



Supplementary Financial Information

2nd Quarter 2005

(UNAUDITED)

Investor Relations Department

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Table of Contents

Page

1 Notes to Users

2 Glossary

3-4 Financial Highlights

Consolidated Results

- 5 Income statement
- 5 Revenues from trading activities
- 6 Non-interest expense
- 7 Other earnings measures

Segment Details

- 8 Canadian Personal and Business
- 9-10 US and International Personal and Business
- 11 Global Capital Markets
- 12 Corporate Support

On and Off Balance Sheet

- 13 Balance sheet (period-end balances)
- 14 Selected on and off balance sheet items
- 14 Foreign currency translation adjustments
- 14 Retained earnings
- 14 Assets under administration and management
- 15 Loan securitization

Page

Capital and Liquidity

- 16 Capital
- 17 Risk adjusted assets
- 18 Interest rate sensitivity position

Credit Quality

- 19 Loans and acceptances
- 20 Gross impaired loans
- 20 Net impaired loans
- 20 Net write-offs
- 21 Provision for credit losses
- 21 Allowance for credit losses
- 21 Credit ratios

Other items

- 22 Goodwill
- 22 Business realignment charges
- 22 Securities market value surplus

23 ROE and RORC Reconciliation

24 U.S. GAAP Reconciliation

Notes to Users

This document is not audited and should be read in conjunction with the Q2/05 Report to Shareholders, Quarterly Results slides for Q2/05, the Consolidated financial statements for the year ended October 31, 2004 and the Glossary on page 2 of this document. Certain comparative amounts have been reclassified to conform to the current period's presentations. Starting Q2/05, we no longer produce a US GAAP Supplementary financial information. Please refer to page 24 of this document for a detailed reconciliation to the US GAAP results.

Significant reporting changes made to this document in Q2/05

Revenue and expense reclassifications

During the quarter, we revisited and reclassified certain revenue and expense amounts for previous periods. Revenues were reclassified between the categories of Insurance premiums, investment and fee income and Other. Expenses were reclassified within the category of Human resources. These reclassifications did not impact total revenues and expenses.

Application of GAAP to the re-allocation of goodwill

Effective November 1, 2004, we reorganized our previous five business segments (RBC Banking, RBC Insurance, RBC Investments, RBC Capital Markets and RBC Global Services) into three (Canadian Personal and Business, U.S. and International Personal and Business, and Global Capital Markets). We completed re-allocating our goodwill to the new reporting units during this quarter as required by GAAP. A reporting unit is defined by GAAP as the level of reporting at which goodwill is tested for impairment and is either an operating segment or one level below (defined as a component). Refer to Page 17-18 of MD&A for details of the re-allocation of the goodwill.

In connection with finalizing the attribution of goodwill to our new reporting units during the quarter, we decided to restate the common equity allocated to the segments in order to enhance comparability of certain metrics. As a result, average common equity and return on common equity for each operating segment have been restated for all periods presented.

Business held for sale

Following a strategic review of our U.S. operations, we determined that RBC Mortgage Company is no longer a core business that will positively contribute to our U.S. operations. Accordingly, we have identified RBC Mortgage Company as discontinued operations and have committed to selling it within a year. Our consolidation financial statements include the results of RBC Mortgage Company. Refer to Notes to the interim consolidated financial statements (Notes 3) for details

Significant reporting changes made to this document in Q1/05

Segment restatement

Effective November 1, 2004, we reorganized our previous five business segments (RBC Banking, RBC Insurance, RBC Investments, RBC Capital Markets and RBC Global Services) into three (Canadian Personal and Business, U.S. and International Personal and Business, and Global Capital Markets). The Canadian Personal and Business segment consists of banking and investments in Canada, and our global insurance businesses. The U.S. and International Personal and Business segment consists of our banking and retail brokerage businesses in the U.S., banking in the Caribbean and Bahamas, and private banking internationally. The Global Capital Markets segment includes corporate, commercial and investment banking, securities custody and transaction processing. The fixed income business of RBC Dain Rauscher Corp., which was previously recorded in RBC Investments, is now reported in Global Capital Markets. All other enterprise level activities that are not allocated to these three business segments are reported under our fourth segment, Corporate Support. Consolidation adjustments are also included in Corporate Support.

The comparative results have been restated to conform with the new basis of segment presentation.

As part of our on-going efforts to enhance the allocation of capital based on risks inherent in our businesses we have updated our capital allocation methodologies relating to operational risk and goodwill and intangibles. Additionally, we updated certain cost allocation methodologies to better reflect the cost of undertaking business in each of our operating segments. These enhancements have been applied retroactively to the first quarter of 2003.

Cash collateral reclassification

During Q1/05, we evaluated our presentation of cash collateral paid on securities borrowing activities. These amounts were previously recorded in Business and government loans and Other assets. They have been reclassified to a new balance sheet line with reverse repurchase agreements called Assets purchased under reverse repurchase agreement and securities borrowed. As at Jan. 31, 2005, \$11.4 billion (Oct. 31, 2004 - \$13.5 billion, Jan. 31, 2004 - \$8.2 billion) was reclassified from Business and government loans and Nil (Oct. 31, 2004 - nil, Jan. 31, 2004 - \$1.0 billion) from Other assets.

A similar evaluation was done for cash collateral we received on securities lending activities. As at Jan. 31, 2005, \$4.0 billion (Oct. 31, 2004 - \$7.2 billion and Jan. 31, 2004 - \$6.3 billion) was reclassified from Other liabilities to a new balance sheet line with obligations related to repurchase agreements called Obligations related to assets sold under repurchase agreements and securities loaned.

This reclassification had no impact on net income.

Interest-bearing deposits with banks

In Q1/05, we improved our categorization of certain short term instruments. Accordingly, we reclassified \$1.0 billion in Q4/04 (\$0.7 billion in Q3/04) from Cash and due from banks to Interest-bearing deposits with banks. The reclassification had no impact on net income.

Revenue reclassifications

In Q1/05, we revisited and reclassified certain revenue amounts for previous periods. Revenues were reclassified between the categories of Underwriting and other advisory fees, Investment management and custodial fees, Credit fees, Service charges and Other. These reclassifications did not impact total revenues in 2004. Total revenues and income taxes decreased by \$8 million each in 2003.

Liabilities and equity

On November 1, 2004, we adopted the revisions to CICA Handbook Section 3860, Financial Instruments-Disclosure and Presentation, with retroactive restatement of prior periods. These revisions require liability classification for financial instruments that are to be settled by a variable number of our common shares upon their conversion by the holder. As a result, we reclassified as liabilities on November 1, 2004, \$300 million (October 31, 2004 - \$300 million, January 31, 2004 - \$300 million) of preferred shares previously included in Shareholders' equity. We also reclassified \$8 million of Other liabilities (October 31, 2004 - \$51 million, January 31, 2004 - \$12 million) and \$1,400 million (October 31, 2004 - \$2,300 million, January 31, 2004 - \$2,270 million) of trust capital securities, both previously included in Non-controlling interest in subsidiaries. Dividends and yield distributions on these instruments have been reclassified to Interest expense in our Consolidated statement of income

For the quarter ended January 31, 2005, this reclassification increased Interest expense by \$28 million (quarter ended October 31, 2004 - \$42 million, quarter ended January 31, 2004 - \$42 million), decreased Non-controlling interest in net income of subsidiaries by \$25 million (quarter ended October 31, 2004 - \$38 million, quarter ended January 31, 2004 - \$38 million), and decreased Preferred share dividends by \$3 million (quarter ended October 31, 2004 - \$4 million, quarter ended January 31, 2004 - \$4 million). Net income available to common shareholders and earnings per share were not impacted by these reclassifications. These instruments continue to qualify as tier 1 capital pursuant to an OSFI advisory which grandfathers such treatment for existing instruments.

Non-GAAP financial measures

Management measures and evaluates the performance of our consolidated operations and each of our segments based on a number of different measures, including net income, and non-GAAP measures including segment return on equity (ROE), return on risk capital (RORC) and economic profits.

Readers are cautioned that non-GAAP financial measures do not have any standardized meaning prescribed by GAAP and therefore may not be comparable to similar measures presented by other companies. Further explanations of non-GAAP financial measures are provided in the Glossary on page 2.

Glossary

Non-GAAP Financial Measures

Cash basis measures

Cash basis measures such as cash net income, cash diluted EPS and cash ROE are calculated by adding back to net income the after-tax amount of amortization of goodwill and other intangibles as well as, other non-cash charges such as depreciation. These non-cash charges do not deplete our cash reserves. We believe these measures provide additional information on our ability to meet our fixed charges and present them solely as supplemental measures.

Capital ratios

Capital ratios that are filed with the regulators are calculated in accordance with OSFI regulations based on Canadian GAAP financial information.

Risk capital

Risk capital includes credit, market (trading and non-trading), insurance-specific, operational, business and fixed assets risk capital.

Return on risk capital (RORC)

Net income available to common shareholders divided by average allocated risk capital for the period.

Allocated common equity

Allocated common equity includes risk capital plus the net amounts of goodwill and intangibles capital.

Return on equity (ROE)

Business segment return on equity is calculated as net income available to common shareholders divided by average allocated common equity for the period. Corporate Support also includes average unallocated common equity.

Goodwill and intangibles

Represents our net investment in goodwill and intangibles.

Unallocated common equity

Unallocated common equity represents common equity in excess of allocated common equity and is reported in the Corporate Support segment.

Capital charge

Calculated by multiplying the cost of equity by the amount of average common equity. The cost of equity is a proxy for the after-tax return required by shareholders for the use of their capital.

Economic Profit

Economic profit is net income available to common shareholders excluding the after-tax impact of specified items and amortization of goodwill and intangibles, less a charge for common equity.

Calculations

Average balances (assets, loans and acceptance, and deposits)

Calculated using methods intended to approximate the average of the daily balances for the period.

Average common equity

Calculated as the average of the month-end common equity balances for the period. For the operating segments, calculated using methods intended to approximate the average of the daily allocated common equity balances for the period.

Average risk capital

Calculated using methods intended to approximate the average of the daily risk capital balances for the period.

Average earning assets

Calculated using methods intended to approximate the average of the daily earning asset balances for the period. Earning assets include deposits with other banks, securities, assets purchased under reverse repurchase agreements and securities borrowed and loans.

Market capitalization

End of period shares outstanding multiplied by the closing share price.

Net interest margin

Net interest income divided by average assets, or by average earning assets.

Net write-offs

Gross write offs less recoveries of amounts previously written off.

Ratios

Efficiency ratio

Non-interest expenses as a percentage of total revenues.

Return on assets

Net income divided by average assets.

Return on equity (ROE)

Net income available to common shareholders divided by average common equity for the period.

FINANCIAL HIGHLIGHTS (C\$ MM)															
	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03	2005 6 months	2004 6 months	2004	2003	2002	2001
SELECTED INCOME STATEMENT INFORMATION															
Total revenues	4,734	4,828	4,600	4,530	4,508	4,317	4,313	4,416	4,124	9,562	8,825	17,955	17,258	17,092	15,876
Provision for credit losses (PCL)	(116)	(108)	(97)	(125)	(149)	25	(140)	(170)	(211)	(224)	(124)	(346)	(721)	(1,065)	(1,119)
Insurance policyholder benefits, claims and acquisition expense	(622)	(582)	(589)	(575)	(508)	(452)	(513)	(424)	(351)	(1,204)	(960)	(2,124)	(1,696)	(1,535)	(1,344)
Non-interest expense (NIE) ¹	(2,721)	(2,707)	(2,812)	(2,743)	(2,747)	(2,807)	(2,624)	(2,615)	(2,560)	(5,428)	(5,554)	(11,109)	(10,409)	(10,420)	(9,717)
Net income	907	979	514	743	760	786	742	779	683	1,886	1,546	2,803	2,968	2,702	2,307
Net income available to common shareholders	895	971	507	734	752	779	735	771	675	1,866	1,531	2,772	2,937	2,664	2,276
PROFITABILITY MEASURES															
Earnings per share (EPS) - basic	\$1.40	\$1.52	\$0.79	\$1.14	\$1.16	\$1.20	\$1.12	\$1.17	\$1.01	\$2.92	\$2.36	\$4.29	\$4.44	\$3.96	\$3.55
- diluted	\$1.37	\$1.50	\$0.78	\$1.12	\$1.14	\$1.18	\$1.11	\$1.16	\$1.00	\$2.87	\$2.33	\$4.23	\$4.39	\$3.93	\$3.52
Return on common equity (ROE)	19.9%	21.9%	11.3%	16.1%	16.8%	17.8%	16.5%	17.5%	15.7%	20.9%	17.3%	15.6%	16.7%	15.8%	16.4%
Return on risk capital (RORC)	32.4%	34.6%	17.6%	25.4%	27.3%	28.3%	26.5%	27.9%	24.9%	33.5%	27.8%	24.6%	26.5%	23.3%	21.3%
Return on assets	0.83%	0.88%	0.47%	0.68%	0.72%	0.75%	0.74%	0.78%	0.71%	0.86%	0.73%	0.65%	0.75%	0.74%	0.71%
Return on risk adjusted assets	1.96%	2.07%	1.12%	1.62%	1.72%	1.79%	1.76%	1.82%	1.69%	2.00%	1.74%	1.56%	1.77%	1.61%	1.39%
Efficiency ratio	57.5%	56.1%	61.1%	60.6%	60.9%	65.0%	60.8%	59.2%	62.1%	56.8%	62.9%	61.9%	60.3%	61.0%	61.2%
SELECTED BALANCE SHEET INFORMATION															
Average loans and acceptances	183,824	181,456	178,802	178,354	172,601	169,168	170,321	168,402	170,155	182,620	170,866	174,583	169,476	171,197	168,128
Total assets	435,442	428,230	429,196	428,680	425,690	417,756	403,033	403,979	392,088	435,442	425,690	429,196	403,033	376,956	359,260
Average assets	447,300	441,100	434,100	433,800	429,900	419,200	399,100	397,000	395,800	444,100	424,500	429,200	396,400	367,300	327,100
Deposits	283,492	280,020	270,959	277,492	271,585	265,167	259,145	256,451	251,155	283,492	271,585	270,959	259,145	243,476	233,447
Common equity	18,974	18,121	17,372	18,192	18,324	17,639	17,543	17,705	17,575	18,974	18,324	17,372	17,543	17,238	16,141
Average common equity	18,400	17,600	17,900	18,200	18,150	17,400	17,600	17,500	17,650	18,000	17,800	17,800	17,550	16,800	13,800
Average risk capital	11,350	11,150	11,450	11,500	11,200	10,950	11,000	11,000	11,100	11,250	11,050	11,300	11,000	11,450	10,700
KEY RATIOS															
Diluted EPS growth ²	20.2%	27.1 %	(29.7)%	(3.4)%	14.0 %	5.4 %	16.8 %	17.2 %	4.2 %	23.2 %	9.4 %	(3.6)%	11.7 %	11.6 %	0.3 %
Revenue growth ²	5.0%	11.8 %	6.7 %	2.6 %	9.3 %	(2.0)%	2.0 %	4.9 %	(4.9)%	8.4 %	3.5 %	4.0 %	1.0 %	7.7 %	25.0 %
NIE growth ²	(0.9)%	(3.6)%	7.2 %	4.9 %	7.3 %	7.5 %	(0.4)%	2.7 %	(0.9)%	(2.3)%	7.4 %	6.7 %	(0.1)%	7.2 %	28.2 %
Specific PCL to average loans and acceptances ³	0.23%	0.12%	0.27%	0.28%	0.35%	0.29%	0.33%	0.40%	0.51%	0.17%	0.32%	0.30%	0.43%	0.62%	0.62%
CAPITAL MEASURES⁴															
Tier 1 Capital ratio	9.5%	9.2%	8.9%	9.1%	9.3%	9.3%	9.7%	9.6%	9.6%	9.5%	9.3%	8.9%	9.7%	9.3%	8.7%
Total Capital ratio	12.8%	12.7%	12.4%	12.7%	12.9%	12.9%	12.8%	12.7%	12.8%	12.8%	12.9%	12.4%	12.8%	12.7%	11.8%
Common equity to risk adjusted assets	10.0%	9.7%	9.5%	9.9%	10.2%	10.1%	10.5%	10.4%	10.6%	10.0%	10.2%	9.5%	10.5%	10.4%	9.4%
Risk adjusted assets (\$ billions)	190.1	187.3	183.4	183.0	179.5	174.4	166.9	169.8	165.7	190.1	179.5	183.4	166.9	165.6	171.0

¹Q1/04 non-interest expense includes Cooperative Centrale Raiffeisen-Boerenleen Bank, B.A (Rabobank) settlement costs net of reduction in compensation expense.

