



Supplementary Financial Information (Canadian GAAP)

3rd Quarter 2001

(UNAUDITED)

Investor Relations Department

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August 21, 2001

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INCOME STATEMENT

(\$ MM)

	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001 9 months	2000 9 months	2000	1999	1998	1997
Interest income (taxable equivalent basis)	4,311	4,375	4,468	4,337	4,075	3,931	3,794	3,687	3,549	13,154	11,800	16,137	14,238	14,344	13,103
Interest expense	(2,592)	(2,795)	(3,002)	(2,956)	(2,775)	(2,585)	(2,514)	(2,340)	(2,266)	(8,389)	(7,874)	(10,830)	(9,083)	(9,243)	(8,071)
Net interest income (teb)	1,719	1,580	1,466	1,381	1,300	1,346	1,280	1,347	1,283	4,765	3,926	5,307	5,155	5,101	5,032
Other income	2,008	1,924	2,028	1,753	1,717	1,724	1,538	1,512	1,354	5,960	4,979	6,732	5,480	4,985	4,279
Gross revenues (teb)	3,727	3,504	3,494	3,134	3,017	3,070	2,818	2,859	2,637	10,725	8,905	12,039	10,635	10,086	9,311
Provision for credit losses	(236)	(210)	(248)	(174)	(172)	(172)	(173)	(235)	(175)	(694)	(517)	(691)	(760)	(575)	(380)
Non-interest expenses	(2,638)	(2,287)	(2,162)	(2,020)	(1,902)	(1,900)	(1,759)	(1,860)	(1,696)	(7,087)	(5,561)	(7,581)	(7,060)	(6,399)	(6,053)
Taxable equivalent adjustment	(8)	(6)	(6)	(6)	(7)	(8)	(7)	(8)	(8)	(20)	(22)	(28)	(35)	(37)	(32)
Income taxes	(325)	(370)	(395)	(325)	(360)	(410)	(350)	(270)	(290)	(1,090)	(1,120)	(1,445)	(1,015)	(1,175)	(1,090)
Non-controlling interest	(28)	(29)	(22)	(14)	(2)	(2)	(2)	(2)	(2)	(79)	(6)	(20)	(8)	(76)	(77)
Net income	492	602	661	595	574	578	527	484	466	1,755	1,679	2,274	1,757	1,824	1,679
Preferred dividends	(37)	(33)	(34)	(34)	(34)	(33)	(33)	(41)	(41)	(104)	(100)	(134)	(157)	(145)	(131)
Net income available to common	455	569	627	561	540	545	494	443	425	1,651	1,579	2,140	1,600	1,679	1,548
Net income excluding special items	579	602	583	595	574	578	527	484	476	1,764	1,679	2,274	1,859	1,827	1,709
Effective tax rate	38.5%	36.9%	36.7%	34.8%	38.5%	41.4%	39.8%	35.7%	38.3%	37.3%	39.9%	38.6%	36.5%	38.2%	38.3%
Effective tax rate (teb)	39.1%	37.3%	37.0%	35.2%	38.9%	41.9%	40.3%	36.4%	38.9%	37.7%	40.4%	39.1%	37.3%	38.9%	39.0%
PROFITABILITY MEASURES															
Earnings per share - basic	\$0.69	\$0.92	\$1.03	\$0.93	\$0.90	\$0.89	\$0.81	\$0.71	\$0.67	\$2.63	\$2.60	\$3.53	\$2.55	\$2.72	\$2.50
- diluted	\$0.68	\$0.92	\$1.02	\$0.93	\$0.89	\$0.89	\$0.80	\$0.71	\$0.67	\$2.61	\$2.58	\$3.51	\$2.53	\$2.67	\$2.46
- diluted excl. special items	\$0.82	\$0.92	\$0.90	\$0.93	\$0.89	\$0.89	\$0.80	\$0.71	\$0.68	\$2.62	\$2.58	\$3.51	\$2.66	\$2.65	\$2.49
Return on equity (ROE)	12.5%	18.7%	20.8%	20.0%	19.7%	20.8%	18.7%	16.6%	16.2%	16.9%	19.7%	19.8%	15.6%	18.4%	19.3%
ROE excluding special items	14.9%	18.7%	18.2%	20.0%	19.7%	20.8%	18.7%	16.6%	16.6%	17.0%	19.7%	19.8%	16.6%	18.5%	19.6%
Return on assets	0.58%	0.77%	0.86%	0.81%	0.81%	0.84%	0.76%	0.70%	0.68%	0.73%	0.81%	0.81%	0.76%	0.70%	0.70%
Return on assets after preferred dividends	0.53%	0.72%	0.82%	0.77%	0.76%	0.80%	0.71%	0.64%	0.62%	0.69%	0.76%	0.76%	0.59%	0.64%	0.65%
Return on risk-adjusted assets	1.18%	1.53%	1.63%	1.51%	1.48%	1.56%	1.40%	1.29%	1.25%	1.44%	1.48%	1.49%	1.18%	1.19%	1.19%
CASH BASIS MEASURES															
Net income available to common	455	569	627	561	540	545	494	443	425	1,651	1,579	2,140	1,600	1,679	1,548
After-tax impact of non-cash goodwill	81	49	30	25	22	20	17	17	16	160	59	84	63	62	59
Cash net income available to common	536	618	657	586	562	565	511	460	441	1,811	1,638	2,224	1,663	1,741	1,607
Cash earnings per share - basic ¹	\$0.81	\$1.00	\$1.08	\$0.97	\$0.94	\$0.93	\$0.83	\$0.74	\$0.70	\$2.88	\$2.70	\$3.67	\$2.66	\$2.82	\$2.60
- diluted ¹	\$0.81	\$1.00	\$1.07	\$0.97	\$0.93	\$0.92	\$0.83	\$0.73	\$0.70	\$2.86	\$2.68	\$3.65	\$2.63	\$2.76	\$2.56
- diluted, excl. special items ¹	\$0.94	\$1.00	\$0.95	\$0.97	\$0.93	\$0.92	\$0.83	\$0.73	\$0.70	\$2.87	\$2.68	\$3.65	\$2.77	\$2.74	\$2.59
Average common equity	14,466	12,496	11,983	11,174	10,880	10,670	10,528	10,536	10,425	13,074	10,693	10,814	10,264	9,107	8,003
Cash ROE ¹	14.7%	20.3%	21.7%	20.9%	20.6%	21.5%	19.3%	17.3%	16.8%	18.5%	20.5%	20.6%	16.2%	19.1%	20.1%
Cash ROE, excluding special items ¹	17.1%	20.3%	19.2%	20.9%	20.6%	21.5%	19.3%	17.3%	17.2%	18.6%	20.5%	20.6%	17.2%	19.2%	20.5%
COMMON SHARE INFORMATION															
Shares outstanding (000s) - end of period ²	683,312	616,516	616,209	602,398	601,628	604,723	608,783	617,768	626,292	683,312	601,628	602,398	617,768	617,581	616,671
- average (basic) ²	658,296	616,365	608,824	602,108	602,494	608,285	612,708	622,471	627,532	627,954	607,826	606,389	626,158	617,324	617,812
- average (diluted) ²	663,996	621,907	614,686	606,710	605,833	611,114	618,111	627,895	633,174	633,641	611,473	609,865	632,305	633,626	632,052
Market capitalization (\$MM)	34,822	26,479	29,701	29,096	23,856	21,135	17,974	19,599	20,433	34,822	23,856	29,096	19,599	21,955	23,233
Common share price - High (intraday)	\$51.50	\$51.25	\$52.80	\$48.88	\$41.13	\$38.25	\$34.70	\$33.95	\$36.25	\$52.80	\$41.13	\$48.88	\$42.13	\$46.10	\$38.23
Low (intraday)	\$42.80	\$42.42	\$45.10	\$39.17	\$34.40	\$28.38	\$27.25	\$29.65	\$31.40	\$42.42	\$27.25	\$27.25	\$29.65	\$28.75	\$22.00
Close	\$50.96	\$42.95	\$48.20	\$48.30	\$39.65	\$34.95	\$29.53	\$31.73	\$32.63	\$50.96	\$39.65	\$48.30	\$31.73	\$35.55	\$37.68
Dividends per share	\$0.36	\$0.33	\$0.33	\$0.30	\$0.30	\$0.27	\$0.27	\$0.24	\$0.24	\$1.02	\$0.84	\$1.14	\$0.94	\$0.88	\$0.76
Dividend yield ³	3.1%	2.8%	2.7%	2.7%	3.2%	3.2%	3.5%	3.0%	2.8%	2.9%	3.3%	3.0%	2.6%	2.4%	2.5%
Dividend payout ratio	54%	36%	32%	32%	33%	30%	33%	34%	35%	40%	32%	32%	37%	32%	30%
Common dividends paid (\$MM)	246	204	203	181	180	164	164	149	150	653	508	689	588	543	469
Preferred dividends paid (\$MM)	37	33	34	34	34	33	33	41	41	104	100	134	157	145	131
P/E ratio (4-quarters trailing earnings)	13.3	12.5	13.1	12.5	11.5	10.9	11.0	10.1	10.9	13.4	10.4	11.0	14.3	14.1	12.3
Book value	\$23.68	\$20.61	\$20.01	\$19.10	\$18.45	\$17.98	\$17.48	\$17.17	\$16.91	\$23.68	\$18.46	\$19.10	\$17.17	\$15.78	\$13.96
Market price/book value	215%	208%	241%	253%	215%	194%	169%	185%	193%	215%	215%	253%	185%	225%	270%

¹Cash earnings per share and cash ROE are computed by adding back to net income the after-tax amount of amortization for goodwill and other intangibles. Entire average common equity (i.e. not reduced by the amount of goodwill and other intangibles) is used in the calculation of cash ROE.

²During Q3/01, the bank issued 67.4 million common shares for \$3.3 billion in exchange for all the outstanding common shares of Centura Banks Inc., and repurchased 1.2 million common shares for \$61 million. During Q1/01, the bank issued 12.3 million common shares under an equity offering for net proceeds of \$553 million. The bank repurchased 15.1 million shares between June 1999 and June 2000. On November 1, 1998 (Q1/99), the bank issued 9.6 million common shares in exchange for virtually all the class B shares issued for the acquisition of Richardson Greenshields on November 1, 1996.

³Dividends per common share divided by the average of high and low share prices.

RESULTS BY BUSINESS SEGMENT¹

(\$ MM)

