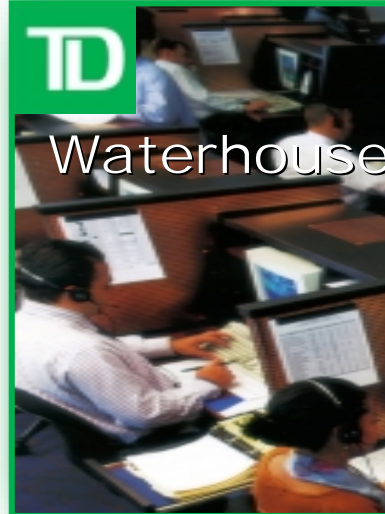
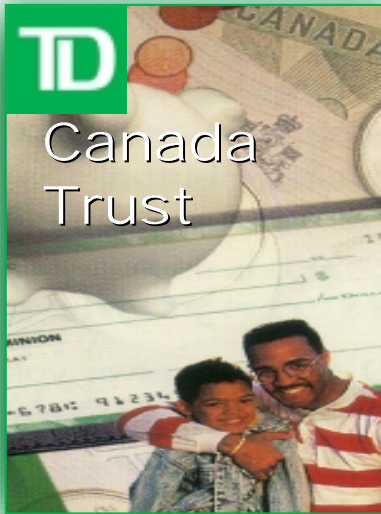


2nd Quarter 2001

SUPPLEMENTAL FINANCIAL INFORMATION

FOR THE QUARTER ENDED APRIL 30, 2001



Bank Financial Group

For the Quarter Ended April 30, 2001
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Highlights



LINE #	1999			2000				2001		Q2 % change vs Q2 00	Year To Date		
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		2000	2001	
FOR THE PERIOD ENDED													
Results of operations (\$ millions)													
Net income - cash basis - excluding special items*	1	\$ 358	\$ 402	\$ 389	\$ 458	\$ 537	\$ 511	\$ 512	\$ 569	\$ 546	2 %	\$ 995	\$ 1,115
Net interest income (TEB)	2	752	779	804	818	994	959	1,033	1,060	1,088	9	1,812	2,148
Total revenue (TEB) excluding special gains**	3	1,796	1,844	1,850	2,097	2,837	2,591	2,679	2,776	2,647	(7)	4,934	5,423
Per common share													
Net income - cash basis - excluding special items*	4	\$.58	\$.66	\$.62	\$.72	\$.84	\$.80	\$.80	\$.88	\$.84	- %	\$ 1.56	\$ 1.72
Financial position (\$ billions)													
Total assets	5	\$ 208.0	\$ 222.5	\$ 214.4	\$ 233.9	\$ 270.1	\$ 272.7	\$ 264.8	\$ 284.1	\$ 288.0	7 %	\$ 270.1	\$ 288.0
Total common equity	6	7.9	9.4	10.7	11.0	10.9	11.0	11.1	11.4	11.6	7	10.9	11.6
Other (\$ millions)													
Economic profit	7	\$ 109	\$ 121	\$ 60	\$ 104	\$ 193	\$ 158	\$ 154	\$ 200	\$ 178	(8)%	\$ 297	\$ 378
Net interest margin (TEB)	8	1.70 %	1.63 %	1.66 %	1.62 %	1.61 %	1.55 %	1.72 %	1.70 %	1.77 %	.16 pts	1.61 %	1.74 %
Net impaired loans	9	\$ (427)	\$ (411)	\$ (257)	\$ (104)	\$ (174)	\$ (56)	\$ (159)	\$ (286)	\$ (286)	(64)%	\$ (174)	\$ (286)
Net impaired loans as a % of net loans	10	(.4)%	(.4)%	(.3)%	(.1)%	(.1)%	- %	(.1)%	(.2)%	(.2)%	(.1) pts	(.1)%	(.2)%
PCL as a % of net average loans	11	.31	.10	-	.30	.41	.41	.42	.82	.85	.44	.36	.83
PCL excluding special charge as a % of net average loans	12	.31	.10	-	.30	.41	.41	.42	.36	.38	(.03)	.36	.37
Equity securities - surplus over book	13	\$ 1,538	\$ 1,240	\$ 411	\$ 362	\$ 482	\$ 509	\$ 736	\$ 690	\$ 624	29 %	\$ 482	\$ 624
Tier 1 capital ratio	14	7.0 %	8.7 %	10.1 %	10.2 %	7.2 %	7.3 %	7.2 %	7.5 %	7.9 %	.7 pts	7.2 %	7.9 %
Total capital ratio	15	10.6	12.1	13.3	13.2	10.2	10.7	10.8	10.9	11.3	1.1	10.2	11.3
Efficiency ratio-excluding non-cash charges and one-time items***	16	62.7	61.4	64.4	58.8	62.5	62.6	62.6	62.6	65.2	2.7	60.9	63.9
Number of full-time equivalent staff at period end	17	30,186	30,898	30,636	31,829	45,930	45,449	44,948	45,895	45,965	- %	45,930	45,965
Number of retail bank and brokerage outlets	18	1,177	1,173	1,187	1,206	1,653	1,650	1,662	1,672	1,676	1	1,653	1,676
Rating of senior debt: Moody's	19	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	Aa3	n/a	Aa3	Aa3
Standard and Poor's	20	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	n/a	AA-	AA-

*Special gain on sale of TD Waterhouse Group Inc. and Knight/Trimark in 1999, restructuring costs related to acquisitions in Q2/00 (\$271 million after-tax) and Q1/01 (\$32 million after-tax), tax expense of \$50 million in Q1/01 arising from income tax rate changes, real estate gain in Q2/01 (\$163 million after-tax), and increase in general allowance in Q2/01 (\$96 million after-tax).

**One-time gain on sale of TD Waterhouse Group Inc. and Knight/Trimark in 1999 and real estate gains in Q1/01 and Q2/01.

***Non-cash charges relate to goodwill and identified intangible amortization resulting from business combinations.

One-time items include special gains and restructuring costs noted above and real estate gains in Q1/01 and Q2/01.

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

Shareholder Value



FOR THE PERIOD ENDED	LINE #	1999			2000				2001		Q2 % change vs Q2 00	Year to Date	
		Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		2000	2001
Per common share													
Net income - cash basis - excluding special items*	1	\$.58	\$.66	\$.62	\$.72	\$.84	\$.80	\$.80	\$.88	\$.84	- %	\$ 1.56	\$ 1.72
Dividends	2	.17	.19	.19	.21	.21	.25	.25	.25	.28	33	.42	.53
Book value	3	13.26	15.77	17.25	17.69	17.49	17.65	17.83	18.18	18.52	6	17.49	18.52
Closing market price	4	38.93	29.80	33.75	36.25	34.25	35.35	41.95	44.15	38.90	14	34.25	38.90
Financial ratios and statistics													
ROE - cash basis on total common equity - excluding special items*	5	18.2 %	18.2 %	14.9 %	16.4 %	19.5 %	18.1 %	18.0 %	19.5 %	18.7 %	(.8) pts	18.0 %	19.1 %
Average common equity (MM)	6	\$ 7,821	\$ 8,551	\$ 10,046	\$ 10,805	\$ 10,940	\$ 10,898	\$ 10,976	\$ 11,172	\$ 11,494	5 %	\$ 10,855	\$ 11,321
Return on assets - cash basis - excluding special items*	7	.70 %	.74 %	.71 %	.80 %	.75 %	.71 %	.74 %	.78 %	.76 %	.01 pts	.77 %	.77 %
Return on risk-weighted assets - cash basis - excluding special items*	8	1.32	1.44	1.41	1.65	1.84	1.61	1.58	1.75	1.73	(.11)	1.74	1.74
Dividend yield (1)	9	1.8	2.0	2.3	2.0	2.2	2.4	2.2	2.3	2.5	.3	2.2	2.5
Common dividend payout ratio - cash basis - excluding special items*	10	29.1	28.8	31.1	29.2	25.0	31.3	31.5	28.4	33.5	8.5	26.9	30.9
Closing market price to book value	11	2.94	1.89	1.96	2.05	1.96	2.00	2.35	2.43	2.10	7 %	1.96	2.10
Price earnings ratio (2) - cash basis - excluding special items*	12	19.7	13.8	14.1	14.0	12.1	11.9	13.3	13.3	11.7	(.4) pts	12.1	11.7
Total market return on common shareholders' investment (3)	13	21.3 %	2.3 %	50.2 %	17.5 %	(10.0)%	21.5 %	27.0 %	24.4 %	16.6 %	26.6	(10.0)%	16.6 %
Number of common shares outstanding (MM)	14	594.5	594.6	620.3	621.5	621.7	622.0	622.6	627.7	628.1	1 %	621.7	628.1
Average number of common shares outstanding (MM)	15	594.4	594.5	613.9	620.6	621.6	621.8	622.3	623.7	627.9	1	621.1	625.8

(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.

