



Supplemental Financial Information

For the Third Quarter Ended July 31, 2022

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The supplemental information contained in this package is designed to improve the readers' understanding of the financial performance of TD Bank Group ("TD" or the "Bank"). This information is unaudited and should be used in conjunction with the Bank's third quarter 2022 Report to Shareholders, Earnings News Release (ENR), Investor Presentation, and Supplemental Regulatory Disclosure (SRD) package, as well as the Bank's 2021 Annual Report. For acronyms used in this package, refer to the "Acronyms" page.

How the Bank Reports

The Bank prepares its Consolidated Financial Statements in accordance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board, the current generally accepted accounting principles (GAAP), and refers to results prepared in accordance with IFRS as "reported" results. Certain comparative amounts have been revised to conform with the presentation adopted in the current period.

The Bank also presents certain financial measures, including non-GAAP financial measures that are historical, non-GAAP ratios, supplementary financial measures and capital management measures, to assess its results. Non-GAAP financial measures, such as "adjusted" results, are utilized to assess the Bank's businesses and to measure the Bank's overall performance. To arrive at adjusted results, the Bank adjusts reported results for "items of note". Items of note are items which management does not believe are indicative of underlying business performance and are disclosed on page 4 of this package. Non-GAAP ratios include a non-GAAP financial measure as one or more of its components. Examples of non-GAAP ratios include adjusted basic and diluted earnings per share, adjusted dividend payout ratio, adjusted efficiency ratio, and adjusted effective income tax rate. The Bank believes that non-GAAP financial measures and non-GAAP ratios provide a reader with a better understanding of how management views the Bank's performance. Non-GAAP financial measures and non-GAAP ratios used in this document are not defined terms under IFRS and, therefore, may not be comparable to similar terms used by other issuers. Supplementary financial measures depict the Bank's financial performance and position, and capital management measures depict the Bank's capital position, and both are explained in this document where they first appear.

On November 1, 2020, the Bank changed its accounting policy on a retrospective basis for the presentation of fair value changes on hedging instruments designated in certain fair value hedge accounting relationships, re-classifying the portion excluded from the hedge accounting designation to net interest income from non-interest income. With the re-classification, changes in the fair value of the hedged item and related hedging instrument (excluding hedge ineffectiveness) are presented in the same lines on the Interim Consolidated Statement of Income.

Effective November 1, 2020, the Bank redefined several non-interest expense lines and re-aligned certain expenses across them, with no change to total Non-interest expenses on the Consolidated Statement of Income. Comparative amounts have been reclassified to conform with the presentation change adopted in the current period.

Segmented Information

For management reporting purposes, the Bank reports its results under three key business segments: Canadian Retail, which includes the results of the Canadian personal and commercial banking businesses, Canadian credit cards, TD Auto Finance Canada and Canadian wealth and insurance businesses; U.S. Retail, which includes the results of the U.S. personal and commercial banking businesses, U.S. credit cards, TD Auto Finance U.S., U.S. wealth business, and the Bank's investment in Schwab; and Wholesale Banking. The Bank's other activities are grouped into the Corporate segment. The appendix page has been included to facilitate comparability with the reportable segments of the Bank's Canadian peers.

Where applicable, the Bank measures and evaluates the performance of each segment based on adjusted results and adjusted return on common equity (ROE). Adjusted ROE for each segment is segment adjusted net income available to common shareholders as a percentage of average allocated capital. The capital allocated to the business segments was increased to 10.5% Common Equity Tier 1 (CET1) Capital effective the first quarter of fiscal 2022, compared with 9% since the second quarter of 2020 and 10.5% in the first quarter of 2020.

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, assets, and liabilities generated by the businesses in that segment. Due to the complexity of the Bank, its management reporting model uses various estimates, assumptions, allocations, and risk-based methodologies for funds transfer pricing, inter-segment revenue, income tax rates, capital, indirect expenses, and cost transfers to measure business segment results. Transfer pricing of funds is generally applied at market rates. Inter-segment revenue is negotiated between each business segment and approximates the value provided by the distributing segment. Income tax provision or recovery is generally applied to each segment based on a statutory tax rate and may be adjusted for items and activities unique to each segment.

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 certain 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's results are reversed in the Corporate segment.

The Bank's U.S. strategic cards portfolio comprises agreements with certain U.S. retailers pursuant to which the Bank is the U.S. issuer of private label and co-branded consumer credit cards to their U.S. customers. Under the terms of the individual agreements, the Bank and the retailers share in the profits generated by the relevant portfolios after provision for credit losses (PCL). Under IFRS, the Bank is required to present the gross amount of revenue and PCL related to these portfolios in the Bank's Consolidated Statement of Income. The Corporate segment reflects the retailer program partners' share of revenues and PCL, with an offsetting amount reflecting the partners' net share recorded in non-interest expenses. This results in no impact to the Corporate segment reported net income (loss). The U.S. Retail segment reflects only the portion of revenue and PCL attributable to the Bank under the agreements in its reported net income.

On October 6, 2020, the Bank acquired an approximately 13.5% stake in The Charles Schwab Corporation's ("Schwab") following the completion of Schwab's acquisition of TD Ameritrade ("Schwab transaction"). The Bank accounts for its investment in Schwab using the equity method and reports its after-tax share of Schwab's earnings with a one-month lag. Similarly, the Bank's share of TD Ameritrade Holding Corporation's ("TD Ameritrade") earnings was recorded by the Bank with a one-month lag. The U.S. Retail segment reflects the Bank's share of net income from its investment in Schwab. The Corporate segment net income (loss) includes amounts for amortization of acquired intangibles and other acquisition and integration charges related to the Schwab transaction.

Highlights

(\$ millions, except as noted)

For the period ended

LINE #	2022			2021			2020		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2022	2021	2021	2020
Income Statement													
1	\$ 7,044	\$ 6,377	\$ 6,302	\$ 6,262	\$ 6,004	\$ 5,835	\$ 6,030	\$ 6,027	\$ 6,101	\$ 19,723	\$ 17,869	\$ 24,131	\$ 24,497
2	3,881	4,886	4,979	4,679	4,708	4,393	4,782	5,817	4,564	13,746	13,883	18,562	19,149
3	10,925	11,263	11,281	10,941	10,712	10,228	10,812	11,844	10,665	33,469	31,752	42,693	43,646
4	351	27	72	(123)	(37)	(377)	313	917	2,188	450	(101)	(224)	7,242
5	829	592	756	650	836	441	780	630	805	2,177	2,057	2,707	2,886
6	6,096	6,033	5,967	5,947	5,616	5,729	5,784	5,709	5,307	18,096	17,129	23,076	21,604
7	3,649	4,611	4,466	4,467	4,297	4,435	3,935	4,588	2,365	12,746	12,667	17,134	11,914
8	703	1,002	984	910	922	962	827	(202)	445	2,689	2,711	3,621	1,152
9	2,946	3,609	3,502	3,557	3,375	3,473	3,108	4,790	1,920	10,057	9,956	13,513	10,762
10	268	202	231	224	170	222	169	353	328	701	561	785	1,133
11	3,214	3,811	3,733	3,781	3,545	3,695	3,277	5,143	2,248	10,758	10,517	14,298	11,895
12	599	(97)	100	85	83	80	103	(2,173)	79	602	266	351	(1,927)
13	3,813	3,714	3,833	3,866	3,628	3,775	3,380	2,970	2,327	11,360	10,783	14,649	9,968
14	43	66	43	63	56	65	65	64	68	152	186	249	267
15	\$ 3,770	\$ 3,648	\$ 3,790	\$ 3,803	\$ 3,572	\$ 3,710	\$ 3,315	\$ 2,906	\$ 2,259	\$ 11,208	\$ 10,597	\$ 14,400	\$ 9,701
16	\$ 11,603	\$ 11,039	\$ 11,281	\$ 10,941	\$ 10,712	\$ 10,228	\$ 10,812	\$ 10,423	\$ 10,665	\$ 33,923	\$ 31,752	\$ 42,693	\$ 42,225
17	6,033	5,999	5,897	5,898	5,576	5,691	5,744	5,646	5,244	17,929	17,011	22,909	21,338
Earnings per Share (EPS) (\$) and Weighted-Average²													
18	\$ 1.76	\$ 2.08	\$ 2.03	\$ 2.04	\$ 1.92	\$ 2.00	\$ 1.77	\$ 2.80	\$ 1.21	\$ 5.86	\$ 5.69	\$ 7.73	\$ 6.43
19	2.09	2.02	2.08	2.09	1.96	2.04	1.83	1.60	1.25	6.19	5.83	7.92	5.37
20	1.75	2.07	2.02	2.04	1.92	1.99	1.77	2.80	1.21	5.85	5.68	7.72	6.43
21	2.09	2.02	2.08	2.09	1.96	2.04	1.83	1.60	1.25	6.18	5.83	7.91	5.36
22	1,804.5	1,804.7	1,820.5	1,820.5	1,818.8	1,817.4	1,814.2	1,812.7	1,802.3	1,810.0	1,816.8	1,817.7	1,807.3
23	1,807.1	1,808.3	1,824.1	1,823.2	1,821.8	1,819.9	1,815.8	1,813.9	1,803.5	1,813.3	1,819.2	1,820.2	1,808.8
Balance Sheet (\$ billions)													
24	\$ 1,840.8	\$ 1,825.3	\$ 1,778.6	\$ 1,728.7	\$ 1,703.1	\$ 1,669.1	\$ 1,735.6	\$ 1,715.9	\$ 1,697.3	\$ 1,840.8	\$ 1,703.1	\$ 1,728.7	\$ 1,715.9
25	102.6	99.4	102.0	99.8	99.9	94.5	95.4	95.5	92.5	102.6	99.9	99.8	95.5
Risk Metrics (\$ billions, except as noted)													
26	\$ 495.7	\$ 489.0	\$ 470.9	\$ 460.3	\$ 465.5	\$ 455.0	\$ 467.2	\$ 478.9	\$ 478.1	\$ 495.7	\$ 465.5	\$ 460.3	\$ 478.9
27	74.0	71.9	71.5	69.9	67.3	64.6	63.4	62.6	59.5	74.0	67.3	69.9	62.6
28	14.9 %	14.7 %	15.2 %	15.2 %	14.5 %	14.2 %	13.6 %	13.1 %	12.5 %	14.9 %	14.5 %	15.2 %	13.1 %
29	\$ 80.7	\$ 77.8	\$ 76.9	\$ 75.7	\$ 74.0	\$ 69.9	\$ 69.4	\$ 69.1	\$ 66.2	\$ 80.7	\$ 74.0	\$ 75.7	\$ 69.1
30	16.3 %	15.9 %	16.3 %	16.5 %	15.9 %	15.4 %	14.8 %	14.4 %	13.8 %	16.3 %	15.9 %	16.5 %	14.4 %
31	18.8	18.5	19.0	19.1	18.5	18.0	17.4	16.7	16.5	18.8	18.5	19.1	16.7
32	4.3	4.3	4.4	4.8	4.8	4.6	4.5	4.5	4.4	4.3	4.8	4.8	4.5
33	32.0	30.4	28.6	28.3	26.3	25.1	23.8	21.9	21.0	32.0	26.3	28.3	21.9
34	8.5	8.1	7.6	8.2	7.9	7.6	7.2	6.8	6.7	8.5	7.9	8.2	6.8
35	121	119	124	126	124	128	139	145	150	n/a ⁷	n/a	n/a	n/a
36	123	122	124	125	126	132	128	n/a	n/a	n/a	n/a	n/a	n/a
37	\$ (1,329)	\$ (1,293)	\$ (1,284)	\$ (1,368)	\$ (1,577)	\$ (1,510)	\$ (1,625)	\$ (1,876)	\$ (2,005)	\$ (1,329)	\$ (1,577)	\$ (1,368)	\$ (1,876)
38	1,140	1,149	543	338	244	329	143	277	235	1,140	244	338	277
39	1,291	1,545	2,000	1,857	2,073	2,101	2,299	1,926	2,036	1,291	2,073	1,857	1,926
40	(1,431)	(1,574)	(1,481)	(1,101)	(1,134)	(927)	(934)	(872)	(969)	(1,431)	(1,134)	(1,101)	(872)
41	1,632	1,695	1,880	1,782	1,938	2,069	2,280	2,323	2,609	1,632	1,938	1,782	2,323
42	0.20 %	0.22 %	0.25 %	0.24 %	0.26 %	0.28 %	0.31 %	0.32 %	0.35 %	0.20 %	0.26 %	0.24 %	0.32 %
43	0.17	0.01	0.04	(0.07)	(0.02)	(0.21)	0.17	0.49	1.17	0.08	(0.02)	(0.03)	1.00
44	A1	A1	A1	A1	A1	Aa3	Aa3	Aa3	Aa3	A1	A1	A1	Aa3
45	A	A	A	A	A	A	A	A	A	A	A	A	A
46	Aa2	Aa2	Aa2	Aa2	Aa2	Aa1	Aa1	Aa1	Aa1	Aa2	Aa2	Aa2	Aa1
47	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-

¹ For additional information about the Bank's use of non-GAAP financial measures, refer to "Basis of Presentation" of this document.

² For additional information about this metric, refer to the Glossary in the Bank's third quarter 2022 MD&A, which is incorporated by reference. The sum of the quarterly EPS figures may not equal year-to-date EPS.

³ These measures have been included in this document in accordance with the Office of the Superintendent of Financial Institutions Canada's (OSFI's) Capital Adequacy Requirements guideline.

⁴ The leverage ratio is calculated as Tier 1 Capital divided by leverage exposures and has been included in this document in accordance with OSFI's Leverage Requirements guideline. Refer to page 6 of the SRD Package for further details.

⁵ These measures have been included in this document in accordance with OSFI's Total Loss Absorbing Capacity (TLAC) guideline.

⁶ OSFI's Liquidity Adequacy Requirements guideline requires Canadian banks to disclose the LCR based on an average of the daily positions during the quarter. The LCR for the quarters ended July 31, 2022, April 30, 2022, January 31, 2022, October 31, 2021, July 31, 2021, April 30, 2021, January 31, 2021, October 31, 2020 and July 31, 2020 was calculated as an average of 63, 62, 62, 61, 63, 63, 61, 62 and 64 daily data points, respectively, in the quarter.

⁷ Not applicable.

⁸ This measure has been included in this document in accordance with OSFI's Liquidity Adequacy Requirements.

⁹ Excludes acquired credit-impaired (ACI) loans.

¹⁰ Subject to conversion under the bank recapitalization "bail-in" regime.

¹¹ Includes a) senior debt issued prior to September 23, 2018, and b) senior debt issued on or after September 23, 2018 which is excluded from the bank recapitalization "bail-in" regime, including debt with an original term-to-maturity of less than 400 days and most structured notes.

Shareholder Value

(\$ millions, except as noted)
For the period ended

LINE #	2022			2021			2020			Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2022	2021	2021	2020	
Business Performance														
Net income available to common shareholders	1	\$ 3,171	\$ 3,745	\$ 3,690	\$ 3,718	\$ 3,489	\$ 3,630	\$ 3,212	\$ 5,079	\$ 2,180	\$ 10,606	\$ 10,331	\$ 14,049	\$ 11,628
Average common equity	2	92,963	93,922	95,829	93,936	90,626	89,069	89,211	86,883	86,794	94,170	89,627	90,677	85,203
Return on common equity – reported ¹	3	13.5 %	16.4 %	15.3 %	15.7 %	15.3 %	16.7 %	14.3 %	23.3 %	10.0 %	15.1 %	15.4 %	15.5 %	13.6 %
Return on common equity – adjusted ^{1,2}	4	16.1	15.9	15.7	16.1	15.6	17.1	14.7	13.3	10.4	15.9	15.8	15.9	11.4
Return on tangible common equity ^{1,2}	5	18.4	22.1	20.6	21.3	20.8	23.0	19.9	31.5	13.7	20.4	21.2	21.2	18.7
Return on tangible common equity – adjusted ^{1,2}	6	21.6	21.2	20.8	21.4	20.9	23.1	20.1	17.9	13.9	21.2	21.4	21.4	15.3
Return on risk-weighted assets – reported ³	7	2.56	3.20	3.14	3.19	3.01	3.23	2.69	4.22	1.73	2.96	2.96	3.02	2.41
Return on risk-weighted assets – adjusted ^{2,3}	8	3.04	3.12	3.23	3.26	3.08	3.30	2.78	2.42	1.79	3.13	3.04	3.09	2.01
Efficiency ratio – reported ¹	9	55.8	53.6	52.9	54.4	52.4	56.0	53.5	48.2	49.8	54.1	53.9	54.1	49.5
Efficiency ratio – adjusted ^{1,2}	10	52.0	54.3	52.3	53.9	52.0	55.6	53.1	54.2	49.2	52.9	53.6	53.7	50.5
Effective tax rate ¹														
Reported	11	19.3	21.7	21.9	20.4	21.5	21.7	21.0	(4.4)	18.8	21.1	21.4	21.1	9.7
Adjusted (TEB) ^{2,4}	12	21.1	22.2	22.6	21.0	22.1	22.3	21.9	20.8	20.2	22.0	22.1	21.8	20.0
Net interest margin – reported ^{2,5}	13	1.74	1.64	1.57	1.58	1.56	1.56	1.53	1.57	1.62	1.65	1.55	1.56	1.72
Net interest margin – adjusted ^{2,5}	14	1.73	1.64	1.57	1.58	1.56	1.56	1.53	1.57	1.62	1.65	1.55	1.56	1.72
Average number of full-time equivalent staff	15	97,117	93,203	90,823	89,658	89,306	89,449	89,445	89,693	89,581	93,720	89,399	89,464	89,598
Common Share Performance														
Closing market price (\$)	16	\$ 83.18	\$ 92.79	\$ 101.81	\$ 89.84	\$ 82.95	\$ 84.50	\$ 72.46	\$ 58.78	\$ 59.27	\$ 83.18	\$ 82.95	\$ 89.84	\$ 58.78
Book value per common share (\$) ¹	17	52.54	51.49	53.00	51.66	51.21	49.25	49.44	49.49	47.80	52.54	51.21	51.66	49.49
Closing market price to book value	18	1.58	1.80	1.92	1.74	1.62	1.72	1.47	1.19	1.24	1.58	1.62	1.74	1.19
Price-earnings ratio ⁶														
Reported	19	10.6	11.5	12.8	11.6	9.8	10.9	11.0	9.2	11.5	10.6	9.8	11.6	9.2
Adjusted ²	20	10.0	11.4	12.5	11.3	11.2	12.6	13.1	11.0	11.1	10.0	11.2	11.3	11.0
Total shareholder return on common shareholders' investment ⁷	21	4.2 %	13.9 %	45.8 %	58.9 %	44.4 %	52.1 %	4.1 %	(17.9) %	(19.5) %	4.2 %	44.4 %	58.9 %	(17.9) %
Number of common shares outstanding (millions)	22	1,813.1	1,803.9	1,816.5	1,822.0	1,820.0	1,818.7	1,816.0	1,815.6	1,813.0	1,813.1	1,820.0	1,822.0	1,815.6
Total market capitalization (\$ billions)	23	\$ 150.8	\$ 167.4	\$ 184.9	\$ 163.7	\$ 151.0	\$ 153.7	\$ 131.6	\$ 106.7	\$ 107.5	\$ 150.8	\$ 151.0	\$ 163.7	\$ 106.7
Dividend Performance														
Dividend per common share (\$)	24	\$ 0.89	\$ 0.89	\$ 0.89	\$ 0.79	\$ 0.79	\$ 0.79	\$ 0.79	\$ 0.79	\$ 0.79	\$ 2.67	\$ 2.37	\$ 3.16	\$ 3.11
Dividend yield ⁸	25	4.0 %	3.6 %	3.7 %	3.7 %	3.7 %	3.9 %	4.5 %	5.1 %	5.3 %	3.8 %	4.0 %	3.9 %	4.8 %
Common dividend payout ratio														
Reported ¹	26	50.6	42.8	44.0	38.7	41.2	39.5	44.6	28.2	65.3	45.5	41.7	40.9	48.3
Adjusted ^{1,2}	27	42.5	43.9	42.8	37.8	40.2	38.7	43.2	49.2	63.0	43.1	40.6	39.9	57.9

¹ For additional information about this metric, refer to the Glossary in the Bank's third quarter 2022 MD&A, which is incorporated by reference.

² For additional information about the Bank's use of non-GAAP financial measures, refer to "Basis of Presentation" in this document.

³ Net income available to common shareholders as a percentage of average risk-weighted assets (RWA). RWA is calculated in accordance with OSFI's Capital Adequacy Requirements guideline.

⁴ Adjusted effective tax rate is grossed up for the TEB adjustment shown on page 5. For additional information on TEB, refer to "Basis of Presentation" in this document.

⁵ Average interest-earning assets used in the calculation of net interest margin is a non-GAAP financial measure. For additional information about these metrics, refer to the Glossary in the Bank's third quarter 2022 MD&A, which is incorporated by reference.

⁶ Price-earnings ratio is calculated based on a trailing four quarters' EPS.

⁷ Return is calculated based on share price movement and dividends reinvested over a trailing one-year period.

⁸ Dividend yield is calculated as the dividend per common share divided by the daily average closing stock price in the relevant period. Dividend per common share is derived as follows: a) for the quarter – by annualizing the dividend per common share for the quarter; b) for the year-to-date – by annualizing the year-to-date dividend per common share; and c) for the full year – dividend per common share for the year.

