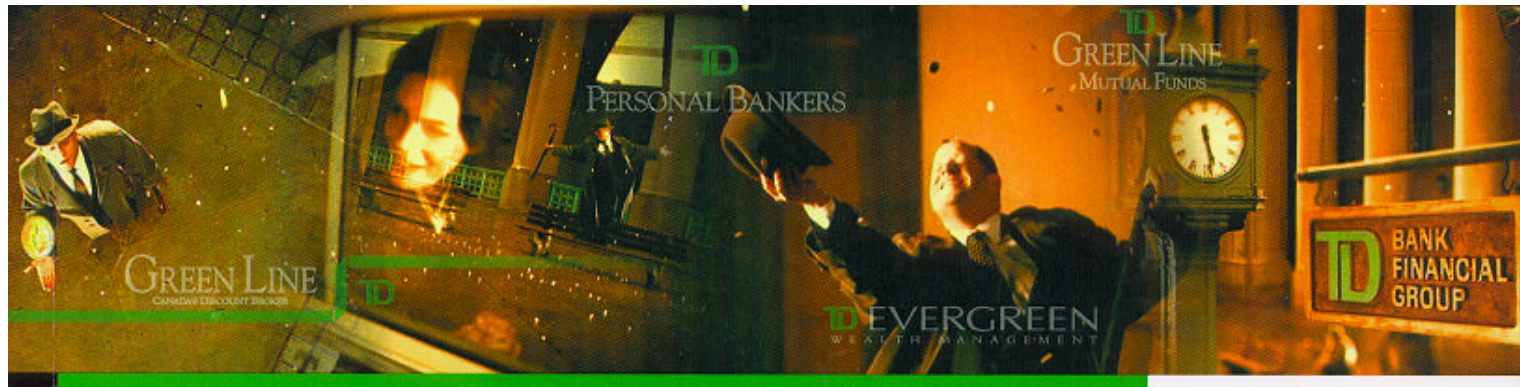

TD BANK FINANCIAL GROUP



**SUPPLEMENTAL FINANCIAL INFORMATION
FOR THE QUARTER ENDED OCTOBER 31, 1999**

Q4/99

For further information contact:

Dan Marinangeli	(416) 982-8002
Don Allan	(416) 944-5437
Colm Freyne	(416) 982-5081
Scott Lamb	(416) 982-5075
FAX #	(416) 944-6618

TD BANK FINANCIAL GROUP

Q4/99

SUPPLEMENTAL FINANCIAL INFORMATION (unaudited) FOR THE QUARTER ENDED OCTOBER 31, 1999

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HIGHLIGHTS

LINE #	QUARTER								FULL YEAR			
	1997	1998				1999				1998	1999	
	4	1	2	3	4	1	2	3	4	1998	1999	
Results of operations (\$ millions)												
Net income - cash basis	1	\$ 296	\$ 327	\$ 315	\$ 297	\$ 244	\$ 323	\$ 358	\$ 1,484	\$ 860	\$ 1,183	\$ 3,025
Net income - accrual basis	2	289	293	307	287	234	312	348	1,473	848	1,121	2,981
Net interest income (TEB)	3	798	810	772	784	774	838	752	779	804	3,140	3,173
Total revenue (TEB)*	4	1,686	1,517	1,600	1,789	1,431	1,775	1,796	1,844	1,850	6,337	7,265
Per common share												
Net income - cash basis	5	\$.49	\$.53	\$.52	\$.48	\$.39	\$.53	\$.58	\$ 2.48	\$ 1.39	\$ 1.92	\$ 4.98
Net income - cash basis - excluding special gains*	6	.49	.53	.52	.48	.39	.53	.58	.66	.62	1.92	2.39
Net income - accrual basis	7	.48	.48	.50	.46	.37	.51	.56	2.46	1.37	1.81	4.90
Net income - accrual basis - excluding special gains*	8	.48	.48	.50	.46	.37	.51	.56	.64	.60	1.81	2.31
Financial position (\$ billions)												
Total assets	9	\$ 163.9	\$ 177.0	\$ 189.5	\$ 208.7	\$ 181.8	\$ 213.5	\$ 208.0	\$ 222.5	\$ 214.4	\$ 181.8	\$ 214.4
Total common equity	10	6.8	7.0	7.2	7.5	7.7	7.8	7.9	9.4	10.7	7.7	10.7
Other (\$ millions)												
Net interest margin (TEB)	11	2.31 %	2.21 %	2.04 %	1.88 %	1.72 %	1.84 %	1.70 %	1.63 %	1.66 %	1.95 %	1.70 %
Net impaired loans	12	\$ (79)	\$ 84	\$ (78)	\$ (321)	\$ (259)	\$ (431)	\$ (427)	\$ (411)	\$ (257)	\$ (259)	\$ (257)
Net impaired loans as a % of net loans**	13	(.1)%	.1 %	(.1)%	(.3)%	(.3)%	(.4)%	(.4)%	(.4)%	(.3)%	(.3)%	(.3)%
PCL as a % of net average loans**	14	1.09	.27	.28	1.11	.25	.71	.31	.10	-	.48	.28
PCL excluding special charge as a % of net average loans**	15	.18	.27	.28	.26	.25	.30	.31	.10	-	.27	.18
Securities - surplus over book	16	\$ 674	\$ 753	\$ 965	\$ 770	\$ 477	\$ 900	\$ 1,534	\$ 1,239	\$ 394	\$ 477	\$ 394
Tier 1 capital ratio	17	6.6 %	7.1 %	7.1 %	7.3 %	7.2 %	7.0 %	7.0 %	8.7 %	10.1 %	7.2 %	10.1 %
Total capital ratio	18	10.2	10.8	10.7	11.2	11.0	10.6	10.6	12.1	13.3	11.0	13.3
Efficiency ratio-excluding non-cash charges*** and one time gains	19	63.8	59.7	61.0	64.3	70.6	61.7	62.7	61.4	64.4	63.8	62.6
Number of full-time equivalent staff at period end	20	28,001	28,582	29,445	29,920	29,236	29,394	30,186	30,898	30,636	29,236	30,636
Number of retail bank and brokerage outlets	21	1,115	1,147	1,146	1,153	1,185	1,188	1,177	1,173	1,187	1,185	1,187
Rating of senior debt: Moody's	22	Aa2	Aa2	Aa2	Aa2	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3
Standard and Poor's	23	AA	AA	AA	AA	AA	AA	AA-	AA-	AA-	AA	AA-