*Special gain on sale of TD Waterhouse Group Inc. and Knight/Trimark in 1999, restructuring costs related to acquisitions in Q2/00 (\$271 million after-tax) and Q1/01 (\$32 million after-tax), tax expense of \$50 million in Q1/01 arising from income tax rate changes, real estate gain in Q2/01 (\$163 million after-tax), and increase in general allowance in Q2/01 (\$96 million after-tax).

Net Income



(\$MILLIONS)													
FOR THE PERIOD ENDED													
LINE #	1999			2000				2001		Q2 % change	Year to Date		
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	vs Q2 00	2000	2001	
Interest income (TEB)	\$ 2,701	\$ 2,779	\$ 2,848	\$ 2,731	\$ 3,584	\$ 3,716	\$ 3,843	\$ 3,868	\$ 3,592	- %	\$ 6,315	\$ 7,460	
Interest expense	1,949	2,000	2,044	1,913	2,590	2,757	2,810	2,808	2,504	(3)	4,503	5,312	
Net interest income (TEB)	752	779	804	818	994	959	1,033	1,060	1,088	9	1,812	2,148	
Provision for credit losses	75	25	-	75	135	135	135	270	270	100	210	540	
Net interest income after credit loss provision	677	754	804	743	859	824	898	790	818	(5)	1,602	1,608	
Other income													
Investment and securities services	448	464	400	584	818	606	605	611	541	(34)	1,402	1,152	
Credit fees	118	118	127	129	166	123	127	131	143	(14)	295	274	
Net investment securities gains	80	65	85	88	146	115	33	40	13	(91)	234	53	
Trading income	184	190	206	244	290	328	363	449	356	23	534	805	
Service charges	69	76	76	76	124	132	131	132	141	14	200	273	
Loan securitizations	24	26	29	23	67	72	74	69	70	4	90	139	
Card services	43	50	51	52	55	62	64	64	59	7	107	123	
Insurance	16	17	18	19	57	56	66	71	86	51	76	157	
Trust fees	7	5	5	6	32	31	33	32	35	9	38	67	
Gains on sale of investment real estate	-	-	-	-	-	-	-	150	200	+100	-	350	
Other	55	54	49	58	88	107	150	117	115	31	146	232	
Total other income	1,044	1,065	1,046	1,279	1,843	1,632	1,646	1,866	1,759	(5)	3,122	3,625	
Net interest and other income before special gains	1,721	1,819	1,850	2,022	2,702	2,456	2,544	2,656	2,577	(5)	4,724	5,233	
Special gains*	-	1,082	758	-	-	-	-	-	-	-	-	-	
Net interest and other income	1,721	2,901	2,608	2,022	2,702	2,456	2,544	2,656	2,577	(5)	4,724	5,233	
Non-interest expenses													
Salaries and staff benefits	606	650	650	662	982	887	868	964	915	(7)	1,644	1,879	
Occupancy including depreciation	93	93	97	91	134	136	137	139	167	25	225	306	
Equipment including depreciation	99	98	105	105	156	144	156	146	164	5	261	310	
Other	328	291	340	376	501	456	516	489	480	(4)	877	969	
Non-interest expenses before restructuring costs	1,126	1,132	1,192	1,234	1,773	1,623	1,677	1,738	1,726	(3)	3,007	3,464	
Restructuring costs	-	-	-	-	475	-	-	55	-	+(100)	475	55	
Total non-interest expenses excluding non-cash goodwill / intangible amortization	1,126	1,132	1,192	1,234	2,248	1,623	1,677	1,793	1,726	(23)	3,482	3,519	
Income before provision for income taxes - TEB	595	1,769	1,416	788	454	833	867	863	851	87	1,242	1,714	
Provision for income taxes - TEB	237	283	553	320	165	300	333	358	225	36	485	583	
Net income before non-controlling interest	358	1,486	863	468	289	533	534	505	626	+100	757	1,131	
Non-controlling interest - TD Waterhouse Group, Inc.	-	2	3	10	12	7	6	6	1	(92)	22	7	
- Preferred shares of subsidiaries	-	-	-	-	11	15	16	12	12	9	11	24	
Net income - cash basis	358	1,484	860	458	266	511	512	487	613	+100	724	1,100	
Preferred dividends	11	10	11	12	12	16	16	20	21	75	24	41	
Net income applicable to common shares - cash basis	347	1,474	849	446	254	495	496	467	592	+100	700	1,059	
Non-cash goodwill / intangible amortization, net of tax	10	11	12	12	225	228	257	50	233	4	237	283	
Net income applicable to common shares - accrual basis	\$ 337	\$ 1,463	\$ 837	\$ 434	\$ 29	\$ 267	\$ 239	\$ 417	\$ 359	+100 %	\$ 463	\$ 776	
Earnings per share** - cash basis - excluding special items***	\$ 0.58	\$ 0.66	\$ 0.62	\$ 0.72	\$ 0.84	\$ 0.80	\$ 0.80	\$ 0.88	\$ 0.84	- %	\$ 1.56	\$ 1.72	
Earnings per share - accrual basis**	0.56	2.46	1.37	0.70	0.05	0.42	0.39	0.67	0.57	+100	0.75	1.24	

*Gain on sale of TD Waterhouse Group Inc. (non-taxable gain of \$1,122 million) and Knight/Trimark (\$431 million after-tax).

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

***Special gains noted above, restructuring costs related to acquisitions in Q2/00 (\$271 million after-tax) and Q1/01 (\$32 million after-tax), tax expense of \$50 million in Q1/01 arising from income tax changes, real estate gain in Q2/01 (\$163 million after-tax), and increase in general allowance in Q2/01 (\$96 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 #	1999			2000				2001		Q2 % change vs Q2 00	Year to Date	
		Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		2000	2001
Net income													
TD Canada Trust	1	\$ 101	\$ 140	\$ 148	\$ 145	\$ 202	\$ 230	\$ 248	\$ 267	\$ 271	34 %	\$ 347	\$ 538
TD Waterhouse	2	93	47	35	103	105	53	58	47	7	(93)	208	54
TD Wealth Management	3	11	17	13	15	29	38	33	25	20	(31)	44	45
Total Retail	4	205	204	196	263	336	321	339	339	298	(11)	599	637
TD Securities	5	162	186	193	195	236	179	168	231	227	(4)	431	458
Other	6	(9)	12	-	-	(35)	11	5	(1)	21	+100	(35)	20
Total Bank	7	\$ 358	\$ 402	\$ 389	\$ 458	\$ 537	\$ 511	\$ 512	\$ 569	\$ 546	2 %	\$ 995	\$ 1,115
Economic profit													
TD Canada Trust	8	\$ 36	\$ 73	\$ 75	\$ 70	\$ 92	\$ 110	\$ 132	\$ 147	\$ 156	70 %	\$ 162	\$ 303
TD Waterhouse	9	80	27	14	79	84	31	30	19	(18)	+(100)	163	1
TD Wealth Management	10	7	13	9	12	23	32	28	20	15	(35)	35	35
Total Retail	11	123	113	98	161	199	173	190	186	153	(23)	360	339
TD Securities	12	26	61	79	77	121	64	49	100	96	(21)	198	196
Other	13	(40)	(53)	(117)	(134)	(127)	(79)	(85)	(86)	(71)	44	(261)	(157)
Total Bank	14	\$ 109	\$ 121	\$ 60	\$ 104	\$ 193	\$ 158	\$ 154	\$ 200	\$ 178	(8)%	\$ 297	\$ 378
Percentage contribution to total net income													
TD Canada Trust	15	28 %	35 %	38 %	32 %	38 %	46 %	49 %	47 %	50 %	12 pts	35 %	48 %
TD Waterhouse	16	26	12	9	22	20	10	11	8	1	(19)	21	5
TD Wealth Management	17	3	4	3	3	5	7	6	4	4	(1)	4	4
Total Retail	18	57	51	50	57	63	63	66	59	55	(8)	60	57
TD Securities	19	45	46	50	43	44	35	33	41	41	(3)	43	41
Other	20	(2)	3	-	-	(7)	2	1	-	4	11 pts	(3)	2
Total Bank	21	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %		100 %	100 %
Percentage geographic contribution to total revenues													
Canada	22	63 %	66 %	68 %	62 %	63 %	70 %	73 %	70 %	74 %	11 pts	62 %	72 %
USA	23	31	28	26	31	30	22	19	20	10	(20)	31	15
Offshore	24	6	6	6	7	7	8	8	10	16	9 pts	7	13
Total Bank	25	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %		100 %	100 %

* Excludes special items.