Adjusted and Reported Net Income and Adjustments for Items of Note¹

(\$ millions, except as noted)
For the period ended

LINE #	2022				2021				2020		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2022	2021	2021	2020	
Operating results – adjusted														
1	\$ 7,001	\$ 6,377	\$ 6,302	\$ 6,262	\$ 6,004	\$ 5,835	\$ 6,030	\$ 6,027	\$ 6,101	\$ 19,680	\$ 17,869	\$ 24,131	\$ 24,497	
2	4,602	4,662	4,979	4,679	4,708	4,393	4,782	4,396	4,564	14,243	13,883	18,562	17,728	
3	11,603	11,039	11,281	10,941	10,712	10,228	10,812	10,423	10,665	33,923	31,752	42,693	42,225	
4	351	27	72	(123)	(37)	(377)	313	917	2,188	450	(101)	(224)	7,242	
5	829	592	756	650	836	441	780	630	805	2,177	2,057	2,707	2,886	
6	6,033	5,999	5,897	5,898	5,576	5,691	5,744	5,646	5,244	17,929	17,011	22,909	21,338	
Income before income taxes and share of net income from investment in Schwab and TD Ameritrade														
7	4,390	4,421	4,556	4,516	4,337	4,473	3,975	3,230	2,428	13,367	12,785	17,301	10,759	
8	892	955	1,001	921	931	970	836	636	454	2,848	2,737	3,658	2,020	
9	315	248	278	271	222	272	241	376	353	841	735	1,006	1,229	
Net income – adjusted														
10	3,813	3,714	3,833	3,866	3,628	3,775	3,380	2,970	2,327	11,360	10,783	14,649	9,968	
11	43	66	43	63	56	65	65	64	68	152	186	249	267	
Net income available to common shareholders – adjusted														
12	3,770	3,648	3,790	3,803	3,572	3,710	3,315	2,906	2,259	11,208	10,597	14,400	9,701	
Pre-tax adjustments for items of note														
13	\$ (58)	\$ (60)	\$ (67)	\$ (74)	\$ (68)	\$ (69)	\$ (74)	\$ (61)	\$ (63)	\$ (185)	\$ (211)	\$ (285)	\$ (262)	
14	(23)	(20)	(50)	(22)	(24)	(19)	(38)	–	–	(93)	(81)	(103)	–	
15	(29)	–	–	–	–	–	–	–	–	(29)	–	–	–	
16	(678)	–	–	–	–	–	–	–	–	(678)	–	–	–	
17	–	224	–	–	–	–	–	–	–	224	–	–	–	
18	–	–	–	–	–	–	–	1,421	–	–	–	–	1,421	
19	–	–	–	–	–	–	–	(25)	(25)	–	–	–	(100)	
Total														
20	\$ (788)	\$ 144	\$ (117)	\$ (96)	\$ (92)	\$ (88)	\$ (112)	\$ 1,335	\$ (88)	\$ (761)	\$ (292)	\$ (388)	\$ 1,059	
Less: Impact of income taxes														
21	\$ (6)	\$ (6)	\$ (8)	\$ (9)	\$ (7)	\$ (7)	\$ (9)	\$ (8)	\$ (9)	\$ (20)	\$ (23)	\$ (32)	\$ (37)	
22	(3)	(2)	(9)	(2)	(2)	(1)	–	–	–	(14)	(3)	(5)	–	
23	(7)	–	–	–	–	–	–	–	–	(7)	–	–	–	
24	(173)	–	–	–	–	–	–	–	–	(173)	–	–	–	
25	–	55	–	–	–	–	–	–	–	55	–	–	–	
26	–	–	–	–	–	–	–	(829)	–	–	–	–	(829)	
27	–	–	–	–	–	–	–	(1)	–	–	–	–	(2)	
Total														
28	\$ (189)	\$ 47	\$ (17)	\$ (11)	\$ (9)	\$ (8)	\$ (9)	\$ (838)	\$ (9)	\$ (159)	\$ (26)	\$ (37)	\$ (868)	
Total adjustment for items of note														
29	\$ (599)	\$ 97	\$ (100)	\$ (85)	\$ (83)	\$ (80)	\$ (103)	\$ 2,173	\$ (79)	\$ (602)	\$ (266)	\$ (351)	\$ 1,927	
Net income available to common shareholders – reported														
30	\$ 3,171	\$ 3,745	\$ 3,690	\$ 3,718	\$ 3,489	\$ 3,630	\$ 3,212	\$ 5,079	\$ 2,180	\$ 10,606	\$ 10,331	\$ 14,049	\$ 11,628	
After-Tax Increase (Decrease) in Diluted Earnings per Share (\$)⁹														
31	\$ 0.03	\$ 0.03	\$ 0.03	\$ 0.04	\$ 0.03	\$ 0.03	\$ 0.04	\$ 0.03	\$ 0.03	\$ 0.09	\$ 0.10	\$ 0.14	\$ 0.12	
32	0.01	0.01	0.02	0.01	0.01	0.01	0.02	–	–	0.04	0.04	0.05	–	
33	0.01	–	–	–	–	–	–	–	–	0.01	–	–	–	
34	0.28	–	–	–	–	–	–	–	–	0.28	–	–	–	
35	–	(0.09)	–	–	–	–	–	–	–	(0.09)	–	–	–	
36	–	–	–	–	–	–	–	(1.24)	–	–	–	–	(1.24)	
37	–	–	–	–	–	–	–	0.01	0.01	–	–	–	0.05	
Total														
38	\$ 0.33	\$ (0.05)	\$ 0.05	\$ 0.05	\$ 0.04	\$ 0.04	\$ 0.06	\$ (1.20)	\$ 0.04	\$ 0.33	\$ 0.14	\$ 0.19	\$ (1.07)	

¹ For additional information about the Bank's use of non-GAAP financial measures, refer to "Basis of Presentation" in this document.

² Adjusted non-interest income excludes the following items of note:

- i. The Bank reached a settlement in TD Bank, N.A. v. Lloyd's Underwriters et al., in Canada, pursuant to which the Bank recovered losses resulting from the previous resolution by the Bank of multiple proceedings in the U.S. related to an alleged Ponzi scheme perpetrated by, among others, Scott Rothstein. The amount is reported in the U.S. Retail segment.
- ii. The Bank's net gain on sale of its investment in TD Ameritrade as a result of the Schwab transaction, reported in the Corporate segment.

³ Adjusted non-interest expenses exclude the following items of note related to the Bank's asset acquisitions and business combinations:

- i. Amortization of acquired intangibles, reported in the Corporate segment.
- ii. The Bank's own integration and acquisition costs related to the Schwab transaction, reported in the Corporate segment.
- iii. Acquisition and integration-related charges for the First Horizon Corporation ("First Horizon") acquisition, reported in the U.S. Retail segment.
- iv. Charges associated with the acquisition of Greystone Capital Management Inc. ("Greystone"), reported in the Canadian Retail segment.

⁴ Adjusted share of net income from investment in Schwab and TD Ameritrade excludes the following items of note on an after-tax basis. The earnings impact of both items is reported in the Corporate segment:

- i. Amortization of Schwab and TD Ameritrade-related acquired intangibles.
- ii. The Bank's share of acquisition and integration charges associated with Schwab's acquisition of TD Ameritrade.

⁵ Amortization of acquired intangibles relates to intangibles acquired as a result of asset acquisitions and business combinations, including the after-tax amounts for amortization of acquired intangibles relating to the share of net income from investment in Schwab and TD Ameritrade, both reported in the Corporate segment.

⁶ Acquisition and integration charges related to the Schwab transaction include the Bank's own integration and acquisition costs, as well as the Bank's share of acquisition and integration charges associated with Schwab's acquisition of TD Ameritrade on an after-tax basis, both reported in the Corporate segment.

⁷ Acquisition and integration-related charges for the First Horizon acquisition primarily related to professional services and other incremental operating expenses, reported in the U.S. Retail segment.

⁸ Mitigation of interest rate volatility to closing capital on First Horizon acquisition includes i) mark-to-market gains (losses) on interest rate swaps, recorded in non-interest income, and ii) basis adjustment amortization related to de-designated fair value hedge accounting relationships, recorded in net interest income. Both the mark-to-market gains (losses) on the swaps and the basis adjustment amortization are reported in the Corporate segment. Refer to Note 8 of the Interim Consolidated Financial Statements for further details.

⁹ 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.

Net Interest Income and Margin

(\$ millions, except as noted)
For the period ended

LINE #	2022				2021				2020		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2022	2021	2021	2020	
Interest Income														
Loans	1	\$ 7,674	\$ 6,188	\$ 6,011	\$ 6,009	\$ 5,933	\$ 5,827	\$ 6,190	\$ 6,339	\$ 6,606	\$ 19,873	\$ 17,950	\$ 23,959	\$ 28,337
Securities	2	2,679	1,710	1,442	1,354	1,299	1,318	1,344	1,416	1,484	5,831	3,961	5,315	7,146
Deposits with banks	3	429	131	69	76	74	81	76	70	55	629	231	307	350
Total interest income	4	10,782	8,029	7,522	7,439	7,306	7,226	7,610	7,825	8,145	26,333	22,142	29,581	35,833
Interest Expense														
Deposits	5	2,670	1,047	776	776	871	964	1,131	1,286	1,507	4,493	2,966	3,742	8,447
Securitization liabilities	6	164	122	102	88	95	84	76	75	79	388	255	343	379
Subordinated notes and debentures	7	101	94	97	93	95	92	94	100	113	292	281	374	426
Other	8	803	389	245	220	241	251	279	337	345	1,437	771	991	2,084
Total interest expense	9	3,738	1,652	1,220	1,177	1,302	1,391	1,580	1,798	2,044	6,610	4,273	5,450	11,336
Net Interest Income	10	7,044	6,377	6,302	6,262	6,004	5,835	6,030	6,027	6,101	19,723	17,869	24,131	24,497
TEB adjustment	11	41	34	38	36	37	37	42	44	47	113	116	152	159
Net Interest Income (TEB)¹	12	\$ 7,085	\$ 6,411	\$ 6,340	\$ 6,298	\$ 6,041	\$ 5,872	\$ 6,072	\$ 6,071	\$ 6,148	\$ 19,836	\$ 17,985	\$ 24,283	\$ 24,656
Average total assets (\$ billions)														
Average total assets (\$ billions)	13	\$ 1,811	\$ 1,778	\$ 1,769	\$ 1,750	\$ 1,699	\$ 1,726	\$ 1,746	\$ 1,718	\$ 1,681	\$ 1,786	\$ 1,724	\$ 1,731	\$ 1,604
Average earning assets (\$ billions) ²	14	1,609	1,595	1,593	1,574	1,527	1,536	1,563	1,531	1,494	1,599	1,542	1,550	1,423
Net interest margin – reported														
Net interest margin – reported	15	1.74 %	1.64 %	1.57 %	1.58 %	1.56 %	1.56 %	1.53 %	1.57 %	1.62 %	1.65 %	1.55 %	1.56 %	1.72 %
Net interest margin – adjusted ²	16	1.73	1.64	1.57	1.58	1.56	1.56	1.53	1.57	1.62	1.65	1.55	1.56	1.72

¹ Net Interest Income (TEB) is a non-GAAP financial measure. For additional information on TEB and the Bank's use of non-GAAP financial measures, refer to "Basis of Presentation" in this document.

² Average interest-earning assets used in the calculation of net interest margin is a non-GAAP financial measure. Refer to "Basis of Presentation" in this document and the Glossary in the Bank's third quarter 2022 MD&A, which is incorporated by reference, for additional information about these metrics.

Non-Interest Income

(\$ millions)													
For the period ended													
LINE #	2022			2021				2020		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2022	2021	2021	2020
Investment and Securities Services													
1	\$ 208	\$ 241	\$ 258	\$ 246	\$ 247	\$ 312	\$ 290	\$ 229	\$ 240	\$ 707	\$ 849	\$ 1,095	\$ 865
2	376	403	409	375	383	354	341	309	298	1,188	1,078	1,453	1,224
3	125	137	183	202	207	199	208	157	206	445	614	816	717
4	161	164	168	166	160	161	162	157	156	493	483	649	623
5	492	523	560	550	526	492	484	463	441	1,575	1,502	2,052	1,797
6	27	27	26	26	31	32	25	26	27	80	88	114	115
7	1,389	1,495	1,604	1,565	1,554	1,550	1,510	1,341	1,368	4,488	4,614	6,179	5,341
8	395	382	400	374	364	357	358	354	359	1,177	1,079	1,453	1,400
9	(132)	(20)	114	(12)	(16)	69	272	246	474	(38)	325	313	1,404
10	715	704	733	711	673	628	643	633	571	2,152	1,944	2,655	2,593
11	751	682	707	651	632	557	595	566	458	2,140	1,784	2,435	2,154
12	1,406	1,347	1,317	1,248	1,313	1,088	1,228	1,130	1,177	4,070	3,629	4,877	4,565
Other income													
13	73	53	78	62	78	113	55	24	77	204	246	308	231
14	(28)	(117)	(43)	(38)	15	(57)	7	(11)	63	(188)	(35)	(73)	100
15	(720)	71	4	60	(9)	10	72	101	34	(645)	73	133	(53)
16	32	289	65	58	104	78	42	1,433	(17)	386	224	282	1,414
17	(643)	296	104	142	188	144	176	1,547	157	(243)	508	650	1,692
18	\$ 3,881	\$ 4,886	\$ 4,979	\$ 4,679	\$ 4,708	\$ 4,393	\$ 4,782	\$ 5,817	\$ 4,564	\$ 13,746	\$ 13,883	\$ 18,562	\$ 19,149

¹ The results of the Bank's insurance business within Canadian Retail include insurance revenue and changes in fair value from investments that support policy liabilities which are designated at fair value through profit or loss (FVTPL) within the Bank's property and casualty insurance subsidiaries.

² In the third quarter of 2022, the result includes the mitigation of interest rate volatility to closing capital on First Horizon acquisition. For further details, refer to footnote 8 on page 4.

³ In the fourth quarter of 2020, the result includes a net revaluation gain on sale of investment in TD Ameritrade, impact of release of cumulative foreign currency translation and hedging items, net of direct transaction costs. For further details, refer to footnote 2ii on page 4.

Non-Interest Expenses

(\$ millions)														
For the period ended														
LINE #		2022			2021				2020		Year to Date		Full Year	
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2022	2021	2021	2020
Salaries and Employee Benefits														
1	Salaries	\$ 2,084	\$ 1,919	\$ 1,864	\$ 1,836	\$ 1,805	\$ 1,801	\$ 1,808	\$ 1,804	\$ 1,835	\$ 5,867	\$ 5,414	\$ 7,250	\$ 7,225
2	Incentive compensation	777	866	857	751	742	803	778	631	773	2,500	2,323	3,074	2,785
3	Pension and other employee benefits	466	497	557	464	499	521	570	447	443	1,520	1,590	2,054	1,883
4	Total salaries and employee benefits	3,327	3,282	3,278	3,051	3,046	3,125	3,156	2,882	3,051	9,887	9,327	12,378	11,893
Occupancy														
5	Depreciation and impairment losses	229	234	219	238	233	303	347	365	249	682	883	1,121	1,101
6	Rent and maintenance	188	176	181	202	176	185	198	275	201	545	559	761	889
7	Total occupancy	417	410	400	440	409	488	545	640	450	1,227	1,442	1,882	1,990
Technology and Equipment														
8	Equipment, data processing and licenses	414	410	388	391	356	356	352	378	356	1,212	1,064	1,455	1,411
9	Depreciation and impairment losses	56	57	56	58	62	67	52	64	51	169	181	239	223
10	Total technology and equipment	470	467	444	449	418	423	404	442	407	1,381	1,245	1,694	1,634
Amortization of Other Intangibles														
11	Software	122	121	127	139	140	138	141	169	165	370	419	558	651
12	Other	23	26	33	40	34	35	39	38	38	82	108	148	166
13	Total amortization of other intangibles	145	147	160	179	174	173	180	207	203	452	527	706	817
Communication and Marketing														
14		329	336	287	378	286	272	267	338	258	952	825	1,203	1,187
15	Brokerage-Related and Sub-Advisory Fees	100	98	113	112	109	108	98	94	89	311	315	427	362
16	Professional, Advisory and Outside Services	545	513	440	568	390	349	313	435	317	1,498	1,052	1,620	1,451
17	Other Expenses¹	763	780	845	770	784	791	821	671	532	2,388	2,396	3,166	2,270
18	Total non-interest expenses	\$ 6,096	\$ 6,033	\$ 5,967	\$ 5,947	\$ 5,616	\$ 5,729	\$ 5,784	\$ 5,709	\$ 5,307	\$ 18,096	\$ 17,129	\$ 23,076	\$ 21,604

¹ Includes the retailer program partners' share of the U.S. strategic cards portfolio.

Restructuring Charges

(\$ millions)														
For the period ended														
LINE #		2022			2021				2020		Year to Date		Full Year	
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2022	2021	2021	2020
1	Balance at beginning of period	\$ 36	\$ 41	\$ 57	\$ 69	\$ 85	\$ 93	\$ 90	\$ 101	\$ 116	\$ 57	\$ 90	\$ 90	\$ 241
2	Impact on adoption of IFRS 16	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	(75)
3	Additions	(1)	2	2	5	6	22	25	-	-	3	53	58	-
4	Amount used	(1)	(6)	(16)	(10)	(20)	(24)	(18)	(7)	(13)	(23)	(62)	(72)	(70)
5	Release of unused amounts	(27)	(1)	(3)	(4)	(1)	(5)	(1)	(8)	-	(31)	(7)	(11)	(16)
6	Foreign currency translation adjustments and other	1	-	1	(3)	(1)	(1)	(3)	4	(2)	2	(5)	(8)	10
7	Balance at end of period	\$ 8	\$ 36	\$ 41	\$ 57	\$ 69	\$ 85	\$ 93	\$ 90	\$ 101	\$ 8	\$ 69	\$ 57	\$ 90

Canadian Retail Segment

RESULTS OF OPERATIONS

(\$ millions, except as noted)
For the period ended

LINE #	2022			2021			2020		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2022	2021	2021	2020
1	\$ 3,448	\$ 3,148	\$ 3,085	\$ 3,062	\$ 3,044	\$ 2,873	\$ 2,978	\$ 2,982	\$ 2,910	\$ 9,681	\$ 8,895	\$ 11,957	\$ 12,061
2	3,572	3,475	3,633	3,458	3,535	3,189	3,367	3,047	3,116	10,680	10,091	13,549	12,272
3	7,020	6,623	6,718	6,520	6,579	6,062	6,345	6,029	6,026	20,361	18,986	25,506	24,333
	Provision for (recovery of) credit losses ¹												
4	142	163	150	140	154	191	167	199	372	455	512	652	1,256
5	28	(103)	(117)	(87)	(54)	(228)	(25)	52	579	(192)	(307)	(394)	1,490
6	170	60	33	53	100	(37)	142	251	951	263	205	258	2,746
7	829	592	756	650	836	441	780	630	805	2,177	2,057	2,707	2,886
8	2,957	2,932	2,869	2,912	2,748	2,689	2,654	2,684	2,533	8,758	8,091	11,003	10,441
9	3,064	3,039	3,060	2,905	2,895	2,969	2,769	2,464	1,737	9,163	8,633	11,538	8,260
10	811	803	806	768	770	787	732	662	474	2,420	2,289	3,057	2,234
11	2,253	2,236	2,254	2,137	2,125	2,182	2,037	1,802	1,263	6,743	6,344	8,481	6,026
12	-	-	-	-	-	-	-	24	25	-	-	-	98
13	\$ 2,253	\$ 2,236	\$ 2,254	\$ 2,137	\$ 2,125	\$ 2,182	\$ 2,037	\$ 1,826	\$ 1,288	\$ 6,743	\$ 6,344	\$ 8,481	\$ 6,124
14	\$ 20.8	\$ 20.6	\$ 19.9	\$ 17.8	\$ 17.7	\$ 17.4	\$ 17.6	\$ 17.7	\$ 17.8	\$ 20.4	\$ 17.6	\$ 17.6	\$ 18.0
15	42.9 %	44.6 %	44.8 %	47.7 %	47.6 %	51.3 %	46.0 %	40.5 %	28.3 %	44.1 %	48.3 %	48.1 %	33.4 %
16	42.9	44.6	44.8	47.7	47.6	51.3	46.0	41.0	28.8	44.1	48.3	48.1	33.9

Key Performance Indicators (\$ billions, except as noted)

17	\$ 156	\$ 153	\$ 149	\$ 145	\$ 145	\$ 145	\$ 144	\$ 144	\$ 143	\$ 156	\$ 145	\$ 145	\$ 144
	Average loans – personal												
	Real estate secured lending												
18	240.4	235.0	231.6	226.9	222.0	216.0	212.5	207.5	203.1	235.7	216.9	219.4	202.9
	Home Equity Line of Credit (HELOC)												
19	78.1	74.1	71.7	69.6	67.1	64.5	62.4	59.9	58.3	74.6	64.7	65.9	58.1
	– amortizing ⁶												
20	318.5	309.1	303.3	296.5	289.1	280.5	274.9	267.4	261.4	310.3	281.6	285.3	261.0
21	31.6	30.8	30.9	30.6	30.9	31.3	32.1	32.8	33.1	31.1	31.4	31.3	33.4
	HELOC – non-amortizing ⁶												
22	27.2	27.3	27.7	28.0	27.9	27.7	27.7	27.5	26.2	27.4	27.8	27.8	26.4
	Indirect auto ⁶												
23	18.8	19.1	19.0	18.5	18.3	18.2	17.7	17.4	17.1	19.0	18.0	18.2	17.7
	Other ⁶												
24	17.5	16.4	16.7	16.4	15.9	15.6	16.6	16.9	17.1	16.9	16.0	16.1	18.2
	Credit card												
25	413.6	402.7	397.6	390.0	382.1	373.3	369.0	362.0	354.9	404.7	374.8	378.7	356.7
26	104.5	100.9	96.6	93.5	91.1	86.9	85.0	84.6	85.3	100.7	87.7	89.1	84.4
	Average loans and acceptances – business												
	Average deposits												
27	269.2	261.2	257.2	253.5	249.2	243.4	240.3	234.4	227.5	262.5	244.3	246.6	221.0
	Personal												
28	167.4	169.9	169.8	167.2	161.0	155.1	150.4	143.3	135.6	169.0	155.5	158.4	130.3
	Business												
29	41.2	42.7	40.5	39.2	38.2	38.8	37.2	34.9	33.3	41.5	38.1	38.4	31.0
	Wealth												
30	2.70 %	2.62 %	2.53 %	2.57 %	2.61 %	2.61 %	2.65 %	2.71 %	2.68 %	2.62 %	2.62 %	2.61 %	2.79 %
	Net interest margin including securitized assets												
31	\$ 526	\$ 537	\$ 557	\$ 557	\$ 538	\$ 514	\$ 484	\$ 433	\$ 434	\$ 526	\$ 538	\$ 557	\$ 433
	Assets under administration ³												
32	408	411	429	427	420	397	380	358	366	408	420	427	358
	Assets under management ³												
33	1,527	1,271	1,116	1,334	1,410	1,051	1,071	1,297	1,360	3,914	3,532	4,866	4,796
	Gross originated insurance premiums (\$ millions)												
34	42.1 %	44.3 %	42.7 %	44.7 %	41.8 %	44.4 %	41.8 %	44.5 %	42.0 %	43.0 %	42.6 %	43.1 %	42.9 %
	Efficiency ratio – reported												
35	42.1	44.3	42.7	44.7	41.8	44.4	41.8	44.1	41.6	43.0	42.6	43.1	42.5
	Efficiency ratio – adjusted												
36	\$ 2,957	\$ 2,932	\$ 2,869	\$ 2,912	\$ 2,748	\$ 2,689	\$ 2,654	\$ 2,659	\$ 2,508	\$ 8,758	\$ 8,091	\$ 11,003	\$ 10,341
	Non-interest expenses – adjusted ²												
37	1,060	1,060	1,062	1,061	1,073	1,085	1,087	1,085	1,087	1,060	1,073	1,061	1,085
	Number of Canadian retail branches at period end												
38	45,036	43,707	42,952	42,205	41,763	41,064	40,714	40,725	40,652	43,900	41,181	41,439	40,872
	Average number of full-time equivalent staff												

¹ Impaired PCL represents Stage 3 PCL on financial assets. Performing represents Stage 1 and Stage 2 PCL on financial assets, loan commitments, and financial guarantees.

² The items of note pertain to the charges related to the acquisition of Greystone. Refer to footnote 3iv on page 4.

³ For additional information about this metric, refer to the Glossary in Bank's third quarter 2022 MD&A, which is incorporated by reference.

⁴ Capital allocated to the business segments was increased to 10.5% CET1 Capital effective the first quarter of fiscal 2022, compared with 9% since the second quarter of 2020 and 10.5% in the first quarter of 2020.

⁵ Amounts are calculated in accordance with OSFI's Capital Adequacy Requirements guideline.

⁶ HELOC, Indirect auto, and Other are included in Consumer instalment and other personal on the Interim Consolidated Balance Sheet.

