ABRIDGED SUPPLEMENTAL FINANCIAL INFORMATION PACKAGE

(Released on January 31, 2014 reflecting the realigment of the Bank's reportable segments, adoption of New International Financial Reporting Standards and Amendments, and the proforma impact of the previously announced stock dividend.)

For the Years Ended October 31, 2013 and October 31, 2012

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Abridged Supplemental Financial Information Package (unaudited)

For the Years Ended October 31, 2013 and October 31, 2012

The unaudited information contained in this abridged package is designed to improve the readers' understanding of the financial performance of TD Bank Group ("TD" or "the Bank") reflecting the effects of the following changes: (i) realignment of the Bank's reportable segments; (ii) implementation of new standards and amendments under International Financial Reporting Standards that require retrospective adoption effective November 1, 2013, (the "New IFRS Standards and Amendments"); and (iii) the proforma impact of the TD stock dividend announced on December 5, 2013. This information should be used in conjunction with the accompanying Press Release dated January 31, 2014. Pages of this package that were not impacted by these three changes have not been included.

Segment Realignment

Commencing with the Bank's first quarter Report to Shareholders in 2014, the Bank will report its results under the following segments, with comparative periods recast to reflect the realigned segments:

- **Canadian Retail**, which consists of the existing Canadian Personal and Commercial Banking segment, including Canadian credit cards and TD Auto Finance Canada, and will now also include the results of the Canadian wealth and insurance businesses
- **U.S. Retail**, which consists of the existing U.S. Personal and Commercial Banking segment, including U.S. credit cards and TD Auto Finance U.S., and will now also include the results of the U.S. wealth business and the Bank's investment in TD Ameritrade
- **Wholesale Banking**
- **Corporate**

In this abridged package, the Bank has updated the corresponding segment results, including regulatory capital disclosures, retrospectively for fiscal 2013 and 2012. The appendix pages have been included to facilitate readers' understanding of the Bank's transition to its current reportable segments.

New IFRS Standards and Amendments

The Bank adopted the following New IFRS Standards and Amendments which were applicable to the Bank. Each of these standards are effective for annual periods beginning on or after January 1, 2013, which is November 1, 2013 for the Bank, and have been applied retrospectively to all applicable periods presented, allowing for certain practical exceptions and transition relief:

- IFRS 10, *Consolidated Financial Statements*, which replaces IAS 27, *Consolidated and Separate Financial Statements*, and SIC-12, *Consolidation – Special-Purpose Entities*;
- IFRS 11, *Joint Arrangements*; and
- International Accounting Standard (IAS) 19 (Revised 2011), *Employee Benefits*.

The New IFRS Standards and Amendments have an immaterial impact on regulatory risk-weighted asset calculations, regulatory capital calculations, and the regulatory capital ratios. As a result, the New IFRS Standards and Amendments were not incorporated into the regulatory capital disclosures presented.

Stock Dividend

The Bank's Board of Directors declared a stock dividend of one common share per each issued and outstanding common share, which has the same effect as a two-for-one split of the common share. Shareholders of record as at the close of business on January 23, 2014 are entitled to receive the stock dividend on the payment date of January 31, 2014. In future periods, the Bank will present earnings per share figures to give effect to the stock dividend. The pro forma effect on the Bank's basic and diluted earnings per share has been presented as if the stock dividend was retrospectively applied to all periods presented.

How the Bank Reports

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

As explained, adjusted results are different from reported results determined in accordance with IFRS. Adjusted results, items of note, and related terms are non-GAAP financial measures as these are not defined terms under IFRS and, therefore, may not be comparable to similar terms used by other issuers.

The Bank measures and evaluates the performance of each segment based on adjusted results and adjusted return on common equity (ROE). Adjusted ROE is adjusted net income available to common shareholders as a percentage of average common equity. Adjusted ROE is a non-GAAP financial measure as it is not a defined term under IFRS and, therefore, may not be comparable to similar term used by other issuers.

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

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

Table of Contents

For the Years Ended October 31, 2013 and October 31, 2012

* These pages were not impacted by the segment realignment, adoption of the New IFRS Standards and Amendments, or the stock dividend.

** Page 58 was not impacted by the segment realignment, adoption of the New IFRS Standards and Amendments, or the stock dividend, but has been included to facilitate readers' understanding of the Items of Note.

Highlights

For the period ended	LINE #	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Income Statement ($ millions, except as noted)											
Net interest income	1	$ 4,183	$ 4,145	$ 3,901	$ 3,845	$ 3,842	$ 3,817	$ 3,680	$ 3,687	$ 16,074	$ 15,026
Non-interest income	2	2,817	2,940	2,706	2,722	2,735	2,669	2,582	2,534	11,185	10,520
Total revenue	3	7,000	7,085	6,607	6,567	6,577	6,486	6,262	6,221	27,259	25,546
Provision for (reversal of) credit losses											
Loans	4	380	472	402	360	543	413	353	360	1,614	1,669
Debt securities classified as loans	5	(27)	(11)	3	3	3	3	3	3	(32)	12
Acquired credit-impaired loans	6	(1)	16	12	22	19	22	32	41	49	114
Total provision for (reversal of) credit losses	7	352	477	417	385	565	438	388	404	1,631	1,795
Insurance claims and related expenses	8	711	1,140	609	596	688	645	512	579	3,056	2,424
Non-interest expenses	9	4,164	3,771	3,632	3,502	3,611	3,475	3,376	3,554	15,069	14,016
Income (loss) before provision for income taxes	10	1,773	1,697	1,949	2,084	1,713	1,928	1,986	1,684	7,503	7,311
Provision for (recovery of) income taxes	11	238	249	289	359	176	289	350	270	1,135	1,085
Income before equity in net income of an investment in associate	12	1,535	1,448	1,660	1,725	1,537	1,639	1,636	1,414	6,368	6,226
Equity in net income of an investment in associate, net of income taxes	13	81	75	57	59	57	62	54	61	272	234
Net income – reported	14	1,616	1,523	1,717	1,784	1,594	1,701	1,690	1,475	6,640	6,460
Adjustment for items of note, net of income taxes	15	199	61	110	126	160	117	43	284	496	604
Net income – adjusted	16	1,815	1,584	1,827	1,910	1,754	1,818	1,733	1,759	7,136	7,064
Preferred dividends	17	49	38	49	49	49	49	49	49	185	196
Net income available to common shareholders and non-controlling interests in subsidiaries – adjusted	18	$ 1,766	$ 1,546	$ 1,778	$ 1,861	$ 1,705	$ 1,769	$ 1,684	$ 1,710	$ 6,951	$ 6,868
Attributable to:											
Non-controlling interests – adjusted	19	$ 27	$ 26	$ 26	$ 26	$ 26	$ 26	$ 26	$ 26	$ 105	$ 104
Common shareholders – adjusted	20	1,739	1,520	1,752	1,835	1,679	1,743	1,658	1,684	6,846	6,764
Earnings per Share (EPS) ($) and Weighted-Average Number of Common Shares Outstanding (millions)[1]											
Basic earnings: Reported	21	$ 0.84	$ 0.79	$ 0.89	$ 0.93	$ 0.83	$ 0.89	$ 0.89	$ 0.78	$ 3.46	$ 3.40
Adjusted	22	0.95	0.82	0.95	1.00	0.92	0.96	0.92	0.93	3.72	3.73
Diluted earnings: Reported	23	0.84	0.79	0.89	0.93	0.83	0.89	0.89	0.77	3.44	3.38
Adjusted	24	0.95	0.82	0.95	1.00	0.91	0.95	0.91	0.93	3.71	3.71
Weighted-average number of common shares outstanding											
Basic	25	1,833.4	1,842.8	1,841.8	1,833.6	1,824.7	1,817.3	1,808.3	1,802.2	1,837.9	1,813.2
Diluted	26	1,839.0	1,848.1	1,847.4	1,845.2	1,840.1	1,832.1	1,825.1	1,818.4	1,845.1	1,829.7
Balance Sheet ($ billions)											
Total assets	27	$ 862.0	$ 834.7	$ 826.2	$ 818.3	$ 811.1	$ 806.1	$ 773.1	$ 779.1	$ 862.0	$ 811.1
Total equity	28	51.4	50.1	50.1	48.9	48.1	47.4	45.5	45.2	51.4	48.1
Risk Metrics ($ billions, except as noted)											
Risk-weighted assets[2,3]	29	$ 286.4	$ 283.5	$ 281.8	$ 274.4	$ 245.9	$ 246.4	$ 242.0	$ 243.6	$ 286.4	$ 245.9
Common Equity Tier 1 (CET1)[4]	30	25.8	25.4	24.7	24.3	n/a	n/a	n/a	n/a	25.8	n/a
Common Equity Tier 1 capital ratio[3,4]	31	9.0 %	8.9 %	8.8 %	8.8 %	n/a	n/a	n/a	n/a	9.0 %	n/a
Tier 1 capital[2]	32	$ 31.5	$ 31.1	$ 30.4	$ 30.0	$ 31.0	$ 30.0	$ 29.1	$ 28.4	$ 31.5	$ 31.0
Tier 1 capital ratio[2,3]	33	11.0 %	11.0 %	10.8 %	10.9 %	12.6 %	12.2 %	12.0 %	11.6 %	11.0 %	12.6 %
Total capital ratio[2,3]	34	14.2	14.2	14.0	14.2	15.7	15.2	15.1	14.7	14.2	15.7
After-tax impact of 1% increase in interest rates on:											
Common shareholders' equity ($ millions)	35	$ (31)	$ (90)	$ (104)	$ (107)	$ (162)	$ (166)	$ (180)	$ (92)	$ (31)	$ (162)
Annual net income ($ millions)	36	380	266	298	157	166	(30)	(30)	(30)	380	166
Net impaired loans – personal, business, and government ($ millions)[5]	37	2,243	2,164	2,066	2,033	2,100	1,975	1,993	2,121	2,243	2,100
Net impaired loans – personal, business, and government as a % of net loans and acceptances[5]	38	0.50 %	0.50 %	0.48 %	0.49 %	0.52 %	0.49 %	0.51 %	0.55 %	0.50 %	0.52 %
Provision for credit losses as a % of net average loans and acceptances[5]	39	0.34	0.43	0.39	0.35	0.54	0.42	0.37	0.38	0.38	0.43
Rating of senior debt:											
Moody's	40	Aa1	Aa1	Aa1	Aa1	Aaa	Aaa	Aaa	Aaa	Aa1	Aaa
Standard and Poor's	41	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-

[1] Basic EPS is computed by dividing net income attributable to common shareholders by the weighted-average number of common shares outstanding during the period. For the calculation of diluted EPS, adjustments are made to the net income attributable to common shareholders to include the effect of dilutive securities. As a result, the sum of the quarterly basic and diluted EPS figures may not equal the year-to-date EPS.

[2] Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.

[3] The final CAR Guideline postponed the CVA capital add-on charge until January 1, 2014.

[4] Effective Q1 2013, the Bank implemented the Basel III regulatory framework. As a result, the Bank began reporting the measures, CET1 and CET1 capital ratio, in accordance with the "all-in" methodology. Accordingly, amounts for periods prior to Q1 2013 are not applicable (n/a).

[5] Excludes acquired credit-impaired (ACI) loans and debt securities classified as loans.

