



**ROYAL BANK
OF CANADA**

Supplementary Financial Information (U.S. GAAP)

2nd Quarter 2001

(UNAUDITED)

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NOTE: All numbers that differ from Cdn. GAAP numbers have been shaded.

**INCOME STATEMENT
(\$ MM)**

	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	Q2/99	2001 6 months	2000 6 months	2000	1999	1998	1997
Interest income (taxable equivalent basis)	4,375	4,468	4,337	4,075	3,931	3,794	3,684	3,549	3,389	8,843	7,725	16,137	14,235	14,344	13,103
Interest expense	(2,806)	(2,995)	(2,956)	(2,775)	(2,585)	(2,514)	(2,340)	(2,266)	(2,137)	(5,801)	(5,099)	(10,830)	(9,083)	(9,243)	(8,071)
Net interest income (teb)	1,569	1,473	1,381	1,300	1,346	1,280	1,344	1,283	1,252	3,042	2,626	5,307	5,152	5,101	5,032
Non-interest revenue	1,940	1,987	1,720	1,711	1,717	1,532	1,520	1,357	1,306	3,927	3,249	6,680	5,491	4,997	4,288
Gross revenues (teb)	3,509	3,460	3,101	3,011	3,063	2,812	2,864	2,640	2,558	6,969	5,875	11,987	10,643	10,098	9,320
Provision for credit losses (PCL)	(210)	(248)	(174)	(172)	(172)	(173)	(235)	(175)	(175)	(458)	(345)	(691)	(760)	(575)	(380)
Non-interest expenses	(2,263)	(2,144)	(2,022)	(1,914)	(1,911)	(1,781)	(1,892)	(1,722)	(1,695)	(4,407)	(3,692)	(7,628)	(7,141)	(6,510)	(6,071)
Taxable equivalent adjustment	(6)	(6)	(6)	(7)	(8)	(7)	(8)	(8)	(9)	(12)	(15)	(28)	(35)	(37)	(32)
Income taxes	(377)	(345)	(317)	(353)	(408)	(334)	(248)	(281)	(245)	(722)	(742)	(1,412)	(974)	(1,128)	(1,106)
Non-controlling interest	(29)	(22)	(14)	(2)	(2)	(2)	(2)	(2)	(2)	(51)	(4)	(20)	(8)	(76)	(77)
Net income	624	695	568	563	562	515	479	452	432	1,319	1,077	2,208	1,725	1,772	1,654
Preferred dividends	(33)	(34)	(34)	(34)	(33)	(33)	(41)	(41)	(37)	(67)	(66)	(134)	(157)	(145)	(131)
Net income available to common	591	661	534	529	529	482	438	411	395	1,252	1,011	2,074	1,568	1,627	1,523
Effective tax rate	36.6%	32.5%	35.3%	38.5%	42.0%	39.2%	34.0%	38.2%	36.1%	34.5%	40.7%	38.8%	36.0%	37.9%	39.0%
Effective tax rate (teb)	37.0%	32.9%	35.7%	38.9%	42.4%	39.7%	34.7%	38.9%	36.9%	34.9%	41.2%	39.3%	36.8%	38.7%	39.7%

PROFITABILITY MEASURES

Earnings per share - basic	\$0.96	\$1.09	\$0.89	\$0.87	\$0.87	\$0.79	\$0.70	\$0.65	\$0.63	\$2.05	\$1.66	\$3.42	\$2.50	\$2.64	\$2.46
- diluted	\$0.95	\$1.08	\$0.88	\$0.87	\$0.87	\$0.78	\$0.70	\$0.65	\$0.62	\$2.03	\$1.65	\$3.40	\$2.48	\$2.58	\$2.42
Return on common equity	19.2%	21.9%	19.2%	19.5%	20.3%	18.4%	16.6%	15.6%	15.8%	20.6%	19.4%	19.3%	15.3%	17.6%	18.3%
Return on assets	0.78%	0.89%	0.77%	0.79%	0.82%	0.74%	0.69%	0.68%	0.68%	0.84%	0.78%	0.78%	0.66%	0.68%	0.69%
Return on assets after preferred dividends	0.74%	0.85%	0.72%	0.74%	0.78%	0.69%	0.63%	0.60%	0.62%	0.79%	0.73%	0.73%	0.58%	0.62%	0.64%
Return on risk-adjusted assets	1.59%	1.72%	1.44%	1.45%	1.50%	1.36%	1.27%	1.20%	1.19%	1.66%	1.43%	1.44%	1.14%	1.15%	1.19%