	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001 9 months	2000 9 months	2000	1999	1998	1997
Personal and Commercial Banking															
Net interest income (teb)	1,386	1,251	1,269	1,252	1,208	1,115	1,130	1,148	1,114	3,906	3,453	4,705	4,410	4,156	3,953
Other income	506	411	537	409	399	395	364	353	339	1,454	1,158	1,567	1,376	1,232	1,272
Gross revenues (teb)	1,892	1,662	1,806	1,661	1,607	1,510	1,494	1,501	1,453	5,360	4,611	6,272	5,786	5,388	5,225
Provision for credit losses	(175)	(159)	(227)	(157)	(159)	(164)	(169)	(152)	(139)	(561)	(492)	(649)	(575)	(305)	(226)
Non-interest expenses	(1,240)	(947)	(980)	(949)	(946)	(880)	(885)	(937)	(915)	(3,167)	(2,711)	(3,660)	(3,699)	(3,408)	(3,337)
Other ²	(207)	(228)	(243)	(233)	(214)	(198)	(189)	(177)	(171)	(678)	(601)	(834)	(647)	(717)	(696)
Net income	270	328	356	322	288	268	251	235	228	954	807	1,129	865	958	966
Contribution to total bank net income	55%	55%	54%	55%	50%	46%	48%	48%	49%	54%	48%	50%	49%	53%	58%
Cash net income	301	332	361	327	291	268	252	236	228	994	811	1,138	867	958	966
Economic profit	102	144	105	132	87	89	65	81	66	351	241	373	252	361	435
ROE	13.1%	24.7%	26.1%	23.3%	19.8%	21.1%	18.7%	18.8%	19.6%	20.2%	19.8%	20.7%	18.7%	26.8%	27.1%
Cash ROE	14.7%	25.1%	26.4%	23.7%	20.0%	21.1%	18.7%	n/a	n/a	21.1%	19.9%	20.9%	n/a	n/a	n/a
Efficiency ratio ³	65.5%	57.0%	54.3%	57.1%	58.9%	58.3%	59.2%	62.4%	63.0%	59.1%	58.8%	58.4%	63.9%	63.3%	63.9%
Net interest margin	3.72%	3.81%	3.77%	3.73%	3.65%	3.54%	3.58%	3.64%	3.59%	3.76%	3.59%	3.63%	3.60%	3.76%	3.97%
Average assets	147,900	134,700	133,700	133,400	131,700	128,200	125,400	125,100	123,100	138,800	128,400	129,700	122,400	110,500	99,500
Average loans and bankers' acceptances	137,900	130,000	129,400	129,200	127,500	124,400	121,300	121,000	119,100	132,400	124,400	125,600	118,400	106,300	95,600
Average deposits	115,200	105,300	103,700	101,700	99,400	97,000	97,400	96,200	95,300	108,100	97,900	98,900	94,600	83,200	86,100
Average common equity	7,600	5,300	5,200	5,200	5,500	4,900	5,100	4,600	4,300	6,000	5,100	5,100	4,300		
Number of employees (FTE)	35,314	31,194	31,394	31,610	31,524	31,851	32,877	34,683	34,591	35,314	31,524	31,610	34,683	34,571	32,562
Insurance															
Net interest income (teb)	54	53	44	23	32	16	13	12	11	151	61	84	47	36	19
Other income	88	65	67	73	38	45	46	50	36	220	129	202	160	104	87
Gross revenues (teb)	142	118	111	96	70	61	59	62	47	371	190	286	207	140	106
Provision for credit losses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-interest expenses	(105)	(93)	(76)	(50)	(49)	(39)	(35)	(34)	(31)	(274)	(123)	(173)	(133)	(106)	(53)
Other ²	4	7	5	4	5	7	3	5	2	16	15	19	17	11	-
Net income	41	32	40	50	26	29	27	33	18	113	82	132	91	45	53
Contribution to total bank net income	8%	5%	6%	8%	5%	5%	5%	7%	4%	6%	5%	6%	5%	2%	3%
Cash net income	44	36	42	50	26	29	27	33	18	122	82	132	91	47	55
Economic profit	14	5	16	40	17	20	19	27	11	35	56	96	67	27	41
ROE	17.1%	13.9%	22.7%	67.0%	37.8%	43.0%	45.8%	65.6%	35.6%	17.5%	42.0%	49.0%	47.9%	32.4%	56.7%
Cash ROE	18.7%	15.7%	24.2%	67.6%	38.5%	43.8%	46.6%	n/a	n/a	19.2%	42.8%	49.7%	n/a	n/a	n/a
Net interest margin	3.76%	3.95%	4.36%	3.66%	5.30%	3.61%	3.04%	2.98%	3.12%	4.04%	4.07%	4.00%	3.36%	4.50%	3.80%
Average assets	5,700	5,500	4,000	2,500	2,400	1,800	1,700	1,600	1,400	5,000	2,000	2,100	1,400	800	500
Average common equity	900	900	700	300	300	300	200	200	200	800	300	300	200		
Number of employees (FTE)	2,607	2,497	2,446	1,318	1,314	1,215	1,213	1,154	1,107	2,607	1,314	1,318	1,154	1,014	528
Wealth Management															
Net interest income (teb)	105	97	91	101	93	84	81	75	65	293	258	359	267	336	336
Other income	699	742	626	553	521	582	482	451	427	2,067	1,585	2,138	1,684	1,570	1,708
Gross revenues (teb)	804	839	717	654	614	666	563	526	492	2,360	1,843	2,497	1,951	1,906	2,044
Provision for credit losses	(1)	(3)	1	1	-	-	-	(1)	1	(3)	-	1	-	(1)	(6)
Non-interest expenses	(704)	(728)	(534)	(499)	(460)	(482)	(397)	(422)	(387)	(1,966)	(1,339)	(1,838)	(1,540)	(1,478)	(1,592)
Other ²	(41)	(41)	(56)	(55)	(60)	(67)	(62)	(23)	(37)	(138)	(189)	(244)	(131)	(170)	(205)
Net income	58	67	128	101	94	117	104	80	69	253	315	416	280	257	241
Contribution to total bank net income	12%	11%	19%	17%	16%	20%	20%	17%	15%	14%	19%	18%	16%	14%	14%
Cash net income	85	89	137	108	100	123	106	83	72	311	329	437	289	335	248
Economic profit	22	17	66	77	68	91	77	66	54	105	236	313	220	194	162
ROE	10.4%	12.4%	42.4%	46.7%	42.1%	53.4%	50.9%	67.9%	55.6%	18.4%	48.7%	48.2%	59.6%	65.2%	49.7%
Cash ROE	15.9%	16.7%	45.5%	49.9%	44.8%	56.7%	52.3%	n/a	n/a	22.9%	51.2%	50.9%	n/a	n/a	n/a
Net interest margin	3.36%	3.29%	4.15%	5.15%	4.62%	4.27%	3.84%	3.27%	2.53%	3.56%	4.25%	4.49%	3.00%	2.87%	2.73%
Average assets	12,400	12,100	8,700	7,800	8,000	8,000	8,400	9,100	10,200	11,000	8,100	8,000	8,900	11,700	12,300
Average common equity	2,000	2,000	1,200	800	900	900	800	500	500	1,700	800	800	500		
Number of employees (FTE)	10,897	10,866	10,649	7,553	7,399	7,119	6,684	6,764	6,874	10,897	7,399	7,553	6,764	7,327	8,283

¹Personal & Commercial Banking results were restated in Q1/01 to reflect the removal of the Insurance operations, now shown as a separate segment.

²Includes income taxes, non-controlling interest and taxable equivalent adjustment.

³Non-interest expenses as a % of gross revenues.

RESULTS BY BUSINESS SEGMENT

(\$ MM)

	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001 9 months	2000 9 months	2000	1999	1998	1997
Corporate and Investment Banking															
Net Interest Income (teb)	127	133	12	(21)	(46)	87	23	99	103	272	64	43	402	530	721
Other Income	566	568	704	591	635	566	495	420	413	1,838	1,696	2,287	1,588	1,150	1,097
Gross revenues (teb)	693	701	716	570	589	653	518	519	516	2,110	1,760	2,330	1,990	1,680	1,818
Provision for credit losses	(68)	(53)	(27)	(22)	(35)	(16)	(18)	(105)	(53)	(148)	(69)	(91)	(223)	(206)	(142)
Non-interest expenses	(435)	(462)	(452)	(373)	(366)	(397)	(309)	(312)	(322)	(1,349)	(1,072)	(1,445)	(1,295)	(1,030)	(1,040)
Other ¹	(90)	(72)	(102)	(62)	(65)	(89)	(70)	(43)	(41)	(264)	(224)	(286)	(165)	(212)	(294)
Net income	100	114	135	113	123	151	121	59	100	349	395	508	307	232	342
Contribution to total bank net income	20%	19%	20%	19%	22%	26%	23%	12%	21%	20%	24%	22%	18%	13%	20%
Cash net income	113	126	141	119	129	157	127	65	106	380	413	532	331	187	372
Economic profit	8	9	44	32	38	79	48	30	39	61	165	197	141	(111)	43
ROE	10.5%	13.2%	17.2%	17.8%	18.8%	27.2%	21.4%	11.8%	20.9%	13.4%	22.3%	21.1%	15.6%	15.1%	18.7%
Cash ROE	11.8%	14.7%	18.1%	18.8%	19.8%	28.4%	22.5%	n/a	n/a	14.7%	23.4%	22.2%	n/a	n/a	n/a
Net interest margin	0.31%	0.35%	0.03%	(0.06%)	(0.14%)	0.27%	0.07%	0.31%	0.32%	0.23%	0.07%	0.03%	0.32%	0.42%	0.66%
Average assets	161,200	157,700	147,800	137,600	130,700	130,100	129,000	128,300	128,200	155,600	129,900	131,900	127,300	125,000	109,900
Average common equity	3,500	3,300	2,900	2,400	2,400	2,200	2,100	1,700	1,800	3,200	2,200	2,300	1,800		
Number of employees (FTE)	3,034	2,923	3,188	2,541	2,514	2,512	2,597	2,651	2,738	3,034	2,514	2,541	2,651	2,919	3,348
Transaction Processing															
Net interest income (teb)	35	35	40	38	40	36	46	43	41	110	122	160	168	202	
Other income	143	140	135	135	136	123	120	120	114	418	379	514	459	450	
Gross revenues (teb)	178	175	175	173	176	159	166	163	155	528	501	674	627	652	
Provision for credit losses	-	1	1	4	17	-	-	2	2	2	17	21	(6)	(178)	
Non-interest expenses	(120)	(114)	(113)	(126)	(119)	(108)	(106)	(115)	(107)	(347)	(333)	(459)	(436)	(429)	
Other ¹	(21)	(25)	(26)	(22)	(32)	(22)	(26)	(21)	(21)	(72)	(80)	(102)	(78)	(17)	
Net income	37	37	37	29	42	29	34	29	29	111	105	134	107	28	
Contribution to total bank net income	8%	6%	6%	5%	7%	5%	6%	6%	6%	6%	6%	6%	6%	2%	
Cash net income	39	39	39	31	44	31	36	31	31	117	111	142	115	36	
Economic profit	23	22	21	16	30	16	20	18	18	66	66	82	60	(39)	
ROE	29.5%	31.5%	29.5%	28.2%	43.2%	28.3%	30.0%	31.3%	31.7%	30.1%	33.6%	32.2%	27.7%	5.0%	
Cash ROE	31.6%	33.2%	31.1%	30.1%	45.2%	30.2%	31.7%	n/a	n/a	31.9%	35.4%	34.1%	n/a	n/a	
Net interest margin	5.55%	6.24%	7.21%	8.40%	10.61%	8.61%	11.44%	11.37%	10.17%	6.39%	10.19%	10.00%	9.33%	6.31%	
Average assets	2,500	2,300	2,200	1,800	1,500	1,700	1,600	1,500	1,600	2,300	1,600	1,600	1,800	3,200	
Average common equity	500	500	500	400	400	400	400	400	300	500	400	400	400		
Number of employees (FTE)	2,210	2,105	2,092	2,061	1,965	1,898	1,917	1,980	2,003	2,210	1,965	2,061	1,980	1,873	
Other															
Net interest income (teb)	12	11	10	(12)	(27)	8	(13)	(30)	(51)	33	(32)	(44)	(139)	(159)	3
Other income	6	(2)	(41)	(8)	(12)	13	31	118	25	(37)	32	24	213	479	115
Gross revenues (teb)	18	9	(31)	(20)	(39)	21	18	88	(26)	(4)	0	(20)	74	320	118
Provision for credit losses	8	4	4	-	5	8	14	21	14	16	27	27	44	115	(6)
Non-interest expenses	(34)	57	(7)	(23)	38	6	(27)	(40)	66	16	17	(6)	43	52	(31)
Other ¹	(6)	(46)	(1)	23	(3)	(51)	(15)	(21)	(32)	(53)	(69)	(46)	(54)	(183)	(4)
Net income	(14)	24	(35)	(20)	1	(16)	(10)	48	22	(25)	(25)	(45)	107	304	77
Contribution to total bank net income	(3%)	4%	(5%)	(4%)	0%	(2%)	(2%)	10%	5%	0%	(2%)	(2%)	6%	16%	5%
Cash net income	(9)	29	(29)	(15)	6	(10)	(4)	53	27	(9)	(8)	(23)	127	323	97
Economic profit	(2)	10	(80)	(89)	(45)	(84)	(76)	(121)	(91)	(72)	(205)	(294)	(358)	83	(234)
ROE	n/a	34.0%	(4.8%)	(2.9%)	(1.1%)	(4.2%)	(3.0%)	4.5%	1.2%	7.9%	(3.0%)	(2.9%)	2.0%	8.6%	2.5%
Cash ROE	n/a	38.0%	(3.3%)	(1.8%)	0.4%	(3.0%)	(1.9%)	n/a	n/a	(2.6%)	(1.9%)	(1.7%)	n/a	n/a	n/a
Net interest margin	0.51%	0.47%	0.50%	(0.59%)	(1.39%)	0.37%	(0.54%)	(1.29%)	(2.30%)	0.49%	(0.50%)	(0.51%)	(1.72%)	(1.57%)	0.02%
Average assets	9,300	9,600	8,000	8,100	7,700	8,800	9,500	9,200	8,800	9,000	8,500	8,600	8,100	10,100	17,300
Average common equity	-	500	1,500	2,100	1,400	2,000	1,900	3,100	3,300	900	1,900	1,900	3,200		
Number of employees (FTE)	4,074	4,061	4,094	4,149	4,168	4,235	4,336	4,659	4,933	4,074	4,168	4,149	4,659	4,072	4,095

¹Includes income taxes, non-controlling interest and taxable equivalent adjustment.