Shareholder Value

($ millions, except as noted) *For the period ended*	LINE #	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Business Performance											
Net income available to common shareholders and non-controlling interests in subsidiaries – reported	1	$ 1,567	$ 1,485	$ 1,668	$ 1,735	$ 1,545	$ 1,652	$ 1,641	$ 1,426	$ 6,455	$ 6,264
Average common equity	2	45,541	45,359	44,702	43,584	42,560	41,824	40,249	39,811	44,791	41,102
Return on common equity – reported	3	13.4 %	12.8 %	15.1 %	15.6 %	14.2 %	15.5 %	16.3 %	14.0 %	14.2 %	15.0 %
Return on common equity – adjusted	4	15.1 %	13.3 %	16.1 %	16.7 %	15.7 %	16.6 %	16.8 %	16.8 %	15.3 %	16.5 %
Return on risk-weighted assets – adjusted[1]	5	2.43 %	2.14 %	2.59 %	2.81 %	2.72 %	2.84 %	2.78 %	2.90 %	2.50 %	2.83 %
Efficiency ratio – reported	6	59.5 %	53.2 %	55.0 %	53.3 %	54.9 %	53.6 %	53.9 %	57.1 %	55.3 %	54.9 %
Efficiency ratio – adjusted	7	55.4 %	52.4 %	53.1 %	50.6 %	52.9 %	49.9 %	52.2 %	50.3 %	52.9 %	51.3 %
Effective tax rate											
Reported	8	13.4 %	14.7 %	14.8 %	17.2 %	10.3 %	15.0 %	17.6 %	16.0 %	15.1 %	14.8 %
Adjusted (TEB)	9	19.0 %	19.7 %	18.7 %	20.9 %	17.1 %	20.6 %	20.8 %	22.5 %	19.6 %	20.3 %
Net interest margin	10	2.22 %	2.22 %	2.21 %	2.15 %	2.22 %	2.23 %	2.25 %	2.22 %	2.20 %	2.23 %
Average number of full-time equivalent staff	11	78,896	78,917	78,414	78,756	79,000	78,783	78,005	77,786	78,748	78,397
Common Share Performance											
Closing market price ($)	12	$ 47.82	$ 43.28	$ 41.30	$ 41.65	$ 40.62	$ 39.46	$ 41.75	$ 38.77	$ 47.82	$ 40.62
Book value per common share ($)	13	25.33	24.60	24.52	23.89	23.60	23.34	22.34	22.31	25.33	23.60
Closing market price to book value	14	1.89	1.76	1.68	1.74	1.72	1.69	1.87	1.74	1.89	1.72
Price-earnings ratio											
Reported	15	13.9	12.6	11.7	11.8	12.0	11.6	12.7	12.3	13.9	12.0
Adjusted	16	12.9	11.8	10.8	11.0	11.0	10.8	11.6	11.1	12.9	11.0
Total shareholder return on common shareholders' investment[2]	17	22.3 %	13.9 %	2.7 %	11.3 %	11.9 %	6.9 %	5.5 %	7.0 %	22.3 %	11.9 %
Number of common shares outstanding (millions)	18	1,835.0	1,839.7	1,844.1	1,841.1	1,832.3	1,823.3	1,816.4	1,807.5	1,835.0	1,832.3
Total market capitalization ($ billions)	19	$ 87.7	$ 79.6	$ 76.2	$ 76.7	$ 74.4	$ 71.9	$ 75.8	$ 70.1	$ 87.7	$ 74.4
Dividend Performance											
Dividend per common share ($)	20	$ 0.43	$ 0.40	$ 0.40	$ 0.39	$ 0.39	$ 0.36	$ 0.36	$ 0.34	$ 1.62	$ 1.45
Dividend yield	21	3.5 %	3.7 %	3.7 %	3.7 %	3.6 %	3.5 %	3.4 %	3.6 %	3.7 %	3.8 %
Common dividend payout ratio											
Reported	22	50.6	51.1	45.4	41.3	46.2	40.3	40.3	43.8	46.9	42.5
Adjusted	23	44.8	49.1	42.6	38.5	41.8	37.6	39.3	36.4	43.5	38.7

[1] Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the “all-in” methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.

[2] Return is calculated based on share price movement and reinvested dividends over the trailing twelve month period.

Adjustments for Items of Note, Net of Income Taxes[1]

For the period ended	LINE #	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Increase (Decrease) in Net Income Due to Items of Note ($ millions)											
Amortization of intangibles (Footnote 2)	1	$ 59	$ 59	$ 58	$ 56	$ 60	$ 59	$ 59	$ 60	$ 232	$ 238
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 3)	2	15	(70)	22	(24)	35	–	9	45	(57)	89
Integration charges and direct transaction costs relating to U.S.Retail acquisitions (Footnote 4)	3	–	–	–	–	–	–	–	9	–	9
Fair value of credit default swaps (CDS) hedging the corporate loan book, net of provision for credit losses (Footnote 5)	4	–	–	–	–	–	(2)	1	1	–	–
Integration charges, direct transaction costs, and changes in fair value of contingent consideration relating to the Chrysler Financial acquisition (Footnote 6)	5	–	–	–	–	3	6	3	5	–	17
Integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada (Footnote 7)	6	14	24	30	24	25	25	30	24	92	104
Litigation and litigation-related charge/reserve (Footnote 8)	7	30	–	–	70	–	77	–	171	100	248
Reduction of allowance for incurred but not identified credit losses (Footnote 9)	8	–	–	–	–	–	(30)	(59)	(31)	–	(120)
Positive impact due to changes in statutory income tax rates (Footnote 10)	9	–	–	–	–	–	(18)	–	–	–	(18)
Impact of Superstorm Sandy (Footnote 11)	10	–	–	–	–	37	–	–	–	–	37
Impact of Alberta flood on the loan portfolio (Footnote 12)	11	(29)	48	–	–	–	–	–	–	19	–
Restructuring charges (Footnote 13)	12	90	–	–	–	–	–	–	–	90	–
Set-up costs in preparation for the previously announced affinity relationship with Aimia with respect to Aeroplan Visa credit cards and the related acquisition of accounts (Footnote 14)	13	20	–	–	–	–	–	–	–	20	–
Total	14	$ 199	$ 61	$ 110	$ 126	$ 160	$ 117	$ 43	$ 284	$ 496	$ 604
Increase (Decrease) in Earnings per Share Due to Items of Note ($) (Footnote 16)											
Amortization of intangibles (Footnote 2)	15	$ 0.03	$ 0.03	$ 0.03	$ 0.03	$ 0.03	$ 0.03	$ 0.03	$ 0.03	$ 0.13	$ 0.13
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 3)	16	0.01	(0.04)	0.01	(0.01)	0.02	–	–	0.03	(0.03)	0.05
Integration charges and direct transaction costs relating to U.S. Retail acquisitions (Footnote 4)	17	–	–	–	–	–	–	–	0.01	–	–
Fair value of credit default swaps (CDS) hedging the corporate loan book, net of provision for credit losses (Footnote 5)	18	–	–	–	–	–	–	–	–	–	–
Integration charges, direct transaction costs, and changes in fair value of contingent consideration relating to the Chrysler Financial acquisition (Footnote 6)	19	–	–	–	–	–	–	–	–	–	0.01
Integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada (Footnote 7)	20	0.01	0.01	0.02	0.01	0.01	0.01	0.02	0.01	0.05	0.06
Litigation and litigation-related charge/reserve (Footnote 8)	21	0.02	–	–	0.04	–	0.04	–	0.10	0.05	0.14
Reduction of allowance for incurred but not identified credit losses (Footnote 9)	22	–	–	–	–	–	(0.01)	(0.03)	(0.02)	–	(0.07)
Positive impact due to changes in statutory income tax rates (Footnote 10)	23	–	–	–	–	–	(0.01)	–	–	–	(0.01)
Impact of Superstorm Sandy (Footnote 11)	24	–	–	–	–	0.02	–	–	–	–	0.02
Impact of Alberta flood on the loan portfolio (Footnote 12)	25	(0.02)	0.03	–	–	–	–	–	–	0.01	–
Restructuring charge (Footnote 13)	26	0.05	–	–	–	–	–	–	–	0.05	–
Set-up costs in preparation for the previously announced affinity relationship with Aimia with respect to Aeroplan Visa credit cards and the related acquisition of accounts (Footnote 14)	27	0.01	–	–	–	–	–	–	–	0.01	–
Total	28	$ 0.11	$ 0.03	$ 0.06	$ 0.07	$ 0.08	$ 0.06	$ 0.02	$ 0.16	$ 0.27	$ 0.33

[1] For detailed footnotes to the items of note, see page 58.

Segmented Results Summary

($ millions, except as noted) *For the period ended*	LINE #	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Net Income (loss) – Adjusted											
Canadian Retail	1	$ 1,271	$ 934	$ 1,200	$ 1,276	$ 1,077	$ 1,193	$ 1,154	$ 1,143	$ 4,681	$ 4,567
U.S. Retail	2	478	513	436	425	397	415	402	405	1,852	1,619
Total Retail	3	1,749	1,447	1,636	1,701	1,474	1,608	1,556	1,548	6,533	6,186
Wholesale Banking	4	122	148	220	160	309	180	197	194	650	880
Corporate	5	(56)	(11)	(29)	49	(29)	30	(20)	17	(47)	(2)
Total Bank	6	$ 1,815	$ 1,584	$ 1,827	$ 1,910	$ 1,754	$ 1,818	$ 1,733	$ 1,759	$ 7,136	$ 7,064
Return on Common Equity – Adjusted											
Canadian Retail	7	45.0 %	33.7 %	46.0 %	48.7 %	39.3 %	43.1 %	43.1 %	43.3 %	43.3 %	42.3 %
U.S. Retail	8	8.4	9.0	8.1	8.0	7.6	7.7	7.7	7.6	8.4	7.7
Wholesale Banking[1]	9	12.1	14.3	20.9	15.1	30.3	16.7	19.5	18.7	15.6	21.2
Total Bank[1]	10	15.1 %	13.3 %	16.1 %	16.7 %	15.7 %	16.6 %	16.8 %	16.8 %	15.3 %	16.5 %
Percentage of Adjusted Net Income Mix[2]											
Total Retail	11	93 %	91 %	88 %	91 %	83 %	90 %	89 %	89 %	91 %	88 %
Wholesale Banking	12	7	9	12	9	17	10	11	11	9	12
Total Bank	13	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %
Geographic Contribution to Total Revenue[3]											
Canada	14	65 %	65 %	67 %	67 %	69 %	69 %	66 %	67 %	66 %	68 %
United States	15	28	27	26	24	23	23	25	24	26	24
Other International	16	7	8	7	9	8	8	9	9	8	8
Total Bank	17	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %	100 %

[1] OSFI guidance issued in November 2012 permits banks to defer capital relating to CVA capital until January 1, 2014. The Bank has chosen to continue to allocate capital to Wholesale Banking, for fiscal 2013 inclusive of CVA capital. However, total Bank results exclude CVA capital to align with the revised OSFI guidance issued in November 2012.

[2] Percentages exclude the Corporate segment results.

[3] TEB amounts are not included.