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

** Includes customers' liability under acceptances.

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

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

SHAREHOLDER VALUE

LINE #	QUARTER								FULL YEAR			
	1997	1998				1999				1998	1999	
	4	1	2	3	4	1	2	3	4			
Per common share												
Net income - cash basis	1	\$.49	\$.53	\$.52	\$.48	\$.39	\$.53	\$.58	\$ 2.48	\$ 1.39	\$ 1.92	\$ 4.98
Net income - cash basis - excluding special gains*	2	.49	.53	.52	.48	.39	.53	.58	.66	.62	1.92	2.39
Net income - accrual basis	3	.48	.48	.50	.46	.37	.51	.56	2.46	1.37	1.81	4.90
Net income - accrual basis - excluding special gains*	4	.48	.48	.50	.46	.37	.51	.56	.64	.60	1.81	2.31
Dividends	5	.14	.16	.16	.17	.17	.17	.17	.19	.19	.66	.72
Book value	6	11.38	11.81	12.06	12.60	12.94	13.13	13.26	15.77	17.25	12.94	17.25
Closing market price	7	25.83	26.80	32.65	29.83	22.95	31.50	38.93	29.80	33.75	22.95	33.75
Financial ratios and statistics												
ROE - cash basis on tangible equity	8	18.7 %	20.2 %	19.6 %	17.3 %	13.6 %	17.8 %	20.1 %	74.9 %	36.2 %	17.6 %	38.1 %
ROE - cash basis on tangible equity - excluding special gains*	9	18.7	20.2	19.6	17.3	13.6	17.8	20.1	19.9	16.1	17.6	18.3
ROE - cash basis on total equity	10	17.2	18.3	17.8	15.5	12.2	16.0	18.2	68.4	33.5	15.9	34.8
ROE - cash basis on total equity - excluding special gains*	11	17.2	18.3	17.8	15.5	12.2	16.0	18.2	18.2	14.9	15.9	16.7
Return on assets	12	.73	.67	.68	.58	.45	.58	.68	2.70	1.55	.59	1.40
Return on risk-weighted assets	13	1.14	1.14	1.23	1.10	.89	1.15	1.28	5.27	3.07	1.09	2.73
Dividend yield (1)	14	2.5	2.1	1.9	2.0	2.7	2.5	1.8	2.0	2.3	2.4	2.1
Common dividend payout ratio - cash basis - excluding special gains*	15	28.9	30.1	31.1	35.4	43.5	32.4	29.1	28.8	31.1	34.4	30.3
Closing market price to book value	16	2.27	2.27	2.71	2.37	1.77	2.40	2.94	1.89	1.96	1.77	1.96
Price earnings ratio (2) - cash basis - excluding special gains*	17	13.8	13.6	16.0	14.8	12.0	16.4	19.7	13.8	14.1	11.9	14.1
Total market return on common shareholders' investment (3)	18	68.3 %	47.6 %	68.4 %	36.7 %	(8.6)%	20.0 %	21.3 %	2.3 %	50.2 %	(8.6)%	50.2 %
Number of common shares outstanding (MM)	19	593.9	593.9	594.1	594.1	594.2	594.4	594.5	594.6	620.3	594.2	620.3
Average number of common shares outstanding (MM)	20	593.8	594.0	594.0	594.1	594.2	594.4	594.4	594.5	613.9	594.0	599.3

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

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

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

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

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

NET INCOME
(\$MILLIONS)

LINE #	QUARTER										FULL YEAR	
	1997	1998				1999				1998	1999	
	4	1	2	3	4	1	2	3	4			
Net interest income (TEB)	1	\$ 798	\$ 810	\$ 772	\$ 784	\$ 774	\$ 838	\$ 752	\$ 779	\$ 804	\$ 3,140	\$ 3,173
Provision for credit losses	2	240	63	62	263	62	175	75	25	-	450	275
Other income (page 11)	3	888	707	828	1,005	657	937	1,044	1,065	1,046	3,197	4,092
Net interest and other income before special gains	4	1,446	1,454	1,538	1,526	1,369	1,600	1,721	1,819	1,850	5,887	6,990
Special gains*	5	-	-	-	-	-	-	-	1,082	758	-	1,840
Net interest and other income	6	1,446	1,454	1,538	1,526	1,369	1,600	1,721	2,901	2,608	5,887	8,830
Non-interest expenses excluding non-cash goodwill / intangible charges (page 12)	7	948	880	975	1,022	1,011	1,058	1,126	1,132	1,192	3,888	4,508
Income before provision for income taxes	8	498	574	563	504	358	542	595	1,769	1,416	1,999	4,322
Provision for income taxes (TEB)	9	202	247	248	207	114	219	237	283	553	816	1,292
Net income before non-controlling interest	10	296	327	315	297	244	323	358	1,486	863	1,183	3,030
Non-controlling interest	11	-	-	-	-	-	-	-	2	3	-	5
Net income - cash basis	12	296	327	315	297	244	323	358	1,484	860	1,183	3,025
Preferred dividends	13	8	11	10	12	12	11	11	10	11	45	43
Net income applicable to common shares - cash basis	14	288	316	305	285	232	312	347	1,474	849	1,138	2,982
Non-cash goodwill / intangible charges - tax effected	15	7	34	8	10	10	11	10	11	12	62	44
Net income applicable to common shares - accrual basis	16	\$ 281	\$ 282	\$ 297	\$ 275	\$ 222	\$ 301	\$ 337	\$ 1,463	\$ 837	\$ 1,076	\$ 2,938
Earnings per share - cash basis**	17	\$ 0.49	\$ 0.53	\$ 0.52	\$ 0.48	\$ 0.39	\$ 0.53	\$ 0.58	\$ 2.48	\$ 1.39	\$ 1.92	\$ 4.98

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

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

NET INCOME BY MAJOR BUSINESS SEGMENT - TOTAL BANK
CASH BASIS (\$MILLIONS)

LINE #	QUARTER								FULL YEAR		
	1997	1998				1999				1998	1999
	4	1	2	3	4	1	2	3	4		
Net income											
Personal & Commercial Banking	\$ 139	\$ 130	\$ 96	\$ 104	\$ 128	\$ 110	\$ 101	\$ 140	\$ 147	\$ 458	\$ 498
Wealth Management Services	43	31	48	47	51	57	103	1,140	517	177	1,817
Total Retail	182	161	144	151	179	167	204	1,280	664	635	2,315
TD Securities	238	184	184	258	51	211	163	192	195	677	761
Other	(124)	(18)	(13)	(112)	14	(55)	(9)	12	1	(129)	(51)
Total Bank	\$ 296	\$ 327	\$ 315	\$ 297	\$ 244	\$ 323	\$ 358	\$ 1,484	\$ 860	\$ 1,183	\$ 3,025
Return on tangible common equity											
Personal & Commercial Banking	26 %	25 %	18 %	17 %	21 %	18 %	17 %	23 %	22 %	20 %	20 %
Wealth Management Services *	52	25	33	46	42	46	85	34	29	37	49
Total Retail	29	25	21	21	25	22	29	25	23	23	25
TD Securities	27	18	18	26	4	20	16	20	22	17	19
Total Bank *	19 %	20 %	20 %	17 %	14 %	18 %	20 %	20 %	16 %	18 %	18 %
Total Bank Return on total equity	17 %	18 %	18 %	16 %	12 %	16 %	18 %	18 %	15 %	16 %	17 %
Percentage contribution to total net income											
Personal & Commercial Banking	47 %	40 %	30 %	35 %	52 %	34 %	28 %	9 %	17 %	39 %	16 %
Wealth Management Services	15	9	15	16	21	18	29	77	60	15	60
Total Retail	62	49	45	51	73	52	57	86	77	54	76
TD Securities	80	56	58	87	21	65	46	13	23	57	25
Other	(42)	(5)	(3)	(38)	6	(17)	(3)	1	-	(11)	(1)
Total Bank	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %
Percentage geographic contribution to total net income											
Canada	61 %	71 %	56 %	45 %	62 %	47 %	48 %	24 %	27 %	59 %	37 %
USA	22	22	32	39	17	37	41	73	69	28	55
Offshore	17	7	12	16	21	16	11	3	4	13	8
Total Bank	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

* Excludes gain on sale of TD Waterhouse Group Inc., and Knight/Trimark.

