

SUPPLEMENTARY FINANCIAL INFORMATION



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INDEX

Page

Page

Highlights	1	Consolidated Statement of Financial Position (Spot Balances)	12 & 13
Common Share and Other Information	2	Average Balance Sheet	14
Consolidated Statement of Income	3	Consolidated Statement of Changes in Equity	15 & 16
Business Segment Performance		Credit-Related Information	
- Canadian Banking	4	- Customer Loans and Acceptances by Type of Borrower	17
- International Banking	5	- Impaired Loans by Business Segment	18
- Global Wealth Management	6	- Changes in Gross Impaired Loans by Business Segment	19
- Global Banking and Markets	7	- Allowance for Credit Losses & Other Reserves	20
- Other	8	- Impaired Loans by Type of Borrower	21
		- Provision for Credit Losses by Type of Borrower	22
Net Interest Margin and Revenue from Trading Operations	9		
Assets Under Administration and Management	9	Cross-Border Exposures to Select Countries in Asia and Latin America	23
Fee & Commission Revenues and Other Operating Income	10	Financial Investments - Unrealized Gains (Losses)	24
Operating Expenses	11	Interest Rate Sensitivity	24
		Basel II Appendix	25 - 41

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HIGHLIGHTS



	QUARTERLY TREND								FULL YEAR	
	2012				2011				2012	2011
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Operating Performance:										
Net Income (\$MM)	1,519	2,051	1,460	1,436	1,157	1,303	1,621	1,249	6,466	5,330
Net Income attributable to Common Shareholders (\$MM)	1,398	1,946	1,336	1,343	1,071	1,209	1,528	1,157	6,023	4,965
EPS (\$) - Basic	1.20	1.70	1.18	1.23	0.99	1.12	1.42	1.11	5.31	4.63
- Diluted	1.18	1.69	1.15	1.20	0.97	1.10	1.39	1.08	5.22	4.53
ROE (%)	16.4	24.6	18.6	19.8	16.4	19.1	25.7	20.9	19.7	20.3
Core Banking Margin (TEB) (%) ⁽¹⁾	2.35	2.33	2.37	2.25	2.26	2.31	2.30	2.41	2.32	2.32
Productivity Ratio (TEB) (%)	54.9	46.9	53.7	53.5	57.9	53.7	50.9	53.3	52.0	53.9
Effective Tax Rate (%)	17.0	17.7	22.1	22.3	20.5	23.3	17.9	23.1	19.6	21.1
Effective Tax Rate (TEB) (%)	20.2	20.2	24.9	25.1	24.3	26.5	20.7	26.3	22.4	24.3
Cash Flow:										
Cash Net Income (\$MM) ⁽²⁾	1,552	2,086	1,488	1,463	1,187	1,329	1,646	1,268	6,589	5,430
Cash EPS (\$) - Basic ⁽²⁾	1.23	1.74	1.20	1.26	1.01	1.14	1.44	1.13	5.42	4.72
- Diluted ⁽²⁾	1.21	1.72	1.18	1.23	1.00	1.12	1.41	1.10	5.33	4.62
Cash ROE (%) ⁽²⁾	16.8	25.0	19.0	20.3	16.8	19.5	26.1	21.2	20.1	20.7
Balance Sheet:										
Total Assets (\$B)	668.0	670.0	659.7	637.1	594.4	587.6	590.7	559.4		
Customer Loans and Acceptances (\$B)	373.7	365.2	353.7	349.2	335.7	326.3	319.3	317.8		
Deposits (\$B)	463.6	461.0	460.9	451.6	421.3	415.2	419.5	398.8		
Common Shareholders' Equity (\$B)	35.3	32.4	30.6	28.1	26.4	25.6	24.6	22.3		
Credit Quality:										
Net Impaired Loans (\$MM) ⁽³⁾	1,973	2,032	1,999	1,806	1,957	1,990	2,107	2,205		
- % of Customer Loans and Acceptances	0.53	0.56	0.57	0.52	0.58	0.61	0.66	0.69		
Allowance for Credit Losses (\$MM)	2,881	2,777	2,636	2,682	2,622	2,653	2,619	2,642		
Total Provision for Credit Losses (\$MM)	321	402	264	265	281	250	270	275	1,252	1,076
- % of Average Customer Loans and Acceptances ⁽⁴⁾	0.34	0.44	0.30	0.32	0.34	0.32	0.36	0.36	0.35	0.34
Capital Measures:										
Tier 1 Capital Ratio (%)	13.6	12.6	12.2	11.4						
Total Capital Ratio (%)	16.7	14.4	14.0	13.2						
Tangible Common Equity Ratio (%)	11.3	10.2	9.4	8.5						
Assets to Capital Multiple (X)	15.0	17.2	17.5	17.7						
Risk-Weighted Assets (\$B)	253,309	252,399	252,862	253,075						

(1) Refer to non-IFRS measures on page 5 in Report to Shareholders.

(2) Excludes amortization of intangibles (net of taxes).

(3) Net Impaired Loans are Impaired Loans less Allowance for Credit Losses allocated against such loans. Excludes Federal Deposit Insurance Corporation (FDIC) guaranteed loans related to the acquisition of R-G Premier Bank of Puerto Rico.

(4) Excluding the Collective Allowance against Performing Loans, the PCL ratio would be Q3/12: 0.33%, Q4/11: 0.38%, Q3/11: 0.35% and full year 2012: 0.32% and 2011: 0.36%

COMMON SHARE AND OTHER INFORMATION



	QUARTERLY TREND								FULL YEAR	
	2012				2011				2012	2011
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Valuation:										
Book Value per Share (\$)	29.76	28.29	26.78	25.49	24.20	23.59	22.78	21.29	29.76	24.20
Share Price (\$) - High	55.00	54.89	57.18	56.95	54.96	59.73	61.28	57.72	57.18	61.28
- Low	51.24	50.25	50.22	47.54	49.00	53.77	56.25	52.11	47.54	49.00
- Close	54.25	52.35	54.80	51.53	52.53	54.18	57.69	56.46	54.25	52.53
Share Price (Closing) as % Book Value	182.3	185.0	204.6	202.2	217.1	229.7	253.2	265.2	182.3	217.1
Price (Closing) / Earnings Ratio (X) ⁽¹⁾	10.2	10.3	12.1	10.8	11.3	11.7	12.8	13.8	10.2	11.3
Market Capitalization (\$MM)	64,252	59,988	62,545	56,840	57,204	58,799	62,434	59,090	64,252	57,204

Dividends:

Common Dividends Paid (\$MM)	672	629	625	567	564	563	561	512	2,493	2,200
Common Dividends/Share (\$)	0.57	0.55	0.55	0.52	0.52	0.52	0.52	0.49	2.19	2.05

Shares:

Number of Common Shares Outstanding at Period End (MM)	1,184	1,146	1,141	1,103	1,089	1,085	1,082	1,047		
Average Number of Common Shares Outstanding (MM) - Basic	1,166	1,142	1,134	1,091	1,086	1,082	1,078	1,044	1,133	1,072
- Diluted	1,184	1,160	1,168	1,125	1,118	1,115	1,113	1,081	1,160	1,108

Other Information: ⁽²⁾

Employees	81,497	81,281	80,932	77,302	75,362	74,902	73,558	71,653
Branches and Offices	3,123	3,115	3,115	3,116	2,926	2,910	2,853	2,794
ABMs	7,341	7,307	6,795	6,737	6,260	6,193	5,996	5,986

Senior Debt Credit Ratings:

Standard & Poor's	AA- ⁽³⁾	AA-	AA-	AA-	AA-	AA-	AA-	AA-
Moody's	Aa1 ⁽³⁾	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1

(1) Based on trailing 4 quarters' EPS

(2) Excludes affiliates

(3) As part of a broader Canadian banking industry review, these rating outlooks moved from Stable to Negative.

CONSOLIDATED STATEMENT OF INCOME



(\$ MM)	QUARTERLY TREND								FULL YEAR	
	2012				2011				2012	2011
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
CONSOLIDATED STATEMENT OF INCOME:										
Interest Income (TEB) ⁽¹⁾	4,363	4,422	4,254	4,132	4,059	4,040	3,817	3,960	17,171	15,876
Interest Expense ⁽¹⁾	1,779	1,850	1,770	1,752	1,725	1,738	1,676	1,702	7,151	6,841
Net Interest Income (TEB)	2,584	2,572	2,484	2,380	2,334	2,302	2,141	2,258	10,020	9,035
Net Fee and Commission Revenues (Page 10)	1,634	1,563	1,577	1,500	1,489	1,467	1,527	1,244	6,274	5,727
Net Income from Investments in Associated Corporations (Page 10)	118	111	120	93	109	112	98	114	442	433
Other Operating Income (TEB) (Page 10)	602	1,343	592	716	367	490	942	603	3,253	2,402
Total Revenue (TEB)	4,938	5,589	4,773	4,689	4,299	4,371	4,708	4,219	19,989	17,597
Taxable Equivalent Adjustment	74	77	69	68	74	73	69	71	288	287
Total Revenue	4,864	5,512	4,704	4,621	4,225	4,298	4,639	4,148	19,701	17,310
Provision for Credit Losses	321	402	264	265	281	250	270	275	1,252	1,076
Total Operating Expenses (Page 11)	2,713	2,618	2,565	2,507	2,489	2,348	2,395	2,249	10,403	9,481
Income before Taxes	1,830	2,492	1,875	1,849	1,455	1,700	1,974	1,624	8,046	6,753
Income Tax Expense	311	441	415	413	298	397	353	375	1,580	1,423
Net Income	1,519	2,051	1,460	1,436	1,157	1,303	1,621	1,249	6,466	5,330
Amortization of Intangibles (net of taxes)	33	35	28	27	30	26	25	19	123	100
Cash Net Income	1,552	2,086	1,488	1,463	1,187	1,329	1,646	1,268	6,589	5,430
Net Income Attributable to Non-Controlling Interests										
Non-Controlling Interests in Subsidiaries	59	58	56	25	17	24	24	26	198	91
Capital Instrument Equity Holders	7	(8)	13	13	14	15	14	15	25	58
Net Income Attributable to Equity Holders of the Bank	1,453	2,001	1,391	1,398	1,126	1,264	1,583	1,208	6,243	5,181
Preferred Shareholders	55	55	55	55	55	55	55	51	220	216
Common Shareholders	1,398	1,946	1,336	1,343	1,071	1,209	1,528	1,157	6,023	4,965

(1) Prior periods have been reclassified to conform with current presentation with respect to the reclassification of net interest income from trading operations to other operating income.

BUSINESS SEGMENT PERFORMANCE: CANADIAN BANKING



(\$MM)	QUARTERLY TREND								FULL YEAR	
	2012				2011				2012	2011
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Net Interest Income (TEB)	1,229	1,197	1,156	1,174	1,145	1,160	1,088	1,160	4,756	4,553
Net Fee and Commission Revenues	376	375	361	365	363	360	346	349	1,477	1,418
Net Income (Loss) from Investments in Associated Corporations	(2)	5	-	1	2	1	5	(1)	4	7
Other Operating Income (TEB)	(2)	43	-	9	2	(4)	-	15	50	13
Total Revenue (TEB)	1,601	1,620	1,517	1,549	1,512	1,517	1,439	1,523	6,287	5,991
Provision for Credit Losses	(132)	(118)	(120)	(136)	(135)	(146)	(146)	(165)	(506)	(592)
Operating Expenses	(820)	(793)	(771)	(768)	(797)	(783)	(773)	(731)	(3,152)	(3,084)
Income Tax Expense (TEB)	(168)	(188)	(165)	(170)	(161)	(162)	(146)	(176)	(691)	(645)
Net Income	481	521	461	475	419	426	374	451	1,938	1,670
Net Income Attributable to Non-Controlling Interests	-	1	-	1	-	1	1	1	2	3
Net Income Attributable to Equity Holders of the Bank	481	520	461	474	419	425	373	450	1,936	1,667
Profitability Measurements:										
Return on Economic Equity (%)	37.7	41.7	38.3	38.8	35.2	36.0	33.1	38.5	39.1	35.7
Net Interest Margin ⁽¹⁾	2.15	2.15	2.17	2.18	2.15	2.22	2.19	2.27	2.16	2.21
Provision for Credit Losses as % of Average Loans & Acceptances	0.23	0.21	0.22	0.25	0.25	0.27	0.29	0.32	0.23	0.28
Productivity Ratio (%)	51.2	49.0	50.8	49.6	52.7	51.6	53.7	48.0	50.1	51.5
Average Balances (\$B):										
Residential Mortgages	153.5	149.5	146.4	144.6	142.1	139.1	136.6	135.4	148.5	138.3
Personal & Credit Card Loans	49.9	48.5	47.4	47.3	47.0	46.2	45.5	45.7	48.3	46.1
Business and Government Loans & Acceptances	28.4	28.3	27.3	26.3	26.0	25.8	25.2	24.4	27.6	25.4
Other Assets	0.4	0.6	0.5	0.7	0.7	0.7	0.7	0.9	0.5	0.7
Total Assets	232.2	226.9	221.6	218.9	215.8	211.8	208.0	206.4	224.9	210.5
Total Deposits	149.5	147.6	145.0	144.5	142.3	140.7	139.2	138.3	146.7	140.1
Other Liabilities	3.9	4.0	3.6	3.4	3.3	3.1	3.0	3.0	3.7	3.1
Total Liabilities	153.4	151.6	148.6	147.9	145.6	143.8	142.2	141.3	150.4	143.2
Other:										
Branches	1,037	1,035	1,032	1,030	1,029	1,027	1,024	1,024		
Employees	18,595	18,764	18,721	18,654	18,765	19,024	18,909	19,034		
ABMs	3,488	3,467	3,011	3,030	3,015	2,986	2,989	2,995		

(1) Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances.

BUSINESS SEGMENT PERFORMANCE: INTERNATIONAL BANKING



(\$MM)	QUARTERLY TREND								FULL YEAR	
	2012				2011				2012	2011
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Net Interest Income (TEB)	1,153	1,175	1,137	1,003	941	918	848	872	4,468	3,579
Net Fee and Commission Revenues	352	320	336	291	294	263	251	268	1,299	1,076
Net Income from Investments in Associated Corporations	103	104	109	68	100	98	90	90	384	378
Other Operating Income (TEB)	84	93	81	89	100	53	124	79	347	356
Total Revenue (TEB)	1,692	1,692	1,663	1,451	1,435	1,332	1,313	1,309	6,498	5,389
Provision for Credit Losses	(176)	(168)	(145)	(124)	(158)	(126)	(112)	(113)	(613)	(509)
Operating Expenses	(979)	(937)	(926)	(845)	(820)	(761)	(702)	(755)	(3,687)	(3,038)
Income Tax Expense (TEB)	(84)	(145)	(144)	(91)	(86)	(102)	(105)	(82)	(464)	(375)
Net Income	453	442	448	391	371	343	394	359	1,734	1,467
Net Income Attributable to Non-Controlling Interests	52	50	49	18	9	17	16	17	169	59
Net Income Attributable to Equity Holders of the Bank	401	392	399	373	362	326	378	342	1,565	1,408
Profitability Measurements:										
Return on Economic Equity (%)	12.4	11.7	12.4	12.7	13.3	12.3	14.6	12.8	12.3	13.2
Net Interest Margin ⁽¹⁾	4.17	4.23	4.20	3.98	3.85	3.94	3.92	3.85	4.14	3.89
Provision for Credit Losses as % of Average Loans & Acceptances	0.84	0.81	0.71	0.65	0.87	0.73	0.70	0.69	0.75	0.75
Productivity Ratio (%)	57.9	55.4	55.7	58.2	57.1	57.1	53.5	57.7	56.7	56.4
Average Balances (\$B): ⁽²⁾										
Residential Mortgages	17.9	17.1	16.6	15.4	15.5	15.1	15.0	15.2	16.8	15.2
Personal & Credit Card Loans	14.2	13.9	13.9	11.3	10.9	10.5	10.0	10.1	13.4	10.4
Business and Government Loans & Acceptances	52.4	53.0	53.3	49.9	46.5	43.1	41.7	41.2	52.1	43.1
Investment Securities	11.7	10.9	10.5	9.6	9.5	9.3	8.9	9.4	10.7	9.3
Deposits with Banks	9.0	9.9	9.6	8.6	8.9	8.4	7.5	8.3	9.3	8.3
Other Assets	6.1	7.0	7.6	6.7	6.8	7.2	6.8	6.8	6.8	6.9
Total Assets	111.3	111.8	111.5	101.5	98.1	93.6	89.9	91.0	109.1	93.2
Total Deposits	57.5	56.1	55.2	48.5	46.9	45.4	44.0	44.5	54.3	45.2
Other Liabilities	15.7	16.3	15.9	14.3	14.9	14.3	13.4	14.4	15.6	14.3
Total Liabilities	73.2	72.4	71.1	62.8	61.8	59.7	57.4	58.9	69.9	59.5
Other: ⁽³⁾										
Branches	1,842	1,836	1,841	1,847	1,596	1,651	1,599	1,554		
Employees	45,242	44,836	44,696	41,101	39,273	38,558	37,625	36,893		
ABMs	3,853	3,840	3,784	3,707	3,245	3,207	3,007	2,991		

(1) Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances.