U.S. Retail Segment – Canadian Dollars

RESULTS OF OPERATIONS

(\$ millions, except as noted)
For the period ended

LINE #	2022			2021			2020			Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2022	2021	2021	2020
Net interest income	\$ 2,453	\$ 2,079	\$ 2,115	\$ 2,103	\$ 1,990	\$ 1,950	\$ 2,031	\$ 2,071	\$ 2,256	\$ 6,647	\$ 5,971	\$ 8,074	\$ 8,834
Non-interest income	648	864	671	677	691	663	653	646	595	2,183	2,007	2,684	2,438
Total revenue	3,101	2,943	2,786	2,780	2,681	2,613	2,684	2,717	2,851	8,830	7,978	10,758	11,272
Provision for (recovery of) credit losses ¹													
Impaired	135	96	125	68	63	117	190	147	290	356	370	438	997
Performing	(28)	(114)	(104)	(144)	(159)	(330)	(55)	425	607	(246)	(544)	(688)	1,928
Total provision for (recovery of) credit losses	107	(18)	21	(76)	(96)	(213)	135	572	897	110	(174)	(250)	2,925
Non-interest expenses	1,715	1,632	1,597	1,617	1,518	1,594	1,688	1,660	1,646	4,944	4,800	6,417	6,579
Income (loss) before income taxes	1,279	1,329	1,168	1,239	1,259	1,232	861	485	308	3,776	3,352	4,591	1,768
Provision for (recovery of) income taxes	126	186	148	111	161	162	70	(47)	(48)	460	393	504	(167)
U.S. Retail Bank net income – reported	1,153	1,143	1,020	1,128	1,098	1,070	791	532	356	3,316	2,959	4,087	1,935
Adjustments for items of note, net of income taxes ²	22	(169)	–	–	–	–	–	–	–	(147)	–	–	–
U.S. Retail Bank net income – adjusted	1,175	974	1,020	1,128	1,098	1,070	791	532	356	3,169	2,959	4,087	1,935
Share of net income from investment in Schwab and TD Ameritrade ^{3,4,5}	289	224	252	246	197	246	209	339	317	765	652	898	1,091
Net income – reported	1,442	1,367	1,272	1,374	1,295	1,316	1,000	871	673	4,081	3,611	4,985	3,026
Net income – adjusted	\$ 1,464	\$ 1,198	\$ 1,272	\$ 1,374	\$ 1,295	\$ 1,316	\$ 1,000	\$ 871	\$ 673	\$ 3,934	\$ 3,611	\$ 4,985	\$ 3,026
Average common equity (\$ billions)	\$ 38.8	\$ 39.3	\$ 40.0	\$ 37.6	\$ 37.1	\$ 38.9	\$ 40.5	\$ 38.6	\$ 40.1	\$ 39.4	\$ 38.8	\$ 38.5	\$ 39.8
Return on common equity – reported ⁶	14.8 %	14.2 %	12.6 %	14.5 %	13.8 %	13.9 %	9.8 %	9.0 %	6.7 %	13.9 %	12.5 %	13.0 %	7.7 %
Return on common equity – adjusted ⁶	15.0	12.5	12.6	14.5	13.8	13.9	9.8	9.0	6.7 %	13.4	12.5	13.0	7.7

Key Performance Indicators (\$ billions, except as noted)													
Total risk-weighted assets ⁷	\$ 209	\$ 205	\$ 205	\$ 206	\$ 210	\$ 212	\$ 223	\$ 233	\$ 231	\$ 209	\$ 210	\$ 206	\$ 233
Average loans – personal ⁸													
Residential mortgages	42.8	40.3	39.0	37.6	35.8	36.8	38.6	39.4	39.4	40.7	37.1	37.2	38.5
Consumer instalment and other personal													
HELOC	8.9	8.6	8.8	8.9	9.1	9.6	10.3	11.0	11.6	8.7	9.7	9.5	11.5
Indirect auto	33.5	32.5	32.0	31.8	30.3	31.1	31.9	32.7	33.3	32.7	31.1	31.3	33.1
Other	0.7	0.8	0.8	0.8	0.9	1.0	1.0	0.7	0.8	0.8	1.0	0.9	0.9
Credit card	16.9	16.1	16.7	15.8	15.1	15.5	16.8	16.8	17.5	16.6	15.8	15.8	18.1
Total average loans – personal ⁸	102.8	98.3	97.3	94.9	91.2	94.0	98.6	100.6	102.6	99.5	94.7	94.7	102.1
Average loans and acceptances – business ⁸	111.2	107.3	107.3	109.9	114.2	119.4	122.2	129.0	138.1	108.6	118.6	116.4	127.4
Average deposits ⁸													
Personal	172.7	170.2	164.3	158.6	152.6	151.0	145.2	143.5	144.3	169.1	149.6	151.9	136.7
Business	141.8	141.8	144.0	140.1	132.4	131.8	131.1	132.7	130.7	142.5	131.7	133.8	117.8
Schwab and TD Ameritrade insured deposit accounts	184.7	180.8	182.6	177.3	179.2	192.6	196.5	189.9	193.4	182.7	189.4	186.4	177.6
Net interest margin ⁹	2.62 %	2.21 %	2.21 %	2.21 %	2.16 %	2.15 %	2.24 %	2.27 %	2.50 %	2.35 %	2.18 %	2.19 %	2.69 %
Assets under administration	\$ 42	\$ 42	\$ 41	\$ 37	\$ 36	\$ 33	\$ 34	\$ 33	\$ 31	\$ 42	\$ 36	\$ 37	\$ 33
Assets under management	46	47	50	51	51	55	55	52	54	46	51	51	52
Efficiency ratio – reported	55.3 %	55.5 %	57.3 %	58.2 %	56.6 %	61.0 %	62.9 %	61.1 %	57.7 %	56.0 %	60.2 %	59.6 %	58.4 %
Efficiency ratio – adjusted	54.4	60.0	57.3	58.2	56.6	61.0	62.9	61.1	57.7	57.1	60.2	59.6	58.4
Total revenue – adjusted ²	3,101	2,719	2,786	2,780	2,681	2,613	2,684	2,717	2,851	8,606	7,978	10,758	11,272
Non-interest expenses – adjusted ²	1,686	1,632	1,597	1,617	1,518	1,594	1,688	1,660	1,646	4,915	4,800	6,417	6,579
Number of U.S. retail stores as at period end ¹⁰	1,158	1,156	1,152	1,148	1,142	1,141	1,223	1,223	1,220	1,158	1,142	1,148	1,223
Average number of full-time equivalent staff	25,968	25,366	24,922	24,771	25,047	25,892	26,333	26,460	26,408	25,419	25,756	25,508	26,380

¹ Includes ACI loans. Impaired PCL represents Stage 3 PCL on financial assets. Performing PCL represents Stage 1 and Stage 2 PCL on financial assets, loan commitments, and financial guarantees.

² The items of note pertain to litigation settlement recovery and acquisition and integration-related charges for the First Horizon acquisition. Refer to footnotes 2i and 7, respectively, on page 4.

³ Includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.

⁴ The after-tax amounts for amortization of acquired intangibles and the Bank's share of acquisition and integration charges associated with Schwab's acquisition of TD Ameritrade are recorded in the Corporate segment.

⁵ The Bank's share of Schwab's and TD Ameritrade's earnings is reported with a one-month lag. Refer to Note 7 of the Interim Consolidated Financial Statements for further details.

⁶ Capital allocated to the business segments was increased to 10.5% CET1 Capital effective the first quarter of fiscal 2022, compared with 9% since the second quarter of 2020 and 10.5% in the first quarter of 2020.

⁷ Amounts are calculated in accordance with OSFI's Capital Adequacy Requirements guideline.

⁸ Amounts are presented based on a management reporting view and exclude certain accounting adjustments.

⁹ Net interest margin is calculated by dividing U.S. Retail segment's net interest income by average interest-earning assets excluding the impact related to deposit sweep arrangements and the impact of intercompany deposits and cash collateral, which management believes better reflects segment performance. In addition, the value of tax-exempt interest income is adjusted to its equivalent before-tax value. Net interest income and average interest-earning assets used in the calculation are non-GAAP financial measures. For additional information about the Bank's use of non-GAAP financial measures, refer to "Basis of Presentation" of this document.

¹⁰ 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 #	2022				2021				2020		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2022	2021	2021	2020	
1	\$ 1,905	\$ 1,641	\$ 1,671	\$ 1,673	\$ 1,619	\$ 1,548	\$ 1,579	\$ 1,566	\$ 1,648	\$ 5,217	\$ 4,746	\$ 6,419	\$ 6,561	
2	504	682	530	539	561	528	507	488	437	1,716	1,596	2,135	1,819	
3	2,409	2,323	2,201	2,212	2,180	2,076	2,086	2,054	2,085	6,933	6,342	8,554	8,380	
4	105	75	99	53	53	91	147	111	211	279	291	344	738	
5	(22)	(90)	(82)	(115)	(127)	(264)	(44)	322	444	(194)	(435)	(550)	1,407	
6	83	(15)	17	(62)	(74)	(173)	103	433	655	85	(144)	(206)	2,145	
7	1,332	1,289	1,261	1,288	1,233	1,267	1,313	1,254	1,205	3,882	3,813	5,101	4,887	
8	994	1,049	923	986	1,021	982	670	367	225	2,966	2,673	3,659	1,348	
9	98	147	117	89	130	129	55	(36)	(35)	362	314	403	(119)	
10	896	902	806	897	891	853	615	403	260	2,604	2,359	3,256	1,467	
11	17	(133)	–	–	–	–	–	–	–	(116)	–	–	–	
12	913	769	806	897	891	853	615	403	260	2,488	2,359	3,256	1,467	
13	226	177	200	195	161	194	161	255	230	603	516	711	811	
14	1,122	1,079	1,006	1,092	1,052	1,047	776	658	490	3,207	2,875	3,967	2,278	
15	\$ 1,139	\$ 946	\$ 1,006	\$ 1,092	\$ 1,052	\$ 1,047	\$ 776	\$ 658	\$ 490	\$ 3,091	\$ 2,875	\$ 3,967	\$ 2,278	
16	\$ 30.2	\$ 31.0	\$ 31.6	\$ 29.9	\$ 30.2	\$ 30.9	\$ 31.4	\$ 29.2	\$ 29.3	\$ 30.9	\$ 30.8	\$ 30.6	\$ 29.6	
17	14.8 %	14.2 %	12.6 %	14.5 %	13.8 %	13.9 %	9.8 %	9.0 %	6.7 %	13.9 %	12.5 %	13.0 %	7.7 %	
18	15.0 %	12.5 %	12.6 %	14.5 %	13.8 %	13.9 %	9.8 %	9.0 %	6.7 %	13.4 %	12.5 %	13.0 %	7.7 %	

Key Performance Indicators

(US\$ billions, except as noted)

19	\$ 163	\$ 160	\$ 161	\$ 166	\$ 168	\$ 172	\$ 174	\$ 175	\$ 172	\$ 163	\$ 168	\$ 166	\$ 175
20	33.3	31.8	30.8	29.9	29.1	29.2	30.0	29.8	28.9	32.0	29.5	29.6	28.5
21	6.9	6.8	6.9	7.1	7.4	7.6	8.0	8.3	8.5	6.9	7.7	7.5	8.5
22	26.1	25.6	25.3	25.3	24.6	24.7	24.8	24.8	24.4	25.7	24.7	24.9	24.6
23	0.6	0.6	0.6	0.7	0.7	0.8	0.8	0.6	0.6	0.6	0.8	0.7	0.7
24	13.1	12.7	13.2	12.5	12.3	12.3	13.1	12.7	12.8	13.0	12.5	12.5	13.4
25	80.0	77.5	76.8	75.5	74.1	74.6	76.7	76.2	75.2	78.2	75.2	75.2	75.7
26	86.4	84.7	84.8	87.4	92.9	94.9	95.0	97.5	100.8	85.3	94.3	92.5	94.4
27	134.2	134.4	129.8	126.2	124.1	120.0	112.9	108.5	105.5	132.8	119.0	120.8	101.3
28	110.2	112.0	113.8	111.5	107.7	104.7	101.9	100.4	95.6	112.0	104.8	106.4	87.3
29	143.5	142.8	144.2	141.1	145.9	153.0	152.8	143.6	141.5	143.5	150.5	148.2	131.6
30	2.62 %	2.21 %	2.21 %	2.21 %	2.16 %	2.15 %	2.24 %	2.27 %	2.50 %	2.35 %	2.18 %	2.19 %	2.69 %
31	32	32	32	30	29	27	26	24	23	32	29	30	24
32	36	37	40	41	41	44	43	39	40	36	41	41	39
33	55.3 %	55.5 %	57.3 %	58.2 %	56.6 %	61.0 %	62.9 %	61.1 %	57.8 %	56.0 %	60.1 %	59.6 %	58.3 %
34	54.4	60.1	57.3	58.2	56.6	61.0	62.9	61.1	57.8	57.1	60.1	59.6	58.3
35	2,409	2,146	2,201	2,212	2,180	2,076	2,086	2,054	2,085	6,756	6,342	8,554	8,380
36	1,310	1,289	1,261	1,288	1,233	1,267	1,313	1,254	1,205	3,860	3,813	5,101	4,887
37	1,158	1,156	1,152	1,148	1,142	1,141	1,223	1,223	1,220	1,158	1,142	1,148	1,223
38	25,968	25,366	24,922	24,771	25,047	25,892	26,333	26,460	26,408	25,419	25,756	25,508	26,380

¹ Includes ACI loans. Impaired PCL represents Stage 3 PCL on financial assets. Performing PCL represents Stage 1 and Stage 2 PCL on financial assets, loan commitments, and financial guarantees.

² The items of note pertain to the litigation settlement recovery and acquisition and integration-related charges for the First Horizon acquisition. Refer to footnotes 21 and 7, respectively, on page 4.

³ Includes the net impact of internal management adjustments which are reclassified to other reporting lines in the Corporate segment.

⁴ The after-tax amounts for amortization of acquired intangibles and the Bank's share of acquisition and integration charges associated with Schwab's acquisition of TD Ameritrade are recorded in the Corporate segment.

⁵ The Bank's share of Schwab's and TD Ameritrade's earnings is reported with a one-month lag. Refer to Note 7 of the Interim Consolidated Financial Statements for further details.

⁶ Capital allocated to the business segments was increased to 10.5% CET1 Capital effective the first quarter of fiscal 2022, compared with 9% since the second quarter of 2020 and 10.5% in the first quarter of 2020.

⁷ Amounts are calculated in accordance with OSFI's Capital Adequacy Requirements guideline.

⁸ Amounts are presented based on a management reporting view and exclude certain accounting adjustments.

⁹ Net interest margin is calculated by dividing U.S. Retail segment's net interest income by average interest-earning assets excluding the impact related to deposit sweep arrangements and the impact of intercompany deposits and cash collateral, which management believes better reflects segment performance. In addition, the value of tax-exempt interest income is adjusted to its equivalent before-tax value. Net interest income and average interest-earning assets used in the calculation are non-GAAP financial measures. For additional information about the Bank's use of non-GAAP financial measures, refer to "Basis of Presentation" in this document.

¹⁰ Includes full-service retail banking stores.

Wholesale Banking Segment

RESULTS OF OPERATIONS

(\$ millions, except as noted)
For the period ended

LINE #	2022			2021			2020		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2022	2021	2021	2020
Net interest income (TEB)	\$ 786	\$ 759	\$ 709	\$ 689	\$ 632	\$ 648	\$ 661	\$ 609	\$ 531	\$ 2,254	\$ 1,941	\$ 2,630	\$ 1,990
Non-interest income	290	491	637	461	451	509	649	645	866	1,418	1,609	2,070	2,968
Total revenue	1,076	1,250	1,346	1,150	1,083	1,157	1,310	1,254	1,397	3,672	3,550	4,700	4,958
Provision for (recovery of) credit losses ¹													
Impaired	–	(1)	(4)	(14)	–	12	10	(19)	52	(5)	22	8	279
Performing	25	(8)	(1)	(63)	2	(75)	10	13	71	16	(63)	(126)	229
Total provision for (recovery of) credit losses	25	(9)	(5)	(77)	2	(63)	20	(6)	123	11	(41)	(118)	508
Non-interest expenses	691	776	764	658	635	705	711	581	669	2,231	2,051	2,709	2,518
Income (loss) before income taxes	360	483	587	569	446	515	579	679	605	1,430	1,540	2,109	1,932
Provision for (recovery of) income taxes (TEB)	89	124	153	149	116	132	142	193	163	366	390	539	514
Net income (loss) – reported	\$ 271	\$ 359	\$ 434	\$ 420	\$ 330	\$ 383	\$ 437	\$ 486	\$ 442	\$ 1,064	\$ 1,150	\$ 1,570	\$ 1,418
Average common equity (\$ billions)	\$ 12.1	\$ 11.2	\$ 10.6	\$ 8.9	\$ 8.3	\$ 7.9	\$ 8.1	\$ 8.4	\$ 8.9	\$ 11.3	\$ 8.1	\$ 8.3	\$ 8.4
Return on common equity ^{2,3}	8.9 %	13.1 %	16.2 %	18.6 %	15.7 %	20.0 %	21.3 %	23.0 %	19.7 %	12.6 %	19.0 %	18.9 %	16.9 %

Key Performance Indicators

(\$ billions, except as noted)

Total risk-weighted assets ⁴	\$ 117	\$ 115	\$ 106	\$ 100	\$ 100	\$ 89	\$ 91	\$ 92	\$ 95	\$ 117	\$ 100	\$ 100	\$ 92
Average gross lending portfolio ⁵	72.2	63.7	59.2	58.1	59.9	60.3	58.7	61.0	69.4	65.1	59.6	59.3	62.7
Efficiency ratio	64.2 %	62.1 %	56.8 %	57.2 %	58.6 %	60.9 %	54.3 %	46.3 %	47.9 %	60.8 %	57.8 %	57.6 %	50.8 %
Average number of full-time equivalent staff	5,163	4,950	4,932	4,910	4,839	4,757	4,678	4,659	4,632	5,016	4,758	4,796	4,589

Trading-Related Revenue (TEB)⁶

Interest rate and credit	\$ 174	\$ 243	\$ 250	\$ 200	\$ 146	\$ 184	\$ 384	\$ 437	\$ 540	\$ 667	\$ 714	\$ 914	\$ 1,721
Foreign exchange	241	259	232	201	190	209	151	152	169	732	550	751	767
Equity and other	132	178	244	109	131	165	209	172	233	554	505	614	452
Total trading-related revenue (TEB)	\$ 547	\$ 680	\$ 726	\$ 510	\$ 467	\$ 558	\$ 744	\$ 761	\$ 942	\$ 1,953	\$ 1,769	\$ 2,279	\$ 2,940

¹ Impaired PCL represents Stage 3 PCL on financial assets. Performing represents Stage 1 and Stage 2 PCL on financial assets, loan commitments, and financial guarantees.

² Capital allocated to the business segments was increased to 10.5% CET1 Capital effective the first quarter of fiscal 2022, compared with 9% since the second quarter of 2020 and 10.5% in the first quarter of 2020.

³ Credit valuation adjustment is included in accordance with OSFI guidance.

⁴ Amounts are calculated in accordance with OSFI's Capital Adequacy Requirements guideline.

⁵ Includes gross loans and bankers' acceptances related to Wholesale Banking, excluding letters of credit, cash collateral, credit default swaps, and allowance for credit losses.

⁶ Includes net interest income (TEB) and trading income (loss) as disclosed in Table 13 in the Bank's third quarter 2022 MD&A, which is incorporated by reference. For additional information about the Bank's use of non-GAAP financial measures, refer to "Basis of Presentation" in this document.

Corporate Segment

RESULTS OF OPERATIONS

(\$ millions) For the period ended	LINE #	2022			2021				2020		Year to Date		Full Year	
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2022	2021	2021	2020
Net interest income (loss) ^{1,2}	1	\$ 357	\$ 391	\$ 393	\$ 408	\$ 338	\$ 364	\$ 360	\$ 365	\$ 404	\$ 1,141	\$ 1,062	\$ 1,470	\$ 1,612
Non-interest income (loss) ²	2	(629)	56	38	83	31	32	113	1,479	(13)	(535)	176	259	1,471
Total revenue	3	(272)	447	431	491	369	396	473	1,844	391	606	1,238	1,729	3,083
Provision for (recovery of) credit losses ^{2,3}														
Impaired	4	63	56	58	26	25	61	99	32	117	177	185	211	431
Performing	5	(14)	(62)	(35)	(49)	(68)	(125)	(83)	68	100	(111)	(276)	(325)	632
Total provision for (recovery of) credit losses	6	49	(6)	23	(23)	(43)	(64)	16	100	217	66	(91)	(114)	1,063
Non-interest expenses ^{3,4}	7	733	693	737	760	715	741	731	784	459	2,163	2,187	2,947	2,066
Income (loss) before income taxes and share of net income from investment in Schwab and TD Ameritrade	8	(1,054)	(240)	(329)	(246)	(303)	(281)	(274)	960	(285)	(1,623)	(858)	(1,104)	(46)
Provision for (recovery of) income taxes ¹	9	(323)	(111)	(123)	(118)	(125)	(119)	(117)	(1,010)	(144)	(557)	(361)	(479)	(1,429)
Share of net income from investment in Schwab and TD Ameritrade ⁵	10	(21)	(22)	(21)	(22)	(27)	(24)	(40)	14	11	(64)	(91)	(113)	42
Net income (loss) – reported	11	(752)	(151)	(227)	(150)	(205)	(186)	(197)	1,984	(130)	(1,130)	(588)	(738)	1,425
Adjustments for items of note, net of income taxes ⁶	12	577	72	100	85	83	80	103	(2,197)	54	749	266	351	(2,025)
Net income (loss) – adjusted	13	\$ (175)	\$ (79)	\$ (127)	\$ (65)	\$ (122)	\$ (106)	\$ (94)	\$ (213)	\$ (76)	\$ (381)	\$ (322)	\$ (387)	\$ (600)
Decomposition of Adjustments for Items of Note, Net of Income Taxes⁶														
Amortization of acquired intangibles	14	\$ 52	\$ 54	\$ 59	\$ 65	\$ 61	\$ 62	\$ 65	\$ 53	\$ 54	\$ 165	\$ 188	\$ 253	\$ 225
Acquisition and integration charges related to the Schwab transaction	15	20	18	41	20	22	18	38	–	–	79	78	98	–
Mitigation of interest rate volatility to closing capital on First Horizon acquisition	16	505	–	–	–	–	–	–	–	–	505	–	–	–
Net gain on sale of the investment in TD Ameritrade	17	–	–	–	–	–	–	–	(2,250)	–	–	–	–	(2,250)
Total adjustments for items of note	18	\$ 577	\$ 72	\$ 100	\$ 85	\$ 83	\$ 80	\$ 103	\$ (2,197)	\$ 54	\$ 749	\$ 266	\$ 351	\$ (2,025)
Decomposition of Items included in Net Income (Loss) – Adjusted														
Net corporate expenses ⁷	19	\$ (196)	\$ (161)	\$ (168)	\$ (202)	\$ (169)	\$ (186)	\$ (182)	\$ (302)	\$ (153)	\$ (525)	\$ (537)	\$ (739)	\$ (833)
Other	20	21	82	41	137	47	80	88	89	77	144	215	352	233
Net income (loss) – adjusted	21	\$ (175)	\$ (79)	\$ (127)	\$ (65)	\$ (122)	\$ (106)	\$ (94)	\$ (213)	\$ (76)	\$ (381)	\$ (322)	\$ (387)	\$ (600)
Average number of full-time equivalent staff	22	20,950	19,180	18,017	17,772	17,657	17,736	17,720	17,849	17,889	19,385	17,704	17,721	17,757

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

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

³ PCL relates to the Bank's U.S. strategic cards portfolio. Impaired PCL represents Stage 3 PCL on financial assets. Performing PCL represents Stage 1 and Stage 2 PCL on financial assets, loan commitments, and financial guarantees. The retailer program partners' share of revenue and credit losses related to the U.S. strategic cards portfolio is presented in the Corporate segment, with an offsetting amount (representing the partners' net share) recorded in non-interest expenses, resulting in no impact to Corporate reported net income (loss).

⁴ Includes the retailer program partners' share of the U.S. strategic cards portfolio.

⁵ Includes the after-tax amounts for amortization of acquired intangibles and the Bank's share of acquisition and integration charges associated with the Schwab transaction.

⁶ For detailed footnotes to the items of note, refer to page 4.

⁷ For additional information about this metric, refer to the Glossary in the Bank's third quarter 2022 MD&A, which is incorporated by reference.