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

OTHER: Includes Real Estate Investments and the effect of transfer pricing differences and any residual unallocated revenues and expenses. The Q1/99, Q3/98 and the Q4/97 general provisions for credit losses of \$100 million, \$200 million and \$200 million respectively are included in Other.

NET INCOME BY MAJOR BUSINESS SEGMENT - PERSONAL & COMMERCIAL BANKING
(\$MILLIONS)

LINE #	QUARTER									FULL YEAR	
	1997	1998				1999				1998	1999
	4	1	2	3	4	1	2	3	4		
Net interest income (TEB)	\$ 561	\$ 544	\$ 521	\$ 544	\$ 542	\$ 525	\$ 507	\$ 523	\$ 533	\$2,151	\$2,088
Provision for credit losses	(9)	43	43	37	35	45	46	14	(2)	158	103
Other income	228	239	241	250	248	264	272	296	286	978	1,118
Non-interest expenses	548	509	542	562	550	548	554	559	570	2,163	2,231
Net income before taxes	250	231	177	195	205	196	179	246	251	808	872
Income taxes (TEB)	111	101	81	91	77	86	78	106	104	350	374
Net income - cash basis	\$ 139	\$ 130	\$ 96	\$ 104	\$ 128	\$ 110	\$ 101	\$ 140	\$ 147	\$ 458	\$ 498
Non-cash goodwill/intangible charges	-	-	-	-	-	-	-	1	1	-	2
Net income - accrual basis	\$ 139	\$ 130	\$ 96	\$ 104	\$ 128	\$ 110	\$ 101	\$ 139	\$ 146	\$ 458	\$ 496

Selected volumes and ratios

Average loans and customers' liability under acceptances (\$B)	10	\$ 55	\$ 56	\$ 57	\$ 59	\$ 59	\$ 60	\$ 61	\$ 62	\$ 61	\$ 58	\$ 61
Average deposits (\$B)	11	51	51	50	51	52	53	54	55	56	51	55
Assets under administration (\$B)	12	\$ 31	\$ 33	\$ 35	\$ 37	\$ 37	\$ 38	\$ 40	\$ 44	\$ 48	\$ 37	\$ 48
Margin on average earning assets	13	N/A	3.99 %	3.88 %	3.82 %	3.85 %	3.72 %	3.72 %	3.66 %	3.67 %	3.89 %	3.69 %
Efficiency ratio excluding goodwill/intangible	14	69 %	65 %	71 %	71 %	70 %	69 %	71 %	68 %	70 %	69 %	70 %
Cash basis return on tangible common equity	15	26 %	25 %	18 %	17 %	21 %	18 %	17 %	23 %	22 %	20 %	20 %
Cash basis return on total common equity	16	26 %	25 %	18 %	17 %	21 %	18 %	17 %	23 %	22 %	20 %	20 %

PERSONAL AND COMMERCIAL BANKING:

Provides financial services to consumers and small and medium-sized businesses. It encompasses retail banking, electronic banking, credit card services, private banking, full service brokerage, trust and insurance businesses, operating through a network of retail outlets, automated banking machines, telephones, PCs and the Internet. It also includes income from interest rate gapping.

NET INCOME BY MAJOR BUSINESS SEGMENT - WEALTH MANAGEMENT SERVICES
(\$MILLIONS)

LINE #	QUARTER								FULL YEAR		
	1997	1998				1999				1998	1999
	4	1	2	3	4	1	2	3	4		
Net interest income (TEB)	\$ 40	\$ 44	\$ 50	\$ 55	\$ 58	\$ 62	\$ 69	\$ 86	\$ 99	\$ 207	\$ 316
Provision for credit losses	-	-	-	-	-	-	-	-	-	-	-
Brokerage commissions & other	188	178	222	243	245	302	402	1,399	1,077	888	3,180
Non-interest expenses *	151	169	184	213	221	266	295	298	332	787	1,191
Net income before taxes	77	53	88	85	82	98	176	1,187	844	308	2,305
Income taxes (TEB)	34	22	40	38	31	41	73	45	324	131	483
Non-controlling interest	-	-	-	-	-	-	-	2	3	-	5
Net income - cash basis	\$ 43	\$ 31	\$ 48	\$ 47	\$ 51	\$ 57	\$ 103	\$ 1,140	\$ 517	\$ 177	\$ 1,817
Non-cash goodwill/intangible charges	7	34	8	10	10	11	10	10	11	62	42
Net income - accrual basis	\$ 36	\$ (3)	\$ 40	\$ 37	\$ 41	\$ 46	\$ 93	\$ 1,130	\$ 506	\$ 115	\$ 1,775

Selected volumes and ratios

Assets under administration as at quarter end (\$B)

Retail brokerage: Canada	11	\$ 17	\$ 22	\$ 25	\$ 24	\$ 23	\$ 26	\$ 28	\$ 29	\$ 31	\$ 23	\$ 31
USA	12	35	51	59	66	68	89	117	128	135	68	135
Offshore	13	-	-	-	-	-	2	2	2	3	-	3
TD mutual funds included in retail brokerage	14	(4)	(8)	(9)	(10)	(9)	(14)	(15)	(16)	(17)	(9)	(17)
Retail Mutual funds: Canada	15	13	13	15	15	14	15	16	17	17	14	17
USA	16	4	4	5	5	6	9	10	11	11	6	11
TD Investments & other brokerage	17	24	24	24	28	27	30	30	31	32	27	32
Total AUA	18	\$ 89	\$ 106	\$ 119	\$ 128	\$ 129	\$ 157	\$ 188	\$ 202	\$ 212	\$ 129	\$ 212
Efficiency ratio excluding goodwill/intangible **	19	66 %	77 %	69 %	71 %	73 %	73 %	64 %	74 %	79 %	72 %	72 %
Cash basis return on tangible common equity **	20	52 %	25 %	33 %	46 %	42 %	46 %	85 %	34 %	29 %	37 %	49 %
Cash basis return on total common equity **	21	20 %	10 %	16 %	16 %	15 %	18 %	33 %	17 %	14 %	14 %	21 %

* Excluding non-cash goodwill/intangible charges.

** Excluding special gains.

Excluding the impact of the \$471 million after tax special gains in Q4/99, Net Income on a cash basis would be \$46 million.

Excluding the impact of \$1,082 million after tax gain on the sale of TD Waterhouse Group Inc. in Q3/99, Net Income on a cash basis would be \$58 million.

Excluding the impact of \$41 million after tax investment securities gains in Q2/99, Net Income, Efficiency and ROE tangible on a cash basis would be \$62 million, 73% and 51% respectively.

WEALTH MANAGEMENT SERVICES:

Comprised of TD Waterhouse (USA, Canada, Europe, Australia, Hong Kong), Mutual Funds, and TD Investments.