CASH BASIS MEASURES

Net income available to common	591	661	534	529	529	482	438	411	395	1,252	1,011	2,074	1,568	1,627	1,523
After-tax impact of non-cash goodwill	50	31	26	23	21	18	17	17	15	81	39	88	67	66	63
Cash net income available to common	641	692	560	552	550	500	455	428	410	1,333	1,050	2,162	1,635	1,693	1,586
Earnings per share - cash basis ¹ , basic	\$1.04	\$1.14	\$0.93	\$0.92	\$0.90	\$0.82	\$0.73	\$0.68	\$0.66	\$2.18	\$1.72	\$3.57	\$2.61	\$2.74	\$2.57
- cash basis ¹ , diluted	\$1.03	\$1.13	\$0.92	\$0.91	\$0.90	\$0.81	\$0.73	\$0.68	\$0.65	\$2.16	\$1.71	\$3.55	\$2.60	\$2.69	\$2.52
Average common equity	12,639	11,955	11,092	10,806	10,589	10,428	10,466	10,433	10,222	12,252	10,503	10,725	10,268	9,255	8,303
Return on common equity, cash basis ¹	20.8%	23.0%	20.1%	20.3%	21.1%	19.1%	17.3%	16.3%	16.5%	21.9%	20.1%	20.2%	15.9%	18.3%	19.1%

COMMON SHARE INFORMATION

Shares outstanding (000s) - end of period ²	616,516	616,209	602,398	601,628	604,723	608,783	617,768	626,292	627,805	616,516	604,723	602,398	617,768	617,581	616,671
- average (basic) ²	616,365	608,824	602,108	602,494	608,285	612,708	622,471	627,532	627,537	612,532	610,521	606,389	626,158	617,324	617,812
- average (diluted) ²	621,907	614,686	606,710	605,833	611,114	618,111	627,895	633,174	633,855	618,252	612,934	609,865	632,305	633,626	632,052
Market capitalization (\$MM)	26,479	29,701	29,096	23,856	21,135	17,974	19,599	20,433	22,318	26,479	21,135	29,096	19,599	21,955	23,233
Common share price - High ³	\$51.25	\$52.80	\$48.88	\$41.13	\$38.25	\$34.70	\$33.95	\$36.25	\$40.35	\$52.80	\$38.25	\$48.88	\$42.13	\$46.10	\$38.23
Low ³	\$42.42	\$45.10	\$39.17	\$34.40	\$28.38	\$27.25	\$29.65	\$31.40	\$34.23	\$42.42	\$27.25	\$27.25	\$29.65	\$28.75	\$22.00
Close	\$42.95	\$48.20	\$48.30	\$39.65	\$34.95	\$29.53	\$31.73	\$32.63	\$35.55	\$42.95	\$34.95	\$48.30	\$31.73	\$35.55	\$37.68
Dividends per share	\$0.33	\$0.33	\$0.30	\$0.30	\$0.27	\$0.27	\$0.24	\$0.24	\$0.23	\$0.66	\$0.54	\$1.14	\$0.94	\$0.88	\$0.76
Dividend yield ⁴	2.8%	2.7%	2.7%	3.2%	3.2%	3.5%	3.0%	2.8%	2.5%	2.8%	3.3%	3.0%	2.6%	2.4%	2.5%
Dividend payout ratio ⁵	35%	31%	34%	34%	31%	34%	34%	37%	37%	33%	32%	33%	37%	33%	31%
Common dividends paid (\$MM)	204	203	181	180	164	164	149	150	145	407	328	689	588	543	469
Preferred dividends paid (\$MM)	33	34	34	34	33	33	41	41	37	67	66	134	157	145	131
P/E ratio (4-quarters trailing earnings) ⁶	12.4	13.2	12.9	11.7	11.1	11.3	10.3	11.2	15.6	12.6	10.9	11.2	14.4	14.5	12.4
Book value	\$20.82	\$20.26	\$18.75	\$18.14	\$17.71	\$17.19	\$16.89	\$16.76	\$16.51	\$20.82	\$17.71	\$18.75	\$16.89	\$15.78	\$14.40
Market price/book value	206%	238%	258%	219%	197%	172%	188%	195%	215%	206%	197%	258%	188%	225%	262%

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

²During Q1/01, the bank issued 12.3 million common shares under an equity offering for net proceeds of \$553 million. On November 1, 1998 (Q1/99), the bank issued 9.6 million common shares in exchange for virtually all the class B shares issued for the acquisition of Richardson Greenshields on November 1, 1996. The bank repurchased 15.1 million shares between June 1999 and June 2000. The repurchases program expired on June 23, 2000.

