

TD Bank Financial Group

2nd Quarter 2002

Supplemental Financial Information



For The Quarter Ended
April 30, 2002



For the Quarter Ended April 30, 2002
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The supplemental information contained in this package is designed to improve the readers' understanding of the TD Bank Financial Group's (TDBFG) financial performance for the quarter. Quarterly results are unaudited, and are comprised of both GAAP and non-GAAP measures. The reader should use this information in conjunction with the quarterly financial statement to shareholders which is in accordance with GAAP. A reconciliation of Operating Cash Earnings to GAAP Earnings is provided on page 10. In all our public disclosures, our objective is to ensure that the readers can clearly see where and how our earnings are achieved and be able to make reliable comparisons from period to period as well as with our competitors.

We believe that the most appropriate and comparable earnings measurement is Operating Cash Earnings which are earnings in accordance with GAAP excluding any amortization of purchase related intangibles and other non-recurring or special items. This earnings measurement is used internally by TDBFG to measure its business performance. In addition, TDBFG uses the measures presented on pages 6-8 to manage our individual businesses. In particular, we measure ROE on an operating basis using operating cash earnings divided by the economic capital required to support the risks inherent in the particular business. This would not include capital required to fund any purchase related intangibles and therefore represents the inherent returns in the business. The economic profit calculation includes equity required to fund purchase related intangibles and thus represents the measure of all-inclusive shareholder value creation.

There are a number of other ratios and multiples which are often used by readers of our financial information. Some of the most common such items would include return on equity (ROE), book value per share, price earnings multiple (P/E), and the market to book value ratio. In the interest of full disclosure we have included these ratios and multiples calculated in a variety of alternative ways on page 3. Each of these measures may be more or less appropriate in certain circumstances. In order to help the reader assess the appropriateness of each measure, we have provided a brief commentary on each measure.

For further information contact:	Scott Lamb	(416) 982-5075
	Gilbert Avanes	(416) 944-5422
	Dan Marinangeli	(416) 982-8002
	FAX #	(416) 944-6618

Highlights



LINE #	2000			2001				2002		Q2 % change vs Q2 01	Year To Date	
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		2001	2002
FOR THE PERIOD ENDED												
Results of operations (\$ millions)												
1	\$ 537	\$ 511	\$ 512	\$ 569	\$ 546	\$ 522	\$ 521	\$ 526	\$ 313	(43)%	\$ 1,115	\$ 839
2	994	959	1,033	1,060	1,088	1,147	1,341	1,261	1,368	26	2,148	2,629
3	2,837	2,591	2,679	2,776	2,647	2,681	2,629	2,891	2,557	(3)	5,423	5,448
Per common share												
4	\$.84	\$.80	\$.80	\$.88	\$.84	\$.80	\$.79	\$.79	\$.46	(45)%	\$ 1.72	\$ 1.25
5	.83	.79	.79	.87	.83	.79	.78	.78	.45	(46)	1.70	1.23
Financial position (\$ billions)												
6	\$ 270.1	\$ 272.7	\$ 264.8	\$ 284.1	\$ 288.0	\$ 295.8	\$ 287.8	\$ 310.4	\$ 300.7	4 %	\$ 288.0	\$ 300.7
7	10.9	11.0	11.1	11.4	11.6	11.7	11.9	12.4	12.4	7	11.6	12.4
Other (\$ millions)												
8	\$ 204	\$ 167	\$ 164	\$ 209	\$ 186	\$ 148	\$ 142	\$ 159	\$ (46)	+(100)%	\$ 395	\$ 113
9	1.61 %	1.55 %	1.72 %	1.70 %	1.77 %	1.76 %	2.08 %	1.89 %	2.09 %	.32 pts	1.74 %	1.99 %
10	\$ (174)	\$ (56)	\$ (159)	\$ (286)	\$ (286)	\$ (218)	\$ (53)	\$ (126)	\$ (41)	(86)%	\$ (286)	\$ (41)
11	(.1)%	- %	(.1)%	(.2)%	(.2)%	(.2)%	- %	(.1)%	- %	.2 pts	(.2)%	- %
12	.41	.41	.42	.82	.85	.60	.58	1.00	1.26	.41	.83	1.13
13	.41	.41	.42	.36	.38	.60	.58	1.00	1.26	.88	.37	1.13
14	\$ 482	\$ 509	\$ 736	\$ 690	\$ 624	\$ 577	\$ 330	\$ 373	\$ 412	(34)%	\$ 624	\$ 412
15	7.2 %	7.3 %	7.2 %	7.5 %	7.9 %	7.9 %	8.4 %	8.3 %	8.2 %	.3 pts	7.9 %	8.2 %
16	10.2	10.7	10.8	10.9	11.3	11.8	11.9	11.5	11.2	(.1)	11.3	11.2
17	62.5	62.6	62.6	62.6	65.2	64.4	66.0	62.0	66.0	.8	63.9	63.8
18	46,003	45,488	45,026	46,110	46,075	47,579	45,565	44,928	44,698	(3)%	46,075	44,698
19	1,347	1,344	1,355	1,360	1,365	1,350	1,294	1,265	1,228	(10)	1,365	1,228
20	290	290	292	296	297	297	276	277	279	(6)	297	279
21	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	n/a	Aa3	Aa3
22	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	n/a	AA-	AA-

*Operating cash basis results exclude special items and non-cash charges related to goodwill and identified intangible amortization from business combinations. Special items are restructuring costs in Q2/00 (\$271 million after-tax), Q1/01 (\$32 million after-tax), Q3/01 (\$34 million after-tax), and Q4/01 (\$76 million after-tax), tax expense of \$50 million in Q1/01 and \$25 million in Q3/01 arising from income tax rate changes, real estate gain in Q2/01 (\$163 million after-tax), increase in general allowance in Q2/01 (\$96 million after-tax), and gain on sale of record keeping business in Q1/02 (\$14 million after-tax).

**Real estate gains in Q1/01 and Q2/01 and gain on sale of record keeping business in Q1/02.

***Non-cash charges relate to goodwill and identified intangible amortization resulting from business combinations. Special items include restructuring costs noted above, real estate gains in Q1/01 and Q2/01, and gain on sale of record keeping business in Q1/02.

Shareholder Value



FOR THE PERIOD ENDED	LINE #	2000			2001				2002		Q2 % change vs Q2 01	Year To Date	
		Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		2001	2002
Per common share													
Basic net income - operating cash basis*	1	\$.84	\$.80	\$.80	\$.88	\$.84	\$.80	\$.79	\$.79	\$.46	(45)%	\$ 1.72	\$ 1.25
Diluted net income - operating cash basis*	2	.83	.79	.79	.87	.83	.79	.78	.78	.45	(46)	1.70	1.23
Dividends	3	.21	.25	.25	.25	.28	.28	.28	.28	.28	-	.53	.56
Book value	4	17.49	17.65	17.83	18.18	18.52	18.70	18.97	19.45	19.38	5	18.52	19.38
Closing market price	5	34.25	35.35	41.95	44.15	38.90	39.34	35.94	42.60	41.87	8	38.90	41.87
Financial ratios and statistics													
ROE - operating cash basis* on total common equity	6	19.5 %	18.1 %	18.0 %	19.5 %	18.7 %	17.1 %	16.8 %	16.4 %	9.7 %	(9.0) pts	19.1 %	13.1 %
Average common equity (MM)	7	\$10,940	\$10,898	\$10,976	\$ 11,172	\$ 11,494	\$ 11,647	\$ 11,777	\$ 12,231	\$ 12,407	8 %	\$11,321	\$12,301
Return on risk-weighted assets - operating cash basis*	8	1.84 %	1.61 %	1.58 %	1.75 %	1.75 %	1.60 %	1.61 %	1.64 %	1.01 %	(.74) pts	1.75 %	1.33 %
Dividend yield (1)	9	2.2	2.4	2.2	2.3	2.5	2.6	2.7	2.8	2.6	.1	2.5	2.8
Common dividend payout ratio - operating cash basis*	10	25.0	31.3	31.5	28.4	33.5	35.1	35.3	35.4	61.3	27.8	30.9	44.9
Closing market price to book value	11	1.96	2.00	2.35	2.43	2.10	2.10	1.89	2.19	2.16	3 %	2.10	2.16
Price earnings ratio (2) - operating cash basis*	12	12.3	12.1	13.4	13.5	11.9	12.0	11.0	13.4	15.0	3.1 pts	11.9	15.0
Total market return on common shareholders' investment (3)	13	(10.0)%	21.5 %	27.0 %	24.4 %	16.6 %	14.3 %	(11.7)%	(1.0)%	10.5 %	(6.1)	16.6 %	10.5 %
Number of common shares outstanding (MM)	14	621.7	622.0	622.6	627.7	628.1	628.3	628.5	639.6	641.4	2 %	628.1	641.4
Average number of common shares outstanding (MM) - basic	15	621.6	621.8	622.3	623.7	627.9	628.2	628.4	639.5	639.8	2	625.8	639.7
- diluted	16	632.0	631.9	632.9	633.5	636.7	636.0	635.6	646.8	647.1	2	635.1	647.0

(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 diluted 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

*Operating cash basis results exclude special items and non-cash charges related to goodwill and identified intangible amortization from business combinations. Special items are restructuring costs in Q2/00 (\$271 million after-tax), Q1/01 (\$32 million after-tax), Q3/01 (\$34 million after-tax), and Q4/01 (\$76 million after-tax), tax expense of \$50 million in Q1/01 and \$25 million in Q3/01 arising from income tax rate changes, real estate gain in Q2/01 (\$163 million after-tax), increase in general allowance in Q2/01 (\$96 million after-tax), and gain on sale of record keeping business in Q1/02 (\$14 million after-tax).

