



**RBC
Financial
Group**

Supplementary Financial Information (Canadian GAAP)

4th Quarter 2001

(UNAUDITED)

Investor Relations Department

for further information, contact:

Nabanita Merchant - Senior Vice President (416) 955-7803
Anthony Ostler - Senior Manager.....(416) 955-7804

Fax - (416) 955-7800

November 20, 2001

www.royalbank.com/investorrelation

CONTENTS

Page

Income statement.....	1
Profitability measures.....	1
Cash basis measures.....	1
Common share information.....	1
Results by business segment.....	2
Results by business segment - Core Basis.....	4
Net interest income.....	7
Revenue from trading activities.....	7
Other income	8
Capital market fees.....	8
Gains (losses) on securities	8
Assets under administration and management	8
Non-interest expenses	9
Balance sheet (period-end balances).....	10
Balance sheet (selected averages)	11
Retained earnings.....	11
Securities and LDC market value surpluses	11
Asset securitization	11
Capital	12
Risk-adjusted assets.....	13
Provision for credit losses	14
Gross impaired loans	14
Impaired loans formations and write-offs	15
Allowance for credit losses.....	16
Net write-offs	16
Net impaired loans.....	17
Interest rate sensitivity position	18

INCOME STATEMENT															
(\$ MM)	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99		2001	2000	1999	1998	1997
Interest income (taxable equivalent basis)	4,185	4,311	4,375	4,468	4,337	4,075	3,931	3,794	3,687		17,339	16,137	14,238	14,344	13,103
Interest expense	(2,401)	(2,592)	(2,795)	(3,002)	(2,956)	(2,775)	(2,585)	(2,514)	(2,340)		(10,790)	(10,830)	(9,083)	(9,243)	(8,071)
Net interest income (teb)	1,784	1,719	1,580	1,466	1,381	1,300	1,346	1,280	1,347		6,549	5,307	5,155	5,101	5,032
Other income	2,255	2,008	1,924	2,028	1,753	1,717	1,724	1,538	1,512		8,215	6,732	5,480	4,985	4,279
Gross revenues (teb)	4,039	3,727	3,504	3,494	3,134	3,017	3,070	2,818	2,859		14,764	12,039	10,635	10,086	9,311
Provision for credit losses	(425)	(236)	(210)	(248)	(174)	(172)	(172)	(173)	(235)		(1,119)	(691)	(760)	(575)	(380)
Non-interest expenses	(2,668)	(2,638)	(2,287)	(2,162)	(2,020)	(1,902)	(1,900)	(1,759)	(1,860)		(9,755)	(7,581)	(7,060)	(6,399)	(6,053)
Taxable equivalent adjustment	(12)	(8)	(6)	(6)	(6)	(7)	(8)	(7)	(8)		(32)	(28)	(35)	(37)	(32)
Income taxes	(250)	(325)	(370)	(395)	(325)	(360)	(410)	(350)	(270)		(1,340)	(1,445)	(1,015)	(1,175)	(1,090)
Non-controlling interest	(28)	(28)	(29)	(22)	(14)	(2)	(2)	(2)	(2)		(107)	(20)	(8)	(76)	(77)
Net income	656	492	602	661	595	574	578	527	484		2,411	2,274	1,757	1,824	1,679
Preferred dividends	(31)	(37)	(33)	(34)	(34)	(34)	(33)	(33)	(41)		(135)	(134)	(157)	(145)	(131)
Net income available to common	625	455	569	627	561	540	545	494	443		2,276	2,140	1,600	1,679	1,548
Net income excluding special items	417	579	602	583	595	574	578	527	484		2,181	2,274	1,859	1,827	1,709
Effective tax rate	26.8%	38.5%	36.9%	36.7%	34.8%	38.5%	41.4%	39.8%	35.7%		34.7%	38.6%	36.5%	38.2%	38.3%
Effective tax rate (teb)	27.7%	39.1%	37.3%	37.0%	35.2%	38.9%	41.9%	40.3%	36.4%		35.3%	39.1%	37.3%	38.9%	39.0%
PROFITABILITY MEASURES															
Earnings per share - basic	\$0.92	\$0.69	\$0.92	\$1.03	\$0.93	\$0.90	\$0.89	\$0.81	\$0.71		\$3.55	\$3.53	\$2.55	\$2.72	\$2.50
- diluted	\$0.91	\$0.68	\$0.92	\$1.02	\$0.93	\$0.89	\$0.89	\$0.80	\$0.71		\$3.52	\$3.51	\$2.53	\$2.67	\$2.46
- diluted excl. special items	\$0.56	\$0.82	\$0.92	\$0.90	\$0.93	\$0.89	\$0.89	\$0.80	\$0.71		\$3.16	\$3.51	\$2.66	\$2.65	\$2.49
- diluted, proforma ¹	\$1.06	\$0.79	\$0.99	\$1.06	\$0.96	\$0.92	\$0.92	\$0.83	\$0.73		\$3.90	\$3.63	\$2.63	\$2.76	\$2.56
Return on equity (ROE)	15.2%	12.5%	18.7%	20.8%	20.0%	19.7%	20.8%	18.7%	16.6%		16.4%	19.8%	15.6%	18.4%	19.3%
ROE excluding special items	9.4%	14.9%	18.7%	18.2%	20.0%	19.7%	20.8%	18.7%	16.6%		14.8%	19.8%	16.6%	18.5%	19.6%
ROE proforma ¹	17.7%	14.4%	20.2%	21.6%	20.7%	20.4%	21.4%	19.3%	17.3%		18.2%	20.4%	16.2%	19.1%	20.1%
Return on assets	0.76%	0.58%	0.77%	0.86%	0.81%	0.81%	0.84%	0.76%	0.70%		0.74%	0.81%	0.65%	0.70%	0.70%
Return on assets after preferred dividends	0.72%	0.53%	0.72%	0.82%	0.77%	0.76%	0.80%	0.71%	0.64%		0.70%	0.76%	0.59%	0.64%	0.65%
Return on risk-adjusted assets	1.51%	1.18%	1.53%	1.63%	1.51%	1.48%	1.56%	1.40%	1.29%		1.12%	1.49%	1.18%	1.19%	1.19%
CASH BASIS MEASURES															
Net income available to common	625	455	569	627	561	540	545	494	443		2,276	2,140	1,600	1,679	1,548
After-tax impact of goodwill and intangibles	122	81	49	30	25	22	20	17	17		282	84	63	62	59
Cash net income available to common	747	536	618	657	586	562	565	511	460		2,558	2,224	1,663	1,741	1,607
Cash earnings per share - basic ²	\$1.10	\$0.81	\$1.00	\$1.08	\$0.97	\$0.94	\$0.93	\$0.83	\$0.74		\$3.99	\$3.67	\$2.66	\$2.82	\$2.60
- diluted ²	\$1.09	\$0.81	\$1.00	\$1.07	\$0.97	\$0.93	\$0.92	\$0.83	\$0.73		\$3.95	\$3.65	\$2.63	\$2.76	\$2.56
- diluted, excl. special items ²	\$0.74	\$0.94	\$1.00	\$0.95	\$0.97	\$0.93	\$0.92	\$0.83	\$0.73		\$3.60	\$3.65	\$2.77	\$2.74	\$2.59
Average common equity	16,349	14,466	12,496	11,983	11,174	10,880	10,670	10,528	10,536		13,843	10,814	10,264	9,107	8,003
Cash ROE ²	18.1%	14.7%	20.3%	21.7%	20.9%	20.6%	21.5%	19.3%	17.3%		18.5%	20.6%	16.2%	19.1%	20.1%
Cash ROE, excluding special items ²	12.3%	17.1%	20.3%	19.2%	20.9%	20.6%	21.5%	19.3%	17.3%		16.8%	20.6%	17.2%	19.2%	20.5%
COMMON SHARE INFORMATION															
Shares outstanding (000s) - end of period ³	674,021	683,312	616,516	616,209	602,398	601,628	604,723	608,783	617,768		674,021	602,398	617,768	617,581	616,671
- average (basic) ³	681,758	658,296	616,365	608,824	602,108	602,494	608,285	612,708	622,471		641,516	606,389	626,158	617,324	617,812
- average (diluted) ³	687,334	663,996	621,907	614,686	606,710	605,833	611,114	618,111	627,895		647,216	609,865	632,305	633,626	632,052
Market capitalization (\$MM)	31,544	34,822	26,479	29,701	29,096	23,856	21,135	17,974	19,599		31,544	29,096	19,599	21,955	23,233
Common share price - High (intraday)	\$53.25	\$51.50	\$51.25	\$52.80	\$48.88	\$41.13	\$38.25	\$34.70	\$33.95		\$53.25	\$48.88	\$42.13	\$46.10	\$38.23
Low (intraday)	\$41.60	\$42.80	\$42.42	\$45.10	\$39.17	\$34.40	\$28.38	\$27.25	\$29.65		\$41.60	\$27.25	\$29.65	\$28.75	\$22.00
Close	\$46.80	\$50.96	\$42.95	\$48.20	\$48.30	\$39.65	\$34.95	\$29.53	\$31.73		\$46.80	\$48.30	\$31.73	\$35.55	\$37.68
Dividends per share	\$0.36	\$0.36	\$0.33	\$0.33	\$0.30	\$0.30	\$0.27	\$0.27	\$0.24		\$1.38	\$1.14	\$0.94	\$0.88	\$0.76
Dividend yield ⁴	3.0%	3.1%	2.8%	2.7%	2.7%	3.2%	3.2%	3.5%	3.0%		2.9%	3.0%	2.6%	2.4%	2.5%
Dividend payout ratio	39%	54%	36%	32%	32%	33%	30%	33%	34%		39%	32%	37%	32%	30%
Common dividends paid (\$MM)	244	246	204	203	181	180	164	164	149		897	689	588	543	469
Preferred dividends paid (\$MM)	31	37	33	34	34	34	33	33	41		135	134	157	145	131
P/E ratio (4-quarters trailing earnings)	13.5	13.5	12.5	13.1	12.5	11.5	10.9	11.0	10.1		13.5	11.0	14.3	14.1	12.3
Book value	\$23.95	\$23.68	\$20.61	\$20.01	\$19.10	\$18.45	\$17.98	\$17.48	\$17.17		\$23.95	\$19.10	\$17.17	\$15.78	\$13.96
Market price/book value	195%	215%	208%	241%	253%	215%	194%	169%	185%		195%	253%	185%	225%	270%

¹Proforma diluted EPS and proforma ROE are calculated based on the new standard, Business Combinations and Goodwill and Other Intangible Assets, which the bank will adopt November 1, 2001. Under the new standard, goodwill will no longer be amortized while other intangibles will continue to be amortized. The amortization of goodwill reduced diluted earnings per share by \$0.15 in Q4/01 and \$0.38 in 2001 while the amortization of intangibles reduced diluted earnings per share by \$0.03 in Q4/01 and by \$0.05 in 2001.

²Cash 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.

³During Q4/01, the bank repurchased 9.7 million common shares for \$450 million. During 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.

⁴Dividends per common share divided by the average of high and low share prices.