RESULTS BY BUSINESS SEGMENT

(\$ MM)

	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001 9 months	2000 9 months	2000	1999	1998	1997	
Total																
Net interest income (teb)	1,719	1,580	1,466	1,381	1,300	1,346	1,280	1,347	1,283	4,765	3,926	5,307	5,155	5,101	5,032	
Other income	2,008	1,924	2,028	1,753	1,717	1,724	1,538	1,512	1,354	5,960	4,979	6,732	5,480	4,985	4,279	
Gross revenues (teb)	3,727	3,504	3,494	3,134	3,017	3,070	2,818	2,859	2,637	10,725	8,905	12,039	10,635	10,086	9,311	
Provision for credit losses	(236)	(210)	(248)	(174)	(172)	(172)	(173)	(235)	(175)	(694)	(517)	(691)	(760)	(575)	(380)	
Non-interest expenses	(2,638)	(2,287)	(2,162)	(2,020)	(1,902)	(1,900)	(1,759)	(1,860)	(1,696)	(7,087)	(5,561)	(7,581)	(7,060)	(6,399)	(6,053)	
Other ¹	(361)	(405)	(423)	(345)	(369)	(420)	(359)	(280)	(300)	(1,189)	(1,148)	(1,493)	(1,058)	(1,288)	(1,199)	
Net income	492	602	661	595	574	578	527	484	466	1,755	1,679	2,274	1,757	1,824	1,679	
Cash net income	573	651	691	620	596	598	544	501	482	1,915	1,738	2,358	1,820	1,886	1,738	
Economic profit	167	207	172	208	195	211	153	101	97	546	559	767	382	515	447	
ROE	12.5%	18.7%	20.8%	20.0%	19.7%	20.8%	18.7%	16.6%	16.2%	16.9%	19.7%	19.8%	15.6%	18.4%	19.3%	
Cash ROE	14.7%	20.3%	21.7%	20.9%	20.6%	21.5%	19.3%	n/a	n/a	18.5%	20.5%	20.6%	n/a	n/a	n/a	
Net interest margin	2.01%	2.01%	1.91%	1.89%	1.83%	1.96%	1.85%	1.94%	1.86%	3.82%	3.88%	3.88%	1.91%	1.95%	2.10%	
Average assets	339,000	321,900	304,400	291,200	282,000	278,600	275,600	274,800	273,300	321,700	278,500	281,900	269,900	261,300	239,500	
Average loans and bankers' acceptances	205,200	197,300	191,200	184,700	181,500	180,300	172,700	178,300	177,600	197,900	178,000	179,800	175,600	178,000	154,400	
Average deposits	221,200	212,800	207,000	201,000	194,100	188,600	191,200	189,300	185,600	213,700	191,300	193,800	184,800	178,700	166,200	
Average common equity	14,500	12,500	12,000	11,200	10,900	10,700	10,500	10,500	10,400	13,100	10,700	10,800	10,300			
Number of employees (FTE) - Canada	44,843	43,813	43,949	44,256	44,151	44,076	45,867	48,270	48,635	44,843	44,151	44,256	48,270	48,212	45,471	
- US	9,917	6,466	6,575	1,650	1,565	1,532	770	754	657	9,917	1,565	1,650	754	633	572	
- Other	3,376	3,367	3,339	3,326	3,168	3,222	2,987	2,867	2,954	3,376	3,168	3,326	2,867	2,931	2,773	
- Total	58,136	53,646	53,863	49,232	48,884	48,830	49,625	51,891	52,246	58,136	48,884	49,232	51,891	51,776	48,816	
RESULTS BY BUSINESS SEGMENT - EXCLUDING SPECIAL ITEMS (\$ MM)																
Personal and Commercial Banking - Excluding Special Items																
Net interest income (teb)	1,386	1,251	1,269	1,252	1,208	1,115	1,130	1,148	1,114	3,906	3,453	4,705	4,410	4,156	3,953	
Other income	506	411	441	409	399	395	364	353	339	1,358	1,158	1,567	1,348	1,232	1,201	
Gross revenues (teb)	1,892	1,662	1,710	1,661	1,607	1,510	1,494	1,501	1,453	5,264	4,611	6,272	5,758	5,388	5,154	
Provision for credit losses	(175)	(159)	(227)	(157)	(159)	(164)	(169)	(117)	(139)	(561)	(492)	(649)	(540)	(255)	(226)	
Non-interest expenses	(1,149)	(947)	(980)	(949)	(946)	(880)	(885)	(937)	(915)	(3,076)	(2,711)	(3,660)	(3,649)	(3,346)	(3,337)	
Other ¹	(236)	(228)	(211)	(233)	(214)	(198)	(189)	(192)	(171)	(675)	(601)	(834)	(671)	(765)	(666)	
Net income	332	328	292	322	288	268	251	255	228	952	807	1,129	898	1,022	925	
Contribution to total bank net income	57%	55%	50%	55%	50%	46%	48%	52%	48%	54%	48%	50%	48%	56%	54%	
Cash net income	363	332	297	327	291	268	252	256	228	992	811	1,138	900	1,022	925	
Economic profit	102	144	105	132	87	89	65	81	66	351	241	373	252	361	394	
ROE	16.4%	24.7%	21.2%	23.3%	19.8%	21.1%	18.7%	20.5%	19.6%	20.2%	19.8%	20.7%	19.4%	27.1%	25.9%	
Cash ROE	18.0%	25.1%	21.6%	23.7%	20.0%	21.1%	18.7%	n/a	n/a	21.0%	19.9%	20.9%	n/a	n/a	n/a	
Efficiency ratio ²	60.7%	57.0%	57.3%	57.1%	58.9%	58.3%	59.2%	62.4%	63.0%	58.4%	58.8%	58.4%	63.4%	62.1%	64.7%	
Operating efficiency ratio ³	59.8%	57.3%	57.1%	56.4%	58.6%	58.3%	59.2%	n/a	n/a	58.2%	58.7%	58.1%	n/a	n/a	n/a	
Net interest margin	3.72%	3.81%	3.77%	3.73%	3.65%	3.54%	3.58%	3.64%	3.59%	3.76%	3.59%	3.63%	3.60%	3.76%	3.97%	
Average assets	147,900	134,700	133,700	133,400	131,700	128,200	125,400	125,100	123,100	138,800	128,400	129,700	122,400	110,500	99,500	
Average loans and bankers' acceptances	137,900	130,000	129,400	129,200	127,500	124,400	121,300	121,000	119,100	132,400	124,400	125,600	118,400	106,300	95,600	
Average deposits	115,200	105,300	103,700	101,700	99,400	97,000	97,400	96,200	95,300	108,100	97,900	98,900	94,600	83,200	86,100	
Average common equity	7,600	5,300	5,200	5,200	5,500	4,900	5,100	4,600	4,300	6,000	5,100	5,100	4,300			
Number of employees (FTE)	35,314	31,194	31,394	31,610	31,524	31,851	32,877	34,683	34,591	35,314	31,524	31,610	34,683	34,571	32,562	
Insurance - Excluding Special Items																
Net interest income (teb)	54	53	44	23	32	16	13	12	11	151	61	84	47	36	19	
Other income	88	65	67	73	38	45	46	50	36	220	129	202	160	104	87	
Gross revenues (teb)	142	118	111	96	70	61	59	62	47	371	190	286	207	140	106	
Provision for credit losses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Non-interest expenses	(105)	(93)	(76)	(50)	(49)	(39)	(35)	(34)	(31)	(274)	(123)	(173)	(133)	(106)	(53)	
Other ¹	4	7	3	4	5	7	3	5	2	14	15	19	17	11	-	
Net income	41	32	38	50	26	29	27	33	18	111	82	132	91	45	53	
Contribution to total bank net income	7%	5%	7%	8%	5%	5%	5%	7%	4%	6%	5%	6%	5%	2%	3%	
Cash net income	44	36	40	50	26	29	27	33	18	120	82	132	91	47	55	
Economic profit	14	5	16	40	17	20	19	27	11	35	56	96	67	27	41	
ROE	17.1%	13.9%	21.7%	67.0%	37.8%	43.0%	45.8%	65.6%	35.6%	17.1%	42.0%	49.0%	47.9%	32.4%	56.7%	
Cash ROE	18.7%	15.7%	23.0%	67.6%	38.5%	43.8%	46.6%	n/a	n/a	18.8%	42.8%	49.7%	n/a	n/a	n/a	
Net interest margin	3.76%	3.95%	4.36%	3.66%	5.30%	3.61%	3.04%	2.98%	3.12%	4.04%	4.07%	4.00%	3.36%	4.50%	3.80%	
Average assets	5,700	5,500	4,000	2,500	2,400	1,800	1,700	1,600	1,400	5,000	2,000	2,100	1,400	800	500	
Average common equity	900	900	700	300	300	300	200	200	200	800	300	300	200			
Number of employees (FTE)	2,607	2,497	2,446	1,318	1,314	1,215	1,213	1,154	1,107	2,607	1,314	1,318	1,154	1,014	528	

¹ Includes income taxes, non-controlling interest and taxable equivalent adjustment.² Non-interest expenses as a % of gross revenues.³ The operating efficiency ratio is defined as operating expenses over operating revenues. Operating expenses exclude costs of Stock Appreciation Rights, one-time expenses and certain acquisition expenses such as retention compensation and restructuring charges. Operating revenues exclude one-time revenues.

RESULTS BY BUSINESS SEGMENT - EXCLUDING SPECIAL ITEMS (\$ MM)	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001 9 months	2000 9 months	2000	1999	1998	1997
	Wealth Management - Excluding Special Items														
Net interest income (teb)	105	97	91	101	93	84	81	75	65	293	258	359	267	336	336
Other income	699	742	590	553	521	582	482	451	427	2,031	1,585	2,138	1,684	1,570	1,708
Gross revenues (teb)	804	839	681	654	614	666	563	526	492	2,324	1,843	2,497	1,951	1,906	2,044
Provision for credit losses	(1)	(3)	1	1	-	-	-	(1)	1	(3)	-	1	-	(1)	(6)
Non-interest expenses	(704)	(728)	(534)	(499)	(460)	(482)	(397)	(422)	(387)	(1,966)	(1,339)	(1,838)	(1,540)	(1,478)	(1,542)
Other ¹	(36)	(41)	(48)	(55)	(60)	(67)	(62)	(23)	(37)	(125)	(189)	(244)	(131)	(170)	(226)
Net income	63	67	100	101	94	117	104	80	69	230	315	416	280	257	270
Contribution to total bank net income	11%	11%	17%	17%	16%	20%	20%	17%	14%	13%	19%	18%	15%	14%	16%
Cash net income	90	89	109	108	100	123	106	83	72	288	329	437	289	335	277
Economic profit	22	17	66	77	68	91	77	66	54	105	236	313	220	194	191
ROE	11.4%	12.4%	32.8%	46.7%	42.1%	53.4%	50.9%	67.9%	55.6%	16.6%	48.7%	48.2%	59.6%	65.2%	55.4%
Cash ROE	16.8%	16.7%	36.0%	49.9%	44.8%	56.7%	52.3%	n/a	n/a	21.1%	51.2%	50.9%	n/a	n/a	n/a
Net interest margin	3.36%	3.29%	4.15%	5.15%	4.62%	4.27%	3.84%	3.27%	2.53%	3.56%	4.25%	4.49%	3.00%	2.87%	2.73%
Average assets	12,400	12,100	8,700	7,800	8,000	8,000	8,400	9,100	10,200	11,000	8,100	8,000	8,900	11,700	12,300
Average common equity	2,000	2,000	1,200	800	900	900	800	500	500	1,700	800	800	500	500	500
Number of employees (FTE)	10,897	10,866	10,649	7,553	7,399	7,119	6,684	6,764	6,874	10,897	7,399	7,553	6,764	7,327	8,283
Corporate and Investment Banking - Excl. Special Items															
Net interest income (teb)	127	133	12	(21)	(46)	87	23	99	103	272	64	43	402	530	721
Other income	566	568	704	591	635	566	495	420	413	1,838	1,696	2,287	1,588	1,158	1,097
Gross revenues (teb)	693	701	716	570	589	653	518	519	516	2,110	1,760	2,330	1,990	1,688	1,818
Provision for credit losses	(68)	(53)	(27)	(22)	(35)	(16)	(18)	(50)	(53)	(148)	(69)	(91)	(168)	(106)	(142)
Non-interest expenses	(435)	(462)	(452)	(373)	(366)	(397)	(309)	(312)	(322)	(1,349)	(1,072)	(1,445)	(1,212)	(1,007)	(1,025)
Other ¹	(75)	(72)	(92)	(62)	(65)	(89)	(70)	(67)	(41)	(239)	(224)	(286)	(225)	(264)	300
Net income	115	114	145	113	123	151	121	90	100	374	395	508	385	311	351
Contribution to total bank net income	20%	19%	25%	19%	22%	26%	23%	19%	21%	21%	24%	22%	21%	17%	21%
Cash net income	128	126	151	119	129	157	127	96	106	405	413	532	409	266	381
Economic profit	8	9	44	32	38	79	48	30	39	61	165	197	141	(111)	52
ROE	12.2%	13.2%	18.6%	17.8%	18.8%	27.2%	21.4%	19.0%	20.9%	14.5%	22.3%	21.1%	20.0%	18.6%	19.2%
Cash ROE	13.5%	14.7%	19.4%	18.8%	19.8%	28.4%	22.5%	n/a	n/a	15.7%	23.4%	22.2%	n/a	n/a	n/a
Net interest margin	0.31%	0.35%	0.03%	(0.06%)	(0.14%)	0.27%	0.07%	0.31%	0.32%	0.23%	0.07%	0.03%	0.32%	0.42%	0.66%
Average assets	161,200	157,700	147,800	137,600	130,700	130,100	129,000	128,300	128,200	155,600	129,900	131,900	127,300	125,000	109,900
Average common equity	3,500	3,300	2,900	2,400	2,400	2,200	2,100	1,700	1,800	3,200	2,200	2,300	1,800	1,800	1,800
Number of employees (FTE)	3,034	2,923	3,188	2,541	2,514	2,512	2,597	2,651	2,738	3,034	2,514	2,541	2,651	2,919	3,348
Transaction Processing - Excluding Special Items															
Net interest income (teb)	35	35	40	38	40	36	46	43	41	110	122	160	168	202	
Other income	143	140	135	135	136	123	120	120	114	418	379	514	459	450	
Gross revenues (teb)	178	175	175	173	176	159	166	163	155	528	501	674	627	652	
Provision for credit losses	0	1	1	4	17	-	-	2	2	2	17	21	(6)	(178)	
Non-interest expenses	(120)	(114)	(113)	(126)	(119)	(108)	(106)	(115)	(107)	(347)	(333)	(459)	(436)	(429)	
Other ¹	(21)	(25)	(26)	(22)	(32)	(22)	(26)	(21)	(21)	(72)	(80)	(102)	(78)	(17)	
Net income	37	37	37	29	42	29	34	29	29	111	105	134	107	28	
Contribution to total bank net income	6%	6%	6%	5%	7%	5%	6%	6%	6%	6%	6%	6%	6%	2%	
Cash net income	39	39	39	31	44	31	36	31	31	117	111	142	115	36	
Economic profit	23	22	21	16	30	16	20	18	18	66	66	82	60	(39)	
ROE	29.5%	31.5%	29.5%	28.2%	43.2%	28.3%	30.0%	31.3%	31.7%	30.1%	33.6%	32.2%	27.7%	5.0%	
Cash ROE	31.6%	33.2%	31.1%	30.1%	45.2%	30.2%	31.7%	n/a	n/a	31.9%	35.4%	34.1%	n/a	n/a	
Net interest margin	5.55%	6.24%	7.21%	8.40%	10.61%	8.61%	11.44%	11.37%	10.17%	6.39%	10.19%	10.00%	9.33%	6.31%	
Average assets	2,500	2,300	2,200	1,800	1,500	1,700	1,600	1,500	1,600	2,300	1,600	1,600	1,800	3,200	
Average common equity	500	500	500	400	400	400	400	400	300	500	400	400	400	400	
Number of employees (FTE)	2,210	2,105	2,092	2,061	1,965	1,898	1,917	1,980	2,003	2,210	1,965	2,061	1,980	1,873	