³Intraday high and low share prices

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

⁵Common share dividends as a percentage of net income after preferred dividends.

⁶Based on average of high and low share prices, using diluted EPS.

RESULTS BY BUSINESS SEGMENT¹
(\$ MM)

Personal and Commercial Banking

	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	Q2/99
Net interest income (teb)	1,252	1,269	1,252	1,208	1,115	1,130	1,148	1,114	1,078
Non-interest revenue	380	515	408	399	395	364	352	339	326
Gross revenues (teb)	1,632	1,784	1,660	1,607	1,510	1,494	1,500	1,453	1,404
Provision for credit losses	(159)	(227)	(157)	(159)	(164)	(169)	(152)	(139)	(142)
Non-interest expenses	(922)	(962)	(949)	(952)	(885)	(898)	(960)	(930)	(919)
Other ²	(217)	(220)	(232)	(212)	(196)	(183)	(166)	(165)	(147)
Net income	334	375	322	284	265	244	222	219	196
Contribution to total bank net income	53%	54%	57%	51%	47%	48%	47%	48%	45%
Cash net income	338	380	327	287	265	245	223	219	196
Economic Profit	151	104	133	83	86	58	69	57	42
Return on common equity	25.3%	27.5%	23.3%	19.5%	20.8%	18.2%	17.7%	18.8%	17.8%
Efficiency ratio ³	56.5%	53.9%	57.2%	59.2%	58.6%	60.1%	64.0%	64.0%	65.5%
Net interest margin	3.81%	3.77%	3.73%	3.65%	3.54%	3.58%	3.64%	3.59%	3.63%
Average assets	134,700	133,700	133,500	131,700	128,200	125,400	125,100	123,100	121,800
Average loans and bankers' acceptances	130,000	129,500	129,200	127,600	124,400	121,300	121,100	119,300	117,900
Average deposits	105,300	103,700	101,700	99,400	97,000	97,400	96,200	95,300	93,800
Average common equity	5,300	5,200	5,200	5,500	4,900	5,100	4,600	4,300	4,200
Number of employees (FTE)	31,194	31,394	31,610	31,524	31,851	32,877	34,683	34,591	34,410

Insurance

Net interest income (teb)	53	44	23	32	16	13	12	11	12
Non-interest revenue	97	59	44	34	44	41	64	36	39
Gross revenues (teb)	150	103	67	66	60	54	76	47	51
Provision for credit losses	-	-	-	-	-	-	-	-	-
Non-interest expenses	(93)	(76)	(50)	(49)	(39)	(35)	(34)	(31)	(32)
Other ²	(13)	12	8	7	6	8	8	2	2
Net income	44	39	25	24	27	27	50	18	21
Contribution to total bank net income	7%	6%	4%	4%	5%	5%	10%	4%	5%
Cash net income	48	41	25	24	27	27	50	18	21
Economic Profit	17	17	15	15	18	19	43	11	15
Return on common equity	19.4%	22.4%	34.5%	35.1%	40.1%	44.2%	94.4%	35.6%	43.0%
Efficiency ratio ³	62.0%	73.8%	74.6%	74.2%	65.0%	64.8%	44.7%	66.0%	62.7%
Net interest margin	3.29%	3.97%	3.66%	5.30%	3.61%	2.87%	2.80%	3.12%	3.52%
Average assets	6,600	4,400	2,500	2,400	1,800	1,800	1,700	1,400	1,400
Average loans and bankers' acceptances	400	200	-	-	-	-	-	-	-
Average deposits	-	-	-	-	-	-	-	-	-
Average common equity	900	700	300	300	300	200	200	200	200
Number of employees (FTE)	2,497	2,446	1,318	1,314	1,215	1,213	1,154	1,107	1,061

