-	192	135	25	-	160
Business and government													
Real estate													
Residential	6	9	67	-	76	3	59	-	62	2	37	-	39
Non-residential	7	1	24	-	25	1	22	-	23	1	18	-	19
Total real estate	8	10	91	-	101	4	81	-	85	3	55	-	58
Agriculture	9	3	-	-	3	4	-	-	4	4	1	-	5
Automotive	10	5	2	-	7	10	4	-	14	4	4	-	8
Chemical	11	-	2	-	2	-	2	-	2	-	2	-	2
Financial	12	21	27	-	48	23	31	-	54	3	3	-	6
Food, beverage and tobacco	13	2	1	-	3	2	-	-	2	2	-	-	2
Forestry	14	24	16	-	40	26	18	-	44	22	18	-	40
Government and public sector entities	15	1	1	-	2	1	2	-	3	1	2	-	3
Health and social services	16	3	8	-	11	3	5	-	8	3	1	-	4
Industrial construction and trade contractors	17	4	3	-	7	5	5	-	10	4	9	-	13
Media and entertainment	18	16	10	-	26	2	8	-	10	1	4	-	5
Metals and mining	19	4	6	-	10	3	4	-	7	4	2	-	6
Pipelines, oil and gas	20	11	2	-	13	10	-	-	10	10	-	-	10
Power and utilities	21	-	1	-	1	-	1	-	1	-	-	-	-
Retail sector	22	4	8	-	12	3	10	-	13	4	7	-	11
Sundry manufacturing and wholesale	23	11	2	-	13	10	18	-	28	9	18	-	27
Telecommunications and cable	24	-	-	-	-	-	-	-	-	-	-	-	-
Transportation	25	2	4	-	6	2	3	-	5	1	4	-	5
Other	26	19	16	-	35	17	8	-	25	18	3	-	21
Total business and government	27	140	200	-	340	125	200	-	325	93	133	-	226
Total	28	279	257	-	536	270	247	-	517	228	158	-	386
General allowance - on-balance sheet loans:													
Residential mortgages	29	9	5	-	14	7	5	-	12	10	9	-	19
Consumer instalment and other personal - HELOC	30	6	40	-	46	9	30	-	39	6	26	-	32
- Other	31	280	38	-	318	242	64	-	306	258	47	-	305
Credit card	32	201	20	-	221	170	41	-	211	200	38	-	238
Business and government	33	290	539	15	844	269	539	23	831	329	445	29	803
Debt securities classified as loans ²	34	-	279	-	279	-	309	-	309	-	199	-	199
Total	35	786	921	15	1,722	697	988	23	1,708	803	764	29	1,596
Allowance for loan losses - on-balance sheet loans ³ (lines 28+35)	36	1,065	1,178	15	2,258	967	1,235	23	2,225	1,031	922	29	1,982
General allowance - off-balance sheet instruments	37	203	66	5	274	200	55	7	262	-	-	-	-
Total allowance for credit losses	38	\$ 1,268	\$ 1,244	\$ 20	\$ 2,532	\$ 1,167	\$ 1,290	\$ 30	\$ 2,487	\$ 1,031	\$ 922	\$ 29	\$ 1,982
Specific Allowance for Credit Losses as a % of Gross Impaired Loans													
Personal													
Residential mortgages	40	6.1%	11.7%	-	7.7%	5.7%	16.7%	-	8.8%	6.0%	3.2%	-	5.2%
Consumer instalment and other personal - HELOC	41	8.0	35.6	-	20.2	8.2	25.0	-	14.9	8.3	25.5	-	14.5
- Other	42	57.6	50.0	-	56.8	58.3	33.3	-	55.6	59.3	22.2	-	54.0
Credit card	43	67.1	85.0	-	71.0	67.1	47.8	-	62.8	67.6	28.6	-	59.0
Total personal	44	26.3	29.1	-	27.1	26.6	24.0	-	25.9	27.0	13.9	-	23.5
Business and government	45	38.2	23.4	-	27.8	37.1	25.1	-	28.7	35.4	22.2	-	26.2
Debt securities classified as loans	46	-	-	-	-	-	-	-	-	-	-	-	-
Total specific ACL as a % of gross impaired loans													
Including debt securities classified as loans	47	31.2	24.4	-	27.5	30.6	24.9	-	27.6	29.8	20.3	-	25.0
Excluding debt securities classified as loans	48	31.2	24.4	-	27.5	30.6	24.9	-	27.6	29.8	20.3	-	25.0
Total Allowance for Credit Losses as a % of Gross Loans and Acceptances													
Including debt securities classified as loans	49	0.7	1.8	0.3	1.0	0.7	1.7	0.4	1.0	0.6	1.2	0.4	0.8
Excluding debt securities classified as loans	50	0.7	1.6	0.4	0.9	0.7	1.5	0.5	0.9	0.6	1.1	0.5	0.7

¹ Based on geographic location of unit responsible for recording revenue.

² Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1. For further details, see page 48.

³ Effective April 30, 2009, allowance for credit losses for off-balance sheet instruments is recorded in other liabilities. Prior period balances have not been reclassified.

(\$ millions, except as noted)											Year to Date		Full Year	
FOR THE PERIOD ENDED		2010			2009			2008			2010	2009	2009	2008
LINE #		Q2	Q1	Q4	Q3 ¹	Q2 ¹	Q1 ¹	Q4	Q3	Q2				
PROVISION FOR (REVERSAL OF) CREDIT LOSSES														
Provision for credit losses - specific														
1	Provision for credit losses (net of reversals) - specific	\$ 519	\$ 490	\$ 449	\$ 442	\$ 446	\$ 386	\$ 287	\$ 260	\$ 244	\$ 1,009	\$ 832	\$ 1,723	\$ 1,058
2	Recoveries	(37)	(33)	(32)	(28)	(25)	(24)	(29)	(30)	(33)	(70)	(49)	(109)	(124)
3	Total provision for credit losses - specific	482	457	417	414	421	362	258	230	211	939	783	1,614	934
Provision for credit losses - general														
4	Canadian Personal and Commercial Banking and Wholesale Banking ²	(60)	-	-	65	110	80	-	-	-	(60)	190	255	-
5	TD Financing Services Inc. (formerly VFC Inc.) ²	-	-	25	22	22	21	18	16	16	-	43	90	65
6	U.S. Personal and Commercial Banking	(60)	53	73	50	178	138	12	42	5	(7)	316	439	63
7	foreign exchange	1	3	6	6	41	29	-	-	-	4	70	82	-
8	Other	(59)	56	79	56	219	167	12	42	5	(3)	386	521	63
9	Total provision for credit losses - general	2	4	-	-	-	-	-	-	-	6	-	-	1
10	Total provision for credit losses	\$ (117)	\$ 60	\$ 104	\$ 143	\$ 351	\$ 268	\$ 30	\$ 58	\$ 21	\$ (57)	\$ 619	\$ 866	\$ 129
11	Total provision for credit losses	\$ 365	\$ 517	\$ 521	\$ 557	\$ 772	\$ 630	\$ 288	\$ 288	\$ 232	\$ 882	\$ 1,402	\$ 2,480	\$ 1,063
PROVISION FOR (REVERSAL OF) CREDIT LOSSES BY SEGMENT														
12	Canadian Personal and Commercial Banking	\$ 256	\$ 315	\$ 313	\$ 290	\$ 286	\$ 266	\$ 209	\$ 194	\$ 191	\$ 571	\$ 552	\$ 1,155	\$ 766
13	U.S. Personal and Commercial Banking	162	191	201	163	256	190	75	75	46	353	446	810	222
14	foreign exchange	6	10	15	20	61	42	3	1	-	16	103	138	4
15	Wholesale Banking ³	168	201	216	183	317	232	78	76	46	369	549	948	226
16	Corporate segment	10	8	7	32	59	66	10	30	10	18	125	164	106
17	Securitization	-	-	-	-	-	-	-	(4)	(5)	-	-	-	(14)
18	Wholesale Banking - CDS ³	(8)	(9)	(9)	(11)	(11)	(10)	(10)	(12)	(10)	(17)	(21)	(41)	(26)
19	General allowance increase (release) in Canadian Personal and Commercial Banking and Wholesale Banking	(60)	-	-	65	110	80	-	-	-	(60)	190	255	-
20	Other	(1)	2	(6)	(2)	11	(4)	1	4	-	1	7	(1)	5
21	Total Corporate segment	(69)	(7)	(15)	52	110	66	(9)	(12)	(15)	(76)	176	213	(35)
22	Total provision for credit losses	\$ 365	\$ 517	\$ 521	\$ 557	\$ 772	\$ 630	\$ 288	\$ 288	\$ 232	\$ 882	\$ 1,402	\$ 2,480	\$ 1,063

¹ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1. For further details, see page 48.

² Effective November 1, 2009, TD Financing Services (formerly VFC Inc.) aligned their loan loss methodology with that used for all other Canadian Personal and Commercial Banking retail loans. Any general provisions resulting from the revised methodology are included in line 4. General provisions recorded prior to Q1 2010 are specific to the legal entity formerly known as VFC Inc.

³ Premiums on CDS recorded in PCL for Wholesale Banking are reclassified to trading income in the Corporate segment.

(\$ millions)
FOR THE PERIOD ENDED

By Industry Sector

Specific provision

Personal

Residential mortgages

Consumer instalment and other personal - HELOC

- Other

Credit card

Total personal

Business and government

Real estate

Residential

Non-residential

Total real estate

Agriculture

Automotive

Chemical

Financial

Food, beverage, and tobacco

Forestry

Government and public sector entities

Health and social services

Industrial construction and trade contractors

Media and entertainment

Metals and mining

Pipelines, oil, and gas

Power and utilities

Retail sector

Sundry manufacturing and wholesale

Telecommunications and cable

Transportation

Other

Total business and government

Debt securities classified as loans²

Total specific provision

General provision

General provision - loans

General provision - debt securities classified as loans

Total general provision

Total provision for credit losses

LINE #	2010 Q2				2010 Q1				2009 Q4			
	Canada	United States	Other	Total	Canada	United States	Other	Total	Canada	United States	Other	Total
1	\$ (1)	\$ (1)	\$ -	\$ (2)	\$ 1	\$ 13	\$ -	\$ 14	\$ 1	\$ 9	\$ -	\$ 10
2	2	7	-	9	5	15	-	20	2	26	-	28
3	120	27	-	147	148	25	-	173	129	13	-	142
4	88	13	-	101	96	18	-	114	102	15	-	117
5	209	46	-	255	250	71	-	321	234	63	-	297
6	2	25	-	27	2	26	-	28	4	9	-	13
7	-	10	-	10	1	9	-	10	-	13	-	13
8	2	35	-	37	3	35	-	38	4	22	-	26
9	-	1	-	1	2	-	-	2	-	-	-	-
10	1	-	-	1	3	3	-	6	1	1	-	2
11	-	7	-	7	-	3	-	3	1	1	-	2
12	-	5	-	5	1	4	-	5	(4)	(4)	3	(5)
13	2	2	-	4	3	1	-	4	1	-	-	1
14	-	-	-	-	(4)	(7)	-	(11)	-	-	-	-
15	1	-	-	1	1	-	-	1	-	1	-	1
16	1	12	-	13	2	5	-	7	-	4	-	4
17	3	7	-	10	7	1	-	8	2	4	-	6
18	4	2	-	6	1	12	-	13	1	1	-	2
19	1	3	-	4	2	(2)	-	-	3	-	-	3
20	2	3	-	5	-	-	-	-	7	3	-	10
21	-	-	-	-	-	1	-	1	-	1	-	1
22	12	18	-	30	9	10	-	19	10	5	-	15
23	2	10	-	12	5	1	-	6	4	-	-	4
24	-	-	-	-	-	4	-	4	-	(6)	-	(6)
25	1	1	-	2	1	1	-	2	2	(3)	-	(1)
26	2	19	-	21	4	10	-	14	6	5	-	11
27	34	125	-	159	40	82	-	122	38	35	3	76
28	-	68	-	68	-	14	-	14	-	44	-	44
29	243	239	-	482	290	167	-	457	272	142	3	417
30	(69)	15	(3)	(57)	4	60	-	64	25	82	-	107
31	-	(60)	-	(60)	-	(4)	-	(4)	-	(3)	-	(3)
32	(69)	(45)	(3)	(117)	4	56	-	60	25	79	-	104
33	\$ 174	\$ 194	\$ (3)	\$ 365	\$ 294	\$ 223	\$ -	\$ 517	\$ 297	\$ 221	\$ 3	\$ 521

Specific Provision for Credit Losses as a % of Average Net Loans and Acceptances

Personal

Residential mortgages

Consumer instalment and other personal - HELOC

- Other

Credit card

Total personal

Business and government

Total specific PCL as a % of average net loans and acceptances

Including debt securities classified as loans

Excluding debt securities classified as loans

34	(0.01)%	(0.05)%	- %	(0.01)%	0.01%	0.68%	-	0.08%	0.01%	0.50%	-	0.06%
35	0.01	0.33	-	0.06	0.03	0.67	-	0.12	0.01	1.15	-	0.17
36	1.95	2.96	-	2.08	2.42	2.57	-	2.44	2.18	1.27	-	2.05
37	4.87	8.08	-	5.14	5.14	10.38	-	5.59	5.69	8.70	-	5.95
38	0.59	0.90	-	0.62	0.68	1.35	-	0.76	0.65	1.20	-	0.72
39	0.33	1.42	-	0.80	0.38	0.87	-	0.58	0.34	0.36	0.25	0.34
40	0.53	1.53	-	0.76	0.61	1.01	-	0.70	0.58	0.83	0.16	0.63
41	0.53	1.23	-	0.68	0.61	1.04	-	0.70	0.58	0.65	0.25	0.59
42	0.38	1.25	(0.20)	0.58	0.62	1.35	-	0.79	0.63	1.29	0.16	0.79
43	0.38	1.33	(0.33)	0.59	0.62	1.45	-	0.80	0.64	1.20	0.25	0.76

Total Provision for Credit Losses as a % of Average Net Loans and Acceptances

Total including debt securities classified as loans

Total excluding debt securities classified as loans

¹ Based on geographic location of unit responsible for recording revenue

² Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1. For further details, see page 48.