Operating Performance Measures and Selected Alternatives



LINE #	2000			2001				2002		Full Year		
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	1999	2000	2001
FOR THE PERIOD ENDED												
TD's Operating Measures												
1	\$.83	\$.79	\$.79	\$.87	\$.83	\$.79	\$.78	\$.78	\$.45	\$ 2.35	\$ 3.12	\$ 3.27
2	19.5 %	18.1 %	18.0 %	19.5 %	18.7 %	17.1 %	16.8 %	16.4 %	9.7%	16.7 %	18.0 %	18.0 %
3	17.49	17.65	17.83	18.18	18.52	18.70	18.97	19.45	19.38	17.25	17.83	18.97
4	12.3	12.1	13.4	13.5	11.9	12.0	11.0	13.4	15.0	14.4	13.4	11.0
5	1.96	2.00	2.35	2.43	2.10	2.10	1.89	2.19	2.16	1.96	2.35	1.89

Commentary: TD's preferred approach to reviewing performance. Results are presented in a manner that facilitates comparison with peers and underlying trends in operating results are readily apparent. Excluding the non-cash amortization charges for goodwill and intangibles ensures a comparable treatment between periods and treats goodwill and identified intangibles in a similar manner.

Alternative Measures

Operating cash basis earnings - equity increased by the impact of purchase-related goodwill and intangible asset amortization/write-offs

6	\$.83	\$.79	\$.79	\$.87	\$.83	\$.79	\$.78	\$.78	\$.45	\$ 2.35	\$ 3.12	\$ 3.27
7	18.8 %	17.1 %	16.7 %	17.9 %	17.1 %	15.4 %	14.9 %	14.4 %	8.4%	16.3 %	17.2 %	16.3 %
8	18.26	18.78	19.37	19.80	20.49	20.87	21.48	22.20	22.36	17.63	19.37	21.48
9	12.3	12.0	13.4	13.4	11.8	12.0	11.0	13.4	15.0	14.4	13.4	11.0
10	1.88	1.88	2.17	2.23	1.90	1.88	1.67	1.92	1.87	1.91	2.17	1.67

Commentary: Common shareholders' equity is increased by the cumulative amount of goodwill and intangible assets expensed as of the reporting date. Return to common shareholders is therefore measured against the total amount invested in the acquired businesses, but not comparable as peer group does not present on this basis.

Operating cash basis earnings - tangible equity (book equity less unamortized purchase-related goodwill and intangible assets)

11	\$.83	\$.79	\$.79	\$.87	\$.83	\$.79	\$.78	\$.78	\$.45	\$ 2.35	\$ 3.12	\$ 3.27
12	28.1 %	37.9 %	36.5 %	38.9 %	36.1 %	31.7 %	30.2 %	28.6 %	17.2%	18.7 %	28.0 %	34.1 %
13	8.23	8.52	9.00	9.21	9.87	10.24	10.79	11.11	10.77	15.78	9.00	10.79
14	12.3	12.0	13.4	13.4	11.8	12.0	11.0	13.4	15.0	14.4	13.4	11.0
15	4.16	4.15	4.66	4.79	3.94	3.84	3.33	3.84	3.89	2.14	4.66	3.33

Commentary: Common shareholders' equity is reduced by the remaining unamortized amount of goodwill and intangible assets as of the reporting date. This performance measure reflects the regulatory and rating agency view that goodwill and intangible assets should be written off against common equity. The measure can therefore be considered as a conservative solvency-based metric. Comparable to some deals done on the pooling basis in the past.

GAAP

16	\$.05	\$.41	\$.39	\$.66	\$.56	\$.51	\$.32	\$.55	\$.20	\$ 4.81	\$ 1.54	\$ 2.05
17	1.1 %	9.7 %	8.6 %	14.8 %	12.8 %	10.9 %	6.8 %	11.5 %	4.4%	34.3 %	8.9 %	11.3 %
18	17.49	17.65	17.83	18.18	18.52	18.70	18.97	19.45	19.38	17.25	17.83	18.97
19	7.6	14.2	27.4	29.3	19.2	18.5	17.5	21.9	26.5	7.0	27.4	17.5
20	1.96	2.00	2.35	2.43	2.10	2.10	1.89	2.19	2.16	1.96	2.35	1.89

Commentary: Results presented on a GAAP basis permit comparison with other companies' GAAP financial statements. No adjustments are made for i) non-recurring and special items, and ii) the amortization of goodwill and intangible assets and accordingly, ROE and price earnings ratios can fluctuate widely. Underlying trends are not apparent.

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

* Operating cash basis results exclude special items and non-cash charges related to goodwill and identified intangible amortization from business combinations. Special items are restructuring costs in Q2/00 (\$271 million after-tax), Q1/01 (\$32 million after-tax), Q3/01 (\$34 million after-tax), and Q4/01 (\$76 million after-tax), tax expense of \$50 million in Q1/01 and \$25 million in Q3/01 arising from income tax rate changes, real estate gain in Q2/01 (\$163 million after-tax), increase in general allowance in Q2/01 (\$96 million after-tax), and gain on sale of record keeping business in Q1/02 (\$14 million after-tax).

Net Income



(\$MILLIONS) FOR THE PERIOD ENDED		2000			2001				2002		Q2 % change	Year To Date	
LINE #		Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	vs Q2 01	2001	2002
	Interest income (TEB)	\$ 3,584	\$ 3,716	\$ 3,843	\$ 3,868	\$ 3,592	\$ 3,555	\$ 3,701	\$ 3,099	\$ 2,839	(21)%	\$ 7,460	\$ 5,938
	Interest expense	2,590	2,757	2,810	2,808	2,504	2,408	2,360	1,838	1,471	(41)	5,312	3,309
	Net interest income (TEB)	994	959	1,033	1,060	1,088	1,147	1,341	1,261	1,368	26	2,148	2,629
	Provision for credit losses	135	135	135	270	270	190	190	325	400	48	540	725
	Net interest income after credit loss provision	859	824	898	790	818	957	1,151	936	968	18	1,608	1,904
	Other income												
	Investment and securities services	827	615	614	620	549	553	483	569	534	(3)	1,169	1,103
	Credit fees	166	123	127	131	124	83	87	121	116	(6)	255	237
	Net investment securities gains/(losses)	146	115	33	40	13	26	137	60	(12)	+(100)	53	48
	Trading income	290	328	363	449	375	373	121	432	106	(72)	824	538
	Service charges	120	128	125	127	136	150	148	145	143	5	263	288
	Loan securitizations	67	72	74	69	70	65	68	56	46	(34)	139	102
	Card services	55	62	64	64	59	66	60	62	57	(3)	123	119
	Insurance	57	56	66	71	86	89	80	84	96	12	157	180
	Trust fees	23	22	24	23	27	21	15	18	22	(19)	50	40
	Gains on sale of investment real estate	-	-	-	150	200	-	-	-	-	(100)	350	-
	Gain on sale of record keeping business	-	-	-	-	-	-	-	18	-	-	-	18
	Other	92	111	156	122	120	108	89	83	81	(33)	242	164
	Total other income	1,843	1,632	1,646	1,866	1,759	1,534	1,288	1,648	1,189	(32)	3,625	2,837
	Net interest and other income	2,702	2,456	2,544	2,656	2,577	2,491	2,439	2,584	2,157	(16)	5,233	4,741
	Non-interest expenses												
	Salaries and staff benefits	982	887	868	964	915	942	887	1,014	882	(4)	1,879	1,896
	Occupancy including depreciation	134	136	137	139	167	143	143	146	151	(10)	306	297
	Equipment including depreciation	156	144	156	146	164	173	173	161	157	(4)	310	318
	Other	501	456	516	489	480	468	532	470	497	4	969	967
	Non-interest expenses before restructuring costs	1,773	1,623	1,677	1,738	1,726	1,726	1,735	1,791	1,687	(2)	3,464	3,478
	Restructuring costs	475	-	-	55	-	54	130	-	-	-	55	-
	Total non-interest expenses excluding non-cash goodwill / intangible amortization	2,248	1,623	1,677	1,793	1,726	1,780	1,865	1,791	1,687	(2)	3,519	3,478
	Income before provision for income taxes - TEB	454	833	867	863	851	711	574	793	470	(45)	1,714	1,263
	Provision for income taxes - TEB	165	300	333	358	225	238	121	244	147	(35)	583	391
	Net income before non-controlling interest	289	533	534	505	626	473	453	549	323	(48)	1,131	872
	Non-controlling interest - TD Waterhouse Group, Inc.	12	7	6	6	1	(4)	-	-	-	(100)	7	-
	- Preferred shares of subsidiaries	11	15	16	12	12	10	8	9	10	(17)	24	19
	Net income - cash basis	266	511	512	487	613	467	445	540	313	(49)	1,100	853
	Preferred dividends	12	16	16	20	21	20	22	21	21	-	41	42
	Net income applicable to common shares - cash basis	254	495	496	467	592	447	423	519	292	(51)	1,059	811
	Non-cash goodwill / intangible amortization, net of tax	225	228	257	50	233	126	220	164	160	(31)	283	324
	Net income applicable to common shares - reported basis	\$ 29	\$ 267	\$ 239	\$ 417	\$ 359	\$ 321	\$ 203	\$ 355	\$ 132	(63)%	\$ 776	\$ 487
	Diluted earnings per share - operating cash basis*	\$ 0.83	\$ 0.79	\$ 0.79	\$ 0.87	\$ 0.83	\$ 0.79	\$ 0.78	\$ 0.78	\$ 0.45	(46)%	\$ 1.70	\$ 1.23
	Diluted earnings per share - reported basis	0.05	0.41	0.39	0.66	0.56	0.51	0.32	0.55	0.20	(64)	1.22	0.75