RESULTS BY BUSINESS SEGMENT¹

(\$ MM)

	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	2001	2000	1999	1998	1997
Personal and Commercial Banking														
Net interest income (teb)	1,440	1,386	1,251	1,269	1,252	1,208	1,115	1,130	1,148	5,346	4,705	4,410	4,156	3,953
Other income	522	506	411	537	409	399	395	364	353	1,976	1,567	1,376	1,232	1,272
Gross revenues (teb)	1,962	1,892	1,662	1,806	1,661	1,607	1,510	1,494	1,501	7,322	6,272	5,786	5,388	5,225
Provision for credit losses	(171)	(175)	(159)	(227)	(157)	(159)	(164)	(169)	(152)	(732)	(649)	(575)	(305)	(226)
Non-interest expenses	(1,164)	(1,240)	(947)	(980)	(949)	(946)	(880)	(885)	(937)	(4,331)	(3,660)	(3,699)	(3,408)	(3,337)
Other ²	(281)	(207)	(228)	(243)	(233)	(214)	(198)	(189)	(177)	(959)	(834)	(647)	(717)	(696)
Net income	346	270	328	356	322	288	268	251	235	1,300	1,129	865	958	966
Contribution to total bank net income	53%	55%	55%	54%	55%	50%	46%	48%	48%	54%	50%	49%	53%	58%
Cash net income	386	301	332	361	327	291	268	252	236	1,380	1,138	867	958	966
Economic profit	97	102	144	105	132	87	89	65	81	448	373	252	361	394
ROE	15.1%	13.1%	24.7%	26.1%	23.3%	19.8%	21.1%	18.7%	18.8%	18.5%	20.7%	18.7%	26.8%	27.1%
Cash ROE	16.9%	14.7%	25.1%	26.4%	23.7%	20.0%	21.1%	18.7%	n/a	19.7%	20.9%	n/a	n/a	n/a
Efficiency ratio ³	59.3%	65.5%	57.0%	54.3%	57.1%	58.9%	58.3%	59.2%	62.4%	59.2%	58.4%	63.9%	63.3%	63.9%
Net interest margin	3.67%	3.72%	3.81%	3.77%	3.73%	3.65%	3.54%	3.58%	3.64%	3.74%	3.63%	3.60%	3.76%	3.97%
Average assets	155,600	147,900	134,700	133,700	133,400	131,700	128,200	125,400	125,100	143,100	129,700	122,400	110,500	99,500
Average loans and bankers' acceptances	142,300	137,900	130,000	129,400	129,200	127,500	124,400	121,300	121,000	134,900	125,600	118,400	106,300	95,600
Average deposits	121,100	115,200	105,300	103,700	101,700	99,400	97,000	97,400	96,200	111,400	98,900	94,600	83,200	86,100
Average common equity	8,700	7,600	5,300	5,200	5,200	5,500	4,900	5,100	4,600	6,700	5,100	4,300		
Number of employees (FTE)	34,849	35,314	31,194	31,394	31,610	31,524	31,851	32,877	34,683	34,849	31,610	34,683	34,571	32,562
Insurance														
Net interest income (teb)	55	54	53	44	23	32	16	13	12	206	84	47	36	19
Other income	54	88	65	67	73	38	45	46	50	274	202	160	104	87
Gross revenues (teb)	109	142	118	111	96	70	61	59	62	480	286	207	140	106
Provision for credit losses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-interest expenses	(101)	(105)	(93)	(76)	(50)	(49)	(39)	(35)	(34)	(375)	(173)	(133)	(106)	(53)
Other ²	12	4	7	5	4	5	7	3	5	28	19	17	11	-
Net income	20	41	32	40	50	26	29	27	33	133	132	91	45	53
Contribution to total bank net income	3%	8%	5%	6%	8%	5%	5%	5%	7%	6%	6%	5%	2%	3%
Cash net income	24	44	36	42	50	26	29	27	33	146	132	91	47	55
Economic profit	(5)	14	5	16	40	17	20	19	27	30	96	67	27	41
ROE	8.2%	17.1%	13.9%	22.7%	67.0%	37.8%	43.0%	45.8%	65.6%	15.0%	49.0%	47.9%	32.4%	56.7%
Cash ROE	10.4%	18.7%	15.7%	24.2%	67.6%	38.5%	43.8%	46.6%	n/a	16.8%	49.7%	n/a	n/a	n/a
Net interest margin	3.64%	3.76%	3.95%	4.36%	3.66%	5.30%	3.61%	3.04%	2.98%	3.89%	4.00%	3.36%	4.50%	3.80%
Average assets	6,000	5,700	5,500	4,000	2,500	2,400	1,800	1,700	1,600	5,300	2,100	1,400	800	500
Average common equity	900	900	900	700	300	300	300	200	200	800	300	200		
Number of employees (FTE)	2,583	2,607	2,497	2,446	1,318	1,314	1,215	1,213	1,154	2,583	1,318	1,154	1,014	528
Wealth Management														
Net interest income (teb)	92	105	97	91	101	93	84	81	75	385	359	267	336	336
Other income	975	699	742	626	553	521	582	482	451	3,042	2,138	1,684	1,570	1,708
Gross revenues (teb)	1,067	804	839	717	654	614	666	563	526	3,427	2,497	1,951	1,906	2,044
Provision for credit losses	1	(1)	(3)	1	1	-	-	-	(1)	(2)	1	-	(1)	(6)
Non-interest expenses	(722)	(704)	(728)	(534)	(499)	(460)	(482)	(397)	(422)	(2,688)	(1,838)	(1,540)	(1,478)	(1,592)
Other ²	(86)	(41)	(41)	(56)	(55)	(60)	(67)	(62)	(23)	(224)	(244)	(131)	(170)	(205)
Net income	260	58	67	128	101	94	117	104	80	513	416	280	257	241
Contribution to total bank net income	40%	12%	11%	19%	17%	16%	20%	20%	17%	21%	18%	16%	14%	14%
Cash net income	317	85	89	137	108	100	123	106	83	628	437	289	335	248
Economic profit	(4)	22	17	66	76	67	90	77	65	101	310	217	194	191
ROE	49.4%	10.4%	12.4%	42.4%	46.7%	42.1%	53.4%	50.9%	67.9%	27.2%	48.2%	59.6%	65.2%	49.7%
Cash ROE	60.5%	15.9%	16.7%	45.5%	49.9%	44.8%	56.7%	52.3%	n/a	33.6%	50.9%	n/a	n/a	n/a
Net interest margin	3.09%	3.36%	3.29%	4.15%	5.15%	4.62%	4.27%	3.84%	3.27%	3.44%	4.49%	3.00%	2.87%	2.73%
Average assets	11,800	12,400	12,100	8,700	7,800	8,000	8,000	8,400	9,100	11,200	8,000	8,900	11,700	12,300
Average common equity	2,100	2,000	2,000	1,200	800	900	900	800	500	1,800	800	500		
Number of employees (FTE)	10,512	10,897	10,866	10,649	7,553	7,399	7,119	6,684	6,764	10,512	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)

	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	2001	2000	1999	1998	1997
Corporate and Investment Banking														
Net Interest Income (teb)	158	127	133	12	(21)	(46)	87	23	99	430	43	402	530	721
Other Income	508	566	568	704	591	635	566	495	420	2,346	2,287	1,588	1,150	1,097
Gross revenues (teb)	666	693	701	716	570	589	653	518	519	2,776	2,330	1,990	1,680	1,818
Provision for credit losses	(259)	(68)	(53)	(27)	(22)	(35)	(16)	(18)	(105)	(407)	(91)	(223)	(206)	(142)
Non-interest expenses	(455)	(435)	(462)	(452)	(373)	(366)	(397)	(309)	(312)	(1,804)	(1,445)	(1,295)	(1,030)	(1,040)
Other ¹	35	(90)	(72)	(102)	(62)	(65)	(89)	(70)	(43)	(229)	(286)	(165)	(212)	(294)
Net income	(13)	100	114	135	113	123	151	121	59	336	508	307	232	342
Contribution to total bank net income	(2%)	20%	19%	20%	19%	22%	26%	23%	12%	14%	22%	18%	13%	20%
Cash net income	(1)	113	126	141	119	129	157	127	65	379	532	331	187	372
Economic profit	(117)	8	9	44	32	38	79	48	30	(56)	197	141	(111)	52
ROE	(2.2%)	10.5%	13.2%	17.2%	17.8%	18.8%	27.2%	21.4%	11.8%	9.3%	21.1%	15.6%	15.1%	18.7%
Cash ROE	(0.8%)	11.8%	14.7%	18.1%	18.8%	19.8%	28.4%	22.5%	n/a	10.5%	22.2%	n/a	n/a	n/a
Net interest margin	0.39%	0.31%	0.35%	0.03%	(0.06%)	(0.14%)	0.27%	0.07%	0.31%	0.27%	0.03%	0.32%	0.42%	0.66%
Average assets	159,100	161,200	157,700	147,800	137,600	130,700	130,100	129,000	128,300	156,400	131,900	127,300	125,000	109,900
Average common equity	3,500	3,500	3,300	2,900	2,400	2,400	2,200	2,100	1,700	3,300	2,300	1,800		
Number of employees (FTE)	2,954	3,034	2,923	3,188	2,541	2,514	2,512	2,597	2,651	2,954	2,541	2,651	2,919	3,348
Transaction Processing														
Net interest income (teb)	40	35	35	40	38	40	36	46	43	150	160	168	202	
Other income	145	143	140	135	135	136	123	120	120	563	514	459	450	
Gross revenues (teb)	185	178	175	175	173	176	159	166	163	713	674	627	652	
Provision for credit losses	-	-	1	1	4	17	-	-	2	2	21	(6)	(178)	
Non-interest expenses	(129)	(120)	(114)	(113)	(126)	(119)	(108)	(106)	(115)	(476)	(459)	(436)	(429)	
Other ¹	(23)	(21)	(25)	(26)	(22)	(32)	(22)	(26)	(21)	(95)	(102)	(78)	(17)	
Net income	33	37	37	37	29	42	29	34	29	144	134	107	28	
Contribution to total bank net income	5%	8%	6%	6%	5%	7%	5%	6%	6%	6%	6%	6%	2%	
Cash net income	35	39	39	39	31	44	31	36	31	152	142	115	36	
Economic profit	19	23	22	21	16	30	16	20	18	85	82	60	(39)	
ROE	27.1%	29.5%	31.5%	29.5%	28.2%	43.2%	28.3%	30.0%	31.3%	29.4%	32.2%	27.7%	5.0%	
Cash ROE	28.4%	31.6%	33.2%	31.1%	30.1%	45.2%	30.2%	31.7%	n/a	31.1%	34.1%	n/a	n/a	
Net interest margin	6.35%	5.55%	6.24%	7.21%	8.40%	10.61%	8.61%	11.44%	11.37%	6.25%	10.00%	9.33%	6.31%	
Average assets	2,500	2,500	2,300	2,200	1,800	1,500	1,700	1,600	1,500	2,400	1,600	1,800	3,200	
Average common equity	500	500	500	500	400	400	400	400	400	500	400	400		
Number of employees (FTE)	2,553	2,210	2,105	2,092	2,061	1,965	1,898	1,917	1,980	2,553	2,061	1,980	1,873	
Other														
Net interest income (teb)	(1)	12	11	10	(12)	(27)	8	(13)	(30)	32	(44)	(139)	(159)	3
Other income	51	6	(2)	(41)	(8)	(12)	13	31	118	14	24	213	479	115
Gross revenues (teb)	50	18	9	(31)	(20)	(39)	21	18	88	46	(20)	74	320	118
Provision for credit losses	4	8	4	4	-	5	8	14	21	20	27	44	115	(6)
Non-interest expenses	(97)	(34)	(57)	(7)	(23)	38	6	(27)	(40)	(81)	(6)	43	52	(31)
Other ¹	53	(6)	(46)	(1)	23	(3)	(51)	(15)	(21)	-	(46)	(54)	(183)	(4)
Net income	10	(14)	24	(35)	(20)	1	(16)	(10)	48	(15)	(45)	107	304	77
Contribution to total bank net income	1%	(3%)	4%	(5%)	(4%)	0%	(2%)	(2%)	10%	(1%)	(2%)	6%	16%	5%
Cash net income	17	(9)	29	(29)	(15)	6	(10)	(4)	53	8	(23)	127	323	97
Economic profit	3	(2)	10	(80)	(89)	(45)	(84)	(76)	(121)	(69)	(294)	(358)	83	(201)
ROE	4.7%	n/a	34.0%	(4.8%)	(2.9%)	(1.1%)	(4.2%)	(3.0%)	4.5%	(2.8%)	(2.9%)	2.0%	8.6%	2.5%
Cash ROE	7.5%	n/a	38.0%	(3.3%)	(1.8%)	0.4%	(3.0%)	(1.9%)	n/a	0.1%	(1.7%)	n/a	n/a	n/a
Net interest margin	(0.06%)	0.51%	0.47%	0.50%	(0.59%)	(1.39%)	0.37%	(0.54%)	(1.29%)	0.37%	(0.51%)	(1.72%)	(1.57%)	0.02%
Average assets	7,200	9,300	9,600	8,000	8,100	7,700	8,800	9,500	9,200	8,700	8,600	8,100	10,100	17,300
Average common equity	600	-	500	1,500	2,100	1,400	2,000	1,900	3,100	700	1,900	3,200		
Number of employees (FTE)	4,117	4,074	4,061	4,094	4,149	4,168	4,235	4,336	4,659	4,117	4,149	4,659	4,072	4,095