²Growth ratios are calculated based on the same period a year ago.

³The Q1/05 ratio is 0.23%, excluding the transfer related to the alignment of the treatment of allowances for credit losses. A \$52 million transfer of the allocated specific allowance to the allocated general allowance during the quarter decreased this ratio by 0.11%.

⁴Calculated using guidelines issued by Office of the Superintendent of Financial Institutions Canada (OSFI).

FINANCIAL HIGHLIGHTS <i>continued</i> (C\$ MM)																
		Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03	2005 6 months	2004 6 months	2004	2003	2002	2001
SHARE INFORMATION																
First preferred shares outstanding (000s) - end of period																
Non-cumulative series E		-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,500
US\$ Non-cumulative series I		-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,000
Non-cumulative series J		-	-	-	-	-	-	-	-	12,000	-	-	-	-	12,000	12,000
US\$ Non-cumulative series K		-	-	-	-	-	-	-	-	10,000	-	-	-	-	10,000	10,000
Non-cumulative series O		6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000
US\$ Non-cumulative series P		4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000
Non-cumulative series S		10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Non-cumulative series W		12,000	12,000	-	-	-	-	-	-	-	12,000	-	-	-	-	-
Common shares outstanding (000s) - end of period ¹		646,401	644,824	644,748	649,066	653,280	655,963	656,021	658,612	662,427	646,401	653,280	644,748	656,021	665,257	674,021
- average (basic)		640,842	638,681	642,117	646,019	648,676	650,044	656,952	660,810	664,634	639,741	649,085	646,732	662,080	672,571	641,516
- average (diluted)		651,800	649,118	650,805	654,275	657,520	658,738	663,841	667,543	671,398	650,567	657,818	655,508	669,016	678,120	647,216
Treasury shares held (000s)		3,682	5,094	4,863	4,709	4,243	6,951	-	-	-	3,682	4,243	4,863	-	-	-
Shares repurchased (000s)		-	1,005	4,743	4,566	3,780	1,512	3,569	5,011	5,074	1,005	5,292	14,601	14,539	14,293	10,927
(\$ MM)		-	64	289	272	237	94	214	296	293	64	331	892	852	764	509
Stock options outstanding (000s)		20,605	22,249	22,372	22,828	23,303	24,463	24,803	25,880	27,100	20,605	23,303	22,372	24,803	28,479	30,158
Stock options exercisable (000s)		16,732	18,315	16,401	16,847	17,259	18,305	15,415	16,405	17,624	16,732	17,259	16,401	15,415	14,050	12,895
COMMON SHARE PERFORMANCE																
Book value per share		\$29.52	\$28.33	\$27.15	\$28.23	\$28.23	\$27.18	\$26.74	\$26.88	\$26.53	\$29.52	\$28.23	\$27.15	\$26.74	\$25.91	\$23.95
Common share price - High (intraday)		\$75.25	\$64.40	\$63.77	\$61.88	\$65.64	\$65.90	\$65.00	\$61.64	\$59.91	\$75.25	\$65.90	\$65.90	\$65.00	\$58.89	\$53.25
- Low (intraday)		\$62.76	\$60.90	\$58.94	\$58.04	\$60.56	\$60.26	\$57.50	\$56.75	\$53.26	\$60.90	\$60.26	\$58.04	\$53.26	\$45.05	\$41.60
- Close		\$74.95	\$63.10	\$63.40	\$61.50	\$60.95	\$63.19	\$63.48	\$58.90	\$59.80	\$74.95	\$60.95	\$63.40	\$63.48	\$54.41	\$46.80
Market capitalization (\$ MM)		48,448	40,688	40,877	39,918	39,817	41,450	41,644	38,792	39,613	48,448	39,817	40,877	41,644	36,197	31,544
P/E ratio (4-quarters trailing earnings) ²		14.5	13.8	14.5	13.2	13.7	14.2	14.0	14.0	13.9	14.3	13.7	14.7	13.5	13.2	13.5
Market price/book value		254%	223%	234%	218%	216%	233%	237%	219%	225%	254%	216%	234%	237%	210%	195%
DIVIDEND INFORMATION																
Dividends per share		\$0.55	\$0.55	\$0.52	\$0.52	\$0.52	\$0.46	\$0.46	\$0.43	\$0.43	\$1.10	\$0.98	\$2.02	\$1.72	\$1.52	\$1.38
Dividend yield		3.2%	3.5%	3.4%	3.5%	3.3%	2.9%	3.0%	2.9%	3.0%	3.2%	3.1%	3.3%	2.9%	2.9%	2.9%
Dividend payout ratio		39%	36%	66%	46%	45%	38%	41%	37%	42%	38%	41%	47%	39%	38%	39%
Common dividends (\$ MM)		353	352	333	336	336	298	301	284	285	705	634	1,303	1,137	1,022	897
Preferred dividends (\$ MM)		12	8	7	9	8	7	7	8	8	20	15	31	31	38	31
OTHER INFORMATION																
Number of employees (full time equivalent)																
Canada		46,047	46,880	46,386	47,313	44,829	45,022	44,950	45,361	44,821	46,047	44,829	46,386	44,950	44,639	44,384
US		10,975	11,049	12,377	12,416	12,248	11,964	12,159	11,512	11,028	10,975	12,248	12,377	12,159	11,104	9,508
Other		3,969	3,986	3,803	3,777	3,698	3,687	3,703	3,748	3,726	3,969	3,698	3,803	3,703	3,806	3,676
Total		60,991	61,915	62,566	63,506	60,775	60,673	60,812	60,621	59,575	60,991	60,775	62,566	60,812	59,549	57,568
Number of bank branches ³																
Canada		1,102	1,101	1,098	1,107	1,107	1,105	1,104	1,108	1,111	1,102	1,107	1,098	1,104	1,117	1,125
US		268	266	279	276	272	265	242	248	248	268	272	279	242	245	-
Other		38	38	38	38	38	38	38	38	38	38	38	38	38	38	39
Total		1,408	1,405	1,415	1,421	1,417	1,408	1,384	1,394	1,397	1,408	1,417	1,415	1,384	1,400	1,164
Number of business banking centres		65	65	65	65	65	65	65	65	65	65	65	65	65	65	62
Number of automated banking machines		4,363	4,396	4,428	4,415	4,429	4,461	4,465	4,530	4,544	4,363	4,429	4,428	4,465	4,568	4,693

¹Included is Treasury shares (shares acquired and held by subsidiaries for reasons other than cancellation).

²Average of high and low common share price for the period divided by diluted earnings per share.

³Bank branches which provide full or limited banking services dealing directly with clients.

INCOME STATEMENT ¹ (C\$ MM)															
	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03	2005 6 months	2004 6 months	2004	2003	2002	2001
Net interest income															
Interest income	4,082	3,853	3,615	3,493	3,312	3,424	3,402	3,548	3,441	7,935	6,736	13,844	14,021	14,450	17,101
Interest expense	(2,300)	(2,114)	(1,910)	(1,807)	(1,735)	(1,797)	(1,825)	(1,921)	(1,850)	(4,414)	(3,532)	(7,249)	(7,563)	(7,677)	(10,990)
Total	1,782	1,739	1,705	1,686	1,577	1,627	1,577	1,627	1,591	3,521	3,204	6,595	6,458	6,773	6,111
Non-interest income															
Accounts	212	207	204	200	208	200	211	215	206	419	408	812	855	847	722
Other payment services	69	70	72	71	70	64	69	68	65	139	134	277	267	241	198
Service charges	281	277	276	271	278	264	280	283	271	558	542	1,089	1,122	1,088	920
Insurance premiums, investment and fee income	813	773	790	792	675	613	676	595	511	1,586	1,288	2,870	2,356	2,043	1,824
Underwriting and other advisory fees	266	276	217	214	275	212	244	234	173	542	487	918	813	755	573
Securities brokerage commissions	307	282	260	262	320	324	265	277	234	589	644	1,166	1,031	1,187	1,000
Trading revenues	260	428	309	331	392	426	408	517	460	688	818	1,458	1,908	1,689	1,770
Investment management and custodial fees	311	291	265	287	298	276	286	267	270	602	574	1,126	1,098	1,153	1,074
Mutual fund revenues	233	225	218	216	214	202	175	168	161	458	416	850	673	723	692
Card service revenues	127	142	155	150	124	126	144	137	113	269	250	555	518	496	458
Foreign exchange revenues, other than trading	88	92	74	72	112	73	75	75	63	180	185	331	279	276	303
Credit fees	41	52	50	51	48	49	43	58	63	93	97	198	227	223	237
Securitization revenues	51	86	54	24	59	63	60	30	41	137	122	200	165	174	123
Gain (loss) on sale of investment account securities	23	21	(26)	31	14	4	11	(13)	47	44	18	23	31	(111)	(130)
Gain (loss) from divestitures and disposal of premises and equip ²	-	(1)	2	4	26	-	(3)	-	(2)	(1)	26	-	(5)	-	445
Mortgage banking revenues ³	40	47	14	(3)	46	2	(12)	63	78	87	48	59	198	222	206
Other ⁴	111	98	237	142	50	56	84	98	50	209	106	517	386	401	270
Total	2,952	3,089	2,895	2,844	2,931	2,690	2,736	2,789	2,533	6,041	5,621	11,360	10,800	10,319	9,765
Total revenues	4,734	4,828	4,600	4,530	4,508	4,317	4,313	4,416	4,124	9,562	8,825	17,955	17,258	17,092	15,876
Provision for credit losses (PCL)	(116)	(108)	(97)	(125)	(149)	25	(140)	(170)	(211)	(224)	(124)	(346)	(721)	(1,065)	(1,119)
Insurance policyholder benefits, claims and acquisition expense	(622)	(582)	(589)	(575)	(508)	(452)	(513)	(424)	(351)	(1,204)	(960)	(2,124)	(1,696)	(1,535)	(1,344)
Non-interest expense ⁵	(2,721)	(2,707)	(2,812)	(2,743)	(2,747)	(2,807)	(2,624)	(2,615)	(2,560)	(5,428)	(5,554)	(11,109)	(10,409)	(10,420)	(9,717)
Business realignment charges	(4)	(2)	(192)	-	-	-	-	-	-	(6)	-	(192)	-	-	-
Goodwill impairment	-	-	(130)	-	-	-	-	-	-	-	-	(130)	-	-	(38)
Income taxes	(347)	(442)	(255)	(340)	(344)	(293)	(295)	(423)	(314)	(789)	(637)	(1,232)	(1,452)	(1,365)	(1,340)
Non-controlling interest	(17)	(8)	(11)	(4)	-	(4)	1	(5)	(5)	(25)	(4)	(19)	(12)	(5)	(11)
Net income	907	979	514	743	760	786	742	779	683	1,886	1,546	2,803	2,968	2,702	2,307
Preferred dividends	(12)	(8)	(7)	(9)	(8)	(7)	(7)	(8)	(8)	(20)	(15)	(31)	(31)	(38)	(31)
Net income available to common shareholders	895	971	507	734	752	779	735	771	675	1,866	1,531	2,772	2,937	2,664	2,276
Revenues from Trading Activities															
Total Trading revenues															
Net interest income	152	78	131	86	81	92	49	8	21	230	173	390	109	128	(68)
Non-interest income	260	428	309	331	392	426	408	517	460	688	818	1,458	1,908	1,689	1,770
Total	412	506	440	417	473	518	457	525	481	918	991	1,848	2,017	1,817	1,702
Trading revenues by product															
Equity	71	141	154	93	153	133	140	120	114	212	286	533	541	657	607
Fixed income and money markets	268	273	228	257	241	311	252	336	280	541	552	1,037	1,175	896	753
Foreign exchange contracts ⁶	73	92	58	67	79	74	65	69	87	165	153	278	301	264	342
Total	412	506	440	417	473	518	457	525	481	918	991	1,848	2,017	1,817	1,702
Key Ratios															
Net interest income as % of average assets	1.63%	1.56%	1.56%	1.55%	1.49%	1.54%	1.57%	1.63%	1.65%	1.60%	1.52%	1.54%	1.63%	1.84%	1.87%
Net interest income as % of average earning assets	1.94%	1.85%	1.85%	1.81%	1.78%	1.84%	1.85%	1.94%	1.98%	1.90%	1.81%	1.82%	1.95%	2.19%	2.18%
Non-interest income as % of total revenues	62.4%	64.0%	62.9%	62.8%	65.0%	62.3%	63.4%	63.2%	61.4%	63.2%	63.7%	63.3%	62.6%	60.4%	61.5%
Effective tax rate	27.3%	30.9%	32.7%	31.3%	31.2%	27.1%	28.5%	35.0%	31.3%	29.2%	29.1%	30.4%	32.8%	33.5%	36.6%

¹As a result of adopting CICA standards on Business Combinations and Goodwill and Other Intangible Assets, net income, diluted EPS and ROE exclude goodwill amortization effective 2002.

²In 2001, we sold RT Capital Management for a gain of \$313 million (\$251 million after tax). Includes gain of \$27 million in Q2/04 on the sale of our ownership interest in an office complex.

³Associated with mortgages originated with the intent to sell. This relates to mortgage operations in U.S. Q2/03 includes an \$18 million amount due to a one-time difference in the timing of recognition of mortgage commitments in RBC Mortgage.

⁴Includes net gains (losses) on credit derivatives of \$29 million in Q1/03, (\$51 million) in Q3/02 and \$84 million in Q2/02.

⁵Q1/04 non-interest expense includes Rabobank settlement costs.

⁶Includes commodity and precious metals.