Canadian Retail Segment

RESULTS OF OPERATIONS

($ millions, except as noted) *For the period ended*	**LINE #**	**2013 Q4**	**2013 Q3**	**2013 Q2**	**2013 Q1**	**2012 Q4**	**2012 Q3**	**2012 Q2**	**2012 Q1**	**Full Year 2013**	**Full Year 2012**
Net interest income	1	$ 2,298	$ 2,269	$ 2,149	$ 2,206	$ 2,218	$ 2,203	$ 2,111	$ 2,074	$ 8,922	$ 8,606
Non-interest income	2	2,299	2,219	2,178	2,164	2,157	2,155	2,025	2,050	8,860	8,387
Total revenue	3	4,597	4,488	4,327	4,370	4,375	4,358	4,136	4,124	17,782	16,993
Provision for (reversal of) credit losses	4	224	216	245	244	306	288	274	283	929	1,151
Insurance claims and other related expenses	5	711	1,140	609	596	688	645	512	579	3,056	2,424
Non-interest expenses	6	2,032	1,934	1,921	1,867	1,988	1,865	1,855	1,777	7,754	7,485
Income (loss) before income taxes	7	1,630	1,198	1,552	1,663	1,393	1,560	1,495	1,485	6,043	5,933
Income taxes	8	393	288	382	411	341	392	371	366	1,474	1,470
Net income – reported	9	1,237	910	1,170	1,252	1,052	1,168	1,124	1,119	4,569	4,463
Adjustments for items of note, net of income taxes[1]	10	34	24	30	24	25	25	30	24	112	104
Net income – adjusted	11	$ 1,271	$ 934	$ 1,200	$ 1,276	$ 1,077	$ 1,193	$ 1,154	$ 1,143	$ 4,681	$ 4,567
Average common equity ($ billions)	12	$ 11.2	$ 11.0	$ 10.7	$ 10.4	$ 10.9	$ 11.0	$ 10.9	$ 10.5	$ 10.8	$ 10.8
Return on common equity – reported	13	43.8 %	32.8 %	44.8 %	47.8 %	38.4 %	42.2 %	41.9 %	42.4 %	42.3 %	41.3 %
Return on common equity – adjusted	14	45.0 %	33.7 %	46.0 %	48.7 %	39.3 %	43.1 %	43.1 %	43.3 %	43.3 %	42.3 %
Key Performance Indicators ($ billions, except as noted)											
Risk-weighted assets[2,3]	15	$ 93	$ 94	$ 91	$ 90	$ 87	$ 86	$ 88	$ 88	$ 93	$ 87
Average loans – personal											
Residential mortgages	16	162.6	158.4	155.4	154.7	152.8	148.8	145.3	144.0	157.8	147.7
Consumer instalment and other personal											
Home Equity Line of Credit (HELOC)	17	61.4	62.2	62.5	63.1	63.4	63.5	63.6	63.4	62.3	63.5
Indirect Auto	18	14.3	14.0	13.7	13.8	13.9	13.8	13.5	13.4	14.0	13.7
Other	19	15.2	15.2	15.4	15.5	15.6	15.9	16.1	16.1	15.3	15.9
Credit card	20	15.9	15.3	15.1	15.2	15.1	15.2	15.4	13.8	15.4	14.9
Total average loans – personal	21	269.4	265.1	262.1	262.3	260.8	257.2	253.9	250.7	264.8	255.7
Average loans and acceptances – business	22	47.2	46.1	44.8	42.9	42.1	40.7	39.4	37.8	45.2	40.0
Average deposits											
Personal	23	152.7	150.3	149.9	150.4	149.1	146.3	142.8	139.9	150.8	144.5
Business	24	75.6	73.9	71.0	71.3	70.3	68.5	66.0	66.3	73.0	67.8
Wealth	25	17.3	17.2	16.9	16.4	16.1	15.9	16.2	16.0	17.0	16.1
Margin on average earning assets including securitized assets – reported	26	2.92 %	2.94 %	2.92 %	2.91 %	2.96 %	2.98 %	2.97 %	2.89 %	2.92 %	2.95 %
Margin on average earning assets including securitized assets – adjusted	27	2.92 %	2.94 %	2.92 %	2.91 %	2.96 %	2.98 %	3.00 %	2.91 %	2.92 %	2.96 %
Assets under administration	28	285	270	267	261	250	240	242	237	285	250
Assets under management	29	204	199	205	197	194	191	188	182	204	194
Gross originated insurance premiums ($ millions)	30	993	1,049	923	807	943	989	877	763	3,772	3,572
Efficiency ratio – reported	31	44.2 %	43.1 %	44.4 %	42.7 %	45.4 %	42.8 %	44.9 %	43.1 %	43.6 %	44.0 %
Non-interest expenses – adjusted ($ millions)	32	1,986	1,901	1,880	1,835	1,955	1,830	1,837	1,759	7,602	7,381
Efficiency ratio – adjusted	33	43.2 %	42.4 %	43.4 %	42.0 %	44.7 %	42.0 %	44.2 %	42.5 %	42.7 %	43.3 %
Number of Canadian retail banking branches at period end	34	1,179	1,169	1,165	1,166	1,168	1,160	1,153	1,150	1,179	1,168
Average number of full-time equivalent staff[4]	35	39,441	39,604	39,449	39,644	39,981	42,938	42,701	42,279	39,535	41,971

[1] Items of note relate primarily to integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada and set-up costs in preparation for the previously announced affinity relationship with Aimia with respect to Aeroplan Visa credit cards and the related acquisition of accounts. See footnotes 7 and 14, respectively, on page 58.

[2] Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.

[3] The amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

[4] Effective Q4 2012, 2,683 full-time equivalent (FTE) staff related to the electronic distribution channels were transferred to the Corporate segment. The expenses related to these FTE have been allocated to Canadian Retail Segment.

U.S. Retail Segment – Canadian Dollars

RESULTS OF OPERATIONS

($ millions, except as noted)	**LINE**	**2013**				**2012**				**Full Year**	
For the period ended	**#**	**Q4**	**Q3**	**Q2**	**Q1**	**Q4**	**Q3**	**Q2**	**Q1**	**2013**	**2012**
Net interest income	1	$ 1,428	$ 1,375	$ 1,268	$ 1,102	$ 1,148	$ 1,180	$ 1,178	$ 1,157	$ 5,173	$ 4,663
Non-interest income	2	536	655	507	451	400	372	436	362	2,149	1,570
Total revenue	3	1,964	2,030	1,775	1,553	1,548	1,552	1,614	1,519	7,322	6,233
Provision for (reversal of) credit losses											
Loans	4	211	218	182	151	231	150	157	114	762	652
Debt securities classified as loans	5	(27)	(11)	3	3	3	3	3	3	(32)	12
Acquired credit-impaired loans[1]	6	(1)	16	12	22	20	22	32	41	49	115
Total provision for (reversal of) credit losses	7	183	223	197	176	254	175	192	158	779	779
Non-interest expenses	8	1,344	1,268	1,131	1,025	965	1,088	981	1,212	4,768	4,246
Income (loss) before income taxes	9	437	539	447	352	329	289	441	149	1,775	1,208
Provision for (recovery of) income taxes	10	66	95	64	44	20	7	86	(21)	269	92
Net income (excluding Ameritrade)– reported	11	371	444	383	308	309	282	355	170	1,506	1,116
Adjustments for items of note, net of income taxes[2]	12	30	–	–	70	37	77	–	180	100	294
Net income (excluding Ameritrade) – adjusted	13	$ 401	$ 444	$ 383	$ 378	$ 346	$ 359	$ 355	$ 350	$ 1,606	$ 1,410
Equity in net income of an investment in associate, net of income taxes[3]	14	77	69	53	47	51	56	47	55	246	209
Net income – adjusted	15	$ 478	$ 513	$ 436	$ 425	$ 397	$ 415	$ 402	$ 405	$ 1,852	$ 1,619
Average common equity ($ billions)	16	$ 22.5	$ 22.5	$ 22.1	$ 21.0	$ 20.7	$ 21.5	$ 21.1	$ 21.2	$ 22.0	$ 21.1
Return on common equity – reported	17	7.9 %	9.0 %	8.1 %	6.7 %	6.9 %	6.3 %	7.7 %	4.2 %	8.0 %	6.3 %
Return on common equity – adjusted	18	8.4	9.0	8.1	8.0	7.6	7.7	7.7	7.6	8.4	7.7
Key Performance Indicators ($ billions, except as noted)											
Risk-weighted assets[4,5]	19	$ 138	$ 136	$ 134	$ 126	$ 111	$ 108	$ 101	$ 100	$ 138	$ 111
Average loans – personal											
Residential mortgages	20	21.4	20.6	19.7	18.3	17.1	16.4	14.9	14.0	20.0	15.6
Consumer instalment and other personal											
HELOC	21	10.7	10.6	10.5	10.3	10.1	10.3	9.9	10.2	10.5	10.1
Indirect Auto	22	16.2	15.8	14.9	14.0	13.2	12.7	11.4	11.1	15.2	12.1
Other	23	0.7	0.8	0.5	0.4	0.5	0.6	0.6	0.7	0.6	0.6
Credit card	24	7.0	6.8	4.2	1.2	1.2	1.1	1.0	1.0	4.8	1.1
Total average loans – personal	25	56.0	54.6	49.8	44.2	42.1	41.1	37.8	37.0	51.1	39.5
Average loans and acceptances – business	26	52.8	51.1	49.9	48.0	46.8	47.1	44.8	44.9	50.4	45.9
Average debt securities classified as loans	27	2.6	2.9	3.2	2.8	3.1	3.4	3.5	3.8	2.9	3.4
Average deposits – Personal	28	66.3	65.6	64.2	60.0	58.2	59.6	57.1	56.0	64.0	57.7
Business	29	56.8	54.4	52.9	50.9	50.5	51.0	49.4	50.4	53.7	50.4
TD Ameritrade insured deposit accounts	30	75.3	72.8	68.2	65.4	61.4	61.0	58.0	60.8	70.4	60.3
Margin on average earning assets (TEB)[6]	31	3.89 %	3.80 %	3.67 %	3.28 %	3.48 %	3.59 %	3.74 %	3.61 %	3.66 %	3.60 %
Assets under administration	32	21	21	20	20	21	21	21	22	21	21
Assets under management	33	53	47	42	14	13	13	14	14	53	13
Efficiency ratio – reported	34	68.4 %	62.5 %	63.7 %	66.0 %	62.3 %	70.1 %	60.8 %	79.8 %	65.1 %	68.1 %
Efficiency ratio – adjusted	35	67.0 %	62.5 %	63.7 %	59.8 %	61.8 %	61.9 %	60.8 %	60.3 %	63.4 %	61.2 %
Non-interest expenses – adjusted ($ millions)	36	1,315	1,268	1,131	928	958	960	981	916	4,642	3,815
Number of U.S. retail banking stores as at period end[7]	37	1,317	1,312	1,310	1,325	1,315	1,299	1,288	1,284	1,317	1,315
Average number of full-time equivalent staff	38	25,225	25,213	25,018	25,526	25,611	25,285	25,052	25,407	25,247	25,340

[1] Includes all Federal Deposit Insurance Corporation (FDIC) covered loans and other ACI loans.
[2] Items of note relate primarily to integration charges and direct transaction costs recorded in connection with U.S. Retail acquisitions, litigation and litigation-related charge/reserve, and the impact of Superstorm Sandy. See footnotes 4, 8 and 11 on page 58.
[3] The equity in net income of an investment in associate includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.
[4] Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the “all-in” methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
[5] The amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
[6] For calculating margin on average earning assets, TEB is included. The impact of TEB is not material. However, TEB is not included in the separate disclosure for total revenue and income taxes.
[7] Includes full service retail banking stores.