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

RESULTS BY BUSINESS SEGMENT

(\$ MM)

	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	2001	2000	1999	1998	1997
Total														
Net interest income (teb)	1,784	1,719	1,580	1,466	1,381	1,300	1,346	1,280	1,347	6,549	5,307	5,155	5,101	5,032
Other income	2,255	2,008	1,924	2,028	1,753	1,717	1,724	1,538	1,512	8,215	6,732	5,480	4,985	4,279
Gross revenues (teb)	4,039	3,727	3,504	3,494	3,134	3,017	3,070	2,818	2,859	14,764	12,039	10,635	10,086	9,311
Provision for credit losses	(425)	(236)	(210)	(248)	(174)	(172)	(172)	(173)	(235)	(1,119)	(691)	(760)	(575)	(380)
Non-interest expenses	(2,668)	(2,638)	(2,287)	(2,162)	(2,020)	(1,902)	(1,900)	(1,759)	(1,860)	(9,755)	(7,581)	(7,060)	(6,399)	(6,053)
Other ¹	(290)	(361)	(405)	(423)	(345)	(369)	(420)	(359)	(280)	(1,479)	(1,493)	(1,058)	(1,288)	(1,199)
Net income	656	492	602	661	595	574	578	527	484	2,411	2,274	1,757	1,824	1,679
Cash net income	778	573	651	691	620	596	598	544	501	2,693	2,358	1,820	1,886	1,738
Economic profit	(7)	167	207	172	207	194	210	153	100	539	764	379	515	477
ROE	15.2%	12.5%	18.7%	20.8%	20.0%	19.7%	20.8%	18.7%	16.6%	16.4%	19.8%	15.6%	18.4%	19.3%
Cash ROE	18.1%	14.7%	20.3%	21.7%	20.9%	20.6%	21.5%	19.3%	n/a	18.5%	20.6%	n/a	n/a	n/a
Net interest margin	2.07%	2.01%	2.01%	1.91%	1.89%	1.83%	1.96%	1.85%	1.94%	2.00%	1.88%	1.91%	1.95%	2.10%
Average assets	342,200	339,000	321,900	304,400	291,200	282,000	278,600	275,600	274,800	327,100	281,900	269,900	261,300	239,500
Average loans and bankers' acceptances	205,300	205,200	197,300	191,200	184,700	181,500	180,300	172,700	178,300	199,800	179,800	175,600	178,000	154,400
Average deposits	230,300	221,200	212,800	207,000	201,000	194,100	188,600	191,200	189,300	218,400	193,800	184,800	178,700	166,200
Average common equity	16,300	14,500	12,500	12,000	11,200	10,900	10,700	10,500	10,500	13,800	10,800	10,300	9,100	8,000
Number of employees (FTE)	44,384	44,843	43,813	43,949	44,256	44,151	44,076	45,867	48,270	44,384	44,256	48,270	48,212	45,471
- Canada	9,508	9,917	6,466	6,575	1,650	1,565	1,532	770	754	9,508	1,650	754	633	572
- US	3,676	3,376	3,367	3,339	3,326	3,168	3,222	2,987	2,867	3,676	3,326	2,867	2,931	2,773
- Other	3,676	3,376	3,367	3,339	3,326	3,168	3,222	2,987	2,867	3,676	3,326	2,867	2,931	2,773
- Total	57,568	58,136	53,646	53,863	49,232	48,884	48,830	49,624	51,891	57,568	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)	1,440	1,386	1,251	1,269	1,252	1,208	1,115	1,130	1,148	5,346	4,705	4,410	4,156	3,953
Other income	522	506	411	441	409	399	395	364	353	1,880	1,567	1,348	1,232	1,201
Gross revenues (teb)	1,962	1,892	1,662	1,710	1,661	1,607	1,510	1,494	1,501	7,226	6,272	5,758	5,388	5,154
Provision for credit losses	(171)	(175)	(159)	(227)	(157)	(159)	(164)	(169)	(117)	(732)	(649)	(540)	(255)	(226)
Non-interest expenses	(1,164)	(1,149)	(947)	(980)	(949)	(946)	(880)	(885)	(937)	(4,240)	(3,660)	(3,649)	(3,346)	(3,337)
Other ¹	(272)	(236)	(228)	(211)	(233)	(214)	(198)	(189)	(192)	(947)	(834)	(671)	(765)	(666)
Net income	355	332	328	292	322	288	268	251	255	1,307	1,129	898	1,022	925
Contribution to total bank net income	85%	57%	55%	50%	55%	50%	46%	48%	52%	60%	50%	48%	56%	54%
Cash net income	395	363	332	297	327	291	268	252	256	1,387	1,138	900	1,022	925
Economic profit	97	102	144	105	132	87	89	65	81	448	373	252	361	394
ROE	15.5%	16.4%	24.7%	21.2%	23.3%	19.8%	21.1%	18.7%	20.5%	18.6%	20.7%	19.4%	27.1%	25.9%
Cash ROE	17.3%	18.0%	25.1%	21.6%	23.7%	20.0%	21.1%	18.7%	n/a	19.8%	20.9%	n/a	n/a	n/a
Efficiency ratio ²	59.3%	60.7%	57.0%	57.3%	57.1%	58.9%	58.3%	59.2%	62.4%	58.7%	58.4%	63.4%	62.1%	64.7%
Operating efficiency ratio ³	59.7%	59.8%	57.3%	57.1%	56.4%	58.6%	58.3%	59.2%	n/a	58.6%	58.1%	n/a	n/a	n/a
Net interest margin	3.67%	3.72%	3.81%	3.77%	3.73%	3.65%	3.54%	3.58%	3.64%	3.74%	3.63%	3.60%	3.76%	3.97%
Average assets	155,600	147,900	134,700	133,700	133,400	131,700	128,200	125,400	125,100	143,100	129,700	122,400	110,500	99,500
Average loans and bankers' acceptances	142,300	137,900	130,000	129,400	129,200	127,500	124,400	121,300	121,000	134,900	125,600	118,400	106,300	95,600
Average deposits	121,100	115,200	105,300	103,700	101,700	99,400	97,000	97,400	96,200	111,400	98,900	94,600	83,200	86,100
Average common equity	8,700	7,600	5,300	5,200	5,200	5,500	4,900	5,100	4,600	6,700	5,100	4,300		
Number of employees (FTE)	34,849	35,314	31,194	31,394	31,610	31,524	31,851	32,877	34,683	34,849	31,610	34,683	34,571	32,562
Insurance - Excluding Special Items														
Net interest income (teb)	55	54	53	44	23	32	16	13	12	206	84	47	36	19
Other income	54	88	65	67	73	38	45	46	50	274	202	160	104	87
Gross revenues (teb)	109	142	118	111	96	70	61	59	62	480	286	207	140	106
Provision for credit losses	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-interest expenses	(101)	(105)	(93)	(76)	(50)	(49)	(39)	(35)	(34)	(375)	(173)	(133)	(106)	(53)
Other ¹	12	4	7	3	4	5	7	3	5	26	19	17	11	-
Net income	20	41	32	38	50	26	29	27	33	131	132	91	45	53
Contribution to total bank net income	5%	7%	5%	7%	8%	5%	5%	5%	7%	6%	6%	5%	2%	3%
Cash net income	24	44	36	40	50	26	29	27	33	144	132	91	47	55
Economic profit	(5)	14	5	16	40	17	20	19	27	30	96	67	27	41
ROE	8.2%	17.1%	13.9%	21.7%	67.0%	37.8%	43.0%	45.8%	65.6%	14.8%	49.0%	47.9%	32.4%	56.7%
Cash ROE	10.4%	18.7%	15.7%	23.0%	67.6%	38.5%	43.8%	46.6%	n/a	16.6%	49.7%	n/a	n/a	n/a
Net interest margin	3.64%	3.76%	3.95%	4.36%	3.66%	5.30%	3.61%	3.04%	2.98%	3.89%	4.00%	3.36%	4.50%	3.80%
Average assets	6,000	5,700	5,500	4,000	2,500	2,400	1,800	1,700	1,600	5,300	2,100	1,400	800	500
Average common equity	900	900	900	700	300	300	300	200	200	800	300	200		
Number of employees (FTE)	2,583	2,607	2,497	2,446	1,318	1,314	1,215	1,213	1,154	2,583	1,318	1,154	1,014	528