NON-INTEREST EXPENSE (C\$ MM)															
	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03	2005 6 months	2004 6 months	2004	2003	2002	2001
Human resources															
Salaries	797	833	853	827	818	823	798	812	809	1,630	1,641	3,321	3,275	3,227	2,767
Variable compensation	555	579	555	566	606	546	529	565	479	1,134	1,152	2,273	2,084	2,095	2,056
Acquisition retention compensation	6	5	5	9	9	13	21	15	18	11	22	36	84	158	176
Benefits ¹	295	286	274	277	275	274	227	224	242	581	549	1,100	925	783	698
Stock compensation ²	80	28	48	35	21	20	28	14	26	108	41	124	80	52	26
Total Human resources	1,733	1,731	1,735	1,714	1,729	1,676	1,603	1,630	1,574	3,464	3,405	6,854	6,448	6,315	5,723
Occupancy															
Premises rent	92	90	96	105	97	91	85	96	93	182	188	389	370	395	356
Premises repairs and maintenance	62	52	62	56	50	50	51	48	44	114	100	218	192	177	184
Depreciation	22	23	24	23	23	23	23	23	24	45	46	93	95	103	91
Property taxes	22	20	25	23	19	17	20	26	20	42	36	84	82	84	73
Total Occupancy	198	185	207	207	189	181	179	193	181	383	370	784	739	759	704
Equipment															
Depreciation	84	82	80	79	69	75	76	75	76	166	144	303	303	304	298
Computer rental and maintenance	150	138	154	142	140	131	137	129	129	288	271	567	520	522	457
Office equipment rental and maintenance	11	13	16	14	19	15	21	17	21	24	34	64	78	67	52
Total Equipment	245	233	250	235	228	221	234	221	226	478	449	934	901	893	807
Communications															
Telecommunications	50	57	61	61	63	68	77	75	76	107	131	253	303	328	277
Postage and courier	26	26	26	27	31	21	24	30	29	52	52	105	113	121	108
Marketing and public relations	60	52	78	62	58	40	62	48	57	112	98	238	212	211	180
Stationery and printing	22	23	26	27	28	24	28	25	28	45	52	105	104	108	108
Total Communications	158	158	191	177	180	153	191	178	190	316	333	701	732	768	673
Professional fees	115	116	151	121	124	97	133	112	104	231	221	493	460	416	409
Outsourced item processing	78	72	72	74	79	69	73	69	76	150	148	294	292	306	303
Amortization of goodwill and other intangibles ³	16	16	16	16	21	16	16	16	20	32	37	69	71	72	246
Other															
Business and capital taxes	54	43	42	40	39	34	36	45	31	97	73	155	144	129	171
Travel and relocation	31	31	40	38	36	30	38	35	33	62	66	144	140	144	121
Employee training	8	8	13	9	10	7	10	9	12	16	17	39	39	46	43
Donations	9	11	13	9	8	12	9	9	9	20	20	42	38	41	35
Other ⁴	76	103	82	103	104	311	102	98	104	179	415	600	405	531	482
Total Other	178	196	190	199	197	394	195	196	189	374	591	980	766	891	852
Total non-interest expense	2,721	2,707	2,812	2,743	2,747	2,807	2,624	2,615	2,560	5,428	5,554	11,109	10,409	10,420	9,717

¹Includes pension expense of \$87 million in Q2/05 (\$89 million in Q1/05, \$83 million in Q2/04).

²Stock compensation includes the cost of stock options, stock appreciation rights, performance deferred shares and deferred compensation plan.

³As a result of adopting CICA standards on Business Combinations and Goodwill and Other Intangible Assets, effective 2002, goodwill is no longer amortized as impairment testing takes place on an annual basis. In 2001, includes \$210 million of goodwill amortization.

⁴In Q2/04, includes a \$33 million valuation allowance against certain mortgage loans, and a \$29 million goods and services tax recovery. In Q1/04, includes costs of Rabobank settlement, net of compensation (recorded in variable compensation) and net of tax expenses.

OTHER EARNINGS MEASURES (C\$ MM)															
	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03	2005 6 months	2004 6 months	2004	2003	2002	2001
Cash Basis Measures															
Net income	907	979	514	743	760	786	742	779	683	1,886	1,546	2,803	2,968	2,702	2,307
After-tax effect of goodwill and other valuation intangible expenses	14	14	145	15	18	13	13	13	16	28	31	191	59	64	282
Cash Net income	921	993	659	758	778	799	755	792	699	1,914	1,577	2,994	3,027	2,766	2,589
Cash Diluted EPS	1.39	1.52	1.00	1.15	1.17	1.20	1.13	1.17	1.03	2.91	2.38	4.52	4.48	4.02	3.95
Cash ROE	20.1%	22.1%	14.5%	16.4%	17.3%	18.1%	16.8%	17.8%	16.0%	21.1%	17.7%	16.6%	17.1%	16.2%	18.5%
Economic Profit¹															
Net income	907	979	514	743	760	786	742	779	683	1,886	1,546	2,803	2,968	2,702	2,307
After-tax effect of goodwill and other valuation intangible expenses ²	14	14	145	15	18	13	13	13	16	28	31	191	59	64	282
Specified items ³	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(230)
Capital charge ⁴	(461)	(452)	(457)	(466)	(454)	(444)	(452)	(449)	(439)	(913)	(898)	(1,821)	(1,855)	(2,054)	(1,820)
Economic Profit	460	541	202	292	324	355	303	343	260	1,001	679	1,173	1,172	712	539

Specified Items			
In 2001, we had some specified items which, together with their impact on net income, EPS and income taxes, are shown below.			
(After-tax amount C\$MM)	Net Income	EPS Diluted	Income taxes
Reported	2,411	\$ 3.52	1,340
Canadian Personal and Business			
Gain on sale of Group Retirement Services	(15)	(0.02)	-
Gain on sale of RT Capital Management	(251)	(0.39)	-
Gain on formation of Moneris Joint Venture	(77)	(0.12)	-
Deferred tax adjustments	19	0.03	(36)
U.S. and International Personal and Business			
U.S. retail bank restructuring costs	57	0.09	-
Global Capital Markets			
Deferred tax adjustments	28	0.04	(28)
Corporate Support			
Deferred tax adjustments	9	0.01	(11)
Tax impact of above (excl. deferred tax adj.)	-	-	(49)
Excluding specified items	2,181	\$ 3.16	1,216

¹Economic profit is defined in the Glossary.

² Includes \$130 million RBC Mortgage goodwill impairment charge in Q4/04.

³Specified items in 2001 are detailed above.

⁴Capital charge is defined in the Glossary.

CANADIAN PERSONAL AND BUSINESS (C\$ MM)	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03	2005 6 months	2004 6 months	2004	2003	2002	2001
Income Statement															
Net interest income	1,281	1,286	1,243	1,221	1,197	1,209	1,195	1,240	1,154	2,567	2,406	4,870	4,784	4,814	5,084
Non-interest income	1,758	1,708	1,662	1,669	1,553	1,469	1,534	1,420	1,256	3,466	3,022	6,353	5,573	5,316	5,393
Total revenues	3,039	2,994	2,905	2,890	2,750	2,678	2,729	2,660	2,410	6,033	5,428	11,223	10,357	10,130	10,477
Provision for credit losses (PCL)	(158)	(103)	(114)	(108)	(141)	(47)	(108)	(117)	(139)	(261)	(188)	(410)	(482)	(541)	(703)
Insurance policyholder benefits, claims and acquisition expense	(622)	(582)	(589)	(575)	(508)	(452)	(513)	(424)	(351)	(1,204)	(960)	(2,124)	(1,696)	(1,535)	(1,344)
Non-interest expense (NIE)	(1,492)	(1,415)	(1,488)	(1,436)	(1,361)	(1,345)	(1,344)	(1,372)	(1,330)	(2,907)	(2,706)	(5,630)	(5,379)	(5,391)	(5,375)
Business realignment charges	(1)	-	(63)	-	-	-	-	-	-	(1)	-	(63)	-	-	-
Goodwill impairment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(38)
Other ¹	(235)	(291)	(202)	(246)	(237)	(259)	(253)	(259)	(199)	(526)	(496)	(944)	(956)	(988)	(1,128)
Net income	531	603	449	525	503	575	511	488	391	1,134	1,078	2,052	1,844	1,675	1,889
Total Revenues by business line															
Personal Lending	650	659	635	649	617	603	622	628	552	1,309	1,220	2,504	2,390	N/A	N/A
Personal Payments and Client Accounts	443	455	440	422	422	438	418	428	408	898	860	1,722	1,686	N/A	N/A
Investment Management	574	548	497	486	524	504	493	480	439	1,122	1,028	2,011	1,860	N/A	N/A
Global Insurance	830	788	790	792	675	613	676	595	511	1,618	1,288	2,870	2,356	N/A	N/A
Business Markets	542	544	543	541	512	520	520	529	500	1,086	1,032	2,116	2,065	N/A	N/A
Total	3,039	2,994	2,905	2,890	2,750	2,678	2,729	2,660	2,410	6,033	5,428	11,223	10,357	10,130	10,477
Financial ratios															
Return on common equity (ROE)	25.9%	29.4%	21.0%	24.4%	25.6%	28.3%	24.6%	23.5%	19.4%	27.6%	27.0%	24.8%	22.3%	20.6%	25.3%
Return on risk capital (RORC)	37.8%	43.3%	31.2%	37.8%	38.7%	43.9%	37.3%	35.7%	30.4%	40.6%	41.3%	37.7%	34.3%	31.3%	31.9%
Net interest margin (average assets)	3.20%	3.16%	3.13%	3.14%	3.27%	3.27%	3.27%	3.50%	3.45%	3.19%	3.27%	3.20%	3.43%	3.47%	3.69%
Efficiency ratio	49.1%	47.3%	51.2%	49.7%	49.5%	50.2%	49.2%	51.6%	55.2%	48.2%	49.9%	50.2%	51.9%	53.2%	51.3%
Average Balances															
Assets	164,200	161,400	158,100	154,800	148,800	147,200	144,800	140,400	137,100	162,800	148,000	152,200	139,600	138,700	137,600
Loans and acceptances	147,700	145,500	142,400	138,400	134,700	133,500	130,500	127,700	125,500	146,600	134,000	137,100	126,900	127,200	127,600
Personal secured loans	86,200	84,200	82,300	79,100	75,700	76,300	74,400	71,500	70,500	85,200	76,000	78,300	71,500	67,100	64,600
Personal unsecured loans	30,300	29,900	29,400	28,800	28,100	27,500	27,200	26,800	26,100	30,100	27,700	28,500	26,500	26,200	30,300
Business and government loans (includes acceptances)	31,200	31,400	30,700	30,500	30,900	29,700	28,900	29,400	28,900	31,300	30,300	30,300	28,900	33,900	32,700
Deposits	137,400	138,000	136,400	135,200	132,000	131,500	129,200	127,000	124,900	137,700	131,800	133,700	126,400	122,600	118,300
Common equity	8,350	8,100	8,450	8,450	7,950	8,000	8,200	8,200	8,200	8,200	8,000	8,200	8,200	8,050	7,400
Risk capital	5,700	5,500	5,700	5,450	5,250	5,200	5,400	5,400	5,200	5,600	5,200	5,400	5,350	5,300	5,850
Credit quality															
Gross impaired loans / Average loans and acceptances	0.35%	0.37%	0.44%	0.48%	0.54%	0.55%	0.57%	0.57%	0.63%	0.36%	0.54%	0.46%	0.59%	0.68%	0.87%
PCL / Average loans and acceptances	0.44%	0.28%	0.32%	0.31%	0.43%	0.14%	0.33%	0.36%	0.45%	0.36%	0.28%	0.30%	0.38%	0.43%	0.55%
Net write-offs / Average loans and acceptances	0.42%	0.34%	0.41%	0.40%	0.46%	0.36%	0.43%	0.47%	0.54%	0.38%	0.41%	0.41%	0.45%	0.54%	0.54%
Business information															
Net earned premiums	668	609	670	656	568	488	580	476	437	1,277	1,056	2,382	1,965	1,767	1,548
Gross premiums & deposits	806	836	839	830	791	725	869	725	551	1,642	1,516	3,185	2,753	2,313	2,091
Assets under administration	171,600	164,700	157,300	158,600	158,700	152,800	146,400	140,400	133,700	171,600	158,700	157,300	146,400	N/A	N/A
Assets under management	57,700	54,900	52,300	51,200	50,900	49,600	48,300	47,000	45,000	57,700	50,900	52,300	48,300	N/A	N/A
Other earnings measures															
Net income	531	603	449	525	503	575	511	488	391	1,134	1,078	2,052	1,844	1,675	1,889
After-tax effect of goodwill and other valuation intangible expenses	2	1	2	2	2	2	3	2	2	3	4	8	8	7	45
Cash Net income	533	604	451	527	505	577	514	490	393	1,137	1,082	2,060	1,852	1,682	1,934
Specified items ²	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(324)
Capital charge ²	(215)	(214)	(223)	(223)	(205)	(211)	(217)	(217)	(210)	(429)	(416)	(862)	(892)	(1,006)	(1,036)
Economic Profit	318	390	228	304	300	366	297	273	183	708	666	1,198	960	676	574

¹Includes income taxes and non-controlling interest.

²Refer to page 7.

N/A: comparable information not available for period 2001 and 2002.

U.S. AND INTERNATIONAL PERSONAL AND BUSINESS (C\$ MM)	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03	2005 6 months	2004 6 months	2004	2003	2002	2001
Income Statement															
Net interest income	281	277	275	301	270	266	290	300	320	558	536	1,112	1,241	1,181	709
Non-interest income	470	475	424	427	502	474	432	491	489	945	976	1,827	1,928	2,070	1,391
Total revenues	751	752	699	728	772	740	722	791	809	1,503	1,512	2,939	3,169	3,251	2,100
Provision for credit losses (PCL)	(15)	(14)	(19)	(22)	(20)	(19)	(23)	(20)	(21)	(29)	(39)	(80)	(78)	(84)	(31)
Non-interest expense (NIE)	(632)	(599)	(656)	(645)	(701)	(634)	(634)	(629)	(653)	(1,231)	(1,335)	(2,636)	(2,592)	(2,762)	(2,009)
Business realignment charges	(2)	-	(38)	-	-	-	-	-	-	(2)	-	(38)	-	-	-
Goodwill impairment	-	-	(130)	-	-	-	-	-	-	-	-	(130)	-	-	-
Other ¹	(25)	(41)	11	(8)	(11)	(25)	(15)	(42)	(42)	(66)	(36)	(33)	(146)	(89)	(16)
Net income	77	98	(133)	53	40	62	50	100	93	175	102	22	353	316	44
Income Statement - Discontinued Operations															
Net interest income	7	12	17	32	17	27	37	33	24	19	44	93	122	N/A	N/A
Non-interest income	38	43	13	(10)	49	8	(29)	51	71	81	57	60	148	N/A	N/A
Total revenues	45	55	30	22	66	35	8	84	95	100	101	153	270	N/A	N/A
Provision for credit losses (PCL)	-	-	-	-	-	-	-	-	-	-	-	-	-	N/A	N/A
Non-interest expense (NIE)	(57)	(53)	(78)	(68)	(65)	(65)	(65)	(60)	(60)	(110)	(130)	(276)	(244)	N/A	N/A
Business realignment charges	(2)	-	(15)	-	-	-	-	-	-	(2)	-	(15)	-	N/A	N/A
Goodwill impairment	-	-	(130)	-	-	-	-	-	-	-	-	(130)	-	N/A	N/A
Other ¹	5	-	20	18	-	10	22	(9)	(17)	5	10	48	(13)	N/A	N/A
Net income	(9)	2	(173)	(28)	1	(20)	(35)	15	18	(7)	(19)	(220)	13	N/A	N/A
Income Statement - Continuing Operations															
Net interest income	274	265	258	269	253	239	253	267	296	539	492	1,019	1,119	N/A	N/A
Non-interest income	432	432	411	437	453	466	461	440	418	864	919	1,767	1,780	N/A	N/A
Total revenues	706	697	669	706	706	705	714	707	714	1,403	1,411	2,786	2,899	N/A	N/A
Provision for credit losses (PCL)	(15)	(14)	(19)	(22)	(20)	(19)	(23)	(20)	(21)	(29)	(39)	(80)	(78)	N/A	N/A
Non-interest expense (NIE)	(575)	(546)	(578)	(577)	(636)	(569)	(569)	(569)	(593)	(1,121)	(1,205)	(2,360)	(2,348)	N/A	N/A
Business realignment charges	-	-	(23)	-	-	-	-	-	-	-	-	(23)	-	N/A	N/A
Goodwill impairment	-	-	-	-	-	-	-	-	-	-	-	-	-	N/A	N/A
Other ¹	(30)	(41)	(9)	(26)	(11)	(35)	(37)	(33)	(25)	(71)	(46)	(81)	(133)	N/A	N/A
Net income	86	96	40	81	39	82	85	85	75	182	121	242	340	N/A	N/A
Total Revenues by business line															
Wealth Management	428	419	410	412	448	424	423	426	401	847	872	1,694	1,686	N/A	N/A
Banking	323	333	289	316	324	316	299	365	408	656	640	1,245	1,483	N/A	N/A
Discontinued operations - RBC Mortgage Company	45	55	30	22	66	35	8	84	95	100	101	153	269	N/A	N/A
Continuing operations	278	278	259	294	258	281	291	281	313	556	539	1,092	1,214	N/A	N/A
Total	751	752	699	728	772	740	722	791	809	1,503	1,512	2,939	3,169	3,251	2,100

¹Includes income taxes and non-controlling interest.