¹Includes income taxes, non-contingent interest and taxable equivalent adjustment.

RESULTS BY BUSINESS SEGMENT - EXCLUDING SPECIAL ITEMS (\$ MM)	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001 9 months	2000 9 months	2000	1999	1998	1997
Other - Excluding Special Items															
Net Interest Income (teb)	12	11	10	(12)	(27)	8	(13)	(30)	(51)	33	(32)	(44)	(139)	(159)	3
Other Income	6	(2)	(41)	(8)	(12)	13	31	23	43	(37)	32	24	136	224	71
Gross revenues (teb)	18	9	(31)	(20)	(39)	21	18	(7)	(8)	(4)	-	(20)	(3)	65	74
Provision for credit losses	8	4	4	-	5	8	14	21	14	16	27	27	44	115	(6)
Non-interest expenses	(34)	57	(7)	(23)	38	6	(27)	(35)	66	16	17	(6)	104	59	71
Other ¹	(1)	(46)	5	23	(3)	(51)	(15)	18	(40)	(42)	(69)	(46)	(47)	(75)	(29)
Net income	(9)	24	(29)	(20)	1	(16)	(10)	(3)	32	(14)	(25)	(45)	98	164	110
Contribution to total bank net income	(1%)	4%	(5%)	(4%)	0%	(2%)	(2%)	(1%)	7%	0%	(2%)	(2%)	5%	9%	6%
Cash net income	(4)	29	(23)	(15)	6	(10)	(4)	2	37	2	(8)	(23)	118	183	130
Economic Profit	(2)	10	(80)	(89)	(45)	(84)	(76)	(121)	(91)	(72)	(205)	(294)	(358)	83	(201)
ROE	n/a	34.0%	(3.3%)	(2.9%)	(1.1%)	(4.2%)	(3.0%)	(1.9%)	2.4%	10.0%	(3.0%)	(2.9%)	1.7%	4.8%	25.9%
Cash ROE	n/a	38.0%	(1.8%)	(1.8%)	0.4%	(3.0%)	(1.9%)	n/a	n/a	(0.5%)	(1.9%)	(1.7%)	n/a	n/a	n/a
Net interest margin	0.51%	0.47%	0.50%	(0.59%)	(1.39%)	0.37%	(0.54%)	(1.29%)	(2.30%)	0.49%	(0.50%)	(0.51%)	(1.72%)	(1.57%)	0.02%
Average assets	9,300	9,600	8,000	8,100	7,700	8,800	9,500	9,200	8,800	9,000	8,500	8,600	8,100	10,100	17,300
Average common equity	-	500	1,500	2,100	1,400	2,000	1,900	3,100	3,300	900	1,900	1,900	3,200	3,200	
Number of employees (FTE)	4,074	4,061	4,094	4,149	4,168	4,235	4,336	4,659	4,933	4,074	4,168	4,149	4,659	4,072	4,095
Total - Excluding Special Items															
Net Interest Income (teb)	1,719	1,580	1,466	1,381	1,300	1,346	1,280	1,347	1,283	4,765	3,926	5,307	5,155	5,101	5,032
Other Income	2,008	1,924	1,896	1,753	1,717	1,724	1,538	1,417	1,372	5,828	4,979	6,732	5,375	4,738	4,164
Gross revenues (teb)	3,727	3,504	3,362	3,134	3,017	3,070	2,818	2,764	2,655	10,593	8,905	12,039	10,530	9,839	9,196
Provision for credit losses	(236)	(210)	(248)	(174)	(172)	(172)	(173)	(145)	(175)	(694)	(517)	(691)	(670)	(425)	(380)
Non-interest expenses	(2,547)	(2,287)	(2,162)	2,020	(1,902)	(1,900)	(1,759)	(1,855)	(1,696)	(6,996)	(5,561)	(7,581)	(6,866)	(6,307)	(5,886)
Other ¹	(365)	(405)	(369)	(345)	(369)	(420)	(359)	(280)	(308)	(1,139)	(1,148)	(1,493)	(1,135)	(1,280)	(1,221)
Net income	579	602	583	595	574	578	527	484	476	1,764	1,679	2,274	1,859	1,827	1,709
Cash net income	660	651	613	620	596	598	544	501	492	1,924	1,738	2,358	1,922	1,889	1,768
Economic profit	167	207	172	208	195	211	153	101	97	546	559	767	382	515	447
ROE	14.9%	18.7%	18.2%	20.0%	19.7%	20.8%	18.7%	16.6%	16.6%	17.0%	19.7%	19.8%	16.6%	18.5%	19.7%
Cash ROE	17.1%	20.3%	19.2%	20.9%	20.6%	21.5%	19.3%	n/a	n/a	18.6%	20.5%	20.6%	n/a	n/a	n/a
Net interest margin	2.01%	2.01%	1.91%	1.89%	1.83%	1.96%	1.85%	1.94%	1.86%	1.98%	1.88%	1.88%	1.91%	1.95%	2.10%
Average assets	339,000	321,900	304,400	291,200	282,000	278,600	275,600	274,800	273,300	321,700	278,500	281,900	269,900	261,300	239,500
Average loans and bankers' acceptances	205,200	197,300	191,200	184,700	181,500	180,300	172,700	178,300	177,600	197,900	178,000	179,800	175,600	178,000	154,400
Average deposits	221,200	212,800	207,000	201,000	194,100	188,600	191,200	189,300	185,600	213,700	191,300	193,800	184,800	178,700	166,200
Average common equity	14,500	12,500	12,000	11,200	10,900	10,700	10,500	10,500	10,400	13,100	10,700	10,800	10,300		
Number of employees (FTE) - Canada	44,843	43,813	43,949	44,256	44,151	44,076	45,867	48,270	48,635	44,843	44,151	44,256	48,270	48,212	45,471
- US	9,917	6,466	6,575	1,650	1,565	1,532	770	754	657	9,917	1,565	1,650	754	633	572
- Other	3,376	3,367	3,339	3,326	3,168	3,222	2,987	2,867	2,954	3,376	3,168	3,326	2,867	2,931	2,773
- Total	58,136	53,646	53,863	49,232	48,884	48,830	49,625	51,891	52,246	58,136	48,884	49,232	51,891	51,776	48,816

¹Includes income taxes, non-controlling interest and taxable equivalent adjustment.

NET INTEREST INCOME (\$MM)	<u>Q3/01</u>	<u>Q2/01</u>	<u>Q1/01</u>	<u>Q4/00</u>	<u>Q3/00</u>	<u>Q2/00</u>	<u>Q1/00</u>	<u>Q4/99</u>	<u>Q3/99</u>	<u>2001</u>	<u>2000</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>1997</u>
										<u>9 months</u>	<u>9 months</u>				
Net interest income (teb)															
Net interest income	1,719	1,580	1,466	1,381	1,300	1,346	1,280	1,347	1,283	4,765	3,926	5,307	5,155	5,101	5,032
Net interest income as a % of average assets	2.01%	2.01%	1.91%	1.89%	1.83%	1.96%	1.85%	1.94%	1.86%	1.98%	1.88%	1.88%	1.91%	1.95%	2.10%
Net interest income as a % of average earning assets	2.35%	2.35%	2.21%	2.18%	2.12%	2.29%	2.12%	2.22%	2.14%	2.31%	2.18%	2.17%	2.21%	2.29%	2.43%
REVENUE FROM TRADING ACTIVITIES (\$MM)															
Total Trading Revenue															
Net Interest Income	10	14	(105)	(127)	(145)	(17)	(76)	1	(3)	(81)	(238)	(365)	5	179	194
Other Income ¹	407	457	568	355	446	367	372	258	281	1,432	1,185	1,540	1,106	748	606
Total	417	471	463	228	301	350	296	259	278	1,351	947	1,175	1,111	927	800
Trading Revenue by Product															
Equity	132	189	217	115	127	160	93	88	92	538	380	495	325	222	147
Fixed income and money markets ¹	200	197	154	39	94	116	129	116	111	551	339	378	492	436	423
Foreign exchange	83	85	93	73	83	73	72	55	75	261	228	301	290	267	226
Commodities and precious metal contracts	2	-	(1)	1	(3)	1	2	-	-	1	-	1	4	2	4
Total	417	471	463	228	301	350	296	259	278	1,351	947	1,175	1,111	927	800

¹Trading revenues were restated to reflect a change in disclosure for universal life insurance policies, on a basis consistent with industry standards. For Q2/01 & Q1/01, trading revenues increased by \$28 million and \$2 million respectively. For further details see footnote 1 on page 8.