(2) Note Q2/12 asset balances restated to conform to current presentation

(3) Excludes affiliates.

BUSINESS SEGMENT PERFORMANCE: GLOBAL WEALTH MANAGEMENT



(\$MM)	QUARTERLY TREND								FULL YEAR	
	2012				2011				2012	2011
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Net Interest Income (TEB)	125	128	126	123	121	111	100	112	502	444
Net Fee and Commission Revenues	646	610	627	586	586	601	631	387	2,469	2,205
Net Income from Investments in Associated Corporations	53	50	54	53	48	54	41	69	210	212
Other Operating Income (TEB)	99	98	98	97	83	79	339	75	392	576
Total Revenue (TEB)	923	886	905	859	838	845	1,111	643	3,573	3,437
Provision for Credit Losses	(2)	(1)	-	-	(1)	-	(1)	-	(3)	(2)
Operating Expenses	(538)	(509)	(525)	(495)	(513)	(509)	(542)	(336)	(2,067)	(1,900)
Income Tax Expense (TEB)	(83)	(92)	(82)	(76)	(62)	(76)	(74)	(68)	(333)	(280)
Net Income	300	284	298	288	262	260	494	239	1,170	1,255
Net Income Attributable to Non-Controlling Interests	6	6	7	6	8	6	7	8	25	29
Net Income Attributable to Equity Holders of the Bank	294	278	291	282	254	254	487	231	1,145	1,226
Profitability Measurements:										
Return on Economic Equity (%)	15.1	14.1	15.0	14.0	12.8	13.0	25.7	20.1	14.5	17.6
Productivity Ratio (%)	58.3	57.4	58.0	57.6	61.2	60.2	48.8	52.3	57.9	55.3
Breakdown of Total Revenue (TEB):										
Wealth Management	775	744	764	714	706	724	992	523	2,997	2,945
Insurance	148	142	141	145	132	121	119	120	576	492
Total	923	886	905	859	838	845	1,111	643	3,573	3,437
Average Balances (\$B):										
Total Assets	13.8	13.8	13.4	13.2	13.4	13.2	12.8	9.8	13.5	12.3
Total Deposits	15.4	15.6	15.5	14.5	11.9	12.0	11.7	11.7	15.2	11.8
Other Liabilities	0.7	0.7	0.4	0.6	1.1	0.7	1.0	0.6	0.7	0.9
Total Liabilities	16.1	16.3	15.9	15.1	13.0	12.7	12.7	12.3	15.9	12.7
Other: ⁽¹⁾										
Assets under Administration (\$B)	283	272	275	269	262	266	269	203		
Assets under Management (\$B)	115	109	109	106	103	105	106	56		
Employees - In Canada	4,421	4,443	4,355	4,407	4,224	4,214	4,154	3,074		
- Outside Canada	2,003	2,022	2,089	2,074	2,058	2,038	2,069	1,959		
- Total	6,424	6,465	6,444	6,481	6,282	6,252	6,223	5,033		

(1) Excludes affiliates.

BUSINESS SEGMENT PERFORMANCE: GLOBAL BANKING AND MARKETS



(\$MM)	QUARTERLY TREND								FULL YEAR	
	2012				2011				2012	2011
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Net Interest Income (TEB)	217	202	203	170	193	195	184	196	792	768
Net Fee and Commission Revenues	338	289	330	289	282	301	324	291	1,246	1,198
Net Income from Investments in Associated Corporations	1	-	-	-	-	-	-	-	1	-
Other Operating Income (TEB)	361	419	377	386	194	273	337	370	1,543	1,174
Total Revenue (TEB)	917	910	910	845	669	769	845	857	3,582	3,140
Provision for Credit Losses	(11)	(15)	1	(5)	(17)	(8)	(11)	3	(30)	(33)
Operating Expenses	(390)	(374)	(365)	(390)	(370)	(328)	(383)	(401)	(1,519)	(1,482)
Income Tax Expense (TEB)	(120)	(123)	(159)	(139)	(39)	(129)	(75)	(124)	(541)	(367)
Net Income	396	398	387	311	243	304	376	335	1,492	1,258
Net Income Attributable to Non-Controlling Interests	1	1	-	-	-	-	-	-	2	-
Net Income Attributable to Equity Holders of the Bank	395	397	387	311	243	304	376	335	1,490	1,258
Profitability Measurements:										
Return on Economic Equity (%)	30.1	29.0	29.1	23.2	17.9	22.1	25.9	21.1	27.9	21.8
Net Interest Margin ^{(1) & (2)}	2.67	2.49	2.75	2.22	2.58	2.90	2.84	2.93	2.53	2.81
Provision for Credit Losses as % of Average Loans & Acceptances ⁽¹⁾	0.12	0.16	(0.01)	0.06	0.21	0.12	0.15	(0.04)	0.09	0.11
Productivity Ratio (%)	42.5	41.1	40.1	46.2	55.3	42.7	45.3	46.8	42.4	47.2
Average Balances (\$B):										
Business and Government Loans & Acceptances	51.4	46.3	43.3	41.7	41.1	39.4	38.1	37.3	45.7	39.0
Securities Purchased Under Resale Agreements	45.2	39.4	34.5	38.4	33.7	25.5	27.9	27.9	39.4	28.8
Trading Assets - Securities	78.9	82.3	76.4	63.9	65.4	74.2	71.1	66.6	75.4	69.3
- Loans	12.6	11.9	12.7	14.2	14.1	13.8	13.2	11.5	12.9	13.2
Investment Securities	2.9	3.0	2.7	3.1	3.0	2.7	2.3	2.1	2.9	2.5
Deposits with Banks	8.1	7.0	5.7	5.3	5.4	6.1	5.9	6.0	6.5	5.9
Other Assets	33.0	36.7	35.7	39.8	40.4	31.4	29.7	30.3	36.2	32.9
Total Assets	232.1	226.6	211.0	206.4	203.1	193.1	188.2	181.7	219.0	191.6
Total Deposits	46.9	45.1	45.7	48.2	49.4	49.0	44.7	44.8	46.5	47.0
Other Liabilities	127.5	127.3	107.1	110.9	109.5	96.9	96.8	94.9	118.2	99.5
Total Liabilities	174.4	172.4	152.8	159.1	158.9	145.9	141.5	139.7	164.7	146.5
Other:										
Employees	1,847	1,828	1,776	1,787	1,828	1,820	1,776	1,751		

(1) Global Corporate & Investment Banking only.

(2) Net Interest Income (TEB) as % of Average Earning Assets excluding Bankers Acceptances.

BUSINESS SEGMENT PERFORMANCE: OTHER ⁽¹⁾



(\$MM)	QUARTERLY TREND								FULL YEAR	
	2012				2011				2012	2011
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Net Interest Income (TEB) ⁽²⁾	(144)	(135)	(141)	(95)	(71)	(88)	(84)	(87)	(515)	(330)
Net Fee and Commission Revenues	(78)	(31)	(77)	(31)	(36)	(58)	(25)	(51)	(217)	(170)
Net Income from Investments in Associated Corporations ⁽³⁾	(37)	(48)	(43)	(29)	(41)	(41)	(38)	(44)	(157)	(164)
Other Operating Income (TEB) ⁽²⁾	(10)	618	(30)	72	(81)	22	78	(2)	650	17
Total Revenue (TEB)	(269)	404	(291)	(83)	(229)	(165)	(69)	(184)	(239)	(647)
Provision for Credit Losses	-	(100)	-	-	30	30	-	-	(100)	60
Operating Expenses	14	(5)	22	(9)	11	33	5	(26)	22	23
Income Tax Expense (TEB) ⁽²⁾	144	107	135	63	50	72	47	75	449	244
Net Income	(111)	406	(134)	(29)	(138)	(30)	(17)	(135)	132	(320)
Net Income Attributable to Non-Controlling Interests	7	(8)	13	13	14	15	14	15	25	58
Net Income Attributable to Equity Holders of the Bank	(118)	414	(147)	(42)	(152)	(45)	(31)	(150)	107	(378)
Average Balances (\$B): ⁽⁴⁾										
Total Assets	89	95	90	97	85	87	76	64	93	79
Total Deposits	195	204	197	198	189	178	170	152	199	173
Other Liabilities	27	21	27	22	15	27	20	22	24	22
Total Liabilities	222	225	224	219	204	205	190	174	222	194

(1) Represents smaller operating segments including Group Treasury and corporate adjustments.

(2) Includes elimination of the tax-exempt income gross-up reported in net interest income, other operating income and provision for income taxes in the four business segments reported on pages 4 to 7.

(3) Reflects elimination of tax normalization adjustments related to income from associated corporations in other business segments.

(4) Sum of Business Lines plus Other may not add to all-bank due to rounding

CORE BANKING MARGIN, REVENUE FROM TRADING OPERATIONS AND ASSETS UNDER ADMINISTRATION AND MANAGEMENT



	QUARTERLY TREND								FULL YEAR	
	2012				2011				2012	2011
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
NET INTEREST MARGIN:										
Net Interest Income (TEB)	2,584	2,572	2,484	2,380	2,334	2,302	2,141	2,258	10,020	9,035
Core Banking Margin % (TEB) ⁽¹⁾	2.35	2.33	2.37	2.25	2.26	2.31	2.30	2.41	2.32	2.32
Banking Margin on Average Total Assets % (TEB) ⁽¹⁾	2.12	2.11	2.14	2.03	2.07	2.09	2.09	2.21	2.10	2.11
REVENUE FROM TRADING OPERATIONS (TEB) (\$MM):										
Interest Rate and Credit	119	183	112	106	47	21	133	121	520	322
Equities	18	37	39	21	(22)	39	(10)	20	115	27
Commodities	90	102	123	110	97	80	66	92	425	335
Foreign Exchange	59	53	63	57	34	44	48	55	232	181
Other	33	(18)	(19)	28	(1)	(17)	(21)	4	24	(35)
sub-total	319	357	318	322	155	167	216	292	1,316	830
Taxable Equivalent Adjustment	70	72	66	63	69	67	64	66	271	266
Total (TEB)	389	429	384	385	224	234	280	358	1,587	1,096
ASSETS UNDER ADMINISTRATION (\$B):										
Personal										
Retail Brokerage	117.6	114.0	115.8	113.2	108.1	110.0	111.7	93.7		
Investment Management and Trust	79.9	76.3	77.6	76.7	72.6	72.9	72.6	69.1		
	197.5	190.3	193.3	189.9	180.7	182.9	184.3	162.8		
Mutual Funds	82.2	78.2	78.4	75.6	73.5	75.0	79.1	41.0		
Institutional	48.3	46.9	46.5	45.3	43.5	44.6	42.3	32.5		
Total	328.0	315.4	318.2	310.8	297.7	302.5	305.7	236.3		
ASSETS UNDER MANAGEMENT (\$B):										
Personal	24.3	21.0	19.8	18.9	18.4	18.2	18.1	14.6		
Mutual Funds	73.8	71.3	71.6	69.9	67.7	69.2	70.7	35.1		
Institutional	16.6	16.4	17.3	17.2	16.6	17.2	17.1	6.1		
Total	114.7	108.7	108.7	106.0	102.7	104.6	105.9	55.8		

(1) See non-IFRS measures in Report to Shareholders.

FEE & COMMISSION REVENUES & OTHER OPERATING INCOME



	QUARTERLY TREND								FULL YEAR	
	2012				2011				2012	2011
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
(\$MM)										
Fee and Commission Revenues:										
Card Revenues	203	198	192	175	160	155	140	153	768	608
Deposit and Payment Services										
Deposit Services	219	219	211	197	198	193	186	184	846	761
Other Payment Services	62	61	58	56	54	51	52	55	237	212
	281	280	269	253	252	244	238	239	1,083	973
Credit Fees										
Commitment and Other Credit Fees	175	173	167	175	173	173	165	157	690	668
Acceptance Fees	57	50	51	49	49	49	44	46	207	188
	232	223	218	224	222	222	209	203	897	856
Other Banking Revenues	137	114	113	103	131	114	88	102	467	435
Total Banking Revenues	853	815	792	755	765	735	675	697	3,215	2,872
Mutual Funds	295	278	282	270	269	268	292	111	1,125	940
Brokerage Fees	182	174	187	178	187	194	199	148	721	728
Investment Management and Trust Services										
Investment Management and Custody	35	34	37	35	35	41	30	27	141	133
Personal and Corporate Trust	41	49	48	45	39	44	41	38	183	162
	76	83	85	80	74	85	71	65	324	295
Total Wealth Management Revenues	553	535	554	528	530	547	562	324	2,170	1,963
Underwriting and Other Advisory Fees	131	113	129	120	92	120	146	134	493	492
Non-Trading Foreign Exchange Fees	86	91	91	97	94	57	124	74	365	349
Other	75	75	74	69	67	67	69	64	293	267
Total Fee and Commission Revenues	1,698	1,629	1,640	1,569	1,548	1,526	1,576	1,293	6,536	5,943
Fee and Commission Expenses:										
Card Expenses	46	48	46	48	39	43	34	37	188	153
Deposit and Payment Services Expenses	18	18	17	15	16	12	12	12	68	52
Other Expenses	-	-	-	6	4	4	3	-	6	11
Total Fee and Commission Expenses	64	66	63	69	59	59	49	49	262	216
Net Fee and Commission Revenues	1,634	1,563	1,577	1,500	1,489	1,467	1,527	1,244	6,274	5,727
Net Income from Investments in Associated Corporations	118	111	120	93	109	112	98	114	442	433
Other Operating Income (TEB):										
Revenue from Trading Operations	319	357	318	322	155	166	216	293	1,316	830
Net Gain on Investment Securities	64	10	57	54	64	109	88	24	185	285
Insurance underwriting income, net of claims ⁽¹⁾	99	100	95	94	85	76	54	79	388	294
Other ⁽¹⁾	50	804	56	183	(6)	72	520	141	1,093	727
sub-total	532	1,271	526	653	298	423	878	537	2,982	2,136
Taxable Equivalent Adjustment	70	72	66	63	69	67	64	66	271	266
Total (TEB)	602	1,343	592	716	367	490	942	603	3,253	2,402

(1) Amounts have been reclassified to conform with current period presentation.