N/A: comparable information not available for period 2001 and 2002.

U.S. AND INTERNATIONAL PERSONAL AND BUSINESS (Cont'd) (C\$ MM)	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03	2005 6 months	2004 6 months	2004	2003	2002	2001
Financial ratios															
Return on common equity (ROE)	9.1%	11.8%	(14.5)%	5.2%	3.9%	6.5%	5.6%	11.4%	10.2%	10.4%	5.2%	0.5%	9.8%	8.7%	2.1%
Return on risk capital (RORC)	15.0%	19.8%	(24.7)%	9.0%	6.2%	10.8%	10.1%	20.7%	18.1%	17.4%	8.5%	0.8%	17.6%	15.0%	3.4%
Net interest margin (average assets)	2.89%	2.87%	2.79%	2.78%	2.76%	2.67%	2.89%	2.98%	3.13%	2.89%	2.72%	2.75%	3.02%	3.15%	3.44%
Average Balances															
Assets	39,900	38,300	39,200	43,100	39,800	39,600	39,800	40,000	41,900	39,100	39,700	40,400	41,100	37,500	20,600
Loans and acceptances	21,800	21,500	21,500	23,500	21,600	19,900	21,200	20,700	21,300	21,700	20,600	21,700	21,500	20,400	12,100
Deposits	34,100	32,100	31,900	34,300	34,300	32,000	31,400	31,800	32,600	33,100	33,200	33,100	32,100	29,700	22,400
Common equity	3,400	3,250	3,650	3,950	3,950	3,800	3,450	3,400	3,700	3,300	3,850	3,800	3,550	3,550	1,850
Risk capital	2,050	1,900	2,150	2,300	2,450	2,250	1,900	1,900	2,050	2,000	2,350	2,300	1,950	2,050	1,150
Credit quality															
Gross impaired loans / Average loans and acceptances	0.77%	0.80%	1.02%	0.91%	1.09%	1.09%	1.01%	1.18%	1.16%	0.77%	1.15%	1.01%	1.00%	1.26%	1.64%
PCL / Average loans and acceptances	0.29%	0.26%	0.35%	0.37%	0.38%	0.38%	0.44%	0.38%	0.40%	0.27%	0.38%	0.37%	0.36%	0.41%	0.26%
Net write-offs / Average loans and acceptances	0.10%	0.22%	0.26%	0.22%	0.33%	0.32%	0.52%	0.26%	0.29%	0.16%	0.32%	0.28%	0.33%	0.32%	0.32%
Business information															
Assets under administration	252,200	248,600	233,700	251,900	263,200	259,400	241,200	251,100	250,800	252,200	263,200	233,700	241,200	N/A	N/A
Assets under management	44,200	43,600	41,300	44,400	44,300	42,700	40,500	42,000	43,700	44,200	44,300	41,300	40,500	N/A	N/A
Other earnings measures															
Net income	77	98	(133)	53	40	62	50	100	93	175	102	22	353	316	44
After-tax effect of goodwill and other valuation intangible expenses	12	11	142	13	17	11	12	9	15	23	28	183	51	54	163
Cash Net income	89	109	9	66	57	73	62	109	108	198	130	205	404	370	207
Specified items ²	-	-	-	-	-	-	-	-	-	-	-	-	-	-	57
Capital charge ²	(86)	(86)	(96)	(104)	(102)	(100)	(91)	(90)	(95)	(172)	(202)	(402)	(385)	(444)	(259)
Economic Profit	3	23	(87)	(38)	(45)	(27)	(29)	19	13	26	(72)	(197)	19	(74)	5
Average Balances - continuing operations															
Assets	38,200	36,000	36,500	39,100	36,800	36,500	36,000	36,900	39,500	37,000	36,700	37,200	38,100	N/A	N/A
Loans and acceptances	20,500	19,400	19,200	20,000	19,000	17,200	17,700	17,900	19,300	20,000	18,000	18,900	18,800	N/A	N/A
Deposits	34,100	32,100	31,900	34,300	34,300	32,000	31,400	31,800	32,600	33,100	33,200	33,100	32,100	N/A	N/A
Average Balances - discontinued operations															
Assets	1,800	2,300	2,700	4,000	3,000	3,100	3,800	3,100	2,400	2,100	3,100	3,200	3,000	N/A	N/A
Loans and acceptances	1,300	2,100	2,300	3,500	2,600	2,700	3,500	2,800	2,000	1,700	2,600	2,800	2,700	N/A	N/A

¹Includes income taxes and non-controlling interest.

² Refer to page 7.

N/A: comparable information not available for period 2001 and 2002.

GLOBAL CAPITAL MARKETS (C\$ MM)															
	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03	2005 6 months	2004 6 months	2004	2003	2002	2001
Income Statement															
Net interest income	253	209	252	226	192	206	150	133	144	462	398	876	576	603	491
Non-interest income	694	851	698	695	803	748	740	828	723	1,545	1,551	2,944	3,135	2,935	2,967
Total revenues	947	1,060	950	921	995	954	890	961	867	2,007	1,949	3,820	3,711	3,538	3,458
Provision for credit losses (PCL)	46	2	28	(3)	2	81	(16)	(40)	(58)	48	83	108	(189)	(475)	(405)
Non-interest expense (NIE)	(614)	(700)	(662)	(664)	(678)	(827)	(627)	(616)	(582)	(1,314)	(1,505)	(2,831)	(2,442)	(2,253)	(2,252)
Business realignment charges	-	-	(27)	-	-	-	-	-	-	-	-	(27)	-	-	-
Other ¹	(93)	(105)	(81)	(67)	(90)	(31)	(73)	(112)	(93)	(198)	(121)	(269)	(386)	(222)	(308)
Net income	286	257	208	187	229	177	174	193	134	543	406	801	694	588	493
Total Revenues by business line															
Global Markets	516	614	528	541	540	555	471	536	513	1,130	1,095	2,164	2,085	1,914	1,666
Global Investment Banking and Equity Markets	235	250	224	208	273	231	238	232	178	485	504	936	846	1,021	1,157
Other	196	196	198	172	182	168	181	193	176	392	350	720	780	603	635
Total	947	1,060	950	921	995	954	890	961	867	2,007	1,949	3,820	3,711	3,538	3,458
Financial ratios															
Return on equity (ROE)	28.2%	24.2%	19.7%	17.1%	21.8%	17.3%	16.0%	17.7%	12.2%	26.1%	19.6%	19.0%	15.6%	12.8%	12.7%
Return on risk capital (RORC)	37.1%	31.7%	26.3%	23.1%	30.4%	22.9%	21.3%	23.6%	16.3%	34.3%	26.6%	25.6%	20.9%	16.5%	15.8%
Average Balances															
Assets	233,200	231,200	226,600	225,800	231,600	223,900	206,300	207,300	206,500	232,100	227,700	227,000	206,500	181,700	160,200
Loans and acceptances	16,700	16,800	17,400	19,300	19,000	18,700	27,600	27,700	31,000	16,800	19,400	18,600	29,700	30,500	33,000
Deposits	92,600	89,400	89,900	89,800	86,000	87,700	81,700	81,200	77,600	91,000	86,800	88,400	80,800	74,200	64,500
Common equity	4,150	4,200	4,150	4,350	4,250	4,050	4,250	4,300	4,450	4,150	4,100	4,200	4,400	4,500	3,850
Risk capital	3,150	3,200	3,150	3,200	3,050	3,050	3,200	3,200	3,300	3,150	3,050	3,100	3,300	3,500	3,050
Credit quality															
Gross impaired loans / Average loans and acceptances	1.38 %	2.07 %	2.33 %	2.85 %	3.56 %	4.52 %	2.86 %	3.33 %	3.61 %	1.38 %	3.49 %	2.18 %	2.65 %	3.84 %	3.40 %
PCL / Average loans and acceptances	(1.14)%	(0.04)%	(0.64)%	0.06 %	(0.04)%	(1.73)%	0.23 %	0.57 %	0.77 %	(0.58)%	(0.86)%	(0.58)%	0.64 %	1.56 %	1.23 %
Net write-offs / Average loans and acceptances	(0.01)%	(0.18)%	1.32 %	0.77 %	2.33 %	(0.09)%	0.76 %	1.05 %	0.72 %	(0.10)%	1.09 %	1.07 %	0.66 %	1.67 %	0.72 %
Business information															
Assets under administration	1,294,500	1,265,700	1,202,900	1,183,400	1,186,100	1,163,500	1,096,200	1,052,500	983,700	1,294,500	1,186,100	1,202,900	1,096,200	N/A	N/A
Other earnings measures															
Net income	286	257	208	187	229	177	174	193	134	543	406	801	694	588	493
After-tax effect of goodwill and other valuation intangible expenses	-	1	-	(1)	1	-	-	-	-	1	1	-	-	2	51
Cash Net income	286	258	208	186	230	177	174	193	134	544	407	801	694	590	544
Specified items ²	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28
Capital charge ²	(105)	(111)	(110)	(115)	(110)	(107)	(112)	(114)	(114)	(216)	(217)	(442)	(479)	(562)	(539)
Economic Profit	181	147	98	71	120	70	62	79	20	328	190	359	215	28	33

¹Includes income taxes and non-controlling interest.

²Refer to page 7.

N/A: comparable information not available for period 2001 and 2002.

CORPORATE SUPPORT (C\$ MM)	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03	2005 6 months	2004 6 months	2004	2003	2002	2001
Income Statement															
Net interest income	(33)	(33)	(65)	(62)	(82)	(54)	(58)	(46)	(27)	(66)	(136)	(263)	(143)	175	(173)
Non-interest income	30	55	111	53	73	(1)	30	50	65	85	72	236	164	(2)	14
Total revenues	(3)	22	46	(9)	(9)	(55)	(28)	4	38	19	(64)	(27)	21	173	(159)
Provision for credit losses (PCL)	11	7	8	8	10	10	7	7	7	18	20	36	28	35	20
Non-interest expense (NIE)	17	7	(6)	2	(7)	(1)	(19)	2	5	24	(8)	(12)	4	(14)	(81)
Business realignment charges	(1)	(2)	(64)	-	-	-	-	-	-	(3)	-	(64)	-	-	-
Other ¹	(11)	(13)	6	(23)	(6)	18	47	(15)	15	(24)	12	(5)	24	(71)	101
Net income	13	21	(10)	(22)	(12)	(28)	7	(2)	65	34	(40)	(72)	77	123	(119)
Financial ratios															
Return on equity (ROE)	1.7%	3.8%	(3.1%)	(6.1%)	(2.4%)	(7.4%)	1.4%	(0.7%)	19.2%	2.7%	(4.6%)	(4.9%)	5.2%	17.0%	(16.2%)
Net interest margin (average assets)	(1.4%)	(1.3%)	(2.5%)	(2.4%)	(3.4%)	(2.5%)	(2.8%)	(2.0%)	(1.1%)	(1.3%)	(3.0%)	(2.7%)	(1.6%)	1.9%	(2.0%)
Average Balances															
Assets	10,000	10,200	10,200	10,100	9,700	8,500	8,200	9,300	10,200	10,100	9,100	9,600	9,200	9,400	8,700
Loans and acceptances	(2,400)	(2,300)	(2,400)	(2,700)	(2,800)	(2,900)	(2,100)	(1,900)	(2,000)	(2,500)	(2,900)	(2,800)	(2,100)	(1,400)	(1,000)
Common equity	2,500	2,050	1,650	1,450	2,000	1,550	1,700	1,600	1,300	2,350	1,850	1,600	1,400	700	700
Credit quality															
PCL / Average loans and acceptances	1.88%	1.23%	1.40%	1.18%	1.41%	1.42%	1.32%	1.46%	1.49%	1.47%	1.39%	1.28%	1.33%	2.53%	2.00%
Net write-offs / Average loans and acceptances	1.88%	1.24%	1.25%	1.19%	1.41%	1.42%	1.48%	1.62%	1.49%	1.47%	1.39%	1.27%	1.39%	2.31%	2.46%
Other earnings measures															
Net income	13	21	(10)	(22)	(12)	(28)	7	(2)	65	34	(40)	(72)	77	123	(119)
After-tax effect of goodwill and other valuation intangible expenses	-	1	1	1	(2)	-	(2)	2	(1)	1	(2)	-	-	1	23
Cash Net income	13	22	(9)	(21)	(14)	(28)	5	-	64	35	(42)	(72)	77	124	(96)
Specified items ²	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9
Capital charge ²	(55)	(41)	(28)	(24)	(37)	(26)	(32)	(28)	(20)	(96)	(63)	(115)	(99)	(42)	14
Economic Profit	(42)	(19)	(37)	(45)	(51)	(54)	(27)	(28)	44	(61)	(105)	(187)	(22)	82	(73)

¹ Includes income taxes and non-controlling interest

² Refer to page 7.