Balance Sheet

(\$ millions)											
As at											
LINE #		2022			2021			2020			
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	
ASSETS											
1	Cash and due from banks	\$ 5,674	\$ 5,633	\$ 7,001	\$ 5,931	\$ 5,817	\$ 5,718	\$ 6,250	\$ 6,445	\$ 5,410	
2	Interest-bearing deposits with banks	131,325	127,957	165,209	159,962	167,543	188,409	217,106	164,149	161,519	
3	Trading loans, securities, and other	148,133	144,390	152,748	147,590	147,438	141,490	156,351	148,318	144,771	
4	Non-trading financial assets at fair value through profit or loss	11,426	11,552	9,925	9,390	9,252	9,215	7,690	8,548	10,675	
5	Derivatives	75,883	98,798	54,519	54,427	51,742	53,621	53,596	54,242	77,320	
6	Financial assets designated at fair value through profit or loss	4,755	4,561	4,762	4,564	4,632	4,832	4,257	4,739	6,385	
7	Financial assets at fair value through other comprehensive income	71,240	69,161	75,519	79,066	84,389	89,599	98,290	103,285	117,457	
8		311,437	328,462	297,473	295,037	297,453	298,757	320,184	319,132	356,608	
9	Debt securities at amortized cost, net of allowance for credit losses	330,086	317,344	295,946	268,939	250,310	215,905	210,206	227,679	200,111	
10	Securities purchased under reverse repurchase agreements	161,275	171,738	165,818	167,284	162,154	155,375	156,176	169,162	159,672	
Loans											
11	Residential mortgages	288,597	281,032	275,029	268,340	263,456	256,277	253,868	252,219	246,137	
12	Consumer instalment and other personal: HELOC	120,753	116,344	112,357	110,669	109,108	107,094	105,564	105,791	103,859	
13	Indirect auto	60,527	60,146	59,278	59,130	58,810	57,683	59,173	60,437	59,800	
14	Other	19,474	20,292	20,361	20,065	19,572	19,689	20,213	19,232	18,735	
15	Credit card	33,728	32,064	31,441	30,738	30,692	29,281	30,740	32,334	32,640	
16	Business and government	273,806	261,170	251,388	240,070	244,393	245,410	244,370	255,799	268,409	
17		796,885	771,048	749,854	729,012	726,031	715,434	713,928	725,812	729,580	
18	Allowance for loan losses	(6,040)	(6,076)	(6,239)	(6,390)	(6,811)	(6,998)	(7,932)	(8,289)	(8,133)	
19	Loans, net of allowance for loan losses	790,845	764,972	743,615	722,622	719,220	708,436	705,996	717,523	721,447	
Other											
20	Customers' liability under acceptances	20,136	19,515	17,346	18,448	19,298	19,070	18,760	14,941	13,394	
21	Investment in Schwab and TD Ameritrade	9,504	9,726	11,186	11,112	11,231	10,697	11,740	12,174	10,014	
22	Goodwill	16,730	16,753	16,615	16,232	16,341	15,979	16,540	17,148	17,229	
23	Other intangibles	2,194	2,181	2,152	2,123	2,140	1,915	1,999	2,125	2,232	
24	Land, buildings, equipment, and other depreciable assets	9,098	9,235	9,289	9,181	9,253	9,261	9,740	10,136	9,625	
25	Deferred tax assets	2,105	1,857	2,228	2,265	2,036	1,938	2,229	2,444	1,956	
26	Amounts receivable from brokers, dealers and clients	26,727	23,401	24,779	32,357	23,262	21,535	41,251	33,951	20,225	
27	Other assets	23,675	26,502	19,931	17,179	17,035	16,063	17,418	18,856	17,863	
28		110,169	109,170	103,526	108,897	100,596	96,458	119,677	111,775	92,538	
29	Total assets	\$ 1,840,811	\$ 1,825,276	\$ 1,778,588	\$ 1,728,672	\$ 1,703,093	\$ 1,669,058	\$ 1,735,595	\$ 1,715,865	\$ 1,697,305	
LIABILITIES											
30	Trading deposits	\$ 18,604	\$ 19,553	\$ 20,549	\$ 22,891	\$ 29,445	\$ 33,679	\$ 47,154	\$ 19,177	\$ 22,118	
31	Derivatives	72,960	87,879	51,892	57,122	52,715	58,019	56,727	53,203	80,685	
32	Securitization liabilities at fair value	12,671	12,602	13,332	13,505	13,633	13,622	13,619	13,718	13,402	
33	Financial liabilities designated at fair value through profit or loss	139,805	128,899	135,150	113,988	92,355	66,253	49,087	59,665	100,339	
34		244,040	248,933	220,923	207,506	188,148	171,573	166,587	145,763	216,544	
Deposits											
35	Personal Non-term	602,819	605,115	601,546	582,417	574,558	571,708	578,266	565,932	549,332	
36	Term	62,461	53,337	51,200	51,081	51,980	54,754	56,967	59,268	60,466	
37	Banks	30,401	26,062	24,282	20,917	25,638	26,174	22,994	28,969	20,171	
38	Business and government	506,055	499,224	482,510	470,710	466,505	465,852	480,969	481,164	461,309	
39		1,201,736	1,183,738	1,159,538	1,125,125	1,118,681	1,118,488	1,139,196	1,135,333	1,091,278	
Other											
40	Acceptances	20,136	19,515	17,346	18,448	19,298	19,070	18,760	14,941	13,394	
41	Obligations related to securities sold short	50,068	51,650	47,430	42,384	36,723	39,080	41,768	34,999	33,783	
42	Obligations related to securities sold under repurchase agreements	126,946	132,753	145,432	144,097	155,863	148,326	175,672	188,876	171,881	
43	Securitization liabilities at amortized cost	15,228	15,234	15,280	15,262	15,272	15,346	15,216	15,768	15,093	
44	Amounts payable to brokers, dealers and clients	29,997	27,315	26,895	28,993	23,866	20,514	37,105	35,143	17,672	
45	Insurance-related liabilities	7,552	7,398	7,745	7,676	7,735	7,334	7,604	7,590	7,601	
46	Other liabilities	31,250	28,077	24,718	28,133	26,297	23,543	26,879	30,476	25,116	
47		281,177	281,942	284,846	284,993	285,054	273,213	323,004	327,793	284,540	
48	Subordinated notes and debentures	11,266	11,251	11,304	11,230	11,303	11,269	11,383	11,477	12,477	
49	Total liabilities	1,738,219	1,725,864	1,676,611	1,628,854	1,603,186	1,574,543	1,640,170	1,620,366	1,604,839	
EQUITY											
Shareholders' Equity											
50	Common shares	23,744	23,127	23,170	23,066	22,945	22,790	22,645	22,487	22,361	
51	Preferred shares and other equity instruments	7,350	6,550	5,700	5,700	6,700	4,950	5,650	5,650	5,800	
52	Treasury Common Shares	(104)	(243)	(188)	(152)	(189)	(123)	(171)	(37)	(59)	
53	Preferred shares and other equity instruments	(16)	(13)	(6)	(10)	(5)	(5)	(4)	(1)	(5)	
54	Contributed surplus	169	154	148	173	125	126	121	121	128	
55	Retained earnings	69,090	67,046	65,621	63,944	61,167	59,035	56,032	53,845	49,934	
56	Accumulated other comprehensive income (loss)	2,359	2,791	7,532	7,097	9,164	7,742	11,152	13,437	14,307	
57	Total equity	102,592	99,412	101,977	99,818	99,907	94,515	95,425	95,499	92,466	
58	Total liabilities and equity	\$ 1,840,811	\$ 1,825,276	\$ 1,778,588	\$ 1,728,672	\$ 1,703,093	\$ 1,669,058	\$ 1,735,595	\$ 1,715,865	\$ 1,697,305	

Assets Under Administration and Management

(\$ millions) As at		LINE #	2022			2021			2020	
	Q3		Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
Assets Under Administration										
U.S. Retail	1	\$ 41,541	\$ 41,527	\$ 40,884	\$ 37,015	\$ 35,997	\$ 33,480	\$ 33,836	\$ 32,557	\$ 30,771
Canadian Retail	2	526,415	536,558	557,186	556,825	537,811	514,328	484,357	432,567	434,152
Total	3	\$ 567,956	\$ 578,085	\$ 598,070	\$ 593,840	\$ 573,808	\$ 547,808	\$ 518,193	\$ 465,124	\$ 464,923
Assets Under Management										
U.S. Retail	4	\$ 46,036	\$ 46,994	\$ 50,392	\$ 50,621	\$ 50,974	\$ 54,595	\$ 54,533	\$ 51,794	\$ 53,801
Canadian Retail	5	408,017	410,610	429,015	426,864	420,079	396,961	379,796	357,917	366,205
Total	6	\$ 454,053	\$ 457,604	\$ 479,407	\$ 477,485	\$ 471,053	\$ 451,556	\$ 434,329	\$ 409,711	\$ 420,006

Change in Accumulated Other Comprehensive Income, Net of Income Taxes

(\$ millions) For the period ended														
LINE #	2022			2021				2020		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2022	2021	2021	2020	
Unrealized Gains (Losses) on Debt Securities at Fair Value through Other Comprehensive Income														
Balance at beginning of period	1	\$ (280)	\$ 305	\$ 510	\$ 610	\$ 618	\$ 746	\$ 543	\$ 475	\$ 24	\$ 510	\$ 543	\$ 543	\$ 290
Change in unrealized gains (losses)	2	3	(586)	(194)	(94)	14	(114)	219	69	461	(777)	119	25	257
Change in allowance for expected credit losses on debt securities at fair value through other comprehensive income	3	(2)	1	(2)	3	-	(3)	1	1	(5)	(3)	(2)	1	2
Reclassification to earnings of losses (gains)	4	4	-	(9)	(9)	(22)	(11)	(17)	(2)	(5)	(5)	(50)	(59)	(6)
Net change for the period	5	5	(585)	(205)	(100)	(8)	(128)	203	68	451	(785)	67	(33)	253
Balance at end of period	6	(275)	(280)	305	510	610	618	746	543	475	(275)	610	510	543
Unrealized Gains (Losses) on Equity Securities at Fair Value through Other Comprehensive Income														
Balance at beginning of period	7	371	245	181	141	17	(154)	(252)	(230)	(246)	181	(252)	(252)	(40)
Change in unrealized gains (losses)	8	(104)	122	65	49	124	172	98	(31)	16	83	394	443	(225)
Reclassification to retained earnings of losses (gains)	9	(198)	4	(1)	(9)	-	(1)	-	9	-	(195)	(1)	(10)	13
Net change for the period	10	(302)	126	64	40	124	171	98	(22)	16	(112)	393	433	(212)
Balance at end of period	11	69	371	245	181	141	17	(154)	(252)	(230)	69	141	181	(252)
Change in Fair Value Due to Credit Risk on Financial Liabilities Designated at Fair Value Through Profit or Loss														
Balance at beginning of period	12	3	2	14	-	(2)	(20)	(37)	(55)	(35)	14	(37)	(37)	14
Change in fair value due to credit risk on financial liabilities	13	37	1	(12)	14	2	18	17	18	(20)	26	37	51	(51)
Net change for the period	14	37	1	(12)	14	2	18	17	18	(20)	26	37	51	(51)
Balance at end of period	15	40	3	2	14	-	(2)	(20)	(37)	(55)	40	-	14	(37)
Unrealized Foreign Currency Translation Gains (Losses) on Investments in Foreign Operations, Net of Hedging Activities¹														
Balance at beginning of period	16	7,824	6,821	5,230	5,699	4,860	7,071	9,357	9,658	11,906	5,230	9,357	9,357	8,793
Investment in foreign operations	17	(159)	1,164	2,354	(699)	1,264	(3,276)	(3,371)	(1,972)	(3,240)	3,359	(5,383)	(6,082)	(676)
Hedging activities	18	65	(218)	(1,034)	312	(576)	1,442	1,471	2,268	1,349	(1,187)	2,337	2,649	1,683
Recovery of (provision for) income taxes	19	(17)	57	271	(82)	151	(377)	(386)	(597)	(357)	311	(612)	(694)	(443)
Net change for the period	20	(111)	1,003	1,591	(469)	839	(2,211)	(2,286)	(301)	(2,248)	2,483	(3,658)	(4,127)	564
Balance at end of period	21	7,713	7,824	6,821	5,230	5,699	4,860	7,071	9,357	9,658	7,713	5,699	5,230	9,357
Gains (losses) on Derivatives Designated as Cash Flow Hedges														
Balance at beginning of period	22	(2,280)	1,324	1,930	3,284	3,075	3,565	3,826	4,373	4,237	1,930	3,826	3,826	1,497
Change in gains (losses)	23	(291)	(3,652)	490	(1,498)	861	(1,044)	(730)	(379)	(198)	(3,453)	(913)	(2,411)	3,565
Reclassification to earnings of losses (gains)	24	630	48	(1,096)	144	(652)	554	469	(168)	334	(418)	371	515	(1,236)
Net change for the period	25	339	(3,604)	(606)	(1,354)	209	(490)	(261)	(547)	136	(3,871)	(542)	(1,896)	2,329
Balance at end of period	26	(1,941)	(2,280)	1,324	1,930	3,284	3,075	3,565	3,826	4,373	(1,941)	3,284	1,930	3,826
Share of accumulated other comprehensive income (loss) from investment in Schwab and TD Ameritrade														
	27	(3,247)	(2,847)	(1,165)	(768)	(570)	(826)	(56)	-	86	(3,247)	(570)	(768)	-
Accumulated Other Comprehensive Income at End of Period														
	28	\$ 2,359	\$ 2,791	\$ 7,532	\$ 7,097	\$ 9,164	\$ 7,742	\$ 11,152	\$ 13,437	\$ 14,307	\$ 2,359	\$ 9,164	\$ 7,097	\$ 13,437

¹ Includes a \$1,531 million release of the cumulative foreign currency translation gains from accumulated other comprehensive income (AOCI) related to the Bank's foreign investment in TD Ameritrade on sale of its investment, with an offsetting AOCI release of the designated hedging items and related taxes against this foreign investment in the fourth quarter of 2020.

Analysis of Change in Equity

(\$ millions, except as noted)
For the period ended

LINE #	2022			2021			2020		Year to Date		Full Year		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2022	2021	2021	2020
Common Shares													
1	\$ 23,127	\$ 23,170	\$ 23,066	\$ 22,945	\$ 22,790	\$ 22,645	\$ 22,487	\$ 22,361	\$ 21,766	\$ 23,066	\$ 22,487	\$ 22,487	\$ 21,713
2	7	14	76	19	56	44	46	14	12	97	146	165	79
3	610	114	122	102	99	101	112	112	583	846	312	414	838
4	—	(171)	(94)	—	—	—	—	—	—	(265)	—	—	(143)
5	23,744	23,127	23,170	23,066	22,945	22,790	22,645	22,487	22,361	23,744	22,945	23,066	22,487
Preferred Shares and Other Equity Instruments													
6	6,550	5,700	5,700	6,700	4,950	5,650	5,650	5,800	5,800	5,700	5,650	5,650	5,800
7	800	850	—	—	1,750	—	—	—	—	1,650	1,750	1,750	—
8	—	—	—	(1,000)	—	(700)	—	(150)	—	—	(700)	(1,700)	(150)
9	7,350	6,550	5,700	5,700	6,700	4,950	5,650	5,650	5,800	7,350	6,700	5,700	5,650
Treasury Shares – Common													
10	(243)	(188)	(152)	(189)	(123)	(171)	(37)	(59)	(25)	(152)	(37)	(37)	(41)
11	(2,107)	(3,088)	(2,936)	(2,461)	(2,565)	(2,688)	(3,145)	(1,965)	(2,152)	(8,131)	(8,398)	(10,859)	(8,752)
12	2,246	3,033	2,900	2,498	2,499	2,736	3,011	1,987	2,118	8,179	8,246	10,744	8,756
13	(104)	(243)	(188)	(152)	(189)	(123)	(171)	(37)	(59)	(104)	(189)	(152)	(37)
Treasury – Preferred Shares and Other Equity Instruments													
14	(13)	(6)	(10)	(5)	(5)	(4)	(4)	(5)	(3)	(10)	(4)	(4)	(6)
15	(52)	(61)	(29)	(98)	(28)	(45)	(34)	(24)	(29)	(142)	(107)	(205)	(122)
16	49	54	33	93	28	44	34	25	27	136	106	199	124
17	(16)	(13)	(6)	(10)	(5)	(5)	(4)	(4)	(5)	(16)	(5)	(10)	(4)
Contributed Surplus													
18	154	148	173	125	126	121	121	128	124	173	121	121	157
19	11	(3)	8	5	1	2	(8)	—	6	16	(5)	—	(31)
20	8	8	10	5	5	6	10	2	2	26	21	26	11
21	—	(3)	(7)	(2)	(7)	(5)	(6)	(2)	(2)	(10)	(18)	(20)	(11)
22	(4)	4	(36)	40	—	2	4	(7)	(2)	(36)	6	46	(5)
23	169	154	148	173	125	126	121	121	128	169	125	173	121
Retained Earnings													
24	67,046	65,621	63,944	61,167	59,035	56,032	53,845	49,934	49,702	63,944	53,845	53,845	49,497
25	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	(553)
26	3,214	3,811	3,733	3,781	3,545	3,695	3,277	5,143	2,248	10,758	10,517	14,298	11,895
27	(1,604)	(1,603)	(1,622)	(1,437)	(1,436)	(1,435)	(1,433)	(1,431)	(1,423)	(4,829)	(4,304)	(5,741)	(5,614)
28	(43)	(66)	(43)	(63)	(56)	(65)	(65)	(64)	(68)	(152)	(186)	(249)	(267)
29	(2)	(3)	—	—	(5)	—	—	—	—	(5)	(5)	(5)	—
30	—	(1,260)	(670)	—	—	(1)	—	(6)	—	(1,930)	(1)	(1)	(710)
31	281	550	278	487	84	808	408	278	(525)	1,109	1,300	1,787	(390)
32	198	(4)	1	9	—	1	—	(9)	—	195	1	10	(13)
33	69,090	67,046	65,621	63,944	61,167	59,035	56,032	53,845	49,934	69,090	61,167	63,944	53,845
Accumulated Other Comprehensive Income (loss)													
34	2,791	7,532	7,097	9,164	7,742	11,152	13,437	14,307	15,970	7,097	13,437	13,437	10,581
35	3	(586)	(194)	(94)	14	(114)	219	69	461	(777)	119	25	257
36	(2)	1	(2)	3	—	(3)	1	1	(5)	(3)	(2)	1	2
37	4	—	(9)	(9)	(22)	(11)	(17)	(2)	(5)	(5)	(50)	(59)	(6)
38	(302)	126	64	40	124	171	98	(22)	16	(112)	393	433	(212)
39	37	1	(12)	14	2	18	17	18	(20)	26	37	51	(51)
40	(111)	1,003	1,591	(469)	839	(2,211)	(2,286)	(301)	(2,248)	2,483	(3,658)	(4,127)	564
41	339	(3,604)	(606)	(1,354)	209	(490)	(261)	(547)	136	(3,871)	(542)	(1,896)	2,329
42	(400)	(1,682)	(397)	(198)	256	(770)	(56)	(86)	2	(2,479)	(570)	(768)	(27)
43	2,359	2,791	7,532	7,097	9,164	7,742	11,152	13,437	14,307	2,359	9,164	7,097	13,437
44	\$ 102,592	\$ 99,412	\$ 101,977	\$ 99,818	\$ 99,907	\$ 94,515	\$ 95,425	\$ 95,499	\$ 92,466	\$ 102,592	\$ 99,907	\$ 99,818	\$ 95,499

Analysis of Change in Equity (Continued)

(\$ millions, except as noted)
For the period ended

LINE #	2022				2021				2020		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2022	2021	2021	2020	
NUMBER OF COMMON SHARES														
OUTSTANDING (thousands)¹														
Balance at beginning of period	45	1,803,850	1,816,531	1,821,977	1,820,027	1,818,677	1,816,009	1,815,558	1,813,028	1,803,393	1,821,977	1,815,558	1,815,558	1,811,913
Issued														
Options exercised	46	24	216	1,133	276	938	738	838	290	225	1,373	2,514	2,790	1,535
Dividend reinvestment plan	47	7,555	1,234	1,225	1,139	1,200	1,187	1,531	1,896	9,955	10,014	3,918	5,057	14,087
Purchase of shares for cancellation and other	48	-	(13,500)	(7,500)	-	-	(11)	(11)	-	-	(21,000)	(22)	(22)	(12,000)
Impact of treasury shares	49	1,699	(631)	(304)	535	(788)	754	(1,907)	344	(545)	764	(1,941)	(1,406)	23
Balance at end of period	50	1,813,128	1,803,850	1,816,531	1,821,977	1,820,027	1,818,677	1,816,009	1,815,558	1,813,028	1,813,128	1,820,027	1,821,977	1,815,558

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.

Analysis of Change in Investment in Schwab and TD Ameritrade

(\$ millions) For the period ended		LINE #	2022			2021			2020		Year to Date		Full Year		
			Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2022	2021	2021	2020
Balance at beginning of period		1	\$ 9,726	\$ 11,186	\$ 11,112	\$ 11,231	\$ 10,697	\$ 11,740	\$ 12,174	\$ 10,014	\$ 10,175	\$ 11,112	\$ 12,174	\$ 12,174	\$ 9,316
Decrease in reported investment through dividends received		2	(65)	(64)	(57)	(57)	(55)	(58)	(60)	(96)	(102)	(186)	(173)	(230)	(390)
Share of net income, net of income taxes		3	268	202	231	224	170	222	169	353	328	701	561	785	1,133
Share of other comprehensive income (loss), net of income taxes		4	(400)	(1,682)	(397)	(198)	256	(770)	(56)	(86)	2	(2,479)	(570)	(768)	(27)
Revaluation gain on sale of the investment in TD Ameritrade		5	—	—	—	—	—	—	—	1,953	—	—	—	—	1,953
Foreign exchange and other adjustments		6	(25)	84	297	(88)	163	(437)	(487)	36	(389)	356	(761)	(849)	189
Balance at end of period		7	\$ 9,504	\$ 9,726	\$ 11,186	\$ 11,112	\$ 11,231	\$ 10,697	\$ 11,740	\$ 12,174	\$ 10,014	\$ 9,504	\$ 11,231	\$ 11,112	\$ 12,174

Goodwill and Other Intangibles

(\$ millions) For the period ended		LINE #	2022			2021			2020		Year to Date		Full Year		
			Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2022	2021	2021	2020
Goodwill															
Balance at beginning of period		1	\$ 16,753	\$ 16,615	\$ 16,232	\$ 16,341	\$ 15,979	\$ 16,540	\$ 17,148	\$ 17,229	\$ 17,823	\$ 16,232	\$ 17,148	\$ 17,148	\$ 16,976
Additions (disposals)		2	—	—	—	5	154	—	(3)	—	—	—	151	156	—
Foreign currency translation adjustments and other		3	(23)	138	383	(114)	208	(561)	(605)	(81)	(594)	498	(958)	(1,072)	172
Balance at end of period		4	\$ 16,730	\$ 16,753	\$ 16,615	\$ 16,232	\$ 16,341	\$ 15,979	\$ 16,540	\$ 17,148	\$ 17,229	\$ 16,730	\$ 16,341	\$ 16,232	\$ 17,148
Other Intangibles¹															
Balance at beginning of period		5	\$ 489	\$ 513	\$ 538	\$ 585	\$ 347	\$ 386	\$ 430	\$ 469	\$ 515	\$ 538	\$ 430	\$ 430	\$ 587
Additions		6	—	—	—	(5)	272	—	—	—	—	—	272	267	6
Amortized in the period		7	(23)	(26)	(33)	(40)	(34)	(35)	(39)	(38)	(38)	(82)	(108)	(148)	(166)
Foreign currency translation adjustments and other		8	(1)	2	8	(2)	—	(4)	(5)	(1)	(8)	9	(9)	(11)	3
Balance at end of period		9	\$ 465	\$ 489	\$ 513	\$ 538	\$ 585	\$ 347	\$ 386	\$ 430	\$ 469	\$ 465	\$ 585	\$ 538	\$ 430
Deferred Tax Liability on Other Intangibles															
Balance at beginning of period		10	\$ (27)	\$ (32)	\$ (39)	\$ (44)	\$ (39)	\$ (44)	\$ (50)	\$ (55)	\$ (61)	\$ (39)	\$ (50)	\$ (50)	\$ (77)
Additions		11	—	—	—	—	(10)	—	—	—	—	—	(10)	(10)	—
Recognized in the period		12	6	5	7	8	5	6	6	5	6	18	17	25	28
Foreign currency translation adjustments and other		13	(3)	—	—	(3)	—	(1)	—	—	—	(3)	(1)	(4)	(1)
Balance at end of period		14	\$ (24)	\$ (27)	\$ (32)	\$ (39)	\$ (44)	\$ (39)	\$ (44)	\$ (50)	\$ (55)	\$ (24)	\$ (44)	\$ (39)	\$ (50)
Net Other Intangibles Closing Balance		15	\$ 441	\$ 462	\$ 481	\$ 499	\$ 541	\$ 308	\$ 342	\$ 380	\$ 414	\$ 441	\$ 541	\$ 499	\$ 380
Total Goodwill and Net Other Intangibles Closing Balance		16	\$ 17,171	\$ 17,215	\$ 17,096	\$ 16,731	\$ 16,882	\$ 16,287	\$ 16,882	\$ 17,528	\$ 17,643	\$ 17,171	\$ 16,882	\$ 16,731	\$ 17,528

¹ Excludes software and asset servicing rights.

