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# TD Bank Financial Group (TDBFG)

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Q4 2008 Results: December 4, 2008

**Gross impaired loans in the Canadian Personal and Commercial segment increased \$68 million quarter-over-quarter. The bulk of the increase was in real estate secured. Was this attributable to residential mortgages or HELOCs (home equity line of credits)?**

Of the \$68 million increase, \$45 million was in real estate secured. This increase can be broken down as follows: up \$42 million in insured mortgages, up \$6 million in HELOCs, and down \$3 million in uninsured mortgages.