BALANCE SHEET (C\$ MM)	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03	2004	2003	2002	2001
Period-end balances													
ASSETS													
Cash and due from banks	4,136	4,309	3,711	6,199	4,208	4,197	2,887	2,474	2,669	3,711	2,887	2,534	1,792
Interest-bearing deposits with banks	7,043	6,814	6,267	5,339	3,311	4,809	3,126	6,266	5,173	6,267	3,126	4,125	4,452
Securities													
Trading account	101,808	99,248	89,322	90,902	92,006	95,009	87,532	77,622	82,271	89,322	87,532	75,601	65,492
Investment account	37,102	36,837	38,923	45,376	43,222	43,095	41,074	42,334	35,941	38,923	41,074	32,469	25,868
Loan substitute	675	675	701	301	304	312	325	336	382	701	325	394	438
Total Securities	139,585	136,760	128,946	136,579	135,532	138,416	128,931	120,292	118,594	128,946	128,931	108,464	91,798
Assets purchased under reverse repurchase agreements and securities borrowed	43,015	39,260	48,317	48,894	49,784	41,817	43,887	48,247	42,550	48,317	43,887	39,993	40,177
Loans													
Residential mortgage ¹	85,953	84,201	84,170	82,209	80,199	78,575	78,817	77,199	74,429	84,170	78,817	72,840	67,442
Personal	39,275	37,753	36,848	35,843	34,503	32,852	32,186	31,444	30,857	36,848	32,186	30,588	31,395
Credit card	5,791	6,817	6,456	6,307	5,917	5,403	4,816	5,625	5,327	6,456	4,816	4,914	4,283
Business and government	49,779	49,757	47,258	50,202	50,130	50,483	49,657	53,093	54,461	47,258	49,657	59,431	65,261
Total loans	180,798	178,528	174,732	174,561	170,749	167,313	165,476	167,361	165,074	174,732	165,476	167,773	168,381
Allowance for loan losses	(1,612)	(1,638)	(1,644)	(1,693)	(1,739)	(1,846)	(2,055)	(2,156)	(2,226)	(1,644)	(2,055)	(2,203)	(2,278)
Total loans, net of allowance for loan losses	179,186	176,890	173,088	172,868	169,010	165,467	163,421	165,205	162,848	173,088	163,421	165,570	166,103
Customers' liability under acceptances	6,654	5,960	6,184	6,499	6,191	5,693	5,943	6,391	7,088	6,184	5,943	8,051	9,923
Derivative-related amounts	36,419	36,907	38,891	30,228	34,328	38,350	35,612	34,740	36,084	38,891	35,612	30,258	27,240
Premises and equipment	1,772	1,784	1,756	1,758	1,775	1,753	1,670	1,576	1,583	1,756	1,670	1,653	1,602
Goodwill	4,504	4,428	4,369	4,849	4,986	4,754	4,587	4,735	4,808	4,369	4,587	5,004	4,919
Other intangibles	513	524	523	570	594	580	580	624	654	523	580	665	619
Other assets	12,615	14,594	17,144	14,897	15,971	11,920	12,389	13,429	10,037	17,144	12,389	10,639	10,635
Total assets	435,442	428,230	429,196	428,680	425,690	417,756	403,033	403,979	392,088	429,196	403,033	376,956	359,260
LIABILITIES AND SHAREHOLDERS' EQUITY													
Deposits													
Personal	115,831	114,691	113,009	114,622	111,758	109,116	106,709	106,776	105,845	113,009	106,709	101,892	101,381
Business and government	141,828	138,989	132,070	132,395	131,793	130,092	129,860	123,032	122,638	132,070	129,860	119,581	107,141
Bank	25,833	26,340	25,880	30,475	28,034	25,959	22,576	26,643	22,672	25,880	22,576	22,003	24,925
Total deposits	283,492	280,020	270,959	277,492	271,585	265,167	259,145	256,451	251,155	270,959	259,145	243,476	233,447
Acceptances	6,654	5,960	6,184	6,499	6,191	5,693	5,943	6,391	7,088	6,184	5,943	8,051	9,923
Obligations related to securities sold short	32,181	28,854	25,005	24,915	20,776	25,337	22,855	21,792	22,254	25,005	22,855	19,110	16,443
Obligations related to assets sold under repurchase agreements and securities loaned	19,572	20,439	28,944	27,103	32,462	26,701	27,201	29,242	26,642	28,944	27,201	25,120	22,672
Derivative-related amounts	41,229	41,248	42,201	32,845	37,512	40,607	37,775	35,721	36,795	42,201	37,775	32,137	28,646
Insurance claims and policy benefit liabilities	7,483	7,334	6,838	6,792	5,512	5,243	5,256	5,442	3,001	6,838	5,256	2,825	2,589
Other liabilities	14,550	15,407	20,387	23,167	21,655	20,514	17,900	21,609	18,161	20,387	17,900	19,405	19,417
Subordinated debentures	8,101	8,190	8,116	8,440	8,423	7,639	6,243	6,440	6,474	8,116	6,243	6,614	6,513
Trust capital securities	1,400	1,400	2,300	2,290	2,297	2,270	2,300	2,300	1,400	2,300	2,300	1,400	1,400
Preferred share liabilities	300	300	300	300	300	300	300	300	958	300	300	989	1,315
Non-controlling interest in subsidiaries	674	125	58	113	121	114	40	45	41	58	40	35	45
Shareholders' equity													
Preferred shares	832	832	532	532	532	532	532	541	544	532	532	556	709
Common shares	7,091	7,021	6,988	7,023	7,058	7,055	7,018	7,019	7,030	6,988	7,018	6,979	6,940
Additional paid-in capital ²	242	210	169	167	140	130	85	84	80	169	85	78	33
Retained earnings	13,173	12,628	12,065	12,128	11,953	11,734	11,333	11,075	10,835	12,065	11,333	10,235	9,206
Treasury shares	(227)	(312)	(294)	(284)	(257)	(431)	-	-	-	(294)	-	-	-
Foreign currency translation adjustments	(1,305)	(1,426)	(1,556)	(842)	(570)	(849)	(893)	(473)	(370)	(1,556)	(893)	(54)	(38)
Total shareholders' equity	19,806	18,953	17,904	18,724	18,856	18,171	18,075	18,246	18,119	17,904	18,075	17,794	16,850
Total liabilities and shareholders' equity	435,442	428,230	429,196	428,680	425,690	417,756	403,033	403,979	392,088	429,196	403,033	376,956	359,260

¹Reflects amounts that have been securitized. Refer to the Loan securitization information on page 14.

²Previously referred to as contributed surplus. Reflects amounts pertaining to renounced Stock Appreciation Rights, options granted on acquisitions, certain stock-based compensation awards and other treasury shares transactions.

SELECTED ON AND OFF BALANCE SHEET ITEMS (C\$ MM)															
	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03	2005 6 months	2004 6 months	2004	2003	2002	2001
SELECTED AVERAGE BALANCE SHEET ITEMS¹															
Securities	143,200	140,118	134,170	141,445	140,381	134,789	117,926	114,647	111,311	141,633	137,554	137,682	113,415	101,602	82,342
Assets purchased under reverse repurchase agreements and securities borrowed	48,529	50,814	54,250	51,990	47,476	47,617	47,510	46,529	46,620	49,690	47,547	50,152	48,118	40,336	32,968
Total loans ²	177,623	175,501	172,525	172,130	166,704	163,380	163,987	161,857	162,829	176,544	165,024	168,536	162,638	162,682	158,238
Residential mortgage ²	84,473	84,146	82,795	81,461	78,462	78,673	77,920	75,129	73,437	84,307	78,569	80,358	74,942	69,654	65,158
Personal ²	40,046	38,585	37,702	36,320	34,187	31,396	31,631	31,088	30,686	39,303	32,776	34,905	30,951	29,794	29,647
Credit card ²	6,728	6,788	6,427	6,108	5,564	5,158	5,552	5,492	5,245	6,758	5,359	5,816	5,360	4,527	4,695
Business and government ²	48,043	47,691	47,295	49,980	50,310	50,191	51,012	52,355	55,719	47,864	50,250	49,279	53,591	60,987	60,767
Customers' liability under acceptances	6,201	5,955	6,277	6,224	5,897	5,788	6,334	6,545	7,326	6,076	5,842	6,047	6,838	8,515	9,890
Earning assets ³	376,539	371,979	367,068	369,768	359,875	352,613	338,192	332,390	330,373	374,221	356,204	361,989	331,490	309,767	280,855
Total assets	447,300	441,100	434,100	433,800	429,900	419,200	399,100	397,000	395,800	444,100	424,500	429,200	396,400	367,300	327,100
Deposits	281,313	275,310	272,980	272,019	266,591	261,180	250,986	250,659	248,274	278,262	263,856	268,202	250,777	240,397	218,425
Common equity	18,400	17,600	17,900	18,200	18,150	17,400	17,600	17,500	17,650	18,000	17,800	17,800	17,550	16,800	13,800
Total equity	19,242	18,454	18,712	19,043	18,970	18,217	18,459	18,509	19,184	18,841	18,589	18,622	18,761	18,522	15,916
FOREIGN CURRENCY TRANSLATION ADJUSTMENTS															
Balance at beginning of period	(1,426)	(1,556)	(842)	(570)	(849)	(893)	(473)	(370)	(68)	(1,556)	(893)	(893)	(54)	(38)	(36)
Change in unrealized foreign currency translation gains and losses	325	419	(1,643)	(586)	623	265	(1,814)	(234)	(785)	744	888	(1,341)	(2,988)	(59)	473
Impact of hedging unrealized foreign currency translation gains and losses, net of related income taxes	(204)	(289)	929	314	(344)	(221)	1,394	131	483	(493)	(565)	678	2,149	43	(475)
Balance at end of period	(1,305)	(1,426)	(1,556)	(842)	(570)	(849)	(893)	(473)	(370)	(1,305)	(570)	(1,556)	(893)	(54)	(38)
RETAINED EARNINGS															
Balance at beginning of period	12,628	12,065	12,128	11,953	11,734	11,333	11,075	10,835	10,684	12,065	11,333	11,333	10,235	9,206	8,464
Net income	907	979	514	743	760	786	742	779	683	1,886	1,546	2,803	2,968	2,702	2,307
Preferred share dividends	(12)	(8)	(7)	(9)	(8)	(7)	(7)	(8)	(8)	(20)	(15)	(31)	(31)	(38)	(31)
Common share dividends	(353)	(352)	(333)	(336)	(336)	(298)	(301)	(284)	(285)	(705)	(634)	(1,303)	(1,137)	(1,022)	(897)
Cumulative effect of initial adoption of Employee Future Benefits Accounting Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(221)
Premium paid on common shares purchased for cancellation	-	(53)	(237)	(223)	(197)	(78)	(176)	(243)	(239)	(53)	(275)	(735)	(698)	(612)	(397)
Issuance costs, net of related income taxes	3	(3)	-	-	-	-	-	(4)	-	-	-	-	(4)	(1)	(19)
Cumulative effect of adopting AcG 17, Equity-linked Deposit Contracts, net of related income taxes	-	-	-	-	-	(2)	-	-	-	-	(2)	(2)	-	-	-
Balance at end of period	13,173	12,628	12,065	12,128	11,953	11,734	11,333	11,075	10,835	13,173	11,953	12,065	11,333	10,235	9,206
Assets Under Administration															
Institutional	1,321,200	1,286,200	1,217,500	1,205,000	1,212,400	1,202,800	1,133,400	1,091,100	1,029,300	1,321,200	1,212,400	1,217,500	1,133,400	1,005,000	970,200
Personal	348,900	347,300	333,000	346,300	355,100	336,300	314,600	317,400	305,000	348,900	355,100	333,000	314,600	326,700	337,500
Retail mutual funds	48,200	45,500	43,400	42,600	40,500	36,600	35,800	35,500	33,900	48,200	40,500	43,400	35,800	34,200	34,800
Total assets under administration	1,718,300	1,679,000	1,593,900	1,593,900	1,608,000	1,575,700	1,483,800	1,444,000	1,368,200	1,718,300	1,608,000	1,593,900	1,483,800	1,365,900	1,342,500
Assets Under Management															
Institutional	22,800	22,200	20,600	21,900	20,600	19,600	20,100	19,700	18,600	22,800	20,600	20,600	20,100	19,100	17,700
Personal	16,400	15,800	15,400	15,900	16,900	17,100	17,700	18,600	20,100	16,400	16,900	15,400	17,700	20,300	36,000
Retail mutual funds	62,700	60,500	57,600	57,800	57,700	55,600	51,000	50,700	50,000	62,700	57,700	57,600	51,000	51,400	46,300
Total assets under management	101,900	98,500	93,600	95,600	95,200	92,300	88,800	89,000	88,700	101,900	95,200	93,600	88,800	90,800	100,000

¹Calculated using methods intended to approximate the average of the daily balances for the period. Average common equity is calculated as the average of the month-end balances for the period.

²Average total loans are reported net of allowance for loan losses. Average residential mortgage, personal, credit card and business and government balances are reported on a gross basis (before deducting allowance for loan losses).

³Average earning assets are defined in the Glossary.

LOAN SECURITIZATION (C\$ MM)															
	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03	2005 6 months	2004 6 months	2004	2003	2002	2001
Credit card loans															
Opening balance	1,900	1,900	1,900	2,158	2,546	2,675	1,675	1,675	1,675	1,900	2,675	2,675	1,675	2,100	1,100
Securitized	1,200	-	-	-	-	-	1,000	-	-	1,200	-	-	1,000	-	1,000
Reversal of prior securitizations	-	-	-	(258)	(388)	(129)	-	-	-	-	(517)	(775)	-	(425)	-
Closing balance	3,100	1,900	1,900	1,900	2,158	2,546	2,675	1,675	1,675	3,100	2,158	1,900	2,675	1,675	2,100
Commercial mortgages															
Opening balance	599	603	366	258	260	129	130	-	-	603	129	129	-	-	-
Created	176	-	242	111	-	133	-	131	-	176	133	486	131	-	-
Amortization	(5)	(4)	(5)	(3)	(2)	(2)	(1)	(1)	-	(9)	(4)	(12)	(2)	-	-
Closing balance	770	599	603	366	258	260	129	130	-	770	258	603	129	-	-
Mortgage-backed securities - sold															
Opening balance	7,315	5,983	5,470	4,697	3,756	2,936	2,834	2,586	2,365	5,983	2,936	2,936	2,416	1,361	1,014
Sold	-	1,300	500	799	1,000	775	-	300	310	1,300	1,775	3,074	610	1,708	723
Proceeds reinvested in revolving securitizations	335	374	395	370	209	228	385	481	294	709	437	1,202	1,316	301	13
Amortization	(395)	(342)	(382)	(396)	(268)	(183)	(283)	(533)	(383)	(737)	(451)	(1,229)	(1,406)	(954)	(389)
Closing balance	7,255	7,315	5,983	5,470	4,697	3,756	2,936	2,834	2,586	7,255	4,697	5,983	2,936	2,416	1,361
Mortgage-backed securities - retained¹															
Opening balance	3,033	3,068	3,186	3,550	3,180	3,276	3,135	3,231	3,104	3,068	3,276	3,276	3,065	3,079	3,681
Created	1,008	1,847	1,026	1,079	1,795	1,077	836	1,318	1,339	2,855	2,872	4,977	4,084	3,734	800
Sold	-	(1,300)	(500)	(799)	(1,000)	(775)	-	(300)	(310)	(1,300)	(1,775)	(3,074)	(610)	(1,708)	(723)
Proceeds reinvested in revolving securitizations	(335)	(374)	(395)	(370)	(209)	(228)	(385)	(481)	(294)	(709)	(437)	(1,202)	(1,316)	(301)	(13)
Amortization	(215)	(208)	(249)	(274)	(216)	(170)	(310)	(633)	(608)	(423)	(386)	(909)	(1,947)	(1,739)	(666)
Closing balance	3,491	3,033	3,068	3,186	3,550	3,180	3,276	3,135	3,231	3,491	3,550	3,068	3,276	3,065	3,079
Impact of securitizations on net income															
Net interest income	(53)	(43)	(43)	(38)	(50)	(47)	(42)	(31)	(31)	(96)	(97)	(178)	(133)	(124)	(102)
Non-interest income ²	41	75	41	16	58	41	33	36	19	116	99	156	106	132	100
Provision for credit losses	11	7	8	8	10	10	8	8	7	18	20	36	29	33	25
Net income	(1)	39	6	(14)	18	4	(1)	13	(5)	38	22	14	2	41	23

¹Mortgage-backed securities - retained are reported as securities on the Balance Sheet.