U.S. Retail Segment – U.S. Dollars

RESULTS OF OPERATIONS

(US$ millions, except as noted) *For the period ended*	**LINE #**	**2013** Q4	Q3	Q2	Q1	**2012** Q4	Q3	Q2	Q1	**Full Year** 2013	2012
Net interest income	1	$ 1,381	$ 1,335	$ 1,244	$ 1,110	$ 1,164	$ 1,160	$ 1,185	$ 1,134	$ 5,070	$ 4,643
Non-interest income	2	515	635	499	454	406	365	439	355	2,103	1,565
Total revenue	3	1,896	1,970	1,743	1,564	1,570	1,525	1,624	1,489	7,173	6,208
Provision for (reversal of) credit losses											
Loans	4	204	213	178	151	234	148	157	112	746	651
Debt securities classified as loans	5	(26)	(11)	3	3	3	3	3	3	(31)	12
Acquired credit-impaired loans[1]	6	(1)	15	12	23	20	22	33	40	49	115
Total provision for (reversal of) credit losses	7	177	217	193	177	257	173	193	155	764	778
Non-interest expenses	8	1,297	1,231	1,110	1,033	978	1,070	987	1,193	4,671	4,228
Income (loss) before income taxes	9	422	522	440	354	335	282	444	141	1,738	1,202
Provision for (recovery of) income taxes	10	65	91	63	45	22	5	87	(23)	264	91
Net income (excluding Ameritrade) – reported	11	357	431	377	309	313	277	357	164	1,474	1,111
Adjustments for items of note, net of income taxes[2]	12	29	–	–	71	37	76	–	180	100	293
Net income (excluding Ameritrade) – adjusted	13	386	431	377	380	350	353	357	344	1,574	1,404
Equity in net income of an investment in associate, net of income taxes[3]	14	73	68	52	48	51	55	47	54	241	207
Net income – adjusted	15	$ 459	$ 499	$ 429	$ 428	$ 401	$ 408	$ 404	$ 398	$ 1,815	$ 1,611
Average common equity (US$ billions)	16	$ 21.5	$ 21.6	$ 21.7	$ 21.0	$ 20.9	$ 21.1	$ 21.2	$ 20.8	$ 21.6	$ 20.9
Key Performance Indicators (US$ billions, except as noted)											
Risk-weighted assets[4,5]	17	$ 132	$ 132	$ 133	$ 127	$ 111	$ 107	$ 103	$ 100	$ 132	$ 111
Average loans – personal											
Residential mortgages	18	20.6	20.0	19.3	18.4	17.4	16.2	15.0	13.8	19.6	15.6
Consumer instalment and other personal											
HELOC	19	10.3	10.3	10.3	10.3	10.2	10.1	10.0	9.9	10.3	10.0
Indirect Auto	20	15.6	15.3	14.7	14.1	13.4	12.4	11.5	10.9	14.9	12.1
Other	21	0.8	0.7	0.5	0.5	0.6	0.6	0.5	0.6	0.6	0.6
Credit card	22	6.7	6.6	4.1	1.2	1.2	1.1	1.0	1.0	4.7	1.1
Total average loans – personal	23	54.0	52.9	48.9	44.5	42.8	40.4	38.0	36.2	50.1	39.4
Average loans and acceptances – business	24	50.9	49.6	48.9	48.4	47.4	46.3	45.1	44.0	49.5	45.7
Average debt securities classified as loans	25	2.5	2.8	3.1	2.8	3.1	3.3	3.5	3.7	2.8	3.4
Average deposits											
Personal	26	63.9	63.6	63.0	60.4	59.0	58.6	57.5	54.9	62.7	57.5
Business	27	54.7	52.8	52.0	51.2	51.3	50.1	49.6	49.4	52.7	50.1
TD Ameritrade insured deposit accounts	28	72.6	70.6	67.0	65.9	62.2	60.0	58.3	59.5	69.0	60.0
Non-interest expenses – adjusted (US$ millions)	29	1,269	1,231	1,110	935	971	944	987	897	4,545	3,799

[1] Includes all FDIC covered loans and other ACI loans.
[2] Items of note relate primarily to integration charges and direct transaction costs recorded in connection with U.S. Retail acquisitions, litigation and litigation-related charge/reserve, and the impact of Superstorm Sandy. See footnotes 4, 8 and 11 on page 58.
[3] The equity in net income of an investment in associate includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.
[4] Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
[5] The amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.

Wholesale Banking Segment

RESULTS OF OPERATIONS

($ millions, except as noted) *For the period ended*	LINE #	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Net interest income (TEB)	1	$ 509	$ 505	$ 485	$ 483	$ 481	$ 447	$ 434	$ 443	$ 1,982	$ 1,805
Non-interest income	2	94	59	158	117	244	191	174	240	428	849
Total revenue	3	603	564	643	600	725	638	608	683	2,410	2,654
Provision for (reversal of) credit losses[1]	4	5	23	3	(5)	8	21	6	12	26	47
Non-interest expenses	5	423	351	375	393	374	406	384	406	1,542	1,570
Income (loss) before income taxes	6	175	190	265	212	343	211	218	265	842	1,037
Income taxes (TEB)	7	53	42	45	52	34	31	21	71	192	157
Net income (loss) – reported	8	122	148	220	160	309	180	197	194	650	880
Net income (loss) – adjusted	9	$ 122	$ 148	$ 220	$ 160	$ 309	$ 180	$ 197	$ 194	$ 650	$ 880
Average common equity ($ billions)	10	$ 4.0	$ 4.1	$ 4.3	$ 4.2	$ 4.1	$ 4.3	$ 4.1	$ 4.1	$ 4.2	$ 4.1
Return on common equity	11	12.1 %	14.3 %	20.9 %	15.1 %	30.3 %	16.7 %	19.5 %	18.7 %	15.6 %	21.2 %
Key Performance Indicators ($ billions, except as noted)											
Risk-weighted assets[2,3]	12	$ 47	$ 46	$ 49	$ 50	$ 43	$ 48	$ 48	$ 51	$ 47	$ 43
Gross drawn[4]	13	9	9	9	8	8	7	8	8	9	8
Efficiency ratio	14	70.1 %	62.2 %	58.3 %	65.5 %	51.6 %	63.6 %	63.2 %	59.4 %	64.0 %	59.2 %
Average number of full-time equivalent staff	15	3,535	3,592	3,549	3,470	3,545	3,588	3,540	3,538	3,536	3,553
Trading-Related Income (Loss) (TEB)[5]											
Interest rate and credit	16	$ 165	$ 102	$ 166	$ 120	$ 107	$ 127	$ 96	$ 201	$ 553	$ 531
Foreign exchange	17	93	92	93	91	96	78	105	95	369	374
Equity and other	18	85	91	94	81	113	155	77	84	351	429
Total trading-related income (loss)	19	$ 343	$ 285	$ 353	$ 292	$ 316	$ 360	$ 278	$ 380	$ 1,273	$ 1,334

1 Includes the cost of credit protection incurred in hedging the lending portfolio.
2 Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework excluding CVA capital in accordance with OSFI guidance, and are presented based on the "all-in" methodology. In 2012, amounts were calculated in accordance with the Basel II regulatory framework inclusive of Market Risk Amendments.
3 The amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
4 Includes gross loans and bankers' acceptances, excluding letters of credit and before any cash collateral, CDS, reserves, etc., for the corporate lending business.
5 Includes trading-related income reported in net interest income and non-interest income.

Corporate Segment

RESULTS OF OPERATIONS

($ millions) *For the period ended*	**LINE #**	**2013 Q4**	**2013 Q3**	**2013 Q2**	**2013 Q1**	**2012 Q4**	**2012 Q3**	**2012 Q2**	**2012 Q1**	**Full Year 2013**	**Full Year 2012**
Net interest income (loss)[1,2]	1	$ (52)	$ (4)	$ (1)	$ 54	$ (5)	$ (13)	$ (43)	$ 13	$ (3)	$ (48)
Non-interest income (loss)[2]	2	(112)	7	(137)	(10)	(66)	(49)	(53)	(118)	(252)	(286)
Total revenue	3	(164)	3	(138)	44	(71)	(62)	(96)	(105)	(255)	(334)
Provision for (reversal of) credit losses[2]	4	(60)	15	(28)	(30)	(3)	(46)	(84)	(49)	(103)	(182)
Non-interest expenses	5	365	218	205	217	284	116	156	159	1,005	715
Income (loss) before income taxes and equity in net income of an investment in associate	6	(469)	(230)	(315)	(143)	(352)	(132)	(168)	(215)	(1,157)	(867)
Provision for (recovery of) income taxes[1]	7	(274)	(176)	(202)	(148)	(219)	(141)	(128)	(146)	(800)	(634)
Equity in net income of an investment in associate, net of income taxes	8	4	6	4	12	6	6	7	6	26	25
Net income (loss) – reported	9	(191)	(48)	(109)	17	(127)	15	(33)	(63)	(331)	(208)
Adjustments for items of note, net of income taxes[3]	10	135	37	80	32	98	15	13	80	284	206
Net income (loss) – adjusted	11	$ (56)	$ (11)	$ (29)	$ 49	$ (29)	$ 30	$ (20)	$ 17	$ (47)	$ (2)
Decomposition of Adjustments for Items of Note, Net of Income Taxes[3]											
Amortization of intangibles (Footnote 2)	12	$ 59	$ 59	$ 58	$ 56	$ 60	$ 59	$ 59	$ 60	$ 232	$ 238
Fair value of derivatives hedging the reclassified available-for-sale securities portfolio (Footnote 3)	13	15	(70)	22	(24)	35	–	9	45	(57)	89
Fair value of credit default swaps hedging the corporate loan book, net of provision for credit losses (Footnote 5)	14	–	–	–	–	–	(2)	1	1	–	–
Integration charges, direct transaction costs, and changes in fair value of contingent consideration relating to the Chrysler Financial acquisition (Footnote 6)	15	–	–	–	–	3	6	3	5	–	17
Reduction of allowance for incurred but not identified credit losses (Footnote 9)	16	–	–	–	–	–	(30)	(59)	(31)	–	(120)
Positive impact due to changes in statutory income tax rates (Footnote 10)	17	–	–	–	–	–	(18)	–	–	–	(18)
Impact of Alberta flood on the loan portfolio (Footnote 12)	18	(29)	48	–	–	–	–	–	–	19	–
Restructuring charges (Footnote 13)	19	90	–	–	–	–	–	–	–	90	–
Total adjustments for items of note	20	$ 135	$ 37	$ 80	$ 32	$ 98	$ 15	$ 13	$ 80	$ 284	$ 206
Decomposition of Items included in Net Income (Loss) – Adjusted											
Net corporate expenses	21	$ (139)	$ (115)	$ (113)	$ (130)	$ (191)	$ (55)	$ (95)	$ (92)	$ (497)	$ (433)
Other	22	56	78	58	153	136	59	49	83	345	327
Non-controlling interests	23	27	26	26	26	26	26	26	26	105	104
Net income (loss) – adjusted	24	$ (56)	$ (11)	$ (29)	$ 49	$ (29)	$ 30	$ (20)	$ 17	$ (47)	$ (2)

[1] Includes the elimination of TEB adjustments reported in Wholesale Banking results.
[2] Operating segment results are presented excluding the impact of asset securitization programs, which are reclassified in the Corporate segment.
[3] For detailed footnotes to the items of note, see page 58.

Net Interest Income and Margin

($ millions, except as noted)	LINE	2013				2012				Full Year	
For the period ended	#	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2013	2012
Interest Income											
Loans	1	$ 4,793	$ 4,769	$ 4,476	$ 4,476	$ 4,558	$ 4,562	$ 4,419	$ 4,412	$ 18,514	$ 17,951
Securities	2	1,016	995	966	1,036	1,042	1,068	1,046	1,043	4,013	4,199
Deposits with banks	3	22	21	25	20	22	19	18	29	88	88
Total interest income	4	5,831	5,785	5,467	5,532	5,622	5,649	5,483	5,484	22,615	22,238
Interest Expense											
Deposits	5	1,126	1,117	1,061	1,157	1,163	1,182	1,152	1,173	4,461	4,670
Securitization liabilities	6	230	233	225	239	243	260	261	262	927	1,026
Subordinated notes and debentures	7	105	110	115	117	152	153	153	154	447	612
Preferred shares and capital trust securities	8	1	–	1	4	44	44	43	43	6	174
Other	9	186	180	164	170	178	193	194	165	700	730
Total interest expense	10	1,648	1,640	1,566	1,687	1,780	1,832	1,803	1,797	6,541	7,212
Net Interest Income (NII)	11	4,183	4,145	3,901	3,845	3,842	3,817	3,680	3,687	16,074	15,026
TEB adjustment	12	100	80	77	75	112	71	74	70	332	327
Net Interest Income (TEB)	13	$ 4,283	$ 4,225	$ 3,978	$ 3,920	$ 3,954	$ 3,888	$ 3,754	$ 3,757	$ 16,406	$ 15,353
Average total assets ($ billions)	14	$ 854	$ 855	$ 846	$ 828	$ 807	$ 805	$ 783	$ 779	$ 846	$ 793
Average earning assets ($ billions)	15	748	742	723	709	689	681	667	660	731	674
Net interest margin as a % of average earning assets	16	2.22 %	2.22 %	2.21 %	2.15 %	2.22 %	2.23 %	2.25 %	2.22 %	2.20 %	2.23 %
Impact on Net Interest Income due to Impaired Loans											
Net interest income recognized on impaired debt securities classified as loans	17	$ (26)	$ (28)	$ (35)	$ (24)	$ (24)	$ (29)	$ (32)	$ (36)	$ (113)	$ (121)
Net interest income foregone on impaired loans	18	26	25	26	26	27	25	26	27	103	105
Recoveries	19	(2)	(2)	(1)	(1)	(1)	(1)	–	(2)	(6)	(4)
Total	20	$ (2)	$ (5)	$ (10)	$ 1	$ 2	$ (5)	$ (6)	$ (11)	$ (16)	$ (20)