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

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

Net Income by Major Business Segment - TD Canada Trust



CASH BASIS (\$MILLIONS) FOR THE PERIOD ENDED

LINE #	1999			2000				2001		Q2 % change vs Q2 00	Year to Date	
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		2000	2001
Net interest income (TEB)	\$ 532	\$ 554	\$ 564	\$ 587	\$ 863	\$ 893	\$ 922	\$ 958	\$ 955	11 %	\$1,450	\$1,913
Provision for credit losses	58	28	10	58	90	92	92	97	99	10	148	196
Other income	201	221	210	226	387	412	413	414	433	12	613	847
Non-interest expenses	496	501	511	501	809	814	820	828	834	3	1,310	1,662
Net income before taxes	179	246	253	254	351	399	423	447	455	30	605	902
Income taxes (TEB)	78	106	105	109	149	169	175	180	184	23	258	364
Net income	\$ 101	\$ 140	\$ 148	\$ 145	\$ 202	\$ 230	\$ 248	\$ 267	\$ 271	34 %	\$ 347	\$ 538

Selected volumes and ratios

Average loans and customers' liability under acceptances (\$B)	8	\$ 61	\$ 62	\$ 61	\$ 61	\$ 89	\$ 88	\$ 87	\$ 89	\$ 90	1 %	\$ 75	\$ 90
Average securitized assets (\$B)	9	5	6	7	8	23	25	28	29	29	26	16	29
Average deposits (\$B)	10	54	54	55	57	94	95	96	95	96	2	76	96
Assets under administration as at quarter end (\$B)	11	20	21	24	23	39	39	38	38	36	(8)	39	36
Total equity (\$B)*	12	\$ 2.3	\$ 2.3	\$ 2.5	\$ 2.6	\$ 4.0	\$ 4.0	\$ 3.9	\$ 4.0	\$ 4.0	3 %	\$ 3.3	\$ 4.0
Margin on avg. earning assets incl. securitized assets	13	3.55 %	3.47 %	3.48 %	3.60 %	3.24 %	3.22 %	3.28 %	3.34 %	3.39 %	0.15 pts	3.42 %	3.37 %
Efficiency ratio - operating basis **	14	68 %	65 %	66 %	62 %	62 %	60 %	59 %	58 %	58 %	(4) pts	62 %	58 %
Return on equity - operating basis**	15	17 %	24 %	23 %	22 %	23 %	24 %	27 %	28 %	30 %	7 pts	22 %	29 %
Economic profit ***	16	\$ 36	\$ 73	\$ 75	\$ 70	\$ 92	\$ 110	\$ 132	\$ 147	\$ 156	70 %	\$ 162	\$ 303

* Restated equity to exclude goodwill and intangibles.

** Excluding Canada Trust acquisition funding costs.

*** Economic profit is based on a 11% cost of equity.

TD CANADA TRUST:

Provides financial services to consumers and small and medium-sized businesses. It encompasses retail and commercial banking, electronic banking, credit card services, 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 Waterhouse



CASH BASIS (\$MILLIONS) * FOR THE PERIOD ENDED	LINE #	1999			2000				2001		Q2 % change vs Q2 00	Year to Date	
		Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		2000	2001
Net interest income (TEB)	1	\$ 67	\$ 84	\$ 97	\$ 118	\$ 142	\$ 138	\$ 140	\$ 119	\$ 98	(31)%	\$ 260	\$ 217
Brokerage commissions & other	2	367	276	271	459	546	362	379	378	311	(43)	1,005	689
Non-interest expenses	3	274	276	304	388	486	397	408	409	392	(19)	874	801
Net income before taxes	4	160	84	64	189	202	103	111	88	17	(92)	391	105
Income taxes (TEB)	5	67	35	26	76	85	43	46	35	9	(89)	161	44
Non-controlling interest	6	-	2	3	10	12	7	7	6	1	(92)	22	7
Net income	7	\$ 93	\$ 47	\$ 35	\$ 103	\$ 105	\$ 53	\$ 58	\$ 47	\$ 7	(93)%	\$ 208	\$ 54

Selected volumes and ratios

Average earning assets (\$B)													
Margin loans	8	\$ 6	\$ 8	\$ 8	\$ 11	\$ 15	\$ 13	\$ 12	\$ 10	\$ 8	(47)%	\$ 13	\$ 9
Other	9	6	6	7	8	9	9	9	10	12	33	9	11
Total average earning assets	10	\$ 12	\$ 14	\$ 15	\$ 19	\$ 24	\$ 22	\$ 21	\$ 20	\$ 20	(17)%	\$ 22	\$ 20
Customer assets (\$B)													
Retail brokerage: Canada	11	\$ 33	\$ 35	\$ 37	\$ 43	\$ 49	\$ 52	\$ 53	\$ 53	\$ 49	- %	\$ 49	\$ 49
USA	12	123	135	142	173	185	185	185	173	158	(15)	185	158
Offshore	13	2	2	3	4	3	5	4	5	4	33	3	4
Total customer assets	14	\$ 158	\$ 172	\$ 182	\$ 220	\$ 237	\$ 242	\$ 242	\$ 231	\$ 211	(11)%	\$ 237	\$ 211
Total equity (\$B) **	15	\$.3	\$.5	\$.5	\$.6	\$.5	\$.5	\$.7	\$.7	\$.6	20 %	\$.6	\$.6
Efficiency ratio	16	63 %	77 %	83 %	67 %	71 %	79 %	79 %	82 %	96 %	25 pts	69 %	88 %
Return on equity **	17	124 %	36 %	26 %	68 %	82 %	38 %	33 %	27 %	3 %	(79) pts	75 %	15 %
Economic profit ***	18	\$ 80	\$ 27	\$ 14	\$ 79	\$ 84	\$ 31	\$ 30	\$ 19	\$ (18)	+(100)%	\$ 163	\$ 1

* Excludes special gains of \$1,082 million after-tax in Q3/99 and \$471 million after-tax in Q4/99.

** Restated equity to exclude goodwill and intangibles.

*** Economic profit is based on a 15% cost of equity.

TD WATERHOUSE:

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

Net Income by Major Business Segment - TD Wealth Management



CASH BASIS (\$MILLIONS) FOR THE PERIOD ENDED

LINE #	1999			2000				2001		Q2 % change vs Q2 00	Year to Date	
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		2000	2001
1	\$ 12	\$ 16	\$ 10	\$ 14	\$ 17	\$ 17	\$ 18	\$ 18	\$ 21	24 %	\$ 31	\$ 39
2	-	-	-	-	-	-	1	-	-	-	-	-
3	89	97	104	111	172	172	178	156	143	(17)	283	299
4	81	82	91	97	136	121	134	130	131	(4)	233	261
5	20	31	23	28	53	68	61	44	33	(38)	81	77
6	9	14	10	13	24	30	28	19	13	(46)	37	32
7	\$ 11	\$ 17	\$ 13	\$ 15	\$ 29	\$ 38	\$ 33	\$ 25	\$ 20	(31)%	\$ 44	\$ 45

Selected volumes and ratios

8	\$ 63	\$ 67	\$ 69	\$ 74	\$ 102	\$ 107	\$ 112	\$ 113	\$ 116	14 %	\$ 102	\$ 116
9	\$.1	\$.1	\$.1	\$.1	\$.2	\$.2	\$.2	\$.2	\$.2	- %	\$.2	\$.2
10	80 %	73 %	80 %	78 %	72 %	64 %	68 %	75 %	80 %	8 pts	74 %	77 %
11	30 %	46 %	35 %	45 %	58 %	74 %	78 %	59 %	50 %	(8) pts	51 %	55 %
12	\$ 7	\$ 13	\$ 9	\$ 12	\$ 23	\$ 31	\$ 28	\$ 20	\$ 15	(35)%	\$ 35	\$ 35

* Restated equity to exclude goodwill and intangibles.