OPERATING EXPENSES



(\$MM)	QUARTERLY TREND								FULL YEAR	
	2012				2011				2012	2011
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Salaries and Employee Benefits										
Salaries	828	820	784	799	792	768	731	727	3,231	3,018
Performance-Based Compensation	387	381	370	339	358	353	359	280	1,477	1,350
Stock-Based Compensation	28	53	27	100	37	41	46	122	208	246
Other Employee Benefits	159	222	241	211	183	193	222	146	833	744
	1,402	1,476	1,422	1,449	1,370	1,355	1,358	1,275	5,749	5,358
Premises and Technology										
Net Premises Rent	90	82	77	72	72	69	70	65	321	276
Premises Repairs and Maintenance	27	24	24	25	26	22	20	22	100	90
Property Taxes	19	25	22	19	19	22	19	16	85	76
Computer Equipment, Software and Data Processing	240	210	200	189	212	182	181	185	839	760
Other Premises Costs	69	67	65	61	63	62	62	57	262	244
	445	408	388	366	392	357	352	345	1,607	1,446
Depreciation and Amortization										
Depreciation	73	69	69	70	66	67	80	61	281	274
Amortization of Intangibles	46	48	39	36	42	36	34	27	169	139
	119	117	108	106	108	103	114	88	450	413
Communications										
Telecommunications	23	22	21	20	21	20	20	21	86	82
Stationery, Postage and Courier	75	72	72	68	66	64	68	64	287	262
	98	94	93	88	87	84	88	85	373	344
Advertising and Business Development										
Advertising and Promotion	102	67	64	70	89	69	63	61	303	282
Travel and Business Development	42	37	34	34	43	36	35	31	147	145
	144	104	98	104	132	105	98	92	450	427
Professional	104	81	87	68	72	57	70	63	340	262
Business and Capital Taxes										
Business Taxes	53	51	54	45	36	38	36	44	203	154
Capital Taxes	15	11	10	9	7	6	8	8	45	29
	68	62	64	54	43	44	44	52	248	183
Other										
Employee Training	16	11	9	9	16	11	9	9	45	45
Other	317	265	296	263	269	232	262	240	1,141	1,003
	333	276	305	272	285	243	271	249	1,186	1,048
Total Operating Expenses	2,713	2,618	2,565	2,507	2,489	2,348	2,395	2,249	10,403	9,481

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (SPOT BALANCES)



	QUARTERLY TREND								November 1, 2010
	2012				2011				
(\$MM)	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
Assets									
Cash and Deposits with Banks	54,804	62,438	67,622	52,891	45,222	48,706	63,352	44,634	40,231
Precious Metals	12,387	9,177	10,116	10,810	9,249	10,069	9,000	8,510	6,497
Trading Assets									
- Securities	74,639	81,641	82,012	74,262	62,192	72,799	74,368	68,965	61,987
- Loans	12,857	12,139	11,864	13,631	13,607	14,271	14,250	11,563	11,427
- Other	100	17	338	193	-	-	-	-	-
- Total Trading Assets	87,596	93,797	94,214	88,086	75,799	87,070	88,618	80,528	73,414
Financial Assets Designated at Fair Value through Profit & Loss	197	257	317	362	375	376	442	722	823
Securities Purchased under Resale Agreements	47,354	46,632	44,473	40,165	34,582	30,296	25,890	33,171	27,920
Derivative Financial Instruments	30,327	33,853	31,801	37,203	37,322	29,580	28,445	23,111	26,908
Investment Securities	33,361	30,381	28,737	30,227	30,176	29,236	29,710	29,861	31,381
Loans to Customers									
- Residential Mortgages	175,630	171,888	167,325	164,828	161,685	158,724	155,291	153,918	152,324
- Personal and Credit Cards	68,277	67,174	65,560	65,697	63,317	62,735	61,702	62,390	63,531
- Business and Government	123,828	120,358	114,894	113,451	105,260	99,336	97,222	96,563	94,811
- Sub-total	367,735	359,420	347,779	343,976	330,262	320,795	314,215	312,871	310,666
- Allowance for Credit Losses	(2,969)	(2,862)	(2,713)	(2,750)	(2,689)	(2,677)	(2,638)	(2,646)	(2,630)
- Total Net Loans	364,766	356,558	345,066	341,226	327,573	318,118	311,577	310,225	308,036
Other									
- Customers' Liability Under Acceptances	8,932	8,635	8,624	7,924	8,172	8,148	7,682	7,614	7,616
- Current Tax Assets	488	749	603	632	49	167	167	201	120
- Investment Property	33	252	252	252	252	254	250	253	255
- Land, Buildings and Equipment	2,227	1,893	2,380	2,371	2,252	2,192	2,175	2,164	2,143
- Investments in Associates	4,760	4,656	4,598	4,595	4,434	4,353	4,261	4,617	4,635
- Goodwill and Other Intangible Assets	8,692	8,708	8,633	7,672	7,639	7,467	7,383	3,629	3,661
- Deferred Tax Assets	1,936	2,065	2,092	2,026	2,214	2,091	2,139	2,897	2,976
- Other Assets	10,184	9,919	10,162	10,613	9,113	9,474	9,604	7,278	7,354
- Total Other Assets	37,252	36,877	37,344	36,085	34,125	34,146	33,661	28,653	28,760
Total Assets	668,044	669,970	659,690	637,055	594,423	587,597	590,695	559,415	543,970

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
(SPOT BALANCES) (continued)



	QUARTERLY TREND								
	2012				2011				November 1, 2010
(\$MM)	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
Liabilities									
Deposits									
- Personal	138,051	137,657	136,076	137,804	133,025	132,313	131,136	130,769	128,850
- Business and Government	295,588	294,943	295,996	285,857	266,965	261,234	263,792	244,260	233,349
- Banks	29,970	28,422	28,835	27,948	21,345	21,625	24,573	23,723	22,113
- Total Deposits	463,609	461,022	460,907	451,609	421,335	415,172	419,501	398,752	384,312
Other									
- Acceptances	8,932	8,635	8,624	7,924	8,172	8,148	7,682	7,614	7,616
- Obligations Related to Securities Sold Short	18,622	20,780	22,395	17,139	15,450	22,045	25,470	25,717	21,519
- Derivative Financial Instruments	35,299	38,250	35,053	41,455	40,236	33,711	34,267	26,577	31,438
- Obligations Related to Securities Sold Under Repurchase Agreements	56,949	62,509	54,031	45,827	38,216	38,562	34,385	35,383	32,788
- Current Tax Liabilities	887	1,134	892	816	370	268	292	413	509
- Subordinated Debentures	10,143	6,899	6,896	6,930	6,923	6,905	6,887	6,913	6,939
- Capital Instrument Liabilities	1,358	1,342	2,046	2,024	2,003	1,982	1,962	1,941	2,415
- Provisions for Off-Balance Sheet Credit Risks and Other	365	325	302	306	283	276	294	303	304
- Deferred Tax Liabilities	538	609	481	450	478	463	435	446	444
- Other	29,963	29,979	31,396	28,438	28,717	28,629	29,021	27,580	28,468
- Total Other Liabilities	163,056	170,462	162,116	151,309	140,848	140,989	140,695	132,887	132,440
Total Liabilities	626,665	631,484	623,023	602,918	562,183	556,161	560,196	531,639	516,752
Equity									
Common Equity									
- Common Shares	13,139	11,163	10,964	9,069	8,336	8,142	7,971	5,933	5,750
- Retained Earnings	21,978	21,253	19,937	19,225	18,421	17,922	17,288	16,319	15,684
- Accumulated Other Comprehensive Income (Loss)	(31)	(141)	(445)	(287)	(497)	(548)	(676)	(10)	269
- Other Reserves	166	139	110	105	96	89	58	43	25
- Total Common Equity	35,252	32,414	30,566	28,112	26,356	25,605	24,641	22,285	21,728
Preferred Shares	4,384	4,384	4,384	4,384	4,384	4,384	4,384	3,975	3,975
Total Equity Attributable to Equity Holders of the Bank	39,636	36,798	34,950	32,496	30,740	29,989	29,025	26,260	25,703
Non-Controlling Interests									
- Non-Controlling Interests in Subsidiaries	966	918	887	823	626	587	559	615	559
- Capital Instrument Equity Holders	777	770	830	818	874	860	915	901	956
Total Equity	41,379	38,486	36,667	34,137	32,240	31,436	30,499	27,776	27,218
Total Liabilities and Equity	668,044	669,970	659,690	637,055	594,423	587,597	590,695	559,415	543,970

AVERAGE BALANCE SHEET



(\$MM)	QUARTERLY TREND								FULL YEAR	
	2012				2011				2012	2011
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Deposits with Banks	58,111	65,513	58,383	63,334	58,503	55,260	49,145	39,702	61,351	50,665
Trading Assets - Securities	81,369	84,271	79,397	66,909	68,906	78,707	75,687	69,297	77,979	73,129
- Loans	12,644	11,870	12,677	14,243	14,071	13,836	13,163	11,532	12,859	13,150
- Total	94,013	96,141	92,074	81,152	82,977	92,543	88,850	80,829	90,838	86,279
Securities Purchased under Resale Agreements	51,389	46,340	40,850	43,567	38,779	31,882	32,729	32,454	45,562	33,971
Investment Securities	35,414	35,013	33,412	34,669	34,837	33,358	32,408	34,787	34,633	33,859
Loans to Customers - Residential Mortgages	174,009	169,194	165,806	162,712	160,316	156,782	154,214	153,280	167,942	156,164
- Personal and Credit Cards	67,686	66,195	65,666	63,344	62,960	62,211	61,608	62,598	65,723	62,351
- Business and Government	123,023	118,764	115,621	109,881	105,531	100,531	97,466	95,416	116,829	99,754
- Sub-total	364,718	354,153	347,093	335,937	328,807	319,524	313,288	311,294	350,494	318,269
- Allowance for Credit Losses	3,051	2,974	2,800	2,777	2,785	2,742	2,700	2,716	2,901	2,736
- Total	361,667	351,179	344,293	333,160	326,022	316,782	310,588	308,578	347,593	315,533
Total Earning Assets	600,593	594,186	569,012	555,882	541,118	529,825	513,720	496,350	579,977	520,307
Derivative Financial Instruments	32,695	37,512	34,558	40,053	33,732	28,627	25,375	25,009	36,214	28,209
Customers' Liability under Acceptances	9,333	8,999	8,474	8,338	8,480	7,944	7,761	7,545	8,788	7,934
Other Assets	35,824	34,349	35,424	31,935	31,631	32,123	28,572	24,532	34,556	29,651
Total Assets	678,445	675,046	647,468	636,208	614,961	598,519	575,428	553,436	659,535	586,101
Deposits from Customers	434,389	440,257	432,531	424,845	412,547	399,822	387,391	370,497	433,008	392,607
Deposits from Banks	30,233	28,147	26,055	28,316	27,243	25,172	22,505	20,792	28,199	23,940
	464,622	468,404	458,586	453,161	439,790	424,994	409,896	391,289	461,207	416,547
Securities Sold Short	21,689	24,098	17,929	16,874	19,914	25,207	26,602	27,857	20,159	24,881
Obligations Related to Securities Sold under Repurchase Agreements	63,843	59,518	47,663	46,781	42,427	38,384	35,284	33,185	54,489	37,337
Subordinated Debentures	8,584	6,929	6,929	6,929	6,923	6,898	6,899	6,924	7,345	6,911
Capital Instrument Liabilities	1,400	1,798	2,030	2,014	2,037	1,880	2,207	2,247	1,809	2,092
Other Liabilities	78,226	76,722	79,146	77,477	72,032	70,189	64,287	64,437	77,936	68,075
Shareholders' Equity										
- Common Shares, Retained Earnings, Accumulated Other Comprehensive Income (Loss) and Other Reserves	33,981	31,490	29,122	27,017	25,980	25,122	24,374	22,007	30,548	24,487
- Preferred Shares	4,384	4,384	4,384	4,384	4,384	4,384	4,384	3,975	4,384	4,281
- Non-Controlling Interests										
- Non-Controlling Interests in Subsidiaries	942	903	855	725	607	573	587	587	844	589
- Capital Instrument Equity Holders	774	800	824	846	867	888	908	928	814	901
- Total Shareholders' Equity	40,081	37,577	35,185	32,972	31,838	30,967	30,253	27,497	36,590	30,258
Total Liabilities and Shareholders' Equity	678,445	675,046	647,468	636,208	614,961	598,519	575,428	553,436	659,535	586,101

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY



(\$MM)	QUARTERLY TREND								FULL YEAR	
	2012				2011				2012	2011
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Common Shares:										
Balance at Beginning of Period	11,163	10,964	9,069	8,336	8,142	7,971	5,933	5,750	8,336	5,750
Shares Issued	1,976	199	1,895	733	194	171	2,038	183	4,803	2,586
Balance at End of Period	13,139	11,163	10,964	9,069	8,336	8,142	7,971	5,933	13,139	8,336
Retained Earnings:										
Balance at Beginning of Period	21,253	19,938	19,225	18,421	17,922	17,288	16,319	15,684	18,421	15,684
Net Income attributable to Common Shareholders of the Bank	1,398	1,946	1,336	1,343	1,071	1,209	1,528	1,157	6,023	4,965
Dividends Paid to Common Shareholders of the Bank	(672)	(629)	(625)	(567)	(564)	(563)	(561)	(512)	(2,493)	(2,200)
Shares issued	8	-	-	-	-	-	-	-	8	-
Other	(9)	(2)	2	28	(8)	(12)	2	(10)	19	(28)
Balance at End of Period	21,978	21,253	19,938	19,225	18,421	17,922	17,288	16,319	21,978	18,421
Accumulated Other Comprehensive Income (Loss):										
Balance at Beginning of Period	(141)	(445)	(287)	(497)	(548)	(676)	(10)	269	(497)	269
Other Comprehensive Income, net of Income Tax										
Currency Translation Reserve	35	285	(293)	142	234	197	(792)	(335)	169	(696)
Available-for-Sale Reserve	62	18	76	-	(196)	(55)	90	(15)	156	(176)
Cash Flow Hedging Reserve	11	(6)	62	49	13	(14)	36	71	116	106
Share of Associated Corporations	2	7	(3)	19	-	-	-	-	25	-
Total	110	304	(158)	210	51	128	(666)	(279)	466	(766)
Balance at End of Period	(31)	(141)	(445)	(287)	(497)	(548)	(676)	(10)	(31)	(497)
Other Reserves:										
Balance at Beginning of Period	139	110	105	96	89	58	43	25	96	25
Share-based payments	23	5	1	9	7	31	15	18	38	71
Shares issued	(26)	-	-	-	-	-	-	-	(26)	-
Other	30	24	4	-	-	-	-	-	58	-
Balance at End of Period	166	139	110	105	96	89	58	43	166	96
Total Common Equity at End of Period	35,252	32,414	30,567	28,112	26,356	25,605	24,641	22,285	35,252	26,356
Composition of Accumulated Other Comprehensive Income (Loss):										
Currency Translation Reserve	(528)	(563)	(848)	(555)	(697)	(930)	(1,127)	(335)		
Available-for-Sale Reserve	597	535	515	441	441	636	691	601		
Cash Flow Hedging Reserve	(135)	(146)	(140)	(203)	(252)	(264)	(250)	(286)		
Share of Associated Corporations	35	33	26	29	10	10	10	10		
Total	(31)	(141)	(447)	(287)	(497)	(548)	(676)	(10)		

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (continued)



(\$MM)	QUARTERLY TREND								FULL YEAR	
	2012				2011				2012	2011
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Preferred Shares:										
Balance at Beginning of Period	4,384	4,384	4,384	4,384	4,384	4,384	3,975	3,975	4,384	3,975
Shares Issued	-	-	-	-	-	-	409	-	-	409
Net Income attributable to Preferred Shareholders of the Bank	55	55	55	55	55	55	55	51	220	216
Dividends paid to Preferred Shareholders of the Bank	(55)	(55)	(55)	(55)	(55)	(55)	(55)	(51)	(220)	(216)
Balance at End of Period	4,384	4,384	4,384	4,384	4,384	4,384	4,384	3,975	4,384	4,384
Non-Controlling Interests: Non-Controlling Interests in Subsidiaries:										
Balance at Beginning of Period	918	887	823	626	587	559	615	559	626	559
Net Income attributable to Non-Controlling Interests in Subsidiaries	59	58	56	25	17	24	24	26	198	91
Other Comprehensive Income, net of Income Tax	(11)	(1)	(12)	(1)	22	12	(24)	(5)	(25)	5
Distributions to Non-Controlling Interests	(11)	(11)	(10)	(12)	(10)	(10)	(13)	(9)	(44)	(42)
Other	11	(15)	30	185	10	2	(43)	44	211	13
Balance at End of Period	966	918	887	823	626	587	559	615	966	626
Non-Controlling Interests: Capital Instrument Equity Holders:										
Balance at Beginning of Period	770	830	818	874	860	915	901	956	874	956
Net Income attributable to Capital Instrument Holders of the Bank	7	(8)	13	13	14	15	14	15	25	58
Distribution made to Capital Instrument Holders of the Bank	-	(45)	(1)	(69)	-	(70)	-	(70)	(115)	(140)
Other	-	(7)	-	-	-	-	-	-	(7)	-
Balance at End of Period	777	770	830	818	874	860	915	901	777	874
Total Equity at End of Period	41,379	38,486	36,668	34,137	32,240	31,436	30,499	27,776	41,379	32,240