NET INCOME BY MAJOR BUSINESS SEGMENT - TD SECURITIES
(\$MILLIONS)

LINE #	QUARTER								FULL YEAR			
	1997	1998				1999				1998	1999	
	4	1	2	3	4	1	2	3	4			
Net interest income (TEB)	1	\$ 276	\$ 263	\$ 249	\$ 253	\$ 264	\$ 282	\$ 202	\$ 178	\$ 158	\$1,029	\$ 820
Provision for credit losses	2	54	20	20	25	27	30	30	13	3	92	76
Trading, underwriting & advisory fees	3	425	264	349	491	112	353	371	445	445	1,216	1,614
Non-interest expenses	4	240	205	250	252	274	240	252	285	258	981	1,035
Net income before taxes	5	407	302	328	467	75	365	291	325	342	1,172	1,323
Income taxes (TEB)	6	169	118	144	209	24	154	128	133	147	495	562
Net income - cash basis	7	\$ 238	\$ 184	\$ 184	\$ 258	\$ 51	\$ 211	\$ 163	\$ 192	\$ 195	\$ 677	\$ 761
Non-cash goodwill/intangible charges	8	-	-	-	-	-	-	-	-	-	-	-
Net income - accrual basis	9	\$ 238	\$ 184	\$ 184	\$ 258	\$ 51	\$ 211	\$ 163	\$ 192	\$ 195	\$ 677	\$ 761

Selected volumes and ratios (as at quarter end)

Securities purchased under resale agreements (\$B)	10	\$ 23	\$ 27	\$ 29	\$ 33	\$ 12	\$ 23	\$ 21	\$ 28	\$ 26	\$ 12	\$ 26
Trading securities (\$B)	11	21	25	31	44	37	47	48	52	51	37	51
Short sales of securities (\$B)	12	10	9	10	16	13	16	16	23	15	13	15
Securities sold under repurchase agreements (\$B)	13	15	19	21	24	8	16	15	19	19	8	19
Average loans and customers' liability under acceptances (\$B)	14	27	29	29	28	30	33	32	28	26	29	30
Efficiency ratio excluding goodwill/intangible	15	34 %	39 %	42 %	34 %	73 %	38 %	44 %	46 %	43 %	44 %	43 %
Cash basis return on tangible common equity	16	27 %	18 %	18 %	26 %	4 %	20 %	16 %	20 %	22 %	17 %	19 %
Cash basis return on total common equity	17	27 %	18 %	18 %	26 %	4 %	20 %	16 %	20 %	22 %	17 %	19 %

Excluding the impact of \$35 million after tax one-time security gains in Q1/99, Net Income, Efficiency and ROE on a cash basis would be \$176 million, 42% and 16% respectively.

Excluding the impact of \$200 million special security gains in Q3/98, Net Income, Efficiency and ROE on a cash basis would be \$150 million, 46%, and 15% respectively.

Excluding the impact of \$29 million after tax sale of payroll in Q1/98, Net Income, Efficiency and ROE on a cash basis would be \$155 million, 43%, and 16% respectively.

Excluding the impact of \$200 million special security gains in Q4/97, Net Income, Efficiency and ROE on a cash basis would be \$124 million, 48%, and 14% respectively.

TD SECURITIES:

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

NII, MARGINS, RATES AND OTHER STATISTICS
(\$MILLIONS)

LINE #	QUARTER									FULL YEAR		
	1997	1998				1999				1998	1999	
	4	1	2	3	4	1	2	3	4			
Net interest income												
Net interest income	1	\$ 751	\$ 760	\$ 717	\$ 736	\$ 728	\$ 793	\$ 704	\$ 727	\$ 757	\$ 2,941	\$ 2,981
TEB adjustment	2	47	50	55	48	46	45	48	52	47	199	192
Net interest income (TEB)	3	\$ 798	\$ 810	\$ 772	\$ 784	\$ 774	\$ 838	\$ 752	\$ 779	\$ 804	\$ 3,140	\$ 3,173
Average assets												
Average earning assets	4	\$ 136,739	\$ 145,776	\$ 155,213	\$ 165,392	\$ 178,398	\$ 181,123	\$ 181,156	\$ 189,687	\$ 192,456	\$ 161,244	\$ 186,147
Average total assets	5	157,557	172,931	184,173	196,746	208,343	211,978	208,714	216,528	216,866	190,600	213,561
Trading related income (TEB)*												
Interest rate and credit portfolios	6	\$ 98	\$ 58	\$ 121	\$ 104	\$ 113	\$ 76	\$ 142	\$ 125	\$ 74	\$ 396	\$ 417
Foreign exchange portfolios	7	20	32	24	23	33	47	35	29	34	112	145
Equity and other portfolios	8	23	20	43	10	(113)	55	36	7	49	(40)	147
Total trading income	9	\$ 141	\$ 110	\$ 188	\$ 137	\$ 33	\$ 178	\$ 213	\$ 161	\$ 157	\$ 468	\$ 709
Impact on NII from impaired loans												
Reduction/(increase) in NII from impaired loans												
Gross	10	\$ 15	\$ 11	\$ 17	\$ 9	\$ 16	\$ 15	\$ 15	\$ 17	\$ 16	\$ 53	\$ 63
Recoveries	11	(2)	(4)	(4)	(4)	(4)	(3)	(3)	(3)	(2)	(16)	(11)
Net reduction/(increase)	12	\$ 13	\$ 7	\$ 13	\$ 5	\$ 12	\$ 12	\$ 12	\$ 14	\$ 14	\$ 37	\$ 52
Net interest margin												
N.I.I. (TEB) as a % of average earning assets	13	2.31 %	2.21 %	2.04 %	1.88 %	1.72 %	1.84 %	1.70 %	1.63 %	1.66 %	1.95 %	1.70 %
N.I.I. (TEB) as a % of average total assets	14	2.01	1.86	1.72	1.58	1.47	1.57	1.48	1.43	1.47	1.65	1.49
Effective tax rates**												
Published	15	34.9 %	40.2 %	38.4 %	35.5 %	21.7 %	35.5 %	34.9 %	36.8 %	38.3 %	35.3 %	36.9 %
TEB	16	41.2	45.7	44.5	41.8	32.3	41.0	40.4	41.6	40.4	42.0	40.8
Number of common shares outstanding (millions)												
At end of period	17	593.9	593.9	594.1	594.1	594.2	594.4	594.5	594.6	620.3	594.2	620.3
Average for period	18	593.8	594.0	594.0	594.1	594.2	594.4	594.4	594.5	613.9	594.0	599.3
Asset securitization												
Securitized during the quarter												
Mortgages - conventional	19	799	471	498	-	582	-	-	382	2,410	1,551	2,792
Mortgages - MBS pools	20	-	-	-	-	-	500	-	404	22	-	926
Credit Cards	21	-	-	-	1,140	560	-	325	-	-	1,700	325
Corporate Loans	22	-	-	-	-	-	-	-	-	200	-	200
Outstanding at period end	23	1,901	2,305	2,715	3,723	4,721	5,044	5,207	5,811	8,270	4,721	8,270
Income statement impact												
Net interest income	24	\$ (3)	\$ (4)	\$ (4)	\$ (5)	\$ (33)	\$ (31)	\$ (33)	\$ (39)	\$ (46)	\$ (46)	\$ (149)
Other income	25	-	2	3	4	24	16	25	27	30	33	98
Provision for credit losses	26	-	-	-	-	(10)	(13)	(12)	(14)	(12)	(10)	(51)
Total impact	27	\$ (3)	\$ (2)	\$ (1)	\$ (1)	\$ 1	\$ (2)	\$ 4	\$ 2	\$ (4)	\$ (3)	\$ -

* Includes trading-related income reported in net interest and other income.