** Economic profit is based on a 11% cost of equity.

TD WEALTH MANAGEMENT:

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

Net Income by Major Business Segment - TD Securities



CASH BASIS (\$MILLIONS) FOR THE PERIOD ENDED

LINE #	1999			2000				2001		Q2 % change vs Q2 00	Year to Date	
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		2000	2001
1	\$ 199	\$ 171	\$ 156	\$ 161	\$ 160	\$ 18	\$ 89	\$ 101	\$ 149	(7)%	\$ 321	\$ 250
2	30	13	3	30	60	60	60	41	41	(32)	90	82
3	370	439	439	471	628	632	564	693	617	(2)	1,099	1,310
4	252	283	253	263	340	286	300	365	347	2	603	712
5	287	314	339	339	388	304	293	388	378	(3)	727	766
6	125	128	146	144	152	125	125	157	151	(1)	296	308
7	\$ 162	\$ 186	\$ 193	\$ 195	\$ 236	\$ 179	\$ 168	\$ 231	\$ 227	(4)%	\$ 431	\$ 458

Selected volumes and ratios

8	\$ 21	\$ 28	\$ 26	\$ 27	\$ 16	\$ 21	\$ 14	\$ 23	\$ 23	44 %	\$ 16	\$ 23
9	48	52	51	55	57	60	58	68	75	32	57	75
10	16	23	15	19	16	19	19	21	25	56	16	25
11	15	19	19	16	13	14	9	18	13	-	13	13
12	\$ 32	\$ 28	\$ 26	\$ 26	\$ 28	\$ 29	\$ 29	\$ 31	\$ 31	11 %	\$ 27	\$ 31
13	\$ 4.1	\$ 3.7	\$ 3.3	\$ 3.5	\$ 3.5	\$ 3.4	\$ 3.5	\$ 3.8	\$ 3.9	11 %	\$ 3.5	\$ 3.9
14	44 %	46 %	43 %	42 %	43 %	44 %	46 %	46 %	45 %	2 pts	42 %	46 %
15	16 %	20 %	22 %	22 %	27 %	20 %	19 %	23 %	23 %	(4) pts	25 %	23 %
16	\$ 26	\$ 61	\$ 79	\$ 77	\$ 121	\$ 64	\$ 49	\$ 100	\$ 96	(21)%	\$ 198	\$ 196

* Economic profit is based on a 13% cost of equity.

TD SECURITIES:

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

Balance Sheet



(\$MILLIONS) AS AT	LINE #	1999			2000				2001		Q2 % change vs Q2 00
		Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	
Cash resources	1	\$ 7,596	\$ 8,307	\$ 6,226	\$ 8,972	\$ 5,664	\$ 6,697	\$ 4,187	\$ 7,364	\$ 4,313	(24)%
Securities purchased under resale agreements	2	20,536	27,771	25,708	26,898	16,406	20,746	13,974	22,771	23,337	42
Investment securities											
Issued or guaranteed by Canada or provinces	3	1,078	1,232	1,154	1,098	7,081	12,249	12,186	12,470	13,804	95
Issued by US federal government	4	5,598	6,496	6,562	7,224	7,609	3,243	1,851	2,373	2,231	(71)
Other securities	5	9,512	9,957	10,313	8,536	12,986	13,526	13,053	13,731	13,026	-
Total	6	16,188	17,685	18,029	16,858	27,676	29,018	27,090	28,574	29,061	5
Trading securities	7	47,635	52,418	51,064	55,272	56,738	59,534	58,297	67,636	74,503	31
Total	8	63,823	70,103	69,093	72,130	84,414	88,552	85,387	96,210	103,564	23
Loans and customers' liability under acceptances											
Residential mortgages	9	33,343	33,445	31,483	31,921	46,446	43,559	44,400	45,692	46,583	-
Personal	10	18,819	20,181	20,443	25,259	34,232	34,201	34,876	32,182	30,995	(9)
Business and government	11	47,096	44,805	44,599	46,354	49,097	51,063	51,257	50,968	50,073	2
Total	12	99,258	98,431	96,525	103,534	129,775	128,823	130,533	128,842	127,651	(2)
Other assets	13	16,828	17,874	16,865	22,381	33,824	27,924	30,737	28,866	29,137	(14)
Total assets	14	\$ 208,041	\$ 222,486	\$ 214,417	\$ 233,915	\$ 270,083	\$ 272,742	\$ 264,818	\$ 284,053	\$ 288,002	7 %
Deposits											
Personal non-term	15	\$ 25,084	\$ 26,294	\$ 26,417	\$ 27,683	\$ 39,106	\$ 39,247	\$ 39,220	\$ 40,848	\$ 43,947	12 %
Personal term	16	25,699	25,595	26,357	27,122	53,652	53,889	53,268	53,540	53,391	-
Banks and deposit taking institutions	17	30,236	31,770	30,901	33,644	31,092	30,426	25,324	26,217	28,102	(10)
Business and government	18	60,246	59,997	56,711	69,028	67,709	69,585	67,996	74,034	72,986	8
Total	19	141,265	143,656	140,386	157,477	191,559	193,147	185,808	194,639	198,426	4
Acceptances	20	8,861	8,571	9,040	8,247	8,099	8,080	9,812	9,421	8,913	10
Obligations related to securities sold short	21	16,034	22,612	15,044	18,817	16,110	19,270	19,007	20,884	25,407	58
Obligations related to securities sold under repurchase agreements	22	15,207	19,390	19,241	16,075	13,013	14,328	8,856	17,502	12,669	(3)
Other liabilities	23	14,552	14,169	15,621	17,853	23,251	19,232	22,446	22,584	23,303	-
Subordinated notes and debentures	24	3,411	3,490	3,217	3,181	4,327	4,839	4,883	4,851	4,896	13
Non-controlling interest in subsidiaries - TD Waterhouse Group, Inc.	25	-	380	335	339	359	366	381	382	379	6
- CT Financial Services Inc.	26	-	-	-	-	364	364	375	-	-	+(100)
- TD CaTS	27	-	-	-	-	900	900	900	900	900	-
Shareholders' equity											
Preferred shares	28	830	839	833	931	1,225	1,237	1,251	1,472	1,480	21
Common shares	29	1,305	1,306	2,006	2,047	2,050	2,053	2,060	2,248	2,254	10
Retained earnings	30	6,576	8,073	8,694	8,948	8,826	8,926	9,039	9,170	9,375	6
Total	31	8,711	10,218	11,533	11,926	12,101	12,216	12,350	12,890	13,109	8
Total liabilities and shareholders' equity	32	\$ 208,041	\$ 222,486	\$ 214,417	\$ 233,915	\$ 270,083	\$ 272,742	\$ 264,818	\$ 284,053	\$ 288,002	7 %
Assets under administration											
TD Canada Trust	33	\$ 20,169	\$ 21,439	\$ 23,846	\$ 22,721	\$ 38,611	\$ 38,524	\$ 38,248	\$ 37,713	\$ 36,454	(6)%
TD Waterhouse	34	157,674	171,640	181,408	220,055	237,347	241,716	241,934	230,902	211,334	(11)
TD Wealth Management	35	19,798	22,901	24,742	27,150	38,231	38,749	40,442	39,197	38,447	1
Total	36	\$ 197,641	\$ 215,980	\$ 229,996	\$ 269,926	\$ 314,189	\$ 318,989	\$ 320,624	\$ 307,812	\$ 286,235	(9)%
Assets under management											
TD Wealth Management	37	\$ 63,409	\$ 67,351	\$ 68,971	\$ 74,444	\$ 101,634	\$ 107,226	\$ 112,299	\$ 112,896	\$ 115,768	14 %