*Operating cash basis results exclude special items and non-cash charges related to goodwill and identified intangible amortization from business combinations. Special items are restructuring costs in Q2/00 (\$271 million after-tax), Q1/01 (\$32 million after-tax), Q3/01 (\$34 million after-tax), and Q4/01 (\$76 million after-tax), tax expense of \$50 million in Q1/01 and \$25 million in Q3/01 arising from income tax rate changes, real estate gain in Q2/01 (\$163 million after-tax), increase in general allowance in Q2/01 (\$96 million after-tax), and gain on sale of record keeping business in Q1/02 (\$14 million after-tax). The special real estate gain of \$150 million in Q1/01 was offset by the increase in general allowance of \$150 million.

Net Income by Major Business Segment - Total Bank



CASH BASIS (\$MILLIONS) * FOR THE PERIOD ENDED	LINE #	2000			2001				2002		Q2 % change vs Q2 01	Year To Date	
		Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		2001	2002
Net income													
TD Canada Trust	1	\$ 202	\$ 230	\$ 248	\$ 267	\$ 271	\$ 275	\$ 277	\$ 281	\$ 264	(3)%	\$ 538	\$ 545
TD Wealth Management	2	134	91	91	72	27	30	19	58	31	15	99	89
Total Retail	3	336	321	339	339	298	305	296	339	295	(1)	637	634
TD Securities	4	236	179	168	231	227	217	239	203	35	(85)	458	238
Other	5	(35)	11	5	(1)	21	-	(14)	(16)	(17)	+(100)	20	(33)
Total Bank	6	\$ 537	\$ 511	\$ 512	\$ 569	\$ 546	\$ 522	\$ 521	\$ 526	\$ 313	(43)%	\$ 1,115	\$ 839
Economic profit													
TD Canada Trust	7	\$ 27	\$ 47	\$ 69	\$ 90	\$ 98	\$ 93	\$ 88	\$ 109	\$ 97	(1)%	\$ 188	\$ 206
TD Wealth Management	8	94	45	41	24	(20)	(18)	(27)	(5)	(32)	60	4	(37)
Total Retail	9	121	92	110	114	78	75	61	104	65	(17)	192	169
TD Securities	10	121	64	49	97	92	78	102	80	(87)	+(100)	189	(7)
Other	11	(38)	11	5	(2)	16	(5)	(21)	(25)	(24)	+(100)	14	(49)
Total Bank	12	\$ 204	\$ 167	\$ 164	\$ 209	\$ 186	\$ 148	\$ 142	\$ 159	\$ (46)	+(100)	\$ 395	\$ 113
Return on economic capital (ROE) **													
TD Canada Trust ***	13	23 %	24 %	27 %	28 %	30 %	29 %	29 %	27 %	26 %	(4) pts	29 %	27 %
TD Wealth Management	14	74	48	42	33	13	15	11	35	20	7	23	28
TD Securities	15	27	20	19	23	23	21	24	21	3	(20)	23	12
Total Bank	16	20 %	18 %	18 %	20 %	19 %	17 %	17 %	16 %	10 %	(9) pts	19 %	13 %
Percentage geographic contribution to total revenues													
Canada	17	63 %	70 %	73 %	70 %	74 %	74 %	67 %	73 %	77 %	3 pts	72 %	75 %
USA	18	30	22	19	20	10	15	16	17	15	5	15	16
Offshore	19	7	8	8	10	16	11	17	10	8	(8) pts	13	9
Total Bank	20	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %		100 %	100 %

* Excludes special items.

** Economic capital for goodwill and intangible assets is excluded for each business segments' ROE, but is included in total Bank ROE.

*** Excluding Canada Trust acquisition funding costs.

BASIS OF PRESENTATION OF RESULTS: Results for each segment reflect revenues, expenses, assets and liabilities generated by the businesses in that segment. Allocated economic capital represents the economic capital required for credit, market and operational risk. The residual economic capital required for regulatory purposes is included in Other. Economic profit is equal to cash net income applicable to common less the charge for allocated economic capital.

OTHER: Includes Real Estate Investments, the effect of transfer pricing differences, treasury management, general provisions for credit losses, the impact of asset securitization programs, and any residual unallocated revenues or expenses.

Net Income by Major Business Segment - TD Canada Trust



CASH BASIS (\$MILLIONS) FOR THE PERIOD ENDED

LINE #	2000			2001				2002		Q2 % change vs Q2 01	Year To Date		
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		2001	2002	
Net interest income (TEB)	1	\$ 863	\$ 893	\$ 922	\$ 958	\$ 955	\$ 992	\$ 1,046	\$ 1,033	\$ 973	2 %	\$ 1,913	\$ 2,006
Provision for credit losses	2	90	92	92	97	99	92	92	138	115	16	196	253
Other income	3	387	412	413	414	433	440	401	418	421	(3)	847	839
Non-interest expenses	4	809	814	820	828	834	897	908	872	864	4	1,662	1,736
Net income before taxes	5	351	399	423	447	455	443	447	441	415	(9)	902	856
Income taxes (TEB)	6	149	169	175	180	184	168	170	160	151	(18)	364	311
Net income	7	\$ 202	\$ 230	\$ 248	\$ 267	\$ 271	\$ 275	\$ 277	\$ 281	\$ 264	(3)%	\$ 538	\$ 545

Selected volumes and ratios

Average loans (\$B)	8	\$ 89	\$ 88	\$ 87	\$ 89	\$ 90	\$ 92	\$ 93	\$ 96	\$ 97	8 %	\$ 90	\$ 97
Average securitized assets (\$B)	9	23	25	28	28	28	27	26	24	22	(21)	28	23
Average deposits (\$B)	10	94	95	96	95	96	97	98	100	102	6	96	101
Assets under administration as at quarter end (\$B)	11	39	39	38	38	36	35	35	31	31	(14)	36	31
Total economic capital (\$B)	12	\$ 4.0	\$ 4.0	\$ 3.9	\$ 4.0	\$ 4.0	\$ 4.0	\$ 4.0	\$ 4.4	\$ 4.4	10 %	\$ 4.0	\$ 4.4
Margin on avg. earning assets incl. securitized assets	13	3.24 %	3.22 %	3.28 %	3.34 %	3.39 %	3.38 %	3.40 %	3.45 %	3.40 %	0.01 pts	3.37 %	3.44 %
Efficiency ratio - operating basis *	14	62 %	60 %	59 %	58 %	58 %	61 %	61 %	58 %	60 %	2 pts	58 %	59 %
Return on economic capital - operating basis*	15	23 %	24 %	27 %	28 %	30 %	29 %	29 %	27 %	26 %	(4) pts	29 %	27 %
Economic profit **	16	\$ 27	\$ 47	\$ 69	\$ 90	\$ 98	\$ 93	\$ 88	\$ 109	\$ 97	(1)%	\$ 188	\$ 206

* Excluding Canada Trust acquisition funding costs.

** Economic profit is based on a 10% cost of equity and 11% prior to 2002.

Provides financial services to consumers and small and medium-sized businesses. It encompasses retail and commercial banking, electronic banking, credit card services, and insurance businesses, operating through a network of retail outlets, automated banking machines, telephones, personal computers and the Internet. The segment's net interest income, other income and provision for credit losses present the results before the impact of asset securitization programs.