OTHER INCOME (\$ MM)	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001 9 months	2000 9 months	2000	1999	1998	1997
	Deposit & payment service charges:														
Deposit accounts	181	154	158	157	144	135	133	128	128	493	412	569	505	485	481
Other payment services	51	47	46	49	47	46	45	47	46	144	138	187	183	179	209
	232	201	204	206	191	181	178	175	174	637	550	756	688	664	690
Capital market fees	473	518	419	513	429	503	365	347	325	1,410	1,297	1,810	1,209	1,118	1,172
Trading revenues ¹	407	457	568	355	446	367	372	258	281	1,432	1,185	1,540	1,106	748	606
Investment management and custodial fees	229	240	198	177	185	171	151	151	137	667	507	684	547	495	404
Mutual fund revenues	140	134	138	138	135	130	125	121	124	412	390	528	479	447	354
Card service revenues	125	101	116	92	111	106	111	111	93	342	328	420	362	305	332
Foreign exchange revenues other than trading	80	79	69	83	76	73	67	64	66	228	216	299	243	218	211
Credit fees	60	56	62	54	57	51	50	48	50	178	158	212	189	183	169
Insurance revenues ¹	69	40	53	71	25	44	51	45	34	162	120	191	161	113	102
Securitization revenues	38	19	17	17	26	36	36	45	61	74	98	115	222	218	-
Gain (loss) on sale of securities ¹	4	(56)	(40)	(22)	(9)	19	1	16	(26)	(92)	11	(11)	28	343	37
Gain (loss) on disposal of premises and equipment	(1)	4	(18)	(6)	(4)	(7)	1	91	(1)	(15)	(10)	(16)	90	(32)	(24)
Other	152	131	242	75	49	50	30	40	36	525	129	204	156	165	226
TOTAL	2,008	1,924	2,028	1,753	1,717	1,724	1,538	1,512	1,354	5,960	4,979	6,732	5,480	4,985	4,279
Special items	-	-	132	-	-	-	-	95	(18)	132	-	-	105	247	115
TOTAL, excluding special items	2,008	1,924	1,896	1,753	1,717	1,724	1,538	1,417	1,372	5,828	4,979	6,732	5,375	4,738	4,164
Other income as a % of gross revenues (TEB)	53.9%	54.9%	58.0%	55.9%	56.9%	56.2%	54.6%	52.9%	51.3%	55.6%	55.9%	55.9%	51.5%	49.4%	46.0%
Core other income as a % of gross revenues (TEB)	53.9%	54.9%	56.4%	55.9%	56.9%	56.2%	54.6%	51.3%	51.7%	55.0%	55.9%	55.9%	51.0%	48.2%	45.3%
CAPITAL MARKET FEES															
Full-service brokerage	296	333	259	249	229	280	221	203	194	888	730	979	739	729	821
Discount brokerage	23	27	29	32	29	50	34	19	20	79	113	145	76	49	49
Institutional	154	158	131	232	171	173	110	125	111	443	454	686	394	340	302
TOTAL	473	518	419	513	429	503	365	347	325	1,410	1,297	1,810	1,209	1,118	1,172
GAINS (LOSSES) ON SECURITIES															
Trading account ²	310	358	473	295	393	243	272	186	162	1,141	908	1,203	655	421	350
Investment account															
Non-LDC	4	(56)	(40)	(22)	(9)	19	1	16	(26)	(92)	11	(11)	23	66	24
LDC	-	-	-	-	-	-	-	-	-	-	-	-	5	277	13
	4	(56)	(40)	(22)	(9)	19	1	16	(26)	(92)	11	(11)	28	343	37
TOTAL	314	302	433	273	384	262	273	202	136	1,049	919	1,192	683	764	387
ASSETS UNDER ADMINISTRATION AND UNDER MANAGEMENT															
Institutional	953,300	885,300	912,800	932,800	906,800	860,400	820,300	779,900	737,400	953,300	906,800	932,800	779,900	660,000	635,400
Personal	283,100	279,300	295,500	207,200	206,100	205,300	175,600	157,300	159,400	283,100	206,100	207,200	157,300	141,700	122,200
Retail mutual funds	35,400	34,100	34,500	35,200	34,500	33,700	31,400	30,600	30,800	35,400	34,500	35,200	30,600	27,500	25,700
TOTAL ASSETS UNDER ADMINISTRATION	1,271,800	1,198,700	1,242,800	1,175,200	1,147,400	1,099,400	1,027,300	967,800	927,600	1,271,800	1,147,400	1,175,200	967,800	829,200	783,300
Institutional	45,500	45,400	46,900	36,700	40,300	39,700	35,300	32,700	31,700	45,500	40,300	36,700	32,700	30,100	27,900
Personal	30,700	30,800	31,400	21,500	20,900	20,600	19,700	18,300	18,900	30,700	20,900	21,500	18,300	15,800	15,300
Retail mutual funds	34,300	34,200	34,200	34,100	34,000	33,700	31,400	30,600	30,800	34,300	34,000	34,100	30,600	27,500	24,500
TOTAL ASSETS UNDER MANAGEMENT	110,500	110,400	112,500	92,300	95,200	94,000	86,400	81,600	81,400	110,500	95,200	92,300	81,600	73,400	67,700

¹Trading revenues, insurance revenues and gain (loss) on sale of securities for Q2/01 and Q1/01 were restated to reflect a change in disclosure for universal life insurance policies, on a basis consistent with industry standards. For Q2/01 & Q1/01, trading revenues increased by \$28 million and \$2 million respectively. For Q1/01, gain (loss) on sale of securities increased by \$20 million. For Q2/01 & Q1/01, insurance revenue decreased by \$28 million and \$22 million respectively. Total other income did not change as a result of these restatements.

²Included in trading revenues in other income.

NON-INTEREST EXPENSES

(\$ MM)

	<u>Q3/01</u>	<u>Q2/01</u>	<u>Q1/01</u>	<u>Q4/00</u>	<u>Q3/00</u>	<u>Q2/00</u>	<u>Q1/00</u>	<u>Q4/99</u>	<u>Q3/99</u>	<u>2001</u> <u>9 months</u>	<u>2000</u> <u>9 months</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>1997</u>
Human Resources															
Compensation	1,331	1,197	1,174	1,069	1,047	1,070	972	947	872	3,702	3,089	4,158	3,585	3,171	3,008
Benefits	207	140	159	137	124	120	112	103	111	506	356	493	428	423	357
Occupancy															
Premises rent	141	127	154	111	105	93	88	76	69	422	286	397	321	256	328
Rental income from properties	(6)	(4)	(5)	(3)	(3)	(4)	(3)	(5)	(2)	(15)	(10)	(13)	(11)	(12)	(11)
Premises repairs and maintenance	12	13	10	12	18	19	19	22	24	35	56	68	88	93	88
Depreciation	23	22	19	21	21	19	20	23	23	64	60	81	92	92	84
Property taxes	1	2	1	1	6	6	2	8	12	4	14	15	41	46	37
Energy	3	2	2	4	6	7	5	8	8	7	18	22	33	33	33
Equipment															
Depreciation	72	71	68	85	71	68	65	86	75	211	204	289	297	250	298
Computer rental and maintenance	138	96	83	82	85	81	92	91	86	317	258	340	348	309	280
Office equipment rental and maintenance	7	13	11	11	9	10	6	9	6	31	25	36	32	26	27
Communications															
Telecommunications	73	71	63	55	55	58	57	57	56	207	170	225	225	209	188
Postage and courier	29	25	24	47	41	41	41	40	39	78	123	170	157	156	164
Marketing and public relations	46	48	41	61	39	39	34	58	42	135	112	173	188	175	134
Stationery and printing	30	28	27	34	31	34	28	38	29	85	93	127	129	125	101
Other															
Business and capital taxes	53	39	35	38	33	33	30	35	25	127	96	134	114	118	126
Professional fees	137	85	73	89	74	59	45	60	74	295	178	267	298	262	228
Travel and relocation	34	31	25	23	21	21	20	22	24	90	62	85	90	98	95
Deposit insurance	8	8	7	8	7	7	8	8	7	23	22	30	71	111	115
Amortization of goodwill/other intangibles	81	50	30	26	23	21	17	18	17	161	61	87	66	62	59
Employee training	11	9	9	13	9	8	8	16	12	29	25	38	48	60	52
Donations	6	6	8	1	7	9	9	10	5	20	25	26	29	25	21
Other	201	208	144	95	73	81	84	130	82	553	238	333	391	311	241
TOTAL NON-INTEREST EXPENSES	2,638	2,287	2,162	2,020	1,902	1,900	1,759	1,860	1,696	7,087	5,561	7,581	7,060	6,399	6,053
Special items	91	-	-	-	-	-	-	5	-	91	-	-	194	92	167
TOTAL, excluding special items	2,547	2,287	2,162	2,020	1,902	1,900	1,759	1,855	1,696	6,996	5,561	7,581	6,866	6,307	5,886

BALANCE SHEET (\$ MM)	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001 9 months	2000 9 months	2000	1999	1998	1997
	Period-end balances														
ASSETS															
Cash resources	17,767	18,044	17,333	19,606	20,556	18,289	22,122	23,042	24,663	17,767	20,556	19,606	23,042	16,395	21,392
Securities ¹	75,802	68,031	63,379	57,010	55,384	51,071	48,916	50,559	49,601	75,802	55,384	57,010	50,559	41,399	33,037
Loans ¹															
Residential mortgage ²	67,343	64,557	63,418	62,984	62,588	60,999	60,035	59,242	59,959	67,343	62,588	62,984	59,242	57,069	53,369
Personal	31,418	29,713	30,573	28,019	27,220	26,802	26,213	25,255	24,369	31,418	27,220	28,019	25,255	22,761	20,864
Credit card ³	4,128	4,862	4,961	4,666	4,224	3,270	2,690	2,666	2,193	4,128	4,224	4,666	2,666	1,945	2,324
Business and government	65,309	60,053	60,273	60,546	58,244	60,834	59,629	57,676	59,438	65,309	58,244	60,546	57,676	65,598	62,837
Assets purchased under reverse repurchase agreements	25,101	26,453	21,713	18,303	15,100	19,419	15,284	20,272	25,452	25,101	15,100	18,303	20,272	19,907	18,642
Gross loans	193,299	185,638	180,938	174,518	167,376	171,324	163,851	165,111	171,411	193,299	167,376	174,518	165,111	167,280	158,036
Allowance for loan losses ⁴	(2,173)	(1,951)	(1,947)	(1,871)	(1,845)	(1,869)	(1,937)	(1,884)	(1,940)	(2,173)	(1,845)	(1,871)	(1,884)	(2,026)	(1,769)
Total loans	191,126	183,687	178,991	172,647	165,531	169,455	161,914	163,227	169,471	191,126	165,531	172,647	163,227	165,254	156,267
Derivative related amounts	18,713	19,711	19,539	19,155	15,355	18,155	18,050	15,151	15,487	18,713	15,355	19,155	15,151	30,413	14,776
Customers' liability under acceptances	9,621	9,734	9,697	11,628	11,287	10,188	9,105	9,257	9,438	9,621	11,287	11,628	9,257	10,620	10,561
Premises and equipment	1,477	1,315	1,333	1,249	1,264	1,283	1,301	1,320	1,791	1,477	1,264	1,249	1,320	1,872	1,696
Goodwill	4,174	2,350	2,300	648	662	664	549	611	505	4,174	662	648	611	551	607
Other intangibles	600	202	205	208	213	156	159	-	-	600	213	208	-	-	-
Other assets	10,694	10,650	9,133	7,589	6,821	6,596	7,894	7,483	7,607	10,694	6,821	7,589	7,483	7,895	6,438
TOTAL ASSETS	329,974	313,724	301,910	289,740	277,073	275,857	270,010	270,650	278,563	329,974	277,073	289,740	270,650	274,399	244,774
LIABILITIES															
Deposits ¹															
Personal	98,970	93,010	90,778	89,632	88,900	88,777	87,467	87,359	86,990	98,970	88,900	89,632	87,359	85,910	86,106
Business and government	100,728	99,743	90,088	93,618	87,814	86,602	87,843	86,223	84,881	100,728	87,814	93,618	86,223	76,107	64,368
Banks	22,593	18,583	22,256	19,646	20,031	20,253	15,450	14,315	18,589	22,593	20,031	19,646	14,315	17,988	22,755
Total deposits	222,291	211,336	203,122	202,896	196,745	195,632	190,760	187,897	190,460	222,291	196,745	202,896	187,897	180,005	173,229
Acceptances	9,621	9,734	9,697	11,628	11,287	10,188	9,105	9,257	9,438	9,621	11,287	11,628	9,257	10,620	10,561
Obligations related to securities sold short	15,073	14,628	14,018	13,419	12,133	13,814	14,768	17,885	14,452	15,073	12,133	13,419	17,885	14,404	11,152
Obligations related to assets sold under repurchase agreements	14,010	15,877	14,717	9,005	7,830	7,158	7,629	9,396	12,368	14,010	7,830	9,005	9,396	11,264	9,458
Derivative related amounts	19,286	19,770	19,234	18,574	15,182	17,524	17,357	15,219	15,213	19,286	15,182	18,574	15,219	29,370	14,732
Other liabilities ¹	23,470	19,312	19,038	14,149	14,995	13,510	12,581	13,682	18,834	23,470	14,995	14,149	13,682	12,258	10,494
Subordinated debentures	6,296	6,836	6,275	5,825	5,091	5,104	5,072	4,596	4,678	6,296	5,091	5,825	4,596	4,087	4,227
Non-controlling interest in subsidiaries	1,453	1,481	1,453	703	690	39	103	103	103	1,453	690	703	103	499	531
Shareholders' equity															
Capital stock															
Preferred	2,293	2,045	2,024	2,037	2,018	2,014	1,995	2,009	2,428	2,293	2,018	2,037	2,009	2,144	1,784
Common	7,055	3,729	3,716	3,076	3,055	3,061	3,034	3,065	3,104	7,055	3,055	3,076	3,065	2,925	2,907
Retained earnings	9,126	8,976	8,616	8,428	8,047	7,813	7,606	7,541	7,485	9,126	8,047	8,428	7,541	6,823	5,699
Total shareholders' equity	18,474	14,750	14,356	13,541	13,120	12,888	12,635	12,615	13,017	18,474	13,120	13,541	12,615	11,892	10,390
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	329,974	313,724	301,910	289,740	277,073	275,857	270,010	270,650	278,563	329,974	277,073	289,740	270,650	274,399	244,774
Cash resources and securities as a % of total assets	28%	27%	27%	26%	27%	25%	26%	27%	27%	28%	27%	26%	27%	21%	22%
Personal deposits as a % of total deposits	45%	44%	45%	44%	45%	45%	46%	46%	46%	45%	45%	44%	46%	48%	50%

¹Reflects major Centura assets acquired during Q3/01 of \$5.1 billion of securities, \$1.9 billion of residential mortgages, \$1.9 billion of personal loans, \$0.1 billion of credit card loans and \$8.2 billion of business & government loans. Also reflects major Centura liabilities acquired of \$7.9 billion of personal deposits, \$3.3 billion of business & government deposits, and \$5.6 billion of other liabilities.