Net Interest Income and Margin



<i>(\$MILLIONS)</i>												
<i>FOR THE PERIOD ENDED</i>												
LINE #	1999			2000				2001		Q2 % change vs Q2 00	Year to Date	
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		2000	2001
Interest income												
Loans	\$ 1,876	\$ 1,922	\$ 1,899	\$ 1,971	\$ 2,578	\$ 2,667	\$ 2,740	\$ 2,770	\$ 2,537	(2)%	\$ 4,549	\$ 5,307
Securities	591	689	773	579	855	867	944	936	932	9	1,434	1,868
Deposits with banks	186	116	129	131	103	143	97	108	60	(42)	234	168
Total interest income	2,653	2,727	2,801	2,681	3,536	3,677	3,781	3,814	3,529	-	6,217	7,343
Interest expense												
Deposits	1,579	1,593	1,562	1,701	2,262	2,413	2,418	2,450	2,094	(7)	3,963	4,544
Subordinated notes and debentures	48	38	41	41	56	72	82	80	73	30	97	153
Other	322	369	441	171	272	272	310	278	337	24	443	615
Total interest expense	1,949	2,000	2,044	1,913	2,590	2,757	2,810	2,808	2,504	(3)	4,503	5,312
Net interest income	704	727	757	768	946	920	971	1,006	1,025	8	1,714	2,031
TEB	48	52	47	50	48	39	62	54	63	31	98	117
Net interest income (TEB)	\$ 752	\$ 779	\$ 804	\$ 818	\$ 994	\$ 959	\$ 1,033	\$ 1,060	\$ 1,088	9%	\$ 1,812	\$ 2,148
Average total assets	\$208,714	\$216,528	\$216,866	\$226,944	\$291,686	\$285,985	\$275,868	\$ 290,432	\$ 293,667	1%	\$258,959	\$292,023
Average earning assets	\$181,156	\$189,687	\$192,456	\$201,178	\$250,789	\$245,989	\$238,493	\$ 247,243	\$ 251,543	- %	\$225,711	\$249,357
Net interest margin (TEB) as a % of average earning assets	1.70 %	1.63 %	1.66 %	1.62 %	1.61 %	1.55 %	1.72 %	1.70 %	1.77 %	.16 pts	1.61 %	1.74 %
Impact on NII from impaired loans												
Reduction/(increase) in NII from impaired loans												
Gross	\$ 15	\$ 17	\$ 16	\$ 21	\$ 22	\$ 26	\$ 34	\$ 23	\$ 30	36 %	\$ 43	\$ 53
Recoveries	(3)	(3)	(2)	(3)	(4)	(3)	(5)	(4)	(12)	+100	(7)	(16)
Net reduction/(increase)	\$ 12	\$ 14	\$ 14	\$ 18	\$ 18	\$ 23	\$ 29	\$ 19	\$ 18	- %	\$ 36	\$ 37
Effective tax rate (TEB)*	40.4 %	41.6 %	40.4 %	41.1 %	39.7 %	36.0 %	38.4 %	36.0 %	30.2 %	(9.5) pts	40.1 %	33.3 %

* Excludes gain on sale of TD Waterhouse Group Inc. in 1999, acquisition-related restructuring costs, goodwill, intangibles gross-up and benefits commencing in Q2/00, tax expense of \$50 million in Q1/01 arising from income tax changes, real estate gain in Q2/01 (\$163 million after-tax), and increase in general allowance in Q2/01 (\$96 million after-tax).

Other Income and Trading Related Income (TEB)



(\$MILLIONS)
FOR THE PERIOD ENDED

LINE #	1999			2000				2001		Q2 % change vs Q2 00	Year to Date		
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		2000	2001	
Other Income													
TD Waterhouse fees and commissions	1	\$ 268	\$ 238	\$ 235	\$ 383	\$ 496	\$ 316	\$ 326	\$ 315	\$ 260	(48)%	\$ 879	\$ 575
Full service brokerage and other securities services	2	116	161	95	126	201	163	150	174	157	(22)	327	331
Mutual fund management	3	64	65	70	75	121	127	129	122	124	2	196	246
Credit fees	4	118	118	127	129	166	123	127	131	143	(14)	295	274
Net investment securities gains*	5	80	65	85	88	146	115	33	40	13	(91)	234	53
Trading income	6	184	190	206	244	290	328	363	449	356	23	534	805
Service charges	7	69	76	76	76	124	132	131	132	141	14	200	273
Loan securitizations	8	24	26	29	23	67	72	74	69	70	4	90	139
Card services	9	43	50	51	52	55	62	64	64	59	7	107	123
Insurance	10	16	17	18	19	57	56	66	71	86	51	76	157
Trust fees	11	7	5	5	6	32	31	33	32	35	9	38	67
Gains on sale of investment real estate	12	-	-	-	-	-	-	-	150	200	+100	-	350
Foreign exchange - non-trading	13	12	27	17	15	36	45	38	41	20	(44)	51	61
Property rental income	14	17	15	14	17	18	17	39	30	16	(11)	35	46
Other services	15	26	12	18	26	34	45	73	46	79	+100	60	125
Total other income - page 3 (line 17)	16	\$ 1,044	\$ 1,065	\$ 1,046	\$ 1,279	\$ 1,843	\$ 1,632	\$ 1,646	\$ 1,866	\$ 1,759	(5)%	\$ 3,122	\$ 3,625
Trading related income (TEB)**													
Interest rate and credit portfolios	17	\$ 142	\$ 125	\$ 74	\$ 106	\$ 86	\$ 91	\$ 100	\$ 182	\$ 171	99 %	\$ 192	\$ 353
Foreign exchange portfolios	18	35	29	34	52	47	50	51	57	64	36	99	121
Equity and other portfolios	19	36	7	49	63	145	65	82	135	108	(26)	208	243
Total trading related income	20	\$ 213	\$ 161	\$ 157	\$ 221	\$ 278	\$ 206	\$ 233	\$ 374	\$ 343	23 %	\$ 499	\$ 717

* Excludes Knight/Trimark gain in Q4/99.

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

Non-Interest Expenses



(\$MILLIONS)													
FOR THE PERIOD ENDED													
LINE #	1999			2000				2001		Q2 % change vs Q2 00	Year to Date		
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		2000	2001	
Salaries and staff benefits													
Salaries	1	\$ 349	\$ 376	\$ 389	\$ 399	\$ 548	\$ 534	\$ 551	\$ 555	\$ 533	(3)%	\$ 947	\$ 1,088
Incentive compensation	2	200	214	208	201	344	271	232	323	299	(13)	545	622
Pension and other staff benefits	3	57	60	53	62	90	82	85	86	83	(8)	152	169
Total	4	606	650	650	662	982	887	868	964	915	(7)	1,644	1,879
Occupancy													
Rent	5	53	51	53	51	70	72	73	76	83	19	121	159
Depreciation	6	19	20	23	18	28	29	29	30	47	68	46	77
Other	7	21	22	21	22	36	35	35	33	37	3	58	70
Total	8	93	93	97	91	134	136	137	139	167	25	225	306
Equipment													
Rent	9	22	22	22	22	29	34	33	31	36	24	51	67
Depreciation	10	29	31	35	31	42	40	43	40	42	-	73	82
Other	11	48	45	48	52	85	70	80	75	86	1	137	161
Total	12	99	98	105	105	156	144	156	146	164	5	261	310
General													
Marketing and business development	13	63	62	79	101	112	106	115	104	106	(5)	213	210
Brokerage related fees	14	55	53	55	63	70	65	62	63	58	(17)	133	121
Professional and advisory services	15	41	40	57	47	63	73	101	72	82	30	110	154
Communications	16	42	38	35	43	58	50	51	52	50	(14)	101	102
Capital and business taxes	17	21	22	23	25	26	8	23	22	28	8	51	50
Postage	18	23	19	20	23	31	27	29	28	32	3	54	60
Travel and relocation	19	11	11	15	11	16	18	20	17	16	-	27	33
Deposit insurance premiums	20	17	4	4	4	8	8	8	8	9	13	12	17
Other excluding non-cash goodwill / intangible amortization	21	55	42	52	59	117	101	107	123	99	(15)	176	222
Total	22	328	291	340	376	501	456	516	489	480	(4)	877	969
Expenses before restructuring costs	23	1,126	1,132	1,192	1,234	1,773	1,623	1,677	1,738	1,726	(3)	3,007	3,464
Restructuring costs	24	-	-	-	-	475	-	-	55	-	+(100)	475	55
Total expenses excluding non-cash goodwill / intangible amortization	25	\$ 1,126	\$ 1,132	\$ 1,192	\$ 1,234	\$ 2,248	\$ 1,623	\$ 1,677	\$ 1,793	\$ 1,726	(23)%	\$ 3,482	\$ 3,519
Memo Items													
Non-cash goodwill / intangible amortization	26	\$ 12	\$ 13	\$ 14	\$ 14	\$ 463	\$ 446	\$ 422	\$ 401	\$ 383	(17)%	\$ 477	\$ 784
Less tax effect - at normal rates	27	2	2	2	2	184	172	165	152	138	(25)	186	290
- resulting from tax rate changes	28	-	-	-	-	54	46	-	199	12	(78)	54	211
Non-cash goodwill / intangible amortization, net of tax	29	\$ 10	\$ 11	\$ 12	\$ 12	\$ 225	\$ 228	\$ 257	\$ 50	\$ 233	4 %	\$ 237	\$ 283