Net Income by Major Business Segment - TD Wealth Management



CASH BASIS (\$MILLIONS) * FOR THE PERIOD ENDED

LINE #	2000			2001				2002		Q2 % change vs Q2 01	Year To Date	
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		2001	2002
1	\$ 159	\$ 155	\$ 158	\$ 137	\$ 119	\$ 109	\$ 115	\$ 108	\$ 109	(8)%	\$ 256	\$ 217
2	-	-	1	-	-	-	-	-	-	-	-	-
3	718	534	557	534	454	443	403	480	459	1	988	939
4	622	518	542	539	523	492	477	488	510	(2)	1,062	998
5	255	171	172	132	50	60	41	100	58	16	182	158
6	109	73	74	54	22	30	23	42	27	23	76	69
7	12	7	7	6	1	-	(1)	-	-	(100)	7	-
8	\$ 134	\$ 91	\$ 91	\$ 72	\$ 27	\$ 30	\$ 19	\$ 58	\$ 31	15%	\$ 99	\$ 89

Selected volumes and ratios

As at quarter-end:

Assets under administration (\$B)	9	\$ 276	\$ 280	\$ 282	\$ 270	\$ 250	\$ 249	\$ 240	\$ 262	\$ 257	3%	\$ 250	\$ 257
Assets under management (\$B)	10	102	107	112	113	116	117	119	123	123	7	116	123
Personal margin loans (\$B)	11	14	12	12	9	6	7	5	6	6	-	6	6
Total economic capital (\$B)	12	\$.7	\$.7	\$.8	\$.8	\$.8	\$.8	\$.7	\$.7	\$.6	(25)%	\$.8	\$.6
Efficiency ratio	13	71%	75%	76%	80%	91%	89%	92%	83%	90%	(1) pts	85%	86%
Return on economic capital	14	74%	48%	42%	33%	13%	15%	11%	35%	20%	7 pts	23%	28%
Economic profit **	15	\$ 94	\$ 45	\$ 41	\$ 24	\$ (20)	\$ (18)	\$ (27)	\$ (5)	\$ (32)	60%	\$ 4	\$ (37)

* Excludes restructuring costs of \$30 million after-tax (after deducting non-controlling minority interest) relating to the discount brokerage business in Q3/01.

**Economic Profit cost of equity is based on: 14% for the discount brokerage business and 10% for the wealth management business in 2002 and 15% and 11% respectively prior to 2002.

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

Net Income by Major Business Segment - TD Securities



CASH BASIS (\$MILLIONS) * FOR THE PERIOD ENDED

LINE #	2000			2001				2002		Q2 % change vs Q2 01	Year To Date	
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		2001	2002
Net interest income (TEB)	\$ 160	\$ 18	\$ 89	\$ 101	\$ 149	\$ 240	\$ 396	\$ 242	\$ 382	+100%	\$ 250	\$ 624
Provision for credit losses	60	60	60	41	41	119	126	217	300	+100	82	517
Trading and fee income	628	632	564	693	617	530	411	687	252	(59)	1,310	939
Non-interest expenses	340	286	300	365	347	337	319	407	303	(13)	712	710
Net income before taxes	388	304	293	388	378	314	362	305	31	(92)	766	336
Income taxes (TEB)	152	125	125	157	151	97	123	102	(4)	+(100)	308	98
Net income	\$ 236	\$ 179	\$ 168	\$ 231	\$ 227	\$ 217	\$ 239	\$ 203	\$ 35	(85)%	\$ 458	\$ 238

Selected volumes and ratios

Securities purchased under resale agreements (\$B)	8	\$ 16	\$ 21	\$ 14	\$ 23	\$ 23	\$ 25	\$ 20	\$ 35	\$ 32	39 %	\$ 23	\$ 32
Trading securities (\$B)	9	57	60	58	68	75	76	66	72	71	(5)	75	71
Short sales of securities (\$B)	10	16	19	19	21	25	27	21	26	24	(4)	25	24
Securities sold under repurchase agreements (\$B)	11	13	14	9	18	13	18	15	24	22	69	13	22
Average loans and customers' liability under acceptances (\$B)	12	\$ 28	\$ 29	\$ 29	\$ 31	\$ 31	\$ 27	\$ 27	\$ 26	\$ 25	(19)%	\$ 31	\$ 25
Total economic capital (\$B)	13	\$ 3.5	\$ 3.4	\$ 3.5	\$ 3.8	\$ 3.9	\$ 3.9	\$ 3.9	\$ 3.8	\$ 3.7	(5)%	\$ 3.9	\$ 3.7
Efficiency ratio	14	43 %	44 %	46 %	46 %	45 %	44 %	39 %	44 %	48 %	3 pts	46 %	45 %
Return on economic capital	15	27 %	20 %	19 %	23 %	23 %	21 %	24 %	21 %	3 %	(20) pts	23 %	12 %
Economic profit **	16	\$ 121	\$ 64	\$ 49	\$ 97	\$ 92	\$ 78	\$ 102	\$ 80	\$ (87)	+(100)%	\$ 189	\$ (7)

* Excluding restructuring costs of \$32 million after-tax in Q1/01 and \$76 million after-tax in Q4/01.

** Economic Profit is based on a 12% cost of equity and 13% prior to 2002.

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

Balance Sheet



(MILLIONS) AS AT	LINE #	2000			2001				2002		Q2 % change vs Q2 01
		Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	
Cash resources	1	\$ 5,664	\$ 6,697	\$ 4,187	\$ 7,364	\$ 4,313	\$ 5,692	\$ 5,945	\$ 6,388	\$ 6,999	62 %
Securities purchased under resale agreements	2	16,406	20,746	13,974	22,771	23,337	24,560	20,205	34,694	32,332	39
Investment securities											
Issued or guaranteed by Canada or provinces	3	7,081	12,249	12,186	12,470	13,804	13,933	14,386	12,446	13,372	(3)
Issued by US federal government	4	7,609	3,243	1,851	2,373	2,231	2,404	2,598	3,285	2,008	(10)
Other securities	5	12,986	13,526	13,053	13,731	13,026	13,775	14,026	14,332	13,858	6
Total	6	27,676	29,018	27,090	28,574	29,061	30,112	31,010	30,063	29,238	1
Trading securities	7	56,738	59,534	58,297	67,636	74,503	75,681	66,184	72,298	70,550	(5)
Total	8	84,414	88,552	85,387	96,210	103,564	105,793	97,194	102,361	99,788	(4)
Loans and customers' liability under acceptances											
Residential mortgages	9	46,446	43,559	44,400	45,692	46,583	49,087	50,807	52,356	51,404	10
Personal	10	34,232	34,201	34,876	32,182	30,995	31,672	31,126	33,579	35,642	15
Business and government	11	49,097	51,063	51,257	50,968	50,073	47,838	46,862	45,997	43,812	(13)
Total	12	129,775	128,823	130,533	128,842	127,651	128,597	128,795	131,932	130,858	3
Other assets											
Intangible assets from business combinations	13	6,455	6,051	5,673	5,319	4,986	4,674	4,382	4,107	3,871	(22)
Goodwill	14	2,020	2,128	2,162	2,305	2,286	2,244	2,234	2,612	2,926	28
Other	15	25,349	19,745	22,902	21,242	21,865	24,277	29,083	28,334	23,943	10
Total	16	33,824	27,924	30,737	28,866	29,137	31,195	35,699	35,053	30,740	6
Total assets	17	\$ 270,083	\$ 272,742	\$ 264,818	\$ 284,053	\$ 288,002	\$ 295,837	\$ 287,838	\$ 310,428	\$ 300,717	4 %
Deposits											
Personal non-term	18	\$ 39,106	\$ 39,247	\$ 39,220	\$ 40,848	\$ 43,947	\$ 43,315	\$ 46,468	\$ 49,701	\$ 51,018	16 %
Personal term	19	53,652	53,889	53,268	53,540	53,391	52,008	49,514	48,643	48,231	(10)
Banks and deposit taking institutions	20	31,092	30,426	25,324	26,217	28,102	26,280	23,173	27,224	23,981	(15)
Business and government	21	67,709	69,585	67,996	74,034	72,986	75,764	74,759	80,670	79,846	9
Total	22	191,559	193,147	185,808	194,639	198,426	197,367	193,914	206,238	203,076	2
Acceptances	23	8,099	8,080	9,812	9,421	8,913	8,423	9,122	8,218	8,236	(8)
Obligations related to securities sold short	24	16,110	19,270	19,007	20,884	25,407	26,996	21,436	25,594	24,019	(5)
Obligations related to securities sold under repurchase agreements	25	13,013	14,328	8,856	17,502	12,669	18,115	14,637	24,427	21,699	71
Other liabilities	26	23,251	19,232	22,446	22,584	23,303	24,764	29,161	26,699	24,795	6
Subordinated notes and debentures	27	4,327	4,839	4,883	4,851	4,896	5,686	4,892	4,413	4,077	(17)
Non-controlling interest in subsidiaries - TD Waterhouse Group, Inc.	28	359	366	381	382	379	361	372	-	-	(100)
- CT Financial Services Inc.	29	364	364	375	-	-	-	-	-	-	-
- TD CaTS	30	900	900	900	900	900	900	900	900	900	-
Shareholders' equity											
Preferred shares	31	1,225	1,237	1,251	1,472	1,480	1,479	1,492	1,492	1,487	-
Common shares	32	2,050	2,053	2,060	2,248	2,254	2,257	2,259	2,663	2,727	21
Retained earnings	33	8,826	8,926	9,039	9,170	9,375	9,489	9,653	9,784	9,701	3
Total	34	12,101	12,216	12,350	12,890	13,109	13,225	13,404	13,939	13,915	6
Total liabilities and shareholders' equity	35	\$ 270,083	\$ 272,742	\$ 264,818	\$ 284,053	\$ 288,002	\$ 295,837	\$ 287,838	\$ 310,428	\$ 300,717	4 %
Assets under administration											
TD Canada Trust	36	\$ 38,611	\$ 38,524	\$ 38,248	\$ 37,713	\$ 36,454	\$ 35,114	\$ 35,010	\$ 31,361	\$ 30,504	(16)%
TD Wealth Management	37	275,578	280,465	282,376	270,099	249,781	248,903	240,113	262,239	256,543	3
Total	38	\$ 314,189	\$ 318,989	\$ 320,624	\$ 307,812	\$ 286,235	\$ 284,017	\$ 275,123	\$ 293,600	\$ 287,047	- %
Assets under management											
TD Wealth Management	39	\$ 101,634	\$ 107,226	\$ 112,299	\$ 112,896	\$ 115,768	\$ 117,366	\$ 119,467	\$ 123,090	\$ 123,335	7 %