²Reflects securitizations of \$0.1 billion in Q3/01, \$0.5 billion in Q4/00, \$2.2 billion in Q4/99, \$1.0 billion in Q3/99 and \$0.7 billion in 1998 that have been transferred to securities.

Also reflects sales of mortgage-backed securities of \$0.5 billion in Q3/01 and \$1.6 billion in 1998.

³Reflects securitization of \$1.0 billion in Q3/01, \$1.1 billion in 1998 and \$1.5 billion in 1997. Also reflects reversal of prior securitization of \$0.2 billion in Q4/00, \$0.5 billion in Q3/00 and \$0.5 billion in Q2/00.

⁴Commencing Q2/00, the allowance for credit losses was split into the allowance for loan losses and the allowance for off-balance sheet items. Prior to Q2/00, the total allowance for credit losses was reported.

BALANCE SHEET CONTINUED

(\$ MM)

	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001 9 months	2000 9 months	2000	1999	1998	1997
Selected average balances															
Securities	76,402	70,534	64,632	59,922	55,838	51,315	56,371	52,701	51,068	70,521	54,518	55,882	48,177	38,546	41,766
Assets purchased under reverse repurchase agreements	33,205	30,664	25,280	21,660	21,087	23,678	20,535	25,326	23,868	29,705	21,753	21,729	21,769	24,444	14,038
Loans excluding reverse repos	162,576	156,503	155,600	151,804	149,659	146,542	143,141	143,600	144,212	158,243	146,248	147,790	144,377	143,507	131,584
Customers' liability under acceptances	9,460	10,161	10,351	11,226	10,761	10,082	9,049	9,406	9,510	9,989	9,963	10,281	9,508	10,033	8,790
Total assets	339,000	321,900	304,400	291,200	282,000	278,600	275,600	274,800	273,300	321,700	278,500	281,900	269,900	261,300	239,500
Deposits	221,167	212,813	206,975	201,030	194,132	188,591	191,216	189,334	185,639	213,660	191,321	193,762	184,796	178,688	166,249
Common shareholders' equity	14,466	12,496	11,983	11,174	10,880	10,670	10,528	10,536	10,425	13,074	10,693	10,814	10,264	9,107	8,003
Total shareholders' equity	16,633	14,541	14,016	13,197	12,897	12,671	12,530	12,852	12,688	15,165	12,700	12,789	12,475	11,078	9,744
Earning assets	290,221	276,028	262,701	252,288	244,224	239,315	240,246	241,230	238,391	276,315	241,064	244,036	232,927	222,573	207,082
RETAINED EARNINGS															
Balance at the beginning of the period	8,976	8,616	8,428	8,047	7,813	7,606	7,541	7,485	7,263	8,428	7,541	7,541	6,823	5,699	4,786
Net income	492	602	661	595	574	578	527	484	466	1,755	1,679	2,274	1,757	1,824	1,679
Dividends - Preferred shares	(37)	(33)	(34)	(34)	(34)	(33)	(33)	(41)	(41)	(104)	(100)	(134)	(157)	(145)	(131)
- Common shares	(246)	(204)	(203)	(181)	(180)	(164)	(164)	(149)	(150)	(653)	(508)	(689)	(588)	(543)	(469)
Premium paid on common shares purchased for cancellation	(49)	-	-	-	(122)	(174)	(266)	(234)	(47)	(49)	(562)	(562)	(281)	-	(160)
Cumulative effect of initial adoption of Employee Future Benefits accounting standard, net of related income taxes	-	-	(221)	-	-	-	-	-	-	(221)	-	-	-	-	-
Issuance costs, net of related income taxes	(6)	-	(13)	-	(4)	-	-	-	(9)	(19)	(4)	(4)	(9)	(7)	-
Unrealized foreign currency translation gains and losses, net of hedging activities and related income taxes	(4)	(5)	(2)	1	-	-	1	(4)	3	(11)	1	2	(4)	(5)	(6)
Balance at the end of the period	9,126	8,976	8,616	8,428	8,047	7,813	7,606	7,541	7,485	9,126	8,047	8,428	7,541	6,823	5,699
SECURITIES AND LDC MARKET VALUE SURPLUSES															
LDC and Mexican exposure	10	10	10	10	10	10	10	10	10	10	10	10	10	5	295
Securities portfolio (excluding LDCs and Mexico)	197	83	130	(90)	(110)	(80)	(140)	(140)	(20)	197	(110)	(90)	(140)	105	295
TOTAL LDC and securities portfolio	207	93	140	(80)	(100)	(70)	(130)	(130)	(10)	207	(100)	(80)	(130)	110	590
LOAN SECURITIZATION															
Securitization during the period															
Credit card loans - sold	1,000	-	-	-	-	-	-	-	-	1,000	-	-	-	1,100	1,500
Mortgage backed securities - sold	500	-	-	-	-	-	-	-	-	500	-	-	-	1,584	-
Mortgage backed securities - unsold	75	-	-	500	-	-	-	2,186	1,045	75	-	500	3,231	698	-
TOTAL SECURITIZED	1,575	-	-	500	-	-	-	2,186	1,045	1,575	-	500	3,231	3,382	1,500
Outstanding at end of period															
Credit card loans - sold ¹	2,100	1,100	1,100	1,100	1,310	1,768	2,300	2,300	2,600	2,100	1,310	1,100	2,300	2,600	1,500
Mortgage-backed securities - sold	1,265	924	971	1,014	1,068	1,125	1,163	1,209	1,271	1,265	1,068	1,014	1,209	1,436	-
TOTAL OUTSTANDING	3,365	2,024	2,071	2,114	2,378	2,893	3,463	3,509	3,871	3,365	2,378	2,114	3,509	4,036	1,500
Impact on income statement															
Net interest income	(32)	(18)	(17)	(17)	(23)	(45)	(38)	(46)	(59)	(67)	(106)	(123)	(200)	(168)	-
Other income	41	13	12	13	18	36	25	36	46	66	79	92	154	142	-
Provision for credit losses	8	4	4	3	4	8	12	9	12	16	24	27	41	32	-
TOTAL IMPACT	17	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	15	(3)	(4)	(5)	6	-

¹ The decline in Q4/00 reflects the reversal in the quarter of prior securitizations of \$0.2 billion (Q3/00 - \$0.5 billion, Q2/00 - \$0.5 billion, Q4/99 - \$0.3 billion).

CAPITAL¹

	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001 9 months	2000 9 months	2000	1999	1998	1997
Tier 1 capital															
Common shareholders' equity	16,180	12,705	12,332	11,504	11,102	10,874	10,640	10,606	10,589	16,180	11,102	11,504	10,606	9,748	8,606
Non-cumulative preferred shares	2,293	2,045	2,002	2,037	2,018	2,014	1,995	2,009	2,428	2,293	2,018	2,037	2,009	2,144	1,784
Non-controlling interest in subsidiaries ²	1,427	1,427	1,423	673	673	22	22	22	22	1,427	673	673	22	247	283
Goodwill	(4,011)	(2,186)	(2,145)	(647)	(661)	(663)	(548)	(611)	(505)	(4,011)	(661)	(647)	(611)	(546)	(600)
TOTAL TIER 1 CAPITAL	15,889	13,991	13,612	13,567	13,132	12,247	12,109	12,026	12,534	15,889	13,132	13,567	12,026	11,593	10,073
Tier 2 capital															
Permanent preferred shares and subordinated debentures	460	461	450	457	446	444	434	441	452	460	446	457	441	463	423
Non-permanent subordinated debentures	5,720	6,151	5,616	5,138	4,421	4,520	4,510	4,040	4,066	5,720	4,421	5,138	4,040	3,419	3,309
General allowances	1,283	1,188	1,223	1,188	1,160	1,155	1,120	1,080	850	1,283	1,160	1,188	1,080	850	750
Non-controlling interest in subsidiaries	2	2	1	1	1	1	1	2	1	2	1	1	2	172	166
TOTAL TIER 2 CAPITAL	7,465	7,802	7,290	6,784	6,028	6,120	6,065	5,563	5,369	7,465	6,028	6,784	5,563	4,904	4,648
TOTAL REGULATORY CAPITAL															
Total Tier 1 and Tier 2 capital	23,354	21,793	20,902	20,351	19,160	18,367	18,174	17,589	17,903	23,354	19,160	20,351	17,589	16,497	14,721
Excess non-cumulative preferred shares	-	-	22	-	-	-	-	-	-	-	-	-	-	-	-
Investment in associated corporations	(2,378)	(2,307)	(2,250)	(1,307)	(1,253)	(1,214)	(1,065)	(891)	(560)	(2,378)	(1,253)	(1,307)	(891)	(17)	(16)
TOTAL REGULATORY CAPITAL	20,976	19,486	18,674	19,044	17,907	17,153	17,109	16,698	17,343	20,976	17,907	19,044	16,698	16,480	14,705
Risk-adjusted assets															
On-balance sheet assets	134,702	120,959	125,715	119,663	116,984	115,354	110,590	109,449	109,247	134,702	116,984	119,663	109,449	116,707	115,798
Off-balance sheet financial instruments	34,067	34,364	34,244	35,226	35,352	35,902	37,260	37,124	37,333	34,067	35,352	35,226	37,124	37,477	31,874
General market risk ³	2,334	3,027	3,112	3,475	2,902	2,715	2,255	2,505	3,139	2,334	2,902	3,475	2,505	2,880	-
TOTAL⁴	171,103	158,350	163,071	158,364	155,238	153,971	150,105	149,078	149,719	171,103	155,238	158,364	149,078	157,064	147,672
Capital ratios (Canadian basis)															
Tier 1	9.3%	8.8%	8.3%	8.6%	8.5%	8.0%	8.1%	8.1%	8.4%	9.3%	8.5%	8.6%	8.1%	7.4%	6.8%
TOTAL	12.3%	12.3%	11.5%	12.0%	11.5%	11.1%	11.4%	11.2%	11.6%	12.3%	11.5%	12.0%	11.2%	10.5%	10.0%
Common equity as a % of total assets	4.9%	4.0%	4.1%	4.0%	4.0%	3.9%	3.9%	3.9%	3.8%	4.9%	4.0%	4.0%	3.9%	3.6%	3.5%
Common equity as a % of risk-adjusted assets	9.5%	8.0%	7.6%	7.3%	7.2%	7.1%	7.1%	7.1%	7.1%	9.5%	7.2%	7.3%	7.1%	6.2%	5.8%
Capital generation															
Internally generated capital	198	360	422	381	360	381	331	290	278	980	1,072	1,453	1,008	1,131	1,073
External financing - common shares	3,324	14	627	21	(132)	(147)	(297)	(273)	(62)	3,965	(576)	(555)	(150)	10	(129)
- preferred shares	245	21	(13)	19	4	19	(14)	(419)	322	253	9	28	(135)	361	32
- subordinated debentures	(535)	560	450	734	(13)	32	476	(82)	47	475	495	1,229	509	(140)	625
- Total	3,034	595	1,064	774	(141)	(96)	165	(774)	307	4,693	(72)	702	224	231	528
Other ⁵	-	-	(221)	-	-	-	-	-	-	(221)	-	-	-	-	-
TOTAL	3,232	955	1,265	1,155	219	285	496	(484)	585	5,452	1,000	2,155	1,232	1,362	1,601

¹ Using guidelines issued by the Superintendent of Financial Institutions Canada based on standards issued by the Bank for International Settlements.

² In Q1/01 and Q3/00, the bank issued \$750 million and \$650 million respectively of Trust Capital Securities (RBC TruCS), a form of innovative Tier 1 capital, which are reported as non-controlling interest in subsidiaries on the consolidated balance sheet.

³ Reflects the guidelines on market risk issued by the Superintendent of Financial Institutions Canada which took effect on January 1, 1998.

⁴ In Q3/01, Centura's contribution to risk-adjusted assets was \$16.7 billion (on-balance sheet assets \$15.8 billion and off-balance sheet financial instruments \$0.9 billion).