Equity Securities, Intangibles and Goodwill,
and Restructuring Costs



(\$MILLIONS)

AS AT

LINE #	1999			2000				2001		Q2 % change vs Q2 00	
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2		
Equity securities - surplus (deficit) over book*											
Common & equivalents	1	1,521	1,227	406	382	497	514	731	677	604	22 %
Preferred shares	2	17	13	5	(20)	(15)	(5)	5	13	20	+100
Total	3	\$ 1,538	\$ 1,240	\$ 411	\$ 362	\$ 482	\$ 509	\$ 736	\$ 690	\$ 624	29 %
Identifiable intangibles from business combinations, net of tax											
At beginning of period	4	\$ -	\$ -	\$ 18	\$ 17	\$ 16	\$ 3,740	\$ 3,553	\$ 3,335	\$ 3,329	+100%
Arising during the period, net of tax	5	-	18	-	-	3,910	-	-	-	-	+(100)
Amortized in the period	6	-	-	(1)	(1)	(186)	(187)	(218)	(6)	(184)	(1)
Total	7	\$ -	\$ 18	\$ 17	\$ 16	\$ 3,740	\$ 3,553	\$ 3,335	\$ 3,329	\$ 3,145	(16)%
Goodwill											
At beginning of period	8	\$ 928	\$ 882	\$ 899	\$ 892	\$ 935	\$ 2,020	\$ 2,128	\$ 2,162	\$ 2,305	+100%
Arising during the period	9	-	-	27	72	1,107	150	58	202	10	(99)
Amortized in the period	10	(13)	(13)	(13)	(13)	(42)	(43)	(43)	(46)	(51)	21
Foreign exchange adjustment	11	(33)	30	(21)	(16)	20	1	19	(13)	22	10
Total	12	\$ 882	\$ 899	\$ 892	\$ 935	\$ 2,020	\$ 2,128	\$ 2,162	\$ 2,305	\$ 2,286	13 %
Total net intangibles and goodwill	13	\$ 882	\$ 917	\$ 909	\$ 951	\$ 5,762	\$ 5,683	\$ 5,497	\$ 5,634	\$ 5,431	(6)%
Restructuring costs											
Accrual at beginning of period	14	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 415	\$ 375	\$ 327	\$ 322	+100%
Expensed during period	15	-	-	-	-	475	-	-	55	-	+(100)
Amount utilized during period - Canada Trust	16	-	-	-	-	(60)	(40)	(48)	(24)	(25)	(58)
- Newcrest	17	-	-	-	-	-	-	-	(36)	(19)	+100
Accrual at end of period	18	\$ -	\$ -	\$ -	\$ -	\$ 415	\$ 375	\$ 327	\$ 322	\$ 278	(33)%

*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													
LINE #	1999			2000				2001		Q2 % change	Year to Date		
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	vs Q2 00	2000	2001	
Preferred shares													
Balance at beginning of period	\$ 839	\$ 830	\$ 839	\$ 833	\$ 931	\$ 1,225	\$ 1,237	\$ 1,251	\$ 1,472	58 %	\$ 833	\$ 1,251	
Issued	-	-	-	103	289	11	7	225	-	+(100)	392	225	
Redeemed	-	-	-	-	-	-	-	-	-	-	-	-	
Translation on shares issued in foreign currency	(9)	9	(6)	(5)	5	1	7	(4)	8	60	-	4	
Balance at end of period	830	839	833	931	1,225	1,237	1,251	1,472	1,480	21	1,225	1,480	
Common shares													
Balance at beginning of period	1,303	1,305	1,306	2,006	2,047	2,050	2,053	2,060	2,248	10	2,006	2,060	
Issued - options	2	1	-	-	3	3	7	7	6	100	3	13	
Issued - cash	-	-	700	-	-	-	-	-	-	-	-	-	
Issued - acquisitions	-	-	-	41	-	-	-	181	-	-	41	181	
Balance at end of period	1,305	1,306	2,006	2,047	2,050	2,053	2,060	2,248	2,254	10	2,050	2,254	
Retained earnings													
Balance at beginning of period	6,502	6,576	8,073	8,694	8,948	8,826	8,926	9,039	9,170	2	8,694	9,039	
Net income	348	1,473	848	446	41	283	255	437	380	+100	487	817	
Dividends - common	(101)	(113)	(118)	(130)	(131)	(155)	(156)	(156)	(176)	34	(261)	(332)	
- preferred	(8)	(8)	(7)	(9)	(9)	(13)	(13)	(17)	(17)	89	(18)	(34)	
- preferred TDMIC tax effected	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(3)	(4)	33	(6)	(7)	
Translation adjustments, net of tax	(133)	155	(87)	(31)	(11)	(5)	49	16	31	+100	(42)	47	
Share issue expenses, net of tax	-	-	(12)	(7)	(4)	-	-	-	-	+(100)	(11)	-	
Stock options settled in cash, tax effected	(28)	(7)	(1)	(11)	(5)	(7)	(18)	(14)	(8)	60	(16)	(22)	
Adoption of new standard for employee future benefits	-	-	-	-	-	-	-	(132)	-	-	-	(132)	
Other	(1)	-	1	(1)	-	-	(1)	-	(1)	+100	(1)	(1)	
Balance at end of period	6,576	8,073	8,694	8,948	8,826	8,926	9,039	9,170	9,375	6	8,826	9,375	
Total common equity	7,881	9,379	10,700	10,995	10,876	10,979	11,099	11,418	11,629	7	10,876	11,629	
Total shareholders' equity	\$ 8,711	\$ 10,218	\$ 11,533	\$ 11,926	\$ 12,101	\$ 12,216	\$ 12,350	\$ 12,890	\$ 13,109	8 %	\$ 12,101	\$ 13,109	
Non-controlling interest in subsidiaries													
At beginning of period	\$ -	\$ -	\$ 380	\$ 335	\$ 339	\$ 1,623	\$ 1,630	\$ 1,656	\$ 1,282	+100%	\$ 335	\$ 1,656	
Arising during the period - TD Waterhouse	-	372	3	10	12	7	6	6	1	(92)	22	7	
Purchase of TD Waterhouse shares	-	-	-	-	-	-	-	-	(12)	+100	-	(12)	
Canada Trust - acquisition and reorganization	-	-	-	-	364	-	-	(364)	-	+(100)	364	(364)	
Arising on TD CaTS issue	-	-	-	-	900	-	-	-	-	+(100)	900	-	
Foreign exchange adjustment	-	8	(8)	(6)	9	1	20	(16)	8	(11)	3	(8)	
Other	-	-	(40)	-	(1)	(1)	-	-	-	+(100)	(1)	-	
At end of period	\$ -	\$ 380	\$ 335	\$ 339	\$ 1,623	\$ 1,630	\$ 1,656	\$ 1,282	\$ 1,279	(21)%	\$ 1,623	\$ 1,279	
NUMBER OF COMMON SHARES													
Common Shares													
Number of common shares at beginning of period	594,367,098	594,498,746	594,580,646	620,343,168	621,480,853	621,705,197	622,007,069	622,615,868	627,693,764		620,343,168	622,615,868	
Issued - options	131,648	81,900	62,522	25,650	224,344	301,872	608,799	546,548	437,578		249,994	984,126	
Issued - cash	-	-	25,700,000	-	-	-	-	-	-		-	-	
Issued - acquisitions	-	-	-	1,112,035	-	-	-	4,531,348	-		1,112,035	4,531,348	
Number of common shares at end of period	594,498,746	594,580,646	620,343,168	621,480,853	621,705,197	622,007,069	622,615,868	627,693,764	628,131,342		621,705,197	628,131,342	