(\$ millions, except as noted)
 FOR THE PERIOD ENDED

LINE #	2009 Q3 ²				2009 Q2 ²				2009 Q1 ²			
	Canada	United States	Other	Total	Canada	United States	Other	Total	Canada	United States	Other	Total
By Industry Sector												
Specific provision												
Personal												
Residential mortgages	\$ 1	\$ (2)	\$ -	\$ (1)	\$ 1	\$ 16	\$ -	\$ 17	\$ 2	\$ (6)	\$ -	\$ (4)
Consumer instalment and other personal - HELOC	2	23	-	25	1	17	-	18	1	6	-	7
- Other	124	16	-	140	122	14	-	136	112	15	-	127
Credit card	97	24	-	121	97	19	-	116	93	10	-	103
Total personal	224	61	-	285	221	66	-	287	208	25	-	233
Business and government												
Real estate												
Residential	6	36	-	42	-	12	-	12	1	16	-	17
Non-residential	1	16	-	17	-	12	-	12	-	10	-	10
Total real estate	7	52	-	59	-	24	-	24	1	26	-	27
Agriculture	(1)	-	-	(1)	1	-	-	1	(1)	1	-	-
Automotive	1	1	-	2	6	3	-	9	2	1	-	3
Chemical	-	1	-	1	-	-	-	-	-	2	-	2
Financial	-	-	-	-	20	31	-	51	-	1	-	1
Food, beverage, and tobacco	1	-	-	1	1	-	-	1	2	-	-	2
Forestry	-	1	-	1	5	-	-	5	13	18	-	31
Government and public sector entities	-	(1)	-	(1)	-	-	-	-	-	-	-	-
Health and social services	1	8	-	9	-	1	-	1	1	-	-	1
Industrial construction and trade contractors	1	2	-	3	3	1	-	4	3	5	-	8
Media and entertainment	16	4	-	20	1	8	-	9	1	1	-	2
Metals and mining	-	2	-	2	(1)	2	-	1	2	1	-	3
Pipelines, oil, and gas	1	2	-	3	-	-	-	-	-	-	-	-
Power and utilities	-	1	-	1	-	-	-	-	-	(4)	-	(4)
Retail sector	9	6	-	15	6	5	-	11	6	4	-	10
Sundry manufacturing and wholesale	3	2	-	5	2	-	-	2	3	20	-	23
Telecommunications and cable	-	-	-	-	-	1	-	1	-	-	-	-
Transportation	2	-	-	2	3	3	-	6	2	-	-	2
Other	3	4	-	7	5	3	-	8	8	10	-	18
Total business and government	44	85	-	129	52	82	-	134	43	86	-	129
Debt securities classified as loans ²	-	-	-	-	-	-	-	-	-	-	-	-
Total specific provision	268	146	-	414	273	148	-	421	251	111	-	362
General provision												
General provision - loans	112	40	(9)	143	114	120	1	235	69	95	11	175
General provision - debt securities classified as loans	-	-	-	-	-	116	-	116	-	93	-	93
Total general provision	112	40	(9)	143	114	236	1	351	69	188	11	268
Total provision for credit losses	\$ 380	\$ 186	\$ (9)	\$ 557	\$ 387	\$ 384	\$ 1	\$ 772	\$ 320	\$ 299	\$ 11	\$ 630
Specific Provision for Credit Losses as a % of Average Net Loans and Acceptances												
Personal												
Residential mortgages	0.01 %	(0.12)%	- %	(0.01)%	0.01 %	1.07 %	- %	0.14 %	0.02 %	(0.43)%	- %	(0.03)%
Consumer instalment and other personal - HELOC	0.02	1.01	-	0.17	0.01	0.70	-	0.13	0.01	0.26	-	0.05
- Other	2.09	1.52	-	2.00	2.25	1.26	-	2.08	2.03	1.16	-	1.87
Credit card	5.61	14.32	-	6.38	6.05	10.78	-	6.52	5.61	5.49	-	5.59
Total personal	0.68	1.18	-	0.75	0.75	1.26	-	0.83	0.68	0.49	-	0.66
Business and government	0.39	0.82	-	0.56	0.47	0.74	-	0.56	0.38	0.76	-	0.53
Total specific PCL as a % of average net loans and acceptances												
Including debt securities classified as loans	0.60	0.83	-	0.65	0.67	0.78	-	0.68	0.60	0.57	-	0.57
Excluding debt securities classified as loans	0.61	0.94	-	0.68	0.67	0.90	-	0.72	0.60	0.68	-	0.61
Total Provision for Credit Losses as a % of Average Net Loans and Acceptances												
Total including debt securities classified as loans	0.86	1.05	(0.44)	0.87	0.95	2.02	0.05	1.25	0.77	1.54	0.52	1.00
Total excluding debt securities classified as loans	0.86	1.20	(0.66)	0.91	0.95	1.64	0.06	1.12	0.77	1.25	0.67	0.90

¹ Based on geographic location of unit responsible for recording revenue

² Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1. For further details, see page 48.

Analysis of Change in Shareholders' Equity



(\$ millions, except as noted)
FOR THE PERIOD ENDED

LINE #	2010		2009				2008			Year to Date		Full Year	
	Q2	Q1	Q4	Q3 ¹	Q2 ¹	Q1 ¹	Q4	Q3	Q2	2010	2009	2009	2008
Common shares													
Balance at beginning of period	\$ 15,548	\$ 15,357	\$ 15,073	\$ 14,875	\$ 14,781	\$ 13,241	\$ 13,090	\$ 12,818	\$ 6,632	\$ 15,357	\$ 13,241	\$ 13,241	\$ 6,577
Issued - options	323	74	112	90	6	39	55	129	29	397	45	247	255
- dividend reinvestment plan	132	126	127	116	80	128	89	142	22	258	208	451	274
- new shares	-	-	-	-	-	1,381	-	-	-	-	1,381	1,381	-
- acquisition of Commerce	-	-	-	-	-	-	-	-	6,147	-	-	-	6,147
Impact of shares sold (purchased) for trading purposes ²	-	(9)	45	(8)	8	(8)	7	1	(12)	(9)	-	37	(12)
Balance at end of period	16,003	15,548	15,357	15,073	14,875	14,781	13,241	13,090	12,818	16,003	14,875	15,357	13,241
Preferred shares													
Balance at beginning of period	3,393	3,395	3,395	3,395	2,770	1,875	1,625	1,125	875	3,395	1,875	1,875	425
Issued	-	-	-	-	625	895	250	500	250	-	1,520	1,520	1,450
Impact of shares sold (purchased) for trading purposes ²	1	(2)	-	-	-	-	-	-	-	(1)	-	-	-
Balance at end of period	3,394	3,393	3,395	3,395	3,395	2,770	1,875	1,625	1,125	3,394	3,395	3,395	1,875
Contributed surplus													
Balance at beginning of period	310	321	339	350	340	350	355	383	121	321	350	350	119
Stock option expense	12	7	5	8	11	6	6	5	6	19	17	30	22
Stock option exercised	(70)	(18)	(23)	(19)	(1)	(16)	(11)	(33)	(7)	(88)	(17)	(59)	(54)
Conversion of Commerce stock options on acquisition	-	-	-	-	-	-	-	-	263	-	-	-	263
Balance at end of period	252	310	321	339	350	340	350	355	383	252	350	321	350
Retained earnings													
Balance at beginning of period	19,356	18,632	18,192	17,848	17,868	17,857	17,362	16,864	16,499	18,632	17,857	17,857	15,954
Transition adjustment on adoption of financial instruments amendments	-	-	-	-	-	(59)	-	-	-	-	(59)	(59)	-
Net income due to reporting-period alignment of U.S. entities ³	-	-	-	-	4	-	-	-	-	-	4	4	-
Net income	1,176	1,297	1,010	912	545	653	1,014	997	852	2,473	1,198	3,120	3,833
Dividends - common	(528)	(524)	(522)	(519)	(518)	(516)	(493)	(475)	(473)	(1,052)	(1,034)	(2,075)	(1,851)
- preferred	(48)	(49)	(48)	(49)	(41)	(29)	(23)	(17)	(11)	(97)	(70)	(167)	(59)
Share issue expenses	-	-	-	-	(10)	(38)	(3)	(7)	(3)	-	(48)	(48)	(20)
Balance at end of period	19,956	19,356	18,632	18,192	17,848	17,868	17,857	17,362	16,864	19,956	17,848	18,632	17,857
Accumulated other comprehensive income (loss)													
Balance at beginning of period	867	1,015	1,021	3,904	3,328	(1,649)	(1,139)	(595)	(1,187)	1,015	(1,649)	(1,649)	(1,671)
Transition adjustment on adoption of financial instruments amendments	-	-	-	-	-	563	-	-	-	-	563	563	-
Other comprehensive income due to reporting-period alignment of U.S. entities ³	-	-	-	-	329	-	-	-	-	-	329	329	-
Net change in unrealized gains (losses) on AFS securities, net of hedging activities	(119)	113	392	758	828	(592)	(1,640)	(289)	(74)	(6)	236	1,386	(1,778)
Net change in unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities	(1,203)	(322)	(349)	(2,624)	(652)	3,553	432	(231)	470	(1,525)	2,901	(72)	440
Net change in gains (losses) on derivatives designated as cash flow hedges	(726)	61	(49)	(1,017)	71	1,453	698	(24)	196	(665)	1,524	458	1,360
Balance at end of period (page 29)	(1,181)	867	1,015	1,021	3,904	3,328	(1,649)	(1,139)	(595)	(1,181)	3,904	1,015	(1,649)
Total shareholders' equity	\$ 38,424	\$ 39,474	\$ 38,720	\$ 38,020	\$ 40,372	\$ 39,087	\$ 31,674	\$ 31,293	\$ 30,595	\$ 38,424	\$ 40,372	\$ 38,720	\$ 31,674
NUMBER OF COMMON SHARES (thousands)													
Balance at beginning of period	861,971	858,822	854,137	850,588	848,741	810,121	807,325	802,928	719,039	858,822	810,121	810,121	717,814
Issued - options	4,593	1,259	1,999	1,808	118	683	1,055	2,052	484	5,852	801	4,608	4,556
- dividend reinvestment plan	1,752	2,022	2,032	1,890	1,697	3,201	1,637	2,360	329	3,774	4,898	8,820	4,646
- new shares	-	-	-	-	-	34,960	-	-	-	-	34,960	34,960	-
- acquisition of Commerce	-	-	-	-	-	-	-	-	83,270	-	-	-	83,270
Impact of shares sold (purchased) for trading purposes ²	(85)	(132)	654	(149)	32	(224)	104	(15)	(194)	(217)	(192)	313	(165)
Balance at end of period	868,231	861,971	858,822	854,137	850,588	848,741	810,121	807,325	802,928	868,231	850,588	858,822	810,121

¹ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1. For further details, see page 48.

² Sold or purchased by subsidiaries of the Bank, which are regulated securities entities in accordance with Regulation 92-313 under the *Bank Act*.

³ As explained in footnote 1 on page 7, due to the alignment of reporting period of U.S. entities, the amounts relating to TD Bank, N.A., which includes TD Banknorth and Commerce, have been included directly in retained earnings.

(\$ millions) FOR THE PERIOD ENDED	LINE #	2010		2009			2008			Year to Date		Full Year		
		Q2	Q1	Q4	Q3 ¹	Q2 ¹	Q1 ¹	Q4	Q3	Q2	2010	2009	2009	2008
Unrealized gains (losses) on available-for-sale securities, net of hedging activities														
Balance at beginning of period	1	\$ 852	\$ 739	\$ 347	\$ (411)	\$ (1,438)	\$ (1,409)	\$ 231	\$ 520	\$ 594	\$ 739	\$ (1,409)	\$ (1,409)	\$ 369
Transition adjustment on adoption of financial instruments amendments	2	-	-	-	-	-	563	-	-	-	-	563	563	-
Impact due to reporting-period alignment of U.S. entities ²	3	-	-	-	-	199	-	-	-	-	-	199	199	-
Change in unrealized gains (losses), net of hedging activities ³	4	(110)	107	347	713	692	(623)	(1,645)	(272)	(61)	(3)	69	1,129	(1,725)
Reclassification to earnings of losses (gains)	5	(9)	6	45	45	136	31	5	(17)	(13)	(3)	167	257	(53)
Net change for the period	6	(119)	113	392	758	1,027	(29)	(1,640)	(289)	(74)	(6)	998	2,148	(1,778)
Balance at end of period	7	733	852	739	347	(411)	(1,438)	(1,409)	231	520	733	(411)	739	(1,409)
Unrealized foreign currency translation gains (losses) on investments in subsidiaries, net of hedging activities														
Balance at beginning of period	8	(1,861)	(1,539)	(1,190)	1,434	1,920	(1,633)	(2,065)	(1,834)	(2,304)	(1,539)	(1,633)	(1,633)	(2,073)
Transition adjustment on adoption of financial instruments amendments	9	-	-	-	-	-	-	-	-	-	-	-	-	-
Impact due to reporting-period alignment of U.S. entities ²	10	-	-	-	-	166	-	-	-	-	-	166	166	-
Investment in subsidiaries	11	(1,990)	(532)	(323)	(3,921)	(954)	3,746	2,419	(16)	512	(2,522)	2,792	(1,452)	3,316
Impact of change in investment in subsidiaries	12	-	-	-	-	-	-	5	-	-	-	-	-	5
Hedging activities	13	1,104	260	(84)	1,834	507	(273)	(2,968)	(312)	(56)	1,364	234	1,984	(4,249)
Recovery of (provision for) income taxes	14	(317)	(50)	58	(537)	(205)	80	976	97	14	(367)	(125)	(604)	1,368
Net change for the period	15	(1,203)	(322)	(349)	(2,624)	(486)	3,553	432	(231)	470	(1,525)	3,067	94	440
Balance at end of period ⁴	16	(3,064)	(1,861)	(1,539)	(1,190)	1,434	1,920	(1,633)	(2,065)	(1,834)	(3,064)	1,434	(1,539)	(1,633)
Gains (losses) on derivatives designated as cash flow hedges														
Balance at beginning of period	17	1,876	1,815	1,864	2,881	2,846	1,393	695	719	523	1,815	1,393	1,393	33
Impact due to reporting-period alignment of U.S. entities ²	18	-	-	-	-	(36)	-	-	-	-	-	(36)	(36)	-
Change in gains (losses)	19	(457)	373	300	(661)	460	1,603	758	41	227	(84)	2,063	1,702	1,522
Reclassification to earnings of losses (gains)	20	(269)	(312)	(349)	(356)	(389)	(150)	(60)	(65)	(31)	(581)	(539)	(1,244)	(162)
Net change for the period	21	(726)	61	(49)	(1,017)	35	1,453	698	(24)	196	(665)	1,488	422	1,360
Balance at end of period	22	1,150	1,876	1,815	1,864	2,881	2,846	1,393	695	719	1,150	2,881	1,815	1,393
Accumulated other comprehensive income at end of period	23	\$ (1,181)	\$ 867	\$ 1,015	\$ 1,021	\$ 3,904	\$ 3,328	\$ (1,649)	\$ (1,139)	\$ (595)	\$ (1,181)	\$ 3,904	\$ 1,015	\$ (1,649)

¹ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1. For further details, see page 48.

² As explained in footnote 1 on page 7, due to the alignment of reporting period of U.S. entities, the amounts relating to TD Bank, N.A., which includes TD Banknorth and Commerce, have been included directly in retained earnings.

³ During Q4 2008, the Bank adopted Amendments to CICA Handbook Section 3855, *Financial Instruments – Recognition and Measurement* and Section 3862, *Financial Instruments – Disclosure* (the Amendments). The Amendments permit the reclassification of financial assets out of trading and AFS categories in specified circumstances. For details, see Notes 1 and 2 to the Bank's 2008 audited Consolidated Financial Statements.

⁴ The Bank consolidated TD Bank, N.A., which includes TD Banknorth and Commerce, and reported the investment in TD Ameritrade using the foreign exchange rate as at September 30, 2008 as the results of these operations were included on a one month lag basis. If the October 31, 2008 foreign exchange rate had been used, there would have been an increase in the accumulated other comprehensive income of \$3,347 million, with a corresponding increase in the Bank's net assets.