CUSTOMER LOANS AND ACCEPTANCES BY TYPE OF BORROWER⁽¹⁾



(\$B)	October 31, 2012		July 31, 2012		April 30, 2012		January 31, 2012		October 31, 2011	
	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total
Personal										
Residential Mortgages	175.6	46.7	171.9	46.8	167.3	47.0	164.8	46.9	161.7	47.8
Credit Cards	12.6	3.3	12.3	3.3	12.3	3.4	12.3	3.5	11.0	3.3
Personal Loans	55.7	14.8	54.8	14.9	53.3	15.0	53.4	15.2	52.3	15.5
	243.9	64.8	239.0	65.0	232.9	65.4	230.5	65.6	225.0	66.6
Business & Government										
Financial Services	27.0	7.2	24.7	6.7	21.4	6.0	21.7	6.2	20.7	6.1
Wholesale and Retail	12.7	3.4	13.1	3.6	12.9	3.6	11.2	3.2	10.7	3.2
Real Estate	11.5	3.0	11.2	3.0	11.1	3.1	10.9	3.1	10.3	3.1
Oil and Gas	11.8	3.1	11.1	3.0	10.1	2.8	10.5	3.0	9.6	2.8
Transportation	8.0	2.1	8.3	2.3	7.8	2.2	8.5	2.4	7.3	2.2
Automotive	6.7	1.8	6.5	1.8	6.6	1.9	5.8	1.6	5.4	1.6
Agriculture	5.7	1.5	5.7	1.6	4.9	1.4	5.4	1.5	5.2	1.5
Government	3.6	1.0	3.9	1.1	4.1	1.2	4.8	1.4	4.2	1.2
Hotels and Leisure	3.5	0.9	3.4	0.9	3.6	1.0	3.6	1.0	3.4	1.0
Mining and Primary Metals	5.7	1.5	5.9	1.6	6.0	1.7	6.6	1.9	6.3	1.9
Utilities	5.7	1.5	6.0	1.6	5.5	1.5	5.5	1.6	4.9	1.5
Health Care	3.7	1.0	3.8	1.0	3.9	1.1	4.1	1.2	3.8	1.1
Telecommunications and Cable	4.3	1.1	3.9	1.1	4.1	1.2	4.3	1.2	3.8	1.1
Media	1.3	0.4	1.2	0.3	1.3	0.4	1.4	0.4	1.4	0.4
Chemical	1.4	0.4	1.2	0.3	1.5	0.4	1.5	0.4	1.5	0.5
Food and Beverage	2.6	0.7	2.6	0.7	2.5	0.7	2.8	0.8	2.7	0.8
Forest Products	1.3	0.4	1.3	0.4	1.4	0.4	1.3	0.4	1.1	0.3
Other	15.8	4.2	14.8	4.0	14.4	4.0	10.9	3.1	10.6	3.1
sub-total	132.3	35.2	128.6	35.0	123.1	34.6	120.8	34.4	112.9	33.4
Total loans and acceptances before Collective Allowance	376.2	100.0	367.6	100.0	356.0	100.0	351.3	100.0	337.9	100.0
Collective Allowance	(2.5)		(2.4)		(2.2)		(2.2)		(2.2)	
Total loans and acceptances	373.7		365.2		353.8		349.1		335.7	

(1) Each class of loans is presented net of the individually assessed allowance.

IMPAIRED LOANS BY BUSINESS SEGMENT



(\$MM)	QUARTERLY TREND							
	2012				2011			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
GROSS IMPAIRED LOANS:⁽¹⁾								
<u>Canadian</u>								
Retail	765	771	773	810	826	855	848	882
Commercial	326	277	279	313	294	324	355	337
	1,091	1,048	1,052	1,123	1,120	1,179	1,203	1,219
<u>International</u>								
Retail	1,397	1,390	1,365	1,330	1,350	1,341	1,341	1,329
Commercial	784	793	821	738	766	747	754	814
	2,181	2,183	2,186	2,068	2,116	2,088	2,095	2,143
<u>Global Wealth Management</u>	11	11	12	12	13	14	15	15
<u>Global Banking and Markets</u>								
Canada	80	72	29	50	35	48	39	63
U.S.A.	139	140	95	15	8	6	80	103
Europe	80	83	84	43	63	65	29	49
	299	295	208	108	106	119	148	215
Total Gross Impaired Loans	3,582	3,537	3,458	3,311	3,355	3,400	3,461	3,592
NET IMPAIRED LOANS:								
<u>Canadian</u>								
Retail	303	302	298	340	374	395	387	418
Commercial	114	78	81	79	77	120	178	161
	417	380	379	419	451	515	565	579
<u>International</u>								
Retail	711	774	811	806	888	880	902	878
Commercial	612	638	645	515	548	527	537	582
	1,323	1,412	1,456	1,321	1,436	1,407	1,439	1,460
<u>Global Wealth Management</u>	10	11	9	10	11	12	12	12
<u>Global Banking and Markets</u>								
Canada	52	60	20	36	21	11	4	38
U.S.A.	118	112	75	2	-	-	68	79
Europe	53	57	60	18	38	45	19	37
	223	229	155	56	59	56	91	154
Total Net Impaired Loans	1,973	2,032	1,999	1,806	1,957	1,990	2,107	2,205

(1) Excludes Federal Deposit Insurance Corporation (FDIC) guaranteed loans related to the acquisition of R-G Premier Bank of Puerto Rico. Prior period comparatives restated to reflect current presentation.

CHANGES IN GROSS IMPAIRED LOANS BY BUSINESS SEGMENT



(\$MM)	QUARTERLY TREND							
	2012 ⁽¹⁾				2011 ⁽¹⁾			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Balance at Beginning of Period	3,537	3,458	3,311	3,355	3,400	3,461	3,592	3,668
Net Classifications								
<u>Canadian Retail</u>								
New Classifications	388	335	343	361	389	385	401	392
Declassifications, Payments and Sales	(262)	(201)	(245)	(242)	(277)	(253)	(292)	(242)
Net Classifications	126	134	98	119	112	132	109	150
<u>Canadian Commercial</u>								
New Classifications	92	34	47	55	61	23	64	131
Declassifications, Payments and Sales	(33)	(19)	(41)	(30)	(73)	(38)	(30)	(34)
Net Classifications	59	15	6	25	(12)	(15)	34	97
<u>International Retail</u>								
New Classifications	169	151	161	135	112	132	204	168
Declassifications, Payments and Sales	-	-	-	-	-	-	-	-
Net Classifications	169	151	161	135	112	132	204	168
<u>International Commercial</u>								
New Classifications	40	51	114	26	20	7	9	-
Declassifications, Payments and Sales	(24)	(48)	(135)	(12)	-	(20)	(10)	(104)
Net Classifications	16	3	(21)	14	20	(13)	(1)	(104)
<u>Global Wealth Management</u>								
New Classifications	-	3	-	-	-	-	3	13
Declassifications, Payments and Sales	-	(1)	-	(1)	-	-	-	-
Net Classifications	-	2	-	(1)	-	-	3	13
<u>Global Banking and Markets</u>								
New Classifications	24	122	154	20	78	25	89	84
Declassifications, Payments and Sales	(20)	(33)	(43)	(17)	(69)	(45)	(139)	(82)
Net Classifications	4	89	111	3	9	(20)	(50)	2
Total	374	394	355	295	241	216	299	326
Write-offs								
Canadian Retail	(140)	(136)	(135)	(135)	(141)	(125)	(144)	(141)
Canadian Commercial	(20)	(18)	(40)	(11)	(19)	(15)	(16)	(12)
International Retail	(142)	(136)	(135)	(139)	(158)	(138)	(140)	(143)
International Commercial	(18)	(40)	(12)	(29)	(22)	(8)	(12)	(46)
Global Wealth Management	-	(3)	-	-	-	(1)	(1)	-
Global Banking and Markets	-	(4)	(2)	(3)	(30)	(5)	(4)	(3)
Total	(320)	(337)	(324)	(317)	(370)	(292)	(317)	(345)
Forex								
International Retail	(21)	10	10	(16)	57	5	(53)	(29)
International Commercial	(7)	9	114	(8)	21	14	(48)	(17)
Global Wealth Management	1	0	-	-	(1)	-	-	-
Canadian Commercial	10	1	-	2	-	-	-	-
Canadian Retail	8	-	-	-	-	-	-	-
Global Banking and Markets	-	2	(8)	-	7	(4)	(12)	(11)
Total	(9)	22	116	(22)	84	15	(113)	(57)
Balance at End of Period	3,582	3,537	3,458	3,311	3,355	3,400	3,461	3,592

(1) Excludes Federal Deposit Insurance Corporation (FDIC) guaranteed loans related to the acquisition of R-G Premier Bank of Puerto Rico. Prior period comparables restated to reflect current presentation.

ALLOWANCE FOR CREDIT LOSSES & OTHER RESERVES



(\$MM)	QUARTERLY TREND							
	2012				2011			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Balance, Beginning of Period	2,862	2,713	2,750	2,689	2,677	2,639	2,646	2,630
Acquisition Related	-	-	-	-	-	-	2	-
Write-offs	(320)	(337)	(324)	(317)	(370)	(292)	(317)	(345)
Recoveries	104	87	93	91	97	73	81	98
Provision for Credit Losses	321	402	264	265	281	250	270	275
Foreign Currency Adjustment and Other	2	(3)	(70)	22	4	7	(43)	(12)
Balance, End of Period	2,969	2,862	2,713	2,750	2,689	2,677	2,639	2,646
<u>Comprised of:</u>								
Individually Assessed Allowances	513	466	468	543	516	497	457	474
Collective Allowances	2,456	2,396	2,245	2,207	2,173	2,180	2,182	2,172
Total Allowance for Credit Losses	2,969	2,862	2,713	2,750	2,689	2,677	2,639	2,646
<u>Allocated as follows:</u>								
Impaired Loans ⁽¹⁾ -								
Residential Mortgages	341	349	307	306	238	257	259	238
Personal and Credit Cards	807	736	722	688	676	664	641	677
Business and Government	461	420	430	511	484	489	454	472
	1,609	1,505	1,459	1,505	1,398	1,410	1,354	1,387
Performing Loans-								
Residential Mortgages	186	189	153	150	161	154	135	111
Personal and Credit Cards	121	117	95	90	82	66	55	45
Business and Government	965	966	929	937	981	1,023	1,075	1,099
	1,272	1,272	1,177	1,177	1,224	1,243	1,265	1,255
Total Allowance for Credit Losses before FDIC Guaranteed Loans	2,881	2,777	2,636	2,682	2,622	2,653	2,619	2,642
FDIC Guaranteed Loans	88	85	77	68	67	24	20	4
Total Allowance for Credit Losses	2,969	2,862	2,713	2,750	2,689	2,677	2,639	2,646
Reserves against Unfunded Commitments and Other Off-Balance Sheet items included in Other Liabilities	184	184	183	185	137	148	156	165

(1) Includes Federal Deposit Insurance Corporation (FDIC) guaranteed loans related to the acquisition of R-G Premier Bank of Puerto Rico.

IMPAIRED LOANS BY TYPE OF BORROWER



(\$MM)	October 31, 2012 ⁽¹⁾ Allowance for Credit			July 31, 2012 ⁽¹⁾ Allowance for Credit			October 31, 2011 ⁽¹⁾ Allowance for Credit		
	Gross	Losses	Net	Gross	Losses	Net	Gross	Losses	Net
Personal									
Residential Mortgages	1,301	341	960	1,296	349	947	1,336	238	1,098
Other Personal Loans	861	807	54	865	736	129	840	676	164
	2,162	1,148	1,014	2,161	1,085	1,076	2,176	914	1,262
Business & Government									
Financial Services	8	2	6	8	2	6	39	24	15
Wholesale and Retail	150	69	81	154	66	88	177	85	92
Real Estate	257	51	206	270	48	222	176	54	122
Oil and Gas	57	41	16	38	37	1	55	61	(6)
Transportation	86	35	51	100	39	61	118	51	67
Automotive	9	4	5	7	3	4	13	1	12
Agriculture	92	31	61	51	20	31	62	23	39
Government	53	9	44	54	8	46	32	6	26
Hotels and Leisure	196	31	165	198	29	169	187	31	156
Mining and Primary Metals	15	5	10	20	8	12	16	10	6
Utilities	57	5	52	56	6	50	11	4	7
Health Care	40	21	19	46	22	24	17	9	8
Telecommunications and Cable	14	7	7	8	5	3	27	10	17
Media	92	30	62	86	20	66	42	16	26
Chemical	1	-	1	-	-	-	1	-	1
Food and Beverage	15	4	11	17	6	11	34	14	20
Forest Products	17	11	6	14	9	5	22	8	14
Other	261	105	156	249	92	157	150	77	73
	1,420	461	959	1,376	420	956	1,179	484	695
Impaired Loans, net of Related Allowances	3,582	1,609	1,973	3,537	1,505	2,032	3,355	1,398	1,957

(1) Excludes Federal Deposit Insurance Corporation (FDIC) guaranteed loans related to the acquisition of R-G Premier Bank of Puerto Rico. Prior period comparables restated to reflect current presentation.

PROVISION FOR CREDIT LOSSES BY TYPE OF BORROWER



(\$MM)	QUARTERLY TREND								FULL YEAR	
	2012				2011				2012	2011
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
PROVISIONS AGAINST IMPAIRED LOANS:										
Personal										
Residential Mortgages	16	32	40	24	56	41	45	34	112	176
Personal & Credit Card Loans	242	222	198	213	179	177	195	209	875	760
	258	254	238	237	235	218	240	243	987	936
Business & Government										
Financial Services	-	1	1	-	-	-	(7)	-	2	(7)
Wholesale and Retail	6	8	6	1	6	4	3	10	21	23
Real Estate	7	6	4	8	12	-	3	14	25	29
Oil and Gas	4	-	(1)	-	-	36	12	-	3	48
Transportation	-	2	(2)	6	14	10	19	-	6	43
Automotive	2	-	-	-	-	-	(1)	(1)	2	(2)
Agriculture	12	5	1	1	-	(1)	(1)	1	19	(1)
Government	-	-	2	-	-	-	-	-	2	-
Hotels and Leisure	2	1	3	-	4	1	-	1	6	6
Mining and Primary Metals	-	-	-	-	1	-	-	-	-	1
Utilities	-	2	(1)	3	-	3	-	-	4	3
Health Care	-	1	(1)	10	1	1	1	1	10	4
Telecommunications and Cable	3	-	(6)	(4)	5	2	-	(6)	(7)	1
Media	11	3	-	-	8	-	7	-	14	15
Chemical	-	-	-	-	-	-	-	-	-	-
Food and Beverage	-	3	-	(3)	3	-	-	-	-	3
Forest Products	4	-	2	1	1	2	2	(1)	7	4
Other	12	16	18	5	21	4	(8)	13	51	30
	63	48	26	28	76	62	30	32	165	200
Total Provisions against Impaired Loans	321	302	264	265	311	280	270	275	1,152	1,136
Change in Collective Allowance for Performing Loans	-	100	-	-	(30)	(30)	-	-	100	(60)
Total Provisions	321	402	264	265	281	250	270	275	1,252	1,076
Individually Assessed Provisions	63	48	26	28	76	62	30	32	165	200
Collective Provisions	258	354	238	237	205	188	240	243	1,087	876
Total Provisions	321	402	264	265	281	250	270	275	1,252	1,076

CROSS BORDER EXPOSURES TO SELECT COUNTRIES IN ASIA AND LATIN AMERICA⁽¹⁾



Outstandings (net of provisions), US\$MM

	<u>Loans</u>	<u>Trade</u>	<u>Interbank Deposits</u>	<u>Govt./ Other Sec.</u>	<u>Invest. in Affiliates</u>	<u>Other⁽²⁾</u>	<u>Oct 31/12 Total</u>	<u>Oct 31/11 Total</u>
ASIA								
China	2,480	2,705	353	388	227	11	6,164	5,679
India	2,318	1,293	31	103	-	22	3,767	3,799
South Korea	1,453	399	-	448	-	68	2,368	2,755
Thailand	397	29	-	7	1,570	1	2,004	1,501
Hong Kong	673	253	39	204	-	16	1,185	1,449
Malaysia	808	94	-	274	268	5	1,450	1,274
Japan	359	41	133	987	-	62	1,581	722
Other ⁽³⁾	575	253	70	109	-	77	1,085	1,235
Total	9,064	5,066	625	2,520	2,065	261	19,603	18,414
LATIN AMERICA								
Mexico	2,368	290	-	133	2,317	49	5,158	4,578
Chile	2,695	331	165	34	2,532	43	5,800	4,357
Peru	1,410	381	-	-	2,236	8	4,035	2,905
Brazil	1,572	1,695	-	179	179	10	3,636	2,903
Panama	871	146	-	-	605	-	1,622	1,730
Costa Rica	2,191	65	21	2	-	16	2,296	1,879
El Salvador	314	18	-	-	382	-	714	590
Uruguay	133	5	-	19	291	-	448	479
Colombia	282	181	-	2	1,184	3	1,651	467
Venezuela	5	-	-	-	164	-	169	142
Total	11,841	3,112	187	369	9,888	130	25,529	20,030

(1) Cross-border exposure represents a claim, denominated in a currency other than the local one, against a borrower in a foreign country on the basis of ultimate risk. Totals may not add due to rounding.

