

SUPPLEMENTARY FINANCIAL INFORMATION



July 31, 2013

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HIGHLIGHTS



	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR		
	2013			2012				2011		2013	2012	2012	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3				
Operating Performance:													
Net Income (\$MM)	1,768	1,601	1,625	1,519	2,051	1,460	1,436	1,157	1,303	4,994	4,947	6,466	5,330
Net Income attributable to Common Shareholders (\$MM)	1,649	1,479	1,504	1,398	1,946	1,336	1,343	1,071	1,209	4,632	4,625	6,023	4,965
EPS (\$) - Basic	1.38	1.24	1.27	1.20	1.70	1.18	1.23	0.99	1.12	3.88	4.12	5.31	4.63
- Diluted	1.37	1.23	1.25	1.18	1.69	1.15	1.20	0.97	1.10	3.85	4.05	5.22	4.53
ROE (%) ⁽¹⁾	17.0	16.2	16.6	16.4	24.6	18.6	19.8	16.4	19.1	16.6	21.1	19.7	20.3
Core Banking Margin (TEB) (%) ⁽¹⁾	2.34	2.31	2.30	2.35	2.33	2.37	2.25	2.26	2.31	2.31	2.32	2.32	2.32
Productivity Ratio (TEB) (%) ⁽¹⁾	53.3	53.6	53.5	54.9	46.9	53.7	53.5	57.9	53.7	53.4	51.1	52.0	53.9
Effective Tax Rate (%)	20.6	21.5	21.1	17.0	17.7	22.2	22.3	20.5	23.3	21.0	20.4	19.6	21.1
Effective Tax Rate (TEB) (%)	23.3	24.5	23.8	20.2	20.2	24.9	25.1	24.3	26.5	23.8	23.1	22.4	24.3
Cash Flow:													
Cash Net Income (\$MM) ⁽²⁾	1,788	1,620	1,644	1,535	2,068	1,475	1,451	1,172	1,318	5,052	4,994	6,529	5,385
Adjusted EPS (\$) - Basic ⁽²⁾	1.40	1.26	1.28	1.21	1.72	1.19	1.24	1.00	1.13	3.94	4.16	5.37	4.68
- Diluted ⁽¹⁾⁽²⁾	1.39	1.24	1.27	1.20	1.70	1.16	1.22	0.98	1.11	3.90	4.09	5.28	4.58
Cash ROE (%) ⁽²⁾	17.2	16.4	16.8	16.6	24.8	18.9	20.0	16.6	19.3	16.8	21.3	19.9	20.5
Balance Sheet:													
Total Assets (\$B)	742.6	754.2	736.4	668.0	670.0	659.7	637.1	594.4	587.6				
Customer Loans and Acceptances (\$B)	408.2	404.9	398.4	361.4	355.4	344.9	340.9	327.2	318.1				
Deposits (\$B)	506.0	517.9	512.6	463.6	461.0	460.9	451.6	421.3	415.2				
Common Shareholders' Equity (\$B)	39.1	38.0	36.8	35.3	32.4	30.6	28.1	26.4	25.6				
Credit Quality:													
Net Impaired Loans (\$MM) ⁽³⁾	1,854	1,788	1,902	1,973	2,032	1,999	1,806	1,957	1,990				
- % of Customer Loans and Acceptances	0.45	0.44	0.48	0.55	0.57	0.58	0.53	0.60	0.63				
Allowance for Credit Losses (\$MM) ⁽³⁾	3,105	3,116	3,008	2,881	2,777	2,636	2,682	2,622	2,653				
Total Provision for Credit Losses (\$MM)	314	343	310	321	402	264	265	281	250	967	931	1,252	1,076
- % of Average Customer Loans and Acceptances ⁽⁴⁾	0.31	0.35	0.32	0.36	0.46	0.31	0.32	0.34	0.32	0.32	0.37	0.36	0.34
Capital Measures:⁽⁵⁾													
Common Equity Tier 1 Capital Ratio (%)	8.9	8.6	8.2	N/A	N/A	N/A	N/A						
Tier 1 Capital Ratio (%)	11.0	10.7	10.3	13.6	12.6	12.2	11.4						
Total Capital Ratio (%)	13.8	13.6	13.5	16.7	14.4	14.0	13.2						
Tangible Common Equity Ratio (%)	10.9	10.4	10.1	11.3	10.2	9.4	8.5						
Assets to Capital Multiple (X)	17.1	17.5	17.3	15.0	17.2	17.5	17.7						
Risk-Weighted Assets (\$MM)	282,309	280,747	280,061	253,309	252,399	252,862	253,075						

(1) Refer to page 5 in the Report to Shareholders for a discussion on non-GAAP measures.

(2) Excludes amortization of intangibles related to acquisitions (excluding software, net of taxes).

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

(4) Excluding the Collective Allowance against Performing Loans, the PCL ratio would be Q3/12: 0.34%, Q4/11: 0.38%, Q3/11: 0.35% and full year 2012: 0.33% and 2011: 0.36%

(5) Effective November 1, 2012, regulatory capital ratios are determined in accordance with Basel III rules. Comparative amounts for prior periods were determined in accordance with Basel II rules and have not been restated.

COMMON SHARE AND OTHER INFORMATION



	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR		
	2013			2012				2011		2013	2012	2012	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3				
Valuation:													
Book Value per Share (\$)	32.51	31.73	30.85	29.76	28.29	26.78	25.49	24.20	23.59	32.51	28.29	29.76	24.20
Share Price (\$) - High	60.15	61.84	59.20	55.00	54.89	57.18	56.95	54.96	59.73	61.84	57.18	57.18	61.28
- Low	55.10	56.33	52.30	51.24	50.25	50.22	47.54	49.00	53.77	52.30	47.54	47.54	49.00
- Close	58.01	58.09	58.65	54.25	52.35	54.80	51.53	52.53	54.18	58.01	52.35	54.25	52.53
Share Price (Closing) as % Book Value	178.4	183.1	190.1	182.3	185.0	204.6	202.2	217.1	229.7	178.4	185.0	182.3	217.1
Price (Closing) / Earnings Ratio (X) ⁽¹⁾	11.4	10.7	11.0	10.2	10.3	12.1	10.8	11.3	11.7	11.4	10.3	10.2	11.3
Market Capitalization (\$MM)	69,795	69,602	69,896	64,252	59,988	62,545	56,840	57,204	58,799	69,795	59,988	64,252	57,204
Dividends:													
Common Dividends Paid (\$MM)	719	716	676	672	628	626	567	564	563	2,111	1,821	2,493	2,200
Common Dividends/Share (\$)	0.60	0.60	0.57	0.57	0.55	0.55	0.52	0.52	0.52	1.77	1.62	2.19	2.05
Shares:													
Number of Common Shares Outstanding at Period End (MM)	1,203	1,198	1,192	1,184	1,146	1,141	1,103	1,089	1,085				
Average Number of Common Shares Outstanding (MM) - Basic	1,198	1,193	1,186	1,166	1,142	1,134	1,091	1,086	1,082	1,192	1,122	1,133	1,072
- Diluted	1,207	1,213	1,204	1,184	1,160	1,168	1,125	1,118	1,115	1,207	1,151	1,160	1,108
Other Information: ⁽²⁾													
Employees	83,416	83,894	82,618	81,497	81,281	80,932	77,302	75,362	74,902				
Branches and Offices	3,338	3,408	3,392	3,123	3,115	3,115	3,116	2,926	2,910				
ABMs	8,056	7,468	7,420	7,341	7,307	6,795	6,737	6,260	6,193				
Senior Debt Credit Ratings:													
Moody's	Aa2	Aa2	Aa2	Aa1	Aa1	Aa1	Aa1	Aa1	Aa1				
Standard & Poor's	A+	A+	A+	AA-	AA-	AA-	AA-	AA-	AA-				

(1) Based on trailing 4 quarters' EPS

(2) Excludes affiliates

CONSOLIDATED STATEMENT OF INCOME



(\$MM)

	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR		
	2013			2012				2011		2013	2012	2012	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3				
CONSOLIDATED STATEMENT OF INCOME:													
Interest Income (TEB)	4,749	4,653	4,693	4,363	4,422	4,254	4,132	4,059	4,040	14,095	12,808	17,171	15,876
Interest Expense	1,814	1,866	1,918	1,779	1,850	1,770	1,752	1,725	1,738	5,598	5,372	7,151	6,841
Net Interest Income (TEB)	2,935	2,787	2,775	2,584	2,572	2,484	2,380	2,334	2,302	8,497	7,436	10,020	9,035
Net Fee and Commission Revenues (Page 10)	1,754	1,736	1,661	1,634	1,563	1,577	1,500	1,489	1,467	5,151	4,640	6,274	5,727
Net Income from Investments in Associated Corporations (Page 10)	267	136	150	118	111	120	93	109	112	553	324	442	433
Other Operating Income (TEB) (Page 10)	646	645	670	602	1,343	592	716	367	490	1,961	2,651	3,253	2,402
Total Revenue (TEB)	5,602	5,304	5,256	4,938	5,589	4,773	4,689	4,299	4,371	16,162	15,051	19,989	17,597
Taxable Equivalent Adjustment	79	82	74	74	77	69	68	74	73	235	214	288	287
Total Revenue	5,523	5,222	5,182	4,864	5,512	4,704	4,621	4,225	4,298	15,927	14,837	19,701	17,310
Provision for Credit Losses	314	343	310	321	402	264	265	281	250	967	931	1,252	1,076
Total Operating Expenses (Page 11)	2,984	2,841	2,813	2,713	2,618	2,565	2,507	2,489	2,348	8,638	7,690	10,403	9,481
Income before Taxes	2,225	2,038	2,059	1,830	2,492	1,875	1,849	1,455	1,700	6,322	6,216	8,046	6,753
Income Tax Expense	457	437	434	311	441	415	413	298	397	1,328	1,269	1,580	1,423
Net Income	1,768	1,601	1,625	1,519	2,051	1,460	1,436	1,157	1,303	4,994	4,947	6,466	5,330
Amortization of Intangibles (net of taxes) ⁽¹⁾	20	19	19	16	17	15	15	15	15	58	47	63	55
Cash Net Income	1,788	1,620	1,644	1,535	2,068	1,475	1,451	1,172	1,318	5,052	4,994	6,529	5,385
Net Income Attributable to Non-Controlling Interests	65	67	66	66	50	69	38	31	39	198	157	223	149
Non-Controlling Interests in Subsidiaries	57	61	59	59	58	56	25	17	24	177	139	198	91
Capital Instrument Equity Holders	8	6	7	7	(8)	13	13	14	15	21	18	25	58
Net Income Attributable to Equity Holders of the Bank	1,703	1,534	1,559	1,453	2,001	1,391	1,398	1,126	1,264	4,796	4,790	6,243	5,181
Preferred Shareholders	54	55	55	55	55	55	55	55	55	164	165	220	216
Common Shareholders	1,649	1,479	1,504	1,398	1,946	1,336	1,343	1,071	1,209	4,632	4,625	6,023	4,965