(\$ millions) FOR THE PERIOD ENDED		2010		2009				2008			Year to Date		Full Year	
LINE #		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	2010	2009	2009	2008
NON-CONTROLLING INTERESTS IN SUBSIDIARIES														
1	Balance at beginning of period	\$ 1,534	\$ 1,559	\$ 1,561	\$ 1,621	\$ 1,626	\$ 1,560	\$ 536	\$ 534	\$ 521	\$ 1,559	\$ 1,560	\$ 1,560	\$ 524
2	Impact due to reporting-period alignment of U.S. entities ¹	-	-	-	-	3	-	-	-	-	-	3	3	-
3	On acquisition	(8)	-	-	-	8	-	-	-	-	(8)	8	8	-
4	Issuance of TD Capital Trust III Securities - Series 2008	-	-	-	-	-	-	990	-	-	-	-	-	990
5	On account of income	26	27	27	28	25	28	18	8	9	53	53	108	43
6	Foreign exchange and other adjustments	(61)	(52)	(29)	(88)	(41)	38	16	(6)	4	(113)	(3)	(120)	3
7	Balance at end of period	\$ 1,491	\$ 1,534	\$ 1,559	\$ 1,561	\$ 1,621	\$ 1,626	\$ 1,560	\$ 536	\$ 534	\$ 1,491	\$ 1,621	\$ 1,559	\$ 1,560
INVESTMENT IN TD AMERITRADE														
8	Balance at beginning of period	\$ 5,419	\$ 5,465	\$ 5,865	\$ 6,271	\$ 5,994	\$ 5,159	\$ 4,877	\$ 4,829	\$ 4,593	\$ 5,465	\$ 5,159	\$ 5,159	\$ 4,515
9	Decrease in reported investment through Lillooet Limited ²	-	-	-	-	(552)	-	-	-	-	-	(552)	(552)	-
10	Increase in reported investment through direct ownership ²	-	-	-	-	552	-	-	-	-	-	552	552	-
11	Equity in net income, net of income taxes	61	55	67	84	63	89	67	79	71	116	152	303	309
12	Foreign exchange and other adjustments	(182)	(101)	(467)	(490)	214	746	215	(31)	165	(283)	960	3	335
13	Balance at end of period	\$ 5,298	\$ 5,419	\$ 5,465	\$ 5,865	\$ 6,271	\$ 5,994	\$ 5,159	\$ 4,877	\$ 4,829	\$ 5,298	\$ 6,271	\$ 5,465	\$ 5,159

¹ As explained in footnote 1 on page 7, due to the alignment of reporting period of U.S. entities, the amounts relating to TD Bank, N.A., which includes TD Banknorth and Commerce, have been included directly in retained earnings.

² In Q2 2009, the Bank's reported investment in TD Ameritrade through a variable interest entity Lillooet Limited was replaced with the direct ownership of 27 million TD Ameritrade shares.

(\$ billions) AS AT	LINE #	2010 Q2					2010 Q1					2009 Q4				
		Trading					Trading					Trading				
		Over-the-counter	Exchange-traded	Total	Non-trading	Total	Over-the-counter	Exchange-traded	Total	Non-trading	Total	Over-the-counter	Exchange-traded	Total	Non-trading	Total
Interest rate contracts																
	1	\$ -	\$ 188.7	\$ 188.7	\$ -	\$ 188.7	\$ -	\$ 198.5	\$ 198.5	\$ -	\$ 198.5	\$ -	\$ 173.7	\$ 173.7	\$ -	\$ 173.7
Forward rate agreements	2	106.7	-	106.7	13.4	120.1	105.3	-	105.3	2.9	108.2	111.2	-	111.2	-	111.2
Swaps	3	1,013.9	-	1,013.9	321.3	1,335.2	904.6	-	904.6	312.7	1,217.3	915.5	-	915.5	288.4	1,203.9
Options written	4	20.9	16.2	37.1	1.2	38.3	24.1	34.1	58.2	1.1	59.3	23.1	42.1	65.2	1.1	66.3
Options purchased	5	15.1	29.7	44.8	9.2	54.0	13.7	35.4	49.1	9.9	59.0	14.4	47.4	61.8	24.7	86.5
Total interest rate contracts	6	1,156.6	234.6	1,391.2	345.1	1,736.3	1,047.7	268.0	1,315.7	326.6	1,642.3	1,064.2	263.2	1,327.4	314.2	1,641.6
Foreign exchange contracts																
Futures	7	-	13.2	13.2	-	13.2	-	26.3	26.3	-	26.3	-	14.7	14.7	-	14.7
Forward contracts	8	339.9	-	339.9	36.4	376.3	314.7	-	314.7	34.0	348.7	305.3	-	305.3	31.4	336.7
Swaps	9	19.1	-	19.1	0.3	19.4	20.6	-	20.6	0.3	20.9	21.1	-	21.1	0.3	21.4
Cross-currency interest rate swap	10	290.7	-	290.7	28.7	319.4	291.7	-	291.7	30.0	321.7	277.7	-	277.7	30.8	308.5
Options written	11	43.6	-	43.6	-	43.6	40.5	-	40.5	-	40.5	36.9	-	36.9	-	36.9
Options purchased	12	40.9	-	40.9	-	40.9	37.8	-	37.8	-	37.8	32.5	-	32.5	-	32.5
Total foreign exchange contracts	13	734.2	13.2	747.4	65.4	812.8	705.3	26.3	731.6	64.3	795.9	673.5	14.7	688.2	62.5	750.7
Credit derivative contracts																
Credit default swaps - Protection purchased	14	10.3	-	10.3	6.3	16.6	29.7	-	29.7	7.5	37.2	32.8	-	32.8	8.1	40.9
- Protection sold	15	9.4	-	9.4	-	9.4	28.8	-	28.8	-	28.8	30.9	-	30.9	-	30.9
Other	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total credit derivative contracts	17	19.7	-	19.7	6.3	26.0	58.5	-	58.5	7.5	66.0	63.7	-	63.7	8.1	71.8
Other contracts																
Equity contracts	18	36.3	6.3	42.6	18.1	60.7	36.2	9.9	46.1	17.4	63.5	34.5	12.7	47.2	16.6	63.8
Commodity contracts	19	8.4	4.0	12.4	-	12.4	8.9	2.9	11.8	-	11.8	9.0	2.6	11.6	-	11.6
Total	20	\$ 1,955.2	\$ 258.1	\$ 2,213.3	\$ 434.9	\$ 2,648.2	\$ 1,856.6	\$ 307.1	\$ 2,163.7	\$ 415.8	\$ 2,579.5	\$ 1,844.9	\$ 293.2	\$ 2,138.1	\$ 401.4	\$ 2,539.5

	LINE #	2009 Q3					2009 Q2					2009 Q1				
		Trading					Trading					Trading				
		Over-the-counter	Exchange-traded	Total	Non-trading	Total	Over-the-counter	Exchange-traded	Total	Non-trading	Total	Over-the-counter	Exchange-traded	Total	Non-trading	Total
Interest rate contracts																
Futures	21	\$ -	\$ 154.7	\$ 154.7	\$ -	\$ 154.7	\$ -	\$ 156.5	\$ 156.5	\$ -	\$ 156.5	\$ -	\$ 132.3	\$ 132.3	\$ -	\$ 132.3
Forward rate agreements	22	114.9	-	114.9	-	114.9	93.3	-	93.3	-	93.3	79.4	-	79.4	-	79.4
Swaps	23	927.1	-	927.1	254.6	1,181.7	1,032.3	-	1,032.3	232.8	1,265.1	1,171.0	-	1,171.0	204.4	1,375.4
Options written	24	26.3	8.7	35.0	-	35.0	29.0	4.2	33.2	-	33.2	36.8	4.9	41.7	-	41.7
Options purchased	25	18.0	25.8	43.8	24.5	68.3	22.5	7.6	30.1	26.6	56.7	30.1	12.6	42.7	27.1	69.8
Total interest rate contracts	26	1,086.3	189.2	1,275.5	279.1	1,554.6	1,177.1	168.3	1,345.4	259.4	1,604.8	1,317.3	149.8	1,467.1	231.5	1,698.6
Foreign exchange contracts																
Futures	27	-	1.1	1.1	-	1.1	-	1.1	1.1	-	1.1	-	1.5	1.5	-	1.5
Forward contracts	28	383.3	-	383.3	27.5	410.8	412.1	-	412.1	31.5	443.6	353.6	-	353.6	27.9	381.5
Swaps	29	20.1	-	20.1	-	20.1	20.5	-	20.5	-	20.5	20.6	-	20.6	-	20.6
Cross-currency interest rate swap	30	252.5	-	252.5	30.7	283.2	248.9	-	248.9	32.2	281.1	252.2	-	252.2	32.6	284.8
Options written	31	29.2	-	29.2	-	29.2	28.4	-	28.4	-	28.4	28.6	-	28.6	-	28.6
Options purchased	32	25.3	-	25.3	-	25.3	24.5	-	24.5	-	24.5	24.1	-	24.1	-	24.1
Total foreign exchange contracts	33	710.4	1.1	711.5	58.2	769.7	734.4	1.1	735.5	63.7	799.2	679.1	1.5	680.6	60.5	741.1
Credit derivative contracts																
Credit default swaps - Protection purchased	34	37.1	-	37.1	8.7	45.8	51.3	-	51.3	10.9	62.2	87.6	-	87.6	11.9	99.5
- Protection sold	35	35.5	-	35.5	-	35.5	49.8	-	49.8	-	49.8	84.0	-	84.0	-	84.0
Other	36	0.1	-	0.1	-	0.1	0.2	-	0.2	-	0.2	0.2	-	0.2	-	0.2
Total credit derivative contracts	37	72.7	-	72.7	8.7	81.4	101.3	-	101.3	10.9	112.2	171.8	-	171.8	11.9	183.7
Other contracts																
Equity contracts	38	35.9	13.0	48.9	8.6	57.5	41.5	10.6	52.1	8.1	60.2	49.6	9.6	59.2	7.1	66.3
Commodity contracts	39	10.3	2.5	12.8	-	12.8	12.1	2.4	14.5	-	14.5	12.8	2.8	15.6	-	15.6
Total	40	\$ 1,915.6	\$ 205.8	\$ 2,121.4	\$ 354.6	\$ 2,476.0	\$ 2,066.4	\$ 182.4	\$ 2,248.8	\$ 342.1	\$ 2,590.9	\$ 2,230.6	\$ 163.7	\$ 2,394.3	\$ 311.0	\$ 2,705.3

(\$ millions) AS AT	LINE #	2010 Q2			2010 Q1			2009 Q4		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest rate contracts										
	1	\$ 40	\$ 41	\$ 6	\$ 52	\$ 74	\$ 11	\$ 78	\$ 109	\$ 15
Forward rate agreements										
Swaps	2	19,555	26,323	10,455	22,378	29,216	11,399	23,283	29,676	11,429
Options purchased	3	601	722	262	703	821	300	850	986	344
Total interest rate contracts	4	20,196	27,086	10,723	23,133	30,111	11,710	24,211	30,771	11,788
Foreign exchange contracts										
Forward contracts	5	5,759	11,254	2,076	6,686	11,839	2,165	6,905	11,890	2,128
Swaps	6	2,375	3,479	932	2,455	3,603	990	2,777	3,951	1,048
Cross-currency interest rate swaps	7	8,528	24,780	7,981	8,736	24,942	8,221	9,281	25,038	8,206
Options purchased	8	757	1,338	266	735	1,225	210	731	1,148	193
Total foreign exchange contracts	9	17,419	40,851	11,255	18,612	41,609	11,586	19,694	42,027	11,575
Other contracts										
Credit derivatives	10	242	1,452	490	908	3,891	1,386	1,302	4,511	1,535
Equity contracts	11	2,569	5,500	1,306	2,570	5,352	1,083	2,499	5,119	1,030
Commodity contracts	12	794	1,491	378	574	1,309	337	836	1,572	417
Total other contracts	13	3,605	8,443	2,174	4,052	10,552	2,806	4,637	11,202	2,982
Total derivative financial instruments	14	41,220	76,380	24,152	45,797	82,272	26,102	48,542	84,000	26,345
Less: impact of master netting agreements	15	30,168	46,685	16,086	34,475	51,414	17,786	35,711	52,076	18,127
Total derivative financial instruments after netting	16	11,052	29,695	8,066	11,322	30,858	8,316	12,831	31,924	8,218
Less: impact of collateral	17	4,275	4,500	1,426	4,580	4,766	1,398	4,808	5,131	1,492
Net derivative financial instruments	18	\$ 6,777	\$ 25,195	\$ 6,640	\$ 6,742	\$ 26,092	\$ 6,918	\$ 8,023	\$ 26,793	\$ 6,726

		2009 Q3			2009 Q2			2009 Q1		
		Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount	Current replacement cost ¹	Credit equivalent amount	Risk-weighted amount
Interest rate contracts										
	19	\$ 91	\$ 136	\$ 20	\$ 73	\$ 84	\$ 9	\$ 112	\$ 133	\$ 14
Forward rate agreements										
Swaps	20	26,449	33,204	12,887	36,222	43,240	15,719	38,676	45,523	17,631
Options purchased	21	1,089	1,235	420	1,255	1,430	481	1,799	1,989	1,205
Total interest rate contracts	22	27,629	34,575	13,327	37,550	44,754	16,209	40,587	47,645	18,850
Foreign exchange contracts										
Forward contracts	23	9,918	15,391	2,593	11,307	17,392	2,727	15,567	21,201	3,320
Swaps	24	2,746	3,848	1,103	2,633	3,761	1,040	2,643	3,839	1,078
Cross-currency interest rate swaps	25	10,105	24,722	8,038	12,609	27,159	7,761	14,212	27,842	6,884
Options purchased	26	627	954	164	709	1,024	173	959	1,287	221
Total foreign exchange contracts	27	23,396	44,915	11,898	27,258	49,336	11,701	33,381	54,169	11,503
Other contracts										
Credit derivatives	28	1,744	6,148	2,183	4,528	10,048	3,167	9,150	15,015	5,105
Equity contracts	29	2,404	4,935	967	2,267	5,017	884	2,613	5,608	805
Commodity contracts	30	1,051	1,882	484	1,443	2,413	922	1,146	2,166	710
Total other contracts	31	5,199	12,965	3,634	8,238	17,478	4,973	12,909	22,789	6,620
Total derivative financial instruments	32	56,224	92,455	28,859	73,046	111,568	32,883	86,877	124,603	36,973
Less: impact of master netting agreements	33	42,450	59,977	20,376	55,105	73,467	22,795	64,695	82,762	26,272
Total derivative financial instruments after netting	34	13,774	32,478	8,483	17,941	38,101	10,088	22,182	41,841	10,701
Less: impact of collateral	35	4,121	4,691	1,400	7,301	7,882	2,388	7,347	8,505	2,565
Net derivative financial instruments	36	\$ 9,653	\$ 27,787	\$ 7,083	\$ 10,640	\$ 30,219	\$ 7,700	\$ 14,835	\$ 33,336	\$ 8,136

¹ Exchange-traded instruments and non-trading credit derivatives, which are given financial guarantee treatment for credit risk capital purposes, are excluded in accordance with the guidelines of OSFI.