(2) Includes forex contracts, precious metals, derivatives (positive mark-to-market).

(3) Includes Indonesia, the Philippines, Singapore and Taiwan.

FINANCIAL INVESTMENTS AND INTEREST RATE SENSITIVITY



FINANCIAL INVESTMENTS - UNREALIZED GAINS (LOSSES) (\$MM):

	QUARTERLY TREND				2011 Q4
	Q4	Q3	Q2	Q1	
Bonds of Emerging Markets	242	269	249	260	320
Other Debt Securities	397	345	267	321	258
Common and Preferred Shares	454	439	443	406	385
	1,093	1,053	959	987	963
Net Fair Value of Derivative Instruments and Other Hedge Amounts	(202)	(230)	(131)	(255)	(227)
Net Unrealized Gains (Losses)	891	823	828	732	736

INTEREST RATE SENSITIVITY (\$B):

October 31, 2012

Canadian Currency Gap
Foreign Currency Gap
Total Currency Gap

	Within 3 Months	4 to 12 Months	Cumulative Under 1 Year	Over 1 Year	Non-Interest Rate Sensitive
	15.3	(26.7)	(11.4)	12.8	(1.4)
	(4.0)	6.5	2.5	15.1	(17.6)
	11.3	(20.2)	(8.9)	27.9	(19.0)

() denotes liability gap

Note: Based on the Bank's interest rate positions as at Oct 31, 2012, an immediate and sustained 100 basis point rise in interest rates, across all currencies and maturities, would decrease net income after-tax by approximately \$23MM over the next 12 months, and lower after-tax economic value of shareholders' equity, in present value terms, by approximately \$561MM. Conversely, an immediate and sustained 100 basis point fall in interest rates, across all currencies and maturities, would increase net income after-tax by approximately \$15MM over the next 12 months, and increase after-tax economic value of shareholders' equity, in present value terms, by approximately \$394MM.

October 31, 2012

Index

Introduction	Page 26
Regulatory Capital	Page 27
Total Risk Weighted Assets and Capital Ratios	Page 28
Total Exposure at Default and Risk Weighted Assets for Credit Risk portfolios	Pages 29 & 30
Total Credit Risk Exposures by Geography	Page 31
AIRB Credit Risk Exposures by Maturity	Page 32
Standardized Credit Risk Exposures by Risk Weight	Page 33
Risk Assessment of Credit Risk Exposures - Non-retail AIRB portfolio	Page 34
Risk Assessment of Credit Risk Exposures - Retail AIRB portfolio	Page 35
AIRB Credit Losses	Page 36
Total Credit Risk Mitigation	Page 37
Derivatives - Counterparty Credit Risk	Page 38
Risk-Weighted Assets for Securitization Exposures	Pages 39 & 40
Glossary	Page 41

Canadian banks are subject to capital adequacy requirements based on the “International Convergence of Capital Measurement and Capital Standards: A Revised Framework”, commonly known as Basel II. The Framework is designed to reflect risk-sensitive capital requirements and to strengthen soundness and stability of banks by promoting adoption of stronger risk management practices.

The Basel II Framework is composed of three Pillars:

- Pillar 1 – the actual methodologies that must be applied to calculate the minimum capital requirements.
- Pillar 2 – the requirement that banks have internal processes to assess their capital adequacy in relation to their strategies, risk appetite and actual risk profile. Regulators are expected to review these internal capital adequacy assessments.
- Pillar 3 – reflects the market disclosures required by banks to assist users of the information to better understand the risk profile.

This Appendix reflects the Pillar 3 market disclosures based on information gathered as part of the Pillar 1 process, and should assist users in understanding the changes to the risk weighted assets and capital requirements.

Basel II classifies risk into three broad categories: credit risk, market risk and operational risk and under Pillar 1 of the Basel II Framework, minimum capital for these three risks is calculated using one of the following approaches:

- Credit risk capital – Internal Ratings Based Approach (Advanced or Foundation) or Standardized approach.
- Operational risk capital – Advanced Measurement Approach (AMA), Standardized approach or Basic Indicator Approach.
- Market risk capital - more granular treatment for specific risk under Standardized approach compared to Basel I.

Credit Risk

The credit risk component consists of on- and off- balance sheet claims. The Basel II rules are not applied to traditional balance sheet categories but to categories of on- and off- balance sheet exposures which represent general classes of assets/exposures (corporate, sovereign, bank, retail, equity) based on their different underlying risk characteristics.

Generally, while calculating capital requirements, exposure types such as Corporate, Sovereign, Bank, Retail, Equity are analyzed by the following credit risk exposure sub-types: Drawn, Undrawn, Repo-style transactions, Over-the-counter (OTC) Derivatives and Other off-balance sheet claims.

The Bank uses the Advanced Internal Ratings Based (AIRB) approach, for credit risk in its material Canadian, US and European portfolios and effective 2011 for a significant portion of international corporate and commercial portfolios. The Bank uses internal estimates, based on historical experience, for probability of default (PD¹), loss given default (LGD¹) and exposure at default (EAD¹).

- Under the AIRB approach, credit risk risk-weighted assets (RWA) are calculated by multiplying the capital requirement (K) by EAD times 12.5, where K is a function of the PD, LGD, Maturity and prescribed correlation factors. This results in the capital calculations being more sensitive to underlying risks.
- Risk weights for exposures which fall under the securitization framework are computed under the Ratings-Based Approach (RBA). Risk weights depend on the external rating grades given by two external credit assessment institutions (ECAI): S&P, Moody's and DBRS.
- Basel II rules include an overall scaling factor of 6% which is added to the credit risk RWA for all AIRB portfolios.

For the remaining portfolios, the Standardized approach is used to compute credit risk

- The Standardized approach applies regulator prescribed risk weight factors to credit exposures based on the external credit assessments (public ratings), where available, and also considers other additional factors (e.g. provision levels for defaulted exposures, loan-to-value for retail, eligible collateral, etc).

Operational Risk

The Bank is using the Standardized Approach for operational risk, where the capital charge is based on a fixed percentage of the average of the previous 3 years' gross income. The fixed percentages range from 12% - 18% and are based on the type of business, with retail banking activities at the low end of the range and investment banking and capital markets activities at the high end.

Market Risk

The Bank uses both internal models and standardized approaches to calculate market risk capital. Commencing Q1 2012, the Bank has implemented additional market risk measures in accordance with Basel's Revisions of the Basel II market risk framework (July 2009). Additional measures include stressed value at risk, incremental risk charge and comprehensive risk measure.

IFRS

Effective Q1 2012, all amounts reflect the adoption of IFRS.

Prior period amounts have not been restated as they represent the actual amounts reported in that period for regulatory purposes.

¹ refer to glossary on page 41

REGULATORY CAPITAL



(\$MM)

REGULATORY CAPITAL:

	IFRS				CGAAP				2010
	2012				2011				
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
REGULATORY CAPITAL:									
Common Shares, Contributed Surplus & Retained Earnings	35,283	32,555	31,011	28,399	33,094	32,297	31,464	28,509	27,707
Adjustment for transition to measurement base under IFRS	322	643	964	1,286					
Accumulated Foreign Currency Translation Losses	(528)	(563)	(848)	(555)	(5,162)	(5,401)	(5,591)	(4,831)	(4,508)
Non-Cumulative Preferred Shares	4,384	4,384	4,384	4,384	4,384	4,384	4,384	3,975	3,975
Innovative Capital Instruments	2,150	2,150	2,900	2,900	2,900	2,900	2,900	2,900	3,400
Non-Controlling Interest of Subsidiaries	966	918	887	823	640	602	576	633	579
Gross Tier 1 Capital	42,577	40,087	39,298	37,237	35,856	34,782	33,733	31,186	31,153
Goodwill and Non-qualifying Intangibles	(5,239)	(5,363)	(5,375)	(4,586)	(4,662)	(4,585)	(4,596)	(3,026)	(3,050)
Other Capital Deductions ⁽¹⁾	(2,902)	(2,850)	(2,949)	(3,773)	(2,705)	(2,635)	(2,522)	(2,750)	(2,769)
Net Tier 1 Capital	34,436	31,874	30,974	28,878	28,489	27,562	26,615	25,410	25,334
Accumulated Net Unrealized Gains (after-tax) on Available-For-Sale Equity Securities	305	288	296	254	152	230	304	265	176
Subordinated Debentures (net of Amortization)	9,893	6,699	6,695	6,730	6,723	6,754	6,737	6,763	6,790
Eligible Allowance for Credit Losses ⁽²⁾	454	444	401	391	353	363	364	383	574
Tier 2 Capital	10,652	7,431	7,392	7,375	7,228	7,347	7,405	7,411	7,540
Other Capital Deductions ⁽³⁾	(2,895)	(2,847)	(2,946)	(2,961)	(3,184)	(3,212)	(3,063)	(3,333)	(3,275)
Total Regulatory Capital	42,193	36,458	35,420	33,292	32,533	31,697	30,957	29,488	29,599
CHANGES IN REGULATORY CAPITAL:									
Total Capital, Beginning of Period	36,458	35,420	33,292	32,533	31,697	30,957	29,488	29,599	29,501
Internally Generated Capital									
Net Income attributable to Equity Holders of the Bank	1,453	2,001	1,391	1,398	1,222	1,259	1,519	1,174	1,092
Preferred and Common Share Dividends	(728)	(683)	(679)	(622)	(620)	(618)	(616)	(563)	(561)
	725	1,318	712	776	602	641	903	611	531
External Financing									
Subordinated Debentures (net of Amortization)	3,194	4	(35)	7	(31)	17	(26)	(27)	(34)
Innovative Capital Instruments	-	(750)	-	-	-	-	-	(500)	-
Preferred Shares	-	-	-	-	-	-	409	-	-
Common Shares Issued	1,976	199	1,895	733	194	171	2,038	183	229
	5,170	(547)	1,860	740	163	188	2,421	(344)	195
Other									
Net Change in Foreign Currency Translation Gains / (Losses) ⁽⁴⁾	34	285	(294)	142	239	190	(760)	(323)	186
Net Change in Net Unrealized Gains / Losses (after-tax) on Available-For-Sale Equity Securities	17	(8)	42	102	(78)	(74)	39	89	68
Non-controlling Interest of Subsidiaries	48	31	64	183	39	26	(57)	54	9
Other ⁽⁵⁾	(259)	(41)	(256)	(1,184)	(129)	(231)	(1,077)	(198)	(891)
	(160)	267	(444)	(757)	71	(89)	(1,855)	(378)	(628)
Total Capital Generated / (Used)	5,735	1,038	2,128	759	836	740	1,469	(111)	98
Total Capital, End of Period	42,193	36,458	35,420	33,292	32,533	31,697	30,957	29,488	29,599

(1) Comprised of 50% of all investments in certain specified corporations (includes insurance subsidiaries effective November 1, 2011) and other items.

(2) Under Basel II, eligible general allowances in excess of expected losses under AIRB approach and allocated allowances under Standardized approach can be included in capital, subject to certain limitations.

(3) Comprised of 50% of all investments in certain specified corporations (includes insurance subsidiaries effective November 1, 2011), 100% of investments in insurance subsidiaries prior to November 1, 2011 and other items.

(4) Q1 2012 excludes reclassification of \$4.5 billion from AOCI to Retained Earnings as a result of the adoption of IFRS, which is included in Other ⁽⁵⁾

(5) Includes changes to eligible allowances for credit losses, regulatory capital deductions relating to goodwill, non-qualifying intangibles, investments in associated corporations and insurance entities. Effective Q1 2012, also includes the impact to retained earnings and AOCI Foreign Currency Translation from the adoption to IFRS.

RISK-WEIGHTED ASSETS AND CAPITAL RATIOS



(\$B)	IFRS				CGAAP				2010
	2012				2011				
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
RISK-WEIGHTED ASSETS:									
On- Balance Sheet Assets ⁽¹⁾									
Cash Resources	2.7	2.9	4.1	3.0	3.5	4.4	4.5	4.9	2.0
Securities	12.6	12.7	17.1	17.4	13.7	14.2	14.5	14.4	14.1
Residential Mortgages	13.0	12.4	12.4	12.1	10.5	10.1	9.7	9.4	12.1
Loans									
- Personal Loans	30.8	29.7	28.6	28.6	26.4	25.0	24.4	24.5	22.9
- Non-Personal Loans	85.5	85.4	82.9	83.5	79.1	74.3	72.2	71.7	71.3
All Other	18.2	18.1	18.4	17.1	17.0	16.8	16.7	12.6	13.3
	162.8	161.2	163.5	161.7	150.2	144.8	142.0	137.5	135.7
Off- Balance Sheet Assets									
Indirect Credit Instruments	34.1	33.7	32.0	32.0	37.0	33.7	33.6	33.6	33.5
Derivative Instruments	5.6	5.9	5.8	6.0	5.9	5.6	6.2	5.4	5.7
	39.7	39.6	37.8	38.0	42.9	39.3	39.8	39.0	39.2
Total Credit Risk before AIRB scaling factor ⁽²⁾	202.5	200.8	201.3	199.7	193.1	184.0	181.8	176.5	174.9
AIRB Scaling factor ⁽³⁾	7.5	7.5	7.6	7.7	7.7	7.3	7.3	7.1	5.6
Total Credit Risk after AIRB scaling factor	210.0	208.3	208.9	207.4	200.8	191.3	189.1	183.6	180.5
Market Risk - Risk Assets Equivalent ⁽⁴⁾	13.8	14.8	14.8	16.5	5.9	6.7	6.8	7.0	10.5
Operational Risk - Risk Assets Equivalent	29.5	29.3	29.2	29.2	27.3	26.8	26.4	24.7	24.0
Total Risk-Weighted Assets	253.3	252.4	252.9	253.1	234.0	224.8	222.3	215.3	215.0
RISK-WEIGHTED CAPITAL RATIOS (%):									
Tier 1	13.6	12.6	12.2	11.4	12.2	12.3	12.0	11.8	11.8
Total	16.7	14.4	14.0	13.2	13.9	14.1	13.9	13.7	13.8
Tangible Common Equity	11.3	10.2	9.4	8.5	9.6	9.6	9.3	9.9	9.7

(1) Basel II RWA computations are calculated by exposure types and exposure sub-types (as shown in the following page 29). For purposes of this presentation only, RWA is shown by balance sheet categories.