(1) Excludes amortization of intangibles related to acquisitions (excluding software, net of taxes).

BUSINESS SEGMENT PERFORMANCE: CANADIAN BANKING


(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR		
	2013			2012				2011		2013	2012	2012	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3				
Net Interest Income (TEB)	1,423	1,352	1,361	1,229	1,197	1,156	1,174	1,145	1,160	4,136	3,527	4,756	4,553
Net Fee and Commission Revenues	367	369	384	376	375	361	365	363	360	1,120	1,101	1,477	1,418
Net Income (Loss) from Investments in Associated Corporations	2	-	9	(2)	5	-	1	2	1	11	6	4	7
Other Operating Income (TEB)	8	25	1	(2)	43	-	9	2	(4)	34	52	50	13
Total Revenue (TEB)	1,800	1,746	1,755	1,601	1,620	1,517	1,549	1,512	1,517	5,301	4,686	6,287	5,991
Provision for Credit Losses	(108)	(136)	(118)	(132)	(118)	(120)	(136)	(135)	(146)	(362)	(374)	(506)	(592)
Operating Expenses	(893)	(869)	(861)	(820)	(793)	(771)	(768)	(797)	(783)	(2,623)	(2,332)	(3,152)	(3,084)
Income Tax Expense (TEB)	(209)	(194)	(202)	(168)	(188)	(165)	(170)	(161)	(162)	(605)	(523)	(691)	(645)
Net Income	590	547	574	481	521	461	475	419	426	1,711	1,457	1,938	1,670
Net Income Attributable to Non-Controlling Interests	-	-	-	-	1	-	1	-	1	-	2	2	3
Net Income Attributable to Equity Holders of the Bank	590	547	574	481	520	461	474	419	425	1,711	1,455	1,936	1,667
Profitability Measurements:													
Return on Economic Equity (%) ⁽¹⁾	36.5	34.6	36.3	37.7	41.7	38.3	38.8	35.2	36.0	35.8	39.6	39.1	35.7
Net Interest Margin ⁽²⁾	2.11	2.08	2.08	2.15	2.15	2.17	2.18	2.15	2.22	2.09	2.16	2.16	2.21
Provision for Credit Losses as % of Average Loans & Acceptances	0.16	0.21	0.18	0.23	0.21	0.22	0.25	0.25	0.27	0.18	0.23	0.23	0.28
Productivity Ratio (%)	49.6	49.8	49.1	51.2	49.0	50.8	49.6	52.7	51.6	49.5	49.8	50.1	51.5
Average Balances (\$B):													
Residential Mortgages	186.5	185.9	180.3	153.5	149.5	146.4	144.6	142.1	139.1	184.2	146.8	148.5	138.3
Personal & Credit Card Loans	53.2	51.7	51.1	49.9	48.5	47.4	47.3	47.0	46.2	52.0	47.7	48.3	46.1
Business and Government Loans & Acceptances	30.9	30.4	29.5	28.4	28.3	27.3	26.3	26.0	25.8	30.3	27.3	27.6	25.4
Other Assets	3.7	4.8	5.7	0.4	0.6	0.5	0.7	0.7	0.7	4.7	0.7	0.5	0.7
Total Assets	274.3	272.8	266.6	232.2	226.9	221.6	218.9	215.8	211.8	271.2	222.5	224.9	210.5
Total Deposits	189.1	186.9	180.4	149.5	147.6	145.0	144.5	142.3	140.7	185.4	145.7	146.7	140.1
Other Liabilities	4.0	4.6	4.8	3.9	4.0	3.6	3.4	3.3	3.1	4.5	3.7	3.7	3.1
Total Liabilities	193.1	191.5	185.2	153.4	151.6	148.6	147.9	145.6	143.8	189.9	149.4	150.4	143.2
Other:													
Branches	1,037	1,039	1,038	1,037	1,035	1,032	1,030	1,029	1,027				
Employees	19,624	19,461	19,502	18,595	18,764	18,721	18,654	18,765	19,024				
ABMs	3,527	3,519	3,509	3,488	3,467	3,011	3,030	3,015	2,986				

(1) Refer to page 5 for a discussion of non-GAAP measures.

(2) 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		
	2013			2012				2011		2013	2012	2012	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3				
Net Interest Income (TEB)	1,263	1,248	1,200	1,153	1,175	1,137	1,003	941	918	3,711	3,315	4,468	3,579
Net Fee and Commission Revenues	350	342	334	352	320	336	291	294	263	1,026	947	1,299	1,076
Net Income from Investments in Associated Corporations	300	127	132	103	104	109	68	100	98	559	281	384	378
Other Operating Income (TEB)	92	131	90	84	93	81	89	100	53	313	263	347	356
Total Revenue (TEB)	2,005	1,848	1,756	1,692	1,692	1,663	1,451	1,435	1,332	5,609	4,806	6,498	5,389
Provision for Credit Losses	(194)	(194)	(186)	(176)	(168)	(145)	(124)	(158)	(126)	(574)	(437)	(613)	(509)
Operating Expenses	(1,091)	(1,029)	(976)	(979)	(937)	(926)	(845)	(820)	(761)	(3,096)	(2,708)	(3,687)	(3,038)
Income Tax Expense (TEB)	(180)	(154)	(128)	(84)	(145)	(144)	(91)	(86)	(102)	(462)	(380)	(464)	(375)
Net Income	540	471	466	453	442	448	391	371	343	1,477	1,281	1,734	1,467
Net Income Attributable to Non-Controlling Interests	46	52	50	52	50	49	18	9	17	148	117	169	59
Net Income Attributable to Equity Holders of the Bank	494	419	416	401	392	399	373	362	326	1,329	1,164	1,565	1,408
Profitability Measurements:													
Return on Economic Equity (%) ⁽¹⁾	15.9	13.8	13.9	12.4	11.7	12.4	12.7	13.3	12.3	14.6	12.2	12.3	13.2
Net Interest Margin ⁽²⁾	4.14	4.24	4.19	4.17	4.23	4.20	3.98	3.85	3.94	4.19	4.13	4.14	3.89
Provision for Credit Losses as % of Average Loans & Acceptances	0.84	0.87	0.87	0.84	0.81	0.71	0.65	0.87	0.73	0.86	0.72	0.75	0.75
Productivity Ratio (%)	54.4	55.7	55.6	57.9	55.4	55.7	58.2	57.1	57.1	55.2	56.3	56.7	56.4
Average Balances (\$B):													
Residential Mortgages	19.0	19.1	18.1	17.9	17.1	16.6	15.4	15.5	15.1	18.8	16.4	16.8	15.2
Personal & Credit Card Loans	16.1	16.1	14.7	14.2	13.9	13.9	11.3	10.9	10.5	15.7	13.1	13.4	10.4
Business and Government Loans & Acceptances	58.3	57.5	53.7	52.4	53.0	53.3	49.9	46.5	43.1	56.5	52.1	52.1	43.1
Investment Securities	12.5	12.2	12.0	11.7	10.9	10.5	9.6	9.5	9.3	12.3	10.3	10.7	9.3
Deposits with Banks	10.4	10.6	9.9	9.0	9.9	9.6	8.6	8.9	8.4	10.3	9.4	9.3	8.3
Other Assets	5.7	6.2	6.5	6.1	7.0	7.6	6.7	6.8	7.2	5.9	7.1	6.8	6.9
Total Assets	122.0	121.7	114.9	111.3	111.8	111.5	101.5	98.1	93.6	119.5	108.4	109.1	93.2
Total Deposits	61.9	61.7	59.8	57.5	56.1	55.2	48.5	46.9	45.4	61.1	53.2	54.3	45.2
Other Liabilities	16.7	17.2	16.5	15.7	16.3	15.9	14.3	14.9	14.3	16.8	15.6	15.6	14.3
Total Liabilities	78.6	78.9	76.3	73.2	72.4	71.1	62.8	61.8	59.7	77.9	68.8	69.9	59.5
Other: ⁽³⁾													
Branches	2,024	2,079	2,107	1,842	1,836	1,841	1,847	1,596	1,651				
Employees	44,374	45,368	45,237	45,242	44,836	44,696	41,101	39,273	38,558				
ABMs	4,529	3,949	3,911	3,853	3,840	3,784	3,707	3,245	3,207				

(1) Refer to page 5 for a discussion of non-GAAP measures.