¹Includes income taxes, non-controlling interest and taxable equivalent adjustment.²Non-interest expenses as a % of gross revenues.³The operating efficiency ratio is defined as operating expenses over operating revenues. Operating expenses exclude special items, costs of Stock Appreciation Rights, 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)	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	2001	2000	1999	1998	1997
Wealth Management - Excluding Special Items														
Net interest income (teb)	92	105	97	91	101	93	84	81	75	385	359	267	336	336
Other income	662	699	742	590	553	521	582	482	451	2,693	2,138	1,684	1,570	1,708
Gross revenues (teb)	754	804	839	681	654	614	666	563	526	3,078	2,497	1,951	1,906	2,044
Provision for credit losses	1	(1)	(3)	1	1	-	-	-	(1)	(2)	1	-	(1)	(6)
Non-interest expenses	(722)	(704)	(728)	(534)	(499)	(460)	(482)	(397)	(422)	(2,688)	(1,838)	(1,540)	(1,478)	(1,542)
Other ¹	(24)	(36)	(41)	(48)	(55)	(60)	(67)	(62)	(23)	(149)	(244)	(131)	(170)	(226)
Net income	9	63	67	100	101	94	117	104	80	239	416	280	257	270
Contribution to total bank net income	2%	11%	11%	17%	17%	16%	20%	20%	17%	11%	18%	15%	14%	16%
Cash net income	66	90	89	109	108	100	123	106	83	354	437	289	335	277
Economic profit	(4)	22	17	66	76	67	90	77	65	101	310	217	194	191
ROE	0.9%	11.4%	12.4%	32.8%	46.7%	42.1%	53.4%	50.9%	67.9%	12.2%	48.2%	59.6%	65.2%	55.4%
Cash ROE	12.0%	16.8%	16.7%	36.0%	49.9%	44.8%	56.7%	52.3%	n/a	18.6%	50.9%	n/a	n/a	n/a
Net interest margin	3.09%	3.36%	3.29%	4.15%	5.15%	4.62%	4.27%	3.84%	3.27%	3.44%	4.49%	3.00%	2.87%	2.73%
Average assets	11,800	12,400	12,100	8,700	7,800	8,000	8,000	8,400	9,100	11,200	8,000	8,900	11,700	12,300
Average common equity	2,100	2,000	2,000	1,200	800	900	900	800	500	1,800	800	500		
Number of employees (FTE)	10,512	10,897	10,866	10,649	7,553	7,399	7,119	6,684	6,764	10,512	7,553	6,764	7,327	8,283
Corporate and Investment Banking - Excl. Special Items														
Net interest income (teb)	158	127	133	12	(21)	(46)	87	23	99	430	43	402	530	721
Other income	508	566	568	704	591	635	566	495	420	2,346	2,287	1,588	1,158	1,097
Gross revenues (teb)	666	693	701	716	570	589	653	518	519	2,776	2,330	1,990	1,688	1,818
Provision for credit losses	(259)	(68)	(53)	(27)	(22)	(35)	(16)	(18)	(50)	(407)	(91)	(168)	(106)	(142)
Non-interest expenses	(455)	(435)	(462)	(452)	(373)	(366)	(397)	(309)	(312)	(1,804)	(1,445)	(1,212)	(1,007)	(1,025)
Other ¹	38	(75)	(72)	(92)	(62)	(65)	(89)	(70)	(67)	(201)	(286)	(225)	(264)	300
Net income	(10)	115	114	145	113	123	151	121	90	364	508	385	311	351
Contribution to total bank net income	(2%)	20%	19%	25%	19%	22%	26%	23%	19%	17%	22%	21%	17%	21%
Cash net income	2	128	126	151	119	129	157	127	96	407	532	409	266	381
Economic profit	(117)	8	9	44	32	38	79	48	30	(56)	197	141	(111)	52
ROE	(1.9%)	12.2%	13.2%	18.6%	17.8%	18.8%	27.2%	21.4%	19.0%	10.1%	21.1%	20.0%	18.6%	19.2%
Cash ROE	(0.5%)	13.5%	14.7%	19.4%	18.8%	19.8%	28.4%	22.5%	n/a	11.4%	22.2%	n/a	n/a	n/a
Net interest margin	0.39%	0.31%	0.35%	0.03%	(0.06%)	(0.14%)	0.27%	0.07%	0.31%	0.27%	0.03%	0.32%	0.42%	0.66%
Average assets	159,100	161,200	157,700	147,800	137,600	130,700	130,100	129,000	128,300	156,400	131,900	127,300	125,000	109,900
Average common equity	3,500	3,500	3,300	2,900	2,400	2,400	2,200	2,100	1,700	3,300	2,300	1,800		
Number of employees (FTE)	2,954	3,034	2,923	3,188	2,541	2,514	2,512	2,597	2,651	2,954	2,541	2,651	2,919	3,348
Transaction Processing - Excluding Special Items														
Net interest income (teb)	40	35	35	40	38	40	36	46	43	150	160	168	202	
Other income	145	143	140	135	135	136	123	120	120	563	514	459	450	
Gross revenues (teb)	185	178	175	175	173	176	159	166	163	713	674	627	652	
Provision for credit losses	-	-	1	1	4	17	-	-	2	2	21	(6)	(178)	
Non-interest expenses	(129)	(120)	(114)	(113)	(126)	(119)	(108)	(106)	(115)	(476)	(459)	(436)	(429)	
Other ¹	(23)	(21)	(25)	(26)	(22)	(32)	(22)	(26)	(21)	(95)	(102)	(78)	(17)	
Net income	33	37	37	37	29	42	29	34	29	144	134	107	28	
Contribution to total bank net income	8%	6%	6%	6%	5%	7%	5%	6%	6%	7%	6%	6%	2%	
Cash net income	35	39	39	39	31	44	31	36	31	152	142	115	36	
Economic profit	19	23	22	21	16	30	16	20	18	85	82	60	(39)	
ROE	27.1%	29.5%	31.5%	29.5%	28.2%	43.2%	28.3%	30.0%	31.3%	29.4%	32.2%	27.7%	5.0%	
Cash ROE	28.4%	31.6%	33.2%	31.1%	30.1%	45.2%	30.2%	31.7%	n/a	31.1%	34.1%	n/a	n/a	
Net interest margin	6.35%	5.55%	6.24%	7.21%	8.40%	10.61%	8.61%	11.44%	11.37%	6.25%	10.00%	9.33%	6.31%	
Average assets	2,500	2,500	2,300	2,200	1,800	1,500	1,700	1,600	1,500	2,400	1,600	1,800	3,200	
Average common equity	500	500	500	500	400	400	400	400	400	500	400	400		
Number of employees (FTE)	2,553	2,210	2,105	2,092	2,061	1,965	1,898	1,917	1,980	2,553	2,061	1,980	1,873	

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

**RESULTS BY BUSINESS SEGMENT
- EXCLUDING SPECIAL ITEMS (\$ MM)**

	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	2001	2000	1999	1998	1997
Other - Excluding Special Items														
Net Interest Income (teb)	(1)	12	11	10	(12)	(27)	8	(13)	(30)	32	(44)	(139)	(159)	3
Other Income	51	6	(2)	(41)	(8)	(12)	13	31	23	14	24	136	224	71
Gross revenues (teb)	50	18	9	(31)	(20)	(39)	21	18	(7)	46	(20)	(3)	65	74
Provision for credit losses	4	8	4	4	-	5	8	14	21	20	27	44	115	(6)
Non-interest expenses	(97)	(34)	57	(7)	(23)	38	6	(27)	(35)	(81)	(6)	104	59	71
Other ¹	53	(1)	(46)	5	23	(3)	(51)	(15)	18	11	(46)	(47)	(75)	(29)
Net income	10	(9)	24	(29)	(20)	1	(16)	(10)	(3)	(4)	(45)	98	164	110
Contribution to total bank net income	2%	(1%)	4%	(5%)	(4%)	0%	(2%)	(2%)	(1%)	(1%)	(2%)	5%	9%	6%
Cash net income	17	(4)	29	(23)	(15)	6	(10)	(4)	2	19	(23)	118	183	130
Economic Profit	3	(2)	10	(80)	(89)	(45)	(84)	(76)	(121)	(69)	(294)	(358)	83	(201)
ROE	4.7%	n/a	34.0%	(3.3%)	(2.9%)	(1.1%)	(4.2%)	(3.0%)	(1.9%)	(1.3%)	(2.9%)	1.7%	4.8%	25.9%
Cash ROE	7.5%	n/a	38.0%	(1.8%)	(1.8%)	0.4%	(3.0%)	(1.9%)	n/a	1.6%	(1.7%)	n/a	n/a	n/a
Net interest margin	(0.06%)	0.51%	0.47%	0.50%	(0.59%)	(1.39%)	0.37%	(0.54%)	(1.29%)	0.37%	(0.51%)	(1.72%)	(1.57%)	0.02%
Average assets	7,200	9,300	9,600	8,000	8,100	7,700	8,800	9,500	9,200	8,700	8,600	8,100	10,100	17,300
Average common equity	600	-	500	1,500	2,100	1,400	2,000	1,900	3,100	700	1,900	3,200		
Number of employees (FTE)	4,117	4,074	4,061	4,094	4,149	4,168	4,235	4,336	4,659	4,117	4,149	4,659	4,072	4,095
Total - Excluding Special Items														
Net Interest Income (teb)	1,784	1,719	1,580	1,466	1,381	1,300	1,346	1,280	1,347	6,549	5,307	5,155	5,101	5,032
Other Income	1,942	2,008	1,924	1,896	1,753	1,717	1,724	1,538	1,417	7,770	6,732	5,375	4,738	4,164
Gross revenues (teb)	3,726	3,727	3,504	3,362	3,134	3,017	3,070	2,818	2,764	14,319	12,039	10,530	9,839	9,196
Provision for credit losses	(425)	(236)	(210)	(248)	(174)	(172)	(172)	(173)	(145)	(1,119)	(691)	(670)	(425)	(380)
Non-interest expenses	(2,668)	(2,547)	(2,287)	(2,162)	2,020	(1,902)	(1,900)	(1,759)	(1,855)	(9,664)	(7,581)	(6,866)	(6,307)	(5,886)
Other ¹	(216)	(365)	(405)	(369)	(345)	(369)	(420)	(359)	(280)	(1,355)	(1,493)	(1,135)	(1,280)	(1,221)
Net income	417	579	602	583	595	574	578	527	484	2,181	2,274	1,859	1,827	1,709
Cash net income	539	660	651	613	620	596	598	544	501	2,463	2,358	1,922	1,889	1,768
Economic profit	(7)	167	207	172	207	194	210	153	100	539	764	379	515	477
ROE	9.4%	14.9%	18.7%	18.2%	20.0%	19.7%	20.8%	18.7%	16.6%	14.8%	19.8%	16.6%	18.5%	19.7%
Cash ROE	12.3%	17.1%	20.3%	19.2%	20.9%	20.6%	21.5%	19.3%	n/a	16.8%	20.6%	n/a	n/a	n/a
Net interest margin	2.07%	2.01%	2.01%	1.91%	1.89%	1.83%	1.96%	1.85%	1.94%	2.00%	1.88%	1.91%	1.95%	2.10%
Average assets	342,200	339,000	321,900	304,400	291,200	282,000	278,600	275,600	274,800	327,100	281,900	269,900	261,300	239,500
Average loans and bankers' acceptances	205,300	205,200	197,300	191,200	184,700	181,500	180,300	172,700	178,300	199,800	179,800	175,600	178,000	154,400
Average deposits	230,300	221,200	212,800	207,000	201,000	194,100	188,600	191,200	189,300	218,400	193,800	184,800	178,700	166,200
Average common equity	16,300	14,500	12,500	12,000	11,200	10,900	10,700	10,500	10,500	13,800	10,800	10,300	9,100	8,000
Number of employees (FTE) - Canada	44,384	44,843	43,813	43,949	44,256	44,151	44,076	45,867	48,270	44,384	44,256	48,270	48,212	45,471
- US	9,508	9,917	6,466	6,575	1,650	1,565	1,532	770	754	9,508	1,650	754	633	572
- Other	3,676	3,376	3,367	3,339	3,326	3,168	3,222	2,987	2,867	3,676	3,326	2,867	2,931	2,773
- Total	57,568	58,136	53,646	53,863	49,232	48,884	48,830	49,624	51,891	57,568	49,232	51,891	51,776	48,816

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

NET INTEREST INCOME (\$MM)	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	2001	2000	1999	1998	1997
Net interest income (teb)														
Net interest income	1,784	1,719	1,580	1,466	1,381	1,300	1,346	1,280	1,347	6,549	5,307	5,155	5,101	5,032
Net interest income as a % of average assets	2.07%	2.01%	2.01%	1.91%	1.89%	1.83%	1.96%	1.85%	1.94%	2.00%	1.88%	1.91%	1.95%	2.10%
Net interest income as a % of average earning assets	2.41%	2.35%	2.35%	2.21%	2.18%	2.12%	2.29%	2.12%	2.22%	2.33%	2.17%	2.21%	2.29%	2.43%
REVENUE FROM TRADING ACTIVITIES (\$MM)														
Total Trading Revenue														
Net Interest Income	13	10	14	(105)	(127)	(145)	(17)	(76)	1	(68)	(365)	5	179	194
Other Income ¹	388	407	457	568	355	446	367	372	258	1,820	1,540	1,106	748	606
Total	401	417	471	463	228	301	350	296	259	1,752	1,175	1,111	927	800
Trading Revenue by Product														
Equity	146	132	189	217	115	127	160	93	88	684	495	325	222	147
Fixed income and money markets ¹	175	200	197	154	39	94	116	129	116	726	378	492	436	423
Foreign exchange	79	83	85	93	73	83	73	72	55	340	301	290	267	226
Commodities and precious metal contracts	1	2	-	(1)	1	(3)	1	2	-	2	1	4	2	4
Total	401	417	471	463	228	301	350	296	259	1,752	1,175	1,111	927	800

