

# SUPPLEMENTARY FINANCIAL INFORMATION



July 31, 2012

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# HIGHLIGHTS



	QUARTERLY TREND							YEAR-TO-DATE		FULL YEAR
	2012			2011				2012	2011	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
<b>Operating Performance:</b>										
Net Income (\$MM)	2,051	1,460	1,436	1,157	1,303	1,621	1,249	4,947	4,173	5,330
Net Income attributable to Common Shareholders (\$MM)	1,946	1,336	1,343	1,071	1,209	1,528	1,157	4,625	3,894	4,965
EPS (\$) - Basic	1.70	1.18	1.23	0.99	1.12	1.42	1.11	4.12	3.65	4.63
- Diluted	1.69	1.15	1.20	0.97	1.10	1.39	1.08	4.05	3.56	4.53
ROE (%)	24.6	18.6	19.8	16.4	19.1	25.7	20.9	21.1	21.7	20.3
Core Banking Margin (TEB) (%) <sup>(1)</sup>	2.33	2.37	2.25	2.26	2.31	2.30	2.41	2.32	2.34	2.32
Productivity Ratio (TEB) (%)	46.9	53.7	53.5	57.9	53.7	50.9	53.3	51.1	52.6	53.9
Effective Tax Rate (%)	17.7	22.1	22.3	20.5	23.3	17.9	23.1	20.4	21.2	21.1
Effective Tax Rate (TEB) (%)	20.2	24.9	25.1	24.3	26.5	20.7	26.3	23.1	24.3	24.3
<b>Cash Flow:</b>										
Cash Net Income (\$MM) <sup>(2)</sup>	2,086	1,488	1,463	1,187	1,329	1,646	1,268	5,037	4,243	5,430
Cash EPS (\$) - Basic <sup>(2)</sup>	1.74	1.20	1.26	1.01	1.14	1.44	1.13	4.20	3.71	4.72
- Diluted <sup>(2)</sup>	1.72	1.18	1.23	1.00	1.12	1.41	1.10	4.12	3.62	4.62
Cash ROE (%) <sup>(2)</sup>	25.0	19.0	20.3	16.8	19.5	26.1	21.2	21.5	22.1	20.7
<b>Balance Sheet:</b>										
Total Assets (\$B)	670.0	659.7	637.1	594.4	587.6	590.7	559.4			
Customer Loans and Acceptances (\$B)	365.2	353.7	349.2	335.7	326.3	319.3	317.8			
Deposits (\$B)	461.0	460.9	451.6	421.3	415.2	419.5	398.8			
Common Shareholders' Equity (\$B)	32.4	30.6	28.1	26.4	25.6	24.6	22.3			
<b>Credit Quality:</b>										
Net Impaired Loans (\$MM) <sup>(3)</sup>	2,019	2,021	1,914	2,084	2,138	2,248	2,294			
- % of Customer Loans and Acceptances	0.55	0.57	0.55	0.62	0.66	0.70	0.72			
Allowance for Credit Losses (\$MM)	2,862	2,713	2,750	2,689	2,677	2,639	2,646			
Total Provision for Credit Losses (\$MM)	402	264	265	281	250	270	275	931	795	1,076
- % of Average Customer Loans and Acceptances <sup>(4)</sup>	0.44	0.30	0.32	0.34	0.32	0.36	0.36	0.35	0.34	0.34
<b>Capital Measures:</b>										
Tier 1 Capital Ratio (%)	12.6	12.2	11.4							
Total Capital Ratio (%)	14.4	14.0	13.2							
Tangible Common Equity Ratio (%)	10.2	9.4	8.5							
Assets to Capital Multiple (X)	17.2	17.5	17.7							
Risk-Weighted Assets (\$B)	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.

(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 YTD Q3/12: 0.31% and YTD Q3/11: 0.36%, Full Year 2011: 0.36%

## COMMON SHARE AND OTHER INFORMATION



	QUARTERLY TREND							YEAR-TO-DATE		FULL YEAR
	2012			2011				2012	2011	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
<b>Valuation:</b>										
Book Value per Share (\$)	<b>28.29</b>	26.78	25.49	24.20	23.59	22.78	21.29	<b>28.29</b>	23.59	24.20
Share Price (\$) - High	<b>54.89</b>	57.18	56.95	54.96	59.73	61.28	57.72	<b>57.18</b>	61.28	61.28
- Low	<b>50.25</b>	50.22	47.54	49.00	53.77	56.25	52.11	<b>47.54</b>	52.11	49.00
- Close	<b>52.35</b>	54.80	51.53	52.53	54.18	57.69	56.46	<b>52.35</b>	54.18	52.53
Share Price (Closing) as % Book Value	<b>185.0</b>	204.6	202.2	217.1	229.7	253.2	265.2	<b>185.0</b>	229.7	
Price (Closing) / Earnings Ratio (X) <sup>(1)</sup>	<b>10.3</b>	12.1	10.8	11.3	11.7	12.8	13.8	<b>10.3</b>	11.7	11.3
Market Capitalization (\$MM)	<b>59,988</b>	62,545	56,840	57,204	58,799	62,434	59,090	<b>59,988</b>	58,799	57,204
<b>Dividends:</b>										
Common Dividends Paid (\$MM)	<b>629</b>	625	567	564	563	561	512	<b>1,821</b>	1,636	2,200
Common Dividends/Share (\$)	<b>0.55</b>	0.55	0.52	0.52	0.52	0.52	0.49	<b>1.62</b>	1.53	2.05
<b>Shares:</b>										
Number of Common Shares Outstanding at Period End (MM)	<b>1,145</b>	1,141	1,103	1,089	1,085	1,082	1,047			
Average Number of Common Shares Outstanding (MM) - Basic	<b>1,142</b>	1,134	1,091	1,086	1,082	1,078	1,044	<b>1,122</b>	1,068	1,072
- Diluted	<b>1,160</b>	1,168	1,125	1,118	1,115	1,113	1,081	<b>1,151</b>	1,104	1,108
<b>Other Information: <sup>(2)</sup></b>										
Employees	<b>81,281</b>	80,932	77,302	75,362	74,902	73,558	71,653			
Branches and Offices	<b>3,115</b>	3,115	3,116	2,926	2,910	2,853	2,794			
ABMs	<b>7,307</b>	6,795	6,737	6,260	6,193	5,996	5,986			
<b>Senior Debt Credit Ratings:</b>										
Standard & Poor's	<b>AA-</b>	AA-	AA-	AA-	AA-	AA-	AA-			
Moody's	<b>Aa1</b>	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1			

(1) Based on trailing 4 quarters' EPS

(2) Excludes affiliates

# CONSOLIDATED STATEMENT OF INCOME



(\$ MM)

## CONSOLIDATED STATEMENT OF INCOME:

	QUARTERLY TREND							YEAR-TO-DATE		FULL YEAR
	2012			2011				2012	2011	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Interest Income (TEB) <sup>(1)</sup>	4,422	4,254	4,132	4,059	4,040	3,817	3,960	12,808	11,817	15,876
Interest Expense <sup>(1)</sup>	1,850	1,770	1,752	1,725	1,738	1,676	1,702	5,372	5,116	6,841
Net Interest Income (TEB)	2,572	2,484	2,380	2,334	2,302	2,141	2,258	7,436	6,701	9,035
Net Fee and Commission Revenues (Page 10)	1,563	1,577	1,500	1,489	1,467	1,527	1,244	4,640	4,238	5,727
Net Income from Investments in Associated Corporations (Page 10)	111	120	93	109	112	98	114	324	324	433
Other Operating Income (TEB) (Page 10)	1,343	592	716	367	490	942	603	2,651	2,035	2,402
Total Revenue (TEB)	5,589	4,773	4,689	4,299	4,371	4,708	4,219	15,051	13,298	17,597
Taxable Equivalent Adjustment	77	69	68	74	73	69	71	214	213	287
Total Revenue	5,512	4,704	4,621	4,225	4,298	4,639	4,148	14,837	13,085	17,310
Provision for Credit Losses	402	264	265	281	250	270	275	931	795	1,076
Total Operating Expenses (Page 11)	2,618	2,565	2,507	2,489	2,348	2,395	2,249	7,690	6,992	9,481
Income before Taxes	2,492	1,875	1,849	1,455	1,700	1,974	1,624	6,216	5,298	6,753
Income Tax Expense	441	415	413	298	397	353	375	1,269	1,125	1,423
<b>Net Income</b>	<b>2,051</b>	<b>1,460</b>	<b>1,436</b>	<b>1,157</b>	<b>1,303</b>	<b>1,621</b>	<b>1,249</b>	<b>4,947</b>	<b>4,173</b>	<b>5,330</b>
Amortization of Intangibles (net of taxes)	35	28	27	30	26	25	19	90	70	100
<b>Cash Net Income</b>	<b>2,086</b>	<b>1,488</b>	<b>1,463</b>	<b>1,187</b>	<b>1,329</b>	<b>1,646</b>	<b>1,268</b>	<b>5,037</b>	<b>4,243</b>	<b>5,430</b>
<b>Net Income Attributable to Non-Controlling Interests</b>	<b>50</b>	<b>69</b>	<b>38</b>	<b>31</b>	<b>39</b>	<b>38</b>	<b>41</b>	<b>157</b>	<b>118</b>	<b>149</b>
Non-Controlling Interests in Subsidiaries	58	56	25	17	24	24	26	139	74	91
Capital Instrument Equity Holders	(8)	13	13	14	15	14	15	18	44	58
<b>Net Income Attributable to Equity Holders of the Bank</b>	<b>2,001</b>	<b>1,391</b>	<b>1,398</b>	<b>1,126</b>	<b>1,264</b>	<b>1,583</b>	<b>1,208</b>	<b>4,790</b>	<b>4,055</b>	<b>5,181</b>
Preferred Shareholders	55	55	55	55	55	55	51	165	161	216
Common Shareholders	1,946	1,336	1,343	1,071	1,209	1,528	1,157	4,625	3,894	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							YEAR-TO-DATE		FULL YEAR
	2012			2011				2012	2011	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Net Interest Income (TEB)	1,197	1,156	1,174	1,145	1,160	1,088	1,160	3,527	3,408	4,553
Net Fee and Commission Revenues	375	361	365	363	360	346	349	1,101	1,055	1,418
Net Income (Loss) from Investments in Associated Corporations	5	-	1	2	1	5	(1)	6	5	7
Other Operating Income (TEB)	43	-	9	2	(4)	-	15	52	11	13
Total Revenue (TEB)	1,620	1,517	1,549	1,512	1,517	1,439	1,523	4,686	4,479	5,991
Provision for Credit Losses	(118)	(120)	(136)	(135)	(146)	(146)	(165)	(374)	(457)	(592)
Operating Expenses	(793)	(771)	(768)	(797)	(783)	(773)	(731)	(2,332)	(2,287)	(3,084)
Income Tax Expense (TEB)	(188)	(165)	(170)	(161)	(162)	(146)	(176)	(523)	(484)	(645)
<b>Net Income</b>	<b>521</b>	<b>461</b>	<b>475</b>	<b>419</b>	<b>426</b>	<b>374</b>	<b>451</b>	<b>1,457</b>	<b>1,251</b>	<b>1,670</b>
<b>Net Income Attributable to Non-Controlling Interests</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>-</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>3</b>
<b>Net Income Attributable to Equity Holders of the Bank</b>	<b>520</b>	<b>461</b>	<b>474</b>	<b>419</b>	<b>425</b>	<b>373</b>	<b>450</b>	<b>1,455</b>	<b>1,248</b>	<b>1,667</b>
<b>Profitability Measurements:</b>										
Return on Economic Equity (%)	41.7	38.3	38.8	35.2	36.0	33.1	38.5	39.6	35.9	35.7
Net Interest Margin <sup>(1)</sup>	2.15	2.17	2.18	2.15	2.22	2.19	2.27	2.16	2.23	2.21
Provision for Credit Losses as % of Average Loans & Acceptances	0.21	0.22	0.25	0.25	0.27	0.29	0.32	0.23	0.29	0.28
Productivity Ratio (%)	49.0	50.8	49.6	52.7	51.6	53.7	48.0	49.8	51.1	51.5
<b>Average Balances (\$B):</b>										
Residential Mortgages	149.5	146.4	144.6	142.1	139.1	136.6	135.4	146.8	137.0	138.3
Personal & Credit Card Loans	48.5	47.4	47.3	47.0	46.2	45.5	45.7	47.7	45.8	46.1
Business and Government Loans & Acceptances	28.3	27.3	26.3	26.0	25.8	25.2	24.4	27.3	25.1	25.4
Other Assets	0.6	0.5	0.7	0.7	0.7	0.7	0.9	0.6	0.8	0.7
Total Assets	226.9	221.6	218.9	215.8	211.8	208.0	206.4	222.4	208.7	210.5
Total Deposits	147.6	145.0	144.5	142.3	140.7	139.2	138.3	145.7	139.4	140.2
Other Liabilities	4.0	3.6	3.4	3.3	3.1	3.0	3.0	3.7	3.0	3.0
Total Liabilities	151.6	148.6	147.9	145.6	143.8	142.2	141.3	149.4	142.4	143.2
<b>Other:</b>										
Branches	1,035	1,032	1,030	1,029	1,027	1,024	1,024			
Employees	18,764	18,721	18,654	18,765	19,024	18,909	19,034			
ABMs	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							YEAR-TO-DATE		FULL YEAR
	2012			2011				2012	2011	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Net Interest Income (TEB)	1,175	1,137	1,003	941	918	848	872	3,315	2,638	3,579
Net Fee and Commission Revenues	320	336	291	294	263	251	268	947	782	1,076
Net Income from Investments in Associated Corporations	104	109	68	100	98	90	90	281	278	378
Other Operating Income (TEB)	93	81	89	100	53	124	79	263	256	356
Total Revenue (TEB)	1,692	1,663	1,451	1,435	1,332	1,313	1,309	4,806	3,954	5,389
Provision for Credit Losses	(168)	(145)	(124)	(158)	(126)	(112)	(113)	(437)	(351)	(509)
Operating Expenses	(937)	(926)	(845)	(820)	(761)	(702)	(755)	(2,708)	(2,218)	(3,038)
Income Tax Expense (TEB)	(145)	(144)	(91)	(86)	(102)	(105)	(82)	(380)	(289)	(375)
<b>Net Income</b>	<b>442</b>	<b>448</b>	<b>391</b>	<b>371</b>	<b>343</b>	<b>394</b>	<b>359</b>	<b>1,281</b>	<b>1,096</b>	<b>1,467</b>
<b>Net Income Attributable to Non-Controlling Interests</b>	<b>50</b>	<b>49</b>	<b>18</b>	<b>9</b>	<b>17</b>	<b>16</b>	<b>17</b>	<b>117</b>	<b>50</b>	<b>59</b>
<b>Net Income Attributable to Equity Holders of the Bank</b>	<b>392</b>	<b>399</b>	<b>373</b>	<b>362</b>	<b>326</b>	<b>378</b>	<b>342</b>	<b>1,164</b>	<b>1,046</b>	<b>1,408</b>
<b>Profitability Measurements:</b>										
Return on Economic Equity (%)	11.7	12.4	12.7	13.3	12.3	14.6	12.8	12.2	13.2	13.2
Net Interest Margin <sup>(1)</sup>	4.23	4.20	3.98	3.85	3.94	3.92	3.85	4.14	3.90	3.89
Provision for Credit Losses as % of Average Loans & Acceptances	0.81	0.71	0.65	0.87	0.73	0.70	0.68	0.73	0.71	0.75
Productivity Ratio (%)	55.4	55.7	58.2	57.1	57.1	53.5	57.7	56.3	56.1	56.4
<b>Average Balances (\$B): <sup>(2)</sup></b>										
Residential Mortgages	17.1	16.6	15.4	15.5	15.1	15.0	15.2	16.4	15.1	15.2
Personal & Credit Card Loans	13.9	13.9	11.3	10.9	10.5	10.0	10.1	13.0	10.2	10.4
Business and Government Loans & Acceptances	53.0	53.3	49.9	46.5	43.1	41.7	41.2	52.0	42.0	43.1
Investment Securities	10.9	10.5	9.6	9.5	9.3	8.9	9.4	10.4	9.2	9.3
Deposits with Banks	9.9	9.6	8.6	8.9	8.4	7.5	8.3	9.4	8.1	8.3
Other Assets	7.0	7.6	6.7	6.8	7.2	6.8	6.8	7.0	6.9	6.9
Total Assets	111.8	111.5	101.5	98.1	93.6	89.9	91.0	108.2	91.5	93.2
Total Deposits	56.1	55.2	48.5	46.9	45.4	44.0	44.5	53.2	44.6	45.2
Other Liabilities	16.3	15.9	14.3	14.9	14.3	13.4	14.4	15.6	14.1	14.3
Total Liabilities	72.4	71.1	62.8	61.8	59.7	57.4	58.9	68.8	58.7	59.5
<b>Other: <sup>(3)</sup></b>										
Branches	1,836	1,841	1,847	1,596	1,651	1,599	1,554			
Employees	44,836	44,696	41,101	39,273	38,558	37,625	36,893			
ABMs	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