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

(3) Excludes affiliates.

BUSINESS SEGMENT PERFORMANCE: GLOBAL WEALTH MANAGEMENT



(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR		
	2013			2012				2011		2013	2012	2012	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3				
Net Interest Income (TEB)	121	123	122	125	128	126	123	121	111	366	377	502	444
Net Fee and Commission Revenues	762	738	683	646	610	627	586	586	601	2,183	1,823	2,469	2,205
Net Income from Investments in Associated Corporations	59	54	56	53	50	54	53	48	54	169	157	210	212
Other Operating Income (TEB)	107	99	104	99	98	98	97	83	79	310	293	392	576
Total Revenue (TEB)	1,049	1,014	965	923	886	905	859	838	845	3,028	2,650	3,573	3,437
Provision for Credit Losses	(1)	(1)	(1)	(2)	(1)	-	-	(1)	-	(3)	(1)	(3)	(2)
Operating Expenses	(616)	(591)	(570)	(538)	(509)	(525)	(495)	(513)	(509)	(1,777)	(1,529)	(2,067)	(1,900)
Income Tax Expense (TEB)	(95)	(87)	(84)	(83)	(92)	(82)	(76)	(62)	(76)	(266)	(250)	(333)	(280)
Net Income	337	335	310	300	284	298	288	262	260	982	870	1,170	1,255
Net Income Attributable to Non-Controlling Interests	10	9	9	6	6	7	6	8	6	28	19	25	29
Net Income Attributable to Equity Holders of the Bank	327	326	301	294	278	291	282	254	254	954	851	1,145	1,226
Profitability Measurements:													
Return on Economic Equity (%) ⁽¹⁾	17.7	18.5	17.0	15.1	14.1	15.0	14.0	12.8	13.0	17.8	14.3	14.5	17.6
Productivity Ratio (%)	58.7	58.3	59.1	58.3	57.4	58.0	57.6	61.2	60.2	58.7	57.7	57.9	55.3
Breakdown of Total Revenue (TEB):													
Wealth Management	888	842	803	775	744	764	714	706	724	2,533	2,222	2,997	2,945
Insurance	161	172	162	148	142	141	145	132	121	495	428	576	492
Total	1,049	1,014	965	923	886	905	859	838	845	3,028	2,650	3,573	3,437
Average Balances (\$B):													
Total Assets	14.5	14.1	13.7	13.8	13.8	13.4	13.2	13.4	13.2	14.1	13.5	13.5	12.3
Total Deposits	17.3	16.8	16.0	15.4	15.6	15.5	14.5	11.9	12.0	16.7	15.2	15.2	11.8
Other Liabilities	0.7	0.7	0.7	0.7	0.7	0.4	0.6	1.1	0.7	0.7	0.7	0.7	0.9
Total Liabilities	18.0	17.5	16.7	16.1	16.3	15.9	15.1	13.0	12.7	17.4	15.9	15.9	12.7
Other: ⁽²⁾													
Assets under Administration (\$B)	311	313	304	283	272	275	269	262	266				
Assets under Management (\$B)	135	135	131	115	109	109	106	103	105				
Employees - In Canada	4,377	4,338	4,309	4,421	4,443	4,355	4,407	4,224	4,214				
- Outside Canada	3,164	3,145	2,095	2,003	2,022	2,089	2,074	2,058	2,038				
- Total	7,541	7,483	6,404	6,424	6,465	6,444	6,481	6,282	6,252				

(1) Refer to page 5 for a discussion of non-GAAP measures.

(2) Excludes affiliates.

BUSINESS SEGMENT PERFORMANCE: GLOBAL BANKING AND MARKETS



(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR		
	2013			2012				2011		2013	2012	2012	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3				
Net Interest Income (TEB)	210	212	217	217	202	203	170	193	195	639	575	792	768
Net Fee and Commission Revenues	328	337	305	338	289	330	289	282	301	970	908	1,246	1,198
Net Income from Investments in Associated Corporations	-	-	-	1	-	-	-	-	-	-	-	1	-
Other Operating Income (TEB)	384	352	427	361	419	377	386	194	273	1,163	1,182	1,543	1,174
Total Revenue (TEB)	922	901	949	917	910	910	845	669	769	2,772	2,665	3,582	3,140
Provision for Credit Losses	(11)	(12)	(5)	(11)	(15)	1	(5)	(17)	(8)	(28)	(19)	(30)	(33)
Operating Expenses	(394)	(396)	(406)	(390)	(374)	(365)	(390)	(370)	(328)	(1,196)	(1,129)	(1,519)	(1,482)
Income Tax Expense (TEB)	(130)	(132)	(139)	(120)	(123)	(159)	(139)	(39)	(129)	(401)	(421)	(541)	(367)
Net Income	387	361	399	396	398	387	311	243	304	1,147	1,096	1,492	1,258
Net Income Attributable to Non-Controlling Interests	1	-	-	1	1	-	-	-	-	1	1	2	-
Net Income Attributable to Equity Holders of the Bank	386	361	399	395	397	387	311	243	304	1,146	1,095	1,490	1,258
Profitability Measurements:													
Return on Economic Equity (%) ⁽¹⁾	29.4	27.1	30.8	30.1	29.0	29.1	23.2	17.9	22.1	29.1	27.1	27.9	21.8
Net Interest Margin ^{(2) & (3)}	2.49	2.47	2.56	2.67	2.49	2.75	2.22	2.58	2.90	2.51	2.48	2.53	2.81
Provision for Credit Losses as % of Average Loans & Acceptances ⁽²⁾	0.12	0.13	0.05	0.12	0.16	(0.01)	0.06	0.21	0.12	0.10	0.07	0.09	0.11
Productivity Ratio (%)	42.7	44.0	42.8	42.5	41.1	40.1	46.2	55.3	42.7	43.1	42.4	42.4	47.2
Average Balances (\$B):													
Business and Government Loans & Acceptances	39.0	39.7	39.1	36.7	34.8	32.3	31.4	30.4	28.1	39.3	32.9	33.8	28.2
Securities Purchased Under Resale Agreements	77.2	73.4	67.0	63.4	53.4	47.7	50.9	46.6	39.8	72.5	50.7	53.9	42.3
Trading Assets - Securities	96.4	94.4	87.5	78.9	82.3	76.4	63.9	65.4	74.2	92.7	74.2	75.4	69.3
- Loans	10.3	11.9	12.2	12.6	11.9	12.7	14.2	14.1	13.8	11.5	12.9	12.9	13.2
Investment Securities	2.8	2.7	2.6	2.9	3.0	2.7	3.1	3.0	2.7	2.7	2.9	2.9	2.5
Deposits with Banks	1.9	1.1	2.4	2.5	2.9	1.3	1.2	0.8	0.9	1.8	1.8	2.0	0.8
Other Assets	31.3	31.2	29.6	35.1	38.3	37.9	41.7	42.8	33.6	30.7	39.3	38.1	35.3
Total Assets	258.9	254.4	240.4	232.1	226.6	211.0	206.4	203.1	193.1	251.2	214.7	219.0	191.6
Total Deposits	48.0	47.3	48.7	46.9	45.1	45.7	48.2	49.4	49.0	48.0	46.3	46.5	47.0
Other Liabilities	148.9	145.7	126.1	127.5	127.3	107.1	110.9	109.5	96.9	140.2	115.2	118.2	99.5
Total Liabilities	196.9	193.0	174.8	174.4	172.4	152.8	159.1	158.9	145.9	188.2	161.5	164.7	146.5
Other:													
Employees	1,998	1,923	1,856	1,847	1,828	1,776	1,787	1,828	1,820				

(1) Refer to page 5 for a discussion of non-GAAP measures.

(2) Global Corporate & Investment Banking only.

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

BUSINESS SEGMENT PERFORMANCE: OTHER ⁽¹⁾


(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR		
	2013			2012				2011		2013	2012	2012	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3				
Net Interest Income (TEB) ⁽²⁾	(87)	(151)	(129)	(144)	(135)	(141)	(95)	(71)	(88)	(367)	(371)	(515)	(330)
Net Fee and Commission Revenues	(53)	(50)	(45)	(78)	(31)	(77)	(31)	(36)	(58)	(148)	(139)	(217)	(170)
Net Income from Investments in Associated Corporations ⁽³⁾	(94)	(45)	(47)	(37)	(48)	(43)	(29)	(41)	(41)	(186)	(120)	(157)	(164)
Other Operating Income (TEB) ⁽²⁾	(19)	(41)	(22)	(10)	618	(30)	72	(81)	22	(82)	660	650	17
Total Revenue (TEB)	(253)	(287)	(243)	(269)	404	(291)	(83)	(229)	(165)	(783)	30	(239)	(647)
Provision for Credit Losses	-	-	-	-	(100)	-	-	30	30	-	(100)	(100)	60
Operating Expenses	10	44	-	14	(5)	22	(9)	11	33	54	8	22	23
Income Tax Expense (TEB) ⁽²⁾	157	130	119	144	107	135	63	50	72	406	305	449	244
Net Income	(86)	(113)	(124)	(111)	406	(134)	(29)	(138)	(30)	(323)	243	132	(320)
Net Income Attributable to Non-Controlling Interests	8	6	7	7	(8)	13	13	14	15	21	18	25	58
Net Income Attributable to Equity Holders of the Bank	(94)	(119)	(131)	(118)	414	(147)	(42)	(152)	(45)	(344)	225	107	(378)
Average Balances (\$B): ⁽⁴⁾													
Total Assets	93	92	93	89	95	89	97	85	87	93	95	93	79
Total Deposits	204	207	200	195	204	197	197	189	178	204	200	198	172
Other Liabilities	27	23	34	27	21	27	22	15	27	28	22	24	22
Total Liabilities	231	230	234	222	225	224	219	204	205	232	222	222	194