(2) Details by Basel II exposure type shown in the following page 29 - "Risk-Weighted Assets for Credit Risk Portfolios".

(3) The Basel II Framework requires an additional 6% scaling factor to AIRB credit risk portfolios.

(4) The Q4 2012 related capital charge for total comprehensive risk measure including securitization exposures is \$333MM (Q3 2012: \$303MM) broken down as follows: Market Volatility Risk \$79MM (Q3 2012: 108MM), Default & Migration Risk \$85MM (Q3 2012: 63MM), and Surcharge \$169MM (Q3 2012: \$132MM).

EXPOSURE AT DEFAULT AND RISK-WEIGHTED ASSETS FOR CREDIT RISK PORTFOLIOS



(\$MM)		IFRS								
		Q4 2012						Q3 2012		
		AIRB		Standardized		Total		Total		
Type	Sub-type	EAD ⁽¹⁾	RWA ⁽²⁾	EAD ⁽¹⁾	RWA ⁽²⁾	EAD ⁽¹⁾	RWA ⁽²⁾	EAD ⁽¹⁾	RWA ⁽²⁾	
Non-Retail										
Corporate	Drawn	77,418	48,041	35,556	34,198	112,974	82,239	111,052	81,432	
	Undrawn	40,560	17,930	2,496	2,381	43,056	20,311	42,226	20,017	
	Other ⁽³⁾	14,919	5,363	1,846	1,732	16,765	7,095	17,710	7,488	
	Total	132,897	71,334	39,898	38,311	172,795	109,645	170,988	108,937	
Bank	Drawn	31,623	6,457	3,588	1,590	35,211	8,047	34,596	8,731	
	Undrawn	10,893	2,714	167	40	11,060	2,754	10,731	2,631	
	Other ⁽³⁾	7,804	1,157	38	33	7,842	1,190	11,435	1,769	
	Total	50,320	10,328	3,793	1,663	54,113	11,991	56,762	13,131	
Sovereign	Drawn	48,329	3,485	5,122	594	53,451	4,079	57,628	4,151	
	Undrawn	1,198	178	83	42	1,281	220	1,412	249	
	Other ⁽³⁾	291	27	-	-	291	27	438	25	
	Total	49,818	3,690	5,205	636	55,023	4,326	59,478	4,425	
Total Non-Retail		157,370	57,983	44,266	36,382	201,636	94,365	203,276	94,314	
	Undrawn	52,651	20,822	2,746	2,463	55,397	23,285	54,369	22,897	
	Other ⁽³⁾	23,014	6,547	1,884	1,765	24,898	8,312	29,583	9,282	
	Total	233,035	85,352	48,896	40,610	281,931	125,962	287,228	126,493	
Retail										
Residential Mortgages	Drawn	156,266	5,269	18,848	7,736	175,114	13,005	171,295	12,370	
	Undrawn	-	-	-	-	-	-	-	-	
	Total	156,266	5,269	18,848	7,736	175,114	13,005	171,295	12,370	
Secured Lines Of Credit	Drawn	18,404	4,701			18,404	4,701	18,144	4,502	
	Undrawn	11,759	1,267			11,759	1,267	11,492	1,229	
	Total	30,163	5,968			30,163	5,968	29,636	5,731	
Qualifying Revolving Retail Exposures (QRRE)	Drawn	14,414	6,444			14,414	6,444	14,194	6,128	
	Undrawn	11,613	1,397			11,613	1,397	11,348	1,303	
	Total	26,027	7,841			26,027	7,841	25,542	7,431	
Other Retail	Drawn	16,025	7,695	16,913	11,947	32,938	19,642	32,002	19,047	
	Undrawn	749	93	-	-	749	93	739	92	
	Total	16,774	7,788	16,913	11,947	33,687	19,735	32,741	19,139	
Total Retail		205,109	24,109	35,761	19,683	240,870	43,792	235,635	42,047	
	Undrawn	24,121	2,757	-	-	24,121	2,757	23,579	2,624	
	Total	229,230	26,866	35,761	19,683	264,991	46,549	259,214	44,671	
Securitized		17,636	4,170			17,636	4,170	16,955	4,404	
Trading Derivatives		18,845	5,434			18,845	5,434	19,772	5,617	
Total Credit Risk (Excluding Equities & Other Assets)		498,746	121,822	84,657	60,293	583,403	182,115	583,169	181,185	
Equities ⁽⁵⁾		3,155	3,155			3,155	3,155	3,055	3,055	
Other Assets				41,514	17,197	41,514	17,197	37,760	16,477	
Total Credit Risk (Before Scaling Factor)		501,901	124,977	126,171	77,490	628,072	202,467	623,984	200,717	
Add-on for 6% Scaling Factor ⁽⁴⁾			7,499				7,499		7,536	
Total Credit Risk		501,901	132,476	126,171	77,490	628,072	209,966	623,984	208,253	

(1) Before credit risk mitigation for AIRB exposures, after related allowances for credit losses for Standardized exposures.

(2) Risk-Weighted Assets.

(3) Includes lending instruments such as letters of credit and letters of guarantee; banking book derivatives and repo-style exposures, net of related collateral.

(4) Basel II Framework's scaling factor (6%) on risk-weighted assets for AIRB credit risk portfolios.

(5) Effective July 31, 2012, the Bank's equity portfolio, including both preferred and grandfathered securities, qualified for the materiality threshold exemption under OSFI's Capital Adequacy Requirements for equities.

EXPOSURE AT DEFAULT AND RISK-WEIGHTED ASSETS FOR CREDIT RISK PORTFOLIOS (CONTINUED)



Basel II Exposure		IFRS						CGAAP										
		2012						2011				2010						
		Q2		Q1		Q4		Q3		Q2		Q1		Q4		Q3		
Type	Sub-type	EAD ⁽¹⁾	RWA ⁽²⁾	EAD ⁽¹⁾	RWA ⁽²⁾	EAD ⁽¹⁾	RWA ⁽²⁾	EAD ⁽¹⁾	RWA ⁽²⁾	EAD ⁽¹⁾	RWA ⁽²⁾	EAD ⁽¹⁾	RWA ⁽²⁾	EAD ⁽¹⁾	RWA ⁽²⁾	EAD ⁽¹⁾	RWA ⁽²⁾	
Non-Retail																		
Corporate	Drawn	108,593	78,977	108,118	80,275	99,796	75,405	94,929	71,729	92,166	69,135	91,309	69,482	90,678	71,290	89,149	70,480	
	Undrawn	41,356	19,239	42,114	19,118	42,509	20,783	40,861	19,198	39,981	19,436	40,353	19,227	39,285	19,553	37,172	18,779	
	Other ⁽³⁾	16,325	6,514	15,472	6,837	15,222	7,307	13,490	6,314	13,635	6,316	13,281	6,133	12,711	6,754	13,355	6,716	
	Total	166,274	104,730	165,704	106,230	157,527	103,495	149,280	97,241	145,782	94,887	144,943	94,842	142,674	97,597	139,676	95,975	
Bank	Drawn	38,228	10,377	31,582	8,449	26,024	8,473	25,943	8,595	30,620	9,157	26,931	8,088	25,835	6,107	25,618	5,748	
	Undrawn	10,731	2,583	11,825	2,778	11,341	2,851	11,147	2,747	10,611	2,720	10,964	2,679	11,744	3,162	11,782	3,005	
	Other ⁽³⁾	11,555	1,657	10,432	1,403	10,425	1,536	11,055	1,577	12,349	1,704	12,752	1,715	10,496	1,800	11,695	1,906	
	Total	60,514	14,617	53,839	12,630	47,790	12,860	48,145	12,919	53,580	13,581	50,647	12,482	48,075	11,069	49,095	10,659	
Sovereign	Drawn	56,444	4,032	50,187	4,430	50,012	4,392	49,591	4,188	58,501	4,161	44,919	5,643	43,301	2,080	47,077	2,020	
	Undrawn	1,288	235	1,142	218	1,128	225	1,043	217	840	179	886	139	635	71	685	66	
	Other ⁽³⁾	380	29	356	42	236	17	260	23	340	48	417	27	151	6	371	7	
	Total	58,112	4,296	51,685	4,690	51,376	4,634	50,894	4,428	59,681	4,388	46,222	5,809	44,087	2,157	48,133	2,093	
Total Non-retail	Drawn	203,265	93,386	189,887	93,154	175,832	88,270	170,462	84,512	181,287	82,453	163,159	83,213	159,814	79,477	161,844	78,248	
	Undrawn	53,375	22,057	55,081	22,114	54,978	23,859	53,051	22,162	51,432	22,335	52,203	22,045	51,664	22,786	49,639	21,850	
	Other ⁽³⁾	28,260	8,200	26,260	8,282	25,883	8,860	24,804	7,914	26,324	8,068	26,450	7,875	23,358	8,560	25,421	8,629	
	Total	284,900	123,643	271,228	123,550	256,693	120,989	248,317	114,588	259,043	112,856	241,812	113,133	234,836	110,823	236,904	108,727	
Retail																		
Residential Mortgages	Drawn	166,816	12,382	164,201	12,061	143,941	10,446	142,424	10,089	139,448	9,712	138,464	9,422	137,931	12,107	136,737	11,888	
	Undrawn	-	-	-	-	-	-	-	-	-	-	-	-	8,068	132	5,953	85	
	Total	166,816	12,382	164,201	12,061	143,941	10,446	142,424	10,089	139,448	9,712	138,464	9,422	145,999	12,239	142,690	11,973	
Secured Lines Of Credit	Drawn	17,841	4,428	17,767	4,484	17,937	4,651	17,862	4,513	17,834	4,420	17,936	4,127	18,066	967	18,154	953	
	Undrawn	11,149	1,196	10,829	1,182	11,780	1,393	11,579	1,385	11,322	1,335	11,051	1,201	78	1	2	0	
	Total	28,990	5,624	28,596	5,666	29,717	6,044	29,441	5,898	29,156	5,755	28,987	5,328	18,144	968	18,156	953	
Qualifying Revolving	Drawn	14,371	6,058	14,243	6,095	14,239	5,867	14,090	5,637	13,968	5,458	13,914	5,669	13,835	6,967	13,653	6,794	
	Undrawn	11,197	1,260	11,005	1,249	12,195	1,418	12,043	1,397	11,902	1,342	11,800	1,391	5,948	926	5,867	884	
	Total	25,568	7,318	25,248	7,344	26,434	7,285	26,133	7,034	25,870	6,800	25,714	7,060	19,783	7,893	19,520	7,678	
Other Retail	Drawn	30,109	18,088	29,923	18,020	27,209	15,911	26,341	14,817	24,898	14,497	24,745	13,689	24,780	14,990	23,749	14,287	
	Undrawn	597	59	578	58	630	67	634	69	618	65	600	58	211	131	163	125	
	Total	30,706	18,147	30,501	18,078	27,839	15,978	26,975	14,886	25,516	14,562	25,345	13,747	24,991	15,121	23,912	14,412	
Total Retail	Drawn	229,137	40,956	226,134	40,660	203,326	36,875	200,717	35,056	196,148	34,087	195,059	32,907	194,612	35,031	192,293	33,922	
	Undrawn	22,943	2,515	22,412	2,489	24,605	2,878	24,256	2,851	23,842	2,742	23,451	2,650	14,305	1,190	11,985	1,094	
	Total	252,080	43,471	248,546	43,149	227,931	39,753	224,973	37,906	219,990	36,829	218,510	35,557	208,917	36,221	204,278	35,016	
Securitized		15,240	4,060	14,258	3,606	14,466	4,423	14,099	3,923	13,978	4,225	14,787	4,441	15,503	4,606	15,994	6,220	
Trading Derivatives		20,105	5,574	20,426	5,655	21,540	5,612	19,525	5,292	20,317	5,876	19,382	5,133	17,481	5,425	17,070	5,287	
Total Credit risk (excl. Equities & Other Assets)		572,325	176,748	554,458	175,960	520,630	170,777	506,914	161,709	513,327	159,786	494,491	158,264	476,737	157,075	474,246	155,250	
Equities⁽⁵⁾																		
	Grandfathered	1,298	1,298	1,315	1,315	1,309	1,309	1,389	1,389	1,490	1,490	1,493	1,493	1,454	1,454	1,434	1,434	
	Simple Method	1,695	5,721	1,808	6,058	1,450	4,771	1,391	4,517	1,328	4,396	1,036	3,588	1,056	3,547	936	3,259	
	PD/LGD Approach	433	510	434	520	425	526	462	573	471	586	468	584	475	663	450	627	
	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Total Equities	3,426	7,529	3,557	7,893	3,184	6,606	3,242	6,479	3,289	6,472	2,997	5,665	2,984	5,664	2,820	5,320	
Other Assets		38,971	16,895	39,863	15,876	35,968	15,622	36,981	15,821	35,713	15,585	30,616	12,620	28,404	12,127	27,651	12,539	
Total Credit Risk (before Scaling Factor)		614,721	201,171	597,878	199,729	559,782	193,005	547,137	184,009	552,329	181,843	528,104	176,549	508,125	174,866	504,717	173,109	
Add-on for 6% scaling factor ⁽⁴⁾			7,642		7,709		7,743		7,325		7,293		7,050		5,649		5,651	
Total Credit Risk		614,721	208,813	597,878	207,438	559,782	200,748	547,137	191,334	552,329	189,136	528,104	183,599	508,125	180,515	504,717	178,760	

(1) Before credit risk mitigation for AIRB exposures, after related allowances for credit losses for Standardized exposures.

(2) Risk-Weighted Assets

(3) Includes lending instruments such as letters of credit and letters of guarantee; banking book derivatives and repo-style exposures, net of related collateral.

(4) Basel II Framework's scaling factor (6%) on risk-weighted assets for AIRB credit risk portfolios.

(5) Effective July 31, 2012, the Bank's equity portfolio, including both preferred and grandfathered securities, qualified for the materiality threshold exemption under OSFI's Capital Adequacy Requirements for equities.

TOTAL CREDIT RISK EXPOSURES BY GEOGRAPHY ^(1,2)


(\$MM)	IFRS									
	Q4 2012					Q3 2012				
	Non-Retail			Retail	Total	Non-Retail			Retail	Total
Drawn	Undrawn	Other ⁽³⁾	Drawn			Undrawn	Other ⁽³⁾			
Canada	55,549	27,222	23,375	233,174	339,320	55,786	26,676	24,771	228,095	335,328
USA	52,787	17,173	24,555	269	94,784	54,161	17,123	27,296	318	98,898
Mexico	7,913	242	759	5,165	14,079	7,762	201	786	4,980	13,729
Other International										
Europe	16,308	4,997	6,418	-	27,723	16,537	4,506	7,055	-	28,098
Caribbean	16,247	1,744	2,014	12,695	32,700	16,132	2,035	1,869	12,601	32,637
Latin America (excl. Mexico)	25,653	874	2,207	13,578	42,312	24,604	756	2,340	13,109	40,809
All Other	27,179	3,145	2,051	110	32,485	28,294	3,072	2,193	111	33,670
Total	201,636	55,397	61,379	264,991	583,403	203,276	54,369	66,310	259,214	583,169

	IFRS		CGAAP		
	Q2 2012	Q1 2012	Q4 2011	Q3 2011	Q2 2011
Canada	329,421	321,471	305,644	295,879	293,696
USA	95,142	87,889	80,603	80,739	90,280
Mexico	12,942	13,086	12,501	12,694	12,903
Other International					
Europe	31,494	27,437	27,279	28,927	31,921
Caribbean	31,904	32,515	31,835	29,755	29,294
Latin America (excl. Mexico)	39,248	37,736	29,476	28,197	25,365
All Other	32,174	34,324	33,292	30,723	29,868
Total	572,325	554,458	520,630	506,914	513,327

(1) Before credit risk mitigation, excluding AFS equity securities and other assets.