⁵ Reflects initial adoption of Employee Future Benefits accounting standard

RISK-ADJUSTED ASSETS ¹ (\$ MM)				Risk-adjusted balance			Variance Q3/01 vs Q2/01				
				Balance sheet amount	July 2001	April 2001		July 2000			
On-balance sheet assets											
Cash resources ²				18,880	2,515	1,283	3,679	1,232			
Securities				75,802	9,597	5,527	5,303	4,070			
Residential mortgages ³											
Insured				31,850	380	374	373	6			
Conventional				35,493	18,535	17,376	16,707	1,159			
Other loans and acceptances ³											
Issued or guaranteed by Canadian or other OECD governments				11,696	1,271	925	931	346			
Other				121,708	94,880	88,546	85,504	6,334			
Other assets				35,658	7,524	6,928	4,487	596			
TOTAL				\$331,087	\$134,702	\$120,959	\$116,984	\$13,743			
				Risk-adjusted balance			Variance Q3/01 vs Q2/01				
Contract Amount	Credit conversion factor	Credit equivalent amount	July 2001	April 2001	July 2000						
Off-balance sheet credit instruments											
Guarantees and standby letters of credit											
- Financial (excluding securities lending)				10,103	100%	10,103	8,678	9,660	8,431	(982)	
- Non-financial				2,776	50%	1,388	1,388	1,453	1,547	(65)	
Documentary and commercial letters of credit				741	20%	148	146	71	93	75	
Securities lending				20,118	100%	20,118	375	308	311	67	
Commitments to extend credit:											
Less than/equal to 1 year				40,070	0%	-	-	-	-	-	
Greater than 1 year				38,744	50%	19,372	17,504	17,352	20,161	152	
Uncommitted Amount				52,433	0%	-	-	-	-	-	
Note issuance/Revolving underwriting facilities				55	50%	28	28	-	79	28	
TOTAL				\$165,040		\$51,157	\$28,119	\$28,844	\$30,622	(\$725)	
				Risk-adjusted balance			Variance Q3/01 vs Q2/01				
Contract Amount	Credit equivalent amount		July 2001	April 2001	July 2000						
	Current	Potential	Total								
Derivatives											
Interest rate agreements				865,694	1,906	1,693	3,599	902	806	677	96
Foreign exchange rate contracts				718,241	4,637	6,978	11,615	3,508	3,782	3,252	(274)
Equity and commodity derivative contracts				106,262	1,839	2,866	4,705	1,538	932	801	606
Total derivatives ⁴				1,690,197	8,382	11,537	19,919	5,948	5,520	4,730	428
				Risk-adjusted balance			Variance Q3/01 vs Q2/01				
			Minimum Capital Required (\$M)	Multiplier	July 2001	April 2001		July 2000			
Market risk											
Total specific and general market risk					379,184	12.5		4,740	5,324	4,744	(584)
Less: market risk shown above in cash resources					(11,084)	12.5		(139)	(126)	(528)	(13)
Less: market risk shown above in securities					(181,344)	12.5		(2,267)	(2,171)	(1,314)	(96)
General market risk					186,756			2,334	3,027	2,902	(693)
Total risk-adjusted assets⁵								\$171,103	\$158,350	\$155,238	\$12,753

¹ Using guidelines issued by the Superintendent of Financial Institutions Canada based on standards issued by the Bank for International Settlements

² Cash resources are shown before cheques and other items in transit

³ Amounts are shown net of the allowance for loan losses.

⁴ Amounts reflect impact of master netting agreements. Exclusion of master netting agreements results in the following amounts: current credit equivalent amount \$19,464 million; total credit equivalent amount \$35,169 million; and risk adjusted balance \$9,623 million at July 31, 2001.

⁵ In Q3/01, Centura's contribution to risk-adjusted assets was \$16.7 billion. On-balance sheet assets were \$15.8 billion and off-balance sheet financial instruments were \$0.9 billion.

PROVISION FOR CREDIT LOSSES

(\$ MM)

	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001 9 months	2000 9 months	2000	1999	1998	1997
Specific	236	210	178	134	172	132	133	5	175	624	437	571	530	555	330
Country risk			-	-	-	-	-	-	-	-	-	-	-	(80)	-
General Provision ¹															
General allocated ¹	-	-	97	8	-	35	30	n/a	n/a	97	65	73	n/a	n/a	n/a
General unallocated ¹	-	-	(27)	32	-	5	10	n/a	n/a	(27)	15	47	n/a	n/a	n/a
Total general	-	-	70	40	-	40	40	230	-	70	80	120	230	100	50
TOTAL PROVISION FOR CREDIT LOSSES	236	210	248	174	172	172	173	235	175	694	517	691	760	575	380
Provision for credit losses as a % of average loans (including reverse repurchase agreements) & BAs	0.46%	0.44%	0.51%	0.37%	0.38%	0.39%	0.40%	0.52%	0.39%	0.47%	0.39%	0.38%	0.43%	0.32%	0.25%
Specific provision for credit losses as a % of average loans (including reverse repurchase agreements) & BAs	0.46%	0.44%	0.37%	0.29%	0.38%	0.30%	0.31%	0.01%	0.39%	0.42%	0.33%	0.32%	0.30%	0.31%	0.21%

GROSS IMPAIRED LOANS (GILs)
GILs

Domestic GILs	1,463	1,473	1,428	1,369	1,446	1,343	1,298	1,387	1,462	1,463	1,446	1,369	1,387	1,510	1,477
International GILs															
Non-LDC - USA ²	589	354	155	145	90	79	41	41	65	589	90	145	41	18	42
- Europe	35	37	43	46	61	60	60	58	60	35	61	46	58	59	43
- Latin America	11	19	7	9	9	13	10	10	10	11	9	9	10	4	20
- Caribbean	52	52	48	48	47	46	46	47	47	52	47	48	47	62	71
- Asia Pacific	14	24	25	33	55	102	129	127	198	14	55	33	127	308	132
LDC	29	29	30	28	29	29	30	34	35	29	29	28	34	40	34
TOTAL international GILs	730	515	308	309	291	329	316	317	415	730	291	309	317	491	342
TOTAL GILs	2,193	1,988	1,736	1,678	1,737	1,672	1,614	1,704	1,877	2,193	1,737	1,678	1,704	2,001	1,819
TOTAL non-LDC GILs	2,164	1,959	1,706	1,650	1,708	1,643	1,584	1,670	1,842	2,164	1,708	1,650	1,670	1,961	1,785
Changes in GILs															
GILs at beginning of period	1,988	1,736	1,678	1,737	1,672	1,614	1,704	1,877	1,737	1,678	1,704	1,704	2,001	1,819	2,376
Impaired loans formation ³	429	516	292	210	308	220	75	133	274	1,237	603	813	743	628	81
Write-offs	(224)	(264)	(234)	(269)	(243)	(162)	(165)	(324)	(131)	(722)	(570)	(839)	(1,072)	(511)	(669)
Other & FX adjustment	-	-	-	-	-	-	-	18	(3)	-	-	-	32	65	31
GILs at end of period	2,193	1,988	1,736	1,678	1,737	1,672	1,614	1,704	1,877	2,193	1,737	1,678	1,704	2,001	1,819
Gross loans	193,299	185,638	180,938	174,518	167,376	171,324	163,851	165,111	171,411	193,299	167,376	174,518	165,111	167,280	158,036
Gross BAs	9,621	9,734	9,697	11,628	11,287	10,188	9,105	9,257	9,438	9,621	11,287	11,628	9,257	10,620	10,561
Gross loans & BAs	202,920	195,372	190,635	186,146	178,663	181,512	172,956	174,368	180,849	202,920	178,663	186,146	174,368	177,900	168,597
GILs as a % of gross loans & BAs (total)	1.1%	1.0%	0.9%	0.9%	1.0%	0.9%	0.9%	1.0%	1.0%	1.1%	1.0%	0.9%	1.0%	1.1%	1.1%

¹The general provision was not separated into the allocated and unallocated components prior to Q1/00.

²In Q3/01, \$119 million of the U.S. non-LDC GILs related to Centura. This amount consisted of \$18 million for residential mortgages, \$14 million for personal loans and \$87 million for business and government loans.

³New additions to impaired loans, net of reductions in impaired loans. \$119 million of the increase in Q3/01 was as a result of the Centura acquisition.

**IMPAIRED LOANS FORMATIONS
AND WRITE-OFFS**

	Domestic Business	International Business	Total Business	Consumer	Total non-LDC	LDC	Total Bank
Q3/01 vs Q2/01							
Q2/01 gross impaired loans	1,012	434	1,446	513	1,959	29	1,988
Impaired loans formations ¹	71	187	258	171	429		429
Write-offs	(63)	(7)	(70)	(154)	(224)		(224)
Other & FX adjustment							
Q3/01 gross impaired loans	1,020	614	1,634	530	2,164	29	2,193
Q3/01 allowance for loan losses and loan substitute securities	(959)	(551)	(1,510)	(640)	(2,150)	(29)	(2,179)
Q3/01 net impaired loans	61	63	124	(110)	14	-	14

Q3/01 vs Q4/00							
Q4/00 gross impaired loans	937	236	1,173	477	1,650	28	1,678
Impaired loans formations ¹	298	444	742	494	1,236	1	1,237
Write-offs	(215)	(63)	(278)	(444)	(722)		(722)
Other & FX adjustment		(3)	(3)	3	-		-
Q3/01 gross impaired loans	1,020	614	1,634	530	2,164	29	2,193
Q3/01 allowance for loan losses and loan substitute securities	(959)	(551)	(1,510)	(640)	(2,150)	(29)	(2,179)
Q3/01 net impaired loans	61	63	124	(110)	14	-	14

¹New additions to impaired loans, net of reductions in impaired loans. \$119 million in Q3/01 relates to Centura.

ALLOWANCE FOR CREDIT LOSSES ¹ (\$ MM)	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001 9 months	2000 9 months	2000	1999	1998	1997
	Allowance for credit losses														
Specific	850	762	756	747	781	810	799	786	1,069	850	781	747	786	1,176	932
Country risk	29	29	30	28	29	29	30	34	35	29	29	28	34	40	436
General ²															
Allocated ²	1,072	960	960	863	855	855	820	790	n/a	1,072	855	863	790	n/a	n/a
Unallocated ²	332	310	310	337	305	305	300	290	n/a	332	305	337	290	n/a	n/a
Total	1,404	1,270	1,270	1,200	1,160	1,160	1,120	1,080	850	1,404	1,160	1,200	1,080	850	750
TOTAL ALLOWANCE FOR CREDIT LOSSES	2,283	2,061	2,056	1,975	1,970	1,999	1,949	1,900	1,954	2,283	1,970	1,975	1,900	2,066	2,118
Consisting of :															
Allowance for loan losses	2,173	1,951	1,947	1,871	1,845	1,869	1,937	1,884	1,940	2,173	1,845	1,871	1,884	2,026	1,769
Allowance for off-balance sheet items	104	104	104	98	119	119	-	-	-	104	119	98	-	-	-
Allowance for loan substitute securities	6	6	5	6	6	11	12	16	14	6	6	6	16	40	30
Allowance for country risk securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	319
TOTAL	2,283	2,061	2,056	1,975	1,970	1,999	1,949	1,900	1,954	2,283	1,970	1,975	1,900	2,066	2,118
Allowance for loan losses as a % of total loans (including reverse repurchase agreements) and BAs	1.1%	1.0%	1.0%	1.0%	1.0%	1.0%	1.1%	1.1%	1.1%	1.1%	1.0%	1.0%	1.1%	1.2%	1.1%
Changes in the allowance for credit losses															
Balance at beginning of period	2,061	2,056	1,975	1,970	1,999	1,949	1,900	1,954	1,888	1,975	1,900	1,900	2,066	2,118	2,235
Provision for credit losses	236	210	248	174	172	172	173	235	175	694	517	691	760	575	380
Write-offs															
Non-LDC	(224)	(264)	(234)	(269)	(243)	(162)	(165)	(324)	(131)	(722)	(570)	(839)	(1,068)	(511)	(659)
LDC loans and securities	-	-	-	-	-	-	-	-	-	-	-	-	(4)	(325)	(10)
Recoveries	42	34	55	69	27	25	41	17	25	131	93	162	114	144	141
Centura at date of acquisition	157									157					
Other, primarily translation adjustments on provisions denominated in foreign currencies	11	25	12	31	15	15	-	18	(3)	48	30	61	32	65	31
Balance at end of period	2,283	2,061	2,056	1,975	1,970	1,999	1,949	1,900	1,954	2,283	1,970	1,975	1,900	2,066	2,118
Coverage ratios³															
Coverage ratio (total)	99%	98%	112%	112%	107%	112%	121%	112%	104%	99%	107%	112%	112%	103%	116%
Coverage ratio (non-LDC)	99%	98%	113%	112%	107%	113%	121%	112%	104%	99%	107%	112%	112%	103%	94%
NET WRITE-OFFS															
Domestic															
Residential mortgages	4	3	3	3	3	3	2	4	3	10	8	11	12	11	25
Personal loans	116	120	114	119	138	86	87	69	64	350	311	430	260	165	183
Business loans and acceptances	53	63	52	64	29	51	32	176	40	168	112	177	458	170	299
TOTAL domestic	173	186	169	186	170	140	121	249	107	528	431	618	730	346	507
International															
Non-LDC ⁴	9	44	10	14	46	(3)	3	58	(1)	63	46	59	224	21	11
LDC exposures	-	-	-	-	-	-	-	-	-	-	-	-	4	325	10
TOTAL international	9	44	10	14	46	(3)	3	58	(1)	63	46	59	228	346	21
Total net write-offs	182	230	179	200	216	137	124	307	106	591	477	677	958	692	528
Net write-off ratio															
Total net write-offs as a % of average loans & BAs	0.35%	0.48%	0.37%	0.43%	0.47%	0.31%	0.29%	0.68%	0.24%	0.40%	0.36%	0.38%	0.55%	0.39%	0.34%

¹The allowance for credit losses was impacted by the acquisition of Centura in Q3/01. The amounts related to Centura were: \$22 of the specific allowance (residential mortgage \$2 million, personal loans \$6 million, business and government loans \$14 million); \$112 million of the general allocated and \$22 million of the general unallocated allowance, for a total general allowance impact of \$134 million.