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

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

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

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

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



	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR		
	2013			2012				2011		2013	2012	2012	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3				
NET INTEREST MARGIN:													
Net Interest Income (TEB)	2,935	2,787	2,775	2,584	2,572	2,484	2,380	2,334	2,302	8,497	7,436	10,020	9,035
Core Banking Margin % (TEB) ⁽¹⁾	2.34	2.31	2.30	2.35	2.33	2.37	2.25	2.26	2.31	2.31	2.32	2.32	2.32
REVENUE FROM TRADING OPERATIONS (TEB) (\$MM):													
Interest Rate and Credit	160	121	161	119	183	112	106	47	21	442	401	520	322
Equities	38	26	15	18	37	39	21	(22)	39	79	97	115	27
Commodities	87	85	106	90	102	123	110	97	80	278	335	425	335
Foreign Exchange	47	46	55	58	52	63	60	34	44	148	175	233	181
Other	(16)	20	17	34	(17)	(19)	25	(1)	(17)	21	(11)	23	(35)
sub-total	316	298	354	319	357	318	322	155	167	968	997	1,316	830
Taxable Equivalent Adjustment	74	79	70	70	72	66	63	69	67	223	201	271	266
Total (TEB)	390	377	424	389	429	384	385	224	234	1,191	1,198	1,587	1,096
ASSETS UNDER ADMINISTRATION (\$B):													
Personal													
Retail Brokerage	127.1	125.7	122.9	117.6	114.0	115.8	113.2	108.1	110.0				
Investment Management and Trust	82.6	83.2	82.1	79.9	76.3	77.6	76.7	72.6	72.9				
	209.7	208.9	205.0	197.5	190.3	193.3	189.9	180.7	182.9				
Mutual Funds	99.4	100.5	96.9	82.2	78.2	78.4	75.6	73.5	75.0				
Institutional	51.4	53.2	50.2	48.3	46.9	46.5	45.3	43.5	44.6				
Total	360.5	362.6	352.1	328.0	315.4	318.2	310.8	297.7	302.5				
ASSETS UNDER MANAGEMENT (\$B):													
Personal	27.9	26.9	25.7	24.3	21.0	19.8	18.9	18.4	18.2				
Mutual Funds	89.3	90.8	87.7	73.8	71.3	71.6	69.9	67.7	69.2				
Institutional	17.4	17.5	17.2	16.6	16.4	17.3	17.2	16.6	17.2				
Total	134.6	135.2	130.6	114.7	108.7	108.7	106.0	102.7	104.6				

(1) Refer to page 5 in the Report to Shareholders for a discussion on non-GAAP measures.

FEE & COMMISSION REVENUES & OTHER OPERATING INCOME



(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR		
	2013			2012				2011		2013	2012	2012	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3				
Fee and Commission Revenues:													
Card Revenues	190	198	216	203	198	192	175	160	155	604	565	768	608
Deposit and Payment Services													
Deposit Services	221	211	215	219	219	211	197	198	193	647	627	846	761
Other Payment Services	66	62	62	62	61	58	56	54	51	190	175	237	212
	287	273	277	281	280	269	253	252	244	837	802	1,083	973
Credit Fees													
Commitment and Other Credit Fees	183	181	178	175	173	167	175	173	173	542	515	690	668
Acceptance Fees	58	55	55	57	50	51	49	49	49	168	150	207	188
	241	236	233	232	223	218	224	222	222	710	665	897	856
Other Banking Revenues	153	145	123	137	114	113	103	131	114	421	330	467	435
Total Banking Revenues	871	852	849	853	815	792	755	765	735	2,572	2,362	3,215	2,872
Mutual Funds	326	317	308	295	278	282	270	269	268	951	830	1,125	940
Brokerage Fees	220	207	202	182	174	187	178	187	194	629	539	721	728
Investment Management and Trust Services													
Investment Management and Custody	37	39	36	35	34	37	35	35	41	112	106	141	133
Personal and Corporate Trust	57	55	51	41	49	48	45	39	44	163	142	183	162
	94	94	87	76	83	85	80	74	85	275	248	324	295
Total Wealth Management Revenues	640	618	597	553	535	554	528	530	547	1,855	1,617	2,170	1,963
Underwriting and Other Advisory Fees	135	140	107	131	113	129	120	92	120	382	362	493	492
Non-Trading Foreign Exchange Fees	102	110	89	86	91	91	97	94	57	301	279	365	349
Other	82	89	88	75	75	74	69	67	67	259	218	293	267
Total Fee and Commission Revenues	1,830	1,809	1,730	1,698	1,629	1,640	1,569	1,548	1,526	5,369	4,838	6,536	5,943
Fee and Commission Expenses:													
Card Expenses	57	54	51	46	48	46	48	39	43	162	142	188	153
Deposit and Payment Services Expenses	19	19	18	18	18	17	15	16	12	56	50	68	52
Other Expenses	-	-	-	-	-	-	6	4	4	-	6	6	11
Total Fee and Commission Expenses	76	73	69	64	66	63	69	59	59	218	198	262	216
Net Fee and Commission Revenues	1,754	1,736	1,661	1,634	1,563	1,577	1,500	1,489	1,467	5,151	4,640	6,274	5,727
Net Income from Investments in Associated Corporations	267	136	150	118	111	120	93	109	112	553	324	442	433
Other Operating Income (TEB):													
Revenue from Trading Operations	316	298	354	319	357	318	322	155	166	968	997	1,316	830
Net Gain on Investment Securities	100	106	72	64	10	57	54	64	109	278	121	185	285
Insurance underwriting income, net of claims	108	116	108	99	100	95	94	85	76	332	289	388	294
Other	48	46	66	50	804	56	183	(6)	72	160	1,043	1,093	727
sub-total	572	566	600	532	1,271	526	653	298	423	1,738	2,450	2,982	2,136
Taxable Equivalent Adjustment	74	79	70	70	72	66	63	69	67	223	201	271	266
Total (TEB)	646	645	670	602	1,343	592	716	367	490	1,961	2,651	3,253	2,402

OPERATING EXPENSES



(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR		
	2013			2012				2011		2013	2012	2012	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3				
Salaries and Employee Benefits													
Salaries	925	869	851	828	820	784	799	792	768	2,645	2,403	3,231	3,018
Performance-Based Compensation	414	386	377	387	381	370	339	358	353	1,177	1,090	1,477	1,350
Stock-Based Compensation	20	51	115	28	53	27	100	37	41	186	180	208	246
Other Employee Benefits	253	265	253	159	222	241	211	183	193	771	674	833	744
	1,612	1,571	1,596	1,402	1,476	1,422	1,449	1,370	1,355	4,779	4,347	5,749	5,358
Premises													
Net Rent	95	98	88	90	82	77	72	72	69	281	231	321	276
Property Taxes	22	23	19	19	25	22	19	19	22	64	66	85	76
Other Premises Costs	101	99	93	96	91	89	86	89	84	293	266	362	334
	218	220	200	205	198	188	177	180	175	638	563	768	686
Technology	235	232	225	240	210	200	189	212	182	692	599	839	760
Depreciation and Amortization													
Depreciation	74	76	76	73	69	69	70	66	67	226	208	281	274
Amortization of Intangibles	57	54	52	46	48	39	36	42	36	163	123	169	139
	131	130	128	119	117	108	106	108	103	389	331	450	413
Communications	103	100	99	98	94	93	88	87	84	302	275	373	344
Advertising and Business Development	119	128	99	144	104	98	104	132	105	346	306	450	427
Professional	118	96	89	104	81	87	68	72	57	303	236	340	262
Business and Capital Taxes													
Business Taxes	66	57	56	53	51	54	45	36	38	179	150	203	154
Capital Taxes	7	13	11	15	11	10	9	7	6	31	30	45	29
	73	70	67	68	62	64	54	43	44	210	180	248	183
Other	375	294	310	333	276	305	272	285	243	979	853	1,186	1,048
Total Operating Expenses	2,984	2,841	2,813	2,713	2,618	2,565	2,507	2,489	2,348	8,638	7,690	10,403	9,481

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (SPOT BALANCES)