Non-Interest Income

($ millions) *For the period ended*	LINE #	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Investment and Securities Services											
TD Waterhouse fees and commissions	1	$ 118	$ 97	$ 93	$ 98	$ 93	$ 89	$ 103	$ 99	$ 406	$ 384
Full-service brokerage and other securities services	2	139	156	153	148	136	143	142	141	596	562
Underwriting and advisory	3	84	89	93	99	108	107	123	99	365	437
Investment management fees	4	90	87	93	56	63	58	66	54	326	241
Mutual fund management	5	301	295	277	268	260	251	247	239	1,141	997
Total investment and securities services	6	732	724	709	669	660	648	681	632	2,834	2,621
Credit fees	7	191	202	189	203	185	188	191	181	785	745
Net securities gains (losses)	8	35	32	107	130	178	36	120	39	304	373
Trading income (loss)	9	(58)	(106)	(36)	(79)	(66)	27	(45)	43	(279)	(41)
Service charges	10	484	485	440	454	453	456	425	441	1,863	1,775
Card services	11	386	368	320	271	274	270	249	246	1,345	1,039
Insurance revenue[1]	12	968	942	903	921	920	915	842	860	3,734	3,537
Trust fees	13	36	37	40	35	34	39	40	36	148	149
Other income											
Foreign exchange – non-trading	14	50	61	62	49	53	67	36	31	222	187
Income (loss) from financial instruments designated at fair value through profit or loss											
Trading-related income (loss)[2]	15	11	(13)	11	(7)	7	24	(33)	16	2	14
Related to insurance subsidiaries[1]	16	17	(40)	10	(5)	(6)	18	(17)	10	(18)	5
Securitization liabilities	17	17	40	6	36	15	(59)	135	(23)	99	68
Loan commitments	18	(17)	(163)	(6)	(26)	(11)	2	(71)	(12)	(212)	(92)
Other[3,4]	19	(35)	371	(49)	71	39	38	29	34	358	140
Total other income (loss)	20	43	256	34	118	97	90	79	56	451	322
Total non-interest income	21	$ 2,817	$ 2,940	$ 2,706	$ 2,722	$ 2,735	$ 2,669	$ 2,582	$ 2,534	$ 11,185	$ 10,520

1 The results of the Bank's Insurance business within Canadian Retail include both insurance revenue and the income from investments that fund policy liabilities which are designated at fair value through profit or loss within the Bank's property and casualty insurance subsidiaries.

2 Includes $7 million for Q4 2013 (Q3 2013 – $(11) million; Q2 2013 – $11 million; Q1 2013 – $(5) million; Q4 2012 – $7 million; Q3 2012 – $23 million; Q2 2012 – $(34) million; Q1 2012 – $13 million) related to securities designated at fair value through profit or loss which have been combined with derivatives to form economic hedging relationships.

3 Includes changes in fair value of CDS hedging the corporate loan book and a substantial portion of change in fair value of derivatives hedging the reclassified available-for-sale (AFS) securities portfolio.

4 Includes gains on the sale of debt securities classified as loans reported in the U.S. Retail segment.

Non-Interest Expenses

($ millions) *For the period ended*	LINE #	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Salaries and Employee Benefits											
Salaries	1	$ 1,230	$ 1,223	$ 1,144	$ 1,154	$ 1,218	$ 1,167	$ 1,150	$ 1,112	$ 4,751	$ 4,647
Incentive compensation	2	412	397	417	408	375	372	405	409	1,634	1,561
Pension and other employee benefits	3	294	303	330	339	249	256	278	268	1,266	1,051
Total salaries and employee benefits	4	1,936	1,923	1,891	1,901	1,842	1,795	1,833	1,789	7,651	7,259
Occupancy											
Rent	5	193	193	189	180	181	179	174	170	755	704
Depreciation	6	84	82	82	82	86	81	79	78	330	324
Other	7	107	82	93	89	88	88	89	81	371	346
Total occupancy	8	384	357	364	351	355	348	342	329	1,456	1,374
Equipment											
Rent	9	53	55	54	54	57	53	50	50	216	210
Depreciation	10	46	49	47	46	44	42	42	56	188	184
Other	11	126	108	104	105	127	99	103	102	443	431
Total equipment	12	225	212	205	205	228	194	195	208	847	825
Amortization of Other Intangibles											
Software	13	83	57	57	52	64	45	51	40	249	200
Other	14	70	69	67	66	69	68	70	70	272	277
Total amortization of other intangibles	15	153	126	124	118	133	113	121	110	521	477
Marketing and Business Development	16	194	171	171	149	221	157	164	126	685	668
Restructuring costs	17	129	–	–	–	–	–	–	–	129	–
Brokerage-Related Fees	18	79	79	83	76	71	72	77	76	317	296
Professional and Advisory Services	19	300	247	254	208	311	215	177	222	1,009	925
Communications	20	70	73	68	70	71	70	69	72	281	282
Other Expenses											
Capital and business taxes	21	28	43	40	36	41	41	36	31	147	149
Postage	22	51	50	54	46	49	46	54	47	201	196
Travel and relocation	23	50	46	47	43	45	46	42	42	186	175
Other	24	565	444	331	299	244	378	266	502	1,639	1,390
Total other expenses	25	694	583	472	424	379	511	398	622	2,173	1,910
Total non-interest expenses	26	$ 4,164	$ 3,771	$ 3,632	$ 3,502	$ 3,611	$ 3,475	$ 3,376	$ 3,554	$ 15,069	$ 14,016

Balance Sheet

($ millions) *As at*	LINE #	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1
ASSETS									
Cash and due from banks	1	$ 3,581	$ 3,067	$ 3,042	$ 3,136	$ 3,436	$ 2,989	$ 3,087	$ 2,870
Interest-bearing deposits with banks	2	28,583	21,538	19,541	30,149	21,692	17,260	18,276	13,006
Trading loans, securities, and other[1]	3	101,940	96,799	94,615	97,840	94,531	89,851	85,001	84,586
Derivatives	4	49,461	49,846	60,402	59,640	60,919	66,786	55,772	66,166
Financial assets designated at fair value through profit or loss	5	6,532	6,153	6,113	6,283	6,173	5,871	5,511	5,512
Available-for-sale securities	6	79,544	90,318	81,080	88,718	98,576	96,294	89,996	97,435
	7	237,477	243,116	242,210	252,481	260,199	258,802	236,280	253,699
Held-to-maturity securities	8	29,961	16,434	12,851	–	–	–	–	–
Securities purchased under reverse repurchase agreements	9	64,283	64,030	68,546	66,052	69,198	70,376	71,592	69,619
Loans									
Residential mortgages	10	185,820	181,510	176,564	174,069	172,172	167,668	161,698	158,408
Consumer instalment and other personal: HELOC	11	72,347	73,027	73,526	74,302	75,065	75,149	75,231	75,130
Indirect Auto	12	31,037	30,568	29,051	28,228	27,667	26,938	25,298	24,676
Other	13	15,808	15,665	15,716	15,324	15,195	15,485	15,886	16,105
Credit card	14	22,222	21,503	20,837	15,442	15,358	15,361	15,430	15,750
Business and government	15	116,799	110,244	110,624	104,865	101,041	101,787	97,369	97,726
Debt securities classified as loans	16	3,744	4,114	5,099	4,936	4,994	5,334	5,818	6,237
	17	447,777	436,631	431,417	417,166	411,492	407,722	396,730	394,032
Allowance for loan losses	18	(2,855)	(2,863)	(2,737)	(2,686)	(2,644)	(2,518)	(2,394)	(2,282)
Loans, net of allowance for loan losses	19	444,922	433,768	428,680	414,480	408,848	405,204	394,336	391,750
Other									
Customers' liability under acceptances	20	6,399	7,936	8,829	8,352	7,223	9,437	9,421	7,606
Investment in TD Ameritrade	21	5,300	5,163	5,337	5,248	5,344	5,322	5,196	5,235
Goodwill	22	13,293	13,120	12,896	12,291	12,311	12,463	12,283	12,438
Other intangibles	23	2,493	2,490	2,472	2,212	2,217	2,174	2,189	2,274
Land, buildings, equipment, and other depreciable assets	24	4,635	4,523	4,421	4,353	4,402	4,267	4,174	4,186
Current income tax receivable	25	583	831	854	515	439	468	413	386
Deferred tax assets	26	1,800	1,718	1,064	1,347	1,255	1,159	1,258	1,158
Other assets	27	18,711	16,996	15,421	17,634	14,489	16,206	14,610	14,848
	28	53,214	52,777	51,294	51,952	47,680	51,496	49,544	48,131
Total assets	29	$ 862,021	$ 834,730	$ 826,164	$ 818,250	$ 811,053	$ 806,127	$ 773,115	$ 779,075
LIABILITIES									
Trading deposits	30	$ 50,967	$ 53,750	$ 43,104	$ 44,894	$ 38,774	$ 32,563	$ 25,131	$ 26,630
Derivatives	31	49,471	51,751	62,636	62,580	64,997	69,784	59,772	68,269
Securitization liabilities at fair value	32	21,960	24,649	25,995	25,122	25,324	24,689	28,420	27,800
Other financial liabilities designated at fair value through profit or loss	33	12	57	15	25	17	33	48	25
	34	122,410	130,207	131,750	132,621	129,112	127,069	113,371	122,724
Deposits									
Personal: Non-term	35	261,463	253,487	242,476	235,952	224,457	218,195	209,854	206,552
Term	36	58,005	59,237	61,059	64,183	67,302	69,190	68,392	70,000
Banks	37	17,149	10,467	13,705	12,169	14,957	14,656	15,390	16,061
Business and government	38	204,988	186,777	185,437	182,739	181,038	183,196	176,366	177,121
	39	541,605	509,968	502,677	495,043	487,754	485,237	470,002	469,734
Other									
Acceptances	40	6,399	7,936	8,829	8,352	7,223	9,437	9,421	7,606
Obligations related to securities sold short	41	41,829	39,865	40,023	34,209	33,435	32,070	29,763	29,835
Obligations related to securities sold under repurchase agreements	42	34,414	31,786	30,011	37,344	38,816	34,493	37,530	34,876
Securitization liabilities at amortized cost	43	25,592	25,645	25,623	25,288	26,190	25,951	26,601	25,171
Provisions	44	696	564	731	739	656	736	595	799
Current income tax payable	45	137	54	68	127	167	250	82	97
Deferred tax liabilities	46	321	305	330	326	327	490	430	477
Other liabilities	47	29,226	30,242	27,127	26,353	25,700	29,372	26,035	28,715
	48	138,614	136,397	132,742	132,738	132,514	132,799	130,457	127,576
Subordinated notes and debentures	49	7,982	7,984	8,864	8,834	11,318	11,341	11,575	11,589
Liability for preferred shares	50	27	27	26	26	26	26	31	32
Liability for capital trust securities	51	–	–	–	122	2,224	2,218	2,228	2,217
Total liabilities	52	810,638	784,583	776,059	769,384	762,948	758,690	727,664	733,872
EQUITY									
Common shares	53	19,316	19,218	19,133	19,023	18,691	18,351	18,074	17,727
Preferred shares	54	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395
Treasury shares: Common	55	(145)	(144)	(126)	(135)	(166)	(178)	(163)	(157)
Preferred	56	(2)	(3)	–	(3)	(1)	(1)	(1)	–
Contributed surplus	57	170	181	190	185	196	203	200	214
Retained earnings	58	23,982	23,350	22,619	21,858	20,868	20,313	19,501	18,658
Accumulated other comprehensive income (loss)	59	3,159	2,651	3,402	3,058	3,645	3,872	2,960	3,877
	60	49,875	48,648	48,613	47,381	46,628	45,955	43,966	43,714
Non-controlling interests in subsidiaries	61	1,508	1,499	1,492	1,485	1,477	1,482	1,485	1,489
Total equity	62	51,383	50,147	50,105	48,866	48,105	47,437	45,451	45,203
Total liabilities and equity	63	$ 862,021	$ 834,730	$ 826,164	$ 818,250	$ 811,053	$ 806,127	$ 773,115	$ 779,075