Loans Managed^{1,2,3,4}

(\$ millions) As at	LINE #	2022 Q3			2022 Q2			2022 Q1		
		Gross loans	Gross impaired loans ⁵	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans ⁵	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans ⁵	Year-to-date write-offs, net of recoveries
Type of Loan										
Residential mortgages	1	\$ 298,948	\$ 638	\$ 1	\$ 291,338	\$ 651	\$ –	\$ 284,998	\$ 688	\$ 2
Consumer instalment and other personal	2	200,738	681	375	196,764	740	241	191,976	784	125
Credit card	3	33,728	276	484	32,064	269	307	31,441	259	144
Business and government ⁶	4	276,337	737	52	263,398	737	29	253,698	829	14
Total loans managed	5	809,751	2,332	912	783,564	2,397	577	762,113	2,560	285
Less: Loans securitized and sold to third parties										
Residential mortgages ⁷	6	10,422	–	–	10,385	–	–	10,053	–	–
Business and government	7	622	–	–	673	–	–	714	–	–
Total loans securitized and sold to third parties	8	11,044	–	–	11,058	–	–	10,767	–	–
Total loans managed, net of loans securitized	9	\$ 798,707	\$ 2,332	\$ 912	\$ 772,506	\$ 2,397	\$ 577	\$ 751,346	\$ 2,560	\$ 285

Type of Loan	LINE #	2021 Q4			2021 Q3			2021 Q2		
		Gross loans	Gross impaired loans ⁵	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans ⁵	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans ⁵	Year-to-date write-offs, net of recoveries
Residential mortgages	10	\$ 277,826	\$ 630	\$ 10	\$ 272,935	\$ 665	\$ 8	\$ 265,079	\$ 711	\$ 7
Consumer instalment and other personal	11	189,844	746	531	187,468	796	426	184,439	836	325
Credit card	12	30,738	225	708	30,692	209	575	29,281	248	414
Business and government ⁶	13	242,395	810	254	246,782	981	193	248,081	1,008	170
Total loans managed	14	740,803	2,411	1,503	737,877	2,651	1,202	726,880	2,803	916
Less: Loans securitized and sold to third parties										
Residential mortgages ⁷	15	9,578	–	–	9,576	–	–	8,908	–	–
Business and government	16	763	–	–	785	–	–	866	–	–
Total loans securitized and sold to third parties	17	10,341	–	–	10,361	–	–	9,774	–	–
Total loans managed, net of loans securitized	18	\$ 730,462	\$ 2,411	\$ 1,503	\$ 727,516	\$ 2,651	\$ 1,202	\$ 717,106	\$ 2,803	\$ 916

Type of Loan	LINE #	2021 Q1			2020 Q4			2020 Q3		
		Gross loans	Gross impaired loans ⁵	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans ⁵	Year-to-date write-offs, net of recoveries	Gross loans	Gross impaired loans ⁵	Year-to-date write-offs, net of recoveries
Residential mortgages	19	\$ 262,333	\$ 785	\$ 3	\$ 260,188	\$ 825	\$ 23	\$ 253,258	\$ 832	\$ 19
Consumer instalment and other personal	20	184,920	953	183	185,439	988	979	182,368	1,073	824
Credit card	21	30,740	318	216	32,334	305	1,413	32,640	416	1,111
Business and government ⁶	22	247,349	1,001	117	259,242	1,039	386	272,420	1,500	141
Total loans managed	23	725,342	3,057	519	737,203	3,157	2,801	740,686	3,821	2,095
Less: Loans securitized and sold to third parties										
Residential mortgages ⁷	24	8,582	–	–	8,117	–	–	7,279	–	–
Business and government	25	912	–	–	1,004	–	–	1,027	–	–
Total loans securitized and sold to third parties	26	9,494	–	–	9,121	–	–	8,306	–	–
Total loans managed, net of loans securitized	27	\$ 715,848	\$ 3,057	\$ 519	\$ 728,082	\$ 3,157	\$ 2,801	\$ 732,380	\$ 3,821	\$ 2,095

¹ Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at FVTPL for which no allowance is recorded.

² Excludes ACI loans, debt securities at amortized cost (DSAC), and debt securities at fair value through other comprehensive income (DSOCI).

³ Amounts include securitized mortgages that remain on balance sheet under IFRS.

⁴ Includes loans that are measured at fair value through other comprehensive income (FVOCI).

⁵ Loans are considered impaired and migrate to Stage 3 when they are 90 days or more past due for retail exposures (including Canadian government-insured real estate personal loans), rated borrower risk rating (BRR) 9 for non-retail exposures, or when there is objective evidence that there has been a deterioration of credit quality to the extent the Bank no longer has reasonable assurance as to the timely collection of the full amount of principal and interest.

⁶ Includes additional securitized commercial loans.

⁷ Residential mortgages are primarily comprised of loans securitized into mortgage-backed securities through U.S. government-sponsored entities.

Gross Loans and Acceptances by Industry Sector and Geographic Location^{1,2}

(\$ millions, except as noted) As at	LINE #	2022 Q3				2022 Q2				2022 Q1			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector													
Personal													
Residential mortgages ³	1	\$ 245,619	\$ 42,907	\$ –	\$ 288,526	\$ 240,359	\$ 40,594	\$ –	\$ 280,953	\$ 236,023	\$ 38,922	\$ –	\$ 274,945
Consumer instalment and other personal													
HELOC	2	111,830	8,915	–	120,745	107,555	8,780	–	116,335	103,608	8,739	–	112,347
Indirect auto	3	27,022	33,505	–	60,527	26,936	33,210	–	60,146	27,179	32,099	–	59,278
Other	4	18,649	804	13	19,466	19,482	776	25	20,283	19,548	774	29	20,351
Credit card	5	16,349	17,373	6	33,728	15,621	16,438	5	32,064	15,043	16,393	5	31,441
Total personal	6	419,469	103,504	19	522,992	409,953	99,798	30	509,781	401,401	96,927	34	498,362
Business and Government³													
Real estate													
Residential	7	26,961	10,065	–	37,026	26,201	9,678	–	35,879	26,283	9,454	–	35,737
Non-residential	8	21,058	22,499	10	43,567	20,241	22,330	–	42,571	19,572	21,803	–	41,375
Total real estate	9	48,019	32,564	10	80,593	46,442	32,008	–	78,450	45,855	31,257	–	77,112
Agriculture	10	9,203	1,044	104	10,351	9,444	1,022	91	10,557	9,381	929	85	10,395
Automotive	11	6,942	6,869	1	13,812	6,725	5,032	1	11,758	5,862	4,913	–	10,775
Financial	12	16,233	20,898	11,677	48,808	14,509	18,779	8,801	42,089	16,509	16,245	6,737	39,491
Food, beverage, and tobacco	13	2,978	3,766	–	6,744	2,664	3,690	8	6,362	2,649	3,276	–	5,925
Forestry	14	658	616	–	1,274	691	611	–	1,302	657	596	–	1,253
Government, public sector entities, and education	15	3,203	14,742	197	18,142	3,130	14,907	1,557	19,594	3,039	14,042	1,308	18,389
Health and social services	16	8,969	14,663	54	23,686	8,792	14,865	52	23,709	8,578	13,993	52	22,623
Industrial construction and trade contractors	17	5,329	1,898	–	7,227	5,149	2,406	1	7,556	4,697	2,308	–	7,005
Metals and mining	18	2,184	1,653	409	4,246	2,062	1,571	249	3,882	1,827	1,609	319	3,755
Oil and gas ⁴	19	1,790	1,227	–	3,017	2,129	1,051	2	3,182	2,622	1,024	51	3,697
Power and utilities ⁴	20	5,321	4,963	653	10,937	3,893	4,338	920	9,151	3,652	3,819	939	8,410
Professional and other services	21	5,007	14,117	344	19,468	4,777	13,023	305	18,105	4,697	12,113	295	17,105
Retail sector	22	4,249	5,320	–	9,569	4,204	4,988	–	9,192	3,990	4,965	–	8,955
Sundry manufacturing and wholesale	23	4,323	7,474	152	11,949	3,468	7,059	184	10,711	2,965	6,916	118	9,999
Telecommunications, cable, and media	24	2,530	6,173	194	8,897	2,339	4,665	262	7,266	1,775	4,577	375	6,727
Transportation	25	3,470	4,812	9	8,291	3,403	6,323	7	9,733	3,335	6,477	5	9,817
Other	26	5,883	2,426	531	8,840	5,634	3,291	716	9,641	5,859	2,330	708	8,897
Total business and government	27	136,291	145,225	14,335	295,851	129,455	139,629	13,156	282,240	127,949	131,389	10,992	270,330
Other Loans													
Acquired credit-impaired loans	28	–	113	–	113	–	129	–	129	–	140	–	140
Total Gross Loans and Acceptances	29	\$ 555,760	\$ 248,842	\$ 14,354	\$ 818,956	\$ 539,408	\$ 239,556	\$ 13,186	\$ 792,150	\$ 529,350	\$ 228,456	\$ 11,026	\$ 768,832
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages ³	30	30.0 %	5.3 %	– %	35.3 %	30.3 %	5.2 %	– %	35.5 %	30.7 %	5.1 %	– %	35.8 %
Consumer instalment and other personal													
HELOC	31	13.6	1.1	–	14.7	13.6	1.1	–	14.7	13.5	1.1	–	14.6
Indirect auto	32	3.3	4.1	–	7.4	3.4	4.2	–	7.6	3.5	4.2	–	7.7
Other	33	2.3	0.1	–	2.4	2.5	0.1	–	2.6	2.5	0.1	–	2.6
Credit card	34	2.1	2.0	–	4.1	2.0	2.0	–	4.0	2.0	2.1	–	4.1
Total personal	35	51.3	12.6	–	63.9	51.8	12.6	–	64.4	52.2	12.6	–	64.8
Business and Government³													
Other Loans													
Acquired credit-impaired loans	37	–	–	–	–	–	–	–	–	–	–	–	–
Total Gross Loans and Acceptances	38	67.9 %	30.3 %	1.8 %	100.0 %	68.1 %	30.2 %	1.7 %	100.0 %	68.9 %	29.7 %	1.4 %	100.0 %

¹ Primarily based on the geographic location of the customer's address.

² Includes loans that are measured at FVOCI.

³ Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at FVTPL for which no allowance is recorded.

⁴ Pipeline exposures were reclassified into the power and utilities sector during the first quarter of fiscal 2022. Comparative amounts have been revised to conform with the presentation adopted in the current period.

Gross Loans and Acceptances by Industry Sector and Geographic Location (Continued)^{1,2}

(\$ millions, except as noted) As at	LINE #	2021 Q4				2021 Q3				2021 Q2			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector													
Personal													
Residential mortgages ³	1	\$ 231,675	\$ 36,573	\$ –	\$ 268,248	\$ 227,606	\$ 35,753	\$ –	\$ 263,359	\$ 221,596	\$ 34,575	\$ –	\$ 256,171
Consumer instalment and other personal													
HELOC	2	101,933	8,726	–	110,659	100,033	9,064	–	109,097	97,858	9,222	–	107,080
Indirect auto	3	27,580	31,550	–	59,130	27,656	31,154	–	58,810	27,450	30,233	–	57,683
Other	4	19,257	769	29	20,055	18,791	753	17	19,561	18,872	794	10	19,676
Credit card	5	15,149	15,584	5	30,738	14,964	15,723	5	30,692	14,438	14,838	5	29,281
Total personal	6	395,594	93,202	34	488,830	389,050	92,447	22	481,519	380,214	89,662	15	469,891
Business and Government³													
Real estate													
Residential	7	24,716	9,242	–	33,958	24,412	9,701	–	34,113	23,386	9,655	–	33,041
Non-residential	8	18,841	21,522	–	40,363	18,524	22,818	–	41,342	17,965	23,082	–	41,047
Total real estate	9	43,557	30,764	–	74,321	42,936	32,519	–	75,455	41,351	32,737	–	74,088
Agriculture	10	9,060	737	74	9,871	9,096	821	105	10,022	9,056	839	94	9,989
Automotive	11	4,997	4,210	–	9,207	5,098	4,841	2	9,941	5,000	5,167	4	10,171
Financial	12	15,134	16,337	5,693	37,164	15,604	13,382	5,626	34,612	15,358	13,814	6,682	35,854
Food, beverage, and tobacco	13	2,583	3,017	2	5,602	2,896	3,136	1	6,033	2,349	3,163	1	5,513
Forestry	14	577	467	–	1,044	606	446	–	1,052	611	520	–	1,131
Government, public sector entities, and education	15	2,892	14,034	1,503	18,429	3,116	14,918	1,661	19,695	3,028	15,072	2,493	20,593
Health and social services	16	8,442	13,736	50	22,228	7,941	14,319	50	22,310	7,796	14,632	–	22,428
Industrial construction and trade contractors	17	4,615	2,366	1	6,982	4,437	3,011	–	7,448	3,791	3,662	–	7,453
Metals and mining	18	1,661	1,454	129	3,244	1,637	1,512	142	3,291	1,505	1,612	84	3,201
Oil and gas ⁴	19	2,501	1,130	1	3,632	2,983	1,246	1	4,230	3,283	1,533	–	4,816
Power and utilities ⁴	20	3,923	3,739	1,148	8,810	3,518	3,357	1,065	7,940	3,441	3,741	269	7,451
Professional and other services	21	4,375	11,671	263	16,309	5,153	12,631	223	18,007	5,093	13,528	233	18,854
Retail sector	22	3,705	5,367	–	9,072	3,725	6,467	–	10,192	3,564	7,445	–	11,009
Sundry manufacturing and wholesale	23	2,759	6,223	143	9,125	2,770	6,763	131	9,664	2,407	6,619	86	9,112
Telecommunications, cable, and media	24	2,694	3,212	381	6,287	3,028	3,808	496	7,332	3,093	3,997	384	7,474
Transportation	25	3,306	6,997	89	10,392	3,365	7,307	97	10,769	2,560	7,737	231	10,528
Other	26	5,321	2,290	750	8,361	4,916	1,635	751	7,302	4,850	1,221	549	6,620
Total business and government	27	122,102	127,751	10,227	260,080	122,825	132,119	10,351	265,295	118,136	137,039	11,110	266,285
Other Loans													
Acquired credit-impaired loans	28	–	152	–	152	–	160	–	160	–	177	–	177
Total Gross Loans and Acceptances	29	\$ 517,696	\$ 221,105	\$ 10,261	\$ 749,062	\$ 511,875	\$ 224,726	\$ 10,373	\$ 746,974	\$ 498,350	\$ 226,878	\$ 11,125	\$ 736,353

Portfolio as a % of Total Gross Loans and Acceptances

	LINE #	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal													
Residential mortgages ³	30	30.9 %	4.9 %	– %	35.8 %	30.4 %	4.8 %	– %	35.2 %	30.2 %	4.7 %	– %	34.9 %
Consumer instalment and other personal													
HELOC	31	13.6	1.2	–	14.8	13.4	1.2	–	14.6	13.3	1.3	–	14.6
Indirect auto	32	3.7	4.2	–	7.9	3.7	4.2	–	7.9	3.7	4.0	–	7.7
Other	33	2.5	0.1	–	2.6	2.5	0.1	–	2.6	2.5	0.1	–	2.6
Credit card	34	2.0	2.1	–	4.1	2.0	2.1	–	4.1	2.0	2.0	–	4.0
Total personal	35	52.7	12.5	–	65.2	52.0	12.4	–	64.4	51.7	12.1	–	63.8
Business and Government³	36	16.3	17.1	1.4	34.8	16.5	17.7	1.4	35.6	16.1	18.6	1.5	36.2
Other Loans													
Acquired credit-impaired loans	37	–	–	–	–	–	–	–	–	–	–	–	–
Total Gross Loans and Acceptances	38	69.0 %	29.6 %	1.4 %	100.0 %	68.5 %	30.1 %	1.4 %	100.0 %	67.8 %	30.7 %	1.5 %	100.0 %

¹ Primarily based on the geographic location of the customer's address.

² Includes loans that are measured at FVOCI.

³ Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at FVTPL for which no allowance is recorded.

⁴ Pipeline exposures were reclassified into the power and utilities sector during the first quarter of fiscal 2022. Comparative amounts have been revised to conform with the presentation adopted in the current period.

Gross Loans and Acceptances by Industry Sector and Geographic Location (Continued)^{1,2}

(\$ millions, except as noted) As at	LINE #	2021 Q1				2020 Q4				2020 Q3			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector													
Personal													
Residential mortgages ³	1	\$ 216,732	\$ 37,019	\$ –	\$ 253,751	\$ 213,239	\$ 38,832	\$ –	\$ 252,071	\$ 207,703	\$ 38,276	\$ –	\$ 245,979
Consumer instalment and other personal													
HELOC	2	95,452	10,096	–	105,548	94,838	10,937	–	105,775	92,527	11,313	–	103,840
Indirect auto	3	27,225	31,948	–	59,173	27,350	33,087	–	60,437	26,690	33,110	–	59,800
Other	4	19,340	849	10	20,199	18,277	943	7	19,227	17,730	989	9	18,728
Credit card	5	14,537	16,198	5	30,740	15,552	16,777	5	32,334	15,859	16,776	5	32,640
Total personal	6	373,286	96,110	15	469,411	369,256	100,576	12	469,844	360,509	100,464	14	460,987
Business and Government³													
Real estate													
Residential	7	22,939	10,025	–	32,964	22,698	10,200	–	32,898	22,060	10,239	–	32,299
Non-residential	8	17,231	24,559	–	41,790	17,514	25,229	–	42,743	17,178	25,824	–	43,002
Total real estate	9	40,170	34,584	–	74,754	40,212	35,429	–	75,641	39,238	36,063	–	75,301
Agriculture	10	8,876	910	96	9,882	8,657	899	102	9,658	8,568	1,070	101	9,739
Automotive	11	5,163	5,890	–	11,053	5,176	6,580	171	11,927	5,589	8,462	372	14,423
Financial	12	13,455	11,137	4,538	29,130	14,012	13,062	3,915	30,989	13,071	12,368	4,617	30,056
Food, beverage, and tobacco	13	2,177	3,462	–	5,639	2,283	3,463	–	5,746	2,550	3,774	26	6,350
Forestry	14	537	567	–	1,104	529	517	–	1,046	613	618	–	1,231
Government, public sector entities, and education	15	3,425	14,600	3,187	21,212	3,564	14,726	3,084	21,374	3,775	14,421	3,283	21,479
Health and social services	16	7,740	15,054	1	22,795	7,754	16,041	–	23,795	7,631	16,434	–	24,065
Industrial construction and trade contractors	17	3,528	3,424	–	6,952	3,550	3,613	–	7,163	3,460	3,610	–	7,070
Metals and mining	18	1,458	1,744	267	3,469	1,527	1,897	270	3,694	1,743	2,159	499	4,401
Oil and gas ⁴	19	3,562	1,846	–	5,408	3,688	2,400	60	6,148	4,025	2,812	4	6,841
Power and utilities ⁴	20	3,329	4,198	346	7,873	3,131	5,151	358	8,640	2,974	5,905	106	8,985
Professional and other services	21	5,177	13,404	1,018	19,599	5,305	14,315	47	19,667	5,549	15,446	47	21,042
Retail sector	22	3,471	6,909	–	10,380	3,518	7,622	–	11,140	3,548	8,198	–	11,746
Sundry manufacturing and wholesale	23	2,346	7,229	132	9,707	2,310	7,928	86	10,324	2,687	9,619	245	12,551
Telecommunications, cable, and media	24	3,237	3,751	527	7,515	3,026	3,708	452	7,186	2,766	5,737	541	9,044
Transportation	25	2,383	8,243	152	10,778	2,618	8,961	306	11,885	2,767	9,438	401	12,606
Other	26	4,810	2,718	419	7,947	4,612	2,189	355	7,156	4,600	2,987	270	7,857
Total business and government	27	114,844	139,670	10,683	265,197	115,472	148,501	9,206	273,179	115,154	159,121	10,512	284,787
Other Loans													
Acquired credit-impaired loans	28	–	200	–	200	–	232	–	232	–	253	–	253
Total Gross Loans and Acceptances	29	\$ 488,130	\$ 235,980	\$ 10,698	\$ 734,808	\$ 484,728	\$ 249,309	\$ 9,218	\$ 743,255	\$ 475,663	\$ 259,838	\$ 10,526	\$ 746,027
Portfolio as a % of Total Gross Loans and Acceptances													
Personal													
Residential mortgages ³	30	29.5 %	5.0 %	– %	34.5 %	28.7 %	5.2 %	– %	33.9 %	27.8 %	5.2 %	– %	33.0 %
Consumer instalment and other personal													
HELOC	31	13.0	1.4	–	14.4	12.8	1.5	–	14.3	12.4	1.5	–	13.9
Indirect auto	32	3.7	4.3	–	8.0	3.7	4.4	–	8.1	3.6	4.4	–	8.0
Other	33	2.6	0.1	–	2.7	2.4	0.1	–	2.5	2.4	0.1	–	2.5
Credit card	34	2.0	2.2	–	4.2	2.1	2.3	–	4.4	2.1	2.3	–	4.4
Total personal	35	50.8	13.0	–	63.8	49.7	13.5	–	63.2	48.3	13.5	–	61.8
Business and Government³													
Total business and government	36	15.7	19.0	1.5	36.2	15.6	20.0	1.2	36.8	15.5	21.3	1.4	38.2
Other Loans													
Acquired credit-impaired loans	37	–	–	–	–	–	–	–	–	–	–	–	–
Total Gross Loans and Acceptances	38	66.5 %	32.0 %	1.5 %	100.0 %	65.3 %	33.5 %	1.2 %	100.0 %	63.8 %	34.8 %	1.4 %	100.0 %

¹ Primarily based on the geographic location of the customer's address.

² Includes loans that are measured at FVOCI.

³ Excludes loans classified as trading as the Bank intends to sell the loans immediately or in the near term, and loans designated at FVTPL for which no allowance is recorded.

⁴ Pipeline exposures were reclassified into the power and utilities sector during the first quarter of fiscal 2022. Comparative amounts have been revised to conform with the presentation adopted in the current period.