(\$MM)	QUARTERLY TREND								
	2013			2012				2011	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
Assets									
Cash and Deposits with Financial Institutions	52,157	55,157	53,120	47,337	54,083	59,298	45,400	38,723	41,223
Precious Metals	7,404	8,786	10,975	12,387	9,177	10,116	10,810	9,249	10,069
Trading Assets									
- Securities	91,829	93,588	91,704	74,639	81,641	82,012	74,262	62,192	72,799
- Loans	9,525	10,435	12,605	12,857	12,139	11,864	13,631	13,607	14,271
- Other	491	243	184	100	17	338	193	-	-
- Total Trading Assets	101,845	104,266	104,493	87,596	93,797	94,214	88,086	75,799	87,070
Financial Assets Designated at Fair Value through Profit & Loss	117	115	154	197	257	317	362	375	376
Securities Purchased under Resale Agreements and Securities Borrowed	80,169	85,316	73,460	66,189	63,037	59,717	53,134	47,181	43,186
Derivative Financial Instruments	26,152	29,906	27,292	30,338	33,862	31,767	37,204	37,322	29,580
Investment Securities	35,036	35,646	38,449	33,361	30,381	28,737	30,227	30,176	29,236
Loans to Customers									
- Residential Mortgages	208,931	207,743	206,646	175,630	171,888	167,325	164,828	161,685	158,724
- Personal and Credit Cards	73,189	71,427	69,803	68,277	67,174	65,560	65,697	63,317	62,735
- Business and Government	118,322	118,715	115,258	111,549	110,546	106,121	105,193	96,743	91,211
- Sub-total	400,442	397,885	391,707	355,456	349,608	339,006	335,718	321,745	312,670
- Allowance for Credit Losses	(3,205)	(3,212)	(3,097)	(2,969)	(2,862)	(2,713)	(2,750)	(2,689)	(2,677)
- Total Net Loans	397,237	394,673	388,610	352,487	346,746	336,293	332,968	319,056	309,993
Other									
- Customers' Liability Under Acceptances	10,947	10,210	9,794	8,932	8,635	8,624	7,924	8,172	8,148
- Current Tax Assets	603	511	565	488	749	603	632	49	167
- Investment Property	28	29	29	33	252	252	252	252	254
- Land, Buildings and Equipment	2,200	2,236	2,267	2,227	1,893	2,380	2,371	2,252	2,192
- Investments in Associates	5,131	5,000	4,966	4,760	4,656	4,598	4,595	4,434	4,353
- Goodwill and Other Intangible Assets	10,589	10,464	10,345	8,692	8,708	8,633	7,672	7,639	7,467
- Deferred Tax Assets	1,616	1,748	1,842	1,936	2,065	2,092	2,026	2,214	2,091
- Other Assets	11,394	10,093	10,000	11,084	11,672	12,049	13,392	11,530	12,192
- Total Other Assets	42,508	40,291	39,808	38,152	38,630	39,231	38,864	36,542	36,864
Total Assets	742,625	754,156	736,361	668,044	669,970	659,690	637,055	594,423	587,597

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

(SPOT BALANCES) (continued)



(\$MM)	QUARTERLY TREND								
	2013			2012				2011	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
Liabilities									
Deposits									
- Personal	169,934	169,108	168,251	138,051	137,657	136,076	137,804	133,025	132,313
- Business and Government	303,560	313,961	307,664	291,361	290,748	292,185	281,696	262,934	257,356
- Banks	32,460	34,827	36,646	34,178	32,617	32,641	32,109	25,376	25,503
- Total Deposits	505,954	517,896	512,561	463,590	461,022	460,902	451,609	421,335	415,172
Other									
- Acceptances	10,947	10,210	9,794	8,932	8,635	8,624	7,924	8,172	8,148
- Obligations Related to Securities Sold Short	24,572	25,080	24,673	18,622	20,780	22,395	17,139	15,450	22,045
- Derivative Financial Instruments	30,196	33,602	32,025	35,299	38,250	35,053	41,455	40,236	33,711
- Obligations Related to Securities Sold Under Repurchase Agreements and Securities Lent	86,282	80,723	72,399	56,968	62,509	54,036	45,827	38,216	38,562
- Current Tax Liabilities	752	739	904	887	1,134	892	816	370	268
- Subordinated Debentures	7,020	7,087	8,780	10,143	6,899	6,896	6,930	6,923	6,905
- Capital Instrument Liabilities	650	1,389	1,374	1,358	1,342	2,046	2,024	2,003	1,982
- Provisions for Off-Balance Sheet Credit Risks and Other	339	364	359	365	325	302	306	283	276
- Deferred Tax Liabilities	584	560	580	538	609	481	450	478	463
- Other	30,002	32,299	29,948	29,963	29,979	31,396	28,438	28,717	28,629
- Total Other Liabilities	191,344	192,053	180,836	163,075	170,462	162,121	151,309	140,848	140,989
Total Liabilities	697,298	709,949	693,397	626,665	631,484	623,023	602,918	562,183	556,161
Equity									
Common Equity									
- Common Shares	14,188	13,904	13,552	13,139	11,163	10,964	9,069	8,336	8,142
- Retained Earnings	24,502	23,566	22,807	21,978	21,253	19,937	19,225	18,421	17,922
- Accumulated Other Comprehensive Income (Loss)	233	351	212	(31)	(141)	(445)	(287)	(497)	(548)
- Other Reserves	194	191	197	166	139	110	105	96	89
- Total Common Equity	39,117	38,012	36,768	35,252	32,414	30,566	28,112	26,356	25,605
Preferred Shares	4,384	4,384	4,384	4,384	4,384	4,384	4,384	4,384	4,384
Total Equity Attributable to Equity Holders of the Bank	43,501	42,396	41,152	39,636	36,798	34,950	32,496	30,740	29,989
Non-Controlling Interests									
- Non-Controlling Interests in Subsidiaries	1,094	1,066	1,073	966	918	887	823	626	587
- Capital Instrument Equity Holders	732	745	739	777	770	830	818	874	860
Total Equity	45,327	44,207	42,964	41,379	38,486	36,667	34,137	32,240	31,436
Total Liabilities and Equity	742,625	754,156	736,361	668,044	669,970	659,690	637,055	594,423	587,597

AVERAGE BALANCE SHEET



(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR		
	2013			2012				2011		2013	2012	2012	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3				
Deposits with Financial Institutions	58,864	56,499	54,583	52,639	61,438	54,003	59,235	53,975	50,111	56,621	58,256	56,844	45,673
Trading Assets - Securities	98,906	96,166	91,254	81,369	84,271	79,397	66,909	68,907	78,707	95,434	76,840	77,979	73,128
- Loans	10,289	11,882	12,229	12,644	11,870	12,676	14,243	14,071	13,836	11,462	12,932	12,859	13,150
- Total	109,195	108,048	103,483	94,013	96,141	92,074	81,152	82,977	92,543	106,896	89,772	90,838	86,279
Securities Purchased under Resale Agreements and Securities Borrowed	83,270	78,822	73,479	69,695	60,294	53,997	55,988	51,668	46,187	78,520	56,780	60,026	47,533
Investment Securities including Investments in Associates	40,301	40,348	41,675	35,414	35,013	33,412	34,669	34,837	33,358	40,779	34,372	34,633	33,859
Loans to Customers - Residential Mortgages	208,198	207,693	201,072	174,009	169,194	165,806	162,712	160,316	156,782	205,632	165,905	167,942	156,164
- Personal and Credit Cards	72,424	70,948	69,283	67,686	66,195	65,666	63,344	62,960	62,211	70,884	65,064	65,723	62,350
- Business and Government	118,072	119,357	111,457	108,347	107,274	104,645	99,524	94,720	89,204	116,262	103,808	104,949	88,940
- Sub-total	398,694	397,998	381,812	350,043	342,663	336,118	325,580	317,996	308,197	392,778	334,777	338,614	307,455
- Allowance for Credit Losses	3,378	3,337	3,189	3,051	2,974	2,800	2,777	2,785	2,742	3,301	2,851	2,901	2,736
- Total	395,316	394,661	378,623	346,992	339,689	333,317	322,803	315,211	305,455	389,477	331,926	335,713	304,719
Total Earning Assets	686,947	678,378	651,843	598,753	592,576	566,802	553,846	538,668	527,653	672,293	571,106	578,055	518,062
Derivative Financial Instruments	31,060	30,333	29,910	33,556	37,288	35,138	38,508	33,732	28,627	30,435	36,991	36,128	28,209
Customers' Liability under Acceptances	10,551	10,467	9,564	9,333	8,999	8,474	8,338	8,480	7,944	10,191	8,605	8,788	7,934
Other Assets	34,302	35,618	37,767	36,803	36,182	37,054	35,516	34,080	34,295	36,040	36,376	36,564	31,895
Total Assets	762,860	754,796	729,084	678,445	675,046	647,468	636,208	614,961	598,519	748,959	653,078	659,535	586,101
Deposits from Customers	483,380	484,377	470,487	429,246	435,437	427,705	420,428	408,111	395,117	479,360	427,858	428,207	388,388
Deposits from Banks	37,050	35,312	34,937	35,365	32,962	30,880	32,733	31,679	29,877	35,772	32,201	32,997	28,159
	520,430	519,689	505,424	464,611	468,399	458,585	453,161	439,790	424,993	515,132	460,059	461,203	416,546
Securities Sold Short	28,662	28,097	23,133	21,689	24,098	17,929	16,874	19,914	25,207	26,615	19,646	20,159	24,881
Obligations Related to Securities Sold under Repurchase Agreements and Securities Lent	83,361	78,581	70,585	63,854	59,523	47,664	46,781	42,427	38,384	77,497	51,348	54,493	37,337
Subordinated Debentures	7,072	8,129	9,131	8,631	6,929	6,929	6,929	6,923	6,898	8,111	6,913	7,345	6,911
Capital Instrument Liabilities	1,151	1,381	1,366	1,352	1,798	2,030	2,014	2,037	1,880	1,298	1,963	1,809	2,092
Other Liabilities	77,417	75,333	77,274	78,226	76,721	79,144	77,477	72,032	70,189	76,837	77,874	77,935	68,075
Shareholders' Equity													
- Common Shares, Retained Earnings, Accumulated Other Comprehensive Income (Loss) and Other Reserves	38,564	37,390	36,009	33,981	31,490	29,122	27,017	25,980	25,122	37,287	29,254	30,548	24,487
- Preferred Shares	4,384	4,384	4,384	4,384	4,384	4,384	4,384	4,384	4,384	4,384	4,384	4,384	4,281
- Non-Controlling Interests													
- Non-Controlling Interests in Subsidiaries	1,080	1,070	1,020	942	903	855	725	607	573	1,050	814	844	589
- Capital Instrument Equity Holders	739	742	758	774	801	824	846	867	888	748	823	814	901
- Total Shareholders' Equity	44,767	43,586	42,171	40,081	37,577	35,185	32,972	31,838	30,967	43,469	35,275	36,590	30,258
Total Liabilities and Shareholders' Equity	762,860	754,796	729,084	678,445	675,046	647,468	636,208	614,961	598,519	748,959	653,078	659,535	586,101