(\$ millions) AS AT		LINE #	2010 Q2						2010 Q1					
By Counterparty Type			Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
Retail														
Residential secured	1	\$	133,257	\$ 18,674	\$ -	\$ -	\$ -	\$ 151,931	\$ 132,318	\$ 18,185	\$ -	\$ -	\$ -	\$ 150,503
Qualifying revolving retail	2		15,271	26,015	-	-	-	41,286	15,245	26,139	-	-	-	41,384
Other retail	3		38,342	5,206	-	-	34	43,582	36,614	5,233	-	-	38	41,885
Total retail	4		186,870	49,895	-	-	34	236,799	184,177	49,557	-	-	38	233,772
Non-retail														
Corporate	5		75,311	21,714	39,110	6,228	9,638	152,001	78,224	22,130	22,259	7,776	9,907	140,296
Sovereign	6		57,860	555	3,067	5,222	198	66,902	57,486	583	3,222	4,703	73	66,067
Bank	7		40,699	940	58,867	18,245	2,217	120,968	39,314	564	57,596	18,379	2,224	118,077
Total non-retail	8		173,870	23,209	101,044	29,695	12,053	339,871	175,024	23,277	83,077	30,858	12,204	324,440
Gross credit risk exposure	9	\$	360,740	\$ 73,104	\$ 101,044	\$ 29,695	\$ 12,087	\$ 576,670	\$ 359,201	\$ 72,834	\$ 83,077	\$ 30,858	\$ 12,242	\$ 558,212
Non-Retail Exposures by Industry Sector														
Real estate														
Residential	10	\$	13,021	\$ 1,094	\$ -	\$ 106	\$ 773	\$ 14,994	\$ 13,171	\$ 1,168	\$ -	\$ 121	\$ 786	\$ 15,246
Non-residential	11		12,524	847	-	231	229	13,831	12,947	821	-	248	246	14,262
Total real estate	12		25,545	1,941	-	337	1,002	28,825	26,118	1,989	-	369	1,032	29,508
Agriculture	13		1,819	80	-	26	31	1,956	1,732	88	-	41	32	1,893
Automotive	14		2,032	1,065	-	192	56	3,345	2,041	1,134	-	163	137	3,475
Chemical	15		1,606	978	61	108	234	2,987	1,647	1,004	100	97	276	3,124
Financial	16		44,145	2,200	90,969	20,165	2,008	159,487	45,713	2,115	73,966	22,095	2,063	145,952
Food, beverage, and tobacco	17		2,492	1,247	-	162	248	4,149	2,843	1,351	-	161	256	4,611
Forestry	18		1,250	388	62	24	94	1,818	1,301	380	-	21	105	1,807
Government and public sector entities	19		61,372	1,540	3,189	5,439	2,759	74,299	60,499	1,177	3,447	4,899	2,647	72,669
Health and social services	20		6,155	520	-	161	2,292	9,128	6,133	462	-	181	2,401	9,177
Industrial construction and trade contractors	21		1,643	367	-	30	467	2,507	1,669	347	-	32	460	2,508
Media and entertainment	22		1,742	973	-	237	80	3,032	1,939	801	-	254	70	3,064
Metals and mining	23		1,623	931	-	93	90	2,737	2,048	995	-	89	92	3,224
Pipelines, oil, and gas	24		2,991	3,996	-	622	788	8,397	3,161	4,123	-	549	736	8,569
Power and utilities	25		2,318	1,870	-	768	730	5,686	2,305	2,165	-	721	793	5,984
Retail sector	26		3,192	755	-	80	142	4,169	3,390	665	-	77	142	4,274
Sundry manufacturing and wholesale	27		1,850	989	-	58	110	3,007	1,893	988	-	54	116	3,051
Telecommunications and cable	28		1,586	1,193	-	602	273	3,654	1,679	1,198	-	564	287	3,728
Transportation	29		2,195	600	-	250	328	3,373	2,071	562	-	136	321	3,090
Other	30		8,314	1,576	6,763	341	321	17,315	6,842	1,733	5,564	355	238	14,732
Total non-retail gross credit risk exposure	31	\$	173,870	\$ 23,209	\$ 101,044	\$ 29,695	\$ 12,053	\$ 339,871	\$ 175,024	\$ 23,277	\$ 83,077	\$ 30,858	\$ 12,204	\$ 324,440
By Country of Risk														
Canada	32	\$	228,625	\$ 60,240	\$ 41,778	\$ 11,210	\$ 4,553	\$ 346,406	\$ 224,402	\$ 60,068	\$ 35,987	\$ 12,784	\$ 4,460	\$ 337,701
United States	33		108,799	10,814	43,065	5,434	6,946	175,058	111,022	10,541	29,028	5,137	7,281	163,009
Other international														
Europe	34		17,300	1,327	14,755	9,536	419	43,337	17,358	1,453	17,201	10,619	363	46,994
Other	35		6,016	723	1,446	3,515	169	11,869	6,419	772	861	2,318	138	10,508
Total other international	36		23,316	2,050	16,201	13,051	588	55,206	23,777	2,225	18,062	12,937	501	57,502
Gross credit risk exposure	37	\$	360,740	\$ 73,104	\$ 101,044	\$ 29,695	\$ 12,087	\$ 576,670	\$ 359,201	\$ 72,834	\$ 83,077	\$ 30,858	\$ 12,242	\$ 558,212
By Residual Contractual Maturity														
Within 1 year	38	\$	155,640	\$ 56,448	\$ 101,044	\$ 5,744	\$ 6,015	\$ 324,891	\$ 155,419	\$ 56,226	\$ 83,077	\$ 7,049	\$ 5,665	\$ 307,436
Over 1 year to 5 years	39		154,685	16,430	-	14,001	5,703	190,819	155,233	16,220	-	13,811	5,906	191,170
Over 5 years	40		50,415	226	-	9,950	369	60,960	48,549	388	-	9,998	671	59,606
Gross credit risk exposure	41	\$	360,740	\$ 73,104	\$ 101,044	\$ 29,695	\$ 12,087	\$ 576,670	\$ 359,201	\$ 72,834	\$ 83,077	\$ 30,858	\$ 12,242	\$ 558,212

¹ Gross credit risk exposure is pre-credit risk mitigants. This table excludes securitization and equity exposures.

Gross Credit Risk Exposure¹ (Continued)

(\$ millions) AS AT	LINE #	2009 Q4						2009 Q3					
		Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
By Counterparty Type													
Retail													
Residential secured	1	\$ 130,519	\$ 17,535	\$ -	\$ -	\$ -	\$ 148,054	\$ 128,050	\$ 24,123	\$ -	\$ -	\$ -	\$ 152,173
Qualifying revolving retail	2	15,037	25,857	-	-	-	40,894	14,761	25,954	-	-	-	40,715
Other retail	3	35,618	5,224	-	-	46	40,888	33,981	5,133	-	-	11	39,125
Total retail	4	181,174	48,616	-	-	46	229,836	176,792	55,210	-	-	11	232,013
Non-retail													
Corporate	5	82,547	22,470	22,953	7,660	9,503	145,133	85,291	21,903	20,142	6,943	9,954	144,233
Sovereign	6	49,636	772	4,003	5,632	59	60,102	43,607	797	1,633	6,108	96	52,241
Bank	7	40,141	551	47,817	18,633	2,091	109,233	36,331	520	35,314	19,427	1,651	93,243
Total non-retail	8	172,324	23,793	74,773	31,925	11,653	314,468	165,229	23,220	57,089	32,478	11,701	289,717
Gross credit risk exposure	9	\$ 353,498	\$ 72,409	\$ 74,773	\$ 31,925	\$ 11,699	\$ 544,304	\$ 342,021	\$ 78,430	\$ 57,089	\$ 32,478	\$ 11,712	\$ 521,730
Non-Retail Exposures by Industry Sector													
Real estate													
Residential	10	\$ 13,223	\$ 1,260	\$ -	\$ 130	\$ 854	\$ 15,467	\$ 13,131	\$ 1,229	\$ -	\$ 114	\$ 831	\$ 15,305
Non-residential	11	12,899	867	-	249	241	14,256	12,853	918	-	270	253	14,294
Total real estate	12	26,122	2,127	-	379	1,095	29,723	25,984	2,147	-	384	1,084	29,599
Agriculture	13	1,694	105	-	35	36	1,870	1,711	113	-	27	35	1,886
Automotive	14	2,084	1,128	-	136	196	3,544	2,143	1,074	-	148	179	3,544
Chemical	15	1,632	1,157	83	83	223	3,178	1,837	959	70	96	328	3,290
Financial	16	48,053	2,397	65,826	21,937	1,755	139,968	46,024	2,307	50,432	21,494	1,742	121,999
Food, beverage, and tobacco	17	3,157	1,318	-	191	247	4,913	3,329	1,310	-	196	275	5,110
Forestry	18	1,362	418	-	23	107	1,910	1,509	392	60	43	104	2,108
Government and public sector entities	19	52,589	1,349	4,238	5,826	2,476	66,478	47,115	1,314	1,810	6,241	2,296	58,776
Health and social services	20	6,145	478	-	189	2,173	8,985	5,966	480	-	160	2,223	8,829
Industrial construction and trade contractors	21	1,798	336	-	33	444	2,611	1,885	334	-	34	444	2,697
Media and entertainment	22	2,125	887	-	281	64	3,357	2,375	840	-	279	106	3,600
Metals and mining	23	2,252	1,016	-	74	95	3,437	2,345	1,070	-	189	101	3,705
Pipelines, oil, and gas	24	3,482	3,704	-	710	873	8,769	3,784	3,660	-	817	789	9,050
Power and utilities	25	2,501	2,156	-	653	654	5,964	2,447	2,100	-	772	606	5,925
Retail sector	26	3,735	726	19	92	146	4,718	3,785	677	-	102	146	4,710
Sundry manufacturing and wholesale	27	1,925	963	-	62	118	3,068	2,000	942	-	82	84	3,108
Telecommunications and cable	28	1,977	1,179	-	755	348	4,259	2,176	1,180	-	957	345	4,658
Transportation	29	2,186	542	-	98	331	3,157	2,092	499	-	97	578	3,266
Other	30	7,505	1,807	4,607	368	272	14,559	6,722	1,822	4,717	360	236	13,857
Total non-retail gross credit risk exposure	31	\$ 172,324	\$ 23,793	\$ 74,773	\$ 31,925	\$ 11,653	\$ 314,468	\$ 165,229	\$ 23,220	\$ 57,089	\$ 32,478	\$ 11,701	\$ 289,717
By Country of Risk													
Canada	32	\$ 222,400	\$ 59,277	\$ 35,586	\$ 12,702	\$ 4,306	\$ 334,271	\$ 216,867	\$ 66,030	\$ 34,602	\$ 12,860	\$ 4,372	\$ 334,731
United States	33	108,623	10,442	23,822	5,630	6,874	155,391	104,293	9,820	9,774	5,646	6,900	136,433
Other international													
Europe	34	16,868	1,868	14,684	10,679	393	44,492	15,285	1,730	12,209	10,779	303	40,306
Other	35	5,607	822	681	2,914	126	10,150	5,576	850	504	3,193	137	10,260
Total other international	36	22,475	2,690	15,365	13,593	519	54,642	20,861	2,580	12,713	13,972	440	50,566
Gross credit risk exposure	37	\$ 353,498	\$ 72,409	\$ 74,773	\$ 31,925	\$ 11,699	\$ 544,304	\$ 342,021	\$ 78,430	\$ 57,089	\$ 32,478	\$ 11,712	\$ 521,730
By Residual Contractual Maturity													
Within 1 year	38	\$ 150,483	\$ 55,913	\$ 74,773	\$ 7,170	\$ 5,254	\$ 293,593	\$ 143,860	\$ 61,896	\$ 57,089	\$ 8,044	\$ 5,442	\$ 276,331
Over 1 year to 5 years	39	153,741	16,206	-	14,544	5,778	190,269	150,068	16,247	-	14,537	5,589	186,441
Over 5 years	40	49,274	290	-	10,211	667	60,442	48,093	287	-	9,897	681	58,958
Gross credit risk exposure	41	\$ 353,498	\$ 72,409	\$ 74,773	\$ 31,925	\$ 11,699	\$ 544,304	\$ 342,021	\$ 78,430	\$ 57,089	\$ 32,478	\$ 11,712	\$ 521,730

¹ Gross credit risk exposure is pre-credit risk mitigants. This table excludes securitization and equity exposures.

Gross Credit Risk Exposure¹ (Continued)