²Excludes the impact of liquidity, credit and administration fees earned on the securitization of client or third-party assets that are recorded in securitization revenues.

CAPITAL (C\$ MM)	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03	2005 6 months	2004 6 months	2004	2003	2002	2001
Tier 1 capital¹															
Common shareholders' equity	18,962	18,112	17,349	18,192	18,324	17,639	17,543	17,705	17,575	18,962	18,324	17,349	17,543	17,238	16,141
Non-cumulative preferred shares	1,132	1,132	832	832	832	832	832	841	1,502	1,132	832	832	832	1,545	2,024
Non-controlling interest in subsidiaries	2,327	2,313	2,327	2,320	2,326	2,287	2,327	2,328	1,428	2,327	2,326	2,327	2,327	1,429	1,428
Goodwill	(4,366)	(4,293)	(4,236)	(4,705)	(4,836)	(4,610)	(4,443)	(4,563)	(4,649)	(4,366)	(4,836)	(4,236)	(4,443)	(4,832)	(4,742)
Total Tier 1 capital	18,055	17,264	16,272	16,639	16,646	16,149	16,259	16,311	15,856	18,055	16,646	16,272	16,259	15,380	14,851
Tier 2 capital¹															
Permanent subordinated debentures	908	972	954	999	412	397	396	421	430	908	412	954	396	467	477
Non-permanent subordinated debentures	7,161	7,187	7,131	7,407	7,978	7,242	5,847	6,019	6,044	7,161	7,978	7,131	5,847	6,147	5,935
General allowances	1,299	1,284	1,227	1,264	1,269	1,264	1,407	1,416	1,413	1,299	1,269	1,227	1,407	1,420	1,410
Non-controlling interest in subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Tier 2 capital	9,368	9,443	9,312	9,670	9,659	8,903	7,650	7,856	7,887	9,368	9,659	9,312	7,650	8,034	7,822
Total regulatory capital¹															
Total Tier 1 and Tier 2 capital	27,423	26,707	25,584	26,309	26,305	25,052	23,909	24,167	23,743	27,423	26,305	25,584	23,909	23,414	22,673
Excess non-cumulative preferred shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment in associated corporations	(3,033)	(2,913)	(2,851)	(3,117)	(3,132)	(2,631)	(2,535)	(2,630)	(2,606)	(3,033)	(3,132)	(2,851)	(2,535)	(2,402)	(2,502)
Total regulatory capital	24,390	23,794	22,733	23,192	23,173	22,422	21,374	21,537	21,137	24,390	23,173	22,733	21,374	21,012	20,171
Capital ratios¹															
Tier 1	9.5%	9.2%	8.9%	9.1%	9.3%	9.3%	9.7%	9.6%	9.6%	9.5%	9.3%	8.9%	9.7%	9.3%	8.7%
Total	12.8%	12.7%	12.4%	12.7%	12.9%	12.9%	12.8%	12.7%	12.8%	12.8%	12.9%	12.4%	12.8%	12.7%	11.8%
Common equity as a % of total assets	4.4%	4.2%	4.0%	4.2%	4.3%	4.2%	4.4%	4.4%	4.5%	4.4%	4.2%	4.0%	4.4%	4.6%	4.5%
Common equity as a % of risk adjusted assets	10.0%	9.7%	9.5%	9.9%	10.2%	10.1%	10.5%	10.4%	10.6%	10.0%	10.2%	9.5%	10.5%	10.4%	9.4%
Capital generation															
Internal capital generation ²	542	619	174	398	416	481	434	487	390	1,161	897	1,469	1,801	1,643	1,379
External capital generation:															
- common shares	70	(19)	(272)	(258)	(194)	(41)	(177)	(254)	(255)	51	(235)	(765)	(659)	(602)	3,465
- additional paid in capital	33	41	2	27	10	45	1	4	(1)	74	55	84	7	45	33
- preferred shares ³	-	300	-	-	-	-	-	(645)	-	300	-	-	(645)	(468)	(50)
- treasury shares	85	(18)	(10)	(27)	174	(431)	-	-	-	67	(257)	(294)	-	-	-
- subordinated debentures ⁴	(106)	50	(199)	63	730	1,388	(100)	-	-	(56)	2,118	1,982	(100)	133	445
Total external capital generation before TruCS	82	354	(479)	(195)	720	961	(276)	(895)	(256)	436	1,681	1,007	(1,397)	(892)	3,893
RBC TruCS issued ⁵	-	-	-	-	-	-	-	900	-	-	-	-	900	-	750
Total external capital generation	82	354	(479)	(195)	720	961	(276)	5	(256)	436	1,681	1,007	(497)	(892)	4,643
Total capital generation	624	973	(305)	203	1,136	1,442	158	492	134	1,597	2,578	2,476	1,304	751	6,022
Average common equity (allocated by risk type)															
Credit risk	4,983	4,975	5,295	5,171	5,116	5,102	5,368	5,372	5,600	4,865	5,108	5,171	5,503	5,907	5,876
Market risk (trading and non-trading)	2,198	2,025	2,161	2,214	1,975	1,920	1,614	1,541	1,626	2,091	1,947	2,068	1,592	1,463	1,152
Operational risk	2,360	2,376	2,189	2,222	2,267	2,175	2,150	2,194	2,125	2,358	2,221	2,213	2,168	1,590	1,403
Business and fixed assets risk	1,599	1,592	1,653	1,668	1,691	1,617	1,735	1,731	1,739	1,421	1,657	1,657	1,725	1,851	1,692
Insurance-specific risk	187	175	173	205	153	133	661	678	549	181	143	166	620	581	577
Risk capital	11,327	11,143	11,471	11,480	11,202	10,947	11,528	11,516	11,639	10,917	11,076	11,275	11,608	11,392	10,700
Goodwill and intangibles	4,963	4,905	5,306	5,752	5,369	5,372	5,379	5,427	5,707	4,931	5,371	5,449	5,542	5,253	2,991
Total economic capital	16,290	16,048	16,777	17,232	16,571	16,319	16,907	16,943	17,346	15,848	16,447	16,724	17,150	16,645	13,691
Unallocated common equity	2,110	1,552	1,123	968	1,579	1,081	693	557	304	2,152	1,353	1,076	400	155	109
Total average common equity	18,400	17,600	17,900	18,200	18,150	17,400	17,600	17,500	17,650	18,000	17,800	17,800	17,550	16,800	13,800

¹Calculated using guidelines issued by the Office of the Superintendent of Financial Institutions Canada (OSFI).

²Internal capital generation is net income available to common shareholders less common dividends.

³In Q1/05, we issued \$300 million of first preferred shares Series W.

In Q3/03, we redeemed First Preferred Shares Series J and K for \$300 million and US \$250 million respectively. In Q4/02, we redeemed First Preferred Shares Series E for \$150 million.

⁴In Q4/04, we redeemed \$150 million of subordinated debentures.

In Q3/04, we issued \$600 million and redeemed \$350 million and \$175 million of subordinated debentures.

In Q2/04, we issued \$1.0 billion and redeemed \$350 million of subordinated debentures.

In Q1/04, we issued two series of subordinated debentures, totalling \$1.5 billion.

In Q4/03 and Q4/02, we redeemed \$100 million and \$400 million respectively of subordinated debentures.

RISK ADJUSTED ASSETS ¹ (C\$ MM)	Q2/05				Risk Adjusted Balance								
	Balance Sheet	Contract	Current	Credit Equivalent	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03
On-balance sheet assets													
Cash and due from banks	4,136				391	508	672	792	510	400	333	394	361
Interest-bearing deposits with banks	7,043				1,329	1,620	1,161	2,357	1,831	1,988	1,693	2,116	2,057
Securities	139,585				4,646	3,759	7,092	5,420	5,627	5,824	4,585	6,248	5,780
Residential mortgages ²													
Insured	35,039				384	369	390	399	384	381	377	374	374
Conventional	50,882				26,078	25,150	24,561	23,759	22,929	22,271	21,951	21,340	20,703
Other loans and acceptances ²													
Issued or guaranteed by Canadian or other OECD governments	6,109				1,199	3,364	2,828	2,926	3,657	3,349	3,778	3,810	3,621
Other	136,790				93,032	91,874	88,412	90,595	88,309	84,919	82,169	86,377	87,198
Other assets	55,858				7,123	6,753	7,852	6,976	7,846	5,819	6,996	6,952	5,795
Total	435,442				134,182	133,397	132,968	133,224	131,093	124,951	121,882	127,611	125,889
Off-balance sheet credit instruments													
Guarantees and standby letters of credit ³													
- Financial (excluding securities lending) ³		15,094		15,094	11,909	12,620	11,918	12,744	14,601	15,512	13,201	7,447	7,631
- Non-financial		3,649		1,825	1,515	1,481	1,503	1,677	1,595	1,558	1,519	1,417	1,495
Documentary and commercial letters of credit		695		139	49	34	46	148	141	178	399	372	132
Securities lending		36,498		36,498	1,570	629	2,158	1,943	1,287	1,550	1,087	733	541
Commitments to extend credit:													
Less than/equal to 1 year		29,270		-	-	-	-	-	-	-	-	-	-
Greater than 1 year		28,502		14,251	13,564	14,819	13,828	14,371	13,158	14,199	13,357	16,969	15,537
Uncommitted amounts		63,768		-	-	-	-	-	-	-	-	-	-
Liquidity facilities:													
Less than/equal to one year with general market disruption clause		813		-	-	-	-	-	-	-	-	-	-
Less than/equal to one year without general market disruption clause		23,319		2,332	2,332	2,438	-	-	-	-	-	-	-
Greater than one year ⁴		3,387		1,694	1,694	845	-	-	-	-	-	-	-
Note issuance/Revolving underwriting facilities		9		4	4	14	12	14	15	13	12	13	-
Total		205,004		71,837	32,637	32,880	29,465	30,897	30,797	33,010	29,575	26,951	25,336
Derivative financial instruments													
Interest rate agreements		1,497,128	4,358	7,799	1,240	1,310	1,089	1,225	1,262	1,192	1,169	1,472	1,237
Foreign exchange rate contracts		991,056	7,089	17,625	4,072	4,286	4,485	3,889	4,105	4,106	3,774	3,626	3,817
Precious metals, commodities, equity linked contracts and credit derivatives		286,872	2,928	9,641	3,318	2,716	3,165	1,886	1,669	1,992	1,377	1,330	1,417
Total		2,775,056	14,375	35,065	8,630	8,312	8,739	7,000	7,036	7,290	6,320	6,428	6,471
Market risk			Minimum capital required ('000s)	Multiplier									
Total specific and general market risk			1,168,725	12.5	14,609	12,741	12,237	11,881	10,566	9,134	9,134	8,775	7,976
Total risk adjusted assets					190,058	187,330	183,409	183,002	179,492	174,385	166,911	169,765	165,672

¹Calculated using guidelines issued by the Office of the Superintendent of Financial Institutions Canada (OSFI).

²Amounts are shown net of the allowance for loan losses.

³Includes non-trading credit derivatives given guarantee treatment for credit risk capital purposes.

⁴Without general market disruption clause.

INTEREST RATE SENSITIVITY POSITION ¹													
(C\$ MM)										Q2/05		Q1/05	
										CAD	FGN	CAD	FGN
Total assets													
0-3 months	200,038	192,096	195,112	178,873	187,265	171,813	171,377	183,929	172,892	109,285	90,753	101,741	93,371
4-6 months	13,424	13,300	11,954	28,772	16,294	20,210	17,375	18,569	16,809	8,221	5,203	7,101	4,853
7-12 months	23,849	21,620	17,858	17,855	18,781	24,139	24,996	25,107	23,106	16,294	7,555	12,658	5,200
1-5 years	99,092	97,473	96,218	96,952	94,902	92,369	93,365	87,573	84,720	75,717	23,375	77,399	18,819
over 5 years	33,241	33,032	30,296	34,550	28,173	26,337	24,551	24,003	20,737	12,902	20,339	12,546	17,750
non-interest rate sensitive	65,798	70,709	77,758	71,678	80,275	82,888	71,369	64,798	73,824	13,509	52,289	22,036	55,722
Total	435,442	428,230	429,196	428,680	425,690	417,756	403,033	403,979	392,088	235,928	199,514	233,481	195,715
Total liabilities and shareholders' equity													
0-3 months	204,345	209,641	201,235	193,750	194,269	198,349	199,557	196,145	188,680	106,920	97,425	103,544	97,691
4-6 months	17,400	14,631	18,262	28,252	22,164	14,291	21,028	19,186	18,854	11,817	5,583	11,862	6,400
7-12 months	29,167	28,344	25,087	26,415	32,298	34,270	24,996	26,641	31,674	22,607	6,560	20,317	4,770
1-5 years	80,687	77,316	71,482	71,055	69,604	67,754	60,522	63,976	61,382	57,928	22,759	54,696	16,786
over 5 years	22,012	22,556	19,989	21,362	16,357	14,561	12,047	11,288	11,400	11,892	10,120	10,453	9,536
non-interest rate sensitive	81,831	75,742	93,141	87,846	90,998	88,531	84,883	86,743	80,098	24,663	57,168	32,590	60,551
Total	435,442	428,230	429,196	428,680	425,690	417,756	403,033	403,979	392,088	235,827	199,615	233,462	195,734
Off-balance sheet													
0-3 months	(15,725)	(18,498)	2,262	(12,507)	2,879	12,852	(2,429)	(4,206)	7,463	(15,792)	67	(10,867)	13,129
4-6 months	(5,203)	(2,561)	(8,658)	(10,218)	(2,354)	4,998	462	1,956	4,289	6,429	(11,632)	4,127	(12,785)
7-12 months	9,577	12,879	6,999	28,363	8,210	764	4,831	2,578	4,560	9,289	288	6,966	33
1-5 years	12,812	14,787	7,146	(5,009)	(1,604)	(4,033)	(3,958)	(2,834)	(1,986)	(1,135)	13,947	2,551	4,595
over 5 years	7,926	9,100	6,263	9,232	5,411	8,362	13,853	6,791	5,770	1,676	6,250	1,462	4,801
non-interest rate sensitive	(9,387)	(15,707)	(14,012)	(9,861)	(12,542)	(22,943)	(12,759)	(4,285)	(20,096)	(467)	(8,920)	(4,239)	(9,773)
Net off-balance sheet	-	-	-	-	-	-	-	-	-	-	-	-	-
Total interest rate sensitivity gap (on and off-balance sheet)													
0-3 months	(20,032)	(36,043)	(3,861)	(27,384)	(4,125)	(13,684)	(30,609)	(16,422)	(8,325)	(13,427)	(6,605)	(12,670)	8,809
4-6 months	(9,179)	(3,892)	(14,966)	(9,698)	(8,224)	10,917	(3,191)	1,339	2,244	2,833	(12,012)	(634)	(14,332)
7-12 months	4,259	6,155	(230)	19,803	(5,307)	(9,367)	4,831	1,044	(4,008)	2,976	1,283	(693)	463
1-5 years	31,217	34,944	31,882	20,888	23,694	20,582	28,885	20,763	21,352	16,654	14,563	25,254	6,628
over 5 years	19,155	19,576	16,570	22,420	17,227	20,138	26,357	19,506	15,107	2,686	16,469	3,555	13,015
non-interest rate sensitive	(25,420)	(20,740)	(29,395)	(26,029)	(23,265)	(28,586)	(26,273)	(26,230)	(26,370)	(11,621)	(13,799)	(14,793)	(14,602)
Net gaps	-	-	-	-	-	-	-	-	-	101	(101)	19	(19)
Net interest income ⁽¹⁾	57	45	45	55	74	84	73	92	79				
Economic value of equity ⁽¹⁾	(255)	(262)	(267)	(286)	(282)	(282)	(269)	(285)	(219)				

¹Incorporates management assumptions based on empirical research on consumer behaviour relating to the exercise of embedded options and on the rate paid on liabilities not linked to market rates. All interest rate measures are based upon our current exposures at a specific time. The exposures change continually as a result of day-to-day business activities and our risk management initiatives.