** Excludes gain on sale of TD Waterhouse Group Inc.

INTEREST RATE SENSITIVITY, SECURITIES, DEFERRED REVENUE, AND GOODWILL / INTANGIBLES
(\$MILLIONS)

		AS AT QUARTER END								
LINE #	1997	1998				1999				
	4	1	2	3	4	1	2	3	4	
Interest sensitive (asset) liability gap within 1 year (\$billions)	1	\$ 6.9	\$ 5.1	\$ 4.9	\$ 1.0	\$ 1.5	\$ (3.8)	\$ (4.4)	\$ 0.9	\$ (7.5)
After tax impact of 1% increase in interest rates on										
Common shareholders' equity	2	\$ (173)	\$ (132)	\$ (130)	\$ (77)	\$ (74)	\$ (112)	\$ (126)	\$ (156)	\$ (153)
Annual net income	3	(15)	3	(6)	13	38	5	(2)	(14)	(7)
Securities - surplus (deficit) over book										
Canadian governments	4	\$ 17	\$ (7)	\$ (6)	\$ (6)	\$ (1)	\$ (2)	\$ (2)	\$ (10)	\$ (20)
U.S. federal government	5	1	1	4	1	7	-	-	(1)	(2)
Corporate bonds/debentures/commercial paper	6	(3)	(11)	(8)	(13)	(5)	3	(2)	10	6
Preferred shares	7	59	43	43	42	17	19	17	13	5
Common & equivalents	8	600	727	932	746	459	880	1,521	1,227	405
Total	9	\$ 674	\$ 753	\$ 965	\$ 770	\$ 477	\$ 900	\$ 1,534	\$ 1,239	\$ 394
Deferred revenues										
Credit fees	10	\$ 118	\$ 127	\$ 145	\$ 128	\$ 142	\$ 183	\$ 141	\$ 139	\$ 128
Derivatives	11	111	120	130	135	133	134	142	145	143
Total	12	\$ 229	\$ 247	\$ 275	\$ 263	\$ 275	\$ 317	\$ 283	\$ 284	\$ 271
Goodwill / Intangibles										
At beginning of period	13	\$ 517	\$ 522	\$ 756	\$ 734	\$ 915	\$ 958	\$ 928	\$ 882	\$ 917
Arising during the period	14	-	252	-	151	37	3	-	18	27
Amortized in the period	15	(7)	(34)	(10)	(11)	(13)	(13)	(13)	(13)	(14)
Foreign exchange adjustment	16	12	16	(12)	41	19	(20)	(33)	30	(21)
At end of period	17	\$ 522	\$ 756	\$ 734	\$ 915	\$ 958	\$ 928	\$ 882	\$ 917	\$ 909

NET INTEREST INCOME
(\$MILLIONS)

LINE #	QUARTER										FULL YEAR	
	1997	1998				1999				1998	1999	
	4	1	2	3	4	1	2	3	4			
Interest income												
Loans	1	\$ 1,680	\$ 1,759	\$ 1,776	\$ 1,950	\$ 2,005	\$ 1,897	\$ 1,876	\$ 1,922	\$ 1,899	\$ 7,490	\$ 7,594
Securities	2	374	427	447	548	751	715	591	689	773	2,173	2,768
Deposits with banks	3	75	84	96	81	73	81	186	116	129	334	512
Total interest income	4	2,129	2,270	2,319	2,579	2,829	2,693	2,653	2,727	2,801	9,997	10,874
Interest expense												
Deposits	5	1,078	1,195	1,315	1,472	1,600	1,520	1,579	1,593	1,562	5,582	6,254
Subordinated notes	6	40	47	63	58	58	54	48	38	41	226	181
Other	7	260	268	224	313	443	326	322	369	441	1,248	1,458
Total interest expense	8	1,378	1,510	1,602	1,843	2,101	1,900	1,949	2,000	2,044	7,056	7,893
Net interest income	9	\$ 751	\$ 760	\$ 717	\$ 736	\$ 728	\$ 793	\$ 704	\$ 727	\$ 757	\$ 2,941	\$ 2,981

OTHER INCOME
(\$MILLIONS)

LINE #	QUARTER									FULL YEAR		
	1997	1998				1999				1998	1999	
	4	1	2	3	4	1	2	3	4			
TD Waterhouse fees and commissions	1	\$ 136	\$ 127	\$ 163	\$ 167	\$ 177	\$ 238	\$ 268	\$ 238	\$ 235	\$ 634	\$ 979
Full service brokerage and other securities services	2	92	93	128	104	54	112	116	161	95	379	484
Mutual fund management	3	44	44	48	56	56	59	64	65	70	204	258
Credit fees	4	92	82	105	119	97	100	118	118	127	403	463
Service charges	5	68	69	70	72	72	68	69	76	76	283	289
Card services	6	44	44	41	46	49	46	43	50	51	180	190
Trading income	7	91	65	153	95	(15)	99	184	190	206	298	679
Net investment securities gains*	8	232	36	42	248	60	132	80	65	85	386	362
Foreign exchange - non-trading	9	27	22	20	29	24	16	12	27	17	95	72
Property rental income	10	14	18	10	17	16	13	17	15	14	61	59
Insurance	11	10	13	13	14	16	14	16	17	18	56	65
Income - asset securitizations	12	-	2	3	4	24	15	24	26	29	33	94
Other consumer services	13	13	7	9	6	6	7	1	2	6	28	16
Other commercial and corporate services	14	25	85	23	28	21	18	32	15	17	157	82
Total other income - page 3 (line 3)	15	\$ 888	\$ 707	\$ 828	\$ 1,005	\$ 657	\$ 937	\$ 1,044	\$ 1,065	\$ 1,046	\$ 3,197	\$ 4,092

*Excludes Knight/Trimark gain in Q4/99.

NON-INTEREST EXPENSES
(\$MILLIONS)