1 Includes trading loans, trading securities and commodities.

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

($ millions) *As at*	LINE #	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1
Banking Book Equities									
Publicly traded									
Balance sheet and fair value	1	$ 612	$ 673	$ 653	$ 583	$ 524	$ 439	$ 402	$ 384
Unrealized gain (loss)[1]	2	42	35	24	31	19	57	60	79
Privately held									
Balance sheet and fair value	3	1,374	1,610	1,643	1,633	1,616	1,623	1,625	1,655
Unrealized gain (loss)[1]	4	93	131	118	116	122	108	104	86
Total banking book equities									
Balance sheet and fair value	5	1,986	2,283	2,296	2,216	2,140	2,062	2,027	2,039
Unrealized gain (loss)[1]	6	135	166	142	147	141	165	164	165
Assets Under Administration[2]									
U.S. Retail	7	$ 21,310	$ 20,694	$ 20,379	$ 20,037	$ 20,557	$ 20,902	$ 20,705	$ 21,779
Canadian Retail	8	284,719	270,371	266,955	261,074	249,984	239,995	242,346	236,995
Total	9	$ 306,029	$ 291,065	$ 287,334	$ 281,111	$ 270,541	$ 260,897	$ 263,051	$ 258,774
Assets Under Management									
U.S. Retail	10	$ 53,262	$ 47,590	$ 42,037	$ 13,793	$ 13,071	$ 13,384	$ 13,628	$ 14,265
Canadian Retail	11	203,594	198,818	204,554	197,400	194,231	190,465	188,460	181,967
Total	12	$ 256,856	$ 246,408	$ 246,591	$ 211,193	$ 207,302	$ 203,849	$ 202,088	$ 196,232

[1] Unrealized gain (loss) on publicly traded and privately held AFS securities are included in other comprehensive income (OCI). Unrealized gain (loss) on securities designated at fair value through profit or loss are included in the income statement.
[2] Excludes mortgage-backed securities (MBS) under Canadian Retail, coming back on balance sheet as mortgages due to IFRS implementation, as they no longer meet OSFI's definition of assets under administration.

Goodwill, Other Intangibles, and Restructuring Costs

($ millions) *As at*	LINE #	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Goodwill											
Balance at beginning of period	1	$ 13,120	$ 12,896	$ 12,291	$ 12,309	$ 12,463	$ 12,283	$ 12,438	$ 12,257	$ 12,309	$ 12,257
Arising during the period											
MBNA acquisition	2	–	–	–	–	(29)	1	1	120	–	93
Epoch acquisition	3	(1)	–	501	–	–	–	–	–	500	–
Other	4	–	–	–	–	–	–	–	(1)	–	(1)
Foreign exchange and other adjustments	5	174	224	104	(18)	(123)	179	(156)	62	484	(38)
Balance at end of period	6	$ 13,293	$ 13,120	$ 12,896	$ 12,291	$ 12,311	$ 12,463	$ 12,283	$ 12,438	$ 13,293	$ 12,311
Other Intangibles[1]											
Balance at beginning of period	7	$ 1,531	$ 1,569	$ 1,382	$ 1,449	$ 1,493	$ 1,545	$ 1,633	$ 1,274	$ 1,449	$ 1,274
Arising during the period											
MBNA acquisition	8	–	–	–	–	39	–	(3)	422	–	458
Target acquisition	9	–	–	98	–	–	–	–	–	98	–
Epoch acquisition	10	–	–	149	–	–	–	–	–	149	–
Amortized in the period	11	(70)	(69)	(67)	(66)	(69)	(68)	(70)	(70)	(272)	(277)
Foreign exchange and other adjustments	12	17	31	7	(1)	(14)	16	(15)	7	54	(6)
Balance at end of period	13	$ 1,478	$ 1,531	$ 1,569	$ 1,382	$ 1,449	$ 1,493	$ 1,545	$ 1,633	$ 1,478	$ 1,449
Deferred Tax Liability on Other Intangibles											
Balance at beginning of period	14	$ (386)	$ (399)	$ (356)	$ (377)	$ (400)	$ (414)	$ (441)	$ (461)	$ (377)	$ (461)
Arising during the period											
Epoch acquisition	15	3	–	(60)	–	–	–	–	–	(57)	–
Recognized in the period	16	20	21	20	20	19	20	21	23	81	83
Foreign exchange and other adjustments	17	(5)	(8)	(3)	1	4	(6)	6	(3)	(15)	1
Balance at end of period	18	$ (368)	$ (386)	$ (399)	$ (356)	$ (377)	$ (400)	$ (414)	$ (441)	$ (368)	$ (377)
Net Other Intangibles Closing Balance	19	$ 1,110	$ 1,145	$ 1,170	$ 1,026	$ 1,072	$ 1,093	$ 1,131	$ 1,192	$ 1,110	$ 1,072
Total Goodwill and Net Other Intangibles Closing Balance	20	$ 14,403	$ 14,265	$ 14,066	$ 13,317	$ 13,383	$ 13,556	$ 13,414	$ 13,630	$ 14,403	$ 13,383
Restructuring Costs											
Balance at beginning of period	21	$ 3	$ 3	$ 4	$ 4	$ 3	$ 3	$ 4	$ 5	$ 4	$ 5
Arising during the period	22	129	–	–	–	–	–	–	–	129	–
Amount utilized during the period:	23	(27)	–	(1)	–	–	–	(1)	(1)	(28)	(2)
Foreign exchange and other adjustments	24	–	–	–	–	1	–	–	–	–	1
Balance at end of period	25	$ 105	$ 3	$ 3	$ 4	$ 4	$ 3	$ 3	$ 4	$ 105	$ 4

[1] Excludes the balance and amortization of software, which is otherwise included in other intangibles.

Impaired Loans[1,2]

($ millions, except as noted)		LINE	2013				2012				Full Year	
As at		#	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2013	2012
CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT												
Personal, Business, and Government Loans												
Balance at beginning of period		1	$ 2,628	$ 2,531	$ 2,494	$ 2,518	$ 2,367	$ 2,363	$ 2,530	$ 2,493	$ 2,518	$ 2,493
Additions												
Canadian Retail[3,4]		2	690	704	696	691	811	649	664	653	2,781	2,777
U.S. Retail[5,6,7]	- in USD	3	510	423	389	352	399	368	315	333	1,674	1,415
	- foreign exchange	4	22	18	7	(2)	(4)	6	(2)	4	45	4
		5	532	441	396	350	395	374	313	337	1,719	1,419
Wholesale Banking		6	22	17	–	–	12	38	4	6	39	60
Total Additions		7	1,244	1,162	1,092	1,041	1,218	1,061	981	996	4,539	4,256
Return to performing status, repaid or sold		8	(684)	(636)	(604)	(585)	(506)	(596)	(670)	(489)	(2,509)	(2,261)
Net new additions		9	560	526	488	456	712	465	311	507	2,030	1,995
Write-offs		10	(519)	(454)	(463)	(478)	(557)	(480)	(458)	(474)	(1,914)	(1,969)
Recoveries of previously written off balances		11	-	–	–	–	–	–	–	–	–	–
Foreign exchange and other adjustments		12	23	25	12	(2)	(4)	19	(20)	4	58	(1)
Change during the period		13	64	97	37	(24)	151	4	(167)	37	174	25
Total Gross Impaired Loans – Balance at End of Period		14	$ 2,692	$ 2,628	$ 2,531	$ 2,494	$ 2,518	$ 2,367	$ 2,363	$ 2,530	$ 2,692	$ 2,518
GROSS IMPAIRED LOANS BY SEGMENT												
Personal, Business, and Government Loans												
Canadian Retail		15	$ 1,158	$ 1,175	$ 1,218	$ 1,215	$ 1,238	$ 1,076	$ 1,152	$ 1,168	$ 1,158	$ 1,238
U.S. Retail	- in USD	16	1,405	1,368	1,272	1,244	1,205	1,208	1,180	1,317	1,405	1,205
	- foreign exchange	17	60	38	10	(3)	(1)	4	(14)	4	60	(1)
		18	1,465	1,406	1,282	1,241	1,204	1,212	1,166	1,321	1,465	1,204
Wholesale Banking		19	69	47	31	38	76	79	45	41	69	76
Total Gross Impaired Loans		20	$ 2,692	$ 2,628	$ 2,531	$ 2,494	$ 2,518	$ 2,367	$ 2,363	$ 2,530	$ 2,692	$ 2,518
NET IMPAIRED LOANS BY SEGMENT												
Personal, Business, and Government Loans												
Canadian Retail		21	$ 882	$ 880	$ 909	$ 914	$ 1,000	$ 863	$ 943	$ 950	$ 882	$ 1,000
U.S. Retail	- in USD	22	1,273	1,236	1,132	1,099	1,059	1,061	1,032	1,141	1,273	1,059
	- foreign exchange	23	54	35	9	(3)	(1)	3	(13)	3	54	(1)
		24	1,327	1,271	1,141	1,096	1,058	1,064	1,019	1,144	1,327	1,058
Wholesale Banking		25	34	13	16	23	42	48	31	27	34	42
Total Net Impaired Loans		26	$ 2,243	$ 2,164	$ 2,066	$ 2,033	$ 2,100	$ 1,975	$ 1,993	$ 2,121	$ 2,243	$ 2,100
Net Impaired Loans as a % of Net Loans and Acceptances		27	0.50 %	0.50 %	0.48 %	0.49 %	0.52 %	0.49 %	0.51 %	0.55 %	0.50 %	0.52 %

[1] Includes customers' liability under acceptances.
[2] Excludes ACI loans and debt securities classified as loans.
[3] Includes adjustments made in Q4 2012 to certain past due accounts.
[4] Includes $162 million for Q4 2012 related to certain Canadian personal past due accounts.
[5] Includes a small portion of personal and commercial loans booked in U.S. entities, but managed by Canadian Retail.
[6] Includes $49 million for Q4 2012 related to performing U.S. personal loans which had been discharged in bankruptcy proceedings.
[7] Includes $74 million for Q3 2012 related to reclassification of performing second lien U.S. HELOCs where the borrower is delinquent on any property loans with another lender.