Reconciliation of Operating Cash Basis Earnings to GAAP Earnings



FOR THE PERIOD ENDED Q2, 2002
Adjustments to determine GAAP earnings

FOR YEAR TO DATE 2002
Adjustments to determine GAAP earnings

<i>(\$MILLIONS)</i>	LINE #	Operating Cash Basis Earnings		Cash Basis Earnings	TEB	Amortization of Intangibles	GAAP Earnings
Net interest income	1	\$ 1,368	\$ -	\$ 1,368	\$ (60)	\$ -	\$ 1,308
Provision for credit losses	2	400	-	400	-	-	400
Other income	3	1,189	-	1,189	-	-	1,189
Net interest and other income	4	2,157	-	2,157	(60)	-	2,097
Non-interest expenses	5	1,687	-	1,687	-	257	1,944
Net income before provision for income taxes	6	470	-	470	(60)	(257)	153
Provision for (benefit of) income taxes	7	147	-	147	(60)	(97)	(10)
Net income before non-controlling interest	8	323	-	323	-	(160)	163
Non-controlling interest	9	10	-	10	-	-	10
Net income	10	\$ 313	\$ -	\$ 313	\$ -	\$ (160)	\$ 153
Preferred dividends	11	21	-	21	-	-	21
Net income applicable to common shares	12	\$ 292	\$ -	\$ 292	\$ -	\$ (160)	\$ 132
Diluted earnings per share	13	\$ 0.45	\$ -	\$ 0.45	\$ -	\$ (0.25)	\$ 0.20

Operating Cash Basis Earnings	Sale of Record Keeping Business	Cash Basis Earnings	TEB	Amortization of Intangibles	GAAP Earnings
\$ 2,629	\$ -	\$ 2,629	\$ (121)	\$ -	\$ 2,508
725	-	725	-	-	725
2,819	18	2,837	-	-	2,837
4,723	18	4,741	(121)	-	4,620
3,478	-	3,478	-	531	4,009
1,245	18	1,263	(121)	(531)	611
387	4	391	(121)	(207)	63
858	14	872	-	(324)	548
19	-	19	-	-	19
\$ 839	\$ 14	\$ 853	\$ -	\$ (324)	\$ 529
42	-	42	-	-	42
\$ 797	\$ 14	\$ 811	\$ -	\$ (324)	\$ 487
\$ 1.23	\$ 0.02	\$ 1.25	\$ -	\$ (0.50)	\$ 0.75

Net Interest Income and Margin



(\$MILLIONS) FOR THE PERIOD ENDED	LINE #	2000			2001				2002		Q2 % change vs Q2 01	Year To Date	
		Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		2001	2002
Interest income													
Loans	1	\$ 2,578	\$ 2,667	\$ 2,740	\$ 2,770	\$ 2,537	\$ 2,481	\$ 2,366	\$ 2,141	\$ 1,651	(35)%	\$ 5,307	\$ 3,792
Securities	2	855	867	944	936	932	956	1,102	841	1,064	14	1,868	1,905
Deposits with banks	3	103	143	97	108	60	69	154	56	64	7	168	120
Total interest income	4	3,536	3,677	3,781	3,814	3,529	3,506	3,622	3,038	2,779	(21)	7,343	5,817
Interest expense													
Deposits	5	2,262	2,413	2,418	2,450	2,094	1,918	1,822	1,322	1,126	(46)	4,544	2,448
Subordinated notes and debentures	6	56	72	82	80	73	73	71	53	44	(40)	153	97
Other	7	272	272	310	278	337	417	467	463	301	(11)	615	764
Total interest expense	8	2,590	2,757	2,810	2,808	2,504	2,408	2,360	1,838	1,471	(41)	5,312	3,309
Net interest income	9	946	920	971	1,006	1,025	1,098	1,262	1,200	1,308	28	2,031	2,508
TEB	10	48	39	62	54	63	49	79	61	60	(5)	117	121
Net interest income (TEB)	11	\$ 994	\$ 959	\$ 1,033	\$ 1,060	\$ 1,088	\$ 1,147	\$ 1,341	\$ 1,261	\$ 1,368	26 %	\$ 2,148	\$ 2,629
Average total assets	12	\$291,686	\$285,985	\$275,868	\$ 290,432	\$ 293,667	\$ 300,278	\$ 305,682	\$ 311,808	\$ 308,597	5 %	\$292,023	\$310,229
Average earning assets	13	\$250,789	\$245,989	\$238,493	\$ 247,243	\$ 251,543	\$ 258,943	\$ 256,013	\$ 265,075	\$ 268,514	7 %	\$249,357	\$266,766
Net interest margin (TEB) as a % of average earning assets	14	1.61 %	1.55 %	1.72 %	1.70 %	1.77 %	1.76 %	2.08 %	1.89 %	2.09 %	.32 pts	1.74 %	1.99 %
Impact on NII from impaired loans													
Reduction/(increase) in NII from impaired loans													
Gross	15	\$ 22	\$ 26	\$ 34	\$ 23	\$ 30	\$ 39	\$ 35	\$ 23	\$ 32	7 %	\$ 53	\$ 55
Recoveries	16	(4)	(3)	(5)	(4)	(12)	(4)	(5)	(4)	(5)	(58)%	(16)	(9)
Net reduction/(increase)	17	\$ 18	\$ 23	\$ 29	\$ 19	\$ 18	\$ 35	\$ 30	\$ 19	\$ 27	50 %	\$ 37	\$ 46
Effective tax rate (TEB) - Operating cash basis*	18	39.7 %	36.0 %	38.4 %	36.0 %	30.2 %	30.4 %	24.9 %	31.0 %	31.3 %	1.1 pts	33.3 %	31.1 %

* Operating cash basis results exclude special items and non-cash charges related to goodwill and identified intangible amortization from business combinations. Special items are restructuring costs in Q2/00 (\$271 million after-tax), Q1/01 (\$32 million after-tax), Q3/01 (\$34 million after-tax), and Q4/01 (\$76 million after-tax), tax expense of \$50 million in Q1/01 and \$25 million in Q3/01 arising from income tax rate changes, real estate gain in Q2/01 (\$163 million after-tax), increase in general allowance in Q2/01 (\$96 million after-tax), and gain on sale of record keeping business in Q1/02 (\$14 million after-tax).

Other Income and Trading Related Income (TEB)



(\$MILLIONS)
FOR THE PERIOD ENDED

LINE #	2000			2001				2002		Q2 % change vs Q2 01	Year To Date		
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		2001	2002	
Other Income													
TD Waterhouse fees and commissions	1	\$ 496	\$ 316	\$ 326	\$ 315	\$ 260	\$ 220	\$ 207	\$ 245	\$ 240	(8)%	\$ 575	\$ 485
Full service brokerage and other securities services	2	210	172	159	183	165	205	148	193	161	(2)	348	354
Mutual fund management	3	121	127	129	122	124	128	128	131	133	7	246	264
Credit fees	4	166	123	127	131	124	83	87	121	116	(6)	255	237
Net investment securities gains/(losses)	5	146	115	33	40	13	26	137	60	(12)	+(100)	53	48
Trading income	6	290	328	363	449	375	373	121	432	106	(72)	824	538
Service charges	7	120	128	125	127	136	150	148	145	143	5	263	288
Loan securitizations	8	67	72	74	69	70	65	68	56	46	(34)	139	102
Card services	9	55	62	64	64	59	66	60	62	57	(3)	123	119
Insurance	10	57	56	66	71	86	89	80	84	96	12	157	180
Trust fees	11	23	22	24	23	27	21	15	18	22	(19)	50	40
Gains on sale of investment real estate	12	-	-	-	150	200	-	-	-	-	(100)	350	-
Gain on sale of record keeping business	13	-	-	-	-	-	-	-	18	-	-	-	18
Foreign exchange - non-trading	14	36	45	38	41	20	21	32	29	27	35	61	56
Property rental income	15	18	17	39	30	16	12	2	1	3	(81)	46	4
Other services	16	38	49	79	51	84	75	55	53	51	(39)	135	104
Total other income - page 4 (line 18)	17	\$ 1,843	\$ 1,632	\$ 1,646	\$ 1,866	\$ 1,759	\$ 1,534	\$ 1,288	\$ 1,648	\$ 1,189	(32)%	\$ 3,625	\$ 2,837
Trading related income (TEB)*													
Interest rate and credit portfolios	18	\$ 86	\$ 91	\$ 100	\$ 182	\$ 171	\$ 286	\$ 141	\$ 383	\$ 177	(4)%	\$ 353	\$ 560
Foreign exchange portfolios	19	47	50	51	57	64	61	65	60	50	(22)	121	110
Equity and other portfolios	20	145	65	82	135	127	85	163	58	77	(39)	262	135
Total trading related income	21	\$ 278	\$ 206	\$ 233	\$ 374	\$ 362	\$ 432	\$ 369	\$ 501	\$ 304	(16)%	\$ 736	\$ 805

* Includes trading-related income reported in net interest on page 11, line 11 and in other income above (line 6). Trading-related income (TEB) includes TEB adjustments in respect of certain transactions which are not included in total bank TEB revenues but are included in the TD Securities segment revenues.