LINE #	QUARTER										FULL YEAR	
	1997	1998				1999				1998	1999	
	4	1	2	3	4	1	2	3	4			
Salaries and staff benefits												
Salaries	1	\$ 494	\$ 441	\$ 509	\$ 519	\$ 523	\$ 524	\$ 549	\$ 590	\$ 597	\$ 1,992	\$ 2,260
Pension and other staff benefits	2	34	39	44	47	45	53	57	60	53	175	223
Total	3	528	480	553	566	568	577	606	650	650	2,167	2,483
Occupancy												
Rent	4	46	44	47	51	54	52	53	51	53	196	209
Depreciation	5	21	18	15	20	20	18	19	20	23	73	80
Other	6	17	18	18	18	21	20	21	22	21	75	84
Total	7	84	80	80	89	95	90	93	93	97	344	373
Equipment												
Rent	8	17	17	18	21	22	22	22	22	22	78	88
Depreciation	9	24	25	27	28	28	26	29	31	35	108	121
Other	10	37	34	40	37	38	45	48	45	48	149	186
Total	11	78	76	85	86	88	93	99	98	105	335	395
General												
Marketing and business development	12	59	52	55	58	48	57	63	62	79	213	261
Brokerage related fees	13	31	32	38	41	51	58	55	53	55	162	221
Professional and advisory services	14	40	32	31	39	38	34	41	40	57	140	172
Communications	15	32	34	34	38	36	40	42	38	35	142	155
Capital and business taxes	16	23	26	22	22	3	20	21	22	23	73	86
Postage	17	16	14	17	17	17	20	23	19	20	65	82
Travel and relocation	18	11	10	11	14	10	9	11	11	15	45	46
Deposit insurance premiums	19	16	16	16	16	15	16	17	4	4	63	41
Other - excluding non-cash goodwill / intangible charges	20	30	28	33	36	42	44	55	42	52	139	193
Total	21	258	244	257	281	260	298	328	291	340	1,042	1,257
Total expenses excluding non-cash goodwill / intangible charges - page 3 (line 7)	22	\$ 948	\$ 880	\$ 975	\$ 1,022	\$ 1,011	\$ 1,058	\$ 1,126	\$ 1,132	\$ 1,192	\$ 3,888	\$ 4,508

BALANCE SHEET
(\$MILLIONS)

		AS AT QUARTER END								
LINE #	1997	1998				1999				
	4	1	2	3	4	1	2	3	4	
Cash resources	1	\$ 7,587	\$ 5,743	\$ 6,878	\$ 6,925	\$ 3,079	\$ 8,531	\$ 7,596	\$ 8,307	\$ 6,226
Securities purchased under resale agreements	2	23,321	26,771	28,828	33,162	12,291	23,377	20,536	27,771	25,708
Investment securities										
Issued or guaranteed by Canada or provinces	3	2,325	2,367	1,791	1,916	1,721	1,655	1,078	1,232	1,154
Issued by US federal government	4	4,371	4,846	4,718	5,037	4,522	5,168	5,598	6,496	6,562
Other securities	5	5,915	5,938	8,527	9,322	6,269	10,676	9,512	9,957	10,313
Total	6	12,611	13,151	15,036	16,275	12,512	17,499	16,188	17,685	18,029
Trading securities	7	20,811	24,695	30,637	44,454	37,207	46,928	47,635	52,418	51,064
Total	8	33,422	37,846	45,673	60,729	49,719	64,427	63,823	70,103	69,093
Loans and customers' liability under acceptances										
Residential mortgages	9	30,442	30,632	30,734	31,982	32,255	32,388	33,343	33,445	31,483
Personal	10	13,736	14,872	16,186	15,913	15,160	16,442	18,819	20,181	20,443
Business and government	11	42,560	46,996	46,198	45,859	47,459	49,278	47,096	44,805	44,599
Total	12	86,738	92,500	93,118	93,754	94,874	98,108	99,258	98,431	96,525
Other assets	13	12,784	14,179	15,022	14,176	21,868	19,042	16,828	17,874	16,865
Total assets	14	\$ 163,852	\$ 177,039	\$ 189,519	\$ 208,746	\$ 181,831	\$ 213,485	\$ 208,041	\$ 222,486	\$ 214,417
Deposits										
Personal non-term	15	\$ 20,517	\$ 21,460	\$ 22,416	\$ 22,573	\$ 23,335	\$ 24,070	\$ 25,084	\$ 26,294	\$ 26,417
Personal term	16	23,527	23,081	22,916	22,935	24,358	25,371	25,699	25,595	26,357
Banks and deposit taking institutions	17	16,268	21,716	26,455	27,476	17,063	28,534	30,236	31,770	30,901
Business and government	18	50,314	51,827	55,886	64,360	55,921	66,461	60,246	59,997	56,711
Total	19	110,626	118,084	127,673	137,344	120,677	144,436	141,265	143,656	140,386
Acceptances	20	7,036	7,125	8,078	9,144	9,948	10,267	8,861	8,571	9,040
Short sales of securities	21	9,640	9,153	10,116	16,429	13,034	16,482	16,034	22,612	15,044
Securities sold under repurchase agreements	22	15,199	19,055	21,241	24,144	8,421	15,849	15,207	19,390	19,241
Other liabilities	23	10,657	12,238	10,922	9,745	17,612	14,248	14,552	14,169	15,621
Subordinated notes	24	3,391	3,464	3,425	3,543	3,606	3,559	3,411	3,490	3,217
Non-controlling interest in subsidiary	25	-	-	-	-	-	-	-	380	335
Shareholders' equity										
Preferred	26	546	905	900	915	845	839	830	839	833
Common	27	6,757	7,015	7,164	7,482	7,688	7,805	7,881	9,379	10,700
Total	28	7,303	7,920	8,064	8,397	8,533	8,644	8,711	10,218	11,533
Total liabilities and shareholders' equity	29	\$ 163,852	\$ 177,039	\$ 189,519	\$ 208,746	\$ 181,831	\$ 213,485	\$ 208,041	\$ 222,486	\$ 214,417
Assets under administration										
Wealth management services	30	\$ 89,439	\$ 105,974	\$ 119,480	\$ 128,350	\$ 128,520	\$ 156,769	\$ 188,394	\$ 201,876	\$ 212,000
Personal and commercial banking	31	31,128	33,640	35,255	37,310	36,538	37,908	39,536	43,915	48,155
Total	32	\$ 120,567	\$ 139,434	\$ 154,735	\$ 165,660	\$ 165,058	\$ 194,677	\$ 227,930	\$ 245,791	\$ 260,155

ANALYSIS OF CHANGE IN SHAREHOLDERS' EQUITY
(\$MILLIONS)

LINE #	QUARTER								FULL YEAR			
	1997	1998				1999				1998	1999	
	4	1	2	3	4	1	2	3	4			
Preferred shares												
Balance at beginning of period	1	\$ 541	\$ 546	\$ 905	\$ 900	\$ 915	\$ 845	\$ 839	\$ 830	\$ 839	\$ 546	\$ 845
Issued - TD Mortgage Investment Corp.	2	-	350	-	-	-	-	-	-	-	350	-
Redeemed	3	-	-	-	-	(75)	-	-	-	-	(75)	-
Translation on shares issued in foreign currency	4	5	9	(5)	15	5	(6)	(9)	9	(6)	24	(12)
Balance at end of period	5	546	905	900	915	845	839	830	839	833	845	833
Common shares												
Balance at beginning of period	6	1,297	1,297	1,298	1,299	1,300	1,301	1,303	1,305	1,306	1,297	1,301
Issued - options	7	-	1	1	1	1	2	2	1	-	4	5
Issued - cash	8	-	-	-	-	-	-	-	-	700	-	700
Balance at end of period	9	1,297	1,298	1,299	1,300	1,301	1,303	1,305	1,306	2,006	1,301	2,006
Retained earnings												
Balance at beginning of period	10	5,212	5,460	5,717	5,865	6,182	6,387	6,502	6,576	8,073	5,460	6,387
Net Income	11	289	293	307	287	234	312	348	1,473	848	1,121	2,981
Dividends - common	12	(83)	(95)	(95)	(101)	(101)	(101)	(101)	(113)	(118)	(392)	(433)
- preferred	13	(8)	(8)	(8)	(9)	(9)	(8)	(8)	(8)	(7)	(34)	(31)
- preferred TDMIC tax effected	14	-	(3)	(2)	(3)	(3)	(3)	(3)	(3)	(3)	(11)	(12)
Translation adjustments - net of taxes	15	55	76	(43)	153	84	(84)	(133)	155	(87)	270	(149)
Share issue expenses - net of taxes	16	-	(3)	-	-	-	-	-	-	(12)	(3)	(12)
Stock options settled in cash - tax effected	17	(6)	(2)	(12)	(9)	(2)	(1)	(28)	(7)	(1)	(25)	(37)
Other	18	1	(1)	1	(1)	2	-	(1)	-	1	1	-
Balance at end of period	19	5,460	5,717	5,865	6,182	6,387	6,502	6,576	8,073	8,694	6,387	8,694
Total common equity	20	6,757	7,015	7,164	7,482	7,688	7,805	7,881	9,379	10,700	7,688	10,700
Total shareholders' equity	21	\$ 7,303	\$ 7,920	\$ 8,064	\$ 8,397	\$ 8,533	\$ 8,644	\$ 8,711	\$ 10,218	\$ 11,533	\$ 8,533	\$ 11,533