¹In Q3/01 trading 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)	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	2001	2000	1999	1998	1997
Deposit & payment service charges:														
Deposit accounts	196	181	154	158	157	144	135	133	128	689	569	505	485	481
Other payment services	54	51	47	46	49	47	46	45	47	198	187	183	179	209
	250	232	201	204	206	191	181	178	175	887	756	688	664	690
Capital market fees	460	473	518	419	513	429	503	365	347	1,870	1,810	1,209	1,118	1,172
Trading revenues ¹	388	407	457	568	355	446	367	372	258	1,820	1,540	1,106	748	606
Investment management and custodial fees	228	229	240	198	177	185	171	151	151	895	684	547	495	404
Mutual fund revenues	134	140	134	138	138	135	130	125	121	546	528	479	447	354
Card service revenues	116	125	101	116	92	111	106	111	111	458	420	362	305	332
Foreign exchange revenues other than trading	84	80	79	69	83	76	73	67	64	312	299	243	218	211
Credit fees	59	60	56	62	54	57	51	50	48	237	212	189	183	169
Insurance revenues ¹	39	69	40	53	71	25	44	51	45	201	191	161	113	102
Securitization revenues	49	38	19	17	17	26	36	36	45	123	115	222	218	-
Gain (loss) on sale of securities ¹	(36)	4	(56)	(40)	(22)	(9)	19	1	16	(128)	(11)	28	343	37
Gain from divestitures ²	313	-	-	132	-	-	-	-	-	445	-	-	-	-
Gain (loss) on disposal of premises and equip. ³	37	(1)	4	(18)	(6)	(4)	(7)	1	91	22	(16)	90	(32)	(24)
Other	134	152	131	110	75	49	50	30	40	527	204	156	165	226
TOTAL	2,255	2,008	1,924	2,028	1,753	1,717	1,724	1,538	1,512	8,215	6,732	5,480	4,985	4,279
Special items	313	-	-	132	-	-	-	-	95	445	-	105	247	115
TOTAL, excluding special items	1,942	2,008	1,924	1,896	1,753	1,717	1,724	1,538	1,417	7,770	6,732	5,375	4,738	4,164
Other income as a % of gross revenues (TEB)	55.8%	53.9%	54.9%	58.0%	55.9%	56.9%	56.2%	54.6%	52.9%	55.6%	55.9%	51.5%	49.4%	46.0%
Core other income as a % of gross revenues (TEB)	52.1%	53.9%	54.9%	56.4%	55.9%	56.9%	56.2%	54.6%	51.3%	54.3%	55.9%	51.0%	48.2%	45.3%
CAPITAL MARKET FEES														
Full-service brokerage	282	296	333	259	249	229	280	221	203	1,170	979	739	729	821
Discount brokerage	20	23	27	29	32	29	50	34	19	99	145	76	49	49
Institutional	158	154	158	131	232	171	173	110	125	601	686	394	340	302
TOTAL	460	473	518	419	513	429	503	365	347	1,870	1,810	1,209	1,118	1,172
GAINS (LOSSES) ON SECURITIES														
Trading account ⁴	353	310	358	473	295	393	243	272	186	1,494	1,203	655	421	350
Investment account														
Non-LDC	(36)	4	(56)	(40)	(22)	(9)	19	1	16	(128)	(11)	23	66	24
LDC	-	-	-	-	-	-	-	-	-	-	-	5	277	13
	(36)	4	(56)	(40)	(22)	(9)	19	1	16	(128)	(11)	28	343	37
TOTAL	317	314	302	433	273	384	262	273	202	1,366	1,192	683	764	387
ASSETS UNDER ADMINISTRATION AND UNDER MANAGEMENT														
Institutional	956,300	953,300	885,300	912,800	932,800	906,800	860,400	820,300	779,900	956,300	932,800	779,900	660,000	635,400
Personal	346,600	283,100	279,300	295,500	207,200	206,100	205,300	175,600	157,300	346,600	207,200	157,300	141,700	122,200
Retail mutual funds	34,800	35,400	34,100	34,500	35,200	34,500	33,700	31,400	30,600	34,800	35,200	30,600	27,500	25,700
TOTAL ASSETS UNDER ADMINISTRATION	1,337,700	1,271,800	1,198,700	1,242,800	1,175,200	1,147,400	1,099,400	1,027,300	967,800	1,337,700	1,175,200	967,800	829,200	783,300
Institutional	17,700	45,500	45,400	46,900	36,700	40,300	39,700	35,300	32,700	17,700	36,700	32,700	30,100	27,900
Personal	52,600	30,700	30,800	31,400	21,500	20,900	20,600	19,700	18,300	52,600	21,500	18,300	15,800	15,300
Retail mutual funds	34,500	34,300	34,200	34,200	34,100	34,000	33,700	31,400	30,600	34,500	34,100	30,600	27,500	24,500
TOTAL ASSETS UNDER MANAGEMENT	104,800	110,500	110,400	112,500	92,300	95,200	94,000	86,400	81,600	104,800	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 revenues decreased by \$28 million and \$22 million respectively. Total other income did not change as a result of these restatements.

²In Q4/01, the bank sold RT Capital Management for \$313 million (\$251 million after tax).

³In Q4/01, the bank sold land leases for \$39 million.

⁴Included in trading revenues in other income.

NON-INTEREST EXPENSES (\$ MM)	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	2001	2000	1999	1998	1997
Human Resources														
Salaries	865	860	693	687	621	685	583	607	651	3,105	2,496	2,658	2,417	2,160
Variable compensation	435	471	504	487	448	362	487	365	296	1,897	1,662	927	754	848
Benefits ¹	215	207	140	159	137	124	120	112	103	721	493	428	423	357
Occupancy														
Premises rent	161	141	127	154	111	105	93	88	76	583	397	321	256	328
Rental income from properties	(7)	(6)	(4)	(5)	(3)	(3)	(4)	(3)	(5)	(22)	(13)	(11)	(12)	(11)
Premises repairs and maintenance	20	12	13	10	12	18	19	19	22	55	68	88	93	88
Depreciation	27	23	22	19	21	21	19	20	23	91	81	92	92	84
Property taxes	2	1	2	1	1	6	6	2	8	6	15	41	46	37
Energy	4	3	2	2	4	6	7	5	8	11	22	33	33	33
Equipment														
Depreciation	87	72	71	68	85	71	68	65	86	298	289	297	250	298
Computer rental and maintenance	116	138	96	83	82	85	81	92	91	433	340	348	309	280
Office equipment rental and maintenance	9	7	13	11	11	9	10	6	9	40	36	32	26	27
Communications														
Telecommunications	83	73	71	63	55	55	58	57	57	290	225	225	209	188
Postage and courier	30	29	25	24	47	41	41	41	40	108	170	157	156	164
Marketing and public relations	45	46	48	41	61	39	39	34	58	180	173	188	175	134
Stationery and printing	23	30	28	27	34	31	34	28	38	108	127	129	125	101
Professional fees	117	137	85	73	89	74	59	45	60	412	267	298	262	228
Amortization of goodwill/other intangibles ²	123	81	50	30	26	23	21	17	18	284	87	66	62	59
Other														
Business and capital taxes	44	53	39	35	38	33	33	30	35	171	134	114	118	126
Travel and relocation	31	34	31	25	23	21	21	20	22	121	85	90	98	95
Deposit insurance	7	8	8	7	8	7	7	8	8	30	30	71	111	115
Employee training	14	11	9	9	13	9	8	8	16	43	38	48	60	52
Donations	15	6	6	8	1	7	9	9	10	35	26	29	25	21
Other	202	201	208	144	95	73	81	84	130	755	333	391	311	241
TOTAL NON-INTEREST EXPENSES ³	2,668	2,638	2,287	2,162	2,020	1,902	1,900	1,759	1,860	9,755	7,581	7,060	6,399	6,053
Special items	-	91	-	-	-	-	-	-	5	91	-	194	92	167
TOTAL, excluding special items	2,668	2,547	2,287	2,162	2,020	1,902	1,900	1,759	1,855	9,664	7,581	6,866	6,307	5,886

¹In Q4/01, certain pension, postretirement and post-employment plans were reviewed. These resulted in changes to assumptions used to determine future benefit obligations and, as a result, an additional \$87 million of benefit costs were recorded in the quarter. However, there was a \$20 million expense recovery for Stock Appreciation Rights (SARs) in Q4/01 compared to a \$50 million SAR expense in Q3/01.

²In Q4/01, as part of the reorganization of the Global Private Banking business, a \$38 million write-down of goodwill relating to Connor Clark was recorded this quarter.

³In Q4/01, the bank accelerated its efforts to downsize its operations in light of deteriorating market conditions, which were exacerbated by the September 11 terrorist attacks in the U.S. This resulted in \$57 million of expenses related to cost cutting, largely recorded in salaries.

BALANCE SHEET (\$ MM)	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	2001	2000	1999	1998	1997
	Period-end balances													
ASSETS														
Cash resources	17,535	17,767	18,044	17,333	16,408	20,556	18,289	22,122	23,042	17,535	16,408	23,042	16,395	21,392
Securities ¹	80,507	75,802	68,031	63,379	60,208	55,384	51,071	48,916	50,559	80,507	60,208	50,559	41,399	33,037
Loans ¹														
Residential mortgage ²	67,442	66,497	64,557	63,418	62,984	62,588	60,999	60,035	59,242	67,442	62,984	59,242	57,069	53,369
Personal	32,511	32,264	29,713	30,573	28,019	27,220	26,802	26,213	25,255	32,511	28,019	25,255	22,761	20,864
Credit card ³	4,283	4,128	4,862	4,961	4,666	4,224	3,270	2,690	2,666	4,283	4,666	2,666	1,945	2,324
Business and government	67,152	65,309	60,053	60,273	60,546	58,244	60,834	59,629	57,676	67,152	60,546	57,676	65,598	62,837
Assets purchased under reverse repurchase agreements	35,870	25,101	26,453	21,713	18,303	15,100	19,419	15,284	20,272	35,870	18,303	20,272	19,907	18,642
Gross loans	207,258	193,299	185,638	180,938	174,518	167,376	171,324	163,851	165,111	207,258	174,518	165,111	167,280	158,036
Allowance for loan losses ⁴	(2,278)	(2,173)	(1,951)	(1,947)	(1,871)	(1,845)	(1,869)	(1,937)	(1,884)	(2,278)	(1,871)	(1,884)	(2,026)	(1,769)
Total loans	204,980	191,126	183,687	178,991	172,647	165,531	169,455	161,914	163,227	204,980	172,647	163,227	165,254	156,267
Derivative-related amounts	27,240	18,713	19,711	19,539	19,155	15,355	18,155	18,050	15,151	27,240	19,155	15,151	30,413	14,776
Customers' liability under acceptances	9,923	9,621	9,734	9,697	11,628	11,287	10,188	9,105	9,257	9,923	11,628	9,257	10,620	10,561
Premises and equipment	1,602	1,477	1,315	1,333	1,249	1,264	1,283	1,301	1,320	1,602	1,249	1,320	1,872	1,696
Goodwill	4,919	4,174	2,350	2,300	648	662	664	549	611	4,919	648	611	551	607
Other intangibles	619	600	202	205	208	213	156	159	-	619	208	-	-	-
Other assets	11,935	10,694	10,650	9,133	7,589	6,821	6,596	7,894	7,483	11,935	7,589	7,483	7,895	6,438
TOTAL ASSETS	359,260	329,974	313,724	301,910	289,740	277,073	275,857	270,010	270,650	359,260	289,740	270,650	274,399	244,774
LIABILITIES														
Deposits ¹														
Personal	101,381	98,970	93,010	90,778	89,632	88,900	88,777	87,467	87,359	101,381	89,632	87,359	85,910	86,106
Business and government	107,141	100,728	99,743	90,088	93,618	87,814	86,602	87,843	86,223	107,141	93,618	86,223	76,107	64,368
Banks	24,925	22,593	18,583	22,256	19,646	20,031	20,253	15,450	14,315	24,925	19,646	14,315	17,988	22,755
Total deposits	233,447	222,291	211,336	203,122	202,896	196,745	195,632	190,760	187,897	233,447	202,896	187,897	180,005	173,229
Acceptances	9,923	9,621	9,734	9,697	11,628	11,287	10,188	9,105	9,257	9,923	11,628	9,257	10,620	10,561
Obligations related to securities sold short	16,443	15,073	14,628	14,018	13,419	12,133	13,814	14,768	17,885	16,443	13,419	17,885	14,404	11,152
Obligations related to assets sold under repurchase agreements	20,864	14,010	15,877	14,717	9,005	7,830	7,158	7,629	9,396	20,864	9,005	9,396	11,264	9,458
Derivative-related amounts	28,646	19,286	19,770	19,234	18,574	15,182	17,524	17,357	15,219	28,646	18,574	15,219	29,370	14,732
Other liabilities ¹	23,979	23,470	19,312	19,038	14,149	14,995	13,510	12,581	13,682	23,979	14,149	13,682	12,258	10,494
Subordinated debentures	6,314	6,296	6,836	6,275	5,825	5,091	5,104	5,072	4,596	6,314	5,825	4,596	4,087	4,227
Non-controlling interest in subsidiaries	1,479	1,453	1,481	1,453	703	690	39	103	103	1,479	703	103	499	531
SHAREHOLDERS' EQUITY														
Capital stock														
Preferred	2,024	2,293	2,045	2,024	2,037	2,018	2,014	1,995	2,009	2,024	2,037	2,009	2,144	1,784
Common	6,973	7,055	3,729	3,716	3,076	3,055	3,061	3,034	3,065	6,973	3,076	3,065	2,925	2,907
Retained earnings	9,168	9,126	8,976	8,616	8,428	8,047	7,813	7,606	7,541	9,168	8,428	7,541	6,823	5,699
Total shareholders' equity	18,165	18,474	14,750	14,356	13,541	13,120	12,888	12,635	12,615	18,165	13,541	12,615	11,892	10,390
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	359,260	329,974	313,724	301,910	289,740	277,073	275,857	270,010	270,650	359,260	289,740	270,650	274,399	244,774
Cash resources and securities as a % of total assets	27%	28%	27%	27%	26%	27%	25%	26%	27%	27%	26%	27%	21%	22%
Personal deposits as a % of total deposits	43%	45%	44%	45%	44%	45%	45%	46%	46%	43%	44%	46%	48%	50%