Non-Interest Expenses



(\$MILLIONS)													
FOR THE PERIOD ENDED													
LINE #	2000			2001				2002		Q2 % change vs Q2 01	Year To Date		
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		2001	2002	
Salaries and staff benefits													
Salaries	1	\$ 548	\$ 534	\$ 551	\$ 555	\$ 533	\$ 573	\$ 564	\$ 556	\$ 552	4 %	\$ 1,088	\$ 1,108
Incentive compensation	2	344	271	232	323	299	278	250	363	232	(22)	622	595
Pension and other staff benefits	3	90	82	85	86	83	91	73	95	98	18	169	193
Total	4	982	887	868	964	915	942	887	1,014	882	(4)	1,879	1,896
Occupancy													
Rent	5	70	72	73	76	83	83	81	81	84	1	159	165
Depreciation	6	28	29	29	30	47	33	39	34	36	(23)	77	70
Other	7	36	35	35	33	37	27	23	31	31	(16)	70	62
Total	8	134	136	137	139	167	143	143	146	151	(10)	306	297
Equipment													
Rent	9	29	34	33	31	36	45	47	41	39	8	67	80
Depreciation	10	42	40	43	40	42	46	41	37	40	(5)	82	77
Other	11	85	70	80	75	86	82	85	83	78	(9)	161	161
Total	12	156	144	156	146	164	173	173	161	157	(4)	310	318
General													
Marketing and business development	13	112	106	115	104	106	100	100	88	114	8	210	202
Brokerage related fees	14	70	65	62	63	58	54	54	61	56	(3)	121	117
Professional and advisory services	15	63	73	101	72	82	63	105	90	87	6	154	177
Communications	16	58	50	51	52	50	53	50	52	58	16	102	110
Capital and business taxes	17	26	8	23	22	28	29	27	24	22	(21)	50	46
Postage	18	31	27	29	28	32	25	30	20	31	(3)	60	51
Travel and relocation	19	16	18	20	17	16	17	17	15	15	(6)	33	30
Deposit insurance premiums	20	8	8	8	8	9	7	9	8	9	-	17	17
Other excluding non-cash goodwill / intangible amortization	21	117	101	107	123	99	120	140	112	105	6	222	217
Total	22	501	456	516	489	480	468	532	470	497	4	969	967
Expenses before restructuring costs	23	1,773	1,623	1,677	1,738	1,726	1,726	1,735	1,791	1,687	(2)	3,464	3,478
Restructuring costs	24	475	-	-	55	-	54	130	-	-	-	55	-
Total expenses excluding non-cash goodwill / intangible amortization	25	\$ 2,248	\$ 1,623	\$ 1,677	\$ 1,793	\$ 1,726	\$ 1,780	\$ 1,865	\$ 1,791	\$ 1,687	(2)%	\$ 3,519	\$ 3,478
Memo Items													
Non-cash goodwill / intangible amortization	26	\$ 463	\$ 446	\$ 422	\$ 401	\$ 383	\$ 362	\$ 344	\$ 274	\$ 257	(33)%	\$ 784	\$ 531
Less tax effect - at normal rates	27	184	172	165	152	138	130	123	110	97	(30)	290	207
- resulting from tax rate changes	28	54	46	-	199	12	106	1	-	-	(100)	211	-
Non-cash goodwill / intangible amortization, net of tax	29	\$ 225	\$ 228	\$ 257	\$ 50	\$ 233	\$ 126	\$ 220	\$ 164	\$ 160	(31)%	\$ 283	\$ 324

Equity Securities, Intangibles and Goodwill,
and Restructuring Costs



(\$MILLIONS)		LINE		2000		2001		2002		Q2 % change	
AS AT	#	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	vs Q2 01
Equity securities - surplus (deficit) over book*											
Common & equivalents	1	\$ 497	\$ 514	\$ 731	\$ 677	\$ 604	\$ 573	\$ 329	\$ 362	418	(31)%
Preferred shares	2	(15)	(5)	5	13	20	4	1	11	(6)	+(100)
Total	3	\$ 482	\$ 509	\$ 736	\$ 690	\$ 624	\$ 577	\$ 330	\$ 373	\$ 412	(34)%
Identifiable intangibles from business combinations											
At beginning of period	4	\$ 16	\$ 6,455	\$ 6,051	\$ 5,673	\$ 5,319	\$ 4,986	\$ 4,674	\$ 4,382	\$ 4,108	(23)%
Arising during the period	5	6,860	-	-	-	-	-	-	-	20	+100
Amortized in the period	6	(421)	(404)	(378)	(354)	(333)	(312)	(292)	(274)	(257)	(23)
Total	7	\$ 6,455	\$ 6,051	\$ 5,673	\$ 5,319	\$ 4,986	\$ 4,674	\$ 4,382	\$ 4,108	\$ 3,871	(22)%
Future tax liability on intangible assets											
At beginning of period	8	\$ -	\$ (2,715)	\$ (2,498)	\$ (2,338)	\$ (1,990)	\$ (1,841)	\$ (1,607)	\$ (1,486)	\$ (1,376)	(31)%
Arising during the period	9	(2,950)	-	-	-	-	-	-	-	-	-
Recognized in the period	10	235	217	160	348	149	234	121	110	97	(35)
Total	11	\$ (2,715)	\$ (2,498)	\$ (2,338)	\$ (1,990)	\$ (1,841)	\$ (1,607)	\$ (1,486)	\$ (1,376)	\$ (1,279)	(31)%
Net intangibles	12	\$ 3,740	\$ 3,553	\$ 3,335	\$ 3,329	\$ 3,145	\$ 3,067	\$ 2,896	\$ 2,732	\$ 2,592	(18)%
Goodwill											
At beginning of period	13	\$ 935	\$ 2,020	\$ 2,128	\$ 2,162	\$ 2,305	\$ 2,286	\$ 2,244	\$ 2,234	\$ 2,612	13 %
Arising during the period	14	1,107	150	58	202	10	12	-	384	325	+100
Amortized in the period	15	(42)	(43)	(43)	(46)	(51)	(50)	(51)	-	-	(100)
Foreign exchange adjustment	16	20	1	19	(13)	22	(4)	41	(6)	(11)	+(100)
Total	17	\$ 2,020	\$ 2,128	\$ 2,162	\$ 2,305	\$ 2,286	\$ 2,244	\$ 2,234	\$ 2,612	\$ 2,926	28 %
Total net intangibles and goodwill	18	\$ 5,760	\$ 5,681	\$ 5,497	\$ 5,634	\$ 5,431	\$ 5,311	\$ 5,130	\$ 5,344	\$ 5,518	2 %
Restructuring costs											
Accrual at beginning of period	19	\$ -	\$ 415	\$ 375	\$ 327	\$ 322	\$ 278	\$ 303	\$ 337	\$ 207	(36)%
Expensed during period	20	475	-	-	55	-	54	130	-	-	-
Amount utilized during period - Canada Trust	21	(60)	(40)	(48)	(24)	(25)	(29)	(56)	(32)	(61)	+100
- TD Waterhouse	22	-	-	-	-	-	-	(39)	(7)	(4)	+(100)
- TD Securities	23	-	-	-	-	-	-	(1)	(91)	(5)	+(100)
- Newcrest	24	-	-	-	(36)	(19)	-	-	-	-	(100)
Accrual at end of period	25	\$ 415	\$ 375	\$ 327	\$ 322	\$ 278	\$ 303	\$ 337	\$ 207	\$ 137	(51)%

*Excludes debt security positions which are used as part of the Bank's Asset and Liability Management hedging activities