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY



(\$MM)

	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR		
	2013			2012				2011		2013	2012	2012	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3				
Common Shares:													
Balance at Beginning of Period	13,904	13,552	13,139	11,163	10,964	9,069	8,336	8,142	7,971	13,139	8,336	8,336	5,750
Shares Issued	284	352	413	1,976	199	1,895	733	194	171	1,049	2,827	4,803	2,586
Balance at End of Period	14,188	13,904	13,552	13,139	11,163	10,964	9,069	8,336	8,142	14,188	11,163	13,139	8,336
Retained Earnings:													
Balance at Beginning of Period	23,566	22,807	21,978	21,253	19,937	19,225	18,421	17,922	17,288	21,978	18,421	18,421	15,684
Net Income attributable to Common Shareholders of the Bank	1,649	1,479	1,504	1,398	1,946	1,336	1,343	1,071	1,209	4,632	4,625	6,023	4,965
Dividends Paid to Common Shareholders of the Bank	(719)	(716)	(676)	(672)	(628)	(626)	(567)	(564)	(563)	(2,111)	(1,821)	(2,493)	(2,200)
Shares issued	-	-	1	-	-	2	6	-	-	1	8	8	-
Other	6	(4)	-	(1)	(2)	-	22	(8)	(12)	2	20	19	(28)
Balance at End of Period	24,502	23,566	22,807	21,978	21,253	19,937	19,225	18,421	17,922	24,502	21,253	21,978	18,421
Accumulated Other Comprehensive Income (Loss):													
Balance at Beginning of Period	351	212	(31)	(141)	(445)	(287)	(497)	(548)	(676)	(31)	(497)	(497)	269
Other Comprehensive Income, net of Income Tax													
Currency Translation Reserve	(198)	123	133	35	285	(293)	142	234	197	58	134	169	(696)
Available-for-Sale Reserve	(96)	43	99	62	18	76	-	(196)	(55)	46	94	156	(176)
Cash Flow Hedging Reserve	182	(44)	4	11	(6)	62	49	13	(14)	142	105	116	106
Share of Associated Corporations	(6)	17	7	2	7	(3)	19	-	-	18	23	25	-
Total	(118)	139	243	110	304	(158)	210	51	128	264	356	466	(766)
Balance at End of Period	233	351	212	(31)	(141)	(445)	(287)	(497)	(548)	233	(141)	(31)	(497)
Other Reserves:													
Balance at Beginning of Period	191	197	166	139	110	105	96	89	58	166	96	96	25
Share-based payments	5	6	21	23	5	4	22	7	31	32	31	54	71
Shares issued	(2)	(12)	(16)	(26)	(1)	(3)	(13)	-	-	(30)	(17)	(43)	-
Other	-	-	26	30	25	4	-	-	-	26	29	59	-
Balance at End of Period	194	191	197	166	139	110	105	96	89	194	139	166	96
Total Common Equity at End of Period	39,117	38,012	36,768	35,252	32,414	30,566	28,112	26,356	25,605	39,117	32,414	35,252	26,356
Composition of Accumulated Other Comprehensive Income (Loss):													
Currency Translation Reserve	(470)	(272)	(395)	(528)	(563)	(848)	(555)	(697)	(930)				
Available-for-Sale Reserve	643	739	696	597	535	515	441	441	636				
Cash Flow Hedging Reserve	7	(175)	(131)	(135)	(146)	(140)	(203)	(252)	(264)				
Share of Associated Corporations	53	59	42	35	33	26	29	10	10				
Total	233	351	212	(31)	(141)	(447)	(287)	(497)	(548)				

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (continued)


(\$MM)	QUARTERLY TREND								YEAR-TO-DATE		FULL YEAR		
	2013			2012				2011		2013	2012	2012	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3				
Preferred Shares:													
Balance at Beginning of Period	4,384	4,384	4,384	4,384	4,384	4,384	4,384	4,384	4,384	4,384	4,384	3,975	
Shares Issued	-	-	-	-	-	-	-	-	-	-	-	409	
Net Income attributable to Preferred Shareholders of the Bank	54	55	55	55	55	55	55	55	55	164	165	216	
Dividends paid to Preferred Shareholders of the Bank	(54)	(55)	(55)	(55)	(55)	(55)	(55)	(55)	(55)	(164)	(165)	(216)	
Balance at End of Period	4,384	4,384	4,384	4,384	4,384	4,384	4,384	4,384	4,384	4,384	4,384	4,384	
Non-Controlling Interests: Non-Controlling Interests in Subsidiaries:													
Balance at Beginning of Period	1,066	1,073	966	918	887	823	626	587	559	966	626	559	
Net Income attributable to Non-Controlling Interests in Subsidiaries	57	61	59	59	58	56	25	17	24	177	139	91	
Other Comprehensive Income, net of Income Tax	(7)	(17)	3	(11)	(1)	(12)	(1)	22	12	(21)	(14)	5	
Distributions to Non-Controlling Interests	(14)	(42)	(13)	(11)	(11)	(10)	(12)	(10)	(10)	(69)	(33)	(42)	
Other	(8)	(9)	58	11	(15)	30	185	10	2	41	200	13	
Balance at End of Period	1,094	1,066	1,073	966	918	887	823	626	587	1,094	918	626	
Non-Controlling Interests: Capital Instrument Equity Holders:													
Balance at Beginning of Period	745	739	777	770	830	818	874	860	915	777	874	956	
Net Income attributable to Capital Instrument Holders of the Bank	8	6	7	7	(8)	13	13	14	15	21	18	58	
Distribution made to Capital Instrument Holders of the Bank	(21)	-	(45)	-	(45)	(1)	(69)	-	(70)	(66)	(115)	(140)	
Other	-	-	-	-	(7)	-	-	-	-	-	(7)	-	
Balance at End of Period	732	745	739	777	770	830	818	874	860	732	770	874	
Total Equity at End of Period	45,327	44,207	42,964	41,379	38,486	36,667	34,137	32,240	31,436	45,327	38,486	32,240	

CUSTOMER LOANS AND ACCEPTANCES BY TYPE OF BORROWER⁽¹⁾



(\$B)	July 31, 2013		April 30, 2013		January 31, 2013		October 31, 2012		July 31, 2012	
	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total
Personal										
Residential Mortgages	208.9	50.8	207.7	51.0	206.6	51.5	175.6	48.3	171.9	48.0
Personal Loans & Credit Cards	73.2	17.8	71.5	17.5	69.8	17.4	68.3	18.8	67.1	18.7
	282.1	68.6	279.2	68.5	276.4	68.9	243.9	67.1	239.0	66.7
Business & Government										
Financial Services	15.4	3.7	16.0	3.9	14.2	3.5	14.7	4.0	14.9	4.2
Wholesale and Retail	13.6	3.3	12.8	3.1	13.4	3.3	12.7	3.5	13.1	3.7
Real Estate	13.2	3.2	12.8	3.1	11.4	2.8	11.5	3.1	11.2	3.1
Oil and Gas	11.7	2.9	11.7	2.9	11.4	2.8	11.8	3.1	11.1	3.1
Transportation	8.0	1.9	8.0	2.0	7.9	2.0	8.0	2.2	8.3	2.4
Automotive	7.5	1.8	7.9	1.9	7.0	1.8	6.7	1.8	6.5	1.8
Agriculture	6.1	1.5	5.9	1.5	6.0	1.5	5.7	1.6	5.7	1.6
Government	4.0	1.0	3.4	0.8	4.6	1.2	3.6	1.0	3.9	1.1
Hotels and Leisure	3.5	0.9	3.5	0.9	3.6	0.9	3.5	1.0	3.4	1.0
Mining and Primary Metals	6.0	1.5	5.8	1.4	5.6	1.4	5.7	1.6	5.9	1.6
Utilities	5.4	1.3	6.3	1.6	5.4	1.4	5.7	1.6	6.0	1.7
Health Care	3.8	0.9	3.9	1.0	3.8	1.0	3.7	1.0	3.8	1.1
Telecommunications and Cable	4.5	1.1	5.0	1.2	4.1	1.0	4.3	1.2	3.9	1.1
Media	1.1	0.3	1.2	0.3	1.3	0.3	1.3	0.4	1.2	0.3
Chemical	1.4	0.3	1.5	0.4	1.5	0.4	1.4	0.4	1.2	0.3
Food and Beverage	3.4	0.8	3.2	0.8	2.9	0.7	2.6	0.7	2.6	0.7
Forest Products	1.5	0.4	1.4	0.3	1.2	0.3	1.3	0.4	1.3	0.4
Other	18.7	4.6	18.0	4.4	19.3	4.8	15.8	4.3	14.8	4.1
sub-total	128.8	31.4	128.3	31.5	124.6	31.1	120.0	32.9	118.8	33.3
Total loans and acceptances before Collective Allowance	410.9	100.0	407.5	100.0	401.0	100.0	363.9	100.0	357.8	100.0
Collective Allowance	(2.7)		(2.6)		(2.6)		(2.5)		(2.4)	
Total loans and acceptances	408.2		404.9		398.4		361.4		355.4	