Risk-Weighted Assets and Capital



(\$MILLIONS)		1999				2000				2001		Q2 % change
AS AT	#	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	vs Q2 00	
Balance sheet assets												
Cash resources	1	\$ 1,406	\$ 1,517	\$ 1,109	\$ 1,644	\$ 964	\$ 1,148	\$ 657	\$ 1,300	\$ 691	(28)%	
Securities	2	5,727	6,043	6,956	6,324	7,440	7,457	8,286	7,107	6,843	(8)	
Loans	3	53,762	55,274	54,280	59,371	68,850	71,319	72,589	68,882	68,046	(1)	
Customers' liability under acceptances	4	8,641	8,319	8,286	7,573	7,336	7,304	9,008	8,643	8,117	11	
Other assets	5	4,884	5,174	4,757	5,652	10,133	7,669	7,704	7,512	7,153	(29)	
Total balance sheet assets	6	74,420	76,327	75,388	80,564	94,723	94,897	98,244	93,444	90,850	(4)	
Off-balance sheet assets												
Credit instruments	7	21,806	20,154	19,347	18,863	15,960	16,114	16,130	17,604	18,550	16	
Derivative financial instruments	8	3,645	4,104	3,603	3,586	3,928	4,236	4,661	4,740	4,993	27	
Total off-balance sheet assets	9	25,451	24,258	22,950	22,449	19,888	20,350	20,791	22,344	23,543	18	
Total risk-weighted asset equivalent - Credit risk	10	99,871	100,585	98,338	103,013	114,611	115,247	119,035	115,788	114,393	-	
Total risk-weighted asset equivalent - Market risk	11	11,182	10,186	10,146	8,602	9,926	11,586	11,125	12,123	13,592	37	
Total risk-weighted assets	12	\$ 111,053	\$ 110,771	\$ 108,484	\$ 111,615	\$ 124,537	\$ 126,833	\$ 130,160	\$ 127,911	\$ 127,985	3 %	
CAPITAL												
TIER 1												
Common shareholders' equity	13	\$ 7,881	\$ 9,379	\$ 10,700	\$ 10,995	\$ 10,876	\$ 10,979	\$ 11,099	\$ 11,418	\$ 11,629	7 %	
Qualifying preferred shares	14	830	839	833	931	1,225	1,237	1,251	1,472	1,480	21	
Non-controlling interest in subsidiaries												
- TD Waterhouse Group, Inc.	15	-	380	335	339	359	366	381	382	379	6	
- CT Financial Services Inc.	16	-	-	-	-	364	364	190	-	-	(100)	
- TD CaTS	17	-	-	-	-	900	900	900	900	900	-	
Less: goodwill and intangible assets in excess of 5% limit	18	(882)	(899)	(892)	(935)	(4,729)	(4,643)	(4,458)	(4,540)	(4,336)	(8)	
Total Tier 1 capital	19	7,829	9,699	10,976	11,330	8,995	9,203	9,363	9,632	10,052	12	
TIER 2												
Subordinated notes and debentures	20	3,411	3,490	3,217	3,181	4,327	4,839	4,883	4,851	4,896	13	
Non-controlling interest in subsidiaries												
- CT Financial Services Inc.	21	-	-	-	-	-	-	185	-	-	-	
Less: amortization of subordinated notes and debentures	22	(221)	(427)	(346)	(359)	(368)	(373)	(488)	(513)	(517)	40	
General allowance for credit losses included in capital	23	740	749	753	744	849	851	862	959	960	13	
Total Tier 2 capital	24	3,930	3,812	3,624	3,566	4,808	5,317	5,442	5,297	5,339	11	
Other deductions	25	(25)	(43)	(150)	(143)	(1,155)	(920)	(762)	(1,027)	(975)	(16)	
Total capital	26	\$ 11,734	\$ 13,468	\$ 14,450	\$ 14,753	\$ 12,648	\$ 13,600	\$ 14,043	\$ 13,902	\$ 14,416	14 %	
Capital ratios												
Tier 1 capital	27	7.0	8.7	10.1	10.2	7.2	7.3	7.2	7.5	7.9	.7 pts	
Total capital	28	10.6	12.1	13.3	13.2	10.2	10.7	10.8	10.9	11.3	1.1 pts	

Derivatives



(\$MILLIONS) AS AT	LINE #	1999			2000				2001		Q2 % Change vs Q2 00
		Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	
Interest Rate											
Notional Principal	1	\$ 544,798	\$ 633,683	\$ 706,425	\$ 697,617	\$ 769,223	\$ 798,420	\$ 911,019	\$ 889,971	\$ 944,762	23 %
Replacement Cost	2	5,906	5,871	5,833	6,776	5,576	5,329	4,916	6,948	7,029	26
Credit Equivalent	3	7,663	7,770	7,803	8,823	7,793	7,661	7,290	9,410	9,613	23
Risk-Weighted	4	1,840	1,887	1,922	2,169	1,903	1,867	1,758	2,279	2,326	22
Foreign Exchange											
Notional Principal	5	325,292	335,927	343,472	362,227	400,966	398,236	450,632	442,851	485,398	21
Replacement Cost	6	4,949	4,581	4,265	5,552	7,354	6,446	9,557	6,482	7,806	6
Credit Equivalent	7	10,435	10,652	10,505	11,899	14,169	13,782	17,409	14,504	16,483	16
Risk-Weighted	8	3,350	3,442	2,745	3,042	3,528	3,456	4,406	3,722	4,207	19
Other											
Notional Principal	9	28,548	32,390	34,507	38,683	54,977	60,928	68,098	79,574	74,817	36
Replacement Cost	10	305	762	918	342	678	867	1,189	1,228	1,201	77
Credit Equivalent	11	2,446	3,446	3,527	3,099	4,395	5,395	5,835	6,554	6,474	47
Risk-Weighted	12	772	1,222	1,263	997	1,304	1,554	1,697	1,994	1,839	41
Total Derivatives											
Notional Principal	13	898,638	1,002,000	1,084,404	1,098,527	1,225,166	1,257,584	1,429,749	1,412,396	1,504,977	23
Replacement Cost	14	11,160	11,214	11,016	12,670	13,608	12,642	15,662	14,658	16,036	18
Credit Equivalent	15	20,544	21,868	21,835	23,821	26,357	26,838	30,534	30,468	32,570	24
Risk-Weighted	16	5,962	6,551	5,930	6,208	6,735	6,877	7,861	7,995	8,372	24
Netting & Collateral - Impact	17	(2,317)	(2,447)	(2,327)	(2,622)	(2,807)	(2,642)	(3,200)	(3,255)	(3,379)	20
Net Risk-Weighted	18	\$ 3,645	\$ 4,104	\$ 3,603	\$ 3,586	\$ 3,928	\$ 4,235	\$ 4,661	\$ 4,740	\$ 4,993	27 %