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



(\$MILLIONS) FOR THE PERIOD ENDED		2000			2001				2002		Q2 % change vs Q2 01	Year To Date	
LINE #		Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		2001	2002
Preferred shares													
1	Balance at beginning of period	\$ 931	\$ 1,225	\$ 1,237	\$ 1,251	\$ 1,472	\$ 1,480	\$ 1,479	\$ 1,492	\$ 1,492	1 %	\$ 1,251	\$ 1,492
2	Issued	289	11	7	225	-	-	-	-	-	-	225	-
3	Redeemed	-	-	-	-	-	-	-	-	-	-	-	-
4	Translation on shares issued in foreign currency	5	1	7	(4)	8	(1)	13	-	(5)	+(100)	4	(5)
5	Balance at end of period	1,225	1,237	1,251	1,472	1,480	1,479	1,492	1,492	1,487	-	1,480	1,487
Common shares													
6	Balance at beginning of period	2,047	2,050	2,053	2,060	2,248	2,254	2,257	2,259	2,663	18	2,060	2,259
7	Issued - options	3	3	7	7	6	3	2	4	5	(17)	13	9
8	Issued - cash	-	-	-	-	-	-	-	400	-	-	-	400
9	Issued - dividend re-investment plan	-	-	-	-	-	-	-	-	59	+100	-	59
10	Issued - acquisitions	-	-	-	181	-	-	-	-	-	-	181	-
11	Balance at end of period	2,050	2,053	2,060	2,248	2,254	2,257	2,259	2,663	2,727	21	2,254	2,727
Retained earnings													
12	Balance at beginning of period	8,948	8,826	8,926	9,039	9,170	9,375	9,489	9,653	9,784	7	9,039	9,653
13	Net income	41	283	255	437	380	341	225	376	153	(60)	817	529
14	Dividends - common	(131)	(155)	(156)	(156)	(176)	(176)	(176)	(179)	(179)	2	(332)	(358)
15	- preferred	(9)	(13)	(13)	(17)	(17)	(17)	(19)	(18)	(18)	6	(34)	(36)
16	- preferred TDMIC tax effected	(3)	(3)	(3)	(3)	(4)	(3)	(3)	(3)	(3)	(25)	(7)	(6)
17	Translation adjustments, net of tax	(11)	(5)	49	16	31	(19)	143	(30)	(21)	+(100)	47	(51)
18	Share issue expenses, net of tax	(4)	-	-	-	-	-	(1)	(7)	-	-	-	(7)
19	Stock options settled in cash, tax effected	(5)	(7)	(18)	(14)	(8)	(12)	(5)	(8)	(15)	88	(22)	(23)
20	Adoption of new standard for employee future benefits	-	-	-	(132)	-	-	-	-	-	-	(132)	-
21	Other	-	-	(1)	-	(1)	-	-	-	-	(100)	(1)	-
22	Balance at end of period	8,826	8,926	9,039	9,170	9,375	9,489	9,653	9,784	9,701	3	9,375	9,701
23	Total common equity	10,876	10,979	11,099	11,418	11,629	11,746	11,912	12,447	12,428	7	11,629	12,428
24	Total shareholders' equity	\$ 12,101	\$ 12,216	\$ 12,350	\$ 12,890	\$ 13,109	\$ 13,225	\$ 13,404	\$ 13,939	\$ 13,915	6 %	\$ 13,109	\$ 13,915
Non-controlling interest in subsidiaries													
25	At beginning of period	\$ 339	\$ 1,623	\$ 1,630	\$ 1,656	\$ 1,282	\$ 1,279	\$ 1,261	\$ 1,272	\$ 900	(30)%	\$ 1,656	\$ 1,272
26	Arising during the period - TD Waterhouse	12	7	6	6	1	(4)	-	-	-	(100)	7	-
27	Purchase of TD Waterhouse shares	-	-	-	-	(12)	(13)	-	(372)	-	(100)	(12)	(372)
28	Canada Trust - acquisition and reorganization	364	-	-	(364)	-	-	-	-	-	-	(364)	-
29	Arising on TD CaTS issue	900	-	-	-	-	-	-	-	-	-	-	-
30	Foreign exchange adjustment	9	1	20	(16)	8	(1)	11	-	-	(100)	(8)	-
31	Other	(1)	(1)	-	-	-	-	-	-	-	-	-	-
32	At end of period	\$ 1,623	\$ 1,630	\$ 1,656	\$ 1,282	\$ 1,279	\$ 1,261	\$ 1,272	\$ 900	\$ 900	(30)%	\$ 1,279	\$ 900

NUMBER OF COMMON SHARES

Common Shares													
33	Number of common shares at beginning of period	621,480,853	621,705,197	622,007,069	622,615,868	627,693,764	628,131,342	628,317,509	628,451,159	639,609,058		622,615,868	628,451,159
34	Issued - options	224,344	301,872	608,799	546,548	437,578	186,167	133,650	198,999	357,328		984,126	556,327
35	Issued - cash	-	-	-	-	-	-	-	10,958,900	-		-	10,958,900
36	Issued - dividend re-investment plan	-	-	-	-	-	-	-	-	1,412,851		-	1,412,851
37	Issued - acquisitions	-	-	-	4,531,348	-	-	-	-	-		4,531,348	-
38	Number of common shares at end of period	621,705,197	622,007,069	622,615,868	627,693,764	628,131,342	628,317,509	628,451,159	639,609,058	641,379,237		628,131,342	641,379,237

Risk-Weighted Assets and Capital



(\$MILLIONS)											
AS AT	LINE #	2000			2001				2002		Q2 % change vs Q2 01
		Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	
Balance sheet assets											
Cash resources	1	\$ 964	\$ 1,148	\$ 657	\$ 1,300	\$ 691	\$ 925	\$ 991	\$ 1,101	\$ 1,150	66 %
Securities	2	7,440	7,457	8,286	7,107	6,843	6,530	6,946	7,143	6,551	(4)
Loans	3	68,850	71,319	72,589	68,882	68,046	72,508	66,838	68,998	68,997	1
Customers' liability under acceptances	4	7,336	7,304	9,008	8,643	8,117	7,470	8,246	7,426	7,540	(7)
Other assets	5	10,133	7,669	7,704	7,512	7,153	6,742	6,342	6,237	6,037	(16)
Total balance sheet assets	6	94,723	94,897	98,244	93,444	90,850	94,175	89,363	90,905	90,275	(1)
Off-balance sheet assets											
Credit instruments	7	15,960	16,114	16,130	17,604	18,550	18,004	18,350	17,755	16,164	(13)
Derivative financial instruments	8	3,928	4,236	4,661	4,740	4,993	5,451	6,373	5,816	5,211	4
Total off-balance sheet assets	9	19,888	20,350	20,791	22,344	23,543	23,455	24,723	23,571	21,375	(9)
Total risk-weighted asset equivalent - Credit risk	10	114,611	115,247	119,035	115,788	114,393	117,630	114,086	114,476	111,650	(2)
Total risk-weighted asset equivalent - Market risk	11	9,926	11,586	11,125	12,123	13,592	12,558	13,032	13,246	14,621	8
Total risk-weighted assets	12	\$ 124,537	\$ 126,833	\$ 130,160	\$ 127,911	\$ 127,985	\$ 130,188	\$ 127,118	\$ 127,722	\$ 126,271	(1)%
CAPITAL											
TIER 1											
Common shareholders' equity	13	\$ 10,876	\$ 10,979	\$ 11,099	\$ 11,418	\$ 11,629	\$ 11,746	\$ 11,912	\$ 12,447	\$ 12,428	7 %
Qualifying preferred shares	14	1,225	1,237	1,251	1,472	1,480	1,479	1,492	1,492	1,487	-
Non-controlling interest in subsidiaries											
- TD Waterhouse Group, Inc.	15	359	366	381	382	379	361	372	-	-	(100)
- CT Financial Services Inc.	16	364	364	190	-	-	-	-	-	-	-
- TD CaTS	17	900	900	900	900	900	900	900	900	900	-
Less: goodwill and intangible assets in excess of 5% limit	18	(4,729)	(4,643)	(4,458)	(4,540)	(4,336)	(4,222)	(4,041)	(4,246)	(4,423)	2
Total Tier 1 capital	19	8,995	9,203	9,363	9,632	10,052	10,264	10,635	10,593	10,392	3
TIER 2											
Subordinated notes and debentures	20	4,327	4,839	4,883	4,851	4,896	5,686	4,892	4,413	4,077	(17)
Non-controlling interest in subsidiaries											
- CT Financial Services Inc.	21	-	-	185	-	-	-	-	-	-	-
Less: amortization of subordinated notes and debentures	22	(368)	(373)	(488)	(513)	(517)	(554)	(545)	(574)	(566)	10
General allowance for credit losses included in capital	23	849	851	862	959	960	976	1,112	1,118	1,105	15
Total Tier 2 capital	24	4,808	5,317	5,442	5,297	5,339	6,108	5,459	4,957	4,616	(14)
Other deductions	25	(1,155)	(920)	(762)	(961)	(975)	(1,002)	(985)	(907)	(916)	(6)
Total capital	26	\$ 12,648	\$ 13,600	\$ 14,043	\$ 13,968	\$ 14,416	\$ 15,370	\$ 15,109	\$ 14,643	\$ 14,092	(2)%
Capital ratios											
Tier 1 capital	27	7.2	7.3	7.2	7.5	7.9	7.9	8.4	8.3	8.2	.3 pts
Total capital	28	10.2	10.7	10.8	10.9	11.3	11.8	11.9	11.5	11.2	(.1) pts