LOANS AND ACCEPTANCES ¹													
(C\$ MM)	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03	2004	2003	2002	2001
By Product													
Consumer													
Residential mortgage	85,953	84,201	84,170	82,209	80,199	78,575	78,817	77,199	74,429	84,170	78,817	72,840	67,442
Personal	39,275	37,753	36,848	35,843	34,503	32,852	32,186	31,444	30,857	36,848	32,186	30,588	31,395
Credit card	5,791	6,817	6,456	6,307	5,917	5,403	4,816	5,625	5,327	6,456	4,816	4,914	4,283
	131,019	128,771	127,474	124,359	120,619	116,830	115,819	114,268	110,613	127,474	115,819	108,342	103,120
Business and government loans and acceptances													
Small business	10,282	9,800	10,137	9,889	9,900	9,636	9,705	9,518	9,448	10,137	9,705	9,470	9,788
Agriculture	4,470	4,488	4,400	4,376	4,363	4,493	4,526	4,525	4,498	4,400	4,526	4,427	4,758
Commercial mortgages	2,846	2,866	2,761	2,852	2,750	2,653	2,616	2,527	2,550	2,761	2,616	2,485	2,635
Consumer goods	2,910	2,822	3,057	3,159	3,166	3,074	3,403	3,632	3,382	3,057	3,403	3,663	4,146
Commercial real estate	8,557	8,548	7,838	8,314	8,330	8,496	8,070	8,821	8,007	7,838	8,070	7,451	6,407
Energy	3,492	3,404	3,343	4,077	3,412	3,541	3,574	4,373	4,964	3,343	3,574	6,650	7,287
Government	2,298	2,098	2,163	2,341	2,162	2,119	1,935	1,043	1,273	2,163	1,935	1,136	1,725
Automotive ²	2,111	2,008	1,988	2,309	2,062	1,972	1,965	2,019	1,950	1,988	1,965	1,787	1,391
Industrial products	2,170	2,024	1,888	2,007	1,982	2,054	2,060	2,479	2,750	1,888	2,060	2,841	4,290
Transportation and environment ²	1,628	2,093	2,247	1,888	1,976	3,003	2,787	3,011	3,809	2,247	2,787	3,966	3,709
Forest products	1,002	985	905	1,172	1,201	1,241	1,256	1,449	1,558	905	1,256	1,392	1,660
Financial services	2,620	2,517	1,558	2,012	2,453	2,175	2,218	4,028	4,627	1,558	2,218	5,425	8,181
Media and cable	1,288	1,123	1,356	1,331	1,320	1,584	1,788	1,859	1,948	1,356	1,788	2,316	2,890
Mining and metals	722	676	609	715	858	1,021	991	1,460	1,363	609	991	1,561	1,707
Telecommunication	98	111	202	181	366	353	540	739	956	202	540	1,734	2,235
Information technology	347	384	402	528	226	212	212	236	291	402	212	376	599
Other	9,592	9,770	8,588	9,550	9,794	8,549	7,954	7,765	8,175	8,588	7,954	10,802	11,776
	56,433	55,717	53,442	56,701	56,321	56,176	55,600	59,484	61,549	53,442	55,600	67,482	75,184
Total Loans and Acceptances	187,452	184,488	180,916	181,060	176,940	173,006	171,419	173,752	172,162	180,916	171,419	175,824	178,304
Assets purchased under reverse purchase agreements and securities borrowed	43,015	39,260	48,317	48,894	49,784	41,817	43,887	48,247	42,550	48,317	43,887	39,993	40,177
Total Loans, Acceptances, and Assets purchased under reverse purchase agreements and securities borrowed	230,467	223,748	229,233	229,954	226,724	214,823	215,306	221,999	214,712	229,233	215,306	215,817	218,481
Allowance for loan losses	(1,612)	(1,638)	(1,644)	(1,693)	(1,739)	(1,846)	(2,055)	(2,156)	(2,226)	(1,644)	(2,055)	(2,203)	(2,278)
Total	228,855	222,110	227,589	228,261	224,985	212,977	213,251	219,843	212,486	227,589	213,251	213,614	216,203
Total Loans and Acceptances by Geographies													
Canada	159,969	156,871	154,664	152,901	146,620	142,811	141,662	140,444	138,168	154,664	141,662	138,575	142,690
United States	21,752	21,055	20,880	22,018	22,703	21,979	22,429	24,405	24,113	20,880	22,429	26,282	23,385
Other International	5,731	6,562	5,372	6,141	7,617	8,216	7,328	8,903	9,881	5,372	7,328	10,967	12,229
Total Gross Loans and Acceptances	187,452	184,488	180,916	181,060	176,940	173,006	171,419	173,752	172,162	180,916	171,419	175,824	178,304

¹Based on residence of borrower.

²Commencing 2002, certain amounts were reclassified from the transportation and environment sector grouping to the automotive sector.

GROSS IMPAIRED LOANS													
(C\$ MM)	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03	2004	2003	2002	2001
Gross Impaired Loans [GILs]													
Residential mortgage	126	114	146	135	147	130	131	128	132	146	131	131	179
Personal	179	178	189	198	225	229	235	260	273	189	235	306	325
Business and government	615	761	924	1,089	1,266	1,437	1,379	1,511	1,758	924	1,379	1,851	1,961
Total GILs	920	1,053	1,259	1,422	1,638	1,796	1,745	1,899	2,163	1,259	1,745	2,288	2,465
Change in GILs													
GILs at beginning of period	1,053	1,259	1,422	1,638	1,796	1,745	1,899	2,163	2,374	1,745	2,288	2,465	1,678
Impaired loan formation ¹	53	(38)	97	15	158	245	103	6	58	515	439	1,280	1,912
Write-offs	(186)	(168)	(260)	(231)	(316)	(194)	(257)	(270)	(269)	(1,001)	(982)	(1,457)	(1,125)
GILs at end of period	920	1,053	1,259	1,422	1,638	1,796	1,745	1,899	2,163	1,259	1,745	2,288	2,465
Net Impaired Loans²													
Residential mortgage	114	102	133	124	133	116	118	114	118	133	118	113	153
Personal	78	74	78	80	96	94	96	106	109	78	96	129	137
Business and government	344	453	561	616	749	814	774	830	1,014	561	774	1,152	1,193
Total NILs	536	629	772	820	978	1,024	988	1,050	1,241	772	988	1,394	1,483
Net Write-offs													
Residential mortgage	1	1	3	1	2	1	5	2	2	7	10	12	24
Personal	77	64	49	66	81	60	71	73	98	256	305	328	334
Credit card	49	47	45	44	42	37	38	41	42	168	155	140	127
Business and government	19	11	113	72	146	23	100	114	86	354	342	779	455
Total Net Write-offs	146	123	210	183	271	121	214	230	228	785	812	1,259	940
GROSS IMPAIRED LOANS BY GEOGRAPHY													
(C\$ MM)	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03	2004	2003	2002	2001
Gross Impaired Loans [GILs]													
Canada	556	685	783	842	974	1,020	1,064	1,096	1,301	783	1,064	1,272	1,623
U.S.	280	291	376	466	486	466	361	409	467	376	361	584	626
Other International	84	77	100	114	178	310	320	394	395	100	320	432	216
Total GILs	920	1,053	1,259	1,422	1,638	1,796	1,745	1,899	2,163	1,259	1,745	2,288	2,465
Net Impaired Loans²													
Canada	282	373	456	472	567	580	626	611	772	456	626	766	1,007
U.S.	205	213	253	280	314	305	219	243	278	253	219	355	375
Other International	49	43	63	68	97	139	143	196	191	63	143	273	101
Total NILs	536	629	772	820	978	1,024	988	1,050	1,241	772	988	1,394	1,483
Net Write-offs													
Canada	141	119	137	149	158	81	155	178	164	525	608	717	707
U.S.	4	3	68	11	16	33	40	40	56	128	154	481	226
Other International	1	1	5	23	97	7	19	12	8	132	50	61	7
Total Net Write-offs	146	123	210	183	271	121	214	230	228	785	812	1,259	940

¹Impaired loans formations includes new impaired loans net of reversals and recoveries.

²Net of specific allowance and country risk allowance.

CREDIT QUALITY MEASURES															
(C\$ MM)	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03	2005 6 months	2004 6 months	2004	2003	2002	2001
Provision for Credit Losses [PCL]															
Specific															
Residential mortgages	1	(1)	5	-	1	1	5	2	(2)	-	2	7	8	2	9
Personal	74	56	42	53	73	54	53	62	80	130	127	222	254	289	270
Credit card	49	47	44	44	42	37	38	41	42	96	79	167	155	140	127
Business and government	(19)	(49)	31	28	33	33	44	65	91	(68)	66	125	304	634	643
General	11	55	(25)	-	-	(150)	-	-	-	66	(150)	(175)	-	-	70
Total	116	108	97	125	149	(25)	140	170	211	224	124	346	721	1,065	1,119
Allowance for credit losses by risk [ACL]															
Specific															
Residential mortgage	12	12	13	11	14	14	13	14	14	12	14	13	13	17	26
Personal	101	104	111	118	129	135	139	154	164	101	129	111	139	177	188
Business and government	271	308	363	473	517	623	605	681	744	271	517	363	605	700	737
Country risk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31
General	1,298	1,284	1,227	1,264	1,269	1,264	1,407	1,416	1,413	1,298	1,269	1,227	1,407	1,420	1,410
Total	1,682	1,708	1,714	1,866	1,929	2,036	2,164	2,265	2,335	1,682	1,929	1,714	2,164	2,314	2,392
Allowance for credit losses by type															
Allowance for loan losses	1,612	1,638	1,644	1,693	1,739	1,846	2,055	2,156	2,226	1,612	1,739	1,644	2,055	2,203	2,278
Allowance for off-balance sheet items	70	70	70	173	190	190	109	109	109	70	190	70	109	109	109
Allowance for loan substitute securities	-	-	-	-	-	-	-	-	-	-	-	-	-	2	5
Total	1,682	1,708	1,714	1,866	1,929	2,036	2,164	2,265	2,335	1,682	1,929	1,714	2,164	2,314	2,392
Changes in the allowance for credit losses															
Balance at beginning of period	1,708	1,714	1,866	1,929	2,036	2,164	2,265	2,335	2,376	1,714	2,164	2,164	2,314	2,392	1,975
Provision for credit losses	116	108	97	125	149	(25)	140	170	211	224	124	346	721	1,065	1,119
Write-offs	(186)	(168)	(260)	(231)	(316)	(194)	(257)	(270)	(269)	(354)	(510)	(1,001)	(982)	(1,457)	(1,125)
Recoveries	40	45	50	48	45	73	43	40	41	85	118	216	170	198	185
Adjustments on acquisition ¹	-	-	-	-	-	6	-	-	-	-	6	6	8	18	157
Other adjustments ²	4	9	(39)	(5)	15	12	(27)	(10)	(24)	13	27	(17)	(67)	98	81
Balance at end of period	1,682	1,708	1,714	1,866	1,929	2,036	2,164	2,265	2,335	1,682	1,929	1,714	2,164	2,314	2,392
Credit Quality Measures															
Gross Impaired Loans [GILs] as a % of gross loans and acceptances	0.49%	0.57%	0.70%	0.79%	0.93%	1.04%	1.02%	1.09%	1.26%	0.49%	0.93%	0.70%	1.02%	1.30%	1.38%
PCL as a % of Average loans and acceptances	0.26%	0.24%	0.22%	0.28%	0.35%	(0.06)%	0.33%	0.40%	0.51%	0.25%	0.15%	0.20%	0.43%	0.62%	0.67%
Specific PCL as a % of Average loans and acceptances	0.23%	0.12%	0.27%	0.28%	0.35%	0.29%	0.33%	0.40%	0.51%	0.17%	0.32%	0.30%	0.43%	0.62%	0.62%
ACL as a % of total loans and acceptances	0.91%	0.93%	0.95%	1.03%	1.09%	1.18%	1.26%	1.30%	1.36%	0.91%	1.09%	0.95%	1.26%	1.32%	1.34%
ACL as a % of GIL	182.86%	162.19%	136.14%	131.22%	117.77%	113.36%	124.01%	119.27%	107.95%	182.86%	117.77%	136.14%	124.01%	101.14%	98.68%
Allowance for loan losses as a % of GIL	175.25%	155.54%	130.58%	119.05%	106.17%	102.78%	117.78%	113.54%	102.93%	175.25%	106.17%	130.57%	117.78%	96.37%	93.79%
Total net write-offs as % of Average loans and acceptances	0.33%	0.27%	0.47%	0.41%	0.64%	0.28%	0.50%	0.54%	0.55%	0.30%	0.46%	0.45%	0.48%	0.74%	0.56%
Net Impaired Loans [NILs] as a % of related loans and acceptances															
Residential mortgage	0.13%	0.12%	0.16%	0.15%	0.17%	0.15%	0.15%	0.15%	0.16%	0.13%	0.17%	0.16%	0.15%	0.16%	0.23%
Personal loan	0.17%	0.17%	0.18%	0.19%	0.24%	0.25%	0.26%	0.29%	0.30%	0.17%	0.24%	0.18%	0.26%	0.36%	0.38%
Business and government and acceptances	0.61%	0.81%	1.05%	1.09%	1.33%	1.45%	1.39%	1.40%	1.65%	0.61%	1.33%	1.05%	1.39%	1.71%	1.59%
Total	0.29%	0.34%	0.43%	0.45%	0.55%	0.59%	0.58%	0.60%	0.72%	0.29%	0.55%	0.43%	0.58%	0.79%	0.83%
NILs as a % of related loans and acceptances															
Canada	0.18%	0.24%	0.29%	0.31%	0.39%	0.41%	0.44%	0.44%	0.56%	0.18%	0.39%	0.29%	0.44%	0.55%	0.71%
U.S.	0.94%	1.01%	1.21%	1.27%	1.38%	1.39%	0.98%	1.00%	1.15%	0.94%	1.38%	1.21%	0.98%	1.35%	1.60%
Other International	0.85%	0.66%	1.17%	1.11%	1.27%	1.69%	1.95%	2.20%	1.93%	0.85%	1.27%	1.71%	1.95%	2.49%	0.83%
Total	0.29%	0.34%	0.43%	0.45%	0.55%	0.59%	0.58%	0.60%	0.72%	0.29%	0.55%	0.43%	0.58%	0.79%	0.83%

¹Adjustment amounts include: Provident Financial Group Inc. \$6 million in Q1/04; Admiralty Bancorp, Inc. \$8 million in Q1/03; Eagle Bancshares, Inc. \$18 million in Q3/02, and RBC Centura \$157 million in 2001.