(2) Geographic segmentation is based upon the location of the ultimate risk of the credit exposure.

(3) Includes off-balance sheet lending instruments such as letters of credit and letters of guarantee and OTC derivatives, securitization and repo-style transactions net of related collateral.

CREDIT RISK EXPOSURES BY MATURITY ^(1,2)



AIRB NON-RETAIL AND RETAIL PORTFOLIO

(\$MM)	IFRS							
	Q4 2012				Q3 2012			
	Drawn	Undrawn	Other ⁽³⁾	Total	Drawn	Undrawn	Other ⁽³⁾	Total
Non-Retail								
Less than 1 year	93,462	16,744	28,752	138,958	100,178	16,649	33,665	150,492
1 to 5 years	57,071	34,696	29,045	120,812	53,558	34,247	28,303	116,108
Over 5 Years	6,837	1,211	1,698	9,746	7,047	1,138	2,128	10,313
Total Non-Retail	157,370	52,651	59,495	269,516	160,783	52,034	64,096	276,913
Retail								
Less than 1 year	19,396	12,508		31,904	16,714	12,232		28,946
1 to 5 years	145,232	-		145,232	144,623	-		144,623
Over 5 Years	6,241	-		6,241	5,420	-		5,420
Revolving Credits ⁽⁴⁾	34,240	11,613		45,853	33,784	11,347		45,131
Total Retail	205,109	24,121		229,230	200,541	23,579		224,120
Total	362,479	76,772	59,495	498,746	361,324	75,613	64,096	501,033

	IFRS				CGAAP	
	Q2 2012		Q1 2012		Q4 2011	Q3 2011
	Non-Retail					
Less than 1 year	148,382		142,515	130,689	130,815	
1 to 5 years	113,902		107,972	112,417	102,512	
Over 5 Years	11,388		12,758	11,624	12,719	
Total Non-Retail	273,672		263,245	254,730	246,046	
Retail						
Less than 1 year	26,401		27,972	27,925	27,220	
1 to 5 years	142,613		138,191	120,296	119,404	
Over 5 Years	4,703		4,247	3,990	3,760	
Revolving Credits ⁽⁴⁾	44,512		44,094	45,459	45,095	
Total Retail	218,229		214,504	197,670	195,479	
Total	491,901		477,749	452,400	441,525	

(1) Before credit risk mitigation, excluding AFS equity securities and other assets.

(2) Remaining term to maturity of the credit exposure.

(3) Off-balance sheet lending instruments such as letters of credit and letters of guarantee, securitization, derivatives and repo-style transactions net of related collateral.

(4) Credit cards and lines of credit with unspecified maturity.

CREDIT RISK EXPOSURES BY RISK WEIGHT - STANDARDIZED APPROACH



EXPOSURE AT DEFAULT⁽¹⁾

(\$MM)	IFRS													
	Q4 2012							Q3 2012						
	Non-Retail				Retail			Non-Retail				Retail		
	Corporate	Bank	Sovereign	Total	Res Mtgs	Other Retail	Total	Corporate	Bank	Sovereign	Total	Res Mtgs	Other Retail	Total
0%	692	-	4,158	4,850	67	844	911	719	-	3,796	4,515	59	947	1,006
20%	1,299	2,657	197	4,153	1,521	-	1,521	1,252	2,398	167	3,817	1,590	-	1,590
35%	-	-	-	-	14,011	401	14,412	-	-	-	-	13,549	416	13,965
50%	132	10	508	650	-	-	-	156	15	433	604	-	-	-
75%	-	-	-	-	2,885	15,548	18,433	-	-	-	-	2,695	15,359	18,054
100%	37,356	1,126	342	38,824	364	61	425	34,929	2,347	374	37,650	363	61	424
150%	419	-	-	419	-	59	59	456	-	-	456	-	55	55
Total	39,898	3,793	5,205	48,896	18,848	16,913	35,761	37,512	4,760	4,770	47,042	18,256	16,838	35,094

Risk Weight	IFRS				CGAAP									
	Q2 2012		Q1 2012		Q4 2011		Q3 2011		Q2 2011		Q1 2011		Q4 2010	
	Non-Retail	Retail	Non-Retail	Retail	Non-Retail	Retail	Non-Retail	Retail	Non-Retail	Retail	Non-Retail	Retail	Non-Retail	Retail
0%	3,874	809	3,100	813	2,656	800	2,642	1,395	2,759	686	1,993	817	13,137	890
20%	5,905	1,610	3,463	1,741	4,087	2,111	3,253	1,963	3,654	1,881	3,291	1,998	16,124	1,986
35%	-	13,197	-	13,387	-	11,961	-	11,853	-	11,631	-	11,989	-	12,222
50%	971	-	1,220	-	758	-	602	-	727	-	791	-	148	-
75%	-	17,207	-	17,344	-	14,602	-	13,510	-	13,347	-	13,432	-	13,201
100%	34,770	968	34,193	688	29,861	720	28,829	705	27,409	720	28,141	867	48,607	891
150%	1,053	60	691	69	607	67	569	68	632	64	1,098	44	779	43
Total	46,573	33,851	42,667	34,042	37,969	30,261	35,895	29,494	35,181	28,329	35,314	29,147	78,795	29,233

(1) Net of specific allowances for credit losses, after credit risk mitigation.

NON-RETAIL AIRB PORTFOLIO - CREDIT QUALITY

(\$MM)	IFRS															
	Q4 2012				Q3 2012				Q2 2012				Q1 2012			
	Exposure at Default ⁽²⁾	Weighted Average PD ^(3,6)	Weighted Average LGD ^(4,6)	Weighted Average RW ^(5,6)	Exposure at Default ⁽²⁾	Weighted Average PD ^(3,6)	Weighted Average LGD ^(4,6)	Weighted Average RW ^(5,6)	Exposure at Default ⁽²⁾	Weighted Average PD ^(3,6)	Weighted Average LGD ^(4,6)	Weighted Average RW ^(5,6)	Exposure at Default ⁽²⁾	Weighted Average PD ^(3,6)	Weighted Average LGD ^(4,6)	Weighted Average RW ^(5,6)
	\$	%	%	%	\$	%	%	%	\$	%	%	%	\$	%	%	%
Investment Grade																
Corporate	85,087	0.19	43	37	84,526	0.19	43	37	81,921	0.19	43	37	80,464	0.19	43	37
Bank	55,278	0.15	33	20	57,412	0.15	33	20	60,659	0.15	33	20	56,527	0.13	33	19
Sovereign	138,302	0.02	6	2	141,976	0.02	6	1	133,271	0.02	6	1	126,280	0.03	6	2
Sub-Total	278,667	0.10	23	16	283,914	0.10	23	16	275,851	0.10	23	16	263,271	0.10	23	16
Non-Investment Grade																
Corporate	50,377	0.80	41	67	51,521	0.80	41	67	50,711	0.80	41	67	51,981	0.81	41	69
Bank	4,024	0.96	37	55	4,063	0.97	37	55	4,072	0.98	38	56	4,091	1.00	38	59
Sovereign	2,898	2.27	24	59	3,202	2.16	24	58	2,988	2.32	23	59	3,157	2.37	23	59
Sub-Total	57,299	0.88	40	66	58,786	0.89	40	66	57,771	0.89	40	66	59,229	0.91	40	67
Watch List																
Corporate	2,606	21.83	39	192	3,260	25.62	39	193	3,165	26.06	40	192	3,040	26.67	40	193
Bank	42	38.02	48	246	65	34.39	43	235	63	31.34	40	222	66	36.98	50	252
Sovereign	13	37.07	33	173	118	17.38	33	143	106	17.67	33	144	1	11.70	33	135
Sub-Total	2,661	22.16	39	192	3,443	25.50	39	192	3,334	25.89	39	191	3,107	26.89	40	194
Default⁽⁷⁾	1,997	100.00	42	221	1,512	100.00	44	291	1,520	100.00	42	227	1,875	100.00	40	228
Total	340,624	0.99	26	27	347,655	0.92	26	27	338,476	0.94	26	27	327,482	1.07	27	28

(1) The cross references of the Bank's internal borrower grades with equivalent rating categories utilized by external rating agencies are outlined on page 170 of the Bank's 2012 Annual Report.

(2) After credit risk mitigation, includes all non-retail exposures except securitization and equity; includes government guaranteed residential mortgages.

(3) PD - Probability of Default, see glossary for details.

(4) LGD - downturn Loss Given Default including a certain conservative factor as per Basel accord, see glossary for details.

(5) RW - Risk Weight.

(6) Exposure at default (EAD) used as basis for estimated weightings.

(7) EAD for defaulted exposures before related specific provisions and write-offs.

NON-RETAIL AIRB PORTFOLIO - CREDIT COMMITMENTS

(\$MM)	IFRS							
	Q4 2012		Q3 2012		Q2 2012		Q1 2012	
	Notional Undrawn	Weighted Average EAD (%)	Notional Undrawn	Weighted Average EAD (%)	Notional Undrawn	Weighted Average EAD (%)	Notional Undrawn	Weighted Average EAD (%)
Corporate	69,719	58	68,873	58	67,157	58	68,802	58
Bank	17,307	63	16,740	63	17,094	64	17,719	64
Sovereign	1,837	65	1,984	68	1,958	67	1,693	66
Total	88,863	59	87,597	59	86,209	59	88,214	60

RETAIL AIRB PORTFOLIO - CREDIT QUALITY

(SMM) Category of PD Grades ⁽¹⁾	IFRS															
	Q4 2012				Q3 2012				Q2 2012				Q1 2012			
	EAD ^(2,6)	PD ^(3,6)	LGD ^(4,6)	RW ^(5,6)	EAD ^(2,6)	PD ^(3,6)	LGD ^(4,6)	RW ^(5,6)	EAD ^(2,6)	PD ^(3,6)	LGD ^(4,6)	RW ^(5,6)	EAD ^(2,6)	PD ^(3,6)	LGD ^(4,6)	RW ^(5,6)
	\$	%	%	%	\$	%	%	%	\$	%	%	%	\$	%	%	%
Real Estate Secured																
Very Low	67,536	0.10	17	4	66,590	0.09	17	4	69,623	0.09	17	4	68,293	0.09	17	4
Low	4,989	0.28	17	9	4,793	0.28	17	9	4,652	0.28	18	9	4,603	0.28	17	9
Medium	20,768	1.06	18	23	19,451	1.04	18	23	19,553	1.02	18	22	19,503	1.02	18	22
High	3,338	5.52	22	76	3,143	5.47	22	76	3,091	5.45	22	75	3,078	5.45	22	75
Very High	844	32.63	18	97	794	32.28	18	98	809	31.93	18	97	830	32.03	18	94
Default ⁽⁷⁾	210	100.00	49	-	206	100.00	49	-	218	100.00	50	-	222	100.00	50	-
Sub-total	97,685	0.99	18	12	94,977	0.96	18	11	97,946	0.94	17	11	96,529	0.96	17	11
Qualifying Revolving Retail Exposures(QRRE)																
Very Low	10,613	0.09	81	5	10,646	0.09	81	5	10,615	0.10	81	5	10,353	0.10	81	5
Low	4,528	0.32	80	13	4,472	0.32	80	13	4,529	0.32	79	12	4,468	0.32	79	12
Medium	7,635	1.55	79	40	7,439	1.55	79	40	7,468	1.54	78	40	7,438	1.54	78	40
High	2,735	7.12	77	114	2,487	7.07	77	113	2,462	6.97	77	112	2,489	6.97	77	112
Very High	321	41.05	66	182	305	40.50	66	182	305	41.47	66	180	312	41.51	66	181
Default ⁽⁷⁾	195	100.00	85	-	193	100.00	85	-	189	100.00	85	-	188	100.00	85	-
Sub-total	26,027	2.55	80	30	25,542	2.47	80	29	25,568	2.45	79	29	25,248	2.49	79	29
Other Retail																
Very Low	2,382	0.11	40	11	2,333	0.11	39	11	2,109	0.11	38	10	2,143	0.11	38	11
Low	7,060	0.33	52	30	6,596	0.33	53	30	6,141	0.33	52	29	5,845	0.33	52	29
Medium	5,467	1.52	62	69	5,290	1.52	62	69	4,877	1.51	62	69	4,723	1.51	62	69
High	1,474	6.49	56	87	1,319	6.47	56	86	1,190	6.53	56	86	1,161	6.57	56	87
Very High	293	42.95	58	135	262	42.00	59	136	250	41.85	59	136	246	44.12	59	133
Default ⁽⁷⁾	98	100.00	86	-	104	100.00	87	-	104	100.00	87	-	114	100.00	87	-
Sub-total	16,774	2.55	54	46	15,904	2.54	54	46	14,671	2.61	54	46	14,232	2.76	54	46
Total Retail																
Very Low	80,531	0.10	26	4	79,569	0.10	27	4	82,347	0.09	26	4	80,789	0.09	25	4
Low	16,577	0.31	49	19	15,861	0.31	50	19	15,322	0.31	50	18	14,916	0.31	49	18
Medium	33,870	1.24	39	34	32,180	1.23	39	34	31,898	1.21	39	33	31,664	1.22	38	33
High	7,547	6.03	49	92	6,949	6.23	48	91	6,743	6.20	48	90	6,728	6.21	48	91
Very High	1,458	36.47	37	123	1,361	35.99	37	124	1,364	35.88	36	122	1,388	36.31	36	121
Default ⁽⁷⁾	503	100.00	70	-	503	100.00	71	-	511	100.00	71	-	524	100.00	71	-
Total	140,486	1.47	34	19	136,423	1.43	34	19	138,185	1.40	33	18	136,009	1.44	33	18

(1) The general relationship between probability of default (PD) ranges and the category of PD grades is detailed on page 171 of the Bank's 2012 Annual Report.

(2) After credit risk mitigation, includes drawn and undrawn commitments; excludes government guaranteed residential mortgages.

(3) PD - Probability of Default, see glossary for details.

(4) LGD - downturn Loss Given Default, see glossary for details.

(5) RW - Risk Weight.

(6) Weighted averages provided based on exposure at default (EAD) for estimated weightings.

(7) Gross defaulted exposures, before any related specific provisions.

Exposure Type	IFRS								CGAAP	
	Q4 2012 ⁽³⁾		Q3 2012 ⁽³⁾		Q2 2012 ⁽³⁾		Q1 2012 ⁽³⁾		Q4 2011	
	Actual Loss Rate (%)	Expected Loss Rate (%)	Actual Loss Rate (%)	Expected Loss Rate (%)	Actual Loss Rate (%)	Expected Loss Rate (%)	Actual Loss Rate (%)	Expected Loss Rate (%)	Actual Loss Rate (%)	Expected Loss Rate (%)
Non-Retail⁽¹⁾										
Corporate	0.15	1.38	0.16	1.48	0.19	1.45	0.19	1.49	0.18	0.90
Sovereign	-	0.35	-	0.22	-	0.16	-	0.17	-	0.03
Bank	-	0.53	-	0.51	-	0.58	-	0.54	-	0.06
Retail⁽²⁾										
Real Estate Secured	0.02	0.14	0.02	0.14	0.02	0.14	0.02	0.12	0.02	0.06
QRRE	1.91	2.90	1.94	2.88	1.88	2.78	1.92	2.86	1.96	3.38
Other Retail	0.57	1.80	0.61	1.80	0.66	1.85	0.74	1.89	0.81	1.81

- (1) Non-retail actual loss rates represent the credit losses net of recoveries for the current and prior three quarters divided by the 5 point average of outstanding loan balances for the same four-quarter period beginning 12 months ago. Expected loss rates represent the expected losses, that were predicted at the beginning of the four-quarter period divided by outstanding loan balances at the beginning of the four-quarter period. Prior periods have been restated to conform with the current presentation.
- (2) Retail actual loss rates represent write-offs net of recoveries for the current and prior three quarters divided by the 5 point average of outstanding loan balances for the same four quarter period beginning 12 months ago. Expected loss rates represent the expected losses that were predicted at the beginning of the four-quarter period divided by outstanding loan balances at the beginning of the four-quarter period.
- (3) Effective November 1, 2010, the Bank adopted the AIRB approach for a significant portion of non-retail international corporate, bank and sovereign portfolios. This resulted in ~\$48 billion in EAD moving from Standardized to AIRB in Q1 2011, which is reflected in the expected loss rate commencing Q1 2012.