	QUARTERLY TREND							YEAR-TO-DATE		FULL YEAR
	2012			2011				2012	2011	2011
(\$MM)	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Net Interest Income (TEB)	128	126	123	121	111	100	112	377	323	444
Net Fee and Commission Revenues	610	627	586	586	601	631	387	1,823	1,619	2,205
Net Income from Investments in Associated Corporations	50	54	53	48	54	41	69	157	164	212
Other Operating Income (TEB)	98	98	97	83	79	339	75	293	493	576
Total Revenue (TEB)	886	905	859	838	845	1,111	643	2,650	2,599	3,437
Provision for Credit Losses	(1)	-	-	(1)	-	(1)	-	(1)	(1)	(2)
Operating Expenses	(509)	(525)	(495)	(513)	(509)	(542)	(336)	(1,529)	(1,387)	(1,900)
Income Tax Expense (TEB)	(92)	(82)	(76)	(62)	(76)	(74)	(68)	(250)	(218)	(280)
<b>Net Income</b>	<b>284</b>	<b>298</b>	<b>288</b>	<b>262</b>	<b>260</b>	<b>494</b>	<b>239</b>	<b>870</b>	<b>993</b>	<b>1,255</b>
<b>Net Income Attributable to Non-Controlling Interests</b>	<b>6</b>	<b>7</b>	<b>6</b>	<b>8</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>19</b>	<b>21</b>	<b>29</b>
<b>Net Income Attributable to Equity Holders of the Bank</b>	<b>278</b>	<b>291</b>	<b>282</b>	<b>254</b>	<b>254</b>	<b>487</b>	<b>231</b>	<b>851</b>	<b>972</b>	<b>1,226</b>
<b>Profitability Measurements:</b>										
Return on Economic Equity (%)	14.1	15.0	14.0	12.8	13.0	25.7	20.1	14.3	19.5	17.6
Productivity Ratio (%)	57.4	58.0	57.6	61.2	60.2	48.8	52.3	57.7	53.4	55.3
<b>Breakdown of Total Revenue (TEB):</b>										
Wealth Management	744	764	714	706	724	992	523	2,222	2,239	2,945
Insurance	142	141	145	132	121	119	120	428	360	492
Total	886	905	859	838	845	1,111	643	2,650	2,599	3,437
<b>Average Balances (\$B):</b>										
Total Assets	13.8	13.4	13.2	13.4	13.2	12.8	9.8	13.5	12.0	12.3
Total Deposits	15.6	15.5	14.5	11.9	12.0	11.7	11.7	15.2	11.8	11.8
Other Liabilities	0.7	0.4	0.6	1.1	0.7	1.0	0.6	0.7	0.8	0.9
Total Liabilities	16.3	15.9	15.1	13.0	12.7	12.7	12.3	15.9	12.6	12.7
<b>Other: <sup>(1)</sup></b>										
Assets under Administration (\$B)	272	275	269	262	266	269	203			
Assets under Management (\$B)	109	109	106	103	105	106	56			
Employees - In Canada	4,443	4,355	4,407	4,224	4,214	4,154	3,074			
- Outside Canada	2,022	2,089	2,074	2,058	2,038	2,069	1,959			
- Total	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							YEAR-TO-DATE		FULL YEAR
	2012			2011				2012	2011	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
Net Interest Income (TEB)	202	203	170	193	195	184	196	575	575	768
Net Fee and Commission Revenues	289	330	289	282	301	324	291	908	916	1,198
Other Operating Income (TEB)	419	377	386	194	273	337	370	1,182	980	1,174
Total Revenue (TEB)	910	910	845	669	769	845	857	2,665	2,471	3,140
Provision for Credit Losses	(15)	1	(5)	(17)	(8)	(11)	3	(19)	(16)	(33)
Operating Expenses	(374)	(365)	(390)	(370)	(328)	(383)	(401)	(1,129)	(1,112)	(1,482)
Income Tax Expense (TEB)	(123)	(159)	(139)	(39)	(129)	(75)	(124)	(421)	(328)	(367)
<b>Net Income</b>	<b>398</b>	<b>387</b>	<b>311</b>	<b>243</b>	<b>304</b>	<b>376</b>	<b>335</b>	<b>1,096</b>	<b>1,015</b>	<b>1,258</b>
<b>Net Income Attributable to Non-Controlling Interests</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>n/a</b>	<b>-</b>
<b>Net Income Attributable to Equity Holders of the Bank</b>	<b>397</b>	<b>387</b>	<b>311</b>	<b>243</b>	<b>304</b>	<b>376</b>	<b>335</b>	<b>1,095</b>	<b>1,015</b>	<b>1,258</b>
<b>Profitability Measurements:</b>										
Return on Economic Equity (%)	29.0	29.1	23.2	17.9	22.1	25.9	21.1	27.1	23.0	21.8
Net Interest Margin <sup>(1) &amp; (2)</sup>	2.49	2.75	2.22	2.58	2.90	2.84	2.93	2.48	2.90	2.81
Provision for Credit Losses as % of Average Loans & Acceptances <sup>(1)</sup>	0.16	(0.01)	0.06	0.21	0.12	0.15	(0.04)	0.07	0.07	0.11
Productivity Ratio (%)	41.1	40.1	46.2	55.3	42.7	45.3	46.8	42.4	45.0	47.2
<b>Average Balances (\$B):</b>										
Business and Government Loans & Acceptances	46.3	43.3	41.7	41.1	39.4	38.1	37.3	43.8	38.3	39.0
Securities Purchased Under Resale Agreements	39.4	34.5	38.4	33.7	25.5	27.9	27.9	37.5	27.1	28.8
Trading Assets - Securities	82.3	76.4	63.9	65.4	74.2	71.1	66.6	74.2	70.7	69.3
- Loans	11.9	12.7	14.2	14.1	13.8	13.2	11.5	12.9	12.8	13.2
Investment Securities	3.0	2.7	3.1	3.0	2.7	2.3	2.1	2.9	2.4	2.5
Deposits with Banks	7.0	5.7	5.3	5.4	6.1	5.9	6.0	6.0	6.0	5.9
Other Assets	36.7	35.7	39.8	40.4	31.4	29.7	30.3	37.4	30.4	32.9
Total Assets	226.6	211.0	206.4	203.1	193.1	188.2	181.7	214.7	187.7	191.6
Total Deposits	45.1	45.7	48.2	49.4	49.0	44.7	44.8	46.3	46.1	47.0
Other Liabilities	127.3	107.1	110.9	109.5	96.9	96.8	94.9	115.2	96.3	99.5
Total Liabilities	172.4	152.8	159.1	158.9	145.9	141.5	139.7	161.5	142.4	146.5
<b>Other:</b>										
Employees	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 <sup>(1)</sup>



(\$MM)	QUARTERLY TREND							YEAR-TO-DATE		FULL YEAR
	Q3	2012 Q2	Q1	Q4	2011 Q3 Q2		Q1	2012	2011	2011
Net Interest Income (TEB) <sup>(2)</sup>	(135)	(141)	(95)	(71)	(88)	(84)	(87)	(371)	(259)	(330)
Net Fee and Commission Revenues	(31)	(77)	(31)	(36)	(58)	(25)	(51)	(139)	(134)	(170)
Net Income from Investments in Associated Corporations <sup>(3)</sup>	(48)	(43)	(29)	(41)	(41)	(38)	(44)	(120)	(123)	(164)
Other Operating Income (TEB) <sup>(2)</sup>	618	(30)	72	(81)	22	78	(2)	660	98	17
Total Revenue (TEB)	404	(291)	(83)	(229)	(165)	(69)	(184)	30	(418)	(647)
Provision for Credit Losses	(100)	-	-	30	30	-	-	(100)	30	60
Operating Expenses	(5)	22	(9)	11	33	5	(26)	8	12	23
Income Tax Expense (TEB) <sup>(2)</sup>	107	135	63	50	72	47	75	305	194	244
<b>Net Income</b>	<b>406</b>	<b>(134)</b>	<b>(29)</b>	<b>(138)</b>	<b>(30)</b>	<b>(17)</b>	<b>(135)</b>	<b>243</b>	<b>(182)</b>	<b>(320)</b>
<b>Net Income Attributable to Non-Controlling Interests</b>	<b>(8)</b>	<b>13</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>14</b>	<b>15</b>	<b>18</b>	<b>44</b>	<b>58</b>
<b>Net Income Attributable to Equity Holders of the Bank</b>	<b>414</b>	<b>(147)</b>	<b>(42)</b>	<b>(152)</b>	<b>(45)</b>	<b>(31)</b>	<b>(150)</b>	<b>225</b>	<b>(226)</b>	<b>(378)</b>
<b>Average Balances (\$B): <sup>(4)</sup></b>										
Total Assets	95.9	89.0	98.7	84.9	87.0	75.6	64.5	94.3	76.3	77.8
Total Deposits	204.0	197.2	197.5	189.3	178.0	170.3	152.1	199.6	166.8	172.5
Other Liabilities	20.8	26.8	21.5	14.7	27.0	19.7	21.9	22.6	23.5	20.5
Total Liabilities	224.8	224.0	219.0	204.0	205.0	190.0	174.0	222.2	190.3	193.0

(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							YEAR-TO-DATE		FULL YEAR
	2012			2011				2012	2011	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
<b>NET INTEREST MARGIN:</b>										
Net Interest Income (TEB)	2,572	2,484	2,380	2,334	2,302	2,141	2,258	7,436	6,701	9,035
Core Banking Margin % (TEB) <sup>(1)</sup>	2.33	2.37	2.25	2.26	2.31	2.30	2.41	2.32	2.34	2.32
Banking Margin on Average Total Assets % (TEB) <sup>(1)</sup>	2.11	2.14	2.03	2.07	2.09	2.09	2.21	2.09	2.14	2.11
<b>REVENUE FROM TRADING OPERATIONS (TEB) (\$MM):</b>										
Interest Rate and Credit	183	112	106	47	21	133	121	401	275	322
Equities	37	39	21	(22)	39	(10)	20	97	49	27
Precious Metals and Commodities	102	123	110	97	80	66	92	335	238	335
Foreign Exchange	53	63	57	34	44	48	55	173	147	181
Other	(18)	(19)	28	(1)	(17)	(21)	4	(9)	(34)	(35)
sub-total	357	318	322	155	167	216	292	997	675	830
Taxable Equivalent Adjustment	72	66	63	69	67	64	66	201	197	266
<b>Total (TEB)</b>	<b>429</b>	<b>384</b>	<b>385</b>	<b>224</b>	<b>234</b>	<b>280</b>	<b>358</b>	<b>1,198</b>	<b>872</b>	<b>1,096</b>
<b>ASSETS UNDER ADMINISTRATION (\$B):</b>										
Personal										
Retail Brokerage	114.0	115.8	113.2	108.1	110.0	111.7	93.7			
Investment Management and Trust	76.3	77.6	76.7	72.6	72.9	72.6	69.1			
	190.3	193.3	189.9	180.7	182.9	184.3	162.8			
Mutual Funds	78.2	78.4	75.6	73.5	75.0	79.1	41.0			
Institutional	46.9	46.5	45.3	43.5	44.6	42.3	32.5			
<b>Total</b>	<b>315.4</b>	<b>318.2</b>	<b>310.8</b>	<b>297.7</b>	<b>302.5</b>	<b>305.7</b>	<b>236.3</b>			
<b>ASSETS UNDER MANAGEMENT (\$B):</b>										
Personal	21.0	19.8	18.9	18.4	18.2	18.1	14.6			
Mutual Funds	71.3	71.6	69.9	67.7	69.2	70.7	35.1			
Institutional	16.4	17.3	17.2	16.6	17.2	17.1	6.1			
<b>Total</b>	<b>108.7</b>	<b>108.7</b>	<b>106.0</b>	<b>102.7</b>	<b>104.6</b>	<b>105.9</b>	<b>55.8</b>			