(\$ millions) AS AT	LINE #	2009 Q2						2009 Q1					
		Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total	Drawn	Undrawn	Repo-style transactions	OTC derivatives	Other off-balance sheet	Total
By Counterparty Type													
Retail													
Residential secured	1	\$ 122,332	\$ 22,355	\$ -	\$ -	\$ -	\$ 144,687	\$ 120,150	\$ 21,573	\$ -	\$ -	\$ -	\$ 141,723
Qualifying revolving retail	2	14,546	26,168	-	-	-	40,714	14,272	26,516	-	-	-	40,788
Other retail	3	34,135	5,203	-	-	12	39,350	33,387	5,253	-	-	13	38,653
Total retail	4	171,013	53,726	-	-	12	224,751	167,809	53,342	-	-	13	221,164
Non-retail													
Corporate	5	93,228	21,971	17,612	7,750	10,213	150,774	96,498	21,937	17,990	10,155	9,904	156,484
Sovereign	6	45,063	820	4,639	6,552	85	57,159	49,525	672	1,824	8,162	133	60,316
Bank	7	37,615	387	32,425	23,799	1,888	96,114	24,844	445	43,762	23,524	1,612	94,187
Total non-retail	8	175,906	23,178	54,676	38,101	12,186	304,047	170,867	23,054	63,576	41,841	11,649	310,987
Gross credit risk exposure	9	\$ 346,919	\$ 76,904	\$ 54,676	\$ 38,101	\$ 12,198	\$ 528,798	\$ 338,676	\$ 76,396	\$ 63,576	\$ 41,841	\$ 11,662	\$ 532,151
By Country of Risk													
Canada	10	\$ 217,213	\$ 63,731	\$ 31,435	\$ 14,237	\$ 4,317	\$ 330,933	\$ 217,606	\$ 63,100	\$ 30,174	\$ 15,776	\$ 4,597	\$ 331,253
United States	11	107,508	10,465	13,416	7,951	7,144	146,484	99,539	10,861	20,292	8,862	6,144	145,698
Other international	12	16,116	1,904	8,873	12,172	555	39,620	15,409	1,718	12,496	14,332	632	44,587
Europe	13	6,082	804	952	3,741	182	11,761	6,122	717	614	2,871	289	10,613
Other	14	22,198	2,708	9,825	15,913	737	51,381	21,531	2,435	13,110	17,203	921	55,200
Total other international	15	\$ 346,919	\$ 76,904	\$ 54,676	\$ 38,101	\$ 12,198	\$ 528,798	\$ 338,676	\$ 76,396	\$ 63,576	\$ 41,841	\$ 11,662	\$ 532,151
Gross credit risk exposure	15	\$ 346,919	\$ 76,904	\$ 54,676	\$ 38,101	\$ 12,198	\$ 528,798	\$ 338,676	\$ 76,396	\$ 63,576	\$ 41,841	\$ 11,662	\$ 532,151
By Residual Contractual Maturity													
Within 1 year	16	\$ 138,415	\$ 60,999	\$ 54,676	\$ 8,270	\$ 5,293	\$ 267,653	\$ 143,844	\$ 60,384	\$ 63,576	\$ 10,902	\$ 5,679	\$ 284,385
Over 1 year to 5 years	17	155,595	15,657	-	17,590	6,141	194,983	142,641	15,684	-	18,308	5,262	181,895
Over 5 years	18	52,909	248	-	12,241	764	66,162	52,191	328	-	12,631	721	65,871
Gross credit risk exposure	19	\$ 346,919	\$ 76,904	\$ 54,676	\$ 38,101	\$ 12,198	\$ 528,798	\$ 338,676	\$ 76,396	\$ 63,576	\$ 41,841	\$ 11,662	\$ 532,151
2008													
Q4													
Q3													
By Counterparty Type													
Retail													
Residential secured	20	\$ 121,783	\$ 20,880	\$ -	\$ -	\$ -	\$ 142,663	\$ 120,531	\$ 21,504	\$ -	\$ -	\$ -	\$ 142,035
Qualifying revolving retail	21	14,075	27,386	-	-	-	41,461	13,881	28,098	-	-	-	41,979
Other retail	22	30,654	5,135	-	-	12	35,801	30,224	5,430	-	-	3	35,657
Total retail	23	166,512	53,401	-	-	12	219,925	164,636	55,032	-	-	3	219,671
Non-retail													
Corporate	24	88,300	25,957	23,338	11,217	9,298	158,110	80,363	25,020	26,880	7,726	8,598	148,587
Sovereign	25	40,787	893	8,903	7,412	166	58,161	27,728	768	7,799	4,349	153	40,797
Bank	26	20,424	509	53,271	25,118	615	99,937	22,275	524	44,743	18,536	581	86,659
Total non-retail	27	149,511	27,359	85,512	43,747	10,079	316,208	130,366	26,312	79,422	30,611	9,332	276,043
Gross credit risk exposure	28	\$ 316,023	\$ 80,760	\$ 85,512	\$ 43,747	\$ 10,091	\$ 536,133	\$ 295,002	\$ 81,344	\$ 79,422	\$ 30,611	\$ 9,335	\$ 495,714
By Country of Risk													
Canada	29	\$ 218,247	\$ 65,869	\$ 40,734	\$ 17,077	\$ 4,427	\$ 346,354	\$ 203,006	\$ 67,587	\$ 45,289	\$ 11,510	\$ 4,874	\$ 332,266
United States	30	75,899	10,358	30,905	7,905	5,097	130,164	72,987	9,457	19,271	5,184	3,950	110,849
Other international	31	14,032	2,668	13,022	16,542	274	46,538	12,852	2,341	12,146	11,945	217	39,501
Europe	32	7,845	1,865	851	2,223	293	13,077	6,157	1,959	2,716	1,972	294	13,098
Other	33	21,877	4,533	13,873	18,765	567	59,615	19,009	4,300	14,862	13,917	511	52,599
Total other international	34	\$ 316,023	\$ 80,760	\$ 85,512	\$ 43,747	\$ 10,091	\$ 536,133	\$ 295,002	\$ 81,344	\$ 79,422	\$ 30,611	\$ 9,335	\$ 495,714
Gross credit risk exposure	34	\$ 316,023	\$ 80,760	\$ 85,512	\$ 43,747	\$ 10,091	\$ 536,133	\$ 295,002	\$ 81,344	\$ 79,422	\$ 30,611	\$ 9,335	\$ 495,714
By Residual Contractual Maturity													
Within 1 year	35	\$ 138,983	\$ 62,437	\$ 85,512	\$ 14,816	\$ 5,126	\$ 306,874	\$ 137,586	\$ 63,131	\$ 79,422	\$ 7,127	\$ 6,342	\$ 293,608
Over 1 year to 5 years	36	130,447	17,729	-	18,346	4,232	170,754	114,644	17,326	-	14,248	2,438	148,656
Over 5 years	37	46,593	594	-	10,585	733	58,505	42,772	887	-	9,236	555	53,450
Gross credit risk exposure	38	\$ 316,023	\$ 80,760	\$ 85,512	\$ 43,747	\$ 10,091	\$ 536,133	\$ 295,002	\$ 81,344	\$ 79,422	\$ 30,611	\$ 9,335	\$ 495,714

¹ Gross credit risk exposure is pre-credit risk mitigants. This table excludes securitization and equity exposures.

(\$ millions) AS AT		2010 Q2			2010 Q1			2009 Q4			2009 Q3		
LINE #		Standardized Eligible financial collateral ²	Guarantees/ credit derivatives	AIRB ¹ Guarantees/ credit derivatives	Standardized Eligible financial collateral ²	Guarantees/ credit derivatives	AIRB ¹ Guarantees/ credit derivatives	Standardized Eligible financial collateral ²	Guarantees/ credit derivatives	AIRB ¹ Guarantees/ credit derivatives	Standardized Eligible financial collateral ²	Guarantees/ credit derivatives	AIRB ¹ Guarantees/ credit derivatives
By Counterparty Type													
Retail													
Residential secured	1	\$ -	\$ 424	\$ 85,947	\$ -	\$ 53	\$ 86,751	\$ -	\$ 58	\$ 84,596	\$ -	\$ 42	\$ 95,476
Qualifying revolving retail	2	-	-	-	-	-	-	-	-	-	-	-	-
Other retail	3	-	1,047	-	-	53	-	-	48	-	-	40	-
Total retail	4	-	1,471	85,947	-	106	86,751	-	106	84,596	-	82	95,476
Non-retail													
Corporate	5	96	1,091	13,407	102	325	13,856	104	325	14,244	103	267	15,146
Sovereign	6	-	-	334	-	-	463	-	-	503	-	-	652
Bank	7	-	9,103	11,147	160	8,945	11,650	-	8,646	11,647	22	8,410	10,515
Total non-retail	8	96	10,194	24,888	262	9,270	25,969	104	8,971	26,394	125	8,677	26,313
Gross credit risk exposure	9	\$ 96	\$ 11,665	\$ 110,835	\$ 262	\$ 9,376	\$ 112,720	\$ 104	\$ 9,077	\$ 110,990	\$ 125	\$ 8,759	\$ 121,789

		2009 Q2			2009 Q1			2008 Q4			2008 Q3		
LINE #		Standardized Eligible financial collateral ²	Guarantees/ credit derivatives	AIRB ¹ Guarantees/ credit derivatives	Standardized Eligible financial collateral ²	Guarantees/ credit derivatives	AIRB ¹ Guarantees/ credit derivatives	Standardized Eligible financial collateral ²	Guarantees/ credit derivatives	AIRB ¹ Guarantees/ credit derivatives	Standardized Eligible financial collateral ²	Guarantees/ credit derivatives	AIRB ¹ Guarantees/ credit derivatives
By Counterparty Type													
Retail													
Residential secured	10	\$ -	\$ 33	\$ 91,922	\$ -	\$ 20	\$ 90,759	\$ -	\$ 17	\$ 88,095	\$ -	\$ 14	\$ 91,458
Qualifying revolving retail	11	-	-	-	-	-	-	-	-	-	-	-	-
Other retail	12	-	46	-	-	51	-	31	46	-	29	46	-
Total retail	13	-	79	91,922	-	71	90,759	31	63	88,095	29	60	91,458
Non-retail													
Corporate	14	114	843	14,998	118	216	14,175	220	170	12,958	219	1,111	7,491
Sovereign	15	-	-	779	-	-	721	-	-	744	-	-	880
Bank	16	1,219	9,431	11,368	4,481	-	6,918	4,801	-	558	105	-	196
Total non-retail	17	1,333	10,274	27,145	4,599	216	21,814	5,021	170	14,260	324	1,111	8,567
Gross credit risk exposure	18	\$ 1,333	\$ 10,353	\$ 119,067	\$ 4,599	\$ 287	\$ 112,573	\$ 5,052	\$ 233	\$ 102,355	\$ 353	\$ 1,171	\$ 100,025

¹ For exposures under the AIRB Approach, eligible financial collateral is taken into account in the Bank's LGD models. Separate disclosure of eligible financial collateral is, therefore, not required.

² For exposures under the Standardized Approach, eligible financial collateral can include cash, gold, highly rated debt securities and equities listed on the main index.

(\$ millions) AS AT	LINE #	2010 Q2							2010 Q1								
		Risk-weight							Risk-weight								
		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																	
Retail																	
Residential secured	1	\$ 53	\$ 371	\$ 8,815	\$ -	\$ 2,270	\$ 228	\$ -	\$ 11,737	\$ 53	\$ -	\$ 8,820	\$ -	\$ 2,282	\$ 129	\$ -	\$ 11,284
Other retail ²	2	50	997	-	-	17,334	-	45	18,426	53	-	-	-	17,673	-	70	17,796
Total retail	3	103	1,368	8,815	-	19,604	228	45	30,163	106	-	8,820	-	19,955	129	70	29,080
Non-retail																	
Corporate	4	539	649	-	-	-	39,921	1,011	42,120	371	56	-	-	-	41,772	859	43,058
Sovereign	5	4,836	697	-	-	-	-	-	5,533	4,517	605	-	-	-	-	-	5,122
Bank	6	9,103	10,151	-	-	-	-	-	19,254	9,105	9,478	-	-	-	-	3	18,586
Total non-retail	7	14,478	11,497	-	-	-	39,921	1,011	66,907	13,993	10,139	-	-	-	41,772	862	66,766
Total	8	\$ 14,581	\$ 12,865	\$ 8,815	\$ -	\$ 19,604	\$ 40,149	\$ 1,056	\$ 97,070	\$ 14,099	\$ 10,139	\$ 8,820	\$ -	\$ 19,955	\$ 41,901	\$ 932	\$ 95,846

(\$ millions) AS AT	LINE #	2009 Q4							2009 Q3								
		Risk-weight							Risk-weight								
		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																	
Retail																	
Residential secured	9	\$ 91	\$ -	\$ 8,232	\$ -	\$ 2,123	\$ 140	\$ -	\$ 10,586	\$ 74	\$ -	\$ 8,310	\$ -	\$ 1,738	\$ 106	\$ -	\$ 10,228
Other retail ²	10	48	-	-	-	17,091	-	54	17,193	40	-	-	-	15,853	168	24	16,085
Total retail	11	139	-	8,232	-	19,214	140	54	27,779	114	-	8,310	-	17,591	274	24	26,313
Non-retail																	
Corporate	12	372	699	-	-	-	43,387	680	45,138	313	721	-	-	-	43,804	441	45,279
Sovereign	13	2,141	3	-	-	-	-	-	2,144	1,722	3	-	-	-	-	-	1,725
Bank	14	8,646	9,492	-	2	-	-	4	18,144	8,431	7,710	-	3	-	-	-	16,144
Total non-retail	15	11,159	10,194	-	2	-	43,387	684	65,426	10,466	8,434	-	3	-	43,804	441	63,148
Total	16	\$ 11,298	\$ 10,194	\$ 8,232	\$ 2	\$ 19,214	\$ 43,527	\$ 738	\$ 93,205	\$ 10,580	\$ 8,434	\$ 8,310	\$ 3	\$ 17,591	\$ 44,078	\$ 465	\$ 89,461

(\$ millions) AS AT	LINE #	2009 Q2							2009 Q1								
		Risk-weight							Risk-weight								
		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																	
Retail																	
Residential secured	17	\$ 65	\$ -	\$ 8,329	\$ -	\$ 1,879	\$ 95	\$ -	\$ 10,368	\$ 51	\$ -	\$ 7,413	\$ -	\$ 1,968	\$ 89	\$ -	\$ 9,521
Other retail ²	18	46	-	-	-	16,865	201	39	17,151	51	-	-	-	17,045	161	49	17,306
Total retail	19	111	-	8,329	-	18,744	296	39	27,519	102	-	7,413	-	19,013	250	49	26,827
Non-retail																	
Corporate	20	924	792	-	-	-	48,727	377	50,820	300	2,085	-	-	-	49,420	296	52,101
Sovereign	21	393	4	-	-	-	-	-	397	3,414	4	-	-	-	-	-	3,418
Bank	22	10,649	4,235	-	322	-	-	2	15,208	4,481	4,543	-	-	-	-	-	9,024
Total non-retail	23	11,966	5,031	-	322	-	48,727	379	66,425	8,195	6,632	-	-	-	49,420	296	64,543
Total	24	\$ 12,077	\$ 5,031	\$ 8,329	\$ 322	\$ 18,744	\$ 49,023	\$ 418	\$ 93,944	\$ 8,297	\$ 6,632	\$ 7,413	\$ -	\$ 19,013	\$ 49,670	\$ 345	\$ 91,370

(\$ millions) AS AT	LINE #	2008 Q4							2008 Q3								
		Risk-weight							Risk-weight								
		0%	20%	35%	50%	75%	100%	150%	Total	0%	20%	35%	50%	75%	100%	150%	Total
By Counterparty Type																	
Retail																	
Residential secured	25	\$ 48	\$ -	\$ 6,065	\$ -	\$ 1,577	\$ 33	\$ -	\$ 7,723	\$ 46	\$ -	\$ 5,844	\$ -	\$ 1,590	\$ 37	\$ -	\$ 7,517
Other retail ²	26	77	-	-	-	15,257	-	34	15,368	75	-	-	-	15,830	1	31	15,937
Total retail	27	125	-	6,065	-	16,834	33	34	23,091	121	-	5,844	-	17,420	38	31	23,454
Non-retail																	
Corporate	28	348	1,736	-	-	-	42,714	127	44,925	325	7,443	-	-	-	37,773	118	45,659
Sovereign	29	301	3	-	-	-	1	-	305	278	3	-	-	-	1	-	282
Bank	30	4,801	3,501	-	-	-	-	-	8,302	105	6,001	-	-	-	20	-	6,126
Total non-retail	31	5,450	5,240	-	-	-	42,715	127	53,532	708	13,447	-	-	-	37,794	118	52,067
Total	32	\$ 5,575	\$ 5,240	\$ 6,065	\$ -	\$ 16,834	\$ 42,748	\$ 161	\$ 76,623	\$ 829	\$ 13,447	\$ 5,844	\$ -	\$ 17,420	\$ 37,832	\$ 149	\$ 75,521

¹ Credit risk exposures are after credit risk mitigation and net of specific allowance. From Q2 2008 to Q4 2008, Commerce exposures are included and followed the Interim Approach to Reporting. Starting Q1 2009, Commerce exposures followed the Standardized Approach.

² Under the Standardized Approach, other retail includes qualifying revolving retail exposures.