Wealth Management

Net interest income (teb)	97	91	101	93	84	81	75	65	63
Non-interest revenue	742	626	553	521	582	482	451	427	418
Gross revenues (teb)	839	717	654	614	666	563	526	492	481
Provision for credit losses	(3)	1	1	-	-	-	(1)	1	-
Non-interest expenses	(729)	(535)	(500)	(462)	(484)	(400)	(426)	(391)	(373)
Other ²	(40)	(56)	(54)	(59)	(66)	(60)	(21)	(35)	(38)
Net income	67	127	101	93	116	103	78	67	70
Contribution to total bank net income	11%	18%	18%	17%	21%	20%	16%	15%	16%
Cash net income	89	137	108	100	123	106	81	71	72
Economic Profit	17	66	76	68	91	77	65	52	55
Return on common equity	12.2%	42.1%	46.7%	41.6%	52.8%	50.4%	66.3%	53.9%	61.4%
Efficiency ratio ³	86.9%	74.6%	76.5%	75.2%	72.7%	71.0%	81.0%	79.5%	77.5%
Net interest margin	3.29%	4.15%	5.15%	4.62%	4.27%	3.84%	3.27%	2.53%	3.19%
Average assets	12,100	8,700	7,800	8,000	8,000	8,400	9,100	10,200	8,100
Average loans and bankers' acceptances	4,600	3,200	2,700	2,700	2,700	2,500	2,500	2,600	2,200
Average deposits	15,800	14,700	14,600	14,500	14,500	13,900	13,400	14,100	12,200
Average common equity	2,000	1,200	800	900	900	800	500	500	500
Number of employees (FTE)	10,866	10,649	7,553	7,399	7,119	6,684	6,764	6,874	6,667

	2001 6 months	2000 6 months	2000	1999	1998	1997
Net interest income (teb)	2,521	2,245	4,705	4,410	4,156	3,953
Non-interest revenue	895	759	1,566	1,375	1,232	1,272
Gross revenues (teb)	3,416	3,004	6,271	5,785	5,388	5,225
Provision for credit losses	(386)	(333)	(649)	(575)	(305)	(226)
Non-interest expenses	(1,884)	(1,783)	(3,684)	(3,765)	(3,457)	(3,360)
Other ²	(437)	(379)	(823)	(618)	(696)	(686)
Net income	709	509	1,115	827	930	953
Contribution to total bank net income	54%	47%	50%	48%	52%	58%
Cash net income	718	510	1,124	829	930	953
Economic Profit	255	144	360	215	334	355
Return on common equity	26.4%	19.5%	20.5%	17.8%	24.7%	26.4%
Efficiency ratio ³	55.2%	59.4%	58.7%	65.1%	64.2%	64.3%
Net interest margin	3.79%	3.56%	3.63%	3.60%	3.76%	3.97%
Average assets	134,200	126,800	129,700	122,500	110,600	99,600
Average loans and bankers' acceptances	129,700	122,900	125,700	118,500	106,400	96,600
Average deposits	104,500	97,200	98,900	94,600	83,200	86,100
Average common equity	5,200	5,000	5,100	4,300	-	-
Number of employees (FTE)	31,194	31,851	31,610	34,683	34,571	32,562
Net interest income (teb)	97	29	84	47	36	19
Non-interest revenue	156	85	163	174	104	87
Gross revenues (teb)	253	114	247	221	140	106
Provision for credit losses	-	-	-	-	-	-
Non-interest expenses	(169)	(74)	(173)	(133)	(106)	(53)
Other ²	(1)	14	29	20	11	-
Net income	83	54	103	108	45	53
Contribution to total bank net income	6%	5%	5%	6%	3%	3%
Cash net income	89	54	103	108	47	55
Economic Profit	34	37	67	82	27	41
Return on common equity	20.7%	42.1%	38.6%	56.0%	32.4%	56.7%
Efficiency ratio ³	66.8%	64.9%	70.0%	60.2%	75.7%	50.0%
Net interest margin	3.56%	3.24%	3.82%	3.36%	4.50%	3.80%
Average assets	5,500	1,800	2,200	1,400	800	500
Average loans and bankers' acceptances	300	-	-	-	-	-
Average deposits	-	-	-	-	-	-
Average common equity	800	200	300	200	-	-
Number of employees (FTE)	2,497	1,215	1,318	1,154	1,014	528
Net interest income (teb)	188	165	359	267	336	336
Non-interest revenue	1,368	1,064	2,138	1,684	1,570	1,708
Gross revenues (teb)	1,556	1,229	2,497	1,951	1,906	2,044
Provision for credit losses	(2)	-	1	-	(1)	(6)
Non-interest expenses	(1,264)	(884)	(1,846)	(1,556)	(1,490)	(1,555)
Other ²	(96)	(126)	(239)	(123)	(165)	(221)
Net income	194	219	413	272	250	262
Contribution to total bank net income	15%	20%	19%	16%	14%	16%
Cash net income	226	229	437	284	331	272
Economic Profit	83	168	312	215	294	185
Return on common equity	23.3%	51.6%	47.8%	57.7%	63.0%	52.6%
Efficiency ratio ³	81.2%	71.9%	73.9%	79.8%	78.2%	76.1%
Net interest margin	3.65%	4.05%	4.49%	3.00%	2.87%	2.73%
Average assets	10,400	8,200	8,000	8,900	11,700	12,300
Average loans and bankers' acceptances	3,900	2,600	2,600	2,500	5,800	6,500
Average deposits	15,200	14,200	14,400	13,100	16,700	17,000
Average common equity	1,600	800	800	500	-	-
Number of employees (FTE)	10,866	7,119	7,553	6,764	7,327	8,283