EXPOSURE AT DEFAULT⁽¹⁾

(SMM)	IFRS											
	Q4 2012			Q3 2012			Q2 2012			Q1 2012		
	Financial Collateral	Guarantees / Credit Derivatives		Financial Collateral	Guarantees / Credit Derivatives		Financial Collateral	Guarantees / Credit Derivatives		Financial Collateral	Guarantees / Credit Derivatives	
Basel II Exposure type	Standardized Approach	Standardized Approach	AIRB Approach	Standardized Approach	Standardized Approach	AIRB Approach	Standardized Approach	Standardized Approach	AIRB Approach	Standardized Approach	Standardized Approach	AIRB Approach
Non-Retail												
Corporate	1,002	799	3,212	1,035	815	3,301	1,009	835	3,748	748	878	5,181
Bank	-	-	6,787	-	-	7,428	-	-	7,502	-	-	9,734
Sovereign	-	-	448	-	-	290	-	-	416	-	-	61
Total Non-Retail	1,002	799	10,447	1,035	815	11,019	1,009	835	11,666	748	878	14,976
Retail												
Residential Mortgages ⁽²⁾	67	3,389	88,744	59	3,430	87,697	57	3,394	80,044	54	3,513	78,495
Secured Lines of Credit												
Qualifying Revolving Retail Exposures(QRRE)												
Other Retail	562	683	-	577	785	-	573	599	-	587	589	-
Total Retail	629	4,072	88,744	636	4,215	87,697	630	3,993	80,044	641	4,102	78,495
Total	1,631	4,871	99,191	1,671	5,030	98,716	1,639	4,828	91,710	1,389	4,980	93,471

(1) Includes drawn, undrawn and other off balance sheet exposures (e.g. letters of credit, letters of guarantee) covered by eligible collateral and guarantees.

(2) Primarily includes residential mortgages guaranteed by Canada Mortgage Housing Corporation.

DERIVATIVES


(SMM)	IFRS															
	Q4 2012				Q3 2012				Q2 2012				Q1 2012			
	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk Weighted Amount	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk Weighted Amount	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk Weighted Amount	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk Weighted Amount
Contract Types ⁽¹⁾																
Interest Rate Contracts:																
Futures and Forward Rate Agreements	352,329	0	144	25	346,402	7	128	23	328,482	3	125	23	276,007	2	29	6
Swaps	1,660,618	2,721	4,993	1,633	1,572,021	4,010	5,676	1,864	1,548,000	2,353	5,142	1,711	1,453,482	2,702	5,785	1,851
Options Purchased	32,760	3	23	9	46,315	6	24	9	96,702	16	17	6	70,853	21	16	5
Options Written	35,503	-	-	-	57,675	-	-	0	105,572	-	-	0	76,399	-	-	0
Total	2,081,210	2,724	5,160	1,667	2,022,413	4,023	5,828	1,896	2,078,756	2,372	5,284	1,740	1,876,741	2,725	5,830	1,862
Foreign Exchange Contracts:																
Futures, Spots and Forwards	315,453	956	3,812	819	323,391	1,315	4,266	845	293,832	698	3,219	736	294,268	1,090	3,498	834
Swaps	184,996	1,421	4,268	1,077	188,577	1,584	4,440	1,129	193,910	1,629	4,557	1,129	189,869	1,818	4,876	1,164
Options Purchased	3,265	26	60	15	3,361	29	70	17	3,937	34	61	14	4,077	44	40	10
Options Written	3,001	-	-	-	3,202	-	-	0	3,992	-	-	0	4,322	-	-	0
Total	506,715	2,403	8,140	1,911	518,531	2,928	8,776	1,991	495,671	2,361	7,837	1,879	492,536	2,952	8,414	2,008
Other Derivatives Contracts:																
Equity	44,037	445	1,750	515	43,042	464	1,740	534	43,546	929	3,024	522	35,949	775	2,309	404
Credit	68,384	360	2,171	432	70,400	370	2,331	545	69,746	394	2,404	670	72,828	250	2,504	715
Other	65,719	1,072	2,422	1,109	54,255	1,004	2,055	890	54,339	1,000	2,509	1,011	52,379	1,024	2,360	985
Total	178,140	1,877	6,343	2,056	167,697	1,838	6,126	1,969	167,631	2,323	7,937	2,203	161,156	2,049	7,173	2,104
Total Derivatives after Netting and Collateral	2,766,065	7,004	19,643	5,634	2,708,641	8,789	20,730	5,856	2,742,058	7,056	21,058	5,822	2,530,433	7,726	21,417	5,974

(SMM)	CGAAP									
	Q4 2011		Q3 2011		Q2 2011		Q1 2011			
	Notional Amount	Credit Risk Equivalent Amount	Notional Amount	Credit Risk Equivalent Amount	Notional Amount	Credit Risk Equivalent Amount	Notional Amount	Credit Risk Equivalent Amount	Notional Amount	Credit Risk Equivalent Amount
Contract Types ⁽¹⁾										
Interest Rate Contracts:										
Futures and Forward Rate Agreements	260,462	52	322,723	75	288,677	48	289,231	53		
Swaps	1,476,115	6,337	1,565,446	4,963	1,482,913	3,543	1,211,751	5,110		
Options Purchased	80,003	14	99,283	28	108,975	17	81,221	22		
Options Written	85,212	0	84,333	0	89,920	0	71,989	0		
Total	1,901,792	6,403	2,071,785	5,065	1,970,485	3,608	1,654,192	5,185		
Foreign Exchange Contracts:										
Futures, Spots and Forwards	292,886	4,311	283,259	3,644	268,800	3,761	258,412	2,955		
Swaps	189,198	5,163	185,442	5,731	184,188	6,305	174,576	5,805		
Options Purchased	3,993	30	3,794	91	3,861	118	3,725	38		
Options Written	4,489	0	4,249	0	4,727	0	4,099	0		
Total	490,566	9,504	476,744	9,466	461,576	10,184	440,812	8,797		
Other Derivatives Contracts:										
Equity	34,608	2,525	45,480	3,165	50,265	2,926	40,228	2,569		
Credit	72,997	2,165	71,856	2,096	75,290	2,174	78,703	2,455		
Other	41,881	1,817	41,909	994	38,527	2,608	22,215	1,584		
Total	149,486	6,507	159,245	6,255	164,082	7,708	141,146	6,608		
Total Derivatives	2,541,844	22,414	2,707,774	20,786	2,596,143	21,500	2,236,150	20,590		
Risk Weighted Amount		5,870		5,589		6,175		5,396		

⁽¹⁾ The impact of Master Netting Agreements and Collateral is incorporated within the various contracts.

RISK-WEIGHTED ASSETS FOR SECURITIZATION EXPOSURES - BANKING BOOK ⁽¹⁾


(\$MM)			IFRS ⁽²⁾															
			Q4 2012				Q3 2012				Q2 2012				Q1 2012			
			Exposure at Default ⁽³⁾			Risk-Weighted Assets	Exposure at Default ⁽³⁾			Risk-Weighted Assets	Exposure at Default ⁽³⁾			Risk-Weighted Assets	Exposure at Default ⁽³⁾			Risk-Weighted Assets
On - Balance Sheet	Off - Balance Sheet	Total	On - Balance Sheet	Off - Balance Sheet	Total		On - Balance Sheet	Off - Balance Sheet	Total		On - Balance Sheet	Off - Balance Sheet	Total					
Securitization																		
Investment Grade	AAA to A A- to BBB-	7 - 25 35 - 100	6,335 1,309	8,979 89	15,314 1,398	1,318 689	5,919 1,266	8,626 22	14,545 1,288	1,258 652	5,202 1,221	7,625 20	12,827 1,241	1,103 648	5,449 1,064	6,493 16	11,942 1,080	1,080 568
Non-Investment Grade	BB+ to BB- Below BB-	150 - 650 Capital Deduction ⁽⁴⁾	40 198	- -	40 198	140 -	41 210	- -	41 210	150 n/a	55 210	- -	55 210	196 n/a	49 215	- -	49 215	164 n/a
			7,882	9,068	16,950	2,147	7,436	8,648	16,084	2,060	6,688	7,645	14,333	1,947	6,777	6,509	13,286	1,812
Resecuritization																		
Investment Grade	AAA to A A- to BBB-	20 - 65 100 - 350	75 133	197 -	272 133	168 244	161 210	200 -	361 210	204 439	67 303	200 -	267 303	163 855	126 288	200 -	326 288	136 486
Non-Investment Grade	BB+ to BB- Below BB-	500 - 850 Capital Deduction ⁽⁴⁾	220 61	- -	220 61	1,611 -	234 66	- -	234 66	1,701 n/a	155 182	- -	155 182	1,095 n/a	168 190	- -	168 190	1,172 n/a
			489	197	686	2,023	671	200	871	2,344	707	200	907	2,113	772	200	972	1,794
Total			8,371	9,265	17,636	4,170	8,107	8,848	16,955	4,404	7,395	7,845	15,240	4,060	7,549	6,709	14,258	3,606

(\$MM)		IFRS ⁽²⁾															
		Q4 2012				Q3 2012				Q2 2012				Q1 2012			
		Exposure at Default ⁽³⁾			Capital Deduction ⁽⁴⁾	Exposure at Default ⁽³⁾			Capital Deduction ⁽⁴⁾	Exposure at Default ⁽³⁾			Capital Deduction ⁽⁴⁾	Exposure at Default ⁽³⁾			Capital Deduction ⁽⁴⁾
On- Balance Sheet	Off- Balance Sheet	Total	On- Balance Sheet	Off- Balance Sheet		Total	On- Balance Sheet	Off- Balance Sheet		Total	On- Balance Sheet	Off- Balance Sheet		Total			
Residential Mortgages		161	510	671	-	218	510	728	2	232	510	742	1	149	204	353	-
Credit cards/Consumer receivables		520	41	561	-	509	53	562	-	11	39	50	-	23	28	51	-
Auto loans/Leases		3,664	4,776	8,440	192	3,476	4,720	8,196	203	3,556	3,862	7,418	203	3,755	3,251	7,006	209
Diversified asset-backed securities		265	197	462	67	440	200	640	71	451	200	651	167	485	200	685	175
Business Loans		924	-	924	-	928	-	928	-	1,039	-	1,039	10	1,067	-	1,067	10
Trade receivables		1,697	3,699	5,396	-	1,847	3,328	5,175	-	1,557	3,214	4,771	-	1,614	3,007	4,621	-
Other		1,140	42	1,182	-	689	37	726	-	549	20	569	11	456	19	475	11
Total		8,371	9,265	17,636	259	8,107	8,848	16,955	276	7,395	7,845	15,240	392	7,549	6,709	14,258	405

(1) Effective Q1 2012, the Bank implemented the revised regulatory guidance as contained in the BIS Enhancements to the Basel II Framework, issued July 2009. Capital charges related to trading book securitization exposures are based upon the Bank's internal market risk models including its comprehensive risk measure. Prior periods have been restated to conform with current presentation.

(2) Effective Q1 2012, certain special purpose vehicles have been consolidated under IFRS, however will continue to fall under the securitization framework for capital purposes.

(3) Includes banking book on-balance sheet investments in asset backed securities (ABS), collateralized loan obligations (CLOs), collateralized debt obligations (CDOs), and off-balance sheet liquidity lines and credit enhancements to Bank sponsored and non-bank sponsored ABCP conduits.

(4) Securitization related deductions are 50% from tier 1 capital and 50% from tier 2 capital.

RISK-WEIGHTED ASSETS FOR SECURITIZATION EXPOSURES ⁽¹⁾



			CGAAP							
			Q4 2011				Q3 2011			
Risk Category	External Rating (S&P)	Risk-Weight %	Exposure at Default ⁽¹⁾			Risk-Weighted Assets	Exposure at Default ⁽¹⁾			Risk-Weighted Assets
			On- Balance Sheet	Off- Balance Sheet	Total		On- Balance Sheet	Off- Balance Sheet	Total	
Investment Grade	AAA to A	7 - 25	3,037	9,061	12,098	1,143	3,439	8,268	11,707	1,169
	A- to BBB-	35 - 100	962	389	1,351	826	915	379	1,294	841
Non-Investment Grade	BB+ to BB-	150 - 650	92	332	424	2,454	142	323	465	1,913
	Below BB-	Capital Deduction ⁽²⁾	366	227	593	n/a	409	224	633	n/a
Total			4,457	10,009	14,466	4,423	4,905	9,194	14,099	3,923

			CGAAP							
			Q2 2011				Q1 2011			
Risk Category	External Rating (S&P)	Risk-Weight %	Exposure at Default ⁽¹⁾			Risk-Weighted Assets	Exposure at Default ⁽¹⁾			Risk-Weighted Assets
			On- Balance Sheet	Off- Balance Sheet	Total		On- Balance Sheet	Off- Balance Sheet	Total	
Investment Grade	AAA to A	7 - 25	4,019	7,536	11,555	1,194	4,730	7,771	12,501	1,316
	A- to BBB-	35 - 100	827	390	1,217	795	777	180	957	671
Non-Investment Grade	BB+ to BB-	150 - 650	225	331	556	2,236	246	356	602	2,454
	Below BB-	Capital Deduction ⁽²⁾	420	230	650	n/a	477	250	727	n/a
Total			5,491	8,487	13,978	4,225	6,230	8,557	14,787	4,441

(1) Includes banking book on-balance sheet investments in asset backed securities (ABS), mortgage backed securities (MBS), collateralized loan obligations (CLOs), collateralized debt obligations (CDOs), and off-balance sheet liquidity lines and credit enhancements to Bank sponsored and non-bank sponsored ABCP conduits.

(2) Securitization related capital deductions 50/50 from tier 1 and tier 2 capital.

Credit Risk Parameters	
Exposure at Default (EAD)	Generally represents the expected gross exposures at default and includes outstanding amounts for on-balance sheet exposures and loan equivalent amounts for off-balance sheet exposures.
Probability of Default (PD)	Measures the likelihood that a borrower will default within a 1-year time horizon, expressed as a percentage.
Loss Given Default (LGD)	Measures the severity of loss on a facility in the event of a borrower's default, expressed as a percentage of exposure at default.
Exposure Types	
<i>Non-retail</i>	
Corporate	Defined as a debt obligation of a corporation, partnership, or proprietorship.
Bank	Defined as a debt obligation of a bank or bank equivalent (including certain public sector entities (PSEs) treated as Bank equivalent exposures).
Sovereign	Defined as a debt obligation of a sovereign, central bank, certain Multi Development Banks (MDBs) and certain PSEs treated as Sovereign.
Securitization	On- balance sheet investments in asset backed securities (ABS), mortgage backed securities (MBS), collateralized loan obligations (CLOs), and collateralized debt obligations (CDOs), and off- balance sheet liquidity lines and credit enhancements to Bank's sponsored ABCP conduits and liquidity lines to non-bank sponsored ABCP conduits.
<i>Retail</i>	
Real Estate Secured	
Residential Mortgages	Loans to individuals against residential property (four units or less).
Secured Lines Of Credit	Revolving personal lines of credit secured by first charge on residential real estate.
Qualifying Revolving Retail Exposures (QRRE)	Credit cards and unsecured line of credit for individuals.
Other Retail	All other personal loans.
Exposure Sub-types	
Drawn	Outstanding amounts for loans, leases, acceptances, deposits with banks and available-for-sale debt securities.
Undrawn	Unutilized portion of an authorized credit line.
Other Exposures	
Repo-Style Transactions	Reverse repurchase agreements (reverse repos) and repurchase agreements (repos), securities lending and borrowing.
OTC Derivatives	Over-the-counter derivatives contracts.
Other Off Balance Sheet	Direct credit substitutes such as standby letters of credits and guarantees, trade letters of credits, and performance letters of credits and guarantees.