NUMBER OF COMMON SHARES

Common Shares												
Number of common shares at beginning of period	22	593,865,148	593,892,398	593,928,098	594,062,548	594,136,298	594,237,648	594,367,098	594,498,746	594,580,646	593,892,398	594,237,648
Issued on exercise of options	23	27,250	35,700	134,450	73,750	101,350	129,450	131,648	81,900	62,522	170,150	405,520
Issued for cash	24	-	-	-	-	-	-	-	-	25,700,000	-	25,700,000
Number of common shares at end of period	25	593,892,398	593,928,098	594,062,548	594,136,298	594,237,648	594,367,098	594,498,746	594,580,646	620,343,168	594,062,548	620,343,168

RISK-WEIGHTED ASSETS AND CAPITAL
(\$MILLIONS)

LINE #	AS AT QUARTER END									
	1997	1998				1999				
	4	1	2	3	4	1	2	3	4	
Balance sheet assets										
Cash resources	1	\$ 1,414	\$ 1,043	\$ 1,261	\$ 1,247	\$ 499	\$ 1,554	\$ 1,406	\$ 1,517	\$ 1,109
Securities	2	17,949	4,916	5,084	5,627	5,101	5,784	5,727	6,043	6,956
Loans	3	46,752	48,989	48,845	47,238	47,781	51,085	53,762	55,274	54,280
Customers' liability under acceptances	4	7,036	7,103	7,922	8,963	9,706	10,003	8,641	8,319	8,286
Other assets	5	4,922	4,717	4,578	4,042	5,192	5,921	4,884	5,174	4,757
Total balance sheet assets	6	78,073	66,768	67,690	67,117	68,279	74,347	74,420	76,327	75,388
Off-balance sheet assets										
Credit instruments	7	22,047	22,304	24,604	23,012	22,515	21,468	21,806	20,154	19,347
Derivative financial instruments	8	2,765	2,924	3,206	3,133	5,007	4,342	3,645	4,104	3,603
Total off-balance sheet assets	9	24,812	25,228	27,810	26,145	27,522	25,810	25,451	24,258	22,950
Total risk-weighted asset equivalent - Credit risk	10	102,885	91,996	95,500	93,262	95,801	100,157	99,871	100,585	98,338
Total risk-weighted asset equivalent - Market risk *	11	-	8,845	8,220	9,652	9,305	10,451	11,182	10,186	10,146
Total risk-weighted assets	12	\$ 102,885	\$ 100,841	\$ 103,720	\$ 102,914	\$ 105,106	\$ 110,608	\$ 111,053	\$ 110,771	\$ 108,484
CAPITAL										
TIER 1										
Common shareholders' equity	13	\$ 6,757	\$ 7,015	\$ 7,164	\$ 7,482	\$ 7,688	\$ 7,805	\$ 7,881	\$ 9,379	\$ 10,700
Qualifying preferred shares	14	546	905	901	915	845	839	830	839	833
Non-controlling interest in subsidiary	15	-	-	-	-	-	-	-	380	335
Less: goodwill and intangibles in excess of 5% limit	16	(522)	(756)	(734)	(915)	(958)	(928)	(882)	(899)	(892)
Total Tier 1 capital	17	6,781	7,164	7,331	7,482	7,575	7,716	7,829	9,699	10,976
TIER 2										
Subordinated notes	18	3,391	3,463	3,425	3,543	3,606	3,559	3,411	3,490	3,217
Less: amortization of subordinated notes	19	(107)	(109)	(119)	(125)	(257)	(292)	(221)	(427)	(346)
General allowance for credit losses	20	402	425	447	643	636	744	740	749	753
Total Tier 2 capital	21	3,686	3,779	3,753	4,061	3,985	4,011	3,930	3,812	3,624
Other deductions	22	(13)	(15)	(17)	(47)	(24)	(24)	(25)	(43)	(150)
Total capital	23	\$ 10,454	\$ 10,928	\$ 11,067	\$ 11,496	\$ 11,536	\$ 11,703	\$ 11,734	\$ 13,468	\$ 14,450
Capital ratios										
Canadian										
Tier 1 capital	24	6.6	7.1	7.1	7.3	7.2	7.0	7.0	8.7	10.1
Total capital	25	10.2	10.8	10.7	11.2	11.0	10.6	10.6	12.1	13.3
U.S. basis										
Tier 1 capital	26	6.4	6.9	6.9	7.1	6.9	6.7	6.7	8.4	9.9
Total capital	27	9.8	10.3	10.5	11.0	10.8	10.5	10.7	12.2	13.1

* Market risk rules for trading securities in effect from Q1/98

DERIVATIVES
(\$MILLIONS)

LINE		AS AT QUARTER END											
		1997	1998				1999						
		#	4	1	2	3	4	1	2	3	4		
Interest Rate													
	Notional Principal	1	\$ 385,242	\$ 418,190	\$ 400,398	\$ 420,679	\$ 467,072	\$ 470,013	\$ 544,798	\$ 633,683	\$ 706,425		
	Replacement Cost	2	3,599	4,031	4,325	4,482	6,701	6,782	5,906	5,871	5,833		
	Credit Equivalent	3	4,729	5,251	5,727	5,877	8,372	8,495	7,663	7,770	7,803		
	Risk-Weighted	4	1,277	1,390	1,543	1,433	2,133	2,108	1,840	1,887	1,922		
Foreign Exchange													
	Notional Principal	5	242,815	240,266	256,934	202,769	351,471	308,549	325,292	335,927	343,472		
	Replacement Cost	6	3,616	4,349	3,374	4,368	7,386	4,931	4,949	4,581	4,265		
	Credit Equivalent	7	7,256	8,158	7,497	8,011	13,237	10,254	10,435	10,652	10,505		
	Risk-Weighted	8	2,013	2,256	2,106	2,155	4,252	3,266	3,350	3,442	2,745		
Other													
	Notional Principal	9	13,770	7,110	18,276	26,186	31,041	36,103	28,548	32,390	34,507		
	Replacement Cost	10	173	108	184	405	450	470	305	762	918		
	Credit Equivalent	11	1,112	568	1,488	2,426	2,854	2,558	2,446	3,446	3,527		
	Risk-Weighted	12	385	239	534	751	895	816	772	1,222	1,263		
Total Derivatives													
	Notional Principal	13	641,827	665,566	675,608	649,634	849,584	814,665	898,638	1,002,000	1,084,404		
	Replacement Cost	14	7,388	8,488	7,883	9,255	14,537	12,183	11,160	11,214	11,016		
	Credit Equivalent	15	13,097	13,977	14,712	16,314	24,463	21,307	20,544	21,868	21,835		
	Risk-Weighted	16	3,675	3,885	4,183	4,339	7,280	6,190	5,962	6,551	5,930		
	Netting & Collateral - Impact	17	(910)	(961)	(977)	(1,206)	(2,273)	(1,848)	(2,317)	(2,447)	(2,327)		
	Net Risk-Weighted	18	\$ 2,765	\$ 2,924	\$ 3,206	\$ 3,133	\$ 5,007	\$ 4,342	\$ 3,645	\$ 4,104	\$ 3,603		