¹Reflects major Centura assets acquired during Q3/01 of \$5.1 billion of securities, \$1.0 billion of residential mortgages, \$3.0 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 \$0.2 billion in Q4/01, \$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)

	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	2001	2000	1999	1998	1997
Selected average balances														
Securities	79,780	76,402	70,534	64,632	59,922	55,838	51,315	56,371	52,701	73,046	59,087	50,555	38,546	41,766
Assets purchased under reverse repurchase agreements	29,253	33,205	30,664	25,280	21,660	21,087	23,678	20,535	25,326	29,591	21,729	21,769	24,444	14,038
Loans excluding reverse repos	166,424	162,576	156,503	155,600	151,804	149,659	146,542	143,141	143,600	160,306	147,790	144,377	143,507	131,584
Customers' liability under acceptances	9,598	9,460	10,161	10,351	11,226	10,761	10,082	9,049	9,406	9,890	10,281	9,508	10,033	8,790
Total assets	342,200	339,000	321,900	304,400	291,200	282,000	278,600	275,600	274,800	327,100	281,900	269,900	261,300	239,500
Deposits	230,292	221,167	212,813	206,975	201,030	194,132	188,591	191,216	189,334	218,425	193,762	184,796	178,688	166,249
Common shareholders' equity	16,349	14,466	12,496	11,983	11,174	10,880	10,670	10,528	10,536	13,843	10,814	10,264	9,107	8,003
Total shareholders' equity	18,433	16,633	14,541	14,016	13,197	12,897	12,671	12,530	12,852	15,916	12,789	12,475	11,078	9,744
Earning assets	293,084	290,221	276,028	262,701	252,288	244,224	239,315	240,246	241,230	280,734	244,036	232,927	222,573	207,082
RETAINED EARNINGS														
Balance at the beginning of the period	9,126	8,976	8,616	8,428	8,047	7,813	7,606	7,541	7,485	8,428	7,541	6,823	5,699	4,786
Net income	656	492	602	661	595	574	578	527	484	2,411	2,274	1,757	1,824	1,679
Dividends - Preferred shares	(31)	(37)	(33)	(34)	(34)	(34)	(33)	(33)	(41)	(135)	(134)	(157)	(145)	(131)
- Common shares	(244)	(246)	(204)	(203)	(181)	(180)	(164)	(164)	(149)	(897)	(689)	(588)	(543)	(469)
Premium paid on common shares purchased for cancellation	(348)	(49)	-	-	-	(122)	(174)	(266)	(234)	(397)	(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)	-	-	-	(19)	(4)	(9)	(7)	-
Unrealized foreign currency translation gains and losses, net of hedging activities and related income taxes	9	(4)	(5)	(2)	1	-	-	1	(4)	(2)	2	(4)	(5)	(6)
Balance at the end of the period	9,168	9,126	8,976	8,616	8,428	8,047	7,813	7,606	7,541	9,168	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	5	295
Securities portfolio (excluding LDCs and Mexico)	430	197	83	130	(90)	(110)	(80)	(140)	(140)	430	(90)	(140)	105	295
TOTAL LDC and securities portfolio	440	207	93	140	(80)	(100)	(70)	(130)	(130)	440	(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	223	500	-	-	-	-	-	-	-	723	-	-	1,584	-
Mortgage backed securities - unsold	2	75	-	-	500	-	-	-	2,186	77	500	3,231	698	-
TOTAL SECURITIZED	225	1,575	-	-	500	-	-	-	2,186	1,800	500	3,231	3,382	1,500
Outstanding at end of period														
Credit card loans - sold ¹	2,100	2,100	1,100	1,100	1,100	1,310	1,768	2,300	2,300	2,100	1,100	2,300	2,600	1,500
Mortgage-backed securities - sold	1,361	1,265	924	971	1,014	1,068	1,125	1,163	1,209	1,361	1,014	1,209	1,436	-
TOTAL OUTSTANDING	3,461	3,365	2,024	2,071	2,114	2,378	2,893	3,463	3,509	3,461	2,114	3,509	4,036	1,500
Impact on income statement														
Net interest income	(35)	(32)	(18)	(17)	(17)	(23)	(45)	(38)	(46)	(102)	(123)	(200)	(168)	-
Other income ²	34	41	13	12	13	18	36	25	36	100	92	154	142	-
Provision for credit losses	9	8	4	4	3	4	8	12	9	25	27	41	32	-
TOTAL IMPACT	8	17	(1)	(1)	(1)	(1)	(1)	(1)	(1)	23	(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).

² This analysis does not include the impact of liquidity, credit, and administration fees earned on the securitization of client or third-party assets that are recorded in securitization revenues.

CAPITAL¹

	<u>Q4/01</u>	<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>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>1997</u>
Tier 1 capital														
Common shareholders' equity	16,141	16,180	12,705	12,332	11,504	11,102	10,874	10,640	10,606	16,141	11,504	10,606	9,748	8,606
Non-cumulative preferred shares	2,024	2,293	2,045	2,002	2,037	2,018	2,014	1,995	2,009	2,024	2,037	2,009	2,144	1,784
Non-controlling interest in subsidiaries ²	1,428	1,427	1,427	1,423	673	673	22	22	22	1,428	673	22	247	283
Goodwill	(4,742)	(4,011)	(2,186)	(2,145)	(647)	(661)	(663)	(548)	(611)	(4,742)	(647)	(611)	(546)	(600)
TOTAL TIER 1 CAPITAL	14,851	15,889	13,991	13,612	13,567	13,132	12,247	12,109	12,026	14,851	13,567	12,026	11,593	10,073
Tier 2 capital														
Permanent preferred shares and subordinated debentures	477	460	461	450	457	446	444	434	441	477	457	441	463	423
Non-permanent subordinated debentures	5,935	5,720	6,151	5,616	5,138	4,421	4,520	4,510	4,040	5,935	5,138	4,040	3,419	3,309
General allowances	1,410	1,283	1,188	1,223	1,188	1,160	1,155	1,120	1,080	1,410	1,188	1,080	850	750
Non-controlling interest in subsidiaries	-	2	2	1	1	1	1	1	2	-	1	2	172	166
TOTAL TIER 2 CAPITAL	7,822	7,465	7,802	7,290	6,784	6,028	6,120	6,065	5,563	7,822	6,784	5,563	4,904	4,648
TOTAL REGULATORY CAPITAL														
Total Tier 1 and Tier 2 capital	22,673	23,354	21,793	20,902	20,351	19,160	18,367	18,174	17,589	22,673	20,351	17,589	16,497	14,721
Excess non-cumulative preferred shares	-	-	-	22	-	-	-	-	-	-	-	-	-	-
Investment in associated corporations	(2,502)	(2,378)	(2,307)	(2,250)	(1,307)	(1,253)	(1,214)	(1,065)	(891)	(2,502)	(1,307)	(891)	(17)	(16)
TOTAL REGULATORY CAPITAL	20,171	20,976	19,486	18,674	19,044	17,907	17,153	17,109	16,698	20,171	19,044	16,698	16,480	14,705
Risk-adjusted assets														
On-balance sheet assets	133,227	134,702	120,959	125,715	119,663	116,984	115,354	110,590	109,449	133,227	119,663	109,449	116,707	115,798
Off-balance sheet financial instruments	35,563	34,067	34,364	34,244	35,226	35,352	35,902	37,260	37,124	35,563	35,226	37,124	37,477	31,874
General market risk ³	2,257	2,334	3,027	3,112	3,475	2,902	2,715	2,255	2,505	2,257	3,475	2,505	2,880	-
TOTAL⁴	171,047	171,103	158,350	163,071	158,364	155,238	153,971	150,105	149,078	171,047	158,364	149,078	157,064	147,672
Capital ratios (Canadian basis)														
Tier 1	8.7%	9.3%	8.8%	8.3%	8.6%	8.5%	8.0%	8.1%	8.1%	8.7%	8.6%	8.1%	7.4%	6.8%
TOTAL	11.8%	12.3%	12.3%	11.5%	12.0%	11.5%	11.1%	11.4%	11.2%	11.8%	12.0%	11.2%	10.5%	10.0%
Common equity as a % of total assets	4.5%	4.9%	4.0%	4.1%	4.0%	4.0%	3.9%	3.9%	3.9%	4.5%	4.0%	3.9%	3.6%	3.5%
Common equity as a % of risk-adjusted assets	9.4%	9.5%	8.0%	7.6%	7.3%	7.2%	7.1%	7.1%	7.1%	9.4%	7.3%	7.1%	6.2%	5.8%
Capital generation														
Internally generated capital	390	205	360	422	381	360	381	331	290	1,377	1,453	1,008	1,131	1,073
External financing - common shares	(430)	3,271	13	627	21	(132)	(147)	(297)	(273)	3,481	(555)	(150)	11	(129)
- preferred shares ⁵	(269)	248	21	(13)	19	4	19	(14)	(419)	(13)	28	(135)	360	32
- subordinated debentures	18	(540)	561	450	734	(13)	32	476	(82)	489	1,229	509	(140)	625
- Total	(681)	2,979	595	1,064	774	(141)	(96)	165	(774)	3,957	702	224	231	528
Other ⁶	-	-	-	(221)	-	-	-	-	-	(221)	-	-	-	-
TOTAL	(291)	3,184	955	1,265	1,155	219	285	496	(484)	5,113	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 In Q4/01, the bank redeemed its first preferred shares series H, totalling \$300 million.