Impaired Loans^{1,2,3}

(\$ millions, except as noted)
As at

LINE #	2022			2021			2020			Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2022	2021	2021	2020
CHANGE IN GROSS IMPAIRED LOANS BY SEGMENT													
Personal, Business, and Government Loans													
1	\$ 2,397	\$ 2,560	\$ 2,411	\$ 2,651	\$ 2,803	\$ 3,057	\$ 3,157	\$ 3,821	\$ 3,606	\$ 2,411	\$ 3,157	\$ 3,157	\$ 3,032
Impaired loans at beginning of period													
Classified as impaired during the period ⁴													
Canadian Retail													
2	412	425	408	380	390	478	481	501	764	1,245	1,349	1,729	2,680
U.S. Retail – in USD													
3	466	404	613	332	344	387	553	444	666	1,483	1,284	1,616	2,378
– foreign exchange													
4	128	108	166	84	80	98	156	144	238	402	334	418	822
5	594	512	779	416	424	485	709	588	904	1,885	1,618	2,034	3,200
Wholesale Banking													
6	–	–	–	–	16	47	13	36	40	–	76	76	425
7	1,006	937	1,187	796	830	1,010	1,203	1,125	1,708	3,130	3,043	3,839	6,305
Total classified as impaired during the period													
8	(272)	(252)	(259)	(206)	(229)	(257)	(246)	(296)	(297)	(783)	(732)	(938)	(1,138)
Transferred to performing during the period													
9	(300)	(382)	(373)	(359)	(309)	(353)	(301)	(566)	(278)	(1,055)	(963)	(1,322)	(1,553)
Net repayments													
10	–	(1)	–	–	(15)	–	(3)	(52)	–	(1)	(18)	(18)	(67)
Disposals of loans													
11	434	302	555	231	277	400	653	211	1,133	1,291	1,330	1,561	3,547
Net classified as impaired during the period													
12	(498)	(462)	(447)	(459)	(454)	(585)	(675)	(861)	(828)	(1,407)	(1,714)	(2,173)	(3,436)
Amounts written off													
13	(1)	(3)	41	(12)	25	(69)	(78)	(14)	(90)	37	(122)	(134)	14
Exchange and other movements													
14	(65)	(163)	149	(240)	(152)	(254)	(100)	(664)	215	(79)	(506)	(746)	125
Change during the period													
15	\$ 2,332	\$ 2,397	\$ 2,560	\$ 2,411	\$ 2,651	\$ 2,803	\$ 3,057	\$ 3,157	\$ 3,821	\$ 2,332	\$ 2,651	\$ 2,411	\$ 3,157
Total Gross Impaired Loans – Balance at End of Period													
GROSS IMPAIRED LOANS BY SEGMENT													
Personal, Business, and Government Loans													
Canadian Retail													
16	\$ 850	\$ 902	\$ 932	\$ 930	\$ 1,040	\$ 1,131	\$ 1,210	\$ 1,270	\$ 1,370	\$ 850	\$ 1,040	\$ 930	\$ 1,270
U.S. Retail – in USD													
17	1,151	1,160	1,275	1,187	1,237	1,304	1,430	1,344	1,574	1,151	1,237	1,187	1,344
– foreign exchange													
18	324	328	346	282	306	299	399	446	534	324	306	282	446
19	1,475	1,488	1,621	1,469	1,543	1,603	1,829	1,790	2,108	1,475	1,543	1,469	1,790
Wholesale Banking													
20	7	7	7	12	68	69	18	97	343	7	68	12	97
21	\$ 2,332	\$ 2,397	\$ 2,560	\$ 2,411	\$ 2,651	\$ 2,803	\$ 3,057	\$ 3,157	\$ 3,821	\$ 2,332	\$ 2,651	\$ 2,411	\$ 3,157
Total Gross Impaired Loans													
NET IMPAIRED LOANS BY SEGMENT													
Personal, Business, and Government Loans													
Canadian Retail													
22	\$ 406	\$ 432	\$ 488	\$ 510	\$ 595	\$ 690	\$ 773	\$ 816	\$ 862	\$ 406	\$ 595	\$ 510	\$ 816
U.S. Retail – in USD													
23	956	983	1,095	1,025	1,047	1,092	1,179	1,119	1,256	956	1,047	1,025	1,119
– foreign exchange													
24	269	279	297	243	259	250	329	372	427	269	259	243	372
25	1,225	1,262	1,392	1,268	1,306	1,342	1,508	1,491	1,683	1,225	1,306	1,268	1,491
Wholesale Banking													
26	1	1	–	4	37	37	(1)	16	64	1	37	4	16
27	\$ 1,632	\$ 1,695	\$ 1,880	\$ 1,782	\$ 1,938	\$ 2,069	\$ 2,280	\$ 2,323	\$ 2,609	\$ 1,632	\$ 1,938	\$ 1,782	\$ 2,323
Total Net Impaired Loans													
Net Impaired Loans as a % of Net Loans and Acceptances													
28	0.20 %	0.22 %	0.25 %	0.24 %	0.26 %	0.28 %	0.31 %	0.32 %	0.35 %	0.20 %	0.26 %	0.24 %	0.32 %

¹ Includes customers' liability under acceptances.

² Excludes ACI loans, DSAC, and DSOCI.

³ Includes loans that are measured at FVOCI.

⁴ Loans are considered impaired and migrate to Stage 3 when they are 90 days or more past due for retail exposures (including Canadian government-insured real estate personal loans), rated BRR 9 for non-retail exposures, or when there is objective evidence that there has been a deterioration of credit quality to the extent the Bank no longer has reasonable assurance as to the timely collection of the full amount of principal and interest.

Impaired Loans and Acceptances by Industry Sector and Geographic Location^{1,2}

(\$ millions, except as noted)
As at

LINE #	2022 Q3				2022 Q2				2022 Q1			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector												
Personal												
1	\$ 167	\$ 471	\$ -	\$ 638	\$ 187	\$ 464	\$ -	\$ 651	\$ 216	\$ 472	\$ -	\$ 688
Residential mortgages												
Consumer instalment and other personal												
2	87	277	-	364	96	344	-	440	114	360	-	474
HELOC												
3	68	203	-	271	65	187	-	252	63	200	-	263
Indirect auto												
4	41	5	-	46	42	6	-	48	41	6	-	47
Other												
5	79	197	-	276	86	183	-	269	84	175	-	259
Credit card ³												
6	442	1,153	-	1,595	476	1,184	-	1,660	518	1,213	-	1,731
Total personal												
Business and Government												
Real estate												
7	2	23	-	25	1	17	-	18	1	27	-	28
Residential												
8	10	54	-	64	11	76	-	87	9	73	-	82
Non-residential												
9	12	77	-	89	12	93	-	105	10	100	-	110
Total real estate												
10	6	2	-	8	9	1	-	10	10	1	-	11
Agriculture												
11	6	3	-	9	10	4	-	14	19	9	-	28
Automotive												
12	1	2	-	3	-	7	-	7	-	9	-	9
Financial												
13	10	10	-	20	5	10	-	15	7	12	-	19
Food, beverage, and tobacco												
14	1	53	-	54	1	-	-	1	1	-	-	1
Forestry												
15	18	7	-	25	18	6	-	24	19	14	-	33
Government, public sector entities, and education												
16	35	28	-	63	38	27	-	65	35	34	-	69
Health and social services												
17	91	20	-	111	95	21	-	116	97	39	-	136
Industrial construction and trade contractors												
18	9	4	-	13	5	4	-	9	7	5	-	12
Metals and mining												
19	33	5	-	38	33	5	-	38	36	5	-	41
Oil and gas ⁴												
20	-	-	-	-	-	-	-	-	-	7	-	7
Power and utilities ⁴												
21	42	40	-	82	44	40	-	84	24	66	-	90
Professional and other services												
22	103	39	-	142	116	40	-	156	118	58	-	176
Retail sector												
23	10	18	-	28	8	19	-	27	8	15	-	23
Sundry manufacturing and wholesale												
24	7	5	-	12	8	5	-	13	5	9	-	14
Telecommunications, cable, and media												
25	18	8	-	26	20	19	-	39	13	22	-	35
Transportation												
26	8	6	-	14	6	8	-	14	7	8	-	15
Other												
27	410	327	-	737	428	309	-	737	416	413	-	829
Total business and government												
28	\$ 852	\$ 1,480	\$ -	\$ 2,332	\$ 904	\$ 1,493	\$ -	\$ 2,397	\$ 934	\$ 1,626	\$ -	\$ 2,560
Total Gross Impaired Loans⁵												

Gross Impaired Loans as a % of Gross Loans and Acceptances

Personal												
29	0.07 %	1.10 %	- %	0.22 %	0.08 %	1.14 %	- %	0.23 %	0.09 %	1.21 %	- %	0.25 %
Residential mortgages												
Consumer instalment and other personal												
30	0.08	3.11	-	0.30	0.09	3.92	-	0.38	0.11	4.12	-	0.42
HELOC												
31	0.25	0.61	-	0.45	0.24	0.56	-	0.42	0.23	0.62	-	0.44
Indirect auto												
32	0.22	0.63	-	0.24	0.22	0.79	-	0.24	0.21	0.80	-	0.23
Other												
33	0.48	1.13	-	0.82	0.55	1.11	-	0.84	0.56	1.07	-	0.82
Credit card ³												
34	0.11	1.11	-	0.30	0.12	1.19	-	0.33	0.13	1.25	-	0.35
Total personal												
35	0.27	0.23	-	0.25	0.30	0.23	-	0.26	0.30	0.33	-	0.31
Business and Government												
36	0.15 %	0.61 %	- %	0.28 %	0.16 %	0.64 %	- %	0.30 %	0.17 %	0.73 %	- %	0.33 %
Total Gross Impaired Loans⁵												

¹ Primarily based on the geographic location of the customer's address.

² Includes loans that are measured at FVOCI.

³ Credit cards are considered impaired when they are 90 days past due and written off at 180 days past due.

⁴ Pipeline exposures were reclassified into the power and utilities sector during the first quarter of fiscal 2022. Comparative amounts have been revised to conform with the presentation adopted in the current period.

⁵ Excludes ACI loans, DSAC, and DSOCI.

Impaired Loans and Acceptances by Industry Sector and Geographic Location (Continued)^{1,2}

(\$ millions, except as noted)
As at

LINE #	2021 Q4				2021 Q3				2021 Q2			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector												
Personal												
Residential mortgages	\$ 233	\$ 397	\$ –	\$ 630	\$ 260	\$ 405	\$ –	\$ 665	\$ 299	\$ 412	\$ –	\$ 711
Consumer instalment and other personal												
HELOC	121	336	–	457	139	357	–	496	154	361	–	515
Indirect auto	51	194	–	245	45	206	–	251	56	220	–	276
Other	39	5	–	44	38	11	–	49	39	6	–	45
Credit card ³	77	148	–	225	80	129	–	209	88	160	–	248
Total personal	521	1,080	–	1,601	562	1,108	–	1,670	636	1,159	–	1,795
Business and Government												
Real estate												
Residential	2	50	–	52	11	47	–	58	9	48	–	57
Non-residential	3	100	–	103	2	135	–	137	5	129	–	134
Total real estate	5	150	–	155	13	182	–	195	14	177	–	191
Agriculture	10	1	–	11	15	1	–	16	16	1	–	17
Automotive	11	4	–	22	41	4	–	45	42	3	–	45
Financial	–	7	–	7	–	7	–	7	–	7	–	7
Food, beverage, and tobacco	13	11	–	16	6	9	–	15	6	10	–	16
Forestry	14	–	–	1	–	–	–	–	–	–	–	–
Government, public sector entities, and education	15	6	–	25	18	7	–	25	18	5	–	23
Health and social services	16	33	21	54	31	26	–	57	31	25	–	56
Industrial construction and trade contractors	17	101	18	119	95	18	–	113	96	13	–	109
Metals and mining	18	6	15	21	15	17	–	32	16	17	–	33
Oil and gas ⁴	19	39	8	47	63	52	–	115	63	53	–	116
Power and utilities ⁴	20	–	7	7	–	10	–	10	–	13	–	13
Professional and other services	21	25	59	84	28	61	–	89	29	79	–	108
Retail sector	22	118	37	155	127	40	–	167	132	40	–	172
Sundry manufacturing and wholesale	23	8	14	22	10	15	–	25	11	14	–	25
Telecommunications, cable, and media	24	5	6	11	7	5	–	12	7	6	–	13
Transportation	25	13	27	40	15	27	–	42	18	26	–	44
Other	26	7	6	13	10	6	–	16	12	8	–	20
Total business and government	413	397	–	810	494	487	–	981	511	497	–	1,008
Total Gross Impaired Loans⁵	\$ 934	\$ 1,477	\$ –	\$ 2,411	\$ 1,056	\$ 1,595	\$ –	\$ 2,651	\$ 1,147	\$ 1,656	\$ –	\$ 2,803

Gross Impaired Loans as a % of Gross Loans and Acceptances

LINE #	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
Personal												
Residential mortgages	0.10 %	1.09 %	– %	0.23 %	0.11 %	1.13 %	– %	0.25 %	0.13 %	1.19 %	– %	0.28 %
Consumer instalment and other personal												
HELOC	0.12	3.85	–	0.41	0.14	3.94	–	0.45	0.16	3.91	–	0.48
Indirect auto	0.18	0.61	–	0.41	0.16	0.66	–	0.43	0.20	0.73	–	0.48
Other	0.20	0.68	–	0.22	0.20	1.46	–	0.25	0.21	0.76	–	0.23
Credit card ³	0.51	0.95	–	0.73	0.53	0.82	–	0.68	0.61	1.08	–	0.85
Total personal	0.13	1.16	–	0.33	0.14	1.20	–	0.35	0.17	1.29	–	0.38
Business and Government												
Total business and government	0.31	0.33	–	0.31	0.37	0.38	–	0.37	0.39	0.37	–	0.38
Total Gross Impaired Loans⁵	0.18 %	0.69 %	– %	0.32 %	0.20 %	0.73 %	– %	0.35 %	0.22 %	0.74 %	– %	0.38 %

¹ Primarily based on the geographic location of the customer's address.

² Includes loans that are measured at FVOCI.

³ Credit cards are considered impaired when they are 90 days past due and written off at 180 days past due.

⁴ Pipeline exposures were reclassified into the power and utilities sector during the first quarter of fiscal 2022. Comparative amounts have been revised to conform with the presentation adopted in the current period.

⁵ Excludes ACI loans, DSAC, and DSOCI.

Impaired Loans and Acceptances by Industry Sector and Geographic Location (Continued)^{1,2}

(\$ millions, except as noted)
As at

LINE #	2021 Q1				2020 Q4				2020 Q3			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector												
Personal												
Residential mortgages	\$ 347	\$ 438	\$ –	\$ 785	\$ 376	\$ 449	\$ –	\$ 825	\$ 385	\$ 447	\$ –	\$ 832
Consumer instalment and other personal												
HELOC	181	397	–	578	201	430	–	631	225	453	–	678
Indirect auto	73	253	–	326	60	249	–	309	59	265	–	324
Other	42	7	–	49	38	10	–	48	59	12	–	71
Credit card ³	99	219	–	318	103	202	–	305	158	258	–	416
Total personal	742	1,314	–	2,056	778	1,340	–	2,118	886	1,435	–	2,321
Business and Government												
Real estate												
Residential	8	50	–	58	8	50	–	58	9	43	–	52
Non-residential	7	136	–	143	7	99	–	106	6	72	–	78
Total real estate	15	186	–	201	15	149	–	164	15	115	–	130
Agriculture	31	1	–	32	21	1	–	22	19	1	–	20
Automotive	28	4	–	32	26	4	–	30	29	4	–	33
Financial	–	13	–	13	–	14	–	14	–	14	–	14
Food, beverage, and tobacco	7	10	–	17	6	10	–	16	3	10	–	13
Forestry	–	–	–	–	–	–	–	–	–	–	–	–
Government, public sector entities, and education	–	5	–	5	–	8	–	8	–	8	–	8
Health and social services	28	27	–	55	30	22	–	52	31	41	–	72
Industrial construction and trade contractors	100	15	–	115	133	15	–	148	134	16	–	150
Metals and mining	17	23	–	40	17	25	–	42	17	26	–	43
Oil and gas ⁴	60	1	–	61	55	33	–	88	52	265	–	317
Power and utilities ⁴	–	14	–	14	–	35	–	35	–	38	–	38
Professional and other services	23	87	–	110	13	59	–	72	34	100	–	134
Retail sector	124	43	–	167	120	44	–	164	116	53	–	169
Sundry manufacturing and wholesale	17	14	–	31	24	15	–	39	20	19	–	39
Telecommunications, cable, and media	7	9	–	16	49	7	–	56	47	8	–	55
Transportation	17	40	–	57	17	35	–	52	13	211	–	224
Other	11	24	–	35	11	26	–	37	13	28	–	41
Total business and government	485	516	–	1,001	537	502	–	1,039	543	957	–	1,500
Total Gross Impaired Loans⁵	\$ 1,227	\$ 1,830	\$ –	\$ 3,057	\$ 1,315	\$ 1,842	\$ –	\$ 3,157	\$ 1,429	\$ 2,392	\$ –	\$ 3,821
Gross Impaired Loans as a % of Gross Loans and Acceptances												
Personal												
Residential mortgages	0.16 %	1.18 %	– %	0.31 %	0.18 %	1.16 %	– %	0.33 %	0.19 %	1.17 %	– %	0.34 %
Consumer instalment and other personal												
HELOC	0.19	3.93	–	0.55	0.21	3.93	–	0.60	0.24	4.00	–	0.65
Indirect auto	0.27	0.79	–	0.55	0.22	0.75	–	0.51	0.22	0.80	–	0.54
Other	0.22	0.81	–	0.24	0.21	1.06	–	0.25	0.33	1.22	–	0.38
Credit card ³	0.68	1.35	–	1.03	0.66	1.20	–	0.94	1.00	1.54	–	1.27
Total personal	0.20	1.37	–	0.44	0.21	1.33	–	0.45	0.25	1.43	–	0.50
Business and Government												
Total Gross Impaired Loans⁵	0.38	0.38	–	0.38	0.42	0.35	–	0.38	0.41	0.64	–	0.53
	0.25 %	0.79 %	– %	0.42 %	0.26 %	0.76 %	– %	0.42 %	0.29 %	0.96 %	– %	0.51 %

¹ Primarily based on the geographic location of the customer's address.

² Includes loans that are measured at FVOCI.

³ Credit cards are considered impaired when they are 90 days past due and written off at 180 days past due.

⁴ Pipeline exposures were reclassified into the power and utilities sector during the first quarter of fiscal 2022. Comparative amounts have been revised to conform with the presentation adopted in the current period.

⁵ Excludes ACI loans, DSAC, and DSOCI.

Allowance for Credit Losses

(\$ millions) As at	LINE #	2022			2021			2020		Year to Date		Full Year		
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2022	2021	2021	2020
STAGE 3 ALLOWANCE FOR LOAN LOSSES (IMPAIRED)														
Change in Stage 3 allowance for loan losses (impaired)¹														
Allowance at beginning of period	1	\$ 704	\$ 682	\$ 632	\$ 723	\$ 760	\$ 791	\$ 868	\$ 1,248	\$ 1,137	\$ 632	\$ 868	\$ 868	\$ 749
Stage 3 provision for (recovery of) loan losses (impaired)														
Transfer to Stage 1 ²	2	(18)	(7)	(6)	(8)	(13)	(10)	(9)	(13)	(17)	(31)	(32)	(40)	(55)
Transfer to Stage 2	3	(35)	(35)	(24)	(26)	(33)	(38)	(40)	(67)	(42)	(94)	(111)	(137)	(179)
Transfer to Stage 3	4	246	258	231	196	224	274	270	234	289	735	768	964	976
Net remeasurement due to transfers into Stage 3 ³	5	7	7	6	4	5	6	1	4	7	20	12	16	29
Net draws (repayments) ⁴	6	(12)	(4)	(23)	(17)	(6)	(17)	(46)	(5)	(22)	(39)	(69)	(86)	(30)
Derecognition of financial assets (excluding disposals and write-offs) ⁵	7	(177)	(145)	(129)	(168)	(173)	(213)	(119)	(241)	(127)	(451)	(505)	(673)	(673)
Change to risk, parameters, and models ⁶	8	329	242	276	238	240	383	412	451	744	847	1,035	1,273	2,907
Total Stage 3 provision for (recovery of) loan losses (impaired)	9	340	316	331	219	244	385	469	363	832	987	1,098	1,317	2,975
Write-offs	10	(498)	(462)	(447)	(459)	(454)	(585)	(675)	(861)	(828)	(1,407)	(1,714)	(2,173)	(3,436)
Recoveries	11	163	170	162	158	168	188	156	155	153	495	512	670	635
Disposals	12	-	-	-	-	(4)	-	-	(22)	-	-	(4)	(4)	(22)
Foreign exchange and other adjustments	13	(6)	(2)	4	(9)	9	(19)	(27)	(15)	(46)	(4)	(37)	(46)	(33)
Balance at end of period	14	703	704	682	632	723	760	791	868	1,248	703	723	632	868
STAGE 2 ALLOWANCE FOR LOAN LOSSES														
Change in Stage 2 allowance for loan losses¹														
Allowance at beginning of period	15	3,458	3,798	3,959	4,297	4,454	5,291	5,574	4,662	3,637	3,959	5,574	5,574	1,856
Stage 2 provision for (recovery of) loan losses														
Transfer to Stage 1 ²	16	(469)	(734)	(632)	(660)	(906)	(902)	(757)	(740)	(522)	(1,835)	(2,565)	(3,225)	(1,756)
Transfer to Stage 2	17	285	237	219	209	280	233	275	615	498	741	788	997	1,707
Transfer to Stage 3	18	(239)	(251)	(223)	(192)	(220)	(269)	(263)	(228)	(276)	(713)	(752)	(944)	(930)
Net remeasurement due to transfers into Stage 2 ³	19	205	174	133	127	148	142	151	480	466	512	441	568	1,588
Net draws (repayments) ⁴	20	(38)	(37)	(36)	(52)	(56)	(97)	(37)	(71)	(35)	(111)	(190)	(242)	(138)
Derecognition of financial assets (excluding disposals) ⁵	21	(245)	(199)	(256)	(265)	(280)	(274)	(265)	(269)	(247)	(700)	(819)	(1,084)	(761)
Change to risk, parameters, and models ⁶	22	386	451	575	511	845	438	743	1,131	1,226	1,412	2,026	2,537	4,041
Total Stage 2 provision for (recovery of) loan losses	23	(115)	(359)	(220)	(322)	(189)	(729)	(153)	918	1,110	(694)	(1,071)	(1,393)	3,751
Disposals	24	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign exchange and other adjustments	25	(3)	19	59	(16)	32	(108)	(130)	(6)	(85)	75	(206)	(222)	(33)
Balance at end of period	26	3,340	3,458	3,798	3,959	4,297	4,454	5,291	5,574	4,662	3,340	4,297	3,959	5,574
STAGE 1 ALLOWANCE FOR LOAN LOSSES														
Change in Stage 1 allowance for loan losses¹														
Allowance at beginning of period	27	2,745	2,657	2,649	2,685	2,749	2,847	2,925	3,300	3,132	2,649	2,925	2,925	2,415
Stage 1 provision for (recovery of) loan losses														
Transfer to Stage 1 ²	28	487	741	638	668	919	912	766	753	539	1,866	2,597	3,265	1,811
Transfer to Stage 2	29	(250)	(202)	(195)	(183)	(247)	(195)	(235)	(548)	(456)	(647)	(677)	(860)	(1,528)
Transfer to Stage 3	30	(7)	(7)	(8)	(4)	(4)	(5)	(7)	(6)	(13)	(22)	(16)	(20)	(46)
Net remeasurement due to transfers into Stage 1 ³	31	(126)	(199)	(170)	(172)	(220)	(264)	(292)	(311)	(173)	(495)	(776)	(948)	(686)
New originations or purchases ⁷	32	496	337	387	342	420	322	403	397	395	1,220	1,145	1,487	1,387
Net draws (repayments) ⁴	33	(11)	(23)	(7)	(22)	(79)	(91)	(28)	(73)	(102)	(41)	(198)	(220)	(179)
Derecognition of financial assets (excluding disposals) ⁵	34	(249)	(179)	(254)	(241)	(273)	(215)	(233)	(215)	(222)	(682)	(721)	(962)	(703)
Change to risk, parameters, and models ⁶	35	(213)	(396)	(426)	(412)	(606)	(490)	(375)	(357)	284	(1,035)	(1,471)	(1,883)	468
Total Stage 1 provision for (recovery of) loan losses	36	127	72	(35)	(24)	(90)	(26)	(1)	(360)	252	164	(117)	(141)	524
Disposals	37	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign exchange and other adjustments	38	(4)	16	43	(12)	26	(72)	(77)	(15)	(84)	55	(123)	(135)	(14)
Balance at end of period	39	2,868	2,745	2,657	2,649	2,685	2,749	2,847	2,925	3,300	2,868	2,685	2,649	2,925
Acquired Credit-Impaired Loans														
Allowance for loan losses at end of period	40	4	3	4	6	5	6	8	10	10	4	5	6	10
Consisting of:														
Allowance for loan losses														
Canada	42	2,628	2,609	2,658	2,784	2,912	2,949	3,181	3,288	3,342	2,628	2,912	2,784	3,288
United States	43	3,408	3,464	3,577	3,604	3,898	4,048	4,750	4,999	4,789	3,408	3,898	3,604	4,999
International	44	4	3	4	2	1	2	2	3	2	4	1	2	3
Total allowance for loan losses	45	6,040	6,076	6,239	6,390	6,811	6,999	7,933	8,290	8,133	6,040	6,811	6,390	8,290
Allowance for off-balance sheet instruments ⁸	46	875	834	902	856	899	970	1,004	1,087	1,087	875	899	856	1,087
Total allowance for loan losses, including off-balance sheet instruments, at end of period	47	6,915	6,910	7,141	7,246	7,710	7,969	8,937	9,377	9,220	6,915	7,710	7,246	9,377
Allowance for debt securities	48	6	7	7	9	6	6	8	7	7	6	6	9	7
Total allowance for credit losses, including off-balance sheet instruments, at end of period	49	\$ 6,921	\$ 6,917	\$ 7,148	\$ 7,255	\$ 7,716	\$ 7,975	\$ 8,945	\$ 9,384	\$ 9,227	\$ 6,921	\$ 7,716	\$ 7,255	\$ 9,384

¹ Provision for (recovery of) loan losses, write-offs, recoveries, and disposals measured in the functional currency of a foreign operation are translated to Canadian dollars at average exchange rates for the period. This initial foreign currency translation is included within the respective rows in the table above. Foreign exchange, included in "Foreign exchange and other adjustment" in the table above, reflects the subsequent impact of changes in foreign exchange rates during the period on the allowance for loan losses.