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

# FEE & COMMISSION REVENUES & OTHER OPERATING INCOME



(\$MM)	QUARTERLY TREND							YEAR-TO-DATE		FULL YEAR
	2012			2011				2012	2011	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
<b>Fee and Commission Revenues:</b>										
<b>Card Revenues</b>	198	192	175	160	155	140	153	565	448	608
<b>Deposit and Payment Services</b>										
Deposit Services	219	211	197	198	193	186	184	627	563	761
Other Payment Services	61	58	56	54	51	52	55	175	158	212
	280	269	253	252	244	238	239	802	721	973
<b>Credit Fees</b>										
Commitment and Other Credit Fees	173	167	175	173	173	165	157	515	495	668
Acceptance Fees	50	51	49	49	49	44	46	150	139	188
	223	218	224	222	222	209	203	665	634	856
<b>Other Banking Revenues</b>	114	113	103	131	114	88	102	330	304	435
<b>Total Banking Revenues</b>	815	792	755	765	735	675	697	2,362	2,107	2,872
<b>Mutual Funds</b>	278	282	270	269	268	292	111	830	671	940
<b>Brokerage Fees</b>	174	187	178	187	194	199	148	539	541	728
<b>Investment Management and Trust Services</b>										
Investment Management and Custody	34	37	35	35	41	30	27	106	98	133
Personal and Corporate Trust	49	48	45	39	44	41	38	142	123	162
	83	85	80	74	85	71	65	248	221	295
<b>Total Wealth Management Revenues</b>	535	554	528	530	547	562	324	1,617	1,433	1,963
<b>Underwriting and Other Advisory Fees</b>	113	129	120	92	120	146	134	362	400	492
<b>Non-Trading Foreign Exchange Fees</b>	91	91	97	94	57	124	74	279	255	349
<b>Other</b>	75	74	69	67	67	69	64	218	200	267
<b>Total Fee and Commission Revenues</b>	1,629	1,640	1,569	1,548	1,526	1,576	1,293	4,838	4,395	5,943
<b>Fee and Commission Expenses:</b>										
Card Expenses	48	46	48	39	43	34	37	142	114	153
Deposit and Payment Services Expenses	18	17	15	16	12	12	12	50	36	52
Other Expenses	-	-	6	4	4	3	-	6	7	11
<b>Total Fee and Commission Expenses</b>	66	63	69	59	59	49	49	198	157	216
<b>Net Fee and Commission Revenues</b>	1,563	1,577	1,500	1,489	1,467	1,527	1,244	4,640	4,238	5,727
<b>Net Income from Investments in Associated Corporations</b>	111	120	93	109	112	98	114	324	324	433
<b>Other Operating Income (TEB):</b>										
Revenue from Trading Operations	357	318	322	155	166	216	293	997	675	830
Net Gain on Investment Securities	10	57	54	64	109	88	24	121	221	285
Insurance underwriting income, net of claims <sup>(1)</sup>	100	95	94	85	76	54	79	289	209	294
Other <sup>(1)</sup>	804	56	183	(6)	72	520	141	1,043	733	727
sub-total	1,271	526	653	298	423	878	537	2,450	1,838	2,136
Taxable Equivalent Adjustment	72	66	63	69	67	64	66	201	197	266
<b>Total (TEB)</b>	1,343	592	716	367	490	942	603	2,651	2,035	2,402

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

# OPERATING EXPENSES



(\$MM)	QUARTERLY TREND							YEAR-TO-DATE		FULL YEAR
	2012			2011				2012	2011	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
<b>Salaries and Employee Benefits</b>										
Salaries	820	784	799	792	768	731	727	2,403	2,226	3,018
Performance-Based Compensation	381	370	339	358	353	359	280	1,090	992	1,350
Stock-Based Compensation	53	27	100	37	41	46	122	180	209	246
Other Employee Benefits	222	241	211	183	193	222	146	674	561	744
	<b>1,476</b>	<b>1,422</b>	<b>1,449</b>	<b>1,370</b>	<b>1,355</b>	<b>1,358</b>	<b>1,275</b>	<b>4,347</b>	<b>3,988</b>	<b>5,358</b>
<b>Premises and Technology</b>										
Net Premises Rent	82	77	72	72	69	70	65	231	204	276
Premises Repairs and Maintenance	24	24	25	26	22	20	22	73	64	90
Property Taxes	25	22	19	19	22	19	16	66	57	76
Computer Equipment, Software and Data Processing	210	200	189	212	182	181	185	599	548	760
Other Premises Costs	67	65	61	63	62	62	57	193	181	244
	<b>408</b>	<b>388</b>	<b>366</b>	<b>392</b>	<b>357</b>	<b>352</b>	<b>345</b>	<b>1,162</b>	<b>1,054</b>	<b>1,446</b>
<b>Depreciation and Amortization</b>										
Depreciation	69	69	70	66	67	80	61	208	208	274
Amortization of Intangibles	48	39	36	42	36	34	27	123	97	139
	<b>117</b>	<b>108</b>	<b>106</b>	<b>108</b>	<b>103</b>	<b>114</b>	<b>88</b>	<b>331</b>	<b>305</b>	<b>413</b>
<b>Communications</b>										
Telecommunications	22	21	20	21	20	20	21	63	61	82
Stationery, Postage and Courier	72	72	68	66	64	68	64	212	196	262
	<b>94</b>	<b>93</b>	<b>88</b>	<b>87</b>	<b>84</b>	<b>88</b>	<b>85</b>	<b>275</b>	<b>257</b>	<b>344</b>
<b>Advertising and Business Development</b>										
Advertising and Promotion	67	64	70	89	69	63	61	201	193	282
Travel and Business Development	37	34	34	43	36	35	31	105	102	145
	<b>104</b>	<b>98</b>	<b>104</b>	<b>132</b>	<b>105</b>	<b>98</b>	<b>92</b>	<b>306</b>	<b>295</b>	<b>427</b>
<b>Professional</b>	<b>81</b>	<b>87</b>	<b>68</b>	<b>72</b>	<b>57</b>	<b>70</b>	<b>63</b>	<b>236</b>	<b>190</b>	<b>262</b>
<b>Business and Capital Taxes</b>										
Business Taxes	51	54	45	36	38	36	44	150	118	154
Capital Taxes	11	10	9	7	6	8	8	30	22	29
	<b>62</b>	<b>64</b>	<b>54</b>	<b>43</b>	<b>44</b>	<b>44</b>	<b>52</b>	<b>180</b>	<b>140</b>	<b>183</b>
<b>Other</b>										
Employee Training	11	9	9	16	11	9	9	29	29	45
Other	265	296	263	269	232	262	240	824	734	1,003
	<b>276</b>	<b>305</b>	<b>272</b>	<b>285</b>	<b>243</b>	<b>271</b>	<b>249</b>	<b>853</b>	<b>763</b>	<b>1,048</b>
<b>Total Operating Expenses</b>	<b>2,618</b>	<b>2,565</b>	<b>2,507</b>	<b>2,489</b>	<b>2,348</b>	<b>2,395</b>	<b>2,249</b>	<b>7,690</b>	<b>6,992</b>	<b>9,481</b>

# CONSOLIDATED STATEMENT OF FINANCIAL POSITION (SPOT BALANCES)



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

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



(\$MM)	QUARTERLY TREND							
	2012			2011				November 1,
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	2010
<b>Liabilities</b>								
Deposits								
- Personal	137,657	136,076	137,804	133,025	132,313	131,136	130,769	128,850
- Business and Government	294,943	295,996	285,857	266,965	261,234	263,792	244,260	233,349
- Banks	28,422	28,835	27,948	21,345	21,625	24,573	23,723	22,113
- Total Deposits	461,022	460,907	451,609	421,335	415,172	419,501	398,752	384,312
Other								
- Acceptances	8,635	8,624	7,924	8,172	8,148	7,682	7,614	7,616
- Obligations Related to Securities Sold Short	20,780	22,395	17,139	15,450	22,045	25,470	25,717	21,519
- Derivative Financial Instruments	38,250	35,053	41,455	40,236	33,711	34,267	26,577	31,438
- Obligations Related to Securities Sold Under Repurchase Agreements	62,509	54,031	45,827	38,216	38,562	34,385	35,383	32,788
- Current Tax Liabilities	1,134	892	816	370	268	292	413	509
- Subordinated Debentures	6,899	6,896	6,930	6,923	6,905	6,887	6,913	6,939
- Capital Instrument Liabilities	1,342	2,046	2,024	2,003	1,982	1,962	1,941	2,415
- Provisions for Off-Balance Sheet Items, Legal and Other	141	119	122	146	130	138	138	140
- Deferred Tax Liabilities	609	481	450	478	463	435	446	444
- Other	30,163	31,579	28,622	28,854	28,775	29,177	27,745	28,632
- Total Other Liabilities	170,462	162,116	151,309	140,848	140,989	140,695	132,887	132,440
<b>Total Liabilities</b>	<b>631,484</b>	<b>623,023</b>	<b>602,918</b>	<b>562,183</b>	<b>556,161</b>	<b>560,196</b>	<b>531,639</b>	<b>516,752</b>
<b>Equity</b>								
Common Equity								
- Common Shares	11,163	10,964	9,069	8,336	8,142	7,971	5,933	5,750
- Retained Earnings	21,253	19,937	19,225	18,421	17,922	17,288	16,319	15,684
- Accumulated Other Comprehensive Income (Loss)	(141)	(445)	(287)	(497)	(548)	(676)	(10)	269
- Other Reserves	139	110	105	96	89	58	43	25
- Total Common Equity	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	3,975	3,975
Total Equity Attributable to Equity Holders of the Bank	36,798	34,950	32,496	30,740	29,989	29,025	26,260	25,703
Non-Controlling Interests								
- Non-Controlling Interests in Subsidiaries	918	887	823	626	587	559	615	559
- Capital Instrument Equity Holders	770	830	818	874	860	915	901	956
<b>Total Equity</b>	<b>38,486</b>	<b>36,667</b>	<b>34,137</b>	<b>32,240</b>	<b>31,436</b>	<b>30,499</b>	<b>27,776</b>	<b>27,218</b>
<b>Total Liabilities and Equity</b>	<b>669,970</b>	<b>659,690</b>	<b>637,055</b>	<b>594,423</b>	<b>587,597</b>	<b>590,695</b>	<b>559,415</b>	<b>543,970</b>

# AVERAGE BALANCE SHEET



(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR
	2012			2011				2012	2011	2011	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Deposits with Banks	65,513	58,383	63,334	58,503	55,260	49,145	39,702	62,439	48,023	50,665	
Trading Assets - Securities	84,271	79,397	66,909	68,906	78,707	75,687	69,297	76,840	74,551	73,129	
- Loans	11,870	12,677	14,243	14,071	13,836	13,163	11,532	12,932	12,840	13,150	
- Total	96,141	92,074	81,152	82,977	92,543	88,850	80,829	89,772	87,391	86,279	
Securities Purchased under Resale Agreements	46,340	40,850	43,567	38,779	31,882	32,729	32,454	43,606	32,351	33,971	
Investment Securities	35,013	33,412	34,669	34,837	33,358	32,407	34,787	34,371	33,530	33,859	
Loans to Customers - Residential Mortgages	167,899	164,219	161,175	158,718	155,175	152,593	151,608	164,432	153,132	154,540	
- Personal and Credit Cards	67,480	67,243	64,872	64,548	63,809	63,221	64,263	66,527	63,770	63,231	
- Business and Government	118,774	115,631	109,890	105,541	100,539	97,474	95,423	114,759	97,816	99,014	
- Sub-total	354,153	347,093	335,937	328,807	319,523	313,288	311,294	345,718	314,718	316,785	
- Allowance for Credit Losses	2,974	2,800	2,777	2,785	2,742	2,700	2,716	2,851	2,720	2,736	
- Total	351,179	344,293	333,160	326,022	316,781	310,588	308,578	342,867	311,998	314,049	
Total Earning Assets	594,186	569,012	555,882	541,118	529,824	513,719	496,350	573,055	513,293	518,823	
Derivative Financial Instruments	37,512	34,558	40,053	33,372	28,627	25,375	25,009	37,395	26,348	28,209	
Customers' Liability under Acceptances	8,999	8,474	8,338	8,480	7,944	7,761	7,545	8,605	7,750	7,934	
Other Assets	34,349	35,424	31,935	31,991	32,124	28,573	24,532	34,023	28,800	31,135	
<b>Total Assets</b>	<b>675,046</b>	<b>647,468</b>	<b>636,208</b>	<b>614,961</b>	<b>598,519</b>	<b>575,428</b>	<b>553,436</b>	<b>653,078</b>	<b>576,191</b>	<b>586,101</b>	
Deposits from Customers	440,838	433,017	425,278	412,997	400,260	387,810	370,890	433,044	386,304	393,032	
Deposits from Banks	27,566	25,569	27,883	26,793	24,734	22,086	20,399	27,017	22,410	23,514	
	468,404	458,586	453,161	439,790	424,994	409,896	391,289	460,061	408,714	416,546	
Securities Sold Short	24,098	17,929	16,874	19,914	25,207	26,602	27,857	19,646	26,555	24,881	
Obligations Related to Securities Sold under Repurchase Agreements	59,518	47,663	46,781	42,427	38,384	35,284	33,185	51,348	35,621	37,337	
Subordinated Debentures	6,929	6,929	6,929	6,923	6,898	6,899	6,924	6,913	6,907	6,911	
Capital Instrument Liabilities	2,030	1,798	2,014	2,037	1,880	2,207	2,246	1,963	2,110	2,092	
Other Liabilities	76,490	79,378	77,477	72,032	70,189	64,287	64,438	77,872	66,530	68,076	
Shareholders' Equity											
- Common Shares, Retained Earnings, Accumulated Other Comprehensive Income (Loss) and Other Reserves	31,490	29,122	27,017	25,980	25,122	24,374	22,006	29,254	24,020	24,487	
- Preferred Shares	4,384	4,384	4,384	4,384	4,384	4,384	3,975	4,384	4,246	4,281	
- Non-Controlling Interests											
- Non-Controlling Interests in Subsidiaries	903	855	725	607	573	587	587	814	580	589	
- Capital Instrument Equity Holders	800	824	846	867	888	908	929	823	908	901	
- Total Shareholders' Equity	37,577	35,185	32,972	31,838	30,967	30,253	27,497	35,275	29,754	30,258	
<b>Total Liabilities and Shareholders' Equity</b>	<b>675,046</b>	<b>647,468</b>	<b>636,208</b>	<b>614,961</b>	<b>598,519</b>	<b>575,428</b>	<b>553,436</b>	<b>653,078</b>	<b>576,191</b>	<b>586,101</b>	

# CONSOLIDATED STATEMENT OF CHANGES IN EQUITY



(\$MM)	QUARTERLY TREND							YEAR-TO-DATE		FULL YEAR
	2012			2011				2012	2011	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
<b>Common Shares:</b>										
Balance at Beginning of Period	10,964	9,069	8,336	8,142	7,971	5,933	5,750	8,336	5,750	5,750
Shares Issued	199	1,895	733	194	171	2,038	183	2,827	2,392	2,586
<b>Balance at End of Period</b>	<b>11,163</b>	<b>10,964</b>	<b>9,069</b>	<b>8,336</b>	<b>8,142</b>	<b>7,971</b>	<b>5,933</b>	<b>11,163</b>	<b>8,142</b>	<b>8,336</b>
<b>Retained Earnings:</b>										
Balance at Beginning of Period	19,938	19,225	18,421	17,922	17,288	16,319	15,684	18,421	15,684	15,684
Net Income attributable to Common Shareholders of the Bank	1,946	1,336	1,343	1,071	1,209	1,528	1,157	4,625	3,894	4,965
Dividends Paid to Common Shareholders of the Bank	(629)	(625)	(567)	(564)	(563)	(561)	(512)	(1,821)	(1,636)	(2,200)
Other	(2)	2	28	(8)	(12)	2	(10)	28	(20)	(28)
<b>Balance at End of Period</b>	<b>21,253</b>	<b>19,938</b>	<b>19,225</b>	<b>18,421</b>	<b>17,922</b>	<b>17,288</b>	<b>16,319</b>	<b>21,253</b>	<b>17,922</b>	<b>18,421</b>
<b>Accumulated Other Comprehensive Income (Loss):</b>										
Balance at Beginning of Period	(445)	(287)	(497)	(548)	(676)	(10)	269	(497)	269	269
Other Comprehensive Income, net of Income Tax										
Currency Translation Reserve	285	(293)	142	234	197	(792)	(335)	134	(930)	(696)
Available-for-Sale Reserve	18	76	-	(196)	(55)	90	(15)	94	20	(176)
Cash Flow Hedging Reserve	(6)	62	49	13	(14)	36	71	105	93	106
Share of Associated Corporations	7	(3)	19	-	-	-	-	23	-	-
Total	304	(158)	210	51	128	(666)	(279)	356	(817)	(766)
<b>Balance at End of Period</b>	<b>(141)</b>	<b>(445)</b>	<b>(287)</b>	<b>(497)</b>	<b>(548)</b>	<b>(676)</b>	<b>(10)</b>	<b>(141)</b>	<b>(548)</b>	<b>(497)</b>
<b>Other Reserves:</b>										
Balance at Beginning of Period	110	105	96	89	58	43	25	96	25	25
Share-based payments	5	1	9	7	31	15	18	15	64	71
Other	24	4	-	-	-	-	-	28	-	-
<b>Balance at End of Period</b>	<b>139</b>	<b>110</b>	<b>105</b>	<b>96</b>	<b>89</b>	<b>58</b>	<b>43</b>	<b>111</b>	<b>89</b>	<b>96</b>
<b>Total Common Equity at End of Period</b>	<b>32,414</b>	<b>30,567</b>	<b>28,112</b>	<b>26,356</b>	<b>25,605</b>	<b>24,641</b>	<b>22,285</b>	<b>32,386</b>	<b>25,605</b>	<b>26,356</b>
<b>Composition of Accumulated Other Comprehensive Income (Loss):</b>										
Currency Translation Reserve	(563)	(848)	(555)	(697)	(930)	(1,127)	(335)			
Available-for-Sale Reserve	535	515	441	441	636	691	601			
Cash Flow Hedging Reserve	(146)	(140)	(203)	(252)	(264)	(250)	(286)			
Share of Associated Corporations	33	26	29	10	10	10	10			
<b>Total</b>	<b>(141)</b>	<b>(447)</b>	<b>(287)</b>	<b>(497)</b>	<b>(548)</b>	<b>(676)</b>	<b>(10)</b>			



## CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (continued)



(\$MM)	QUARTERLY TREND							YEAR-TO-DATE		FULL YEAR
	2012			2011				2012	2011	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1			
<b>Preferred Shares:</b>										
Balance at Beginning of Period	4,384	4,384	4,384	4,384	4,384	3,975	3,975	4,384	3,975	3,975
Shares Issued	-	-	-	-	-	409	-	-	409	409
Net Income attributable to Preferred Shareholders of the Bank	55	55	55	55	55	55	51	165	161	216
Dividends paid to Preferred Shareholders of the Bank	(55)	(55)	(55)	(55)	(55)	(55)	(51)	(165)	(161)	(216)
<b>Balance at End of Period</b>	<b>4,384</b>	<b>4,384</b>	<b>4,384</b>	<b>4,384</b>	<b>4,384</b>	<b>4,384</b>	<b>3,975</b>	<b>4,384</b>	<b>4,384</b>	<b>4,384</b>
<b>Non-Controlling Interests: Non-Controlling Interests in Subsidiaries:</b>										
Balance at Beginning of Period	887	823	626	587	559	615	559	626	559	559
Net Income attributable to Non-Controlling Interests in Subsidiaries	58	56	25	17	24	24	26	139	74	91
Other Comprehensive Income, net of Income Tax	(1)	(12)	(1)	22	12	(24)	(5)	(14)	(17)	5
Distributions to Non-Controlling Interests	(11)	(10)	(12)	(10)	(10)	(13)	(9)	(33)	(32)	(42)
Other	(15)	30	185	10	2	(43)	44	200	3	13
<b>Balance at End of Period</b>	<b>918</b>	<b>887</b>	<b>823</b>	<b>626</b>	<b>587</b>	<b>559</b>	<b>615</b>	<b>918</b>	<b>587</b>	<b>626</b>
<b>Non-Controlling Interests: Capital Instrument Equity Holders:</b>										
Balance at Beginning of Period	830	818	874	860	915	901	956	874	956	956
Net Income attributable to Capital Instrument Holders of the Bank	(8)	13	13	14	15	14	15	18	44	58
Distribution made to Capital Instrument Holders of the Bank	(45)	(1)	(69)	-	(70)	-	(70)	(115)	(140)	(140)
Other	(7)	-	-	-	-	-	-	(7)	-	-
<b>Balance at End of Period</b>	<b>770</b>	<b>830</b>	<b>818</b>	<b>874</b>	<b>860</b>	<b>915</b>	<b>901</b>	<b>770</b>	<b>860</b>	<b>874</b>
<b>Total Equity at End of Period</b>	<b>38,486</b>	<b>36,668</b>	<b>34,137</b>	<b>32,240</b>	<b>31,436</b>	<b>30,499</b>	<b>27,776</b>	<b>38,458</b>	<b>31,436</b>	<b>32,240</b>

# CUSTOMER LOANS AND ACCEPTANCES BY TYPE OF BORROWER



(\$B)	July 31, 2012		April 30, 2012		January 31, 2012		July 31, 2011	
	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total
<b>Personal</b>								
Residential Mortgages	171.9	46.9	167.3	47.2	164.8	47.0	158.4	48.5
Credit Cards	12.3	3.4	12.3	3.5	12.3	3.5	10.7	3.3
Personal Loans	54.8	15.0	53.3	15.0	53.4	15.2	51.2	15.7
	<b>239.0</b>	<b>65.3</b>	<b>232.9</b>	<b>65.7</b>	230.5	65.7	220.3	67.5
Collective Allowance for Impaired Loans	(1.1)	(0.3)	(1.1)	(0.3)	(1.0)	(0.3)	(1.0)	(0.3)
	<b>237.9</b>	<b>65.0</b>	<b>231.8</b>	<b>65.4</b>	229.5	65.4	219.3	67.2
<b>Business &amp; Government</b>								
Financial Services	24.7	6.7	21.4	6.0	21.7	6.2	19.8	6.1
Wholesale and Retail	13.1	3.6	12.9	3.6	11.2	3.2	10.3	3.2
Real Estate	11.2	3.1	11.1	3.1	10.9	3.1	10.0	3.1
Oil and Gas	11.1	3.0	10.1	2.8	10.5	3.0	9.0	2.7
Transportation	8.3	2.3	7.8	2.2	8.5	2.4	7.1	2.2
Automotive	6.5	1.8	6.6	1.9	5.8	1.7	5.2	1.6
Agriculture	5.7	1.6	4.9	1.4	5.4	1.5	4.8	1.5
Government	3.9	1.1	4.1	1.1	4.8	1.4	4.0	1.2
Hotels and Leisure	3.4	0.9	3.6	1.0	3.6	1.0	3.5	1.1
Mining and Primary Metals	5.9	1.6	6.0	1.7	6.6	1.9	6.1	1.9
Utilities	6.0	1.6	5.5	1.6	5.5	1.6	4.6	1.4
Health Care	3.8	1.0	3.9	1.1	4.1	1.2	3.4	1.0
Telecommunications and Cable	3.9	1.1	4.1	1.1	4.3	1.3	3.4	1.0
Media	1.2	0.3	1.3	0.4	1.4	0.4	1.4	0.4
Chemical	1.2	0.3	1.5	0.4	1.5	0.4	1.2	0.4
Food and Beverage	2.6	0.7	2.5	0.7	2.8	0.8	2.7	0.8
Forest Products	1.3	0.3	1.4	0.4	1.3	0.4	1.0	0.3
Other	14.8	4.0	14.4	4.1	10.9	3.1	9.5	2.9
sub-total	<b>128.6</b>	<b>35.0</b>	<b>123.1</b>	<b>34.6</b>	120.8	34.6	107.0	32.8
<b>Total Loans and Acceptances, net of Allowances for Impaired Loans</b>	<b>366.5</b>	<b>100.0</b>	<b>354.9</b>	<b>100.0</b>	350.3	100.0	326.3	100.0

# IMPAIRED LOANS BY BUSINESS SEGMENT



(\$MM)	QUARTERLY TREND						
	Q3	2012 Q2	Q1	Q4	2011 Q3	Q2	Q1
<b>GROSS IMPAIRED LOANS:</b>							
<u>Canadian</u>							
Retail	771	773	810	826	855	848	882
Commercial	277	279	313	294	324	355	337
	<b>1,048</b>	1,052	1,123	1,120	1,179	1,203	1,219
<u>International</u>							
Retail	1,430	1,404	1,330	1,350	1,341	1,341	1,329
Commercial	825	881	914	960	919	915	907
	<b>2,255</b>	2,285	2,244	2,310	2,260	2,256	2,236
Global Wealth Management	11	12	12	13	14	15	15
<u>Global Banking and Markets</u>							
Canada	72	29	50	35	48	39	63
U.S.A.	140	95	15	8	6	80	103
Europe	83	84	43	63	65	29	49
	<b>295</b>	208	108	106	119	148	215
<b>Total Gross Impaired Loans</b>	<b>3,609</b>	3,557	3,487	3,549	3,572	3,622	3,685
<b>NET IMPAIRED LOANS:</b>							
<u>Canadian</u>							
Retail	302	298	340	374	395	387	418
Commercial	78	81	79	77	120	178	161
	<b>380</b>	379	419	451	515	565	579
<u>International</u>							
Retail	775	811	770	853	864	885	876
Commercial	624	667	659	710	691	695	673
	<b>1,399</b>	1,478	1,429	1,563	1,555	1,580	1,549
Global Wealth Management	11	9	10	11	12	12	12
<u>Global Banking and Markets</u>							
Canada	60	20	36	21	11	4	38
U.S.A.	112	75	2	-	-	68	79
Europe	57	60	18	38	45	19	37
	<b>229</b>	155	56	59	56	91	154
<b>Total Net Impaired Loans</b>	<b>2,019</b>	2,021	1,914	2,084	2,138	2,248	2,294

# CHANGES IN GROSS IMPAIRED LOANS BY BUSINESS SEGMENT



(\$MM)

bn

	QUARTERLY TREND							
	2012			2011				
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	
<b>Balance at Beginning of Period</b>	<b>3,557</b>	<b>3,487</b>	<b>3,549</b>	<b>3,572</b>	<b>3,622</b>	<b>3,685</b>	<b>3,668</b>	
<b>Net Classifications</b>								
<u>Canadian Retail</u>								
New Classifications	335	343	361	389	385	401	392	
Declassifications, Payments and Sales	(201)	(245)	(242)	(277)	(253)	(292)	(242)	
Net Classifications	134	98	119	112	132	109	150	
<u>Canadian Commercial</u>								
New Classifications	34	47	55	61	23	64	131	
Declassifications, Payments and Sales	(19)	(41)	(30)	(73)	(38)	(30)	(34)	
Net Classifications	15	6	25	(12)	(15)	34	97	
<u>International Retail</u>								
New Classifications	151	200	135	111	132	204	168	
Declassifications, Payments and Sales	-	-	-	-	-	-	-	
Net Classifications	151	200	135	111	132	204	168	
<u>International Commercial</u>								
New Classifications	51	125	26	58	35	82	78	
Declassifications, Payments and Sales	(77)	(135)	(31)	(24)	(36)	(10)	(89)	
Net Classifications	(26)	(10)	(5)	34	(1)	72	(11)	
<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	122	154	20	78	25	89	84	
Declassifications, Payments and Sales	(33)	(43)	(17)	(69)	(45)	(139)	(82)	
Net Classifications	89	111	3	9	(20)	(50)	2	
<b>Total</b>	<b>365</b>	<b>405</b>	<b>276</b>	<b>254</b>	<b>228</b>	<b>372</b>	<b>419</b>	
<b>Write-offs</b>								
Canadian Retail	(136)	(135)	(135)	(141)	(125)	(144)	(141)	
Canadian Commercial	(18)	(40)	(11)	(19)	(15)	(16)	(12)	
International Retail	(136)	(135)	(139)	(158)	(138)	(140)	(143)	
International Commercial	(40)	(12)	(29)	(22)	(8)	(12)	(46)	
Global Wealth Management	(3)	-	-	-	(1)	(1)	-	
Global Banking and Markets	(4)	(2)	(3)	(30)	(5)	(4)	(3)	
<b>Total</b>	<b>(337)</b>	<b>(324)</b>	<b>(317)</b>	<b>(370)</b>	<b>(292)</b>	<b>(317)</b>	<b>(345)</b>	
<b>Forex</b>								
International Retail	11	9	(16)	57	5	(53)	(29)	
International Commercial	10	(12)	(7)	30	13	(53)	(17)	
Global Wealth Management	0	-	-	(1)	-	-	-	
Canadian Commercial	1	-	2	-	-	-	-	
Global Banking and Markets	2	(8)	-	7	(4)	(12)	(11)	
<b>Total</b>	<b>24</b>	<b>(11)</b>	<b>(21)</b>	<b>93</b>	<b>14</b>	<b>(118)</b>	<b>(57)</b>	
<b>Balance at End of Period</b>	<b>3,609</b>	<b>3,557</b>	<b>3,487</b>	<b>3,549</b>	<b>3,572</b>	<b>3,622</b>	<b>3,685</b>	

# ALLOWANCE FOR CREDIT LOSSES & OTHER RESERVES



(\$MM)	QUARTERLY TREND						
	2012			2011			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Balance, Beginning of Period	2,713	2,750	2,689	2,677	2,638	2,646	2,630
Acquisition Related	-	-	-	-	-	2	-
Write-offs	(337)	(324)	(317)	(370)	(292)	(317)	(345)
Recoveries	87	93	91	97	73	81	98
Provision for Credit Losses	402	264	265	281	250	270	275
Foreign Currency Adjustment and Other	(3)	(70)	22	4	8	(43)	(12)
Balance, End of Period	2,862	2,713	2,750	2,689	2,677	2,639	2,646
<u>Comprised of:</u>							
Individually Assessed Allowances	466	468	543	516	497	457	474
Collective Allowances	2,396	2,245	2,207	2,173	2,180	2,182	2,172
Total Allowance for Credit Losses	2,862	2,713	2,750	2,689	2,677	2,639	2,646
<u>Allocated as follows:</u>							
<u>Impaired Loans-</u>							
Residential Mortgages	380	339	336	268	268	271	238
Personal and Credit Cards	744	729	694	681	669	646	679
Business and Government	466	468	543	516	497	457	474
	1,590	1,536	1,573	1,465	1,434	1,374	1,391
<u>Performing Loans-</u>							
Residential Mortgages	189	153	150	161	154	135	111
Personal and Credit Cards	117	95	90	82	66	55	45
Business and Government	966	929	937	981	1,023	1,075	1,099
	1,272	1,177	1,177	1,224	1,243	1,265	1,255
Total Allowance for Credit Losses	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	183	185	137	148	156	165