Interest Rate Sensitivity and Loan Securitization



(\$MILLIONS) FOR THE PERIOD ENDED		LINE #	2000			2001				2002		Q2 % change vs Q2 01	Year To Date	
			Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		2001	2002
Interest sensitive (asset) liability gap within 1 year (\$billions)		1	\$ (6.5)	\$ 3.2	\$ 2.0	\$ (2.8)	\$ (5.3)	\$ (5.3)	\$ 5.1	\$ 5.4	\$ (8.0)	51 %	\$ (5.3)	\$ (8.0)
After tax impact of 1% increase in interest rates on														
Common shareholders' equity		2	\$ (71)	\$ (40)	\$ (27)	\$ (21)	\$ (32)	\$ (32)	\$ (45)	\$ (43)	\$ (36)	13 %	\$ (32)	\$ (36)
Annual net income		3	9	2	2	2	(6)	(5)	3	(3)	(3)	(50)	(6)	(3)
Loans securitized and sold to third party														
Securitized/(repurchased) during the quarter														
Mortgages - conventional		4	\$ (1,221)	\$ -	\$ -	\$ 22	\$ -	\$ 7	\$ -	\$ -	\$ -	- %	\$ 22	\$ -
Mortgages - MBS pools sold		5	-	346	3	-	4	452	543	84	1,174	+100	4	1,258
Credit Cards		6	-	-	-	500	(10)	-	-	-	(668)	+100	490	(668)
Personal Loans		7	7,170	-	-	-	-	-	-	(1,300)	-	-	-	(1,300)
Corporate Loans		8	-	-	-	-	-	-	-	-	-	-	-	-
Outstanding at period end		9	\$23,954	\$23,007	\$21,573	\$ 20,994	\$ 19,459	\$ 18,828	\$ 18,456	\$ 15,888	\$ 15,395	(21)%	\$19,459	\$15,395
Income statement classification impact														
Net interest income		10	\$ (84)	\$ (83)	\$ (88)	\$ (82)	\$ (88)	\$ (88)	\$ (89)	\$ (87)	\$ (62)	(30)%	\$ (170)	\$ (149)
Other income		11	69	69	71	68	69	66	72	56	46	(33)	137	102
Provision for credit losses		12	15	16	18	18	23	22	20	31	16	(30)	41	47
Total impact		13	\$ -	\$ 2	\$ 1	\$ 4	\$ 4	\$ -	\$ 3	\$ -	\$ -	(100)%	\$ 8	\$ -

Impaired Loans by Business Line and General Allowances



(\$MILLIONS)											
AS AT	LINE #	2000			2001				2002		Q2 % change vs Q2 01
		Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	
GROSS IMPAIRED LOANS											
TD Canada Trust											
TDCT Retail	1	\$ 262	\$ 268	\$ 227	\$ 266	\$ 266	\$ 221	\$ 256	\$ 307	\$ 288	8 %
Commercial	2	218	204	128	119	119	138	122	121	135	13
Total TD Canada Trust	3	480	472	355	385	385	359	378	428	423	10
TD Securities											
Corporate	4	546	768	566	625	830	1,010	829	895	1,212	46
Investment Banking	5	68	68	68	51	40	40	60	58	58	45
Total TD Securities	6	614	836	634	676	870	1,050	889	953	1,270	46
TOTAL GROSS IMPAIRED LOANS	7	\$ 1,094	\$ 1,308	\$ 989	\$ 1,061	\$ 1,255	\$ 1,409	\$ 1,267	\$ 1,381	\$ 1,693	35 %
NET IMPAIRED LOANS											
TD Canada Trust											
TDCT Retail	8	\$ 107	\$ 96	\$ 119	\$ 131	\$ 129	\$ 113	\$ 188	\$ 218	\$ 217	68 %
Commercial	9	97	65	73	48	34	50	80	74	82	+100
Total TD Canada Trust	10	204	161	192	179	163	163	268	292	299	83
TD Securities											
Corporate	11	389	555	454	489	661	729	760	674	749	13
Investment Banking	12	44	40	31	30	28	28	60	49	49	75
Total TD Securities	13	433	595	485	519	689	757	820	723	798	16
Total impaired loans net of specific provisions	14	637	756	677	698	852	920	1,088	1,015	1,097	29
General allowance for credit losses	15	811	812	836	984	1,138	1,138	1,141	1,141	1,138	-
TOTAL NET IMPAIRED LOANS	16	\$ (174)	\$ (56)	\$ (159)	\$ (286)	\$ (286)	\$ (218)	\$ (53)	\$ (126)	\$ (41)	(86)%
Allowance for credit losses as a % of gross impaired loans	17	115.9 %	104.3 %	116.1 %	127.0 %	122.8 %	115.5 %	104.2 %	109.1 %	102.4 %	(20.4) pts
Total Loans (page 9, line 12)	18	\$ 129,775	\$ 128,823	\$ 130,533	\$ 128,842	\$ 127,651	\$ 128,597	\$ 128,795	\$ 131,932	\$ 130,858	3 %
Net impaired loans as a % of net loans	19	(0.1)%	- %	(0.1)%	(0.2)%	(0.2)%	(0.2)%	- %	(0.1)%	- %	.2 pts
GENERAL ALLOWANCE FOR CREDIT LOSSES											
Loans (line 15 above)	20	\$ 811	\$ 812	\$ 836	\$ 984	\$ 1,138	\$ 1,138	\$ 1,141	\$ 1,141	\$ 1,138	- %
Derivative financial instruments	21	38	39	26	30	27	31	34	31	48	78
Total general allowance	22	\$ 849	\$ 851	\$ 862	\$ 1,014	\$ 1,165	\$ 1,169	\$ 1,175	\$ 1,172	\$ 1,186	2 %

Analysis of Change in Gross Impaired Loans & Allowance for Credit Losses



(\$MILLIONS)
AS AT

LINE #	2000			2001				2002		Q2 % change vs Q2 01
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	
GROSS IMPAIRED LOANS										
Balance at beginning of period	\$ 913	\$ 1,094	\$ 1,308	\$ 989	\$ 1,061	\$ 1,255	\$ 1,409	\$ 1,267	\$ 1,381	30 %
Acquisition of Canada Trust	95	-	-	-	-	-	-	-	-	-
Adjusted balance at beginning of period	1,008	1,094	1,308	989	1,061	1,255	1,409	1,267	1,381	30
Additions to impaired loans and acceptances										
TD Canada Trust Retail (include Small Business Banking)	116	103	111	128	121	123	175	211	212	75
TD Canada Trust Commercial Mid-Market	21	19	51	22	19	38	24	16	29	53
TD Securities (Corporate and Investment Banking)	189	257	114	149	202	333	243	177	537	+100
Total additions to impaired loans and acceptances	\$ 326	\$ 379	\$ 276	\$ 299	\$ 342	\$ 494	\$ 442	\$ 404	\$ 778	+100 %
Return to performing status, repaid or sold	(173)	(77)	(216)	(135)	(50)	(214)	(56)	(127)	(263)	+100
Net new additions (reductions)	\$ 153	\$ 302	\$ 60	\$ 164	\$ 292	\$ 280	\$ 386	\$ 277	\$ 515	76 %
Write-offs	(67)	(88)	(379)	(92)	(98)	(126)	(528)	(163)	(203)	+100
Balance at end of period	\$ 1,094	\$ 1,308	\$ 989	\$ 1,061	\$ 1,255	\$ 1,409	\$ 1,267	\$ 1,381	\$ 1,693	35 %
GROSS IMPAIRED LOANS BY LOCATION¹										
Domestic	\$ 610	\$ 858	\$ 625	\$ 654	\$ 705	\$ 681	\$ 623	\$ 675	\$ 815	16 %
International - USA	438	419	346	375	508	649	589	653	800	57
- Offshore	46	31	18	32	42	79	55	53	78	86
Balance at end of period	\$ 1,094	\$ 1,308	\$ 989	\$ 1,061	\$ 1,255	\$ 1,409	\$ 1,267	\$ 1,381	\$ 1,693	35 %
ALLOWANCE FOR CREDIT LOSSES										
Specific allowance										
Balance at beginning of period	\$ 308	\$ 457	\$ 552	\$ 312	\$ 363	\$ 404	\$ 489	\$ 179	\$ 366	1 %
Acquisition of Canada Trust	72	11	-	-	-	-	-	-	-	-
Adjusted balance at beginning of period	\$ 380	\$ 468	\$ 552	\$ 312	\$ 363	\$ 404	\$ 489	\$ 179	\$ 366	1
Write-offs ²	(67)	(88)	(379)	(92)	(98)	(126)	(528)	(163)	(203)	+100
Recoveries	9	22	27	23	19	21	27	25	32	68
Provision for credit losses	135	135	135	120	120	190	190	325	400	+100
Foreign exchange and other adjustment	-	15	(23)	-	-	-	1	-	1	+100
Balance at end of period	\$ 457	\$ 552	\$ 312	\$ 363	\$ 404	\$ 489	\$ 179	\$ 366	\$ 596	48 %
General allowance										
Balance at beginning of period	\$ 709	\$ 811	\$ 812	\$ 836	\$ 984	\$ 1,138	\$ 1,138	\$ 1,141	\$ 1,141	16 %
Acquisition of Canada Trust	101	-	-	-	-	-	-	-	-	-
Adjusted balance at beginning of period	\$ 810	\$ 811	\$ 812	\$ 836	\$ 984	\$ 1,138	\$ 1,138	\$ 1,141	\$ 1,141	16 %
Increase in general allowance	-	-	21	150	150	-	-	-	-	(100)
Foreign exchange and other adjustment	1	1	3	(2)	4	-	3	-	(3)	+(100)
Balance at end of period	\$ 811	\$ 812	\$ 836	\$ 984	\$ 1,138	\$ 1,138	\$ 1,141	\$ 1,141	\$ 1,138	- %
Total allowance for credit losses at end of period	\$ 1,268	\$ 1,364	\$ 1,148	\$ 1,347	\$ 1,542	\$ 1,627	\$ 1,320	\$ 1,507	\$ 1,734	12 %

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

(2) There are no write-offs relating to restructured loans.