² Transfers represent stage transfer movements prior to expected credit loss (ECL) remeasurement.

³ Represents the mechanical remeasurement between twelve-month (i.e., Stage 1) and lifetime ECLs (i.e., Stage 2 or 3) due to stage transfers necessitated by credit risk migration, as described in the "Significant Increase in Credit Risk" section of Note 2, *Summary of Significant Accounting Policies* and Note 3, *Significant Accounting Judgments, Estimates and Assumptions* of the Bank's 2021 Annual Consolidated Financial Statements, holding all other factors impacting the change in ECL constant.

⁴ Represents the changes in the allowance related to cash flow changes associated with new draws or repayments on loans outstanding.

⁵ Represents the decrease in the allowance resulting from loans that were fully repaid and excludes the decrease associated with loans that were disposed or fully written off.

⁶ Represents the changes in the allowance related to current period changes in risk (e.g., Probability of Default) caused by changes to: macroeconomic factors, level of risk, parameters, and/or models, subsequent to stage migration. Refer to the "Measurement of Expected Credit Losses", "Forward Looking Information" and "Expert Credit Judgment" sections of Note 2, *Summary of Significant Accounting Policies* and Note 3, *Significant Accounting Judgments, Estimates and Assumptions* of the Bank's 2021 Annual Consolidated Financial Statements for further details.

⁷ Represents the increase in the allowance resulting from loans that were newly originated, purchased, or renewed.

⁸ The allowance for loan losses for off-balance sheet instruments is recorded in Other liabilities on the Interim Consolidated Balance Sheet.

Allowance for Credit Losses by Industry Sector and Geographic Location^{1,2}

(\$ millions, except as noted) As at	LINE #	2022 Q3				2022 Q2				2022 Q1			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector													
Stage 3 allowance for loan losses (impaired)													
Personal													
Residential mortgages	1	\$ 22	\$ 27	\$ -	\$ 49	\$ 25	\$ 25	\$ -	\$ 50	\$ 25	\$ 20	\$ -	\$ 45
Consumer instalment and other personal													
HELOC	2		19	-	44	28	25	-	53	29	26	-	55
Indirect auto	3	44	23	-	67	51	19	-	70	45	29	-	74
Other	4	28	3	-	31	29	3	-	32	28	3	-	31
Credit card	5	52	128	-	180	56	119	-	175	52	110	-	162
Total personal	6	171	200	-	371	189	191	-	380	179	188	-	367
Business and Government													
Real estate													
Residential	7	1	1	-	2	-	1	-	1	1	5	-	6
Non-residential	8	2	5	-	7	1	6	-	7	1	8	-	9
Total real estate	9	3	6	-	9	1	7	-	8	2	13	-	15
Agriculture	10	1	-	-	1	1	-	-	1	1	-	-	1
Automotive	11	5	-	-	5	7	-	-	7	14	-	-	14
Financial	12	-	-	-	-	-	-	-	-	-	1	-	1
Food, beverage, and tobacco	13	4	-	-	4	2	-	-	2	2	-	-	2
Forestry	14	-	23	-	23	-	-	-	-	-	-	-	-
Government, public sector entities, and education	15	23	1	-	24	24	1	-	25	23	1	-	24
Health and social services	16	15	5	-	20	16	6	-	22	12	5	-	17
Industrial construction and trade contractors	17	84	4	-	88	81	4	-	85	83	2	-	85
Metals and mining	18	2	-	-	2	5	1	-	6	3	1	-	4
Oil and gas ³	19	21	5	-	26	21	5	-	26	22	5	-	27
Power and utilities ³	20	-	-	-	-	-	-	-	-	-	-	-	-
Professional and other services	21	21	2	-	23	22	5	-	27	14	6	-	20
Retail sector	22	69	3	-	72	73	8	-	81	69	8	-	77
Sundry manufacturing and wholesale	23	6	1	-	7	7	1	-	8	6	1	-	7
Telecommunications, cable, and media	24	2	-	-	2	4	-	-	4	3	-	-	3
Transportation	25	16	1	-	17	16	1	-	17	10	2	-	12
Other	26	2	4	-	6	2	1	-	3	3	1	-	4
Total business and government	27	274	55	-	329	282	40	-	322	267	46	-	313
Other Loans													
Acquired credit-impaired loans	28	-	4	-	4	-	3	-	3	-	4	-	4
Total other loans	29	-	4	-	4	-	3	-	3	-	4	-	4
Total Stage 3 allowance for loan losses (impaired)	30	445	259	-	704	471	234	-	705	446	238	-	684
Stage 1 and Stage 2 allowance for loan losses – Performing⁴													
Personal													
	31	1,524	1,525	-	3,049	1,495	1,566	-	3,061	1,527	1,630	-	3,157
Business and Government													
	32	659	1,624	4	2,287	643	1,664	3	2,310	685	1,709	4	2,398
Total Stage 1 and Stage 2 allowance for loan losses	33	2,183	3,149	4	5,336	2,138	3,230	3	5,371	2,212	3,339	4	5,555
Allowance for loan losses – On-Balance Sheet Loans	34	2,628	3,408	4	6,040	2,609	3,464	3	6,076	2,658	3,577	4	6,239
Allowance for loan losses – Off-Balance Sheet Instruments	35	345	527	3	875	351	479	4	834	382	517	3	902
Total allowance for loan losses	36	2,973	3,935	7	6,915	2,960	3,943	7	6,910	3,040	4,094	7	7,141
Allowance for debt securities	37	2	1	3	6	1	1	5	7	2	1	4	7
Total allowance for credit losses	38	\$ 2,975	\$ 3,936	\$ 10	\$ 6,921	\$ 2,961	\$ 3,944	\$ 12	\$ 6,917	\$ 3,042	\$ 4,095	\$ 11	\$ 7,148
Stage 3 allowance for loan losses (impaired) as a % of Gross Impaired Loans													
Personal													
Residential mortgages	39	13.2 %	5.7 %	-	7.7 %	13.4 %	5.4 %	-	7.7 %	11.6 %	4.2 %	-	6.5 %
Consumer instalment and other personal													
HELOC	40	28.7	6.9	-	12.1	29.2	7.3	-	12.0	25.4	7.2	-	11.6
Indirect auto	41	64.7	11.3	-	24.7	78.5	10.2	-	27.8	71.4	14.5	-	28.1
Other	42	68.3	60.0	-	67.4	69.0	50.0	-	66.7	68.3	50.0	-	66.0
Credit card	43	65.8	65.0	-	65.2	65.1	65.0	-	65.1	61.9	62.9	-	62.5
Total personal	44	38.7	17.3	-	23.3	39.7	16.1	-	22.9	34.6	15.5	-	21.2
Business and Government	45	66.8	16.8	-	44.6	65.9	12.9	-	43.7	64.2	11.1	-	37.8
Total Stage 3 allowance for loan losses (impaired)	46	52.2 %	17.2 %	- %	30.0 %	52.1 %	15.5 %	- %	29.3 %	47.8 %	14.4 %	- %	26.6 %
Total allowance for loan losses as a % of gross loans and acceptances													
	47	0.5 %	1.6 %	0.2 %	0.8 %	0.5 %	1.7 %	0.2 %	0.9 %	0.6 %	1.8 %	0.2 %	0.9 %

¹ Primarily based on the geographic location of the customer's address.

² Includes loans that are measured at FVOCI.

³ Pipeline exposures were reclassified into the power and utilities sector during the first quarter of fiscal 2022. Comparative amounts have been revised to conform with the presentation adopted in the current period.

⁴ Allowance for loan losses – performing represents Stage 1 and Stage 2 allowance for loan losses on financial assets, loan commitments, and financial guarantees.

Allowance for Credit Losses by Industry Sector and Geographic Location (Continued)^{1,2}

(\$ millions, except as noted) As at	LINE #	2021 Q4				2021 Q3				2021 Q2			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector													
Stage 3 allowance for loan losses (impaired)													
Personal													
Residential mortgages	1	\$ 33	\$ 18	\$ -	\$ 51	\$ 40	\$ 20	\$ -	\$ 60	\$ 38	\$ 18	\$ -	\$ 56
Consumer instalment and other personal													
HELOC	2	20	26	-	46	21	30	-	51	21	28	-	49
Indirect auto	3	39	23	-	62	39	23	-	62	42	24	-	66
Other	4	28	3	-	31	29	3	-	32	31	1	-	32
Credit card	5	49	89	-	138	53	103	-	156	55	139	-	194
Total personal	6	169	159	-	328	182	179	-	361	187	210	-	397
Business and Government													
Real estate													
Residential	7	1	4	-	5	1	5	-	6	1	4	-	5
Non-residential	8	1	9	-	10	1	15	-	16	1	14	-	15
Total real estate	9	2	13	-	15	2	20	-	22	2	18	-	20
Agriculture	10	2	-	-	2	3	-	-	3	4	-	-	4
Automotive	11	12	-	-	12	14	-	-	14	13	-	-	13
Financial	12	-	-	-	-	-	-	-	-	-	-	-	-
Food, beverage, and tobacco	13	1	3	-	4	1	3	-	4	1	3	-	4
Forestry	14	-	-	-	-	-	-	-	-	-	-	-	-
Government, public sector entities, and education	15	19	1	-	20	23	2	-	25	14	1	-	15
Health and social services	16	11	1	-	12	10	1	-	11	9	1	-	10
Industrial construction and trade contractors	17	74	4	-	78	53	4	-	57	54	1	-	55
Metals and mining	18	3	1	-	4	13	2	-	15	13	2	-	15
Oil and gas ³	19	22	7	-	29	42	20	-	62	44	19	-	63
Power and utilities ³	20	-	-	-	-	-	6	-	6	-	5	-	5
Professional and other services	21	15	6	-	21	16	8	-	24	15	9	-	24
Retail sector	22	66	8	-	74	68	8	-	76	69	4	-	73
Sundry manufacturing and wholesale	23	5	2	-	7	9	2	-	11	8	2	-	10
Telecommunications, cable, and media	24	2	-	-	2	2	-	-	2	2	1	-	3
Transportation	25	11	2	-	13	12	1	-	13	11	2	-	13
Other	26	7	1	-	8	5	2	-	7	7	3	-	10
Total business and government	27	252	49	-	301	273	79	-	352	266	71	-	337
Other Loans													
Acquired credit-impaired loans	28	-	6	-	6	-	5	-	5	-	6	-	6
Total other loans	29	-	6	-	6	-	5	-	5	-	6	-	6
Total Stage 3 allowance for loan losses (impaired)	30	421	214	-	635	455	263	-	718	453	287	-	740
Stage 1 and Stage 2 allowance for loan losses – Performing⁴													
Personal													
	31	1,650	1,660	-	3,310	1,706	1,717	-	3,423	1,711	1,889	-	3,600
Business and Government													
	32	713	1,730	2	2,445	751	1,918	1	2,670	785	1,872	2	2,659
Total Stage 1 and Stage 2 allowance for loan losses	33	2,363	3,390	2	5,755	2,457	3,635	1	6,093	2,496	3,761	2	6,259
Allowance for loan losses – On-Balance Sheet Loans													
	34	2,784	3,604	2	6,390	2,912	3,898	1	6,811	2,949	4,048	2	6,999
Allowance for loan losses – Off-Balance Sheet Instruments													
	35	348	504	4	856	360	537	2	899	417	550	3	970
Total allowance for loan losses	36	3,132	4,108	6	7,246	3,272	4,435	3	7,710	3,366	4,598	5	7,969
Allowance for debt securities	37	1	1	7	9	2	1	3	6	3	1	2	6
Total allowance for credit losses	38	\$ 3,133	\$ 4,109	\$ 13	\$ 7,255	\$ 3,274	\$ 4,436	\$ 6	\$ 7,716	\$ 3,369	\$ 4,599	\$ 7	\$ 7,975
Stage 3 allowance for loan losses (impaired) as a % of Gross Impaired Loans													
Personal													
Residential mortgages	39	14.2 %	4.5 %	-	8.1 %	15.4 %	4.9 %	-	9.0 %	12.7 %	4.4 %	-	7.9 %
Consumer instalment and other personal													
HELOC	40	16.5	7.7	-	10.1	15.1	8.4	-	10.3	13.6	7.8	-	9.5
Indirect auto	41	76.5	11.9	-	25.3	86.7	11.2	-	24.7	75.0	10.9	-	23.9
Other	42	71.8	60.0	-	70.5	76.3	27.3	-	65.3	81.6	16.7	-	72.7
Credit card	43	63.6	60.1	-	61.3	66.3	79.8	-	74.6	62.5	86.9	-	78.2
Total personal	44	32.4	14.7	-	20.5	32.4	16.2	-	21.6	29.4	18.1	-	22.1
Business and Government													
	45	61.0	12.3	-	37.2	57.1	18.2	-	35.9	53.8	16.0	-	33.4
Total Stage 3 allowance for loan losses (impaired)	46	45.1 %	14.1 %	- %	26.1 %	43.8 %	16.7 %	- %	26.9 %	40.1 %	17.5 %	- %	26.2 %
Total allowance for loan losses as a % of gross loans and acceptances													
	47	0.6 %	1.9 %	0.2 %	1.0 %	0.6 %	2.0 %	0.1 %	1.0 %	0.7 %	2.1 %	0.2 %	1.1 %

¹ Primarily based on the geographic location of the customer's address.

² Includes loans that are measured at FVOCI.

³ Pipeline exposures were reclassified into the power and utilities sector during the first quarter of fiscal 2022. Comparative amounts have been revised to conform with the presentation adopted in the current period.

⁴ Allowance for loan losses – performing represents Stage 1 and Stage 2 allowance for loan losses on financial assets, loan commitments, and financial guarantees.

Allowance for Credit Losses by Industry Sector and Geographic Location (Continued)^{1,2}

(\$ millions, except as noted) As at	LINE #	2021 Q1				2020 Q4				2020 Q3			
		Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector													
Stage 3 allowance for loan losses (impaired)													
Personal													
Residential mortgages	1	\$ 39	\$ 22	\$ –	\$ 61	\$ 43	\$ 24	\$ –	\$ 67	\$ 45	\$ 26	\$ –	\$ 71
Consumer instalment and other personal													
HELOC	2		29	–	49	24	44	–	68	27	42	–	69
Indirect auto	3	49	45	–	94	39	39	–	78	62	48	–	110
Other	4	31	2	–	33	38	2	–	40	50	1	–	51
Credit card	5	64	158	–	222	73	131	–	204	96	237	–	333
Total personal	6	203	256	–	459	217	240	–	457	280	354	–	634
Business and Government													
Real estate													
Residential	7	1	4	–	5	1	5	–	6	1	4	–	5
Non-residential	8	1	14	–	15	1	12	–	13	1	5	–	6
Total real estate	9	2	18	–	20	2	17	–	19	2	9	–	11
Agriculture	10	5	–	–	5	5	–	–	5	3	–	–	3
Automotive	11	11	–	–	11	10	–	–	10	10	–	–	10
Financial	12	–	2	–	2	–	–	–	–	–	–	–	–
Food, beverage, and tobacco	13	2	3	–	5	1	2	–	3	1	2	–	3
Forestry	14	–	–	–	–	–	–	–	–	–	–	–	–
Government, public sector entities, and education	15	–	1	–	1	–	1	–	1	–	1	–	1
Health and social services	16	10	1	–	11	9	2	–	11	9	13	–	22
Industrial construction and trade contractors	17	58	2	–	60	62	2	–	64	60	2	–	62
Metals and mining	18	14	5	–	19	13	6	–	19	12	6	–	18
Oil and gas ³	19	38	5	–	43	30	31	–	61	25	206	–	231
Power and utilities ³	20	–	7	–	7	–	23	–	23	–	26	–	26
Professional and other services	21	7	8	–	15	6	7	–	13	16	13	–	29
Retail sector	22	67	5	–	72	66	6	–	72	65	8	–	73
Sundry manufacturing and wholesale	23	10	1	–	11	14	2	–	16	15	2	–	17
Telecommunications, cable, and media	24	3	1	–	4	30	1	–	31	46	2	–	48
Transportation	25	12	8	–	20	13	5	–	18	8	1	–	9
Other	26	7	5	–	12	6	5	–	11	8	7	–	15
Total business and government	27	246	72	–	318	267	110	–	377	280	298	–	578
Other Loans													
Acquired credit-impaired loans	28	–	8	–	8	–	10	–	10	–	10	–	10
Total other loans	29	–	8	–	8	–	10	–	10	–	10	–	10
Total Stage 3 allowance for loan losses (impaired)	30	449	336	–	785	484	360	–	844	560	662	–	1,222
Stage 1 and Stage 2 allowance for loan losses – Performing⁴													
Personal	31	1,889	2,213	–	4,102	1,920	2,498	1	4,419	1,930	2,357	–	4,287
Business and Government	32	843	2,201	2	3,046	884	2,141	2	3,027	851	1,771	2	2,624
Total Stage 1 and Stage 2 allowance for loan losses	33	2,732	4,414	2	7,148	2,804	4,639	3	7,446	2,781	4,128	2	6,911
Allowance for loan losses – On-Balance Sheet Loans	34	3,181	4,750	2	7,933	3,288	4,999	3	8,290	3,342	4,789	2	8,133
Allowance for loan losses – Off-Balance Sheet Instruments	35	440	559	5	1,004	432	650	5	1,087	405	680	2	1,087
Total allowance for loan losses	36	3,621	5,309	7	8,937	3,720	5,649	8	9,377	3,747	5,469	4	9,220
Allowance for debt securities	37	4	1	3	8	2	2	3	7	3	1	3	7
Total allowance for credit losses	38	\$ 3,625	\$ 5,310	\$ 10	\$ 8,945	\$ 3,722	\$ 5,651	\$ 11	\$ 9,384	\$ 3,750	\$ 5,470	\$ 7	\$ 9,227
Stage 3 allowance for loan losses (impaired)													
as a % of Gross Impaired Loans													
Personal													
Residential mortgages	39	11.2 %	5.0 %	– %	7.8 %	11.4 %	5.3 %	– %	8.1 %	11.7 %	5.8 %	– %	8.5 %
Consumer instalment and other personal													
HELOC	40	11.1	7.3	–	8.5	11.9	10.2	–	10.8	12.0	9.3	–	10.2
Indirect auto	41	67.1	17.8	–	28.8	65.0	15.7	–	25.2	105.1	18.1	–	34.0
Other	42	73.8	28.6	–	67.3	100.0	20.0	–	83.3	84.7	8.3	–	71.8
Credit card	43	64.6	72.1	–	69.8	70.9	64.9	–	66.9	60.8	91.9	–	80.0
Total personal	44	27.4	19.5	–	22.3	27.9	17.9	–	21.6	31.6	24.7	–	27.3
Business and Government	45	52.6	14.0	–	31.8	49.7	21.9	–	36.3	51.6	31.1	–	38.5
Total Stage 3 allowance for loan losses (impaired)	46	37.1 %	17.9 %	– %	25.4 %	36.8 %	19.0 %	– %	26.4 %	39.2 %	27.3 %	– %	31.7 %
Total allowance for loan losses as a % of gross loans and acceptances	47	0.7 %	2.3 %	0.2 %	1.2 %	0.7 %	2.3 %	0.4 %	1.3 %	0.8 %	2.2 %	0.2 %	1.2 %

¹ Primarily based on the geographic location of the customer's address.

² Includes loans that are measured at FVOCI.

³ Pipeline exposures were reclassified into the power and utilities sector during the first quarter of fiscal 2022. Comparative amounts have been revised to conform with the presentation adopted in the current period.

⁴ Allowance for loan losses – performing represents Stage 1 and Stage 2 allowance for loan losses on financial assets, loan commitments, and financial guarantees.

Provision for Credit Losses^{1,2}

(\$ millions)														
For the period ended														
LINE #		2022			2021			2020			Year to Date		Full Year	
		Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2022	2021	2021	2020
PROVISION FOR (RECOVERY OF) CREDIT LOSSES														
Impaired³														
1	Canadian Retail	\$ 142	\$ 163	\$ 150	\$ 140	\$ 154	\$ 191	\$ 167	\$ 199	\$ 372	\$ 455	\$ 512	\$ 652	\$ 1,256
2	U.S. Retail	135	96	125	68	63	117	190	147	290	356	370	438	997
3	Wholesale Banking	–	(1)	(4)	(14)	–	12	10	(19)	52	(5)	22	8	279
4	Corporate	63	56	58	26	25	61	99	32	117	177	185	211	431
5	Total Provision for (recovery of) Credit Losses – Impaired	340	314	329	220	242	381	466	359	831	983	1,089	1,309	2,963
Performing⁴														
6	Canadian Retail	28	(103)	(117)	(87)	(54)	(228)	(25)	52	579	(192)	(307)	(394)	1,490
7	U.S. Retail	(28)	(114)	(104)	(144)	(159)	(330)	(55)	425	607	(246)	(544)	(688)	1,928
8	Wholesale Banking	25	(8)	(1)	(63)	2	(75)	10	13	71	16	(63)	(126)	229
9	Corporate	(14)	(62)	(35)	(49)	(68)	(125)	(83)	68	100	(111)	(276)	(325)	632
10	Total Provision for (recovery of) Credit Losses – Performing	11	(287)	(257)	(343)	(279)	(758)	(153)	558	1,357	(533)	(1,190)	(1,533)	4,279
11	Total Provision for (recovery of) Credit Losses	\$ 351	\$ 27	\$ 72	\$ (123)	\$ (37)	\$ (377)	\$ 313	\$ 917	\$ 2,188	\$ 450	\$ (101)	\$ (224)	\$ 7,242
PROVISION FOR (RECOVERY OF) CREDIT LOSSES BY SEGMENT														
12	Canadian Retail	\$ 170	\$ 60	\$ 33	\$ 53	\$ 100	\$ (37)	\$ 142	\$ 251	\$ 951	\$ 263	\$ 205	\$ 258	\$ 2,746
13	U.S. Retail – in USD	83	(15)	17	(62)	(74)	(173)	103	433	655	85	(144)	(206)	2,145
14	– foreign exchange	24	(3)	4	(14)	(22)	(40)	32	139	242	25	(30)	(44)	780
15	Wholesale Banking	107	(18)	21	(76)	(96)	(213)	135	572	897	110	(174)	(250)	2,925
16	Corporate	25	(9)	(5)	(77)	2	(63)	20	(6)	123	11	(41)	(118)	508
17	U.S. strategic cards portfolio ⁵ – in USD	38	(5)	18	(18)	(34)	(51)	11	76	159	51	(74)	(92)	778
18	– foreign exchange	11	(1)	5	(5)	(9)	(13)	5	24	58	15	(17)	(22)	285
19	Total Corporate	49	(6)	23	(23)	(43)	(64)	16	100	217	66	(91)	(114)	1,063
20	Total Provision for (recovery of) Credit Losses	\$ 351	\$ 27	\$ 72	\$ (123)	\$ (37)	\$ (377)	\$ 313	\$ 917	\$ 2,188	\$ 450	\$ (101)	\$ (224)	\$ 7,242

¹ Includes provision for off-balance sheet instruments.