⁶ Reflects initial adoption of Employee Future Benefits accounting standard

RISK-ADJUSTED ASSETS ¹ (\$ MM)	Balance sheet amount	Risk-adjusted balance			Variance Q4/01 vs Q3/01			
		October 2001	July 2001	October 2000				
On-balance sheet assets								
Cash resources ²	17,535	1,515	2,515	2,763	(1,000)			
Securities	80,507	7,341	9,597	4,109	(2,256)			
Residential mortgages ³								
Insured	32,012	383	380	375	3			
Conventional	35,381	18,511	18,535	17,008	(24)			
Other loans and acceptances ³								
Issued or guaranteed by Canadian or other OECD governments	14,134	1,810	1,271	1,221	539			
Other	133,376	97,553	94,880	89,523	2,673			
Other assets	46,315	6,114	7,524	4,664	(1,410)			
TOTAL	\$359,260	\$133,227	\$134,702	\$119,663	(\$1,475)			
Off-balance sheet credit instruments								
	Contract Amount	Credit conversion factor	Credit equivalent amount	October 2001	July 2001	October 2000	Variance Q4/01 vs Q3/01	
Guarantees and standby letters of credit								
- Financial (excluding securities lending)	10,548	100%	10,548	8,629	8,678	8,758	(49)	
- Non-financial	2,843	50%	1,422	1,422	1,388	1,626	34	
Documentary and commercial letters of credit	750	20%	150	148	146	86	2	
Securities lending	21,377	100%	21,377	393	375	417	18	
Commitments to extend credit:								
Less than/equal to 1 year	44,179	0%	-	-	-	-	-	
Greater than 1 year	39,960	50%	19,980	18,821	17,504	18,856	1,317	
Uncommitted Amount	53,750	0%	-	-	-	-	-	
Note issuance/Revolving underwriting facilities	132	50%	66	66	28	77	38	
TOTAL	\$173,539		\$53,543	\$29,479	\$28,119	\$29,820	\$1,360	
Derivatives								
	Contract Amount	Credit conversion factor	Credit equivalent amount Total	October 2001	July 2001	October 2000	Variance Q4/01 vs Q3/01	
Interest rate agreements	924,727		3,764	6,083	1,528	902	590	626
Foreign exchange rate contracts	725,034		4,807	11,794	3,570	3,508	4,043	62
Precious metals, commodity, equity linked contract and credit derivative	102,850		1,224	3,260	986	1,538	773	(552)
Total derivatives ⁴	1,752,611		9,795	21,137	6,084	5,948	5,406	136
Market risk								
		Minimum Capital Required (\$M)	Multiplier	October 2001	July 2001	October 2000	Variance Q4/01 vs Q3/01	
Total specific and general market risk		374,715	12.5	4,684	4,740	5,467	(56)	
Less: market risk shown above in cash resources		(18,389)	12.5	(230)	(139)	(204)	(91)	
Less: market risk shown above in securities		(175,774)	12.5	(2,197)	(2,267)	(1,788)	70	
General market risk		180,552		2,257	2,334	3,475	(77)	
Total risk-adjusted assets⁵				\$171,047	\$171,103	\$158,364	(\$56)	

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 \$28,627 million; total credit equivalent amount \$45,586 million; and risk adjusted balance \$12,424 million at October 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)	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	2001	2000	1999	1998	1997
Specific	425	236	210	178	134	172	132	133	5	1,049	571	530	555	330
Country risk	-	-	-	-	-	-	-	-	-	-	-	-	(80)	-
General Provision ¹														
General allocated ¹	108	-	-	97	8	-	35	30	n/a	205	73	n/a	n/a	n/a
General unallocated ¹	(108)	-	-	(27)	32	-	5	10	n/a	(135)	47	n/a	n/a	n/a
Total general	-	-	-	70	40	-	40	40	230	70	120	230	100	50
TOTAL PROVISION FOR CREDIT LOSSES	425	236	210	248	174	172	172	173	235	1,119	691	760	575	380
Provision for credit losses as a % of average loans (including reverse repurchase agreements) & BAs	0.82%	0.46%	0.44%	0.51%	0.37%	0.38%	0.39%	0.40%	0.52%	0.56%	0.38%	0.43%	0.32%	0.25%
Specific provision for credit losses as a % of average loans (including reverse repurchase agreements) & BAs	0.82%	0.46%	0.44%	0.37%	0.29%	0.38%	0.30%	0.31%	0.01%	0.53%	0.32%	0.30%	0.31%	0.21%

GROSS IMPAIRED LOANS (GILs)

GILs														
Domestic GILs	1,623	1,463	1,473	1,428	1,369	1,446	1,343	1,298	1,387	1,623	1,369	1,387	1,510	1,477
International GILs														
Non-LDC	626	589	354	155	145	90	79	41	41	626	145	41	18	42
- USA ²	79	35	37	43	46	61	60	60	58	79	46	58	59	43
- Europe	14	11	19	7	9	9	13	10	10	14	9	10	4	20
- Latin America	55	52	52	48	48	47	46	46	47	55	48	47	62	71
- Caribbean	37	14	24	25	33	55	102	129	127	37	33	127	308	132
- Asia Pacific	31	29	29	30	28	29	29	30	34	31	28	34	40	34
LDC	842	730	515	308	309	291	329	316	317	842	309	317	491	342
TOTAL international GILs														
TOTAL GILs	2,465	2,193	1,988	1,736	1,678	1,737	1,672	1,614	1,704	2,465	1,678	1,704	2,001	1,819
TOTAL non-LDC GILs	2,434	2,164	1,959	1,706	1,650	1,708	1,643	1,584	1,670	2,434	1,650	1,670	1,961	1,785
Changes in GILs														
GILs at beginning of period	2,193	1,988	1,736	1,678	1,737	1,672	1,614	1,704	1,877	1,678	1,704	2,001	1,819	2,376
Impaired loans formation ³	675	429	516	292	210	308	220	75	133	1,912	813	743	628	81
Write-offs	(403)	(224)	(264)	(234)	(269)	(243)	(162)	(165)	(324)	(1,125)	(839)	(1,072)	(511)	(669)
Other & FX adjustment	-	-	-	-	-	-	-	-	18	-	-	32	65	31
GILs at end of period	2,465	2,193	1,988	1,736	1,678	1,737	1,672	1,614	1,704	2,465	1,678	1,704	2,001	1,819
Gross loans	207,258	193,299	185,638	180,938	174,518	167,376	171,324	163,851	165,111	207,258	174,518	165,111	167,280	158,036
Gross BAs	9,923	9,621	9,734	9,697	11,628	11,287	10,188	9,105	9,257	9,923	11,628	9,257	10,620	10,561
Gross loans & BAs	217,181	202,920	195,372	190,635	186,146	178,663	181,512	172,956	174,368	217,181	186,146	174,368	177,900	168,597
GILs as a % of gross loans & BAs (total)	1.1%	1.1%	1.0%	0.9%	0.9%	1.0%	0.9%	0.9%	1.0%	1.1%	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
Q4/01 vs Q3/01							
Q3/01 gross impaired loans	1,020	614	1,634	530	2,164	29	2,193
Impaired loans formations ¹	229	290	519	154	673	2	675
Write-offs	(82)	(166)	(248)	(155)	(403)		(403)
Other & FX adjustment							
Q4/01 gross impaired loans	1,167	738	1,905	529	2,434	31	2,465
Q4/01 allowance for loan losses and loan substitute securities	(913)	(633)	(1,546)	(706)	(2,252)	(31)	(2,283)
Q4/01 net impaired loans	254	105	359	(177)	182	-	182

Q4/01 vs Q4/00							
Q4/00 gross impaired loans	937	236	1,173	477	1,650	28	1,678
Impaired loans formations ¹	527	734	1,261	648	1,909	3	1,912
Write-offs	(297)	(229)	(526)	(599)	(1,125)		(1,125)
Other & FX adjustment		(3)	(3)	3	-		-
Q4/01 gross impaired loans	1,167	738	1,905	529	2,434	31	2,465
Q4/01 allowance for loan losses and loan substitute securities	(913)	(633)	(1,546)	(706)	(2,252)	(31)	(2,283)
Q4/01 net impaired loans	254	105	359	(177)	182	-	182

¹New additions to impaired loans, net of reductions in impaired loans. Of the \$1.9 billion formation in 2001, \$134 million relates to Centura.

ALLOWANCE FOR CREDIT LOSSES ¹ (\$ MM)	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	2001	2000	1999	1998	1997
	Allowance for credit losses													
Specific	951	850	762	756	747	781	810	799	786	951	747	786	1,176	932
Country risk	31	29	29	30	28	29	29	30	34	31	28	34	40	436
General ²														
Allocated ²	1,185	1,072	960	960	863	855	855	820	790	1,185	863	790	n/a	n/a
Unallocated ²	225	332	310	310	337	305	305	300	290	225	337	290	n/a	n/a
Total	1,410	1,404	1,270	1,270	1,200	1,160	1,160	1,120	1,080	1,410	1,200	1,080	850	750
TOTAL ALLOWANCE FOR CREDIT LOSSES	2,392	2,283	2,061	2,056	1,975	1,970	1,999	1,949	1,900	2,392	1,975	1,900	2,066	2,118
Consisting of :														
Allowance for loan losses	2,278	2,173	1,951	1,947	1,871	1,845	1,869	1,937	1,884	2,278	1,871	1,884	2,026	1,769
Allowance for off-balance sheet items	109	104	104	104	98	119	119	-	-	109	98	-	-	-
Allowance for loan substitute securities	5	6	6	5	6	6	11	12	16	5	6	16	40	30
Allowance for country risk securities	-	-	-	-	-	-	-	-	-	-	-	-	-	319
TOTAL	2,392	2,283	2,061	2,056	1,975	1,970	1,999	1,949	1,900	2,392	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%	1.1%	1.0%	1.0%	1.0%	1.0%	1.0%	1.1%	1.1%	1.1%	1.0%	1.1%	1.2%	1.1%
Changes in the allowance for credit losses														
Balance at beginning of period	2,283	2,061	2,056	1,975	1,970	1,999	1,949	1,900	1,954	1,975	1,900	2,066	2,118	2,235
Provision for credit losses	425	236	210	248	174	172	172	173	235	1,119	691	760	575	380
Write-offs														
Non-LDC	(403)	(224)	(264)	(234)	(269)	(243)	(162)	(165)	(324)	(1,125)	(839)	(1,068)	(511)	(659)
LDC loans and securities	-	-	-	-	-	-	-	-	-	-	-	(4)	(325)	(10)
Recoveries	54	42	34	55	69	27	25	41	17	185	162	114	144	141
Centura at date of acquisition	-	157	-	-	-	-	-	-	-	157	-	-	-	-
Other, primarily translation adjustments on provisions denominated in foreign currencies	33	11	25	12	31	15	15	-	18	81	61	32	65	31
Balance at end of period	2,392	2,283	2,061	2,056	1,975	1,970	1,999	1,949	1,900	2,392	1,975	1,900	2,066	2,118
Coverage ratios³														
Coverage ratio (total)	93%	99%	98%	112%	112%	107%	112%	121%	112%	93%	112%	112%	103%	116%
Coverage ratio (non-LDC)	93%	99%	98%	113%	112%	107%	113%	121%	112%	93%	112%	112%	103%	94%
NET WRITE-OFFS														
Domestic														
Residential mortgages	5	4	3	3	3	3	3	2	4	15	11	12	11	25
Personal loans	104	116	120	114	119	138	86	87	69	454	430	260	165	183
Business loans and acceptances	70	53	63	52	64	29	51	32	176	238	177	458	170	299
TOTAL domestic	179	173	186	169	186	170	140	121	249	707	618	730	346	507
International														
Non-LDC ⁴	170	9	44	10	14	46	(3)	3	58	233	59	224	21	11
LDC exposures	-	-	-	-	-	-	-	-	-	-	-	4	325	10
TOTAL international	170	9	44	10	14	46	(3)	3	58	233	59	228	346	21
Total net write-offs	349	182	230	179	200	216	137	124	307	940	677	958	692	528
Net write-off ratio														
Total net write-offs as a % of average loans & BAs	0.67%	0.35%	0.48%	0.37%	0.43%	0.47%	0.31%	0.29%	0.68%	0.47%	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 in Q4/01 were: \$23 million of the specific allowance (residential mortgages \$2 million, personal loans \$6 million, business and government loans \$15 million); \$125 million of the general allocated and \$15 million of the general unallocated allowance, for a total general allowance impact of \$140 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.