¹P&CB results have been restated in Q1/01 to reflect the removal of the Insurance operations now shown as a separate segment.

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

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

**RESULTS BY BUSINESS SEGMENT
(\$ MM)**

	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	Q2/99	2001 6 months	2000 6 months	2000	1999	1998	1997
Corporate and Investment Banking															
Net interest income (teb)	133	11	(21)	(46)	87	23	99	103	97	144	110	43	402	530	721
Non-interest revenue	569	712	591	635	566	495	420	413	381	1,281	1,061	2,287	1,588	1,150	1,097
Gross revenues (teb)	702	723	570	589	653	518	519	516	478	1,425	1,171	2,330	1,990	1,680	1,818
Provision for credit losses	(53)	(27)	(22)	(35)	(16)	(18)	(105)	(53)	(32)	(80)	(34)	(91)	(223)	(206)	(142)
Non-interest expenses	(462)	(452)	(375)	(369)	(400)	(312)	(314)	(325)	(288)	(914)	(712)	(1,456)	(1,305)	(1,048)	(1,032)
Other ¹	(71)	(97)	(61)	(64)	(88)	(68)	(42)	(40)	(68)	(168)	(156)	(281)	(161)	(205)	(297)
Net income	116	147	112	121	149	120	58	98	90	263	269	502	301	221	347
Contribution to total bank net income	19%	21%	20%	22%	26%	23%	12%	22%	21%	20%	25%	23%	18%	12%	21%
Cash net income	128	153	119	127	155	126	64	104	96	281	281	527	326	117	378
Economic Profit	12	47	32	38	77	47	30	37	30	59	124	194	135	(154)	59
Return on common equity	13.5%	18.9%	17.6%	18.5%	26.9%	21.1%	11.7%	20.6%	19.1%	16.1%	24.0%	20.8%	15.3%	14.5%	18.6%
Efficiency ratio ²	65.8%	62.5%	65.8%	62.6%	61.3%	60.2%	60.5%	63.0%	60.3%	64.1%	60.8%	62.5%	65.6%	62.4%	56.8%
Net interest margin	0.34%	0.03%	(0.06%)	(0.14%)	0.27%	0.07%	0.31%	0.32%	0.33%	0.19%	0.17%	0.03%	0.32%	0.42%	0.66%
Average assets	161,300	150,600	137,600	130,700	130,100	129,000	128,300	128,200	121,400	155,900	129,500	131,900	127,300	125,000	109,900
Average loans and bankers' acceptances	30,600	32,600	31,800	31,700	31,200	31,000	31,900	34,200	34,500	31,700	31,100	31,400	34,800	40,600	38,900
Average deposits	75,500	72,200	65,900	61,300	58,200	62,200	61,900	58,900	60,600	73,800	60,200	61,900	60,700	67,700	61,900
Average common equity	3,300	2,900	2,400	2,400	2,200	2,100	1,700	1,800	1,800	3,100	2,100	2,300	1,800		
Number of employees (FTE)	2,923	3,188	2,541	2,514	2,512	2,597	2,651	2,738	2,846	2,923	2,512	2,541	2,651	2,919	3,348
Transaction Processing															
Net interest income (teb)	35	40	38	40	36	46	43	41	39	75	82	160	168	202	
Non-interest revenue	140	135	135	136	123	120	120	114	113	275	243	514	459	450	
Gross revenues (teb)	175	175	173	176	159	166	163	155	152	350	325	674	627	652	
Provision for credit losses	1	1	4	17	-	-	2	2	(5)	2	-	21	(6)	(178)	
Non-interest expenses	(114)	(114)	(126)	(119)	(108)	(106)	(115)	(107)	(105)	(228)	(214)	(459)	(436)	(429)	
Other ¹	(25)	(25)	(22)	(32)	(22)	(26)	(21)	(21)	(18)	(50)	(48)	(102)	(78)	(17)	