(\$ millions, except as noted)
AS AT

LINE #	2010 Q2				2010 Q1				2009 Q4				2009 Q3			
	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight
Retail Risk Categories																
Residential secured																
1	\$ 13,265	0.1%	11.4%	2.4%	\$ 12,561	0.1%	11.3%	2.4%	\$ 13,308	0.1%	11.3%	2.4%	\$ 12,628	0.1%	13.2%	2.7%
2	25,453	0.5%	14.1%	10.3%	25,740	0.5%	13.9%	10.2%	24,121	0.5%	14.0%	10.2%	22,075	0.4%	15.1%	10.7%
3	12,211	2.1%	15.4%	30.3%	10,957	2.0%	15.3%	29.6%	12,497	1.9%	15.4%	28.8%	9,305	1.9%	16.3%	30.7%
4	3,114	18.0%	16.8%	74.0%	3,011	17.5%	16.6%	73.4%	2,749	18.3%	16.3%	72.6%	2,295	17.8%	17.7%	79.6%
5	184	100.0%	16.4%	116.3%	171	100.0%	18.7%	140.8%	176	100.0%	18.8%	137.7%	155	100.0%	20.0%	136.9%
6	\$ 54,227	2.1%	13.9%	16.9%	\$ 52,440	2.0%	13.8%	16.4%	\$ 52,851	2.0%	13.8%	16.3%	\$ 46,458	1.8%	15.0%	16.4%
Qualifying revolving retail																
7	\$ 14,173	0.1%	85.7%	3.4%	\$ 14,194	0.1%	85.4%	3.4%	\$ 13,981	0.1%	85.6%	3.4%	\$ 13,868	0.1%	85.5%	3.4%
8	14,156	0.5%	84.5%	17.6%	14,062	0.5%	84.3%	17.5%	13,937	0.5%	84.5%	17.6%	13,852	0.5%	84.6%	17.6%
9	8,525	2.4%	87.0%	62.7%	8,618	2.4%	86.2%	62.2%	8,545	2.4%	86.3%	62.2%	8,536	2.4%	86.2%	62.2%
10	4,271	12.6%	85.9%	155.3%	4,344	12.9%	85.7%	155.5%	4,284	12.9%	85.7%	155.8%	4,317	13.2%	85.6%	156.4%
11	161	100.0%	85.1%	89.1%	166	100.0%	83.5%	88.5%	147	100.0%	83.2%	88.3%	142	100.0%	83.1%	89.0%
12	\$ 41,286	2.4%	85.6%	36.6%	\$ 41,384	2.4%	85.2%	36.8%	\$ 40,894	2.4%	85.3%	36.8%	\$ 40,715	2.4%	85.3%	37.1%
Other retail																
13	\$ 3,648	0.1%	45.2%	9.4%	\$ 3,406	0.1%	43.2%	9.0%	\$ 3,072	0.1%	41.3%	8.5%	\$ 3,022	0.1%	41.3%	8.5%
14	10,283	0.6%	52.4%	39.2%	8,640	0.6%	50.0%	36.8%	9,279	0.6%	50.7%	38.1%	8,844	0.6%	51.9%	39.1%
15	8,116	2.2%	55.5%	70.9%	8,979	2.2%	55.9%	72.1%	8,445	2.2%	57.6%	73.6%	8,241	2.2%	56.5%	72.5%
16	2,910	11.3%	54.3%	92.9%	2,834	11.2%	58.1%	98.5%	2,677	10.8%	55.4%	92.9%	2,734	10.9%	55.3%	93.1%
17	124	100.0%	54.6%	108.0%	163	100.0%	63.4%	80.4%	164	100.0%	60.0%	77.8%	151	100.0%	56.2%	76.3%
18	\$ 25,081	2.8%	52.6%	51.7%	\$ 24,022	3.1%	52.3%	53.6%	\$ 23,637	2.9%	52.5%	53.4%	\$ 22,992	3.0%	52.6%	53.7%

LINE #	2009 Q2				2009 Q1				2008 Q4				2008 Q3			
	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight
Retail Risk Categories																
Residential secured																
19	\$ 12,459	0.1%	11.9%	2.4%	\$ 12,895	0.1%	11.7%	2.3%	\$ 14,705	0.1%	12.3%	2.4%	\$ 15,985	0.1%	12.6%	2.0%
20	19,124	0.5%	13.3%	9.4%	19,224	0.5%	14.4%	10.6%	23,562	0.5%	14.1%	11.1%	19,877	0.5%	12.9%	9.7%
21	8,805	1.9%	15.3%	29.6%	7,389	2.1%	17.4%	34.4%	6,893	1.9%	14.4%	27.0%	5,190	2.0%	11.8%	23.0%
22	1,860	16.9%	16.2%	73.5%	1,804	14.6%	16.4%	74.1%	1,561	12.2%	15.8%	67.3%	1,875	13.1%	15.0%	66.1%
23	139	100.0%	18.9%	0.0%	128	100.0%	18.9%	0.0%	114	100.0%	18.1%	0.0%	134	100.0%	17.5%	0.0%
24	\$ 42,387	1.7%	13.5%	14.3%	\$ 41,440	1.5%	14.2%	15.0%	\$ 46,835	1.2%	13.6%	12.5%	\$ 43,061	1.4%	12.8%	10.9%
Qualifying revolving retail																
25	\$ 13,732	0.1%	85.8%	3.4%	\$ 14,212	0.1%	86.0%	3.4%	\$ 14,753	0.1%	86.2%	3.4%	\$ 14,914	0.1%	86.2%	3.4%
26	13,969	0.5%	84.8%	17.7%	13,762	0.5%	84.8%	17.7%	14,112	0.5%	84.7%	17.7%	14,307	0.5%	84.8%	17.7%
27	8,665	2.4%	86.2%	62.2%	8,512	2.4%	85.7%	62.0%	8,517	2.4%	85.3%	61.9%	8,624	2.4%	84.9%	61.2%
28	4,189	12.8%	85.4%	155.0%	4,166	13.0%	85.0%	154.7%	3,957	12.5%	84.8%	152.7%	4,019	12.6%	84.4%	151.5%
29	159	100.0%	74.0%	0.0%	136	100.0%	72.7%	0.0%	122	100.0%	72.8%	0.0%	115	100.0%	71.4%	0.0%
30	\$ 40,714	2.4%	85.4%	36.4%	\$ 40,788	2.3%	85.4%	35.9%	\$ 41,461	2.2%	85.3%	34.5%	\$ 41,979	2.2%	85.2%	34.3%
Other retail																
31	\$ 2,901	0.1%	42.5%	8.9%	\$ 2,784	0.1%	40.2%	8.5%	\$ 2,696	0.1%	41.4%	8.7%	\$ 2,643	0.1%	41.2%	8.6%
32	8,889	0.6%	51.6%	39.0%	8,363	0.6%	51.0%	37.9%	7,963	0.6%	50.1%	37.4%	7,760	0.6%	49.8%	37.4%
33	7,428	2.3%	56.5%	73.4%	7,204	2.4%	56.0%	73.0%	6,836	2.4%	56.5%	73.7%	6,486	2.4%	56.8%	74.2%
34	2,793	11.0%	56.1%	95.0%	2,839	10.9%	56.4%	95.7%	2,792	11.1%	56.4%	96.2%	2,713	10.9%	54.0%	91.3%
35	146	100.0%	59.6%	0.0%	134	100.0%	58.9%	0.0%	128	100.0%	58.6%	0.0%	114	100.0%	52.3%	0.0%
36	\$ 22,157	3.1%	52.7%	53.4%	\$ 21,324	3.1%	52.0%	53.4%	\$ 20,415	3.2%	52.0%	53.6%	\$ 19,716	3.1%	51.5%	52.8%

¹ EAD includes the effects of credit risk mitigation.

(\$ millions, except as noted)		2010				2010				2009				2009			
AS AT		Q2				Q1				Q4				Q3			
LINE #		EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight	EAD ¹	Exposure weighted-average PD	Exposure weighted-average LGD	Exposure weighted-average risk-weight
Non-Retail Risk Categories																	
Corporate																	
Investment grade	1	\$ 72,484	0.1%	26.2%	14.5%	\$ 62,094	0.1%	31.8%	17.9%	\$ 64,979	0.1%	30.6%	17.9%	\$ 63,687	0.1%	31.5%	19.4%
Non-investment grade	2	35,710	1.7%	20.3%	36.5%	33,256	1.6%	21.4%	39.2%	33,152	1.6%	22.9%	42.2%	32,924	1.6%	23.1%	42.5%
Watch and classified	3	1,147	21.3%	27.2%	125.9%	1,345	19.7%	29.4%	134.8%	1,359	20.5%	32.7%	150.8%	1,788	19.4%	30.4%	143.1%
Impaired/default	4	382	100.0%	44.0%	221.1%	395	100.0%	45.7%	263.3%	366	100.0%	42.1%	184.3%	408	100.0%	45.5%	178.5%
Total corporate	5	\$ 109,723	1.2%	24.3%	23.6%	\$ 97,090	1.3%	28.3%	27.8%	\$ 99,856	1.2%	28.1%	28.4%	\$ 98,807	1.4%	28.7%	30.0%
Sovereign																	
Investment grade	6	\$ 147,223	0.0%	4.0%	0.3%	\$ 147,595	0.0%	3.7%	0.3%	\$ 142,429	0.0%	3.2%	0.3%	\$ 145,857	0.0%	3.3%	0.3%
Non-investment grade	7	94	3.1%	0.2%	0.3%	101	3.0%	0.5%	0.5%	125	2.5%	4.4%	4.1%	135	2.6%	4.0%	5.1%
Total sovereign	8	\$ 147,317	0.0%	4.0%	0.3%	\$ 147,696	0.0%	3.7%	0.3%	\$ 142,554	0.0%	3.2%	0.3%	\$ 145,992	0.0%	3.3%	0.3%
Bank																	
Investment grade	9	\$ 99,705	0.1%	23.8%	7.4%	\$ 97,398	0.1%	24.5%	8.0%	\$ 88,453	0.1%	27.8%	8.9%	\$ 74,339	0.1%	31.5%	10.9%
Non-investment grade	10	1,979	1.3%	10.0%	21.8%	2,082	1.1%	12.9%	27.1%	2,617	1.0%	10.1%	18.4%	2,745	1.0%	11.0%	17.6%
Watch and classified	11	25	11.8%	15.5%	79.2%	8	11.8%	54.0%	245.5%	5	11.8%	54.0%	242.5%	14	63.0%	16.1%	58.8%
Impaired/default	12	3	100.0%	54.0%	27.9%	3	100.0%	54.0%	27.9%	13	100.0%	14.5%	7.4%	-	-	-	-
Total bank	13	\$ 101,712	0.1%	23.6%	7.7%	\$ 99,491	0.1%	24.3%	8.4%	\$ 91,088	0.1%	27.3%	9.2%	\$ 77,098	0.1%	30.7%	11.1%
2009 Q2																	
2009 Q1																	
2008 Q4																	
2008 Q3																	
Non-Retail Risk Categories																	
Corporate																	
Investment grade	14	\$ 64,864	0.1%	32.7%	22.1%	\$ 69,624	0.1%	31.5%	21.2%	\$ 76,917	0.1%	28.3%	19.6%	\$ 68,083	0.1%	26.4%	18.2%
Non-investment grade	15	32,865	1.5%	26.8%	49.3%	32,348	1.4%	27.5%	50.7%	34,791	1.5%	28.5%	54.7%	33,387	1.4%	25.7%	48.3%
Watch and classified	16	1,737	20.0%	36.4%	178.8%	2,018	17.6%	35.4%	168.7%	1,162	18.7%	38.5%	185.0%	1,201	15.2%	41.0%	192.3%
Impaired/default	17	361	100.0%	42.8%	134.0%	301	100.0%	38.4%	148.1%	249	100.0%	40.5%	103.6%	214	100.0%	49.1%	112.8%
Total corporate	18	\$ 99,827	1.3%	30.9%	34.2%	\$ 104,291	1.1%	30.4%	33.6%	\$ 113,119	0.9%	28.5%	32.3%	\$ 102,885	0.9%	26.4%	30.2%
Sovereign																	
Investment grade	19	\$ 148,677	0.0%	12.7%	0.8%	\$ 147,629	0.0%	16.4%	1.2%	\$ 145,921	0.0%	14.9%	0.9%	\$ 131,945	0.0%	11.9%	0.6%
Non-investment grade	20	7	0.5%	14.8%	16.7%	28	0.5%	14.6%	16.7%	30	0.5%	25.0%	29.3%	28	0.5%	18.5%	20.8%
Total sovereign	21	\$ 148,684	0.0%	12.7%	0.8%	\$ 147,657	0.0%	16.4%	1.2%	\$ 145,951	0.0%	14.9%	0.9%	\$ 131,973	0.0%	11.9%	0.6%
Bank																	
Investment grade	22	\$ 78,640	0.1%	27.2%	9.2%	\$ 81,006	0.1%	24.3%	8.2%	\$ 86,208	0.1%	22.9%	7.7%	\$ 77,663	0.1%	23.7%	8.7%
Non-investment grade	23	2,252	0.8%	9.6%	12.9%	4,157	0.7%	15.4%	21.2%	5,402	0.7%	13.7%	17.6%	2,870	0.7%	15.4%	20.6%
Watch and classified	24	14	63.5%	17.6%	64.3%	-	-	-	-	-	-	-	-	-	-	-	-
Impaired/default	25	2	100.0%	54.8%	659.5%	-	-	-	-	25	100.0%	55.0%	687.3%	-	-	-	-
Total bank	26	\$ 80,908	0.1%	26.7%	9.3%	\$ 85,163	0.1%	23.9%	8.8%	\$ 91,635	0.1%	22.3%	8.4%	\$ 80,533	0.1%	23.4%	9.1%

¹ EAD includes the effects of credit risk mitigation.

AIRB Credit Risk Exposures: Undrawn Commitments¹ and
EAD on Undrawn Commitments²



(\$ millions) AS AT	LINE #	2010 Q2		2010 Q1		2009 Q4		2009 Q3	
		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
By Counterparty Type									
Retail									
Residential secured	1	\$ 54,977	\$ 18,436	\$ 53,594	\$ 17,988	\$ 52,391	\$ 17,478	\$ 58,351	\$ 23,942
Qualifying revolving retail	2	44,582	26,015	44,664	26,139	44,079	25,857	43,916	25,954
Other retail	3	6,754	4,997	6,701	5,019	6,697	5,031	6,565	4,944
Total retail	4	106,313	49,448	104,959	49,146	103,167	48,366	108,832	54,840
Non-retail									
Corporate	5	25,195	16,939	26,065	17,505	26,583	17,852	25,758	17,352
Sovereign	6	797	555	837	583	1,108	772	1,144	797
Bank	7	1,131	787	658	455	645	447	642	445
Total non-retail	8	27,123	18,281	27,560	18,543	28,336	19,071	27,544	18,594
Total	9	\$ 133,436	\$ 67,729	\$ 132,519	\$ 67,689	\$ 131,503	\$ 67,437	\$ 136,376	\$ 73,434
		2009 Q2		2009 Q1		2008 Q4		2008 Q3	
		Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments	Notional undrawn commitments	EAD on undrawn commitments
By Counterparty Type									
Retail									
Residential secured	10	\$ 55,976	\$ 22,155	\$ 54,904	\$ 21,319	\$ 53,900	\$ 20,705	\$ 53,652	\$ 21,427
Qualifying revolving retail	11	43,634	26,168	43,923	26,516	44,268	27,386	45,151	28,098
Other retail	12	6,618	5,008	6,575	5,041	6,575	5,010	6,361	4,830
Total retail	13	106,228	53,331	105,402	52,876	104,743	53,101	105,164	54,355
Non-retail									
Corporate	14	25,867	16,929	25,556	16,725	29,942	21,494	29,176	21,427
Sovereign	15	1,215	820	995	672	1,015	893	878	768
Bank	16	524	352	605	407	569	485	607	512
Total non-retail	17	27,606	18,101	27,156	17,804	31,526	22,872	30,661	22,707
Total	18	\$ 133,834	\$ 71,432	\$ 132,558	\$ 70,680	\$ 136,269	\$ 75,973	\$ 135,825	\$ 77,062

¹ Notional undrawn commitments are equal to the contractually available amounts provided via committed loan agreements less amounts currently outstanding under those committed loan agreements.