NET IMPAIRED LOANS BY SECTOR AND GENERAL ALLOWANCES
(\$MILLIONS)

		AS AT QUARTER END								
LINE #	1997	1998				1999				
	4	1	2	3	4	1	2	3	4	
DOMESTIC										
Personal	1	\$ 66	\$ 87	\$ 85	\$ 83	\$ 92	\$ 71	\$ 29	\$ 39	\$ 73
Commercial	2	112	88	71	77	115	143	128	124	213
Corporate	3	92	107	111	83	103	41	29	20	54
Total domestic net of specific provisions	4	270	282	267	243	310	255	186	183	340
INTERNATIONAL										
U.S.A.	5	53	218	89	73	40	29	64	116	102
Other international	6	-	9	13	13	11	8	39	13	13
Total international net of specific provisions	7	53	227	102	86	51	37	103	129	115
Total impaired loans net of specific provisions	8	323	509	369	329	361	292	289	312	455
General allowance for credit losses	9	402	425	447	650	620	723	716	723	712
TOTAL NET IMPAIRED LOANS	10	(79)	84	(78)	(321)	(259)	(431)	(427)	(411)	(257)
Allowance for credit losses	11	585	644	668	900	876	1,067	1,117	1,114	966
TOTAL GROSS IMPAIRED LOANS	12	\$ 506	\$ 728	\$ 590	\$ 579	\$ 617	\$ 636	\$ 690	\$ 703	\$ 709
Allowance for credit losses as a % of gross impaired loans	13	115.6 %	88.5 %	113.2 %	155.5 %	142.0 %	167.8 %	161.9 %	158.5 %	136.2 %
Total Loans (Page 13, line 12)	14	\$86,738	\$92,500	\$93,118	\$93,754	\$94,874	\$98,108	\$99,258	\$98,431	\$96,525
Net impaired loans as a % of net loans	15	-0.1%	0.1 %	-0.1%	-0.3%	-0.3%	-0.4%	-0.4%	-0.4%	-0.3%
GENERAL ALLOWANCE FOR CREDIT LOSSES										
Loans (line 9 above)	16	\$ 402	\$ 425	\$ 447	\$ 650	\$ 620	\$ 723	\$ 716	\$ 723	\$ 712
Derivative financial instruments and loan underwriting commitments	17	-	-	-	-	16	21	24	26	41
Total general allowance for regulatory capital reporting (line 20, page 15)	18	\$ 402	\$ 425	\$ 447	\$ 650	\$ 636	\$ 744	\$ 740	\$ 749	\$ 753

CASH BASIS MEASUREMENTS
(\$MILLIONS)

LINE #	QUARTER									FULL YEAR	
	1997	1998				1999				1998	1999
	4	1	2	3	4	1	2	3	4		
Net Income applicable to common shares	\$ 281	\$ 282	\$ 297	\$ 275	\$ 222	\$ 301	\$ 337	\$ 1,463	\$ 837	\$ 1,076	\$ 2,938
Impact of non-cash goodwill/intangibles (tax effected)	7	34	8	10	10	11	10	11	12	62	44
Cash net income	\$ 288	\$ 316	\$ 305	\$ 285	\$ 232	\$ 312	\$ 347	\$ 1,474	\$ 849	\$ 1,138	\$ 2,982
Average common shareholders' equity	\$ 6,633	\$ 6,852	\$ 7,032	\$ 7,282	\$ 7,548	\$ 7,721	\$ 7,821	\$ 8,551	\$ 10,046	\$ 7,169	\$ 8,576
Impact of average non-cash goodwill / intangibles	(522)	(647)	(644)	(747)	(792)	(773)	(745)	(746)	(749)	(708)	(753)
Average tangible common shareholders' equity	\$ 6,111	\$ 6,205	\$ 6,388	\$ 6,535	\$ 6,756	\$ 6,948	\$ 7,076	\$ 7,805	\$ 9,297	\$ 6,461	\$ 7,823
Average number of common shares outstanding (millions)	593.8	594.0	594.0	594.1	594.2	594.4	594.4	594.5	613.9	594.0	599.3
Cash basis measurements											
Cash earnings per share ¹	\$ 0.49	\$ 0.53	\$ 0.52	\$ 0.48	\$ 0.39	\$ 0.53	\$ 0.58	\$ 2.48	\$ 1.39	\$ 1.92	\$ 4.98
Cash earnings per share excluding special gains *	\$ 0.49	\$ 0.53	\$ 0.52	\$ 0.48	\$ 0.39	\$ 0.53	\$ 0.58	\$ 0.66	\$ 0.62	\$ 1.92	\$ 2.39
Cash return on tangible common shareholders' equity (%) ¹	18.7 %	20.2 %	19.6 %	17.3 %	13.6 %	17.8 %	20.1 %	74.9 %	36.2 %	17.6 %	38.1 %
Cash return on tangible common shareholders' equity excluding special gains *	18.7 %	20.2 %	19.6 %	17.3 %	13.6 %	17.8 %	20.1 %	19.9 %	16.1 %	17.6 %	18.3 %
Cash return on total common shareholders' equity (%) ²	17.2 %	18.3 %	17.8 %	15.5 %	12.2 %	16.0 %	18.2 %	68.4 %	33.5 %	15.9 %	34.8 %
Cash return on total common shareholders' equity excluding special gains (%) *	17.2 %	18.3 %	17.8 %	15.5 %	12.2 %	16.0 %	18.2 %	18.2 %	14.9 %	15.9 %	16.7 %
Tangible book value per share	\$ 10.50	\$ 10.69	\$ 10.97	\$ 11.31	\$ 11.61	\$ 11.85	\$ 12.04	\$ 14.50	\$ 16.04	\$ 11.61	\$ 16.04

¹ Cash basis measurement is based on excluding goodwill and intangible expense from the income statement and deducting unamortized goodwill and intangibles from shareholders' equity for purposes of calculating EPS and ROE. This treatment allows for a more meaningful comparison between Canada and the United States. The portion of goodwill and intangibles which is deductible for tax has been tax-effected.

² Cash return on total common equity is an alternative measurement based on excluding goodwill and intangible expense from the income statement only, and not deducting unamortized goodwill and intangibles from shareholders' equity.

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