Net income	37	37	29	42	29	34	29	29	24	74	63	134	107	28	
Contribution to total bank net income	6%	5%	5%	7%	5%	7%	6%	6%	6%	5%	6%	6%	6%	2%	
Cash net income	39	39	31	44	31	36	31	31	26	78	67	142	115	36	
Economic Profit	22	21	16	29	16	20	18	18	12	43	36	81	60	(39)	
Return on equity	31.4%	29.5%	28.2%	43.2%	28.1%	30.0%	31.3%	31.7%	24.3%	30.4%	29.1%	32.2%	27.7%	5.0%	
Efficiency ratio ²	65.1%	65.1%	72.8%	67.6%	67.9%	63.9%	70.6%	69.0%	69.1%	65.1%	65.8%	68.1%	69.5%	65.8%	
Net interest margin	6.24%	7.21%	8.40%	10.61%	8.61%	11.44%	11.37%	10.17%	8.89%	6.87%	10.30%	10.00%	9.33%	6.31%	
Average assets	2,300	2,200	1,800	1,500	1,700	1,600	1,500	1,600	1,800	2,200	1,600	1,600	1,800	3,200	
Average loans and bankers' acceptances	1,900	1,800	1,300	1,200	1,300	1,200	1,000	1,100	1,700	1,800	1,200	1,200	1,400	2,800	
Average deposits	7,400	7,500	7,500	7,600	7,800	7,500	7,200	6,800	6,600	7,500	7,700	7,600	6,900	6,700	
Average common equity	500	500	400	400	400	400	400	300	400	500	400	400	400		
Number of employees (FTE)	2,105	2,092	2,061	1,965	1,898	1,917	1,980	2,003	2,012	2,105	1,898	2,061	1,980	1,873	
Other															
Net interest income (teb)	(1)	18	(12)	(27)	8	(13)	(33)	(51)	(37)	17	(5)	(44)	(142)	(159)	3
Non-interest revenue	12	(60)	(11)	(14)	7	30	113	28	29	(48)	37	12	211	491	124
Gross revenues (teb)	11	(42)	(23)	(41)	15	17	80	(23)	(8)	(31)	32	(32)	69	332	127
Provision for credit losses	4	4	-	5	8	14	21	14	4	8	22	27	44	115	(6)
Non-interest expenses	57	(5)	(22)	37	5	(30)	(43)	62	22	52	(25)	(10)	54	20	(71)
Other ¹	(46)	13	24	(2)	(52)	(14)	(16)	(32)	13	(33)	(66)	(44)	(57)	(169)	(11)
Net income	26	(30)	(21)	(1)	(24)	(13)	42	21	31	(4)	(37)	(59)	110	298	39
Contribution to total bank net income	4%	(4%)	(4%)	(1%)	(4%)	(3%)	9%	5%	7%	0%	(3%)	(3%)	6%	17%	2%
Cash net income	32	(24)	(16)	4	(18)	(7)	47	26	36	8	(25)	(37)	130	317	59
Economic Profit	7	(80)	(87)	(46)	(90)	(74)	(125)	(91)	(80)	(73)	(164)	(297)	(367)	(1)	(258)
Return on common equity	28.2%	(3.9%)	(3.1%)	(1.6%)	(5.8%)	(3.6%)	3.8%	1.2%	2.7%	6.3%	(4.8%)	(3.7%)	2.2%	8.1%	0.6%
Net interest margin	(0.04%)	0.76%	(0.43%)	(0.99%)	0.29%	(0.51%)	(1.42%)	(2.30%)	(2.11%)	0.36%	(0.09%)	(0.41%)	(1.75%)	(1.56%)	0.02%
Average assets	9,900	9,400	11,200	10,800	11,100	10,200	9,200	8,800	7,200	9,800	10,700	10,700	8,100	10,200	17,500
Average loans and bankers' acceptances	1,100	600	(100)	(900)	(1,000)	(1,900)	(1,600)	(1,600)	(1,400)	800	(1,500)	(900)	(1,600)	(600)	300
Average deposits	12,000	12,100	14,700	14,700	13,100	11,000	10,600	10,500	8,900	12,100	11,900	13,300	9,500	4,400	1,200
Average common equity	600	1,500	2,000	1,300	1,900	1,900	3,100	3,300	3,100	1,100	1,900	1,800	3,200		
Number of employees (FTE)	4,061	4,094	4,149	4,168	4,235	4,336	4,659	4,933	4,749	4,061	4,235	4,149	4,659	4,072	4,095

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

²Non-interest expenses as a % of gross revenues.