²The general allowance was not separated into allocated and unallocated components prior to Q4/99.

³The allowance for loan losses plus the allowance for loan substitute securities as a percent of gross impaired loans.

⁴Q3/01 amount includes \$7 million for Centura (\$4 million for personal loans and \$3 million for business and government loans).

NET IMPAIRED LOANS (NILs)

(\$ MM)

NILs by geographic area and type of business
Domestic
Business loans

Commercial real estate

Small business

Agriculture

Other

Total business loans

Residential mortgages

Personal loans

TOTAL Domestic NILs
International

 USA¹

Europe

Latin America

Caribbean

Asia Pacific

TOTAL International NILs

 Total NILs (before general allowance)^{1,2}

 General allowance for loan losses¹
TOTAL NILs (after general allowance)
Total net loans and acceptances
Domestic

Residential mortgages

Personal loans

Credit card loans

Business loans and acceptances

TOTAL Domestic
International³
TOTAL (before general allowance)^{2,3}
General allowance for loan losses
TOTAL (after general allowance)
NILs as a percentage
of related loans and acceptances
Domestic

Residential mortgages

Personal loans

Business loans and acceptances

TOTAL Domestic
International
TOTAL before general allowance for loan losses
TOTAL after general allowance for loan losses

	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001 9 months	2000 9 months	2000	1999	1998	1997
Domestic															
Business loans															
Commercial real estate	53	57	84	41	52	88	99	109	98	53	52	41	109	69	184
Small business	128	135	124	141	144	131	140	141	76	128	144	141	141	48	64
Agriculture	94	91	41	39	40	41	36	49	34	94	40	39	49	31	34
Other	353	351	338	367	387	251	234	285	241	353	387	367	285	335	284
Total business loans	628	634	587	588	623	511	509	584	449	628	623	588	584	483	566
Residential mortgages	110	142	144	157	132	136	109	131	110	110	132	157	131	116	114
Personal loans	114	105	98	51	70	95	68	66	46	114	70	51	66	61	61
TOTAL Domestic NILs	852	881	829	796	825	742	686	781	605	852	825	796	781	660	741
International															
USA ¹	414	260	72	69	38	28	18	25	44	414	38	69	25	15	24
Europe	5	5	10	7	13	13	12	12	29	5	13	7	12	24	21
Latin America	3	10	3	3	4	4	3	3	4	3	4	3	3	1	13
Caribbean	36	36	34	26	30	28	28	28	22	36	30	26	28	31	39
Asia Pacific	4	5	2	2	17	18	38	35	69	4	17	2	35	54	15
TOTAL International NILs	462	316	121	107	102	91	99	103	168	462	102	107	103	125	112
Total NILs (before general allowance)^{1,2}	1,314	1,197	950	903	927	833	785	884	773	1,314	927	903	884	785	853
General allowance for loan losses¹	(1,300)	(1,166)	(1,166)	(1,102)	(1,041)	(1,041)	(1,120)	(1,080)	(850)	(1,300)	(1,041)	(1,102)	(1,080)	(850)	(750)
TOTAL NILs (after general allowance)	14	31	(216)	(199)	(114)	(208)	(335)	(196)	(77)	14	(114)	(199)	(196)	(65)	103
Total net loans and acceptances															
Domestic															
Residential mortgages	63,107	62,441	61,765	61,416	60,970	59,705	59,251	58,482	59,248	63,107	60,970	61,416	58,482	56,387	52,783
Personal loans	26,794	26,909	27,604	27,011	26,265	25,853	25,130	24,183	23,182	26,794	26,265	27,011	24,183	21,658	20,122
Credit card loans	3,943	4,862	4,961	4,666	4,224	3,270	2,690	2,666	2,198	3,943	4,224	4,666	2,666	1,945	2,324
Business loans and acceptances	57,735	59,771	56,460	59,397	56,155	60,885	54,090	55,692	57,884	57,735	56,155	59,397	55,692	56,131	58,873
TOTAL Domestic	151,579	153,983	150,790	152,490	147,614	149,713	141,161	141,023	142,512	151,579	147,614	152,490	141,023	136,121	134,102
International³	50,468	40,604	39,064	32,887	30,245	30,971	30,978	32,541	37,247	50,468	30,245	32,887	32,541	40,603	33,476
TOTAL (before general allowance)^{2,3}	202,047	194,587	189,854	185,377	177,859	180,684	172,139	173,564	179,759	202,047	177,859	185,377	173,564	176,724	167,578
General allowance for loan losses	(1,300)	(1,166)	(1,166)	(1,102)	(1,041)	(1,041)	(1,120)	(1,080)	(850)	(1,300)	(1,041)	(1,102)	(1,080)	(850)	(750)
TOTAL (after general allowance)	200,747	193,421	188,688	184,275	176,818	179,643	171,019	172,484	178,909	200,747	176,818	184,275	172,484	175,874	166,828
NILs as a percentage of related loans and acceptances															
Domestic															
Residential mortgages	0.17%	0.23%	0.23%	0.26%	0.22%	0.23%	0.18%	0.22%	0.19%	0.17%	0.22%	0.26%	0.22%	0.21%	0.22%
Personal loans	0.43%	0.39%	0.36%	0.19%	0.27%	0.37%	0.27%	0.27%	0.20%	0.43%	0.27%	0.19%	0.27%	0.28%	0.30%
Business loans and acceptances	1.09%	1.06%	1.04%	0.99%	1.11%	0.84%	0.94%	1.05%	0.78%	1.09%	1.11%	0.99%	1.05%	0.86%	0.96%
TOTAL Domestic	0.56%	0.57%	0.55%	0.52%	0.56%	0.50%	0.49%	0.55%	0.42%	0.56%	0.56%	0.52%	0.55%	0.48%	0.55%
International	0.92%	0.78%	0.31%	0.33%	0.34%	0.29%	0.32%	0.32%	0.45%	0.92%	0.34%	0.33%	0.32%	0.31%	0.33%
TOTAL before general allowance for loan losses	0.65%	0.62%	0.50%	0.49%	0.52%	0.46%	0.46%	0.51%	0.43%	0.65%	0.52%	0.49%	0.51%	0.44%	0.51%
TOTAL after general allowance for loan losses	0.01%	0.02%	-0.11%	-0.11%	-0.06%	-0.12%	-0.20%	-0.11%	-0.04%	0.01%	-0.06%	-0.11%	-0.11%	-0.04%	0.06%

¹In Q3/01, \$97 million relates to the acquisition of Centura (\$16 million for residential mortgages, \$8 million for personal loans, \$73 million for business and government loans, and (\$134) million for the general allowance).

²Net of specific allowance.

³In Q3/01, \$11,940 million relates to Centura (\$1,861 million for residential mortgages, \$1,910 million for personal loans, \$144 million for cards, \$8,159 million for business and government loans and (\$134) million for the general allowance).

INTEREST RATE SENSITIVITY POSITION (\$ MM)										TOTAL CURRENCIES			
	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	Q3/01	Q2/01	Q3/01	Q2/01
										CAD	FGN	CAD	FGN
Total assets													
0-3 months	137,452	135,054	132,967	125,025	111,152	117,414	112,739	105,289	130,957	79,100	58,352	80,210	54,844
4-6 months	15,754	15,515	15,142	15,224	14,812	13,720	15,392	23,187	13,188	8,620	7,134	9,262	6,253
7-12 months	24,536	19,197	18,819	18,125	20,837	19,331	18,292	17,344	20,322	16,367	8,169	14,863	4,334
1-5 years	75,261	71,247	68,329	67,527	67,512	64,409	67,462	66,707	61,045	60,219	15,042	58,450	12,797
over 5 years	16,496	15,860	12,949	11,259	11,092	11,774	11,906	11,941	9,443	7,604	8,892	8,492	7,368
non-interest sensitive	60,475	56,851	53,704	52,580	51,667	49,208	44,219	46,182	43,608	16,767	43,708	19,536	37,315
Total	329,974	313,724	301,910	289,740	277,072	275,856	270,010	270,650	278,563	188,677	141,297	190,813	122,911
Total liabilities and shareholder's equity													
0-3 months	153,580	151,045	145,062	139,872	124,381	125,146	125,544	120,949	130,253	79,899	73,681	79,996	71,049
4-6 months	15,793	15,485	18,059	15,927	15,601	14,684	14,794	22,925	15,213	10,398	5,395	10,112	5,373
7-12 months	29,917	26,760	23,333	22,991	26,056	26,066	23,872	24,867	31,547	17,642	12,275	19,402	7,358
1-5 years	48,895	47,615	44,879	46,769	45,444	43,688	43,617	39,027	33,487	36,033	12,862	37,298	10,317
over 5 years	11,228	9,858	10,650	8,524	8,868	9,314	8,731	6,386	7,634	7,663	3,565	7,373	2,485
non-interest sensitive	70,561	62,961	59,927	55,657	56,722	56,958	53,452	56,497	60,428	37,015	33,546	31,841	31,120
Total	329,974	313,724	301,910	289,740	277,072	275,856	270,010	270,650	278,563	188,650	141,324	186,022	127,702
Off-balance sheet													
0-3 months	18,320	20,470	13,243	16,656	11,589	8,638	10,551	15,510	2,258	9,605	8,715	4,665	15,805
4-6 months	(6,249)	(3,955)	(1,923)	(1,926)	3,206	(2,761)	(2,425)	(1,516)	7,089	(1,950)	(4,299)	835	(4,790)
7-12 months	(5,923)	(3,287)	(3,766)	(6,378)	(2,006)	6,953	2,256	5,169	15,739	(5,299)	(624)	(1,823)	(1,464)
1-5 years	779	(8,762)	(5,512)	(3,284)	(8,485)	(11,563)	(11,779)	(16,827)	(20,938)	(3,007)	3,786	(5,930)	(2,832)
over 5 years	796	(637)	983	1,204	618	1,182	2,481	2,647	1,781	1,949	(1,153)	1,711	(2,348)
non-interest sensitive	(7,723)	(3,829)	(3,025)	(6,272)	(4,922)	(2,449)	(1,084)	(4,983)	(5,929)	(1,298)	(6,425)	542	(4,371)
Net off-balance sheet	-	-	-	-	-	-	-	-	-	-	-	-	-
Total interest rate sensitivity gap (on and off-balance sheet)													
0-3 months	2,192	4,479	1,148	1,809	(1,640)	906	(2,254)	(150)	2,962	8,806	(6,614)	4,879	(400)
4-6 months	(6,288)	(3,925)	(4,840)	(2,629)	2,417	(3,725)	(1,827)	(1,254)	5,064	(3,728)	(2,560)	(15)	(3,910)
7-12 months	(11,304)	(10,850)	(8,280)	(11,244)	(7,225)	218	(3,324)	(2,354)	4,514	(6,574)	(4,730)	(6,362)	(4,488)
1-5 years	27,145	14,870	17,938	17,474	13,583	9,158	12,066	10,853	6,620	21,179	5,966	15,222	(352)
over 5 years	6,064	5,365	3,282	3,939	2,842	3,642	5,656	8,202	3,590	1,890	4,174	2,830	2,535
non-interest sensitive	(17,809)	(9,939)	(9,248)	(9,349)	(9,977)	(10,199)	(10,317)	(15,298)	(22,750)	(21,546)	3,737	(11,763)	1,824
Net gaps	-	-	-	-	-	-	-	-	-	27	(27)	4,791	(4,791)
After tax impact of 1% increase in rates on:													
Net interest income using simulation													
Common shareholders' equity	50	58	47	40	27	49	38	50	35	(259)	(157)	(159)	(175)
After tax impact of 1% decrease in rates on:													
Net interest income using simulation													
	(64)	(64)	(51)	(48)	(35)	(55)	(42)	(52)	(42)				