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

IMPAIRED LOANS BY BUSINESS SEGMENT



(\$MM)	QUARTERLY TREND									
	2013			2012				2011		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	
GROSS IMPAIRED LOANS:⁽¹⁾										
<u>Canadian</u>										
Retail	725	747	777	765	771	773	810	826	855	
Commercial	249	285	316	326	277	279	313	294	324	
	974	1,032	1,093	1,091	1,048	1,052	1,123	1,120	1,179	
<u>International</u>										
Retail	1,534	1,516	1,456	1,397	1,390	1,365	1,330	1,350	1,341	
Commercial	964	859	821	784	793	821	738	766	747	
	2,498	2,375	2,277	2,181	2,183	2,186	2,068	2,116	2,088	
<u>Global Wealth Management</u>	15	15	15	11	11	12	12	13	14	
<u>Global Banking and Markets</u>										
Canada	14	14	18	80	72	29	50	35	48	
U.S.A.	137	148	155	139	140	95	15	8	6	
Europe	49	48	80	80	83	84	43	63	65	
	200	210	253	299	295	208	108	106	119	
Total Gross Impaired Loans	3,687	3,632	3,638	3,582	3,537	3,458	3,311	3,355	3,400	
NET IMPAIRED LOANS:										
<u>Canadian</u>										
Retail	264	276	312	303	302	298	340	374	395	
Commercial	50	68	107	114	78	81	79	77	120	
	314	344	419	417	380	379	419	451	515	
<u>International</u>										
Retail	692	671	671	711	774	811	806	888	880	
Commercial	694	623	612	612	638	645	515	548	527	
	1,386	1,294	1,283	1,323	1,412	1,456	1,321	1,436	1,407	
<u>Global Wealth Management</u>	11	12	13	10	11	9	10	11	12	
<u>Global Banking and Markets</u>										
Canada	-	-	-	52	60	20	36	21	11	
U.S.A.	122	117	134	118	112	75	2	-	-	
Europe	21	21	53	53	57	60	18	38	45	
	143	138	187	223	229	155	56	59	56	
Total Net Impaired Loans	1,854	1,788	1,902	1,973	2,032	1,999	1,806	1,957	1,990	

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

CHANGES IN GROSS IMPAIRED LOANS BY BUSINESS SEGMENT



(\$MM)	QUARTERLY TREND								
	2013 ⁽¹⁾			2012 ⁽¹⁾				2011 ⁽¹⁾	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3
Balance at Beginning of Period	3,632	3,638	3,582	3,537	3,458	3,311	3,355	3,400	3,461
Net Classifications									
<u>Canadian Retail</u>									
New Classifications	340	333	391	388	335	343	361	389	385
Declassifications, Payments and Sales	(219)	(240)	(246)	(262)	(201)	(245)	(242)	(277)	(253)
Net Classifications	121	93	145	126	134	98	119	112	132
<u>Canadian Commercial</u>									
New Classifications	18	47	11	92	34	47	55	61	23
Declassifications, Payments and Sales	(31)	(55)	(9)	(33)	(19)	(41)	(30)	(73)	(38)
Net Classifications	(13)	(8)	2	59	15	6	25	(12)	(15)
<u>International Retail</u>									
New Classifications	226	232	185	169	151	161	135	112	132
Declassifications, Payments and Sales	-	-	-	-	-	-	-	-	-
Net Classifications	226	232	185	169	151	161	135	112	132
<u>International Commercial</u>									
New Classifications	167	84	68	40	51	114	26	20	7
Declassifications, Payments and Sales	(36)	(39)	(24)	(24)	(48)	(135)	(12)	-	(20)
Net Classifications	131	45	44	16	3	(21)	14	20	(13)
<u>Global Wealth Management</u>									
New Classifications	-	-	5	-	3	-	-	-	-
Declassifications, Payments and Sales	-	-	(1)	-	(1)	-	(1)	-	-
Net Classifications	-	-	4	-	2	-	(1)	-	-
<u>Global Banking and Markets</u>									
New Classifications	17	-	47	24	122	154	20	78	25
Declassifications, Payments and Sales	(4)	(36)	(78)	(20)	(33)	(43)	(17)	(69)	(45)
Net Classifications	13	(36)	(31)	4	89	111	3	9	(20)
Total	478	326	349	374	394	355	295	241	216
Write-offs									
Canadian Retail	(143)	(128)	(133)	(140)	(136)	(135)	(135)	(141)	(125)
Canadian Commercial	(24)	(25)	(16)	(20)	(18)	(40)	(11)	(19)	(15)
International Retail	(202)	(171)	(149)	(142)	(136)	(135)	(139)	(158)	(138)
International Commercial	(4)	(17)	(10)	(18)	(40)	(12)	(29)	(22)	(8)
Global Wealth Management	-	-	-	-	(3)	-	-	-	(1)
Global Banking and Markets	(27)	(9)	(14)	-	(4)	(2)	(3)	(30)	(5)
Total	(400)	(350)	(322)	(320)	(337)	(324)	(317)	(370)	(292)
Forex									
International Retail	(6)	(1)	23	(21)	10	10	(16)	57	5
International Commercial	(22)	10	3	(7)	9	114	(8)	21	14
Global Wealth Management	-	-	-	1	-	-	-	(1)	-
Canadian Commercial	1	2	4	10	1	-	2	-	-
Canadian Retail	-	5	-	8	-	-	-	-	-
Global Banking and Markets	4	2	(1)	-	2	(8)	-	7	(4)
Total	(23)	18	29	(9)	22	116	(22)	84	15
Balance at End of Period	3,687	3,632	3,638	3,582	3,537	3,458	3,311	3,355	3,400

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

ALLOWANCE FOR CREDIT LOSSES & OTHER RESERVES



(\$MM)

	QUARTERLY TREND									
	2013			2012				2011		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	
Balance, Beginning of Period	3,212	3,097	2,969	2,862	2,713	2,750	2,689	2,677	2,639	
Acquisition Related	-	-	-	-	-	-	-	-	-	
Write-offs	(400)	(350)	(322)	(320)	(337)	(324)	(317)	(370)	(292)	
Recoveries	98	115	116	104	87	93	91	97	73	
Provision for Credit Losses	314	343	310	321	402	264	265	281	250	
Foreign Currency Adjustment and Other	(19)	7	24	2	(3)	(70)	22	4	7	
Balance, End of Period	3,205	3,212	3,097	2,969	2,862	2,713	2,750	2,689	2,677	
Comprised of:										
Individually Assessed Allowances	591	587	538	513	466	468	543	516	497	
Collective Allowances	2,614	2,625	2,559	2,456	2,396	2,245	2,207	2,173	2,180	
Total Allowance for Credit Losses	3,205	3,212	3,097	2,969	2,862	2,713	2,750	2,689	2,677	
Allocated as follows:										
Impaired Loans ⁽¹⁾ -										
Residential Mortgages	379	385	345	341	349	307	306	238	257	
Personal and Credit Cards	924	931	905	807	736	722	688	676	664	
Business and Government	530	528	486	461	420	430	511	484	489	
	1,833	1,844	1,736	1,609	1,505	1,459	1,505	1,398	1,410	
Performing Loans-										
Residential Mortgages	186	180	185	186	189	153	150	161	154	
Personal and Credit Cards	131	131	126	121	117	95	90	82	66	
Business and Government	955	961	961	965	966	929	937	981	1,023	
	1,272	1,272	1,272	1,272	1,272	1,177	1,177	1,224	1,243	
Total Allowance for Credit Losses before FDIC Guaranteed Loans	3,105	3,116	3,008	2,881	2,777	2,636	2,682	2,622	2,653	
FDIC Guaranteed Loans	100	96	89	88	85	77	68	67	24	
Total Allowance for Credit Losses	3,205	3,212	3,097	2,969	2,862	2,713	2,750	2,689	2,677	
Reserves against Unfunded Commitments and Other Off-Balance Sheet items included in Other Liabilities	184	184	184	184	184	183	185	137	148	

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

IMPAIRED LOANS BY TYPE OF BORROWER



(\$MM)	July 31, 2013 ⁽¹⁾ Allowance for Credit			April 30, 2013 ⁽¹⁾ Allowance for Credit			July 31, 2012 ⁽¹⁾ Allowance for Credit		
	Gross	Losses	Net	Gross	Losses	Net	Gross	Losses	Net
Personal									
Residential Mortgages	1,258	379	879	1,261	385	876	1,296	349	947
Other Personal Loans	1,001	924	77	1,002	931	71	865	736	129
	2,259	1,303	956	2,263	1,316	947	2,161	1,085	1,076
Business & Government									
Financial Services	9	3	6	9	4	5	8	2	6
Wholesale and Retail	149	75	74	140	77	63	154	66	88
Real Estate	329	93	236	311	71	240	270	48	222
Oil and Gas	62	52	10	72	61	11	38	37	1
Transportation	87	45	42	60	44	16	100	39	61
Automotive	8	4	4	7	4	3	7	3	4
Agriculture	83	33	50	78	34	44	51	20	31
Government	47	8	39	41	7	34	54	8	46
Hotels and Leisure	215	47	168	198	44	154	198	29	169
Mining and Primary Metals	13	6	7	17	8	9	20	8	12
Utilities	47	3	44	36	2	34	56	6	50
Health Care	27	21	6	29	20	9	46	22	24
Telecommunications and Cable	11	5	6	10	4	6	8	5	3
Media	37	20	17	37	19	18	86	20	66
Chemical	1	-	1	-	-	-	-	-	-
Food and Beverage	28	8	20	23	7	16	17	6	11
Forest Products	14	10	4	17	12	5	14	9	5
Other	261	97	164	284	110	174	249	92	157
	1,428	530	898	1,369	528	841	1,376	420	956
Impaired Loans, net of Related Allowances	3,687	1,833	1,854	3,632	1,844	1,788	3,537	1,505	2,032