**RESULTS BY BUSINESS SEGMENT
(\$ MM)**

Total
Net interest income (teb)
Non-interest revenue
Gross revenues (teb)
Provision for credit losses
Non-interest expenses
Other ¹
Net income
Cash net income
Economic Profit
Return on common equity
Efficiency ratio ²
Net interest margin
Average assets
Average loans and bankers' acceptances
Average deposits
Average common equity
Number of Employees (FTE) - Canada
- US
- Other
- Total

Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	Q2/99
1,569	1,473	1,381	1,300	1,346	1,280	1,344	1,283	1,252
1,940	1,987	1,720	1,711	1,717	1,532	1,520	1,357	1,306
3,509	3,460	3,101	3,011	3,063	2,812	2,864	2,640	2,558
(210)	(248)	(174)	(172)	(172)	(173)	(235)	(175)	(175)
(2,263)	(2,144)	(2,022)	(1,914)	(1,911)	(1,781)	(1,892)	(1,722)	(1,695)
(412)	(373)	(337)	(362)	(418)	(343)	(258)	(291)	(256)
624	695	568	563	562	515	479	452	432
674	726	594	586	583	533	496	469	447
226	175	185	187	198	147	100	84	74
19.2%	21.9%	19.2%	19.5%	20.3%	18.4%	16.6%	15.6%	15.8%
64.5%	62.0%	65.2%	63.6%	62.4%	63.3%	66.1%	65.2%	66.3%
1.97%	1.89%	1.87%	1.81%	1.95%	1.84%	1.94%	1.86%	1.96%
326,900	309,000	294,400	285,100	280,900	276,400	274,900	273,300	261,700
168,600	167,900	164,900	162,300	158,600	154,100	154,900	155,600	154,900
216,000	210,200	204,400	197,500	190,600	192,000	189,300	185,600	182,100
12,600	12,000	11,100	10,800	10,600	10,500	10,500	10,400	10,200
43,813	43,949	44,256	44,151	44,076	45,867	48,270	48,635	48,078
6,466	6,575	1,650	1,565	1,532	770	754	657	691
3,367	3,339	3,326	3,168	3,222	2,987	2,867	2,954	2,976
53,646	53,863	49,232	48,884	48,830	49,624	51,891	52,246	51,745

2001 6 months	2000 6 months	2000	1999	1998	1997
3,042	2,626	5,307	5,152	5,101	5,032
3,927	3,249	6,680	5,491	4,997	4,288
6,969	5,875	11,987	10,643	10,098	9,320
(458)	(345)	(691)	(760)	(575)	(380)
(4,407)	(3,692)	(7,628)	(7,141)	(6,510)	(6,071)
(785)	(761)	(1,460)	(1,017)	(1,241)	(1,215)
1,319	1,077	2,208	1,725	1,772	1,654
1,400	1,116	2,296	1,792	1,838	1,717
401	345	717	340	461	382
20.6%	19.4%	19.3%	15.3%	17.6%	18.3%
63.2%	62.8%	63.6%	67.1%	64.5%	65.1%
1.93%	1.91%	1.87%	1.91%	1.95%	2.10%
318,000	278,600	284,100	270,000	261,500	239,800
168,200	156,300	160,000	155,600	155,000	142,300
213,100	191,200	196,100	184,800	178,700	166,200
12,300	10,400	10,700	10,300		
43,813	44,076	44,256	48,270	48,212	45,471
6,466	1,532	1,650	754	633	572
3,367	3,222	3,326	2,867	2,931	2,773
53,646	48,830	49,232	51,891	51,776	48,816

**RESULTS BY BUSINESS SEGMENT - EXCLUDING
SPECIAL ITEMS (\$ MM)**
Personal and Commercial Banking - Excluding Special Items