# IMPAIRED LOANS BY TYPE OF BORROWER



(\$MM)	July 31, 2012 Allowance for Credit			April 30, 2012 Allowance for Credit			July 31, 2011 Allowance for Credit		
	Gross	Losses	Net	Gross	Losses	Net	Gross	Losses	Net
<b>Personal</b>									
Residential Mortgages	1,328	380	948	1,316	339	977	1,456	238	1,218
Other Personal Loans	873	744	129	861	729	132	755	679	76
	<b>2,201</b>	<b>1,124</b>	<b>1,077</b>	<b>2,177</b>	<b>1,068</b>	<b>1,109</b>	<b>2,211</b>	<b>917</b>	<b>1,294</b>
<b>Business &amp; Government</b>									
Financial Services	8	2	6	43	25	18	67	34	33
Wholesale and Retail	154	66	88	158	71	87	216	90	126
Real Estate	302	94	208	242	79	163	408	97	311
Oil and Gas	38	37	1	38	31	7	8	3	5
Transportation	100	39	61	118	42	76	145	49	96
Automotive	7	3	4	8	4	4	12	9	3
Agriculture	51	20	31	61	22	39	76	29	47
Government	54	8	46	65	9	56	40	7	33
Hotels and Leisure	198	29	169	244	41	203	218	28	190
Mining and Primary Metals	20	8	12	14	8	6	15	10	5
Utilities	56	6	50	22	4	18	1	-	1
Health Care	46	22	24	34	15	19	25	9	16
Telecommunications and Cable	8	5	3	8	5	3	15	5	10
Media	86	20	66	40	16	24	5	3	2
Chemical	-	-	-	1	-	1	1	1	-
Food and Beverage	17	6	11	19	3	16	38	14	24
Forest Products	14	9	5	15	13	2	13	4	9
Other	249	92	157	250	80	170	171	82	89
	<b>1,408</b>	<b>466</b>	<b>942</b>	<b>1,380</b>	<b>468</b>	<b>912</b>	<b>1,474</b>	<b>474</b>	<b>1,000</b>
<b>Impaired Loans, net of Related Allowances</b>	<b>3,609</b>	<b>1,590</b>	<b>2,019</b>	<b>3,557</b>	<b>1,536</b>	<b>2,021</b>	<b>3,685</b>	<b>1,391</b>	<b>2,294</b>

# PROVISION FOR CREDIT LOSSES BY TYPE OF BORROWER



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

# CROSS BORDER EXPOSURES TO SELECT COUNTRIES IN ASIA AND LATIN AMERICA



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 (1)</u>	<u>Jul 31/12 Total</u>
<b>ASIA</b>							
China	2,538	2,526	478	380	221	11	<b>6,155</b>
India	2,356	1,428	40	213	-	35	<b>4,072</b>
South Korea	1,638	598	-	419	-	144	<b>2,799</b>
Thailand	395	21	-	7	1,486	74	<b>1,982</b>
Hong Kong	511	351	121	223	-	14	<b>1,219</b>
Malaysia	635	101	-	148	257	16	<b>1,156</b>
Japan	524	47	73	915	-	-	<b>1,559</b>
Other (2)	423	287	81	87	-	2	<b>880</b>
<b>Total</b>	<b>9,021</b>	<b>5,358</b>	<b>793</b>	<b>2,392</b>	<b>1,964</b>	<b>294</b>	<b>19,821</b>
<b>LATIN AMERICA</b>							
Mexico	2,676	266	-	151	2,204	45	<b>5,343</b>
Chile	2,538	316	167	34	2,470	9	<b>5,533</b>
Peru	1,047	141	36	-	2,152	8	<b>3,384</b>
Brazil	1,262	1,613	-	182	175	12	<b>3,243</b>
Panama	1,963	42	19	2	-	17	<b>2,043</b>
Costa Rica	830	129	-	1	599	-	<b>1,558</b>
El Salvador	232	18	-	-	364	-	<b>614</b>
Uruguay	111	4	-	19	273	-	<b>406</b>
Colombia	239	166	-	0	1,166	3	<b>1,574</b>
Venezuela	5	0	-	-	155	-	<b>160</b>
<b>Total</b>	<b>10,904</b>	<b>2,693</b>	<b>221</b>	<b>388</b>	<b>9,558</b>	<b>95</b>	<b>23,858</b>

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

(2) Includes Indonesia, The Philippines, Singapore and Taiwan.



## FINANCIAL INVESTMENTS AND INTEREST RATE SENSITIVITY



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

	QUARTERLY TREND			
	Q3	2012		2011
		Q2	Q1	Q4
Bonds of Emerging Markets	269	249	260	320
Other Debt Securities	345	267	321	258
Common and Preferred Shares	439	443	406	385
	1,053	959	987	963
Net Fair Value of Derivative Instruments and Other Hedge Amounts	(230)	(131)	(255)	(227)
Net Unrealized Gains (Losses)	823	828	732	736

### INTEREST RATE SENSITIVITY (\$B):

#### July 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
Canadian Currency Gap	27.4	(27.9)	(0.5)	0.7	(0.2)
Foreign Currency Gap	(7.3)	12.6	5.3	11.8	(17.1)
Total Currency Gap	20.1	(15.3)	4.8	12.5	(17.3)

( ) denotes liability gap

Note: Based on the Bank's interest rate positions as at July 31, 2012, an immediate and sustained 100 basis point rise in interest rates, across all currencies and maturities, would increase net income after-tax by approximately \$159MM over the next 12 months, and lower after-tax economic value of shareholders' equity, in present value terms, by approximately \$243MM. Conversely, an immediate and sustained 100 basis point fall in interest rates, across all currencies and maturities, would decrease net income after-tax by approximately \$95MM over the next 12 months, and increase after-tax economic value of shareholders' equity, in present value terms, by approximately \$152MM.

July 31, 2012

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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 (PD<sup>1</sup>), loss given default (LGD<sup>1</sup>) and exposure at default (EAD<sup>1</sup>).

- 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.

<sup>1</sup> refer to glossary

# REGULATORY CAPITAL



(\$MM)	IFRS			CGAAP						
	2012			2011			2010			
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	
<b>REGULATORY CAPITAL:</b>										
Common Shares, Contributed Surplus & Retained Earnings	32,555	31,011	28,399	33,094	32,297	31,464	28,509	27,707	26,941	
Adjustment for transition to measurement base under IFRS	643	964	1,286							
Accumulated Foreign Currency Translation Losses	(563)	(848)	(555)	(5,162)	(5,401)	(5,591)	(4,831)	(4,508)	(4,694)	
Non-Cumulative Preferred Shares	4,384	4,384	4,384	4,384	4,384	4,384	3,975	3,975	3,975	
Innovative Capital Instruments	2,150	2,900	2,900	2,900	2,900	2,900	2,900	3,400	3,400	
Non-Controlling Interest of Subsidiaries	918	887	823	640	602	576	633	579	570	
<b>Gross Tier 1 Capital</b>	<b>40,087</b>	<b>39,298</b>	<b>37,237</b>	<b>35,856</b>	<b>34,782</b>	<b>33,733</b>	<b>31,186</b>	<b>31,153</b>	<b>30,192</b>	
Goodwill and Non-qualifying Intangibles	(5,363)	(5,375)	(4,586)	(4,662)	(4,585)	(4,596)	(3,026)	(3,050)	(2,744)	
Other Capital Deductions <sup>(1)</sup>	(2,850)	(2,949)	(3,773)	(2,705)	(2,635)	(2,522)	(2,750)	(2,769)	(2,464)	
<b>Net Tier 1 Capital</b>	<b>31,874</b>	<b>30,974</b>	<b>28,878</b>	<b>28,489</b>	<b>27,562</b>	<b>26,615</b>	<b>25,410</b>	<b>25,334</b>	<b>24,984</b>	
Accumulated Net Unrealized Gains (after-tax) on Available-For-Sale Equity Securities	288	296	254	152	230	304	265	176	108	
Subordinated Debentures (net of Amortization)	6,699	6,695	6,730	6,723	6,754	6,737	6,763	6,790	6,824	
Eligible Allowance for Credit Losses <sup>(2)</sup>	444	401	391	353	363	364	383	574	579	
<b>Tier 2 Capital</b>	<b>7,431</b>	<b>7,392</b>	<b>7,375</b>	<b>7,228</b>	<b>7,347</b>	<b>7,405</b>	<b>7,411</b>	<b>7,540</b>	<b>7,511</b>	
Other Capital Deductions <sup>(3)</sup>	(2,847)	(2,946)	(2,961)	(3,184)	(3,212)	(3,063)	(3,333)	(3,275)	(2,994)	
<b>Total Regulatory Capital</b>	<b>36,458</b>	<b>35,420</b>	<b>33,292</b>	<b>32,533</b>	<b>31,697</b>	<b>30,957</b>	<b>29,488</b>	<b>29,599</b>	<b>29,501</b>	
<b>CHANGES IN REGULATORY CAPITAL:</b>										
<b>Total Capital, Beginning of Period</b>	<b>35,420</b>	<b>33,292</b>	<b>32,533</b>	<b>31,697</b>	<b>30,957</b>	<b>29,488</b>	<b>29,599</b>	<b>29,501</b>	<b>28,708</b>	
<b>Internally Generated Capital</b>										
Net Income attributable to Equity Holders of the Bank	2,001	1,391	1,398	1,222	1,259	1,519	1,174	1,092	1,062	
Preferred and Common Share Dividends	(683)	(679)	(622)	(620)	(618)	(616)	(563)	(561)	(558)	
	1,318	712	776	602	641	903	611	531	504	
<b>External Financing</b>										
Subordinated Debentures (net of Amortization)	4	(35)	7	(31)	17	(26)	(27)	(34)	43	
Innovative Capital Instruments	(750)	-	-	-	-	-	(500)	-	-	
Preferred Shares	-	-	-	-	-	409	-	-	-	
Common Shares Issued	199	1,895	733	194	171	2,038	183	229	189	
	(547)	1,860	740	163	188	2,421	(344)	195	232	
<b>Other</b>										
Net Change in Foreign Currency Translation Gains / (Losses) <sup>(4)</sup>	285	(294)	142	239	190	(760)	(323)	186	209	
Net Change in Net Unrealized Gains / Losses (after-tax) on Available-For-Sale Equity Securities	(8)	42	102	(78)	(74)	39	89	68	(41)	
Non-controlling Interest of Subsidiaries	31	64	183	39	26	(57)	54	9	31	
Other <sup>(5)</sup>	(41)	(256)	(1,184)	(129)	(231)	(1,077)	(198)	(891)	(142)	
	267	(444)	(757)	71	(89)	(1,855)	(378)	(628)	57	
<b>Total Capital Generated / (Used)</b>	<b>1,038</b>	<b>2,128</b>	<b>759</b>	<b>836</b>	<b>740</b>	<b>1,469</b>	<b>(111)</b>	<b>98</b>	<b>793</b>	
<b>Total Capital, End of Period</b>	<b>36,458</b>	<b>35,420</b>	<b>33,292</b>	<b>32,533</b>	<b>31,697</b>	<b>30,957</b>	<b>29,488</b>	<b>29,599</b>	<b>29,501</b>	

(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 <sup>(5)</sup>

(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					
	2012			2011			2010		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
<b>RISK-WEIGHTED ASSETS:</b>									
<b>On- Balance Sheet Assets <sup>(1)</sup></b>									
Cash Resources	2.9	4.1	3.0	3.5	4.4	4.5	4.9	2.0	2.0
Securities	12.7	17.1	17.4	13.7	14.2	14.5	14.4	14.1	13.8
Residential Mortgages	12.4	12.4	12.1	10.5	10.1	9.7	9.4	12.1	11.9
Loans									
- Personal Loans	29.7	28.6	28.6	26.4	25.0	24.4	24.5	22.9	22.0
- Non-Personal Loans	85.4	82.9	83.5	79.1	74.3	72.2	71.7	71.3	70.4
All Other	18.1	18.4	17.1	17.0	16.8	16.7	12.6	13.3	13.6
	<b>161.2</b>	<b>163.5</b>	<b>161.7</b>	<b>150.2</b>	<b>144.8</b>	<b>142.0</b>	<b>137.5</b>	<b>135.7</b>	<b>133.7</b>
<b>Off- Balance Sheet Assets</b>									
Indirect Credit Instruments	33.7	32.0	32.0	37.0	33.7	33.6	33.6	33.5	33.9
Derivative Instruments	5.9	5.8	6.0	5.9	5.6	6.2	5.4	5.7	5.5
	<b>39.6</b>	<b>37.8</b>	<b>38.0</b>	<b>42.9</b>	<b>39.3</b>	<b>39.8</b>	<b>39.0</b>	<b>39.2</b>	<b>39.4</b>
<b>Total Credit Risk before AIRB scaling factor <sup>(2)</sup></b>	<b>200.8</b>	<b>201.3</b>	<b>199.7</b>	<b>193.1</b>	<b>184.0</b>	<b>181.8</b>	<b>176.5</b>	<b>174.9</b>	<b>173.1</b>
AIRB Scaling factor <sup>(3)</sup>	7.5	7.6	7.7	7.7	7.3	7.3	7.1	5.6	5.7
<b>Total Credit Risk after AIRB scaling factor</b>	<b>208.3</b>	<b>208.9</b>	<b>207.4</b>	<b>200.8</b>	<b>191.3</b>	<b>189.1</b>	<b>183.6</b>	<b>180.5</b>	<b>178.8</b>
Market Risk - Risk Assets Equivalent <sup>(4)</sup>	14.8	14.8	16.5	5.9	6.7	6.8	7.0	10.5	10.6
Operational Risk - Risk Assets Equivalent	29.3	29.2	29.2	27.3	26.8	26.4	24.7	24.0	23.6
<b>Total Risk-Weighted Assets</b>	<b>252.4</b>	<b>252.9</b>	<b>253.1</b>	<b>234.0</b>	<b>224.8</b>	<b>222.3</b>	<b>215.3</b>	<b>215.0</b>	<b>213.0</b>
<b>RISK-WEIGHTED CAPITAL RATIOS (%):</b>									
Tier 1	12.6	12.2	11.4	12.2	12.3	12.0	11.8	11.8	11.7
Total	14.4	14.0	13.2	13.9	14.1	13.9	13.7	13.8	13.8
Tangible Common Equity	10.2	9.4	8.5	9.6	9.6	9.3	9.9	9.7	9.4

(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 Q3 2012 related capital charge for total comprehensive risk measure including securitization exposures is \$303MM (Q2 2012: \$282MM) broken down as follows: Market Volatility Risk \$108MM (Q2 2012: 118MM), Default & Migration Risk \$63MM (Q2 2012: 32MM), and Surcharge \$132MM (Q2 2012: \$132MM).