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

PROVISION FOR CREDIT LOSSES BY TYPE OF BORROWER



(\$MM)	QUARTERLY TREND								FULL YEAR		
	2013			2012				2011		2012	2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3		
PROVISIONS AGAINST IMPAIRED LOANS:											
Personal											
Residential Mortgages	33	24	39	16	32	40	24	56	41	112	176
Personal & Credit Card Loans	247	262	240	242	222	198	213	179	177	875	760
	280	286	279	258	254	238	237	235	218	987	936
Business & Government											
Financial Services	-	-	-	-	1	1	-	-	-	2	(7)
Wholesale and Retail	10	8	12	6	8	6	1	6	4	21	23
Real Estate	5	12	5	7	6	4	8	12	-	25	29
Oil and Gas	(7)	22	-	4	-	(1)	-	-	36	3	48
Transportation	5	-	-	-	2	(2)	6	14	10	6	43
Automotive	-	-	-	2	-	-	-	-	-	2	(2)
Agriculture	1	1	-	12	5	1	1	-	(1)	19	(1)
Government	1	(2)	-	-	-	2	-	-	-	2	-
Hotels and Leisure	(1)	-	5	2	1	3	-	4	1	6	6
Mining and Primary Metals	-	-	(1)	-	-	-	-	1	-	-	1
Utilities	3	-	(1)	-	2	(1)	3	-	3	4	3
Health Care	-	1	-	-	1	(1)	10	1	1	10	4
Telecommunications and Cable	-	-	-	3	-	(6)	(4)	5	2	(7)	1
Media	-	-	2	11	3	-	-	8	-	14	15
Chemical	-	-	-	-	-	-	-	-	-	-	-
Food and Beverage	1	-	2	-	3	-	(3)	3	-	-	3
Forest Products	-	-	2	4	-	2	1	1	2	7	4
Other	16	15	5	12	16	18	5	21	4	51	30
	34	57	31	63	48	26	28	76	62	165	200
Total Provisions against Impaired Loans	314	343	310	321	302	264	265	311	280	1,152	1,136
Change in Collective Allowance for Performing Loans	-	-	-	-	100	-	-	(30)	(30)	100	(60)
Total Provisions	314	343	310	321	402	264	265	281	250	1,252	1,076
Individually Assessed Provisions	34	57	31	63	48	26	28	76	62	165	200
Collective Provisions	280	286	279	258	354	238	237	205	188	1,087	876
Total Provisions	314	343	310	321	402	264	265	281	250	1,252	1,076

CROSS-BORDER EXPOSURES TO SELECT COUNTRIES⁽¹⁾



Outstandings (net of provisions), \$MM

	<u>Loans</u>	<u>Trade</u>	<u>Interbank Deposits</u>	<u>Govt./ Other Sec.</u>	<u>Invest. in Affiliates</u>	<u>Other</u>	Jul 31/13 Total	Oct 31/12 Total
<u>ASIA</u>								
China	2,490	4,034	136	319	270	51	7,300	6,164
India	2,100	1,753	15	218	-	65	4,151	3,767
South Korea	1,492	826	-	367	-	59	2,744	2,368
Thailand	11	50	411	23	1,841	4	2,340	2,004
Hong Kong	973	216	111	221	-	30	1,551	1,185
Malaysia	818	87	-	256	272	21	1,454	1,449
Japan	207	57	39	1,126	-	175	1,604	1,581
Turkey	240	1,492	-	-	-	-	1,732	1,282
Other ⁽²⁾	803	668	156	70	-	30	1,727	1,494
Total	9,134	9,183	868	2,600	2,383	435	24,603	21,294
<u>LATIN AMERICA</u>								
Mexico	1,685	336	-	120	2,623	11	4,775	5,158
Chile	3,253	328	167	12	2,525	78	6,363	5,800
Peru	1,551	538	-	-	2,418	18	4,525	4,035
Brazil	1,560	2,099	-	160	153	10	3,982	3,636
Uruguay	136	27	-	-	275	-	438	448
Colombia	402	224	-	3	1,364	3	1,996	1,651
Other	6	-	-	-	164	-	170	169
Total	8,593	3,552	167	295	9,522	120	22,249	20,897
<u>CARIBBEAN & CENTRAL AMERICA</u>								
Dominican Republic	668	76	58	13	-	3	818	747
Jamaica	109	15	-	-	472	-	596	610
Other ⁽³⁾	2,404	123	36	-	465	5	3,033	2,863
Costa Rica	980	163	-	-	633	-	1,776	1,622
Panama	2,512	135	28	-	-	12	2,687	2,296
El Salvador	480	46	-	-	414	-	940	714
Total	7,153	558	122	13	1,984	20	9,850	8,852

(1) Cross-border exposure represents a claim, denominated in a currency other than the local one, against a borrower in a foreign country on the basis of ultimate risk.

Totals may not add due to rounding.

(2) Includes Indonesia, Macau, Singapore, Taiwan and Vietnam.

(3) Includes other English and Spanish Caribbean countries, such as Bahamas, Barbados, British Virgin Islands, Trinidad & Tobago, and Turks & Caicos.

FINANCIAL INVESTMENTS AND INTEREST RATE SENSITIVITY



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

	QUARTERLY TREND							
	2013			2012				2011
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4
Canadian and U.S. Sovereign Debt	76	166	104	163	179	125	223	187
Bonds of Designated Emerging Markets	36	65	64	73	72	74	76	108
Other Foreign Government Debt	69	111	142	169	198	175	184	212
Other Debt	213	245	253	234	165	142	98	71
Common and Preferred Shares	638	675	580	454	439	443	406	385
	1,032	1,262	1,143	1,093	1,053	959	987	963
Net Fair Value of Derivative Instruments and Other Hedge Amounts	(106)	(188)	(120)	(202)	(230)	(131)	(255)	(227)
Net Unrealized Gains (Losses)	926	1,074	1,023	891	823	828	732	736

INTEREST RATE SENSITIVITY (\$B):

	Within 3 Months	4 to 12 Months	Cumulative Under 1 Year	Over 1 Year	Non-Interest Rate Sensitive
July 31, 2013					
Canadian Currency Gap	9.3	(20.1)	(10.8)	15.0	(4.2)
Foreign Currency Gap	(2.6)	6.8	4.2	14.6	(18.8)
Total Currency Gap	6.7	(13.3)	(6.6)	29.6	(23.0)

() denotes liability gap

Note: Based on the Bank's interest rate positions as at July 31, 2013, an immediate and sustained 100 basis point rise in interest rates, across all currencies and maturities, would increase net income after-tax by approximately \$21MM over the next 12 months, and lower after-tax economic value of shareholders' equity, in present value terms, by approximately \$826MM. 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 \$42MM over the next 12 months, and increase after-tax economic value of shareholders' equity, in present value terms, by approximately \$544MM.

REGULATORY CAPITAL HIGHLIGHTS ⁽¹⁾



(\$MM)	Basel III - IFRS					
	Q3 2013		Q2 2013		Q1 2013	
	Transitional Approach	All-in Approach ⁽²⁾	Transitional Approach	All-in Approach ⁽²⁾	Transitional Approach	All-in Approach ⁽²⁾
Common Equity Tier 1 Capital	36,873	25,188	35,806	24,013	34,879	23,014
Tier 1 Capital	36,873	31,041	35,806	29,961	34,879	28,960
Total Capital	43,243	38,948	42,485	38,204	42,155	37,818
Total Risk-Weighted Assets	287,011	282,309	285,468	280,747	284,613	280,061
Capital Ratios						
Common Equity Tier 1 (as a percentage of risk-weighted assets)	12.8	8.9	12.5	8.6	12.3	8.2
Tier 1 (as a percentage of risk-weighted assets)	12.8	11.0	12.5	10.7	12.3	10.3
Total Capital (as a percentage of risk-weighted assets)	15.1	13.8	14.9	13.6	14.8	13.5
OSFI Target - All-in Basis						
Common Equity Tier 1 minimum ratio		7.0		7.0		7.0
Capital instruments subject to phase-out arrangements						
<i>Current cap on Additional Tier 1 (AT1) instruments subject to phase-out arrangements</i>	90%	90%	90%	90%	90%	90%
<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	-	-	653	653	653	653
<i>Current cap on Tier 2 (T2) instruments subject to phase-out arrangements</i>	90%	90%	90%	90%	90%	90%
<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	-	-	-	-	878	878

⁽¹⁾ For full disclosures, refer to the Supplementary Regulatory Capital Disclosure.

⁽²⁾ 'All-in' approach is defined as capital calculated to include all of the regulatory adjustments that will be required by 2019 but retaining the phase-out rules for non-qualifying capital instruments.