² Includes loans and debt securities that are measured at FVOCI and debt securities measured at amortized cost.

³ Represents Stage 3 PCL.

⁴ Represents Stage 1 and Stage 2 PCL.

⁵ The retailer program partners' share of the U.S. strategic cards portfolio's PCL.

Provision for Credit Losses by Industry Sector and Geographic Location^{1,2,3}

(\$ millions, except as noted)
For the period ended

LINE #	2022 Q3				2022 Q2				2022 Q1			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector												
Stage 3 provision for (recovery of) credit losses (impaired)												
Personal												
1	\$ (1)	\$ 1	\$ -	\$ -	\$ 1	\$ 2	\$ -	\$ 3	\$ (5)	\$ 1	\$ -	\$ (4)
Residential mortgages												
2	(2)	(8)	-	(10)	-	(3)	-	(3)	11	(1)	-	10
3	33	11	-	44	37	1	-	38	36	23	-	59
4	32	56	-	88	32	44	-	76	27	49	-	76
5	67	116	-	183	71	104	-	175	62	102	-	164
6	129	176	-	305	141	148	-	289	131	174	-	305
Business and Government												
Real estate												
7	-	-	-	-	-	(3)	-	(3)	-	3	-	3
8	-	(2)	-	(2)	-	(2)	-	(2)	-	(2)	-	(2)
9	-	(2)	-	(2)	-	(5)	-	(5)	-	1	-	1
10	-	-	-	-	-	-	-	-	(1)	-	-	(1)
11	-	-	-	-	(1)	-	-	(1)	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	1	(2)	-	(1)
14	-	23	-	23	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	-	-	-
16	-	(1)	-	(1)	3	1	-	4	-	6	-	6
17	(1)	2	-	1	2	3	-	5	15	(2)	-	13
18	-	-	-	-	-	1	-	1	-	-	-	-
19	-	-	-	-	(1)	-	-	(1)	(1)	(2)	-	(3)
20	-	-	-	-	-	-	-	-	-	-	-	-
21	2	(2)	-	-	9	1	-	10	-	(1)	-	(1)
22	2	(3)	-	(1)	6	1	-	7	3	2	-	5
23	-	-	-	-	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-	-	-	-	-
25	2	(3)	-	(1)	3	-	-	3	1	-	-	1
26	8	8	-	16	-	4	-	4	1	5	-	6
27	13	22	-	35	21	6	-	27	19	7	-	26
Other Loans												
28	-	-	-	-	-	(2)	-	(2)	-	(2)	-	(2)
29	-	-	-	-	-	(2)	-	(2)	-	(2)	-	(2)
30	-	-	-	-	-	-	-	-	-	-	-	-
31	\$ 142	\$ 198	\$ -	\$ 340	\$ 162	\$ 152	\$ -	\$ 314	\$ 150	\$ 179	\$ -	\$ 329
Stage 1 and Stage 2 provision for (recovery of) credit losses												
32	\$ 37	\$ (25)	\$ -	\$ 12	\$ (106)	\$ (181)	\$ -	\$ (287)	\$ (114)	\$ (142)	\$ 1	\$ (255)
33	-	1	(2)	(1)	-	(1)	1	-	-	-	(2)	(2)
34	\$ 179	\$ 174	\$ (2)	\$ 351	\$ 56	\$ (30)	\$ 1	\$ 27	\$ 36	\$ 37	\$ (1)	\$ 72
Stage 3 provision for (recovery of) credit losses (impaired) as a % of Average Net Loans and Acceptances												
Personal												
35	- %	0.01 %	- %	- %	- %	0.02 %	- %	- %	(0.01) %	0.01 %	- %	(0.01) %
Residential mortgages												
36	(0.01)	(0.36)	-	(0.03)	-	(0.14)	-	(0.01)	0.04	(0.05)	-	0.04
37	0.48	0.13	-	0.29	0.57	0.01	-	0.27	0.53	0.29	-	0.40
38	0.70	29.94	-	1.82	0.67	25.24	-	1.54	0.56	27.50	-	1.52
39	1.72	2.95	-	2.34	2.02	2.86	-	2.45	1.68	2.62	-	2.16
40	0.12	0.70	-	0.24	0.14	0.64	-	0.24	0.13	0.73	-	0.25
41	0.04	0.06	-	0.05	0.06	0.02	-	0.04	0.06	0.02	-	0.04
42	0.10	0.33	-	0.17	0.12	0.28	-	0.17	0.11	0.32	-	0.17
Business and Government												
43	0.10	0.33	-	0.17	0.12	0.28	-	0.17	0.11	0.33	-	0.17
Total Provision for (recovery of) Credit Losses as a % of Average Net Loans and Acceptances												
44	0.13 %	0.29 %	(0.22) %	0.17 %	0.04 %	(0.06) %	0.11 %	0.01 %	0.03 %	0.07 %	(0.12) %	0.04 %
45	0.13	0.29	(0.22)	0.17	0.04	(0.05)	0.11	0.02	0.03	0.07	(0.12)	0.04

¹ Primarily based on the geographic location of the customer's address.

² Includes loans that are measured at FVOCI.

³ Includes provision for off-balance sheet instruments.

⁴ Pipeline exposures were reclassified into the power and utilities sector during the first quarter of fiscal 2022. Comparative amounts have been revised to conform with the presentation adopted in the current period.

Provision for Credit Losses by Industry Sector and Geographic Location (Continued)^{1,2,3}

(\$ millions, except as noted)
For the period ended

LINE #	2021 Q4				2021 Q3				2021 Q2			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector												
Stage 3 provision for (recovery of) credit losses (impaired)												
Personal												
Residential mortgages	\$ (3)	\$ (5)	\$ –	\$ (8)	\$ 4	\$ 1	\$ –	\$ 5	\$ 1	\$ (1)	\$ –	\$ –
Consumer Instalment and Other Personal												
HELOC	–	(3)	–	(3)	2	(1)	–	1	2	(1)	–	1
Indirect auto	28	10	–	38	33	(3)	–	30	37	14	–	51
Other	30	37	–	67	31	34	–	65	36	28	–	64
Credit card	61	55	–	116	68	52	–	120	70	108	–	178
Total personal	116	94	–	210	138	83	–	221	146	148	–	294
Business and Government												
Real estate												
Residential	1	2	–	3	–	1	–	1	–	1	–	1
Non-residential	–	(7)	–	(7)	–	1	–	1	–	1	–	1
Total real estate	1	(5)	–	(4)	–	2	–	2	–	2	–	2
Agriculture	(1)	–	–	(1)	–	–	–	–	–	–	–	–
Automotive	(1)	–	–	(1)	–	–	–	–	5	–	–	5
Financial	–	–	–	–	–	–	–	–	–	3	–	3
Food, beverage, and tobacco	–	–	–	–	–	–	–	–	–	–	–	–
Forestry	–	–	–	–	–	–	–	–	–	–	–	–
Government, public sector entities, and education	–	–	–	–	9	–	–	9	15	–	–	15
Health and social services	2	–	–	2	2	–	–	2	2	2	–	4
Industrial construction and trade contractors	21	(2)	–	19	–	4	–	4	1	–	–	1
Metals and mining	–	(1)	–	(1)	–	–	–	–	–	–	–	–
Oil and gas ⁴	(9)	(1)	–	(10)	–	–	–	–	7	10	–	17
Power and utilities ⁴	–	(3)	–	(3)	–	3	–	3	–	–	–	–
Professional and other services	–	(1)	–	(1)	2	(11)	–	(9)	9	9	–	18
Retail sector	–	1	–	1	–	4	–	4	6	1	–	7
Sundry manufacturing and wholesale	(2)	1	–	(1)	2	1	–	3	–	1	–	1
Telecommunications, cable, and media	–	–	–	–	–	–	–	–	–	1	–	1
Transportation	2	1	–	3	3	–	–	3	1	6	–	7
Other	–	6	–	6	–	2	–	2	1	9	–	10
Total business and government	13	(4)	–	9	18	5	–	23	47	44	–	91
Other Loans												
Acquired credit-impaired loans	–	1	–	1	–	(2)	–	(2)	–	(4)	–	(4)
Total other loans	–	1	–	1	–	(2)	–	(2)	–	(4)	–	(4)
Debt securities at amortized cost and FVOCI	–	–	–	–	–	–	–	–	–	–	–	–
Total Stage 3 provision for (recovery of) credit losses (impaired)	\$ 129	\$ 91	\$ –	\$ 220	\$ 156	\$ 86	\$ –	\$ 242	\$ 193	\$ 188	\$ –	\$ 381
Stage 1 and Stage 2 provision for (recovery of) credit losses												
Personal, business and government	\$ (105)	\$ (243)	\$ 2	\$ (346)	\$ (88)	\$ (190)	\$ (1)	\$ (279)	\$ (263)	\$ (490)	\$ (2)	\$ (755)
Debt securities at amortized cost and FVOCI	–	–	3	3	(1)	–	1	–	(1)	–	(2)	(3)
Total provision for (recovery of) credit losses	\$ 24	\$ (152)	\$ 5	\$ (123)	\$ 67	\$ (104)	\$ –	\$ (37)	\$ (71)	\$ (302)	\$ (4)	\$ (377)
Stage 3 provision for (recovery of) credit losses (impaired) as a % of Average Net Loans and Acceptances												
Personal												
Residential mortgages	(0.01) %	(0.05) %	– %	(0.01) %	0.01 %	0.01 %	– %	0.01 %	– %	(0.01) %	– %	– %
Consumer instalment and other personal												
HELOC	–	(0.13)	–	(0.01)	0.01	(0.04)	–	–	0.01	(0.04)	–	–
Indirect auto	0.41	0.13	–	0.26	0.48	(0.04)	–	0.21	0.57	0.19	–	0.37
Other	0.64	20.68	–	1.38	0.67	18.45	–	1.35	0.78	15.73	–	1.34
Credit card	1.68	1.51	–	1.60	1.93	1.52	–	1.73	2.11	3.23	–	2.67
Total personal	0.12	0.41	–	0.17	0.14	0.37	–	0.19	0.16	0.67	–	0.26
Business and Government	0.04	(0.01)	–	0.01	0.05	0.02	–	0.03	0.15	0.14	–	0.14
Total Stage 3 provision for (recovery of) credit losses (impaired)	0.10	0.16	–	0.12	0.12	0.16	–	0.13	0.16	0.35	–	0.21
Total Stage 3 provision for (recovery of) credit losses (impaired) Excluding Other Loans	0.10	0.16	–	0.12	0.12	0.16	–	0.13	0.16	0.35	–	0.22
Total Provision for (recovery of) Credit Losses as a % of Average Net Loans and Acceptances												
Total Provision for (recovery of) Credit Losses	0.02 %	(0.27) %	0.59 %	(0.07) %	0.05 %	(0.19) %	– %	(0.02) %	(0.06) %	(0.56) %	(0.41) %	(0.21) %
Total Provision for (recovery of) Credit Losses Excluding Other Loans	0.02	(0.28)	0.59	(0.07)	0.05	(0.19)	–	(0.02)	(0.06)	(0.55)	(0.41)	(0.21)

¹ Primarily based on the geographic location of the customer's address.

² Includes loans that are measured at FVOCI.

³ Includes provision for off-balance sheet instruments.

⁴ Pipeline exposures were reclassified into the power and utilities sector during the first quarter of fiscal 2022. Comparative amounts have been revised to conform with the presentation adopted in the current period.

Provision for Credit Losses by Industry Sector and Geographic Location (Continued)^{1,2,3}

(\$ millions, except as noted)
For the period ended

LINE #	2021 Q1				2020 Q4				2020 Q3			
	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total	Canada	United States	Int'l	Total
By Industry Sector												
Stage 3 provision for (recovery of) credit losses (impaired)												
Personal												
Residential mortgages	\$ (2)	\$ 1	\$ -	\$ (1)	\$ (1)	\$ 1	\$ -	\$ -	\$ 16	\$ 3	\$ -	\$ 19
Consumer Instalment and Other Personal												
HELOC	(1)	(14)	-	(15)	(3)	-	-	(3)	12	7	-	19
Indirect auto	53	71	-	124	7	38	-	45	59	119	-	178
Other	29	41	-	70	42	29	-	71	58	39	-	97
Credit card	74	165	-	239	104	69	-	173	133	205	-	338
Total personal	153	264	-	417	149	137	-	286	278	373	-	651
Business and Government												
Real estate												
Residential	-	(1)	-	(1)	-	1	-	1	(4)	(2)	-	(6)
Non-residential	-	1	-	1	-	17	-	17	-	1	-	1
Total real estate	-	-	-	-	-	18	-	18	(4)	(1)	-	(5)
Agriculture	-	-	-	-	2	-	-	2	-	-	-	-
Automotive	-	-	-	-	-	-	-	-	1	-	-	1
Financial	-	2	-	2	-	-	-	-	-	-	-	-
Food, beverage, and tobacco	2	3	-	5	-	(1)	-	(1)	-	2	-	2
Forestry	-	-	-	-	-	-	-	-	-	-	-	-
Government, public sector entities, and education	-	(1)	-	(1)	-	-	-	-	-	-	-	-
Health and social services	1	1	-	2	1	9	-	10	-	12	-	12
Industrial construction and trade contractors	2	2	-	4	14	(4)	-	10	5	1	-	6
Metals and mining	1	-	-	1	1	-	-	1	1	(1)	-	-
Oil and gas ⁴	10	-	-	10	(1)	(6)	-	(7)	2	43	-	45
Power and utilities ⁴	-	2	-	2	-	2	-	2	-	4	-	4
Professional and other services	2	5	-	7	3	(2)	-	1	4	7	-	11
Retail sector	3	2	-	5	13	3	-	16	74	1	-	75
Sundry manufacturing and wholesale	-	(1)	-	(1)	1	2	-	3	2	1	-	3
Telecommunications, cable, and media	-	-	-	-	(4)	6	-	2	7	1	-	8
Transportation	1	3	-	4	6	5	-	11	3	-	-	3
Other	2	10	-	12	2	7	-	9	5	9	2	16
Total business and government	24	28	-	52	38	39	-	77	100	79	2	181
Other Loans												
Acquired credit-impaired loans	-	(3)	-	(3)	-	(4)	-	(4)	-	(1)	-	(1)
Total other loans	-	(3)	-	(3)	-	(4)	-	(4)	-	(1)	-	(1)
Debt securities at amortized cost and FVOCI	-	-	-	-	-	-	-	-	-	-	-	-
Total Stage 3 provision for (recovery of) credit losses (impaired)	\$ 177	\$ 289	\$ -	\$ 466	\$ 187	\$ 172	\$ -	\$ 359	\$ 378	\$ 451	\$ 2	\$ 831
Stage 1 and Stage 2 provision for (recovery of) credit losses												
Personal, business and government	\$ (44)	\$ (109)	\$ (1)	\$ (154)	\$ 40	\$ 513	\$ 5	\$ 558	\$ 641	\$ 720	\$ 2	\$ 1,363
Debt securities at amortized cost and FVOCI	-	-	1	1	-	-	-	-	(1)	(1)	(4)	(6)
Total provision for (recovery of) credit losses	\$ 133	\$ 180	\$ -	\$ 313	\$ 227	\$ 685	\$ 5	\$ 917	\$ 1,018	\$ 1,170	\$ -	\$ 2,188
Stage 3 provision for (recovery of) credit losses (impaired) as a % of Average Net Loans and Acceptances												
Personal												
Residential mortgages	- %	0.01 %	- %	- %	- %	0.01 %	- %	- %	0.03 %	0.03 %	- %	0.03 %
Consumer instalment and other personal												
HELOC	-	(0.54)	-	(0.06)	(0.01)	0.04	-	(0.01)	0.05	0.24	-	0.07
Indirect auto	0.78	0.90	-	0.85	0.12	0.46	-	0.30	0.92	1.46	-	1.22
Other	0.65	20.54	-	1.50	0.94	13.10	-	1.50	1.35	16.32	-	2.14
Credit card	2.02	4.37	-	3.21	2.79	1.86	-	2.32	3.49	5.21	-	4.36
Total personal	0.16	1.11	-	0.36	0.16	0.56	-	0.25	0.31	1.50	-	0.57
Business and Government												
Total Stage 3 provision for (recovery of) credit losses (impaired)	0.07	0.08	-	0.08	0.09	0.12	-	0.11	0.30	0.20	0.34	0.25
Total Stage 3 provision for (recovery of) credit losses (impaired) Excluding Other Loans	0.14	0.50	-	0.25	0.15	0.27	-	0.19	0.31	0.71	0.34	0.44
Total Provision for (recovery of) Credit Losses as a % of Average Net Loans and Acceptances												
Total Provision for (recovery of) Credit Losses	0.11 %	0.31 %	- %	0.17 %	0.18 %	1.08 %	0.84 %	0.49 %	0.83 %	1.83 %	- %	1.17 %
Total Provision for (recovery of) Credit Losses Excluding Other Loans	0.11	0.32	-	0.17	0.18	1.09	0.84	0.49	0.83	1.83	-	1.17

¹ Primarily based on the geographic location of the customer's address.

² Includes loans that are measured at FVOCI.

³ Includes provision for off-balance sheet instruments.

⁴ Pipeline exposures were reclassified into the power and utilities sector during the first quarter of fiscal 2022. Comparative amounts have been revised to conform with the presentation adopted in the current period.

Acronyms

Acronym	Definition	Acronym	Definition
ACI	Acquired Credit-Impaired	HELOC	Home Equity Line of Credit
BRR	Borrower Risk Rating	IFRS	International Financial Reporting Standards
CET1	Common Equity Tier 1	LCR	Liquidity Coverage Ratio
DSAC	Debt Securities at Amortized cost	N/A	Not Applicable
DSOCI	Debt Securities at Fair Value Through Other Comprehensive Income	OSFI	Office of the Superintendent of Financial Institutions Canada
EPS	Earnings Per Share	PCL	Provision for Credit Loss
ECL	Expected Credit Loss	ROE	Return on Common Equity
FVOCI	Fair Value Through Other Comprehensive Income	RWA	Risk-Weighted Assets
FVTPL	Fair Value Through Profit or Loss	TEB	Taxable Equivalent Basis
GAAP	Generally Accepted Accounting Principles	TLAC	Total Loss Absorbing Capacity

Appendix – Canadian Personal and Commercial Banking

RESULTS OF OPERATIONS

(\$ millions, except as noted) For the period ended														
LINE #	2022				2021				2020		Year to Date		Full Year	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	2022	2021	2021	2020	
1	\$ 3,199	\$ 2,933	\$ 2,876	\$ 2,863	\$ 2,848	\$ 2,687	\$ 2,797	\$ 2,800	\$ 2,734	\$ 9,008	\$ 8,332	\$ 11,195	\$ 11,289	
2	1,061	1,019	1,044	991	953	893	885	853	783	3,124	2,731	3,722	3,415	
3	4,260	3,952	3,920	3,854	3,801	3,580	3,682	3,653	3,517	12,132	11,063	14,917	14,704	
4	142	163	150	140	153	190	167	199	372	455	510	650	1,256	
5	28	(103)	(118)	(87)	(54)	(228)	(25)	52	579	(193)	(307)	(394)	1,490	
6	170	60	32	53	99	(38)	142	251	951	262	203	256	2,746	
7	1,807	1,759	1,689	1,720	1,655	1,652	1,621	1,658	1,578	5,255	4,928	6,648	6,499	
8	2,283	2,133	2,199	2,081	2,047	1,966	1,919	1,744	988	6,615	5,932	8,013	5,459	
9	605	565	581	552	544	522	510	466	267	1,751	1,576	2,128	1,463	
10	\$ 1,678	\$ 1,568	\$ 1,618	\$ 1,529	\$ 1,503	\$ 1,444	\$ 1,409	\$ 1,278	\$ 721	\$ 4,864	\$ 4,356	\$ 5,885	\$ 3,996	
11	\$ 15.7	\$ 15.4	\$ 14.9	\$ 13.1	\$ 13.2	\$ 13.1	\$ 13.3	\$ 13.3	\$ 13.6	\$ 15.3	\$ 13.2	\$ 13.2	\$ 13.8	
12	42.3 %	41.8 %	43.0 %	46.4 %	45.2 %	45.3 %	42.0 %	38.2 %	21.2 %	42.4 %	44.2 %	44.7 %	29.0 %	

Key Performance Indicators

(\$ billions, except as noted)													
13	\$ 141	\$ 138	\$ 135	\$ 131	\$ 131	\$ 132	\$ 131	\$ 132	\$ 132	\$ 141	\$ 131	\$ 131	\$ 132
14	240.4	235.0	231.6	226.9	222.0	216.0	212.5	207.5	203.1	235.7	216.9	219.4	202.9
15	78.1	74.1	71.7	69.6	67.1	64.5	62.4	59.9	58.3	74.6	64.7	65.9	58.1
16	318.5	309.1	303.3	296.5	289.1	280.5	274.9	267.4	261.4	310.3	281.6	285.3	261.0
17	31.6	30.8	30.9	30.6	30.9	31.3	32.1	32.8	33.1	31.1	31.4	31.3	33.4
18	27.2	27.3	27.7	28.0	27.9	27.7	27.7	27.5	26.2	27.4	27.8	27.8	26.4
19	11.4	11.3	11.1	11.3	11.5	11.8	12.1	12.5	12.8	11.3	11.8	11.7	13.2
20	17.5	16.4	16.7	16.4	15.9	15.6	16.6	16.9	17.1	16.9	16.0	16.1	18.2
21	406.2	394.9	389.7	382.8	375.3	366.9	363.4	357.1	350.6	397.0	368.6	372.2	352.2
22	104.5	100.9	96.6	93.5	91.1	86.9	85.0	84.6	85.3	100.7	87.7	89.1	84.4
23	269.2	261.2	257.2	253.5	249.2	243.4	240.3	234.4	227.5	262.5	244.3	246.6	221.0
24	167.4	169.9	169.8	167.2	161.0	155.1	150.4	143.3	135.6	169.0	155.5	158.4	130.3
25	2.59 %	2.52 %	2.44 %	2.48 %	2.52 %	2.52 %	2.57 %	2.62 %	2.59 %	2.52 %	2.53 %	2.52 %	2.68 %
26	42.4	44.5	43.1	44.6	43.5	46.1	44.0	45.4	44.9	43.3	44.5	44.6	44.2
27	1,060	1,060	1,062	1,061	1,073	1,085	1,087	1,085	1,087	1,060	1,073	1,061	1,085
28	28,944	28,150	27,871	27,693	27,726	27,515	27,679	27,749	27,628	28,324	27,641	27,654	27,958

Additional Information on Canadian Wealth and Insurance

Breakdown of Total Net Income (loss)													
29	\$ 393	\$ 421	\$ 457	\$ 410	\$ 445	\$ 490	\$ 464	\$ 345	\$ 361	\$ 1,271	\$ 1,399	\$ 1,809	\$ 1,347
30	393	421	457	410	445	490	464	369	386	1,271	1,399	1,809	1,445
31	182	247	179	198	177	248	164	179	181	608	589	787	683

¹ Impaired PCL represents Stage 3 PCL on financial assets. Performing represents Stage 1 and Stage 2 PCL on financial assets, loan commitments, and financial guarantees.

² Capital allocated to the business segments was increased to 10.5% CET1 Capital effective the first quarter of fiscal 2022, compared with 9% since the second quarter of 2020 and 10.5% in the first quarter of 2020.

³ Amounts are calculated in accordance with OSFI's Capital Adequacy Requirements guideline.

⁴ HELOC, Indirect auto, and Other are included in Consumer instalment and other personal on the Interim Consolidated Balance Sheet.

⁵ The item of note pertains to charges associated with the acquisition of Greystone. Refer to footnote 3iv on page 4.