Analysis of Change in Equity

($ millions, except as noted) *For the period ended*	LINE #	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Common Shares											
Balance at beginning of period	1	$ 19,218	$ 19,133	$ 19,023	$ 18,691	$ 18,351	$ 18,074	$ 17,727	$ 17,491	$ 18,691	$ 17,491
Issued											
Options	2	112	90	33	62	58	22	116	57	297	253
Dividend reinvestment plan	3	86	82	77	270	282	255	231	179	515	947
Purchase of shares for cancellation	4	(100)	(87)	–	–	–	–	–	–	(187)	–
Balance at end of period	5	19,316	19,218	19,133	19,023	18,691	18,351	18,074	17,727	19,316	18,691
Preferred Shares											
Balance at beginning of period	6	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395
Balance at end of period	7	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395	3,395
Treasury Shares – Common											
Balance at beginning of period	8	(144)	(126)	(135)	(166)	(178)	(163)	(157)	(116)	(166)	(116)
Purchase of shares	9	(987)	(1,031)	(728)	(806)	(1,045)	(570)	(692)	(868)	(3,552)	(3,175)
Sale of shares	10	986	1,013	737	837	1,057	555	686	827	3,573	3,125
Balance at end of period	11	(145)	(144)	(126)	(135)	(166)	(178)	(163)	(157)	(145)	(166)
Treasury Shares – Preferred											
Balance at beginning of period	12	(3)	–	(3)	(1)	(1)	(1)	–	–	(1)	–
Purchase of shares	13	(29)	(24)	(18)	(15)	(16)	(22)	(24)	(15)	(86)	(77)
Sale of shares	14	30	21	21	13	16	22	23	15	85	76
Balance at end of period	15	(2)	(3)	–	(3)	(1)	(1)	(1)	–	(2)	(1)
Contributed Surplus											
Balance at beginning of period	16	181	190	185	196	203	200	214	212	196	212
Net premium (discount) on treasury shares	17	–	(1)	5	(7)	(1)	3	–	8	(3)	10
Stock options expensed	18	5	6	6	8	5	5	5	7	25	22
Stock options exercised	19	(16)	(14)	(6)	(14)	(11)	(3)	(20)	(13)	(50)	(47)
Other	20	–	–	–	2	–	(2)	1	–	2	(1)
Balance at end of period	21	170	181	190	185	196	203	200	214	170	196
Retained Earnings											
Balance at beginning of period	22	23,350	22,619	21,858	20,863	20,313	19,501	18,658	18,077	20,863	18,077
Net income	23	1,589	1,497	1,691	1,758	1,568	1,675	1,664	1,449	6,535	6,356
Dividends											
Common	24	(779)	(746)	(746)	(706)	(702)	(655)	(651)	(613)	(2,977)	(2,621)
Preferred	25	(49)	(38)	(49)	(49)	(49)	(49)	(49)	(49)	(185)	(196)
Actuarial gains and (losses) on employee benefit plans	26	195	287	(135)	(8)	(262)	(159)	(121)	(206)	339	(748)
Net premium on repurchase of common shares	27	(324)	(269)	–	–	–	–	–	–	(593)	–
Balance at end of period	28	23,982	23,350	22,619	21,858	20,868	20,313	19,501	18,658	23,982	20,868
Accumulated Other Comprehensive Income (loss)											
Balance at beginning of period	29	2,651	3,402	3,058	3,645	3,872	2,960	3,877	3,326	3,645	3,326
Net change in unrealized gains (losses) on AFS securities	30	(46)	(573)	59	(183)	58	260	72	136	(743)	526
Net change in unrealized foreign currency translation gains (losses) on investment in subsidiaries, net of hedging activities	31	427	519	251	(49)	(80)	329	(336)	125	1,148	38
Net change in gains (losses) on derivatives designated as cash flow hedges	32	127	(697)	34	(355)	(205)	323	(653)	290	(891)	(245)
Balance at end of period	33	3,159	2,651	3,402	3,058	3,645	3,872	2,960	3,877	3,159	3,645
Non-Controlling Interests in Subsidiaries	34	1,508	1,499	1,492	1,485	1,477	1,482	1,485	1,489	1,508	1,477
Total Equity	35	$ 51,383	$ 50,147	$ 50,105	$ 48,866	$ 48,105	$ 47,437	$ 45,451	$ 45,203	$ 51,383	$ 48,105
NUMBER OF COMMON SHARES OUTSTANDING (thousands)											
Balance at beginning of period	36	1,839,661	1,844,134	1,841,092	1,832,259	1,823,339	1,816,432	1,807,455	1,801,995	1,832,259	1,801,995
Issued											
Options	37	3,238	2,541	858	1,735	1,683	684	3,548	1,807	8,372	7,722
Dividend reinvestment plan	38	1,828	1,848	1,892	6,526	7,007	6,546	5,656	4,638	12,094	23,847
Purchase of shares for cancellation	39	(9,636)	(8,400)	–	–	–	–	–	–	(18,036)	–
Impact of treasury shares[1]	40	(134)	(462)	292	572	230	(323)	(227)	(985)	268	(1,305)
Balance at end of period	41	1,834,957	1,839,661	1,844,134	1,841,092	1,832,259	1,823,339	1,816,432	1,807,455	1,834,957	1,832,259

[1] The number of treasury common shares has been netted for the purpose of arriving at the total number of common shares considered for the calculation of EPS of the Bank.

Change in Accumulated Other Comprehensive Income, Net of Income Taxes

($ millions)	LINE	2013				2012				Full Year	
For the period ended	#	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2013	2012
Unrealized Gains (Losses) on Available-for-Sale Securities											
Balance at beginning of period	1	$ 778	$ 1,351	$ 1,292	$ 1,475	$ 1,417	$ 1,157	$ 1,085	$ 949	$ 1,475	$ 949
Change in unrealized gains (losses)	2	8	(544)	136	(93)	106	280	153	150	(493)	689
Reclassification to earnings of losses (gains)	3	(54)	(29)	(77)	(90)	(48)	(20)	(81)	(14)	(250)	(163)
Net change for the period	4	(46)	(573)	59	(183)	58	260	72	136	(743)	526
Balance at end of period	5	732	778	1,351	1,292	1,475	1,417	1,157	1,085	732	1,475
Unrealized Foreign Currency Translation Gains (Losses) on Investments in Foreign Operations, Net of Hedging Activities											
Balance at beginning of period	6	295	(224)	(475)	(426)	(346)	(675)	(339)	(464)	(426)	(464)
Investment in foreign operations	7	752	823	397	(87)	(132)	573	(578)	229	1,885	92
Hedging activities	8	(439)	(415)	(198)	51	65	(325)	323	(139)	(1,001)	(76)
Recovery of (provision for) income taxes	9	114	111	52	(13)	(13)	81	(81)	35	264	22
Net change for the period	10	427	519	251	(49)	(80)	329	(336)	125	1,148	38
Balance at end of period	11	722	295	(224)	(475)	(426)	(346)	(675)	(339)	722	(426)
Gains (losses) on Derivatives Designated as Cash Flow Hedges											
Balance at beginning of period	12	1,578	2,275	2,241	2,596	2,801	2,478	3,131	2,841	2,596	2,841
Change in gains (losses)	13	619	(251)	358	(58)	38	749	(563)	610	668	834
Reclassification to earnings of losses (gains)	14	(492)	(446)	(324)	(297)	(243)	(426)	(90)	(320)	(1,559)	(1,079)
Net change for the period	15	127	(697)	34	(355)	(205)	323	(653)	290	(891)	(245)
Balance at end of period	16	1,705	1,578	2,275	2,241	2,596	2,801	2,478	3,131	1,705	2,596
Accumulated Other Comprehensive Income at End of Period	17	$ 3,159	$ 2,651	$ 3,402	$ 3,058	$ 3,645	$ 3,872	$ 2,960	$ 3,877	$ 3,159	$ 3,645

Adjustments for Items of Note, Net of Income Taxes - Footnotes[1]

1 The adjustments for items of note, net of income taxes, are removed from reported results to compute adjusted results.

2 Amortization of intangibles relate primarily to the TD Banknorth acquisition in 2005 and its privatization in 2007, the acquisitions by TD Banknorth of Hudson United Bancorp in 2006 and Interchange Financial Services in 2007, the Commerce acquisition in 2008, the amortization of intangibles included in equity in net income of TD Ameritrade, the acquisition of the credit card portfolios of MBNA Canada in 2012, the acquisition of Target's U.S. credit card portfolio and Epoch in 2013. Amortization of software is recorded in amortization of intangibles; however, amortization of software is not included for purposes of items of note, which only includes amortization of intangibles acquired as a result of asset acquisitions and business combinations.

3 During 2008, as a result of deterioration in markets and severe dislocation in the credit market, the Bank changed its trading strategy with respect to certain trading debt securities. Since the Bank no longer intended to actively trade in these debt securities, the Bank reclassified these debt securities from trading to the available-for-sale category effective August 1, 2008. As part of the Bank's trading strategy, these debt securities are economically hedged, primarily with CDS and interest rate swap contracts. This includes foreign exchange translation exposure related to the debt securities portfolio and the derivatives hedging it. These derivatives are not eligible for reclassification and are recorded on a fair value basis with changes in fair value recorded in the period's earnings. Management believes that this asymmetry in the accounting treatment between derivatives and the reclassified debt securities results in volatility in earnings from period to period that is not indicative of the economics of the underlying business performance in Wholesale Banking. The Bank may from time to time replace securities within the portfolio to best utilize the initial, matched fixed term funding. As a result, the derivatives are accounted for on an accrual basis in Wholesale Banking and the gains and losses related to the derivatives in excess of the accrued amounts are reported in the Corporate segment. Adjusted results of the Bank exclude the gains and losses of the derivatives in excess of the accrued amount.

4 As a result of U.S. Retail acquisitions, the Bank incurred integration charges and direct transaction costs. Integration charges consist of costs related to information technology, employee retention, external professional consulting charges, marketing (including customer communication and rebranding), integration-related travel costs, employee severance costs, the costs of amending certain executive employment and award agreements, contract termination fees and the write-down of long-lived assets due to impairment. Direct transaction costs are expenses directly incurred in effecting a business combination and consist primarily of finders' fees, advisory fees, and legal fees. The first quarter of 2012 was the last quarter U.S. Retail included any further integration charges or direct transaction costs as an item of note.

5 The Bank purchases CDS to hedge the credit risk in Wholesale Banking's corporate lending portfolio. These CDS do not qualify for hedge accounting treatment and are measured at fair value with changes in fair value recognized in current period's earnings. The related loans are accounted for at amortized cost. Management believes that this asymmetry in the accounting treatment between CDS and loans would result in periodic profit and loss volatility which is not indicative of the economics of the corporate loan portfolio or the underlying business performance in Wholesale Banking. As a result, the CDS are accounted for on an accrual basis in Wholesale Banking and the gains and losses on the CDS, in excess of the accrued cost, are reported in the Corporate segment. When a credit event occurs in the corporate loan book that has an associated CDS hedge, the PCL related to the portion that was hedged through the CDS is netted against this item of note.

6 As a result of the Chrysler Financial acquisition in Canada and the U.S., the Bank incurred integration charges and direct transaction costs. As well the Bank experienced volatility in earnings as a result of changes in the fair value of contingent consideration. Integration charges consist of costs related to information technology, employee retention, external professional consulting charges, marketing (including customer communication and rebranding), integration-related travel costs, employee severance costs, the costs of amending certain executive employment and award agreements, contract termination fees, and the write-down of long-lived assets due to impairment. Direct transaction costs are expenses directly incurred in effecting a business combination and consist primarily of finders' fees, advisory fees, and legal fees. Contingent consideration is defined as part of the purchase agreement, whereby the Bank is required to pay additional cash consideration in the event that amounts realized on certain assets exceed a pre-established threshold. Contingent consideration is recorded at fair value on the date of acquisition. Changes in fair value subsequent to acquisition are recorded in the Consolidated Statement of Income. Adjusted earnings exclude the gains and losses on contingent consideration in excess of the acquisition date fair value. While integration charges and direct transaction costs related to this acquisition were incurred for both Canada and the U.S., the majority of these charges relate to integration initiatives undertaken for U.S. Retail. The fourth quarter of 2012 was the last quarter U.S. Retail included any further Chrysler-related integration charges or direct transaction costs as an item of note.

7 As a result of the acquisition of the credit card portfolio of MBNA Canada, as well as certain other assets and liabilities, the Bank incurred integration charges and direct transaction costs. Integration charges consist of costs related to information technology, employee retention, external professional consulting charges, marketing (including customer communication, rebranding and certain charges against revenue related to promotional-rate card origination activities), integration-related travel costs, employee severance costs, the cost of amending certain executive employment and award agreements, contract termination fees, and the write-down of long-lived assets due to impairment. Direct transaction costs are expenses directly incurred in effecting the business combination and consist primarily of finders' fees, advisory fees and legal fees. Integration charges and direct transaction costs related to this acquisition are incurred by Canadian Retail. The integration charges to date are higher than what was anticipated when the transaction was announced. The elevated spending is primarily due to additional costs incurred (other than the amounts capitalized) to build out technology platforms for the business.