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


Basel II Exposure		IFRS							
		Q3 2012						Q2 2012	
		AIRB		Standardized		Total		Total	
Type	Sub-type	EAD <sup>(1)</sup>	RWA <sup>(2)</sup>	EAD <sup>(1)</sup>	RWA <sup>(2)</sup>	EAD <sup>(1)</sup>	RWA <sup>(2)</sup>	EAD <sup>(1)</sup>	RWA <sup>(2)</sup>
<b>Non-Retail</b>									
Corporate	Drawn	77,612	49,420	33,440	32,012	111,052	81,432	108,593	78,977
	Undrawn	40,088	17,947	2,138	2,070	42,226	20,017	41,356	19,239
	Other <sup>(3)</sup>	15,776	5,630	1,934	1,858	17,710	7,488	16,325	6,514
	<b>Total</b>	<b>133,476</b>	<b>72,997</b>	<b>37,512</b>	<b>35,940</b>	<b>170,988</b>	<b>108,937</b>	<b>166,274</b>	<b>104,730</b>
Bank	Drawn	30,277	6,210	4,319	2,521	34,596	8,731	38,228	10,377
	Undrawn	10,570	2,594	161	37	10,731	2,631	10,731	2,583
	Other <sup>(3)</sup>	11,155	1,492	280	277	11,435	1,769	11,555	1,657
	<b>Total</b>	<b>52,002</b>	<b>10,296</b>	<b>4,760</b>	<b>2,835</b>	<b>56,762</b>	<b>13,131</b>	<b>60,514</b>	<b>14,617</b>
Sovereign	Drawn	52,893	3,544	4,735	607	57,628	4,151	56,444	4,032
	Undrawn	1,377	232	35	17	1,412	249	1,288	235
	Other <sup>(3)</sup>	438	25	-	-	438	25	380	29
	<b>Total</b>	<b>54,708</b>	<b>3,801</b>	<b>4,770</b>	<b>624</b>	<b>59,478</b>	<b>4,425</b>	<b>58,112</b>	<b>4,296</b>
<b>Total Non-Retail</b>	Drawn	<b>160,782</b>	<b>59,174</b>	<b>42,494</b>	<b>35,140</b>	<b>203,276</b>	<b>94,314</b>	<b>203,265</b>	<b>93,386</b>
	Undrawn	<b>52,035</b>	<b>20,773</b>	<b>2,334</b>	<b>2,124</b>	<b>54,369</b>	<b>22,897</b>	<b>53,375</b>	<b>22,057</b>
	Other <sup>(3)</sup>	<b>27,369</b>	<b>7,147</b>	<b>2,214</b>	<b>2,135</b>	<b>29,583</b>	<b>9,282</b>	<b>28,260</b>	<b>8,200</b>
	<b>Total</b>	<b>240,186</b>	<b>87,094</b>	<b>47,042</b>	<b>39,399</b>	<b>287,228</b>	<b>126,493</b>	<b>284,900</b>	<b>123,643</b>
<b>Retail</b>									
Residential Mortgages	Drawn	153,039	4,925	18,256	7,445	171,295	12,370	166,816	12,382
	Undrawn	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>153,039</b>	<b>4,925</b>	<b>18,256</b>	<b>7,445</b>	<b>171,295</b>	<b>12,370</b>	<b>166,816</b>	<b>12,382</b>
Secured Lines Of Credit	Drawn	18,144	4,502	-	-	18,144	4,502	17,841	4,428
	Undrawn	11,492	1,229	-	-	11,492	1,229	11,149	1,196
	<b>Total</b>	<b>29,636</b>	<b>5,731</b>	<b>-</b>	<b>-</b>	<b>29,636</b>	<b>5,731</b>	<b>28,990</b>	<b>5,624</b>
Qualifying Revolving Retail Exposures (QRRE)	Drawn	14,194	6,128	-	-	14,194	6,128	14,371	6,058
	Undrawn	11,348	1,303	-	-	11,348	1,303	11,197	1,260
	<b>Total</b>	<b>25,542</b>	<b>7,431</b>	<b>-</b>	<b>-</b>	<b>25,542</b>	<b>7,431</b>	<b>25,568</b>	<b>7,318</b>
Other Retail	Drawn	15,164	7,242	16,838	11,805	32,002	19,047	30,109	18,088
	Undrawn	739	92	-	-	739	92	597	59
	<b>Total</b>	<b>15,903</b>	<b>7,334</b>	<b>16,838</b>	<b>11,805</b>	<b>32,741</b>	<b>19,139</b>	<b>30,706</b>	<b>18,147</b>
<b>Total Retail</b>	Drawn	<b>200,541</b>	<b>22,797</b>	<b>35,094</b>	<b>19,250</b>	<b>235,635</b>	<b>42,047</b>	<b>229,137</b>	<b>40,956</b>
	Undrawn	<b>23,579</b>	<b>2,624</b>	<b>-</b>	<b>-</b>	<b>23,579</b>	<b>2,624</b>	<b>22,943</b>	<b>2,515</b>
	<b>Total</b>	<b>224,120</b>	<b>25,421</b>	<b>35,094</b>	<b>19,250</b>	<b>259,214</b>	<b>44,671</b>	<b>252,080</b>	<b>43,471</b>
Securitized		16,955	4,404	-	-	16,955	4,404	15,240	4,060
Trading Derivatives		19,772	5,617	-	-	19,772	5,617	20,105	5,574
<b>Total Credit Risk (Excluding Equities &amp; Other Assets)</b>		<b>501,033</b>	<b>122,536</b>	<b>82,136</b>	<b>58,649</b>	<b>583,169</b>	<b>181,185</b>	<b>572,325</b>	<b>176,748</b>
<b>Equities<sup>(5)</sup></b>									
	Grandfathered	-	-	-	-	-	-	1,298	1,298
	Simple Method	-	-	-	-	-	-	1,695	5,721
	PD/LGD Approach	-	-	-	-	-	-	433	510
	Other	3,055	3,055	-	-	3,055	3,055	-	-
	<b>Total Equities</b>	<b>3,055</b>	<b>3,055</b>	<b>-</b>	<b>-</b>	<b>3,055</b>	<b>3,055</b>	<b>3,426</b>	<b>7,529</b>
Other Assets		-	-	37,760	16,477	37,760	16,477	38,971	16,895
<b>Total Credit Risk (Before Scaling Factor)</b>		<b>504,088</b>	<b>125,591</b>	<b>119,896</b>	<b>75,126</b>	<b>623,984</b>	<b>200,717</b>	<b>614,721</b>	<b>201,171</b>
Add-on for 6% Scaling Factor <sup>(4)</sup>		-	7,536	-	-	-	7,536	-	7,642
<b>Total Credit Risk</b>		<b>504,088</b>	<b>133,127</b>	<b>119,896</b>	<b>75,126</b>	<b>623,984</b>	<b>208,253</b>	<b>614,721</b>	<b>208,813</b>

(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			
		Q1		Q4		Q3		Q2		Q1		Q4		Q3	
Type	Sub-type	EAD <sup>(1)</sup>	RWA <sup>(2)</sup>	EAD <sup>(1)</sup>	RWA <sup>(2)</sup>	EAD <sup>(1)</sup>	RWA <sup>(2)</sup>	EAD <sup>(1)</sup>	RWA <sup>(2)</sup>	EAD <sup>(1)</sup>	RWA <sup>(2)</sup>	EAD <sup>(1)</sup>	RWA <sup>(2)</sup>	EAD <sup>(1)</sup>	RWA <sup>(2)</sup>
<b>Non-Retail</b>															
Corporate	Drawn	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	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 <sup>(3)</sup>	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
	<b>Total</b>	<b>165,704</b>	<b>106,230</b>	<b>157,527</b>	<b>103,495</b>	<b>149,280</b>	<b>97,241</b>	<b>145,782</b>	<b>94,887</b>	<b>144,943</b>	<b>94,842</b>	<b>142,674</b>	<b>97,597</b>	<b>139,676</b>	<b>95,975</b>
Bank	Drawn	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	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 <sup>(3)</sup>	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
	<b>Total</b>	<b>53,839</b>	<b>12,630</b>	<b>47,790</b>	<b>12,860</b>	<b>48,145</b>	<b>12,919</b>	<b>53,580</b>	<b>13,581</b>	<b>50,647</b>	<b>12,482</b>	<b>48,075</b>	<b>11,069</b>	<b>49,095</b>	<b>10,659</b>
Sovereign	Drawn	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	1,142	218	1,128	225	1,043	217	840	179	886	139	635	71	685	66
	Other <sup>(3)</sup>	356	42	236	17	260	23	340	48	417	27	151	6	371	7
	<b>Total</b>	<b>51,685</b>	<b>4,690</b>	<b>51,376</b>	<b>4,634</b>	<b>50,894</b>	<b>4,428</b>	<b>59,681</b>	<b>4,388</b>	<b>46,222</b>	<b>5,809</b>	<b>44,087</b>	<b>2,157</b>	<b>48,133</b>	<b>2,093</b>
<b>Total Non-retail</b>	Drawn	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	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 <sup>(3)</sup>	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
	<b>Total</b>	<b>271,228</b>	<b>123,550</b>	<b>256,693</b>	<b>120,989</b>	<b>248,317</b>	<b>114,588</b>	<b>259,043</b>	<b>112,856</b>	<b>241,812</b>	<b>113,133</b>	<b>234,836</b>	<b>110,823</b>	<b>236,904</b>	<b>108,727</b>
<b>Retail</b>															
Residential Mortgages	Drawn	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
	<b>Total</b>	<b>164,201</b>	<b>12,061</b>	<b>143,941</b>	<b>10,446</b>	<b>142,424</b>	<b>10,089</b>	<b>139,448</b>	<b>9,712</b>	<b>138,464</b>	<b>9,422</b>	<b>145,999</b>	<b>12,239</b>	<b>142,690</b>	<b>11,973</b>
Secured Lines Of Credit	Drawn	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	10,829	1,182	11,780	1,393	11,579	1,385	11,322	1,335	11,051	1,201	78	1	2	0
	<b>Total</b>	<b>28,596</b>	<b>5,666</b>	<b>29,717</b>	<b>6,044</b>	<b>29,441</b>	<b>5,898</b>	<b>29,156</b>	<b>5,755</b>	<b>28,987</b>	<b>5,328</b>	<b>18,144</b>	<b>968</b>	<b>18,156</b>	<b>953</b>
Qualifying Revolving	Drawn	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	11,005	1,249	12,195	1,418	12,043	1,397	11,902	1,342	11,800	1,391	5,948	926	5,867	884
	<b>Total</b>	<b>25,248</b>	<b>7,344</b>	<b>26,434</b>	<b>7,285</b>	<b>26,133</b>	<b>7,034</b>	<b>25,870</b>	<b>6,800</b>	<b>25,714</b>	<b>7,060</b>	<b>19,783</b>	<b>7,893</b>	<b>19,520</b>	<b>7,678</b>
Other Retail	Drawn	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	578	58	630	67	634	69	618	65	600	58	211	131	163	125
	<b>Total</b>	<b>30,501</b>	<b>18,078</b>	<b>27,839</b>	<b>15,978</b>	<b>26,975</b>	<b>14,886</b>	<b>25,516</b>	<b>14,562</b>	<b>25,345</b>	<b>13,747</b>	<b>24,991</b>	<b>15,121</b>	<b>23,912</b>	<b>14,412</b>
<b>Total Retail</b>	Drawn	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	22,412	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
	<b>Total</b>	<b>248,546</b>	<b>43,149</b>	<b>227,931</b>	<b>39,753</b>	<b>224,973</b>	<b>37,906</b>	<b>219,990</b>	<b>36,829</b>	<b>218,510</b>	<b>35,557</b>	<b>208,917</b>	<b>36,221</b>	<b>204,278</b>	<b>35,016</b>
Securitizations		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		20,426	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
<b>Total Credit risk (excl. Equities &amp; Other Assets)</b>		<b>554,458</b>	<b>175,960</b>	<b>520,630</b>	<b>170,777</b>	<b>506,914</b>	<b>161,709</b>	<b>513,327</b>	<b>159,786</b>	<b>494,491</b>	<b>158,264</b>	<b>476,737</b>	<b>157,075</b>	<b>474,246</b>	<b>155,250</b>
<b>Equities<sup>(5)</sup></b>															
	Grandfathered	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	1,808	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	434	520	425	526	462	573	471	586	468	584	475	663	450	627
	Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Equities</b>	<b>3,557</b>	<b>7,893</b>	<b>3,184</b>	<b>6,606</b>	<b>3,242</b>	<b>6,479</b>	<b>3,289</b>	<b>6,472</b>	<b>2,997</b>	<b>5,665</b>	<b>2,984</b>	<b>5,664</b>	<b>2,820</b>	<b>5,320</b>
Other Assets		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
<b>Total Credit Risk (before Scaling Factor)</b>		<b>597,878</b>	<b>199,729</b>	<b>559,782</b>	<b>193,005</b>	<b>547,137</b>	<b>184,009</b>	<b>552,329</b>	<b>181,843</b>	<b>528,104</b>	<b>176,549</b>	<b>508,125</b>	<b>174,866</b>	<b>504,717</b>	<b>173,109</b>
Add-on for 6% scaling factor <sup>(4)</sup>			7,709		7,743		7,325		7,293		7,050		5,649		5,651
<b>Total Credit Risk</b>		<b>597,878</b>	<b>207,438</b>	<b>559,782</b>	<b>200,748</b>	<b>547,137</b>	<b>191,334</b>	<b>552,329</b>	<b>189,136</b>	<b>528,104</b>	<b>183,599</b>	<b>508,125</b>	<b>180,515</b>	<b>504,717</b>	<b>178,760</b>

(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 <sup>(1,2)</sup>**


(\$MM)	IFRS									
	Q3 2012					Q2 2012				
	Non-Retail			Retail	Total	Non-Retail			Retail	Total
Drawn	Undrawn	Other <sup>(3)</sup>	Drawn			Undrawn	Other <sup>(3)</sup>			
Canada	55,786	26,676	24,771	228,095	335,328	56,219	25,806	25,312	222,084	329,421
USA	54,161	17,123	27,296	318	98,898	53,114	17,472	24,199	357	95,142
Mexico	7,762	201	786	4,980	13,729	7,086	176	750	4,930	12,942
Other International										
Europe	16,537	4,506	7,055	-	28,098	19,815	4,266	7,413	-	31,494
Caribbean	16,132	2,035	1,869	12,601	32,637	15,360	2,288	1,987	12,269	31,904
Latin America (excl. Mexico)	24,604	756	2,340	13,109	40,809	24,222	674	2,028	12,324	39,248
All Other	28,294	3,072	2,193	111	33,670	27,449	2,693	1,916	116	32,174
<b>Total</b>	<b>203,276</b>	<b>54,369</b>	<b>66,310</b>	<b>259,214</b>	<b>583,169</b>	<b>203,265</b>	<b>53,375</b>	<b>63,605</b>	<b>252,080</b>	<b>572,325</b>

	IFRS	CGAAP			
	Q1 2012	Q4 2011	Q3 2011	Q2 2011	Q1 2011
Canada	321,471	305,644	295,879	293,696	289,094
USA	87,889	80,603	80,739	90,280	78,473
Mexico	13,086	12,501	12,694	12,903	12,828
Other International					
Europe	27,437	27,279	28,927	31,921	28,119
Caribbean	32,515	31,835	29,755	29,294	30,888
Latin America (excl. Mexico)	37,736	29,476	28,197	25,365	25,662
All Other	34,324	33,292	30,723	29,868	29,427
<b>Total</b>	<b>554,458</b>	<b>520,630</b>	<b>506,914</b>	<b>513,327</b>	<b>494,491</b>

(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 <sup>(1,2)</sup>



## AIRB NON-RETAIL AND RETAIL PORTFOLIO

(\$MM)	IFRS							
	Q3 2012				Q2 2012			
	Drawn	Undrawn	Other <sup>(3)</sup>	Total	Drawn	Undrawn	Other <sup>(3)</sup>	Total
<b>Non-Retail</b>								
Less than 1 year	100,178	16,649	33,665	150,492	101,252	16,594	30,536	148,382
1 to 5 years	53,558	34,247	28,303	116,108	51,791	32,921	29,190	113,902
Over 5 Years	7,047	1,138	2,128	10,313	7,682	1,115	2,591	11,388
<b>Total Non-Retail</b>	<b>160,783</b>	<b>52,034</b>	<b>64,096</b>	<b>276,913</b>	<b>160,725</b>	<b>50,630</b>	<b>62,317</b>	<b>273,672</b>
<b>Retail</b>								
Less than 1 year	16,714	12,232		28,946	14,655	11,746		26,401
1 to 5 years	144,623	-		144,623	142,613	-		142,613
Over 5 Years	5,420	-		5,420	4,703	-		4,703
Revolving Credits <sup>(4)</sup>	33,784	11,347		45,131	33,315	11,197		44,512
<b>Total Retail</b>	<b>200,541</b>	<b>23,579</b>		<b>224,120</b>	<b>195,286</b>	<b>22,943</b>		<b>218,229</b>
<b>Total</b>	<b>361,324</b>	<b>75,613</b>	<b>64,096</b>	<b>501,033</b>	<b>356,011</b>	<b>73,573</b>	<b>62,317</b>	<b>491,901</b>