² EAD on undrawn commitments is the amount currently undrawn but expected to be drawn assuming a default on the underlying committed loan agreement.

(Percentage)

LINE #	2010 Q2	2010 Q1	2009 Q4	2009 Q3
	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}
	Historical actual loss rate ³	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}
	Expected loss rate ^{1,2}			Expected loss rate ^{1,2}
By Counterparty Type				
Retail				
Residential secured	1 0.01%	0.08%	0.01%	0.06%
Qualifying revolving retail	2 4.95%	4.55%	5.08%	4.36%
Other retail	3 1.74%	1.70%	1.73%	1.76%
Non-retail				
Corporate	4 0.09%	0.76%	0.18%	0.62%
Sovereign	5 -	-	-	-
Bank	6 -	0.04%	-	0.05%
	2009 Q2	2009 Q1	2008 Q4	
	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}
	Historical actual loss rate ³	Actual loss rate ^{1,2}	Expected loss rate ^{1,2}	Actual loss rate ^{1,2}
	Expected loss rate ^{1,2}			Expected loss rate ^{1,2}
By Counterparty Type				
Retail				
Residential secured	7 0.01%	0.07%	0.01%	0.07%
Qualifying revolving retail	8 4.54%	4.47%	4.21%	4.39%
Other retail	9 1.40%	1.49%	1.31%	1.51%
Non-retail				
Corporate	10 0.30%	0.67%	0.22%	0.66%
Sovereign	11 -	-	-	-
Bank	12 -	0.07%	-	0.07%

¹ Retail actual and expected loss rates are measured as follows:

Actual loss rate represents the actual write-offs net of recoveries for the current and prior three quarters divided by the outstanding balances taken at the beginning of the four-quarter period starting 15 months ago. This reflects the three-month lag between the Basel II definition of default (at 90 days past due) and write-off (at 180 days). Expected loss rate represents the loss rate that was predicted at the beginning of the four-quarter period defined above. The expected loss is measured using Basel II parameters (PDxLGDxEAD) divided by outstanding balances at the beginning of the four-quarter period.

² Non-retail actual and expected loss rates are measured as follows:

Actual loss rate represents the change in specific allowance plus write-offs less recoveries, divided by the outstanding balances for the same period, for each of the current and prior three quarters. Expected loss rate represents the loss rate that was predicted at the beginning of the applicable four-quarter period defined above. The expected loss is measured using Basel II parameters (PDxLGDxEAD) divided by outstanding balances at the beginning of the four-quarter period.

³ The historical loss rate equals total actual losses for all years in the historically measured period divided by total outstanding balances for all years in the historically measured period. Currently, the Bank includes comparable data from fiscal 2002 through to the current year in the historically measured period. This historical data will be updated annually until a complete business cycle is included in the historically measured period. A business cycle is estimated to be 10-15 years in duration.

Commentary:

Differences between actual loss rates and expected loss rates are due to the following reasons:

- Expected losses are calculated using "through the cycle" risk parameters while actual losses are determined at a "point in time" and reflect economic conditions at that time. Using "through the cycle" parameters has the effect of stabilizing expected losses over a longer period of time. As a result, actual losses may exceed expected losses during a recession and may fall below expected losses during economic growth.
- Expected loss parameters are conservatively estimated (i.e. adjusted upwards) to account for the limited number of years of historical data available
- LGD parameters used in the expected loss estimates are adjusted upwards to reflect potential economic downturn conditions

To ensure our models and risk parameters continue to be reasonable predictors of potential loss, we assess and review our risk parameters against actual loss experience and public sources of information at least annually and we update our model.

Retail:

Actual loss rates for qualifying revolving and other retail exposures were higher in the four quarters ending Q2 2010 than they were during the historically measured period due to higher default rates and LGDs attributable to historical shifts in product mix and to the recent recession.

Non-retail:

Actual loss rates for non-retail exposures were lower in the four quarters ending Q2 2010 than they were during the historically measured period. This is because average default rates and LGDs were lower during the four quarters ending Q2 2010 than they were during the historically measured period.

(\$ millions) AS AT	LINE #	2010 Q2		2010 Q1		2009 Q4		2009 Q3	
		Gross exposures	Risk-weighted assets	Gross exposures	Risk-weighted assets	Gross exposures	Risk-weighted assets	Gross exposures	Risk-weighted assets
AA- and above	1	\$ 38,408	\$ 4,332	\$ 37,479	\$ 3,857	\$ 36,843	\$ 3,345	\$ 34,770	\$ 2,987
A+ to A-	2	539	90	666	110	600	94	519	84
BBB+ to BBB-	3	230	131	611	341	689	443	905	580
BB+ to BB-	4	28	185	171	797	261	1,187	435	2,092
Below BB- ²	5	1,000	n/a	1,478	n/a	1,404	n/a	692	n/a
Gains on sale recorded upon securitization ²	6	88	n/a	102	n/a	84	n/a	75	n/a
Total	7	\$ 40,293	\$ 4,738	\$ 40,507	\$ 5,105	\$ 39,881	\$ 5,069	\$ 37,396	\$ 5,743

Rating	LINE #	2009 Q2		2009 Q1		2008 Q4		2008 Q3	
		Gross exposures	Risk-weighted assets	Gross exposures	Risk-weighted assets	Gross exposures	Risk-weighted assets	Gross exposures	Risk-weighted assets
AA- and above	8	\$ 38,955	\$ 3,333	\$ 38,569	\$ 3,146	\$ 37,892	\$ 5,388	\$ 36,346	\$ 4,942
A+ to A-	9	372	71	480	65	455	199	103	21
BBB+ to BBB-	10	991	517	668	409	571	557	56	42
BB+ to BB-	11	76	337	596	2,532	62	216	-	-
Below BB- ²	12	660	n/a	1,203	n/a	-	n/a	-	n/a
Gains on sale recorded upon securitization ²	13	71	n/a	50	n/a	57	n/a	64	n/a
Total	14	\$ 41,125	\$ 4,258	\$ 41,566	\$ 6,152	\$ 39,037	\$ 6,360	\$ 36,569	\$ 5,005

¹ Securitization exposures include the Bank's exposures as originator and investor under both the IRB and Standardized Approaches.

² Securitization exposures are deducted from capital.

- ¹ The adjustments for items of note, net of income taxes, are removed from reported results to compute adjusted results.
- ² Amortization of intangibles primarily relates to the Canada Trust acquisition in 2000, the TD Banknorth acquisition in 2005 and its privatization in 2007, the Commerce acquisition in 2008, the acquisitions by TD Banknorth of Hudson United Bancorp (Hudson) in 2006 and Interchange Financial Services (Interchange) in 2007, and the amortization of intangibles included in equity in net income of TD Ameritrade.
- ³ The Enron contingent liability for which the Bank established a reserve was re-evaluated in light of the favourable evolution of case law in similar securities class actions following the U.S. Supreme Court's ruling in *Stoneridge Partners, LLC v. Scientific-Atlanta, Inc.* During the fourth quarter of 2008, the Bank recorded a positive adjustment of \$323 million after tax, reflecting the substantial reversal of the reserve. For details, see Note 28 to the 2008 Consolidated Financial Statements.
- ⁴ Effective August 1, 2008, as a result of deterioration in markets and severe dislocation in the credit market, the Bank changed its trading strategy with respect to certain trading debt securities. The Bank no longer intends to actively trade in these debt securities. Accordingly, the Bank reclassified certain debt securities from trading to the available-for-sale category in accordance with the Amendments to CICA Handbook Section 3855, *Financial Instruments – Recognition and Measurement*. As part of the Bank's trading strategy, these debt securities are economically hedged, primarily with CDS and interest rate swap contracts. This includes foreign exchange translation exposure related to the debt securities portfolio and the derivatives hedging it. These derivatives are not eligible for reclassification and are recorded on a fair value basis with changes in fair value recorded in the period's earnings. Management believes that this asymmetry in the accounting treatment between derivatives and the reclassified debt securities results in volatility in earnings from period to period that is not indicative of the economics of the underlying business performance in Wholesale Banking. As a result, the derivatives are accounted for on an accrual basis in Wholesale Banking and the gains and losses related to the derivatives in excess of the accrued amounts are reported in the Corporate segment. Adjusted results of the Bank exclude the gains and losses of the derivatives in excess of the accrued amount.
- ⁵ As a result of the acquisition of Commerce and related restructuring and integration initiatives undertaken, the Bank incurred restructuring and integration charges. Restructuring charges consisted of employee severance costs, the costs of amending certain executive employment and award agreements, contract termination fees, and the write-down of long-lived assets due to impairment. Integration charges consisted of costs related to employee retention, external professional consulting charges, and marketing (including customer communication and rebranding). As of Q1 2010, US\$550 million in total had been disclosed as the item of note for restructuring and integration charges related to the acquisition of Commerce and related initiatives in the relevant quarters. U.S. Personal and Commercial Banking has elected not to include any further Commerce-related restructuring and integration charges in this item of note as the efforts in these areas wind down and in light of the fact that the restructuring and integration is substantially complete. US\$14 million of non-interest expenses in Q1 2010 relating to the residual restructuring and integration was not included in the amount of the item of note that quarter.
- ⁶ The Bank purchases CDS to hedge the credit risk in Wholesale Banking's corporate lending portfolio. These CDS do not qualify for hedge accounting treatment and are measured at fair value with changes in fair value recognized in current period's earnings. The related loans are accounted for at amortized cost. Management believes that this asymmetry in the accounting treatment between CDS and loans would result in periodic profit and loss volatility which is not indicative of the economics of the corporate loan portfolio or the underlying business performance in Wholesale Banking. As a result, the CDS are for on an accrual basis in Wholesale Banking and the gains and losses on the CDS, in excess of the accrued cost, are reported in the Corporate segment. Adjusted earnings exclude the gains and losses on the CDS in excess of the accrued cost. When a credit event occurs in the corporate loan book that has an associated CDS hedge, the PCL related to the portion that was hedged via the CDS is netted against this item of note.
- ⁷ This represents the impact of scheduled changes in the income tax statutory rate on net future income tax balances.
- ⁸ The Bank accrued an additional actuarial liability in its insurance subsidiary operations for potential losses in the first quarter of 2008 related to a court decision in Alberta. The Alberta government's legislation effectively capping minor injury insurance claims was challenged and held to be unconstitutional. In Q3 2009, the government of Alberta won its appeal of the decision. The plaintiffs sought leave to appeal the decision to the Supreme Court of Canada and in Q1 2010, the Supreme Court of Canada denied the plaintiffs' application to seek leave to appeal. As result of this favourable outcome, the Bank released its provision related to the minor injury cap litigation in Alberta. The provision for the case in the Atlantic provinces remains as the ultimate outcome is not yet determinable.
- ⁹ Upon the announcement of the privatization of TD Banknorth in November 2006, certain minority shareholders of TD Banknorth initiated class action litigation alleging various claims against the Bank, TD Banknorth, and TD Banknorth officers and directors. The parties agreed to settle the litigation in February 2009 for \$61.3 million (US\$50 million) of which \$3.7 million (US\$3 million) had been previously accrued on privatization. The Court of Chancery in Delaware approved the settlement of the TD Banknorth Shareholders' Litigation effective June 24, 2009, and the settlement became final. The net after-tax impact of the settlement was \$39 million.
- ¹⁰ On May 22, 2009, the Federal Deposit Insurance Corporation (FDIC), in the U.S., finalized a special assessment resulting in a charge of \$35 million after tax (US\$31 million).
- ¹¹ The impact of the items of note on EPS is calculated by dividing net income available to common shareholders by the weighted average number of common shares outstanding for the period. As a result, the sum of the quarterly EPS impact may not equal the year-to-date EPS impact.
- ¹² The diluted earnings per share figures do not include Commerce earnings for the month of April 2008 because there was a one month lag between fiscal quarter ends until the second quarter of 2009, while share issuance on close resulted in a one-time negative earnings impact of four cents per share.
- ¹³ Effective November 1, 2009, TD Financing Services (formerly VFC Inc.) aligned its loan loss methodology with that used for all other Canadian Personal and Commercial Banking retail loans; any general provisions resulting from the revised methodology are included.