8 As a result of certain adverse judgments and settlements in the U.S. in 2012 and after continued evaluation of this portfolio of cases throughout that year, the Bank took prudent steps to record litigation provisions in accordance with applicable accounting standards. In 2013, the Bank further reassessed its litigation provisions and determined that additional litigation and litigation-related charges were required as a result of recent developments and settlements reached in the U.S.

9 Excluding the impact related to the credit card portfolio of MBNA Canada and other consumer loan portfolios (which is recorded in Canadian Retail results), "Reduction of allowance for incurred but not identified credit losses", formerly known as "General allowance increase (release) in Canadian Retail and Wholesale Banking" includes $41 million ($30 million after tax) in Q3 2012, $80 million ($59 million after tax) in Q2 2012 and $41 million ($31 million after tax) in Q1 2012, all of which are attributable to the Wholesale Banking and non-MBNA related Canadian Retail loan portfolios. Beginning in 2013, the change in the "allowance for incurred but not identified credit losses" in the normal course of business is included in the Corporate segment net income and is no longer be recorded as an item of note.

10 This represents the impact of changes in the income tax statutory rate on net deferred income tax balances.

11 In Q4 2012, the Bank provided $62 million ($37 million after tax) for certain estimated losses resulting from Superstorm Sandy which primarily relate to an increase in provision for credit losses, fixed asset impairments and charges against revenue relating to fee reversals.

12 In Q3 2013, the Bank recorded a provision for credit losses of $48 million after tax for residential loan losses from Alberta flooding. In Q4 2013, an after-tax provision of $29 million was released. The reduction in the provision reflects an updated estimate incorporating more current information regarding the extent of damage, actual delinquencies in impacted areas, and greater certainty regarding payments to be received under the Alberta Disaster Recovery Program and from property and default insurance.

13 The Bank undertook certain measures commencing in Q4 2013, which are expected to continue through fiscal year 2014, to reduce costs in a sustainable manner and achieve greater operational efficiencies. To implement these measures, the Bank recorded a provision of $129 million ($90 million after tax) for restructuring initiatives related primarily to retail branch and real estate optimization initiatives.

14 On September 16, 2013, the Bank (i) confirmed that it had entered into an agreement pursuant to which TD will become the primary issuer of Aeroplan Visa credit cards commencing on January 1, 2014 (the "affinity relationship"); and (ii) announced that the Bank will acquire approximately 50% of the existing Aeroplan credit card portfolio from CIBC. During the fourth quarter of 2013, in preparation for the affinity relationship with Aimia and the expected acquisition of part of the CIBC credit card portfolio, the Bank incurred program set up costs related to information technology, external professional consulting, marketing, training, and program management. These costs are included as an item of note in the Canadian Retail segment.

15 The impact of the items of note on EPS is calculated by dividing net income available to common shareholders by the weighted-average number of common shares outstanding for the period. As a result, the sum of the quarterly EPS impact may not equal the year-to-date EPS impact.

APPENDIX

(The following pages have been included to facilitate readers' understanding of the Bank's transition to its current reportable segments)

For the Years Ended October 31, 2013 and October 31, 2012

RESULTS OF OPERATIONS

($ millions, except as noted) *For the period ended*	LINE #	2013 Q4	2013 Q3	2013 Q2	2013 Q1	2012 Q4	2012 Q3	2012 Q2	2012 Q1	Full Year 2013	Full Year 2012
Net interest income	1	$ 2,151	$ 2,126	$ 2,010	$ 2,058	$ 2,071	$ 2,055	$ 1,967	$ 1,930	$ 8,345	$ 8,023
Non-interest income	2	680	695	655	665	678	675	636	640	2,695	2,629
Total revenue	3	2,831	2,821	2,665	2,723	2,749	2,730	2,603	2,570	11,040	10,652
Provision for (reversal of) credit losses	4	224	216	245	244	306	288	274	283	929	1,151
Non-interest expenses	5	1,362	1,281	1,267	1,226	1,344	1,259	1,225	1,161	5,136	4,989
Income (loss) before income taxes	6	1,245	1,324	1,153	1,253	1,099	1,183	1,104	1,126	4,975	4,512
Income taxes	7	331	351	306	333	294	319	295	301	1,321	1,209
Net income – reported	8	914	973	847	920	805	864	809	825	3,654	3,303
Adjustments for items of note, net of income taxes[1]	9	34	24	30	24	25	25	30	24	112	104
Net income – adjusted	10	$ 948	$ 997	$ 877	$ 944	$ 830	$ 889	$ 839	$ 849	$ 3,766	$ 3,407
Average common equity ($ billions)	11	$ 7.9	$ 7.8	$ 7.8	$ 7.7	$ 7.7	$ 7.8	$ 7.8	$ 7.5	$ 7.8	$ 7.7
Return on common equity – reported	12	45.8 %	49.4 %	44.6 %	47.5 %	41.9 %	44.1 %	42.1 %	43.7 %	46.8 %	42.9 %
Return on common equity – adjusted	13	47.5 %	50.6 %	46.3 %	48.7 %	43.1 %	45.4 %	43.4 %	44.8 %	48.3 %	44.2 %
Key Performance Indicators ($ billions, except as noted)											
Risk-weighted assets[2,3]	14	$ 82	$ 83	$ 81	$ 79	$ 78	$ 77	$ 79	$ 79	$ 82	$ 78
Average loans – personal											
Residential mortgages	15	162.6	158.4	155.4	154.7	152.8	148.8	145.3	144.0	157.8	147.7
Consumer instalment and other personal											
HELOC	16	61.4	62.2	62.5	63.1	63.4	63.5	63.6	63.4	62.3	63.5
Indirect Auto	17	14.3	14.0	13.7	13.8	13.9	13.8	13.5	13.4	14.0	13.7
Other	18	12.3	12.3	12.5	12.6	12.7	12.8	13.0	13.1	12.4	12.9
Credit card	19	15.9	15.3	15.1	15.2	15.1	15.2	15.4	13.8	15.4	14.9
Total average loans – personal	20	266.5	262.2	259.2	259.4	257.9	254.1	250.8	247.7	261.9	252.7
Average loans and acceptances – business	21	47.2	46.1	44.8	42.9	42.1	40.7	39.4	37.8	45.2	40.0
Average deposits											
Personal	22	152.7	150.3	149.9	150.4	149.1	146.3	142.8	139.9	150.8	144.5
Business	23	75.6	73.9	71.0	71.3	70.3	68.5	66.0	66.3	73.0	67.8
Margin on average earning assets including securitized assets – reported	24	2.81 %	2.83 %	2.80 %	2.79 %	2.83 %	2.86 %	2.84 %	2.77 %	2.81 %	2.82 %
Margin on average earning assets including securitized assets – adjusted	25	2.81 %	2.83 %	2.80 %	2.79 %	2.83 %	2.86 %	2.87 %	2.79 %	2.81 %	2.84 %
Efficiency ratio – reported	26	48.1 %	45.4 %	47.5 %	45.0 %	48.9 %	46.1 %	47.1 %	45.2 %	46.5 %	46.8 %
Efficiency ratio – adjusted	27	46.5 %	44.2 %	46.0 %	43.8 %	47.7 %	44.8 %	46.0 %	44.2 %	45.1 %	45.7 %
Non-interest expenses – adjusted ($ millions)	28	1,316	1,248	1,226	1,194	1,311	1,224	1,207	1,143	4,984	4,885
Number of Canadian retail branches at period end	29	1,179	1,169	1,165	1,166	1,168	1,160	1,153	1,150	1,179	1,168
Average number of full-time equivalent staff[4]	30	28,418	28,345	28,048	28,385	28,449	31,270	31,017	30,696	28,301	30,354

[1] Items of note relate primarily to integration charges and direct transaction costs relating to the acquisition of the credit card portfolio of MBNA Canada and set-up costs in preparation for the previously announced affinity relationship with Aimia with respect to Aeroplan Visa credit cards and the related acquisition of accounts. See footnotes 7 and 14, respectively, on page 58.
[2] Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the “all-in” methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
[3] The amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.
[4] Effective Q4 2012, 2,683 full-time equivalent (FTE) staff related to the electronic distribution channels were transferred to the Corporate segment. The expenses related to these FTE have been allocated to Canadian Personal and Commercial Banking.

Appendix – Canadian Wealth and Insurance

RESULTS OF OPERATIONS

($ millions, except as noted) *For the period ended*	**LINE #**	**2013** Q4	Q3	Q2	Q1	**2012** Q4	Q3	Q2	Q1	**Full Year** 2013	2012
Net interest income	1	$ 147	$ 143	$ 139	$ 148	$ 147	$ 148	$ 144	$ 144	$ 577	$ 583
Insurance revenue	2	968	942	903	921	920	915	842	860	3,734	3,537
Income (loss) from financial instruments designated at fair value through profit or loss	3	17	(40)	10	(5)	(6)	18	(17)	10	(18)	5
Other non-interest income	4	634	622	610	583	565	547	564	540	2,449	2,216
Total revenue	5	1,766	1,667	1,662	1,647	1,626	1,628	1,533	1,554	6,742	6,341
Insurance claims and related expenses	6	711	1,140	609	596	688	645	512	579	3,056	2,424
Non-interest expenses	7	670	653	654	641	644	606	630	616	2,618	2,496
Income (loss) before income taxes	8	385	(126)	399	410	294	377	391	359	1,068	1,421
Provision for (recovery of) income taxes	9	62	(63)	76	78	47	73	76	65	153	261
Total Wealth and Insurance net income – reported	10	323	(63)	323	332	247	304	315	294	915	1,160
Total Wealth and Insurance net income – adjusted	11	$ 323	$ (63)	$ 323	$ 332	$ 247	$ 304	$ 315	$ 294	$ 915	$ 1,160
Breakdown of Total Net Income (loss)											
Wealth	12	$ 182	$ 180	$ 170	$ 167	$ 153	$ 154	$ 153	$ 144	$ 699	$ 604
Insurance	13	141	(243)	153	165	94	150	162	150	216	556
Total Wealth and Insurance											
Average common equity ($ billions)	14	$ 3.3	$ 3.2	$ 2.9	$ 2.7	$ 3.2	$ 3.2	$ 3.1	$ 3.0	$ 3.0	$ 3.1
Return on common equity	15	38.8 %	(7.8) %	45.7 %	48.8 %	30.7 %	37.8 %	41.3 %	39.0 %	30.5 %	37.4 %
Key Performance Indicators ($ billions, except as noted)											
Wealth											
Risk-weighted assets[1,2]	16	$ 11	$ 11	$ 10	$ 11	$ 9	$ 9	$ 9	$ 9	$ 11	$ 9
Assets under administration	17	285	270	267	261	250	240	242	237	285	250
Assets under management	18	204	199	205	197	194	191	188	182	204	194
Insurance											
Gross originated insurance premiums ($ millions)	19	993	1,049	923	807	943	989	877	763	3,772	3,572
Total Wealth and Insurance											
Efficiency ratio	20	37.9 %	39.2 %	39.4 %	38.9 %	39.6 %	37.2 %	41.1 %	39.6 %	38.8 %	39.4 %
Average number of full-time equivalent staff	21	11,023	11,259	11,401	11,259	11,532	11,668	11,684	11,583	11,234	11,617

1 Effective Q1 2013, amounts are calculated in accordance with the Basel III regulatory framework, and are presented based on the "all-in" methodology. Prior to Q1 2013, amounts were calculated in accordance with the Basel II regulatory framework.
2 The amounts have not been adjusted to reflect the impact of the New IFRS Standards and Amendments.