	IFRS	CGAAP		
	Q1 2012	Q4 2011	Q3 2011	Q2 2011
<b>Non-Retail</b>				
Less than 1 year	142,515	130,689	130,815	142,907
1 to 5 years	107,972	112,417	102,512	102,914
Over 5 Years	12,758	11,624	12,719	12,336
<b>Total Non-Retail</b>	<b>263,245</b>	<b>254,730</b>	<b>246,046</b>	<b>258,157</b>
<b>Retail</b>				
Less than 1 year	27,972	27,925	27,220	25,957
1 to 5 years	138,191	120,296	119,404	117,537
Over 5 Years	4,247	3,990	3,760	3,391
Revolving Credits <sup>(6)</sup>	44,094	45,459	45,095	44,776
<b>Total Retail</b>	<b>214,504</b>	<b>197,670</b>	<b>195,479</b>	<b>191,661</b>
<b>Total</b>	<b>477,749</b>	<b>452,400</b>	<b>441,525</b>	<b>449,818</b>

(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<sup>(1)</sup>

(\$MM)	IFRS													
	Q3 2012							Q2 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%	719	-	3,796	4,515	59	947	1,006	668	-	3,206	3,874	57	752	809
20%	1,252	2,398	167	3,817	1,590	-	1,590	1,256	4,301	348	5,905	1,610	-	1,610
35%	-	-	-	-	13,549	416	13,965	-	-	-	-	12,778	419	13,197
50%	156	15	433	604	-	-	-	285	7	679	971	-	-	-
75%	-	-	-	-	2,695	15,359	18,054	-	-	-	-	2,508	14,699	17,207
100%	34,929	2,347	374	37,650	363	61	424	32,694	1,700	376	34,770	863	105	968
150%	456	-	-	456	-	55	55	1,053	-	-	1,053	-	60	60
<b>Total</b>	<b>37,512</b>	<b>4,760</b>	<b>4,770</b>	<b>47,042</b>	<b>18,256</b>	<b>16,838</b>	<b>35,094</b>	<b>35,956</b>	<b>6,008</b>	<b>4,609</b>	<b>46,573</b>	<b>17,816</b>	<b>16,035</b>	<b>33,851</b>

Risk Weight	IFRS		CGAAP											
	Q1 2012		Q4 2011		Q3 2011		Q2 2011		Q1 2011		Q4 2010		Q3 2010	
	Non-Retail	Retail	Non-Retail	Retail	Non-Retail	Retail	Non-Retail	Retail	Non-Retail	Retail	Non-Retail	Retail	Non-Retail	Retail
	0%	3,100	813	2,656	800	2,642	1,395	2,759	686	1,993	817	13,137	890	12,616
20%	3,463	1,741	4,087	2,111	3,253	1,963	3,654	1,881	3,291	1,998	16,124	1,986	13,845	2,064
35%	-	13,387	-	11,961	-	11,853	-	11,631	-	11,989	-	12,222	-	12,137
50%	1,220	-	758	-	602	-	727	-	791	-	148	-	166	-
75%	-	17,344	-	14,602	-	13,510	-	13,347	-	13,432	-	13,201	-	12,353
100%	34,193	688	29,861	720	28,829	705	27,409	720	28,141	867	48,607	891	47,998	692
150%	691	69	607	67	569	68	632	64	1,098	44	779	43	592	39
<b>Total</b>	<b>42,667</b>	<b>34,042</b>	<b>37,969</b>	<b>30,261</b>	<b>35,895</b>	<b>29,494</b>	<b>35,181</b>	<b>28,329</b>	<b>35,314</b>	<b>29,147</b>	<b>78,795</b>	<b>29,233</b>	<b>75,217</b>	<b>28,076</b>

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

## NON-RETAIL AIRB PORTFOLIO - CREDIT QUALITY

(MMM)	IFRS												CGAAP				
	Q3 2012				Q2 2012				Q1 2012				Q4 2011				
	Exposure at Default <sup>(2)</sup>	Weighted Average PD <sup>(3,6)</sup>	Weighted Average LGD <sup>(4,6)</sup>	Weighted Average RW <sup>(5,6)</sup>	Exposure at Default <sup>(2)</sup>	Weighted Average PD <sup>(3,6)</sup>	Weighted Average LGD <sup>(4,6)</sup>	Weighted Average RW <sup>(5,6)</sup>	Exposure at Default <sup>(2)</sup>	Weighted Average PD <sup>(3,6)</sup>	Weighted Average LGD <sup>(4,6)</sup>	Weighted Average RW <sup>(5,6)</sup>	Exposure at Default <sup>(2)</sup>	Weighted Average PD <sup>(3,6)</sup>	Weighted Average LGD <sup>(4,6)</sup>	Weighted Average RW <sup>(5,6)</sup>	
	\$	%	%	%	\$	%	%	%	\$	%	%	%	\$	%	%	%	
<b>Investment Grade</b>																	
Corporate	84,526	0.19	43	37	81,921	0.19	43	37	80,464	0.19	43	37	77,424	0.20	44	38	
Bank	57,412	0.15	33	20	60,659	0.15	33	20	56,527	0.13	33	19	51,390	0.16	32	19	
Sovereign	141,976	0.02	6	1	133,271	0.02	6	1	126,280	0.03	6	2	102,249	0.03	8	2	
<b>Sub-Total</b>	<b>283,914</b>	<b>0.10</b>	<b>23</b>	<b>16</b>	<b>275,851</b>	<b>0.10</b>	<b>23</b>	<b>16</b>	<b>263,271</b>	<b>0.10</b>	<b>23</b>	<b>16</b>	<b>231,063</b>	<b>0.12</b>	<b>25</b>	<b>18</b>	
<b>Non-Investment Grade</b>																	
Corporate	51,521	0.80	41	67	50,711	0.80	41	67	51,981	0.81	41	69	50,916	0.87	43	73	
Bank	4,063	0.97	37	55	4,072	0.98	38	56	4,091	1.00	38	59	4,139	1.06	38	61	
Sovereign	3,202	2.16	24	58	2,988	2.32	23	59	3,157	2.37	23	59	2,881	2.61	24	64	
<b>Sub-Total</b>	<b>58,786</b>	<b>0.89</b>	<b>40</b>	<b>66</b>	<b>57,771</b>	<b>0.89</b>	<b>40</b>	<b>66</b>	<b>59,229</b>	<b>0.91</b>	<b>40</b>	<b>67</b>	<b>57,936</b>	<b>0.97</b>	<b>42</b>	<b>72</b>	
<b>Watch List</b>																	
Corporate	3,260	25.62	39	193	3,165	26.06	40	192	3,040	26.67	40	193	2,952	30.03	41	202	
Bank	65	34.39	43	235	63	31.34	40	222	66	36.98	50	252	66	35.94	51	264	
Sovereign	118	17.38	33	143	106	17.67	33	144	1	11.70	33	135	1	12.14	33	139	
<b>Sub-Total</b>	<b>3,443</b>	<b>25.50</b>	<b>39</b>	<b>192</b>	<b>3,334</b>	<b>25.89</b>	<b>39</b>	<b>191</b>	<b>3,107</b>	<b>26.89</b>	<b>40</b>	<b>194</b>	<b>3,019</b>	<b>30.16</b>	<b>42</b>	<b>204</b>	
<b>Default<sup>(7)</sup></b>	<b>1,512</b>	<b>100.00</b>	<b>44</b>	<b>291</b>	<b>1,520</b>	<b>100.00</b>	<b>42</b>	<b>227</b>	<b>1,875</b>	<b>100.00</b>	<b>40</b>	<b>228</b>	<b>1,799</b>	<b>100.00</b>	<b>41</b>	<b>248</b>	
<b>Total</b>	<b>347,655</b>	<b>0.92</b>	<b>26</b>	<b>27</b>	<b>338,476</b>	<b>0.94</b>	<b>26</b>	<b>27</b>	<b>327,482</b>	<b>1.07</b>	<b>27</b>	<b>28</b>	<b>293,817</b>	<b>1.21</b>	<b>29</b>	<b>32</b>	

(1) The cross references of the Bank's internal borrower grades with equivalent rating categories utilized by external rating agencies are outlined on page 154 of the Bank's 2011 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

(MMM)	IFRS										CGAAP					
	Q3 2012				Q2 2012				Q1 2012				Q4 2011			
	Notional Undrawn		Weighted Average EAD (%)		Notional Undrawn		Weighted Average EAD (%)		Notional Undrawn		Weighted Average EAD (%)		Notional Undrawn		Weighted Average EAD (%)	
Corporate	68,873	58	67,157	58	68,802	58	69,751	58								
Bank	16,740	63	17,094	64	17,719	64	17,527	64								
Sovereign	1,984	68	1,958	67	1,693	66	1,644	66								
<b>Total</b>	<b>87,597</b>	<b>59</b>	<b>86,209</b>	<b>59</b>	<b>88,214</b>	<b>60</b>	<b>88,922</b>	<b>60</b>								

**RISK ASSESSMENT OF CREDIT RISK EXPOSURES**

**RETAIL AIRB PORTFOLIO - CREDIT QUALITY**

(SMM) Category of PD Grades <sup>(1)</sup>	IFRS												CGAAP				
	Q3 2012				Q2 2012				Q1 2012				Q4 2011				
	EAD <sup>(2,6)</sup>	PD <sup>(3,6)</sup>	LGD <sup>(4,6)</sup>	RW <sup>(5,6)</sup>	EAD <sup>(2,6)</sup>	PD <sup>(3,6)</sup>	LGD <sup>(4,6)</sup>	RW <sup>(5,6)</sup>	EAD <sup>(2,6)</sup>	PD <sup>(3,6)</sup>	LGD <sup>(4,6)</sup>	RW <sup>(5,6)</sup>	EAD <sup>(2,6)</sup>	PD <sup>(3,6)</sup>	LGD <sup>(4,6)</sup>	RW <sup>(5,6)</sup>	
	\$	%	%	%	\$	%	%	%	\$	%	%	%	\$	%	%	%	
<b>Real Estate Secured</b>																	
Very Low	66,590	0.09	17	4	69,623	0.09	17	4	68,293	0.09	17	4	78,596	0.09	16	4	
Low	4,793	0.28	17	9	4,652	0.28	18	9	4,603	0.28	17	9	6,096	0.33	11	7	
Medium	19,451	1.04	18	23	19,553	1.02	18	22	19,503	1.02	18	22	14,899	1.23	18	25	
High	3,143	5.47	22	76	3,091	5.45	22	75	3,078	5.45	22	75	3,163	6.87	18	66	
Very High	794	32.28	18	98	809	31.93	18	97	830	32.03	18	94	522	41.38	18	93	
Default <sup>(7)</sup>	206	100.00	49	-	218	100.00	50	-	222	100.00	50	-	239	100.00	40	-	
<b>Sub-total</b>	<b>94,977</b>	<b>0.96</b>	<b>18</b>	<b>11</b>	<b>97,946</b>	<b>0.94</b>	<b>17</b>	<b>11</b>	<b>96,529</b>	<b>0.96</b>	<b>17</b>	<b>11</b>	<b>103,515</b>	<b>0.92</b>	<b>16</b>	<b>9</b>	
<b>Qualifying Revolving Retail Exposures(QRRE)</b>																	
Very Low	10,646	0.09	81	5	10,615	0.10	81	5	10,353	0.10	81	5	11,363	0.12	81	6	
Low	4,472	0.32	80	13	4,529	0.32	79	12	4,468	0.32	79	12	4,383	0.37	79	14	
Medium	7,439	1.55	79	40	7,468	1.54	78	40	7,438	1.54	78	40	8,058	1.52	78	39	
High	2,487	7.07	77	113	2,462	6.97	77	112	2,489	6.97	77	112	2,112	6.42	76	106	
Very High	305	40.50	66	182	305	41.47	66	180	312	41.51	66	181	335	33.38	66	180	
Default <sup>(7)</sup>	193	100.00	85	-	189	100.00	85	-	188	100.00	85	-	183	100.00	85	-	
<b>Sub-total</b>	<b>25,542</b>	<b>2.47</b>	<b>80</b>	<b>29</b>	<b>25,568</b>	<b>2.45</b>	<b>79</b>	<b>29</b>	<b>25,248</b>	<b>2.49</b>	<b>79</b>	<b>29</b>	<b>26,434</b>	<b>2.21</b>	<b>79</b>	<b>28</b>	
<b>Other Retail</b>																	
Very Low	2,333	0.11	39	11	2,109	0.11	38	10	2,143	0.11	38	11	2,208	0.12	38	11	
Low	6,596	0.33	53	30	6,141	0.33	52	29	5,845	0.33	52	29	5,891	0.41	51	32	
Medium	5,290	1.52	62	69	4,877	1.51	62	69	4,723	1.51	62	69	4,725	1.34	61	65	
High	1,319	6.47	56	86	1,190	6.53	56	86	1,161	6.57	56	87	978	6.13	58	89	
Very High	262	42.00	59	136	250	41.85	59	136	246	44.12	59	133	247	37.57	58	136	
Default <sup>(7)</sup>	104	100.00	87	-	104	100.00	87	-	114	100.00	87	-	120	100.00	87	-	
<b>Sub-total</b>	<b>15,904</b>	<b>2.54</b>	<b>54</b>	<b>46</b>	<b>14,671</b>	<b>2.61</b>	<b>54</b>	<b>46</b>	<b>14,232</b>	<b>2.76</b>	<b>54</b>	<b>46</b>	<b>14,169</b>	<b>2.57</b>	<b>53</b>	<b>45</b>	
<b>Total Retail</b>																	
Very Low	79,569	0.10	27	4	82,347	0.09	26	4	80,789	0.09	25	4	92,167	0.10	24	4	
Low	15,861	0.31	50	19	15,322	0.31	50	18	14,916	0.31	49	18	16,370	0.37	44	18	
Medium	32,180	1.23	39	34	31,898	1.21	39	33	31,664	1.22	38	33	27,682	1.33	43	36	
High	6,949	6.23	48	91	6,743	6.20	48	90	6,728	6.21	48	91	6,253	6.60	44	83	
Very High	1,361	35.99	37	124	1,364	35.88	36	122	1,388	36.31	36	121	1,104	38.10	41	129	
Default <sup>(7)</sup>	503	100.00	71	-	511	100.00	71	-	524	100.00	71	-	542	100.00	66	-	
<b>Total</b>	<b>136,423</b>	<b>1.43</b>	<b>34</b>	<b>19</b>	<b>138,185</b>	<b>1.40</b>	<b>33</b>	<b>18</b>	<b>136,009</b>	<b>1.44</b>	<b>33</b>	<b>18</b>	<b>144,118</b>	<b>1.31</b>	<b>31</b>	<b>16</b>	