Interest Rate Sensitivity and Loan Securitization



(\$MILLIONS)													
FOR THE PERIOD ENDED													
LINE #	1999			2000				2001		Q2 % change	Year to Date		
	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	vs Q2 00	2000	2001	
Interest sensitive (asset) liability gap within 1 year (\$billions)	1	\$ (4.4)	\$ 0.9	\$ (7.5)	\$ (4.4)	\$ (6.5)	\$ 3.2	\$ 2.0	\$ (2.8)	\$ (5.3)	(18)%	\$ 2.0	\$ (5.3)
After tax impact of 1% increase in interest rates on													
Common shareholders' equity	2	\$ (126)	\$ (156)	\$ (153)	\$ (138)	\$ (71)	\$ (40)	\$ (27)	\$ (21)	\$ (32)	(55)%	\$ (27)	\$ (32)
Annual net income	3	(2)	(14)	(7)	9	9	2	2	2	(6)	(33)	2	(6)
Loans securitized and sold													
Securitized/(repurchased) during the quarter													
Mortgages - conventional	4	\$ -	\$ 382	\$ 2,410	\$ -	\$ (1,221)	\$ -	\$ -	\$ -	\$ -	+(100)%	\$ (1,221)	\$ -
Mortgages - MBS pools sold	5	-	404	22	20	-	346	3	22	4	+100	369	26
Credit Cards	6	325	-	-	-	-	-	-	500	(10)	+100	-	490
Personal Loans	7	-	-	-	-	7,170	-	-	-	-	+(100)	7,170	-
Corporate Loans	8	-	-	200	-	-	-	-	-	-	-	-	-
Outstanding at period end	9	\$ 5,207	\$ 5,811	\$ 8,270	\$ 8,029	\$ 23,954	\$ 23,007	\$ 21,573	\$ 20,994	\$ 19,459	(19)%	\$ 21,573	\$ 19,459
Income statement impact													
Net interest income	10	\$ (33)	\$ (39)	\$ (46)	\$ (43)	\$ (84)	\$ (83)	\$ (88)	\$ (82)	\$ (88)	5 %	\$ (298)	\$ (170)
Other income	11	25	27	30	26	69	69	71	68	69	-	235	137
Provision for credit losses	12	12	14	12	13	15	16	18	18	23	53	62	41
Total impact	13	\$ 4	\$ 2	\$ (4)	\$ (4)	\$ -	\$ 2	\$ 1	\$ 4	\$ 4	+100%	\$ (1)	\$ 8

Impaired Loans by Business Line and General Allowances



(\$MILLIONS)

AS AT	LINE #	1999			2000				2001		Q2 % change vs Q2 00
		Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	
GROSS IMPAIRED LOANS											
TD Canada Trust											
TDCT Retail	1	\$ 167	\$ 160	\$ 176	\$ 192	\$ 262	\$ 268	\$ 227	\$ 266	\$ 266	2 %
Commercial	2	211	227	255	218	218	204	128	119	119	(45)
Total TD Canada Trust	3	378	387	431	410	480	472	355	385	385	(20)
TD Securities											
Corporate	4	299	303	265	490	546	768	566	625	830	52
Investment Banking	5	13	13	13	13	68	68	68	51	40	(41)
Total TD Securities	6	312	316	278	503	614	836	634	676	870	42
TOTAL GROSS IMPAIRED LOANS	7	\$ 690	\$ 703	\$ 709	\$ 913	\$ 1,094	\$ 1,308	\$ 989	\$ 1,061	\$ 1,255	15 %
NET IMPAIRED LOANS											
TD Canada Trust											
TDCT Retail	8	\$ 63	\$ 65	\$ 114	\$ 124	\$ 107	\$ 96	\$ 119	\$ 131	\$ 129	21 %
Commercial	9	93	100	174	120	97	65	73	48	34	(65)
Total TD Canada Trust	10	156	165	288	244	204	161	192	179	163	(20)
TD Securities											
Corporate	11	136	150	166	361	389	555	454	489	661	70
Investment Banking	12	(3)	(3)	1	-	44	40	31	30	28	(36)
Total TD Securities	13	133	147	167	361	433	595	485	519	689	59
Total impaired loans net of specific provisions	14	289	312	455	605	637	756	677	698	852	34
General allowance for credit losses	15	716	723	712	709	811	812	836	984	1,138	40
TOTAL NET IMPAIRED LOANS	16	\$ (427)	\$ (411)	\$ (257)	\$ (104)	\$ (174)	\$ (56)	\$ (159)	\$ (286)	\$ (286)	64 %
Allowance for credit losses as a % of gross impaired loans	17	161.9 %	158.5 %	136.2 %	111.4 %	115.9 %	104.3 %	116.1 %	127.0 %	122.8 %	6.9 pts
Total Loans (page 9, line 12)	18	\$99,258	\$98,431	\$96,525	\$103,534	\$129,775	\$128,823	\$ 130,533	\$ 128,842	\$ 127,651	(2)%
Net impaired loans as a % of net loans	19	(0.4)%	(0.4)%	(0.3)%	(0.1)%	(0.1)%	- %	(0.1)%	(0.2)%	(0.2)%	(.1) pts
GENERAL ALLOWANCE FOR CREDIT LOSSES											
Loans (line 15 above)	20	\$ 716	\$ 723	\$ 712	\$ 709	\$ 811	\$ 812	\$ 836	\$ 984	\$ 1,138	40 %
Derivative financial instruments	21	24	26	41	35	38	39	26	30	27	(29)
Total general allowance	22	\$ 740	\$ 749	\$ 753	\$ 744	\$ 849	\$ 851	\$ 862	\$ 1,014	\$ 1,165	37 %

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



(\$MILLIONS) AS AT	LINE #	1999			2000				2001		Q2 % change vs Q2 00
		Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	
GROSS IMPAIRED LOANS											
Balance at beginning of period	1	\$ 636	\$ 690	\$ 703	\$ 709	\$ 913	\$ 1,094	\$ 1,308	\$ 989	\$ 1,061	16 %
Acquisition of Canada Trust	2	-	-	-	-	95	-	-	-	-	+(100)
Adjusted balance at beginning of period	3	636	690	703	709	1,008	1,094	1,308	989	1,061	5
Additions to impaired loans and acceptances											
TD Canada Trust Retail (include MainStreet Banking)	4	77	62	68	70	116	103	111	128	121	4
TD Canada Trust Commercial Mid-Market	5	30	41	98	23	21	19	51	22	19	(10)
TD Securities (Corporate and Investment Banking)	6	105	47	43	233	189	257	114	149	202	7
Total additions to impaired loans and acceptances	7	\$ 212	\$ 150	\$ 209	\$ 326	\$ 326	\$ 379	\$ 276	\$ 299	\$ 342	5 %
Return to performing status, repaid or sold	8	(131)	(92)	(67)	(92)	(173)	(77)	(216)	(135)	(50)	(71)
Net new additions (reductions)	9	\$ 81	\$ 58	\$ 142	\$ 234	\$ 153	\$ 302	\$ 60	\$ 164	\$ 292	91
Write-offs	10	(27)	(45)	(136)	(30)	(67)	(88)	(379)	(92)	(98)	46
Balance at end of period	11	\$ 690	\$ 703	\$ 709	\$ 913	\$ 1,094	\$ 1,308	\$ 989	\$ 1,061	\$ 1,255	15 %
ALLOWANCE FOR CREDIT LOSSES											
Balance at beginning of period											
Specific	12	\$ 344	\$ 401	\$ 391	\$ 254	\$ 308	\$ 457	\$ 552	\$ 312	\$ 363	18 %
Acquisition of Canada Trust	13	-	-	-	-	72	11	-	-	-	+(100)
General	14	723	716	723	712	709	811	812	836	984	39
Acquisition of Canada Trust	15	-	-	-	-	101	-	-	-	-	+(100)
Adjusted balance at beginning of period	16	\$ 1,067	\$ 1,117	\$ 1,114	\$ 966	\$ 1,190	\$ 1,279	\$ 1,364	\$ 1,148	\$ 1,347	13 %
Write-offs	17	(27)	(45)	(136)	(30)	(67)	(88)	(379)	(92)	(98)	46
Recoveries	18	12	10	14	9	9	22	27	23	19	+100
Provision for credit losses	19	75	25	-	75	135	135	135	270	270	100
Foreign exchange and other adjustment	20	(10)	7	(26)	(3)	1	16	1	(2)	4	+100
Balance at end of period	21	\$ 1,117	\$ 1,114	\$ 966	\$ 1,017	\$ 1,268	\$ 1,364	\$ 1,148	\$ 1,347	\$ 1,542	22 %
Specific allowance	22	401	391	254	308	457	552	312	363	404	(12)
General allowance - loans	23	716	723	712	709	811	812	836	984	1,138	40
Total allowance for credit losses	24	\$ 1,117	\$ 1,114	\$ 966	\$ 1,017	\$ 1,268	\$ 1,364	\$ 1,148	\$ 1,347	\$ 1,542	22 %