⁴For 2001 includes \$26 million for Centura (\$19 million in Q4/01;\$7 million in Q3/01) comprising of Centura personal loans of \$5 million (Q4 - \$1 million;Q3 - \$4 million); Centura credit card balances of \$2 million (Q4 \$2 million;Q3 - nil) and Centura business and government loans of \$19 million (Q4 - \$16 million; Q3- \$3 million)

NET IMPAIRED LOANS (NILs)

(\$ MM)

	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	2001	2000	1999	1998	1997
NILs by geographic area and type of business														
Domestic														
Business loans														
Commercial real estate	44	53	57	84	41	52	88	99	109	44	41	109	69	184
Small business	137	128	135	124	141	144	131	140	141	137	141	141	48	64
Agriculture	86	94	91	41	39	40	41	36	49	86	39	49	31	34
Other	493	353	351	338	367	387	251	234	285	493	367	285	335	284
Total business loans	760	628	634	587	588	623	511	509	584	760	588	584	483	566
Residential mortgages	118	110	142	144	157	132	136	109	131	118	157	131	116	114
Personal loans	129	114	105	98	51	70	95	68	66	129	51	66	61	61
TOTAL Domestic NILs	1,007	852	881	829	796	825	742	686	781	1,007	796	781	660	741
International														
USA ¹	375	414	260	72	69	38	28	18	25	375	69	25	15	24
Europe	35	5	5	10	7	13	13	12	12	35	7	12	24	21
Latin America	5	3	10	3	3	4	4	3	3	5	3	3	1	13
Caribbean	39	36	36	34	26	30	28	28	28	39	26	28	31	39
Asia Pacific	22	4	5	2	2	17	18	38	35	22	2	35	54	15
TOTAL International NILs	476	462	316	121	107	102	91	99	103	476	107	103	125	112
Total NILs (before general allowance) ^{1,2}	1,483	1,314	1,197	950	903	927	833	785	884	1,483	903	884	785	853
General allowance for loan losses ¹	(1,301)	(1,300)	(1,166)	(1,166)	(1,102)	(1,041)	(1,041)	(1,120)	(1,080)	(1,301)	(1,102)	(1,080)	(850)	(750)
TOTAL NILs (after general allowance)	182	14	31	(216)	(199)	(114)	(208)	(335)	(196)	182	(199)	(196)	(65)	103
Total net loans and acceptances														
Domestic														
Residential mortgages	64,042	63,107	62,441	61,765	61,416	60,970	59,705	59,251	58,482	64,042	61,416	58,482	56,387	52,783
Personal loans	27,021	26,794	26,909	27,604	27,011	26,265	25,853	25,130	24,183	27,021	27,011	24,183	21,658	20,122
Credit card loans	4,110	3,943	4,862	4,961	4,666	4,224	3,270	2,690	2,666	4,110	4,666	2,666	1,945	2,324
Business loans and acceptances	64,972	57,735	59,771	56,460	59,397	56,155	60,885	54,090	55,692	64,972	59,397	55,692	56,131	58,873
TOTAL Domestic	160,145	151,579	153,983	150,790	152,490	147,614	149,713	141,161	141,023	160,145	152,490	141,023	136,121	134,102
International³	56,059	50,468	40,604	39,064	32,887	30,245	30,971	30,978	32,541	56,059	32,887	32,541	40,603	33,476
TOTAL (before general allowance)^{2,3}	216,204	202,047	194,587	189,854	185,377	177,859	180,684	172,139	173,564	216,204	185,377	173,564	176,724	167,578
General allowance for loan losses	(1,301)	(1,300)	(1,166)	(1,166)	(1,102)	(1,041)	(1,041)	(1,120)	(1,080)	(1,301)	(1,102)	(1,080)	(850)	(750)
TOTAL (after general allowance)	214,903	200,747	193,421	188,688	184,275	176,818	179,643	171,019	172,484	214,903	184,275	172,484	175,874	166,828
NILs as a percentage of related loans and acceptances														
Domestic														
Residential mortgages	0.18%	0.17%	0.23%	0.23%	0.26%	0.22%	0.23%	0.18%	0.22%	0.18%	0.26%	0.22%	0.21%	0.22%
Personal loans	0.48%	0.43%	0.39%	0.36%	0.19%	0.27%	0.37%	0.27%	0.27%	0.48%	0.19%	0.27%	0.28%	0.30%
Business loans and acceptances	1.17%	1.09%	1.06%	1.04%	0.99%	1.11%	0.84%	0.94%	1.05%	1.17%	0.99%	1.05%	0.86%	0.96%
TOTAL Domestic	0.63%	0.56%	0.57%	0.55%	0.52%	0.56%	0.50%	0.49%	0.55%	0.63%	0.52%	0.55%	0.48%	0.55%
International	0.85%	0.92%	0.78%	0.31%	0.33%	0.34%	0.29%	0.32%	0.32%	0.85%	0.33%	0.32%	0.31%	0.33%
TOTAL before general allowance for loan losses	0.69%	0.65%	0.62%	0.50%	0.49%	0.52%	0.46%	0.46%	0.51%	0.69%	0.49%	0.51%	0.44%	0.51%
TOTAL after general allowance for loan losses	0.08%	0.01%	0.02%	(0.11%)	(0.11%)	(0.06%)	(0.12%)	(0.20%)	(0.11%)	0.08%	(0.11%)	(0.11%)	(0.04%)	0.06%

¹In 2001, \$110 million relates to the acquisition of Centura (\$14 million for residential mortgages, \$8 million for personal loans, \$89 million for business and government loans, and (\$140) million for the general allowance).

²Net of specific allowance.

³The 2001 amount includes \$12,400 million for Centura (\$1,184 million for residential mortgages, \$2,961 million for personal loans, \$128 million for cards, \$8,267 million for business and government loans and (\$140) million for the general allowance).

INTEREST RATE SENSITIVITY POSITION													
(\$ MM)	TOTAL CURRENCIES									Q4/01		Q3/01	
	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	CAD	FGN	CAD	FGN
Total assets													
0-3 months	151,948	137,452	135,054	132,967	125,025	111,152	117,414	112,739	105,289	86,206	65,742	79,100	58,352
4-6 months	19,474	15,754	15,515	15,142	15,224	14,812	13,720	15,392	23,187	9,217	10,257	8,620	7,134
7-12 months	28,546	24,536	19,197	18,819	18,125	20,837	19,331	18,292	17,344	18,256	10,290	16,367	8,169
1-5 years	74,255	75,261	71,247	68,329	67,527	67,512	64,409	67,462	66,707	59,716	14,539	60,219	15,042
over 5 years	15,440	16,496	15,860	12,949	11,259	11,092	11,774	11,906	11,941	7,748	7,692	7,604	8,892
non-interest sensitive	69,597	60,475	56,851	53,704	52,580	51,667	49,208	44,219	46,182	15,704	53,893	16,767	43,708
Total	359,260	329,974	313,724	301,910	289,740	277,072	275,856	270,010	270,650	196,847	162,413	188,677	141,297
Total liabilities and shareholder's equity													
0-3 months	174,320	153,580	151,045	145,062	139,872	124,381	125,146	125,544	120,949	89,753	84,567	79,899	73,681
4-6 months	20,512	15,793	15,485	18,059	15,927	15,601	14,684	14,794	22,925	10,812	9,700	10,398	5,395
7-12 months	26,449	29,917	26,760	23,333	22,991	26,056	26,066	23,872	24,867	17,271	9,178	17,642	12,275
1-5 years	46,165	48,895	47,615	44,879	46,769	45,444	43,688	43,617	39,027	35,227	10,938	36,033	12,862
over 5 years	12,500	11,228	9,858	10,650	8,524	8,868	9,314	8,731	6,386	8,974	3,526	7,663	3,565
non-interest sensitive	79,314	70,561	62,961	59,927	55,657	56,722	56,958	53,452	56,497	40,419	38,895	37,015	33,546
Total	359,260	329,974	313,724	301,910	289,740	277,072	275,856	270,010	270,650	202,456	156,804	188,650	141,324
Off-balance sheet													
0-3 months	25,155	18,320	20,470	13,243	16,656	11,589	8,638	10,551	15,510	16,043	9,112	9,605	8,715
4-6 months	(12,649)	(6,249)	(3,955)	(1,923)	(1,926)	3,206	(2,761)	(2,425)	(1,516)	(7,562)	(5,087)	(1,950)	(4,299)
7-12 months	(10,322)	(5,923)	(3,287)	(3,766)	(6,378)	(2,006)	6,953	2,256	5,169	(9,073)	(1,249)	(5,299)	(624)
1-5 years	(1,480)	779	(8,762)	(5,512)	(3,284)	(8,485)	(11,563)	(11,779)	(16,827)	(2,419)	939	(3,007)	3,786
over 5 years	4,991	796	(637)	983	1,204	618	1,182	2,481	2,647	2,818	2,173	1,949	(1,153)
non-interest sensitive	(5,695)	(7,723)	(3,829)	(3,025)	(6,272)	(4,922)	(2,449)	(1,084)	(4,983)	193	(5,888)	(1,298)	(6,425)
Net off-balance sheet	-	-	-	-	-	-	-	-	-	-	-	-	-
Total interest rate sensitivity gap (on and off-balance sheet)													
0-3 months	2,783	2,192	4,479	1,148	1,809	(1,640)	906	(2,254)	(150)	12,496	(9,713)	8,806	(6,614)
4-6 months	(13,687)	(6,288)	(3,925)	(4,840)	(2,629)	2,417	(3,725)	(1,827)	(1,254)	(9,157)	(4,530)	(3,728)	(2,560)
7-12 months	(8,225)	(11,304)	(10,850)	(8,280)	(11,244)	(7,225)	218	(3,324)	(2,354)	(8,088)	(137)	(6,574)	(4,730)
1-5 years	26,610	27,145	14,870	17,938	17,474	13,583	9,158	12,066	10,853	22,070	4,540	21,179	5,966
over 5 years	7,931	6,064	5,365	3,282	3,939	2,842	3,642	5,656	8,202	1,592	6,339	1,890	4,174
non-interest sensitive	(15,412)	(17,809)	(9,939)	(9,248)	(9,349)	(9,977)	(10,199)	(10,317)	(15,298)	(24,522)	9,110	(21,546)	3,737
Net gaps	-	-	-	-	-	-	-	-	-	(5,609)	5,609	27	(27)
After tax impact of 1% increase in rates on:													
Net interest income using simulation													
Common shareholders' equity	56	50	58	47	40	27	49	38	50	(228)	(259)	(157)	(159)
After tax impact of 1% decrease in rates on:													
Net interest income using simulation													
Common shareholders' equity	(63)	(64)	(64)	(51)	(48)	(35)	(55)	(42)	(52)	150	n/a	n/a	n/a