(1) The general relationship between probability of default (PD) ranges and the category of PD grades is detailed on page 155 of the Bank's 2011 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			
	Q3 2012 <sup>(3)</sup>		Q2 2012 <sup>(3)</sup>		Q1 2012 <sup>(3)</sup>		Q4 2011		Q3 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 (%)
<b>Non-Retail<sup>(1)</sup></b>										
Corporate	<b>0.16</b>	<b>1.48</b>	0.19	1.45	0.19	1.49	0.18	0.90	0.15	1.03
Sovereign	-	<b>0.22</b>	-	0.16	-	0.17	-	0.03	-	0.02
Bank	-	<b>0.51</b>	-	0.58	-	0.54	-	0.06	-	0.05
<b>Retail<sup>(2)</sup></b>										
Real Estate Secured	<b>0.02</b>	<b>0.14</b>	0.02	0.14	0.02	0.12	0.02	0.06	0.02	0.06
QRRE	<b>1.94</b>	<b>2.88</b>	1.88	2.78	1.92	2.86	1.96	3.38	1.98	3.35
Other Retail	<b>0.61</b>	<b>1.80</b>	0.66	1.85	0.74	1.89	0.81	1.81	0.87	1.93

(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<sup>(1)</sup>

(SMM)	IFRS									CGAAP		
	Q3 2012			Q2 2012			Q1 2012			Q4 2011		
	Financial Collateral	Guarantees / Credit Derivatives		Financial Collateral	Guarantees / Credit Derivatives		Financial Collateral	Guarantees / Credit Derivatives		Financial Collateral	Guarantees / Credit Derivatives	
Standardized Approach	Standardized Approach	AIRB Approach	Standardized Approach	Standardized Approach	AIRB Approach	Standardized Approach	Standardized Approach	AIRB Approach	Standardized Approach	Standardized Approach	AIRB Approach	
<b>Basel II Exposure type</b>												
<b>Non-Retail</b>												
Corporate	1,035	815	3,301	1,009	835	3,748	748	878	5,181	695	771	4,880
Bank	-	-	7,428	-	-	7,502	-	-	9,734	-	-	1,925
Sovereign	-	-	290	-	-	416	-	-	61	-	-	83
<b>Total Non-Retail</b>	<b>1,035</b>	<b>815</b>	<b>11,019</b>	<b>1,009</b>	<b>835</b>	<b>11,666</b>	<b>748</b>	<b>878</b>	<b>14,976</b>	<b>695</b>	<b>771</b>	<b>6,888</b>
<b>Retail</b>												
Residential Mortgages <sup>(2)</sup>	59	3,430	87,697	57	3,394	80,044	54	3,513	78,495	52	3,828	53,552
Secured Lines of Credit												
Qualifying Revolving Retail Exposures(QRRE)												
Other Retail	577	785	-	573	599	-	587	589	-	592	624	-
<b>Total Retail</b>	<b>636</b>	<b>4,215</b>	<b>87,697</b>	<b>630</b>	<b>3,993</b>	<b>80,044</b>	<b>641</b>	<b>4,102</b>	<b>78,495</b>	<b>644</b>	<b>4,452</b>	<b>53,552</b>
<b>Total</b>	<b>1,671</b>	<b>5,030</b>	<b>98,716</b>	<b>1,639</b>	<b>4,828</b>	<b>91,710</b>	<b>1,389</b>	<b>4,980</b>	<b>93,471</b>	<b>1,339</b>	<b>5,223</b>	<b>60,440</b>

(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.

(\$MM)	IFRS								CGAAP							
	Q3 2012 <sup>(1)</sup>				Q2 2012 <sup>(1)</sup>				Q1 2012 <sup>(1)</sup>				Q4 2011 <sup>(1)</sup>			
	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk Weighted Amount <sup>(2)</sup>	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk Weighted Amount <sup>(2)</sup>	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk Weighted Amount <sup>(2)</sup>	Notional Amount	Credit Risk Amount	Credit Risk Equivalent Amount	Risk Weighted Amount <sup>(2)</sup>
<b>Contract Types</b>																
<b>Interest Rate Contracts:</b>																
Futures and Forward Rate Agreements	346,402	7	128	23	328,482	3	125	23	276,007	2	29	6	260,462	7	52	10
Swaps	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	1,476,115	3,065	6,337	1,867
Options Purchased	46,315	6	24	9	96,702	16	17	6	70,853	21	16	5	80,003	15	14	6
Options Written	57,675	-	-	0	105,572	-	-	0	76,399	-	-	0	85,212	-	-	0
<b>Total</b>	<b>2,022,413</b>	<b>4,023</b>	<b>5,828</b>	<b>1,896</b>	<b>2,078,756</b>	<b>2,372</b>	<b>5,284</b>	<b>1,740</b>	<b>1,876,741</b>	<b>2,725</b>	<b>5,830</b>	<b>1,862</b>	<b>1,901,792</b>	<b>3,087</b>	<b>6,403</b>	<b>1,883</b>
<b>Foreign Exchange Contracts:</b>																
Futures, Spots and Forwards	323,391	1,315	4,266	845	293,832	698	3,219	736	294,268	1,090	3,498	834	292,886	1,707	4,311	932
Swaps	188,577	1,584	4,440	1,129	193,910	1,629	4,557	1,129	189,869	1,818	4,876	1,164	189,198	2,017	5,163	1,256
Options Purchased	3,361	29	70	17	3,937	34	61	14	4,077	44	40	10	3,993	102	30	11
Options Written	3,202	-	-	0	3,992	-	-	0	4,322	-	-	0	4,489	-	-	0
<b>Total</b>	<b>518,531</b>	<b>2,928</b>	<b>8,776</b>	<b>1,991</b>	<b>495,671</b>	<b>2,361</b>	<b>7,837</b>	<b>1,879</b>	<b>492,536</b>	<b>2,952</b>	<b>8,414</b>	<b>2,008</b>	<b>490,566</b>	<b>3,826</b>	<b>9,504</b>	<b>2,199</b>
<b>Other Derivatives Contracts:</b>																
Equity	43,042	464	1,740	534	43,546	929	3,024	522	35,949	775	2,309	404	34,608	1,012	2,525	454
Credit	70,400	370	2,331	545	69,746	394	2,404	670	72,828	250	2,504	715	72,997	58	2,165	666
Other	54,255	1,004	2,055	890	54,339	1,000	2,509	1,011	52,379	1,024	2,360	985	41,881	786	1,817	668
<b>Total</b>	<b>167,697</b>	<b>1,838</b>	<b>6,126</b>	<b>1,969</b>	<b>167,631</b>	<b>2,323</b>	<b>7,937</b>	<b>2,203</b>	<b>161,156</b>	<b>2,049</b>	<b>7,173</b>	<b>2,104</b>	<b>149,486</b>	<b>1,856</b>	<b>6,507</b>	<b>1,788</b>
<b>Total Derivatives after Netting and Collateral</b>	<b>2,708,641</b>	<b>8,789</b>	<b>20,730</b>	<b>5,856</b>	<b>2,742,058</b>	<b>7,056</b>	<b>21,058</b>	<b>5,822</b>	<b>2,530,433</b>	<b>7,726</b>	<b>21,417</b>	<b>5,974</b>	<b>2,541,844</b>	<b>8,769</b>	<b>22,414</b>	<b>5,870</b>

Contract Types	CGAAP							
	Q3 2011 <sup>(1)</sup>		Q2 2011 <sup>(1)</sup>		Q1 2011 <sup>(1)</sup>		Q4 2010	
	Notional Amount	Credit Risk Equivalent Amount	Notional Amount	Credit Risk Equivalent Amount	Notional Amount	Credit Risk Equivalent Amount	Notional Amount	Credit Risk Equivalent Amount
<b>Interest Rate Contracts:</b>								
Futures and Forward Rate Agreements	322,723	75	288,677	48	289,231	53	230,720	75
Swaps	1,565,446	4,963	1,482,913	3,543	1,211,751	5,110	1,137,074	16,914
Options Purchased	99,283	28	108,975	17	81,221	22	85,483	192
Options Written	84,333	0	89,920	0	71,989	0	57,813	0
<b>Total</b>	<b>2,071,785</b>	<b>5,065</b>	<b>1,970,485</b>	<b>3,608</b>	<b>1,654,192</b>	<b>5,185</b>	<b>1,511,090</b>	<b>17,181</b>
<b>Foreign Exchange Contracts:</b>								
Futures, Spots and Forwards	283,259	3,644	268,800	3,761	258,412	2,955	240,177	6,448
Swaps	185,442	5,731	184,188	6,305	174,576	5,805	156,240	13,806
Options Purchased	3,794	91	3,861	118	3,725	38	5,423	265
Options Written	4,249	0	4,727	0	4,099	0	5,887	0
<b>Total</b>	<b>476,744</b>	<b>9,466</b>	<b>461,576</b>	<b>10,184</b>	<b>440,812</b>	<b>8,797</b>	<b>407,727</b>	<b>20,519</b>
<b>Other Derivatives Contracts:</b>								
Equity	45,480	3,165	50,265	2,926	40,228	2,569	36,774	2,548
Credit	71,856	2,096	75,290	2,174	78,703	2,455	80,308	5,752
Other	41,909	994	38,527	2,608	22,215	1,584	18,928	2,085
<b>Total</b>	<b>159,245</b>	<b>6,255</b>	<b>164,082</b>	<b>7,708</b>	<b>141,146</b>	<b>6,608</b>	<b>136,010</b>	<b>10,385</b>
<b>Total Derivatives</b>	<b>2,707,774</b>	<b>20,786</b>	<b>2,596,143</b>	<b>21,500</b>	<b>2,236,150</b>	<b>20,590</b>	<b>2,054,827</b>	<b>48,085</b>
Less: Impact of Master Netting Agreements and Collateral		n/a <sup>(1)</sup>		n/a <sup>(1)</sup>		n/a <sup>(1)</sup>		29,711
<b>Total after Netting and Collateral</b>								<b>18,374</b>
<b>Risk Weighted Amount<sup>(2)</sup></b>		<b>5,589</b>		<b>6,175</b>		<b>5,396</b>		<b>5,656</b>

(1) Effective Q1 2011, the impact of Master Netting Agreements and Collateral is incorporated within the various contracts.

(2) Risk Weighted Amounts reported are net of impact of collateral and master netting arrangements.

**RISK-WEIGHTED ASSETS FOR SECURITIZATION EXPOSURES - BANKING BOOK <sup>(1)</sup>**


(\$MM)			IFRS <sup>(2)</sup>											
			Q3 2012				Q2 2012				Q1 2012			
Risk Category	External Rating (S&P)	Risk-Weight %	Exposure at Default <sup>(3)</sup>			Risk-Weighted Assets	Exposure at Default <sup>(3)</sup>			Risk-Weighted Assets	Exposure at Default <sup>(3)</sup>			Risk-Weighted Assets
			On - Balance Sheet	Off - Balance Sheet	Total		On - Balance Sheet	Off - Balance Sheet	Total		On - Balance Sheet	Off - Balance Sheet	Total	
<b>Securitization</b>														
Investment Grade	AAA to A	7 - 25	5,919	8,626	14,545	1,258	5,202	7,625	12,827	1,103	5,449	6,493	11,942	1,080
	A- to BBB-	35 - 100	1,266	22	1,288	652	1,221	20	1,241	648	1,064	16	1,080	568
Non-Investment Grade	BB+ to BB-	150 - 650	41	-	41	150	55	-	55	196	49	-	49	164
	Below BB-	Capital Deduction <sup>(4)</sup>	210	-	210	n/a	210	-	210	n/a	215	-	215	n/a
			7,436	8,648	16,084	2,060	6,688	7,645	14,333	1,947	6,777	6,509	13,286	1,812
<b>Resecuritization</b>														
Investment Grade	AAA to A	20 - 65	161	200	361	204	67	200	267	163	126	200	326	136
	A- to BBB-	100 - 350	210	-	210	439	303	-	303	855	288	-	288	486
Non-Investment Grade	BB+ to BB-	500 - 850	234	-	234	1,701	155	-	155	1,095	168	-	168	1,172
	Below BB-	Capital Deduction <sup>(4)</sup>	66	-	66	n/a	182	-	182	n/a	190	-	190	n/a
			671	200	871	2,344	707	200	907	2,113	772	200	972	1,794
<b>Total</b>			<b>8,107</b>	<b>8,848</b>	<b>16,955</b>	<b>4,404</b>	<b>7,395</b>	<b>7,845</b>	<b>15,240</b>	<b>4,060</b>	<b>7,549</b>	<b>6,709</b>	<b>14,258</b>	<b>3,606</b>

(\$MM)		IFRS <sup>(2)</sup>											
		Q3 2012				Q2 2012				Q1 2012			
Underlying Asset		Exposure at Default <sup>(3)</sup>			Capital Deduction <sup>(4)</sup>	Exposure at Default <sup>(3)</sup>			Capital Deduction <sup>(4)</sup>	Exposure at Default <sup>(3)</sup>			Capital Deduction <sup>(4)</sup>
		On- Balance Sheet	Off- Balance Sheet	Total		On- Balance Sheet	Off- Balance Sheet	Total		On- Balance Sheet	Off- Balance Sheet	Total	
Residential Mortgages		218	510	728	2	232	510	742	1	149	204	353	-
Credit cards/Consumer receivables		509	53	562	-	11	39	50	-	23	28	51	-
Auto loans/Leases		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		440	200	640	71	451	200	651	167	485	200	685	175
Business Loans		928	-	928	-	1,039	-	1,039	10	1,067	-	1,067	10
Trade receivables		1,847	3,328	5,175	-	1,557	3,214	4,771	-	1,614	3,007	4,621	-
Other		689	37	726	-	549	20	569	11	456	19	475	11
<b>Total</b>		<b>8,107</b>	<b>8,848</b>	<b>16,955</b>	<b>276</b>	<b>7,395</b>	<b>7,845</b>	<b>15,240</b>	<b>392</b>	<b>7,549</b>	<b>6,709</b>	<b>14,258</b>	<b>405</b>

(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 <sup>(1)</sup>



			CGAAP							
			Q4 2011				Q3 2011			
Risk Category	External Rating (S&P)	Risk-Weight %	Exposure at Default <sup>(1)</sup>			Risk-Weighted Assets	Exposure at Default <sup>(1)</sup>			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 <sup>(2)</sup>	366	227	593	n/a	409	224	633	n/a
<b>Total</b>			<b>4,457</b>	<b>10,009</b>	<b>14,466</b>	<b>4,423</b>	<b>4,905</b>	<b>9,194</b>	<b>14,099</b>	<b>3,923</b>

			CGAAP							
			Q2 2011				Q1 2011			
Risk Category	External Rating (S&P)	Risk-Weight %	Exposure at Default <sup>(1)</sup>			Risk-Weighted Assets	Exposure at Default <sup>(1)</sup>			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 <sup>(2)</sup>	420	230	650	n/a	477	250	727	n/a
<b>Total</b>			<b>5,491</b>	<b>8,487</b>	<b>13,978</b>	<b>4,225</b>	<b>6,230</b>	<b>8,557</b>	<b>14,787</b>	<b>4,441</b>

(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.

<b>Credit Risk Parameters</b>	
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.
<b>Exposure Types</b>	
<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.
<b>Exposure Sub-types</b>	
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.