(\$ millions, except as noted)

LINE #	2010		2009				2008			
	Q2	Q1	Q4	Q3 ¹	Q2 ¹	Q1 ¹	Q4	Q3	Q2	
RISK-WEIGHTED ASSETS	(page 46)									
1	\$ 187,174	\$ 190,644	\$ 189,585	\$ 189,609	\$ 199,308	\$ 211,098	\$ 211,750	\$ 184,674	\$ 178,635	
CAPITAL										
Tier 1 capital										
Common shares	(page 30) 2	\$ 16,003	\$ 15,548	\$ 15,357	\$ 15,073	\$ 14,875	\$ 14,781	\$ 13,241	\$ 13,090	\$ 12,818
Contributed surplus	(page 30) 3	252	310	321	339	350	340	350	355	383
Retained earnings	(page 30) 4	19,956	19,356	18,632	18,192	17,848	17,868	17,857	17,362	16,864
Net unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities	(page 31) 5	(3,064)	(1,861)	(1,539)	(1,190)	1,434	1,920	(1,633)	(2,065)	(1,834)
Accumulated net after-tax unrealized loss on AFS equity securities in OCI	6	-	-	-	-	(35)	(56)	-	-	-
Preferred shares ²	7	3,944	3,943	3,945	3,945	3,945	3,320	2,425	2,175	1,675
Innovative instruments ^{2,3}	8	3,652	3,692	4,588	3,846	3,913	3,924	2,765	1,753	1,736
Innovative instruments (ineligible for Tier 1 capital)	9	-	-	(743)	(139)	(80)	(127)	-	-	-
Qualifying non-controlling interests in subsidiaries	10	-	8	31	30	30	22	20	20	20
Gross Tier 1 capital	11	40,743	40,996	40,592	40,096	42,280	41,992	35,025	32,690	31,662
Goodwill and intangibles in excess of 5% limit	12	(14,280)	(14,855)	(15,015)	(14,951)	(16,385)	(16,696)	(15,123)	(14,765)	(15,016)
Net impact of eliminating one month reporting lag on U.S. entities ⁴	13	-	94	57	(431)	(340)	42	1,642	-	-
Net Tier 1 capital	14	26,463	26,235	25,634	24,714	25,555	25,338	21,544	17,925	16,646
Securitization - gain on sale of mortgages	15	(88)	(102)	(84)	(75)	(71)	(50)	(57)	(64)	(65)
Securitization - other	16	(970)	(1,155)	(1,128)	(662)	(596)	(602)	-	-	-
50% shortfall in allowance ⁵	17	(147)	(118)	(110)	(123)	(156)	(233)	(309)	(289)	(239)
50% substantial investments ⁶	18	(2,789)	(2,850)	(2,876)	(3,083)	(3,289)	(3,186)	(71)	(77)	(80)
Other deductions	19	-	-	-	-	(5)	(5)	(4)	(4)	-
Net impact of eliminating one month reporting lag on U.S. entities ⁴	20	-	(47)	(29)	216	170	(42)	(424)	-	-
Adjusted net Tier 1 capital	21	22,469	21,963	21,407	20,987	21,608	21,220	20,679	17,491	16,262
Tier 2 capital										
Innovative instruments in excess of Tier 1 limit	22	-	-	743	139	80	127	-	-	-
Subordinated notes and debentures (net of amortization and ineligible)	23	11,922	11,953	11,948	12,013	12,115	12,131	12,186	13,233	12,301
General allowance - standardized portfolios	24	873	885	877	851	873	681	490	487	467
Accumulated net after-tax unrealized gain on AFS equity securities in OCI	25	70	53	42	42	-	-	53	245	280
Securitization - other	26	(2,052)	(2,370)	(2,421)	(1,901)	(1,910)	(602)	-	-	-
50% shortfall in allowance ⁵	27	(147)	(118)	(110)	(123)	(156)	(233)	(309)	(289)	(239)
50% substantial investments ⁶	28	(2,789)	(2,850)	(2,876)	(3,083)	(3,289)	(3,186)	(5,547)	(5,276)	(5,241)
Investments in insurance subsidiaries ⁶	29	(1,320)	(1,292)	(1,243)	(1,224)	(1,183)	(1,150)	(1,198)	(1,185)	(1,134)
Other deductions	30	-	-	-	-	(4)	(5)	(4)	(4)	-
Net impact of eliminating one month reporting lag on U.S. entities ⁴	31	-	(47)	(29)	216	170	(35)	(1,002)	-	-
Total Tier 2 capital	32	6,557	6,214	6,931	6,930	6,696	7,728	4,669	7,211	6,434
Total regulatory capital⁴	33	\$ 29,026	\$ 28,177	\$ 28,338	\$ 27,917	\$ 28,304	\$ 28,948	\$ 25,348	\$ 24,702	\$ 22,696
REGULATORY CAPITAL RATIOS (%)⁴										
Tier 1 capital ratio	34	12.0%	11.5%	11.3%	11.1%	10.8%	10.1%	9.8%	9.5%	9.1%
Total capital ratio ⁷	35	15.5%	14.8%	14.9%	14.7%	14.2%	13.7%	12.0%	13.4%	12.7%
CAPITAL RATIOS FOR SIGNIFICANT BANK SUBSIDIARIES (%)										
TD Bank, N.A.⁸										
Tier 1 capital ratio	36	13.6%	13.3%	11.1%	10.4%	10.3%	9.1%	9.3%	9.7%	n/a
Total capital ratio	37	15.4%	15.1%	12.9%	12.2%	12.0%	10.7%	11.0%	11.4%	n/a
TD Mortgage Corporation										
Tier 1 capital ratio	38	33.1%	33.5%	31.5%	29.8%	27.5%	34.1%	38.3%	48.2%	48.4%
Total capital ratio	39	36.4%	36.9%	34.7%	33.1%	30.6%	37.1%	41.7%	52.6%	53.0%

¹ Certain comparative amounts are presented after adjustments resulting from adoption of the 2009 financial instruments amendments, as described in Note 1. For further details, see page 48.

² In accordance with CICA Handbook Section 3860, the Bank is required to classify certain classes of preferred shares and innovative Tier 1 capital investments as liabilities on the balance sheet. For regulatory capital purposes, these capital instruments have been grandfathered by OSFI and continue to be included in Tier 1 capital.

³ As the Bank is not the primary beneficiary of TD Capital Trust II and IV, these are not consolidated by the Bank. However, they do qualify as Tier 1 regulatory capital.

⁴ Effective April 30, 2009, for accounting purposes, and effective October 31, 2008 for regulatory reporting purposes, the one month lag in reporting the financial position and results of operations of TD Bank, N.A., which includes TD Banknorth and Commerce, is eliminated as the reporting period of U.S. entities is aligned with the rest of the Bank. Prior to October 31, 2008, regulatory capital was calculated incorporating assets of TD Bank, N.A. on a one month lag. Further, effective October 31, 2008, for regulatory purposes only, the Bank's investment in TD Ameritrade is translated using the period-end foreign exchange rate of the Bank. Accordingly, with the alignment of the reporting periods of TD Bank, N.A. effective April 30, 2009, the net impact relates to TD Ameritrade only.

⁵ When expected loss as calculated within the IRB approach exceeds total provisions, the difference is deducted 50% from Tier 1 capital and 50% from Tier 2 capital. When expected loss as calculated within the IRB approach is less than the total provisions, the difference is added to Tier 2 capital.

⁶ Based on OSFI advisory letter dated February 20, 2007, 100% of substantial investments and investments in insurance subsidiaries held prior to January 1, 2007 (excluding goodwill / intangibles) is deducted from Tier 2 capital. The 50% from Tier 1 capital and 50% from Tier 2 capital deduction has been deferred until 2009 and 2012 for substantial investments and insurance, respectively. Increases in the investment value of insurance subsidiaries and / or substantial investments on or after January 1, 2007 are subject to the 50% from Tier 1 capital and 50% from Tier 2 capital deduction.

⁷ OSFI's target total capital ratio for Canadian banks is 10%.

⁸ On a stand-alone basis, TD Bank, N.A. reports regulatory capital to the Office of the Comptroller of the Currency (OCC) under Basel I based on calendar quarter ends. The disclosed capital ratios are based on this framework. Commerce Bank, N.A. and Commerce Bank/North merged into TD Banknorth, N.A. on May 31, 2008. On the same date, TD Banknorth, N.A. changed its legal name to TD Bank, N.A. Prior to this merger, TD Banknorth, N.A. reported Tier 1 and Total capital ratios of 9.4% and 12.2%, respectively, for Q2 2008 and 9.5% and 12.3%, respectively, for Q1 2008; and Commerce Bank, N.A. reported Tier 1 and Total capital ratios of 9.8% and 10.6%, respectively, for Q2 2008 when it was acquired by the Bank.

In August 2009, the Accounting Standards Board (AcSB) of the Canadian Institute of Chartered Accountants (CICA) amended CICA Handbook Section 3855, *Financial Instruments – Recognition and Measurement* and CICA Handbook Section 3025, *Impaired Loans* (the 2009 Amendments). The 2009 Amendments changed the definition of a loan such that certain debt securities may be classified as loans if they do not have a quoted price in an active market and it is not the Bank's intent to sell the securities immediately or in the near term. Debt securities classified as loans are assessed for impairment using the incurred credit loss model of CICA Handbook Section 3025. Under this model, the carrying value of a loan is reduced to its estimated realizable amount when it is determined that it is impaired. Loan impairment accounting requirements are also applied to held-to-maturity financial assets as a result of the 2009 Amendments. Debt securities that are classified as available-for-sale continue to be written down to their fair value through the Consolidated Statement of Income when the impairment is considered to be other than temporary; however, the impairment loss can be reversed if the fair value subsequently increases and the increase can be objectively related to an event occurring after the impairment loss was recognized.

As a result of the 2009 Amendments, the Bank reclassified certain debt securities from available-for-sale to loans effective November 1, 2008 at their amortized cost as of that date. To be eligible for reclassification, the debt securities had to meet the amended definition of a loan on November 1, 2008. Prior to the reclassification, the debt securities were accounted for at fair value with changes in fair value recorded in other comprehensive income. After the reclassification, they are accounted for at amortized cost using the effective interest rate method.

In addition, the Bank also reclassified held-to-maturity securities that did not have a quoted price in an active market to loans as required by the 2009 Amendments. The securities were accounted for at amortized cost both before and after the reclassification.

The following table summarizes the adjustments that were required to adopt the Amendments.

(\$ millions, except as noted)
FOR THE PERIOD ENDED

LINE #	2009									
	Q3			Q2			Q1			
	Previously reported	Transition adjustment	Amount after transition adjustment	Previously reported	Transition adjustment	Amount after transition adjustment	Previously reported	Transition adjustment	Amount after transition adjustment	
Summarized Consolidated Balance Sheet										
ASSETS										
Securities										
Available-for-sale	1	\$ 88,914	\$ (7,599)	\$ 81,315	\$ 96,481	\$ (8,516)	\$ 87,965	\$ 83,978	\$ (9,033)	\$ 74,945
Held-to-maturity	2	12,223	(3,228)	8,995	12,480	(3,268)	9,212	9,529	(2,006)	7,523
Loans										
Debt securities classified as loans	3	-	11,474	11,474	-	13,277	13,277	-	12,885	12,885
Allowance for loan losses	4	(1,979)	(279)	(2,258)	(1,916)	(309)	(2,225)	(1,783)	(199)	(1,982)
Other										
Other assets	5	14,476	(137)	14,339	16,048	(438)	15,610	17,911	(610)	17,301
SHAREHOLDERS' EQUITY										
Retained earnings	6	\$ 18,383	\$ (191)	\$ 18,192	\$ 18,039	\$ (191)	\$ 17,848	\$ 17,986	\$ (118)	\$ 17,868
Accumulated other comprehensive income	7	598	423	1,021	2,968	936	3,904	2,173	1,155	3,328
Summarized Consolidated Statement of Income										
Interest income										
Loans	8	\$ 2,694	\$ 191	\$ 2,885	\$ 2,749	\$ 299	\$ 3,048	\$ 3,241	\$ 217	\$ 3,458
Securities - Interest	9	1,096	(191)	905	1,339	(299)	1,040	1,414	(217)	1,197
Provision for credit losses	10	557	-	557	656	116	772	537	93	630
Provision for (recovery of) income taxes	11	209	-	209	35	(43)	(8)	(58)	(34)	(92)
Net Income (Loss)	12	\$ 912	\$ -	\$ 912	\$ 618	\$ (73)	\$ 545	\$ 712	\$ (59)	\$ 653
Earnings per share (\$)										
Basic	13	\$ 1.01	\$ -	\$ 1.01	\$ 0.68	\$ (0.09)	\$ 0.59	\$ 0.82	\$ (0.07)	\$ 0.75
Diluted	14	1.01	-	1.01	0.68	(0.09)	0.59	0.82	(0.07)	0.75

Risk-Weighted Assets

Risk-weighted assets (RWA)

- Used in the calculation of risk-based capital ratios, total risk weighted assets are calculated for credit, operational and market risks using the approaches described below.

Approaches used by the Bank to calculate RWA:

For Credit Risk

Standardized Approach

- Under this approach, banks apply a standardized set of risk-weights to exposures, as prescribed by the regulator, to calculate credit risk capital requirements. Standardized risk-weights are based on external credit assessments, where available, and other risk-related factors, including exposure asset class, collateral, etc.

Advanced Internal Ratings Based (AIRB) Approach

- Under this approach, banks use their own internal historical experience of PD, LGD, EAD and other key risk assumptions to calculate credit risk capital requirements. Use of the AIRB approach is subject to supervisory approval.

For Operational Risk

Basic Indicator Approach

- Under this approach, banks calculate operational risk capital requirements by applying a prescribed factor of 15% to a three-year average of positive annual gross income.

Standardized Approach

- Under this approach, banks apply prescribed risk-weight factors to a three-year average of annual gross income for each of eight different business lines, representing the different activities of the institution (e.g. Corporate Finance, Retail Banking, Asset Management, etc.).

For Market Risk

Internal Models Approach

- Under this approach, banks use their own internal risk management models to calculate specific risk and general market risk charges.

Credit Risk Terminology

Gross credit risk exposure

- The total amount the bank is exposed to at the time of default measured before specific provisions or write-offs. Includes exposures under both the Standardized and AIRB approaches to credit risk.

Counterparty Type / Exposure Classes:

Retail

Residential secured

- Includes residential mortgages and home equity lines of credit extended to individuals.

Qualifying revolving retail (QRR)

- Includes credit cards, unsecured lines of credit and overdraft protection products extended to individuals (in the case of the Standardized Approach to credit risk, credit card exposures are included in the 'Other retail' category).

Other retail

- Includes all other loans (e.g. personal loans, student lines of credit and small business loans) extended to individuals and small businesses.

Non-retail

Corporate

- Includes exposures to corporations, partnerships or proprietorships.

Sovereign

- Includes exposures to central governments, central banks, multilateral development banks and certain public sector entities.

Bank

- Includes exposures to deposit-taking institutions, securities firms and certain public sector entities.

Exposure Types:

Drawn

- The amount of funds advanced to a borrower.

Undrawn (commitment)

- The difference between the authorized and drawn amounts (e.g. the unused portion of a line of credit / committed credit facility).

Repo-style transactions

- Repurchase and reverse repurchase agreements, securities borrowing and lending.

OTC derivatives

- Privately negotiated derivative contracts that are not exchange-traded.

Other off-balance sheet

- All off-balance sheet arrangements other than derivatives and undrawn commitments (e.g. letters of credit, letters of guarantee).

AIRB Credit Risk Parameters:

Probability of Default (PD)

- The likelihood that the borrower will not be able to meet its scheduled repayments within a one year time horizon.

Exposure at Default (EAD)

- The total amount the bank is exposed to at the time of default.

Loss Given Default (LGD)

- The amount of the loss when a borrower defaults on a loan, which is expressed as a percentage of EAD.

Acronym	Definition	Acronym	Definition
AFS	▪ Available-For-Sale	IDA	▪ Insured Deposit Account
AIRB	▪ Advanced Internal Ratings Based	MUR	▪ Multiple-Unit Residential
IRB	▪ Internal Ratings Based	NII	▪ Net Interest Income
CAD P&C	▪ Canadian Personal and Commercial Banking	OCI	▪ Other Comprehensive Income
CDS	▪ Credit Default Swap	OCC	▪ Office of the Comptroller of the Currency
CICA	▪ Canadian Institute of Chartered Accountants	OSFI	▪ Office of the Superintendent of Financial Institutions Canada
EAD	▪ Exposure at Default	PCL	▪ Provision for Credit Losses
FDIC	▪ Federal Deposit Insurance Corporation	PD	▪ Probability of Default
GAAP	▪ Generally Accepted Accounting Principles	QRR	▪ Qualifying Revolving Retail
HTM	▪ Held-To-Maturity	RWA	▪ Risk-Weighted Assets
HELOC	▪ Home Equity Line of Credit	TEB	▪ Taxable Equivalent Basis
LGD	▪ Loss Given Default	U.S. P&C	▪ U.S. Personal and Commercial Banking
MBS	▪ Mortgage-Backed Security	USD	▪ U.S. Dollar