²Other adjustments include primarily foreign exchange translations on non-Canadian dollar denominated ACL.

³The Q1/05 ratio is 0.23%, excluding the transfer related to the alignment of the treatment of allowances for credit losses. A \$52 million transfer of the allocated specific allowance to the allocated general allowance during the quarter decreased this ratio by 0.11%.

GOODWILL															
(C\$ MM)	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03	2005 6 months	2004 6 months	2004	2003	2002	2001
Opening Balance	4,428	4,369	4,849	4,986	4,754	4,587	4,735	4,808	5,059	4,369	4,587	4,587	5,004	4,919	648
Net goodwill acquired	20	(9)	9	3	77	143	114	13	13	11	220	232	299	181	4,303
Amortization of goodwill	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(210)
Goodwill impairment	-	-	(130)	-	-	-	-	-	-	-	-	(130)	-	-	(38)
Other adjustments ¹	56	68	(359)	(140)	155	24	(262)	(86)	(264)	124	179	(320)	(716)	(96)	216
Closing Balance	4,504	4,428	4,369	4,849	4,986	4,754	4,587	4,735	4,808	4,504	4,986	4,369	4,587	5,004	4,919

BUSINESS REALIGNMENT CHARGES								
(C\$ MM)	Q2/05				Q1/05			
	Employee- related charges	Premises- related charges	Other charges	Total charges	Employee- related charges	Premises- related charges	Other charges	Total charges
Realignment charges - opening balance	156	11	11	178	166	13	13	192
Adjustments	(5)	2	-	(3)	2	-	-	2
Cash payments	(20)	(2)	(10)	(32)	(13)	(2)	(2)	(17)
Foreign exchange translation	-	-	-	-	1	-	-	1
Liability - closing balance	131	11	1	143	156	11	11	178

SECURITIES MARKET VALUE SURPLUS ²												
(C\$ MM)	Q2/05				Q1/05				Q4/04			
	Book Value	Fair Value	Fair Value of Hedging Derivatives	Fair Value over (under) Book Value	Book Value	Fair Value	Fair Value of Hedging Derivatives	Fair Value over (under) Book Value	Book Value	Fair Value	Fair Value of Hedging Derivatives	Fair Value over (under) Book Value
Government Debt	14,911	15,092	(77)	104	14,762	14,948	(64)	122	14,527	14,650	(63)	60
Mortgage-backed securities	7,859	7,881	-	22	7,025	7,070	-	45	6,038	6,082	-	44
Other Debt	13,980	14,195	(13)	202	14,743	14,985	(10)	232	18,041	18,231	(13)	177
Equity	1,027	1,038	(18)	(7)	982	991	(19)	(10)	1,018	1,022	(19)	(15)
Total	37,777	38,206	(108)	321	37,512	37,994	(93)	389	39,624	39,985	(95)	266

ROE AND RORC RECONCILIATION ¹	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03	2005 6 months	2004 6 months	2004	2003	2002	2001
(C\$ MM)															
Canadian Personal and Commercial															
Net Income	531	603	449	525	503	575	511	488	391	1,134	1,078	2,052	1,844	1,675	1,889
less: Preferred Dividends	(6)	(4)	(4)	(4)	(3)	(3)	(3)	(4)	(3)	(10)	(6)	(14)	(15)	(18)	(17)
Net Income available to Common Shareholders ²	525	599	445	521	500	572	508	484	388	1,124	1,072	2,038	1,829	1,657	1,872
Average risk capital ³	5,700	5,500	5,700	5,450	5,250	5,200	5,400	5,400	5,200	5,600	5,200	5,400	5,350	5,300	5,850
Return on risk capital (RORC) ⁴	37.8%	43.3%	31.2%	37.8%	38.7%	43.9%	37.3%	35.7%	30.4%	40.6%	41.3%	37.7%	34.3%	31.3%	31.9%
ROE															
Add: Average Goodwill and Other Intangibles	2,650	2,600	2,750	3,000	2,700	2,800	2,800	2,800	3,000	2,600	2,800	2,800	2,850	2,750	1,550
Average Allocated Common Equity ³	8,350	8,100	8,450	8,450	7,950	8,000	8,200	8,200	8,200	8,200	8,000	8,200	8,200	8,050	7,400
ROE ⁴	25.9%	29.4%	21.0%	24.4%	25.6%	28.3%	24.6%	23.5%	19.4%	27.6%	27.0%	24.8%	22.3%	20.6%	25.3%
US and International Personal and Business															
Net Income	77	98	(133)	53	40	62	50	100	93	175	102	22	353	316	44
less: Preferred Dividends	(2)	(1)	(2)	(2)	(2)	(2)	(1)	(2)	(2)	(3)	(4)	(8)	(6)	(8)	(4)
Net Income available to Common Shareholders ²	75	97	(135)	51	38	60	49	98	91	172	98	14	347	308	40
Average risk capital ³	2,050	1,900	2,150	2,300	2,450	2,250	1,900	1,900	2,050	2,000	2,350	2,300	1,950	2,050	1,150
Return on risk capital (RORC) ⁴	15.0%	19.8%	(24.7%)	9.0%	6.2%	10.8%	10.1%	20.7%	18.1%	17.4%	8.5%	0.8%	17.6%	15.0%	3.4%
ROE															
Add: Average Goodwill and Other Intangibles	1,350	1,350	1,500	1,650	1,500	1,550	1,550	1,500	1,650	1,300	1,500	1,500	1,600	1,500	700
Average Allocated Common Equity ³	3,400	3,250	3,650	3,950	3,950	3,800	3,450	3,400	3,700	3,300	3,850	3,800	3,550	3,550	1,850
ROE ⁴	9.1%	11.8%	(14.5%)	5.2%	3.9%	6.5%	5.6%	11.4%	10.2%	10.4%	5.2%	0.5%	9.8%	8.7%	2.1%
Global Capital Markets															
Net Income	286	257	208	187	229	177	174	193	134	543	406	801	694	588	493
less: Preferred Dividends	(3)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(5)	(4)	(8)	(8)	(10)	(9)
Net Income available to Common Shareholders ²	283	255	206	185	227	175	172	191	132	538	402	793	686	578	484
Average risk capital ³	3,150	3,200	3,150	3,200	3,050	3,050	3,200	3,200	3,300	3,150	3,050	3,100	3,300	3,500	3,050
Return on risk capital (RORC) ⁴	37.1%	31.7%	26.3%	23.1%	30.4%	22.9%	21.3%	23.6%	16.3%	34.3%	26.6%	25.6%	20.9%	16.5%	15.8%
ROE															
Add: Average Goodwill and Other Intangibles	1,000	1,000	1,000	1,150	1,200	1,000	1,050	1,100	1,150	1,000	1,050	1,100	1,100	1,000	800
Average Allocated Common Equity ³	4,150	4,200	4,150	4,350	4,250	4,050	4,250	4,300	4,450	4,150	4,100	4,200	4,400	4,500	3,850
ROE ⁴	28.2%	24.2%	19.7%	17.1%	21.8%	17.3%	16.0%	17.7%	12.2%	26.1%	19.6%	19.0%	15.6%	12.8%	12.7%
Corporate Support															
Net Income	13	21	(10)	(22)	(12)	(28)	7	(2)	65	34	(40)	(72)	77	123	(119)
less: Preferred Dividends	(1)	(1)	1	(1)	(1)	-	(1)	-	(1)	(2)	(1)	(1)	(2)	(2)	(1)
Net Income available to Common Shareholders ²	12	20	(9)	(23)	(13)	(28)	6	(2)	64	32	(41)	(73)	75	121	(120)
Average risk capital ³	450	550	450	550	450	450	500	500	550	500	450	500	400	600	650
ROE															
Add: Average Unallocated Common Equity ⁵	2,050	1,500	1,200	900	1,550	1,100	1,200	1,100	750	1,850	1,400	1,100	1,000	100	50
Average Common Equity	2,500	2,050	1,650	1,450	2,000	1,550	1,700	1,600	1,300	2,350	1,850	1,600	1,400	700	700
ROE ⁴	1.7%	3.8%	(3.1%)	(6.1%)	(2.4%)	(7.4%)	1.4%	(0.7%)	19.2%	2.7%	(4.6%)	(4.9%)	5.2%	17.0%	(16.2%)
RBC															
Net Income	907	979	514	743	760	786	742	779	683	1,886	1,546	2,803	2,968	2,702	2,307
less: Preferred Dividends	(12)	(8)	(7)	(9)	(8)	(7)	(7)	(8)	(8)	(20)	(15)	(31)	(31)	(38)	(31)
Net Income available to Common Shareholders ²	895	971	507	734	752	779	735	771	675	1,866	1,531	2,772	2,937	2,664	2,276
Average risk capital ³	11,350	11,150	11,450	11,500	11,200	10,950	11,000	11,000	11,100	11,250	11,050	11,300	11,000	11,450	10,700
Return on risk capital (RORC) ⁴	32.4%	34.6%	17.6%	25.4%	27.3%	28.3%	26.5%	27.9%	24.9%	33.5%	27.8%	24.6%	26.5%	23.3%	21.3%
ROE															
Average Common Equity	18,400	17,600	17,900	18,200	18,150	17,400	17,600	17,500	17,650	18,000	17,800	17,800	17,550	16,800	13,800
ROE ⁴	19.9%	21.9%	11.3%	16.1%	16.8%	17.8%	16.5%	17.5%	15.7%	20.9%	17.3%	15.6%	16.7%	15.8%	16.4%

¹ The average risk capital, goodwill and intangible capital, average allocated common equity and average common equity figures shown above and throughout this document represent rounded figures. The ROE and RORC measures shown above and throughout this document are based on actual balances before rounding.

² Segment return calculations are based on segment net income less an allocation of preferred dividends (based on each segment's common equity).

³ Average risk capital includes credit, market (trading and non-trading), insurance, operational, business and fixed assets risk capital. Average allocated common equity includes risk capital plus the net amounts of goodwill and intangibles capital.

⁴ RORC is based on average risk capital only. Segment ROE is based on average common equity. We do not report Return on risk capital for Corporate Support as it is not considered meaningful.

⁵ Unallocated common equity is reported in our Corporate Support segment and included in its calculation of ROE.

U.S. GAAP RECONCILIATION (C\$ MM)															
	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	Q2/03	2005 6 months	2004 6 months	2004	2003	2002	2001
Net income - Canadian GAAP	907	979	514	743	760	786	742	779	683	1,886	1,546	2,803	2,968	2,702	2,307
Differences:															
Net interest income															
Derivatives instruments and hedging activities	12	4	5	2	5	(2)	(6)	(8)	-	16	3	10	(1)	(65)	(20)
Variable interest entities	-	-	(3)	2	(4)	(14)	(14)	(1)	-	-	(18)	(19)	(15)	-	-
Joint ventures	-	-	-	-	-	-	-	(1)	-	-	-	-	(2)	(1)	-
Liabilities and equity	29	28	42	42	40	42	42	30	40	57	82	166	152	163	200
Non-interest income															
Insurance accounting	(138)	(166)	(169)	(160)	(159)	(115)	(128)	(90)	(45)	(304)	(274)	(603)	(311)	(133)	(129)
Derivatives instruments and hedging activities	(7)	4	(34)	23	6	4	69	(12)	(23)	(3)	10	(1)	29	156	18
Reclassification of securities	-	-	-	-	4	3	2	2	-	-	7	7	(12)	-	-
Variable interest entities	-	-	-	(2)	1	1	(2)	3	-	-	2	-	1	-	-
Limited partnerships	(2)	(2)	4	5	(5)	(15)	-	-	-	(4)	(20)	(11)	-	-	-
Joint ventures	(48)	(37)	(39)	(40)	(34)	(33)	(39)	(37)	(37)	(85)	(67)	(146)	(147)	(150)	(142)
Other	(2)	-	(8)	3	(3)	-	7	(2)	1	(2)	(3)	(8)	(13)	(2)	2
Provision for credit losses															
Reclassification of securities	-	-	-	-	(4)	3	3	3	-	-	(1)	(1)	6	-	-
Joint ventures	17	-	-	-	-	-	-	-	-	17	-	-	-	-	-
Insurance policyholder benefits, claims and acquisition expense															
Insurance accounting	144	234	166	145	157	114	126	80	31	378	271	582	270	205	191
Non-interest expense															
Stock appreciation rights	15	-	2	-	(4)	(1)	8	-	7	15	(5)	(3)	16	17	-
Insurance accounting	16	17	10	15	13	9	5	12	14	33	22	47	58	38	-
Joint ventures	29	29	30	31	27	26	30	31	33	58	53	114	122	122	118
Variable interest entities	-	-	(10)	(15)	(10)	-	-	-	-	-	(10)	(35)	-	-	-
Other	-	-	(1)	-	-	-	-	-	-	-	-	(1)	(1)	(1)	(4)
Income taxes and net difference in income taxes due to the above items	(11)	(24)	20	(2)	9	11	(16)	12	11	(35)	20	38	17	(50)	(10)
Non-controlling interest in net income of subsidiaries															
Variable interest entities	-	-	13	15	12	12	13	1	-	-	24	52	14	-	-
Liabilities and equity	(25)	(25)	(38)	(39)	(37)	(38)	(38)	(26)	(26)	(50)	(75)	(152)	(115)	(103)	(96)
Net Income - U.S. GAAP	936	1,041	504	768	774	793	804	776	689	1,977	1,567	2,839	3,036	2,898	2,435
U.S. GAAP:															
Basic earnings per share	\$ 1.43	\$ 1.61	\$ 0.77	\$ 1.17	\$ 1.17	\$ 1.20	\$ 1.20	\$ 1.15	\$ 1.00	\$ 3.04	\$ 2.37	\$ 4.31	\$ 4.47	\$ 4.16	\$ 3.58
Diluted earnings per share	\$ 1.41	\$ 1.58	\$ 0.76	\$ 1.15	\$ 1.16	\$ 1.18	\$ 1.19	\$ 1.14	\$ 0.99	\$ 2.99	\$ 2.34	\$ 4.25	\$ 4.42	\$ 4.12	\$ 3.55