Net interest income (teb)
Non-interest revenue
Gross revenues (teb)
Provision for credit losses
Non-interest expenses
Other ¹
Net income
Contribution to total bank net income
Cash net income
Economic Profit
Return on common equity
Efficiency ratio ²
Net interest margin
Average assets
Average loans and bankers' acceptances
Average deposits
Average common equity
Number of Employees (FTE)

1,252	1,269	1,252	1,208	1,115	1,130	1,148	1,114	1,078
380	419	408	399	395	364	352	339	326
1,632	1,688	1,660	1,607	1,510	1,494	1,500	1,453	1,404
(159)	(227)	(157)	(159)	(164)	(169)	(117)	(139)	(142)
(922)	(962)	(949)	(952)	(885)	(898)	(960)	(930)	(919)
(217)	(207)	(232)	(212)	(196)	(183)	(181)	(165)	(147)
334	292	322	284	265	244	242	219	196
53%	50%	57%	51%	47%	48%	51%	47%	45%
338	297	327	287	265	245	243	219	196
151	104	133	83	86	58	69	57	42
25.3%	21.2%	23.3%	19.5%	20.8%	18.2%	19.4%	18.8%	17.8%
56.5%	57.0%	57.2%	59.2%	58.6%	60.1%	64.0%	64.0%	65.5%
3.81%	3.77%	3.73%	3.65%	3.54%	3.58%	3.64%	3.59%	3.63%
134,700	133,700	133,500	131,700	128,200	125,400	125,100	123,100	121,800
130,000	129,500	129,200	127,600	124,400	121,300	121,100	119,300	117,900
105,300	103,700	101,700	99,400	97,000	97,400	96,200	95,300	93,800
5,300	5,200	5,200	5,500	4,900	5,100	4,600	4,300	4,200
31,194	31,394	31,611	31,524	31,851	32,877	34,683	34,591	34,410

2,521	2,245	4,705	4,410	4,156	3,953
799	759	1,566	1,347	1,232	1,272
3,320	3,004	6,271	5,757	5,388	5,225
(386)	(333)	(649)	(540)	(255)	(226)
(1,884)	(1,783)	(3,684)	(3,715)	(3,395)	(3,360)
(424)	(379)	(823)	(642)	(743)	(686)
626	509	1,115	860	995	953
52%	47%	50%	47%	56%	58%
635	510	1,124	862	995	953
255	144	360	215	334	355
23.2%	19.5%	20.5%	18.5%	26.4%	26.4%
56.7%	59.4%	58.7%	64.5%	63.0%	64.3%
3.79%	3.56%	3.63%	3.60%	3.76%	3.97%
134,200	126,800	129,700	122,500	110,600	99,600
129,700	122,900	125,700	118,500	106,400	96,600
104,500	97,200	98,900	94,600	83,200	86,100
5,200	5,000	5,100	4,300		
0	31,851	31,611	34,683	34,217	32,562

Insurance - Excluding Special Items

Net interest income (teb)
Non-interest revenue
Gross revenues (teb)
Provision for credit losses
Non-interest expenses
Other ¹
Net income
Contribution to total bank net income
Cash net income
Economic Profit
Return on common equity
Efficiency ratio ²
Net interest margin
Average assets
Average loans and bankers' acceptances
Average deposits
Average common equity
Number of Employees (FTE)

53	44	23	32	16	13	12	11	12
97	59	44	34	44	41	64	36	39
150	103	67	66	60	54	76	47	51
-	-	-	-	-	-	-	-	-
(93)	(76)	(50)	(49)	(39)	(35)	(34)	(31)	(32)
(13)	12	8	7	6	8	8	2	2
44	39	25	24	27	27	50	18	21
7%	7%	4%	4%	5%	5%	10%	4%	5%
48	41	25	24	27	27	50	18	21
17	17	15	15	18	19	43	11	15
19.4%	22.4%	34.5%	35.1%	40.1%	44.2%	94.4%	35.6%	43.0%
62.0%	73.8%	74.6%	74.2%	65.0%	64.8%	44.7%	66.0%	62.7%
3.29%	3.97%	3.66%	5.30%	3.61%	2.87%	2.80%	3.12%	3.52%
6,600	4,400	2,500	2,400	1,800	1,800	1,700	1,400	1,400
400	200	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
900	700	300	300	300	200	200	200	200
2,497	2,446	1,318	1,314	1,215	1,213	1,154	1,107	1,061

97	29	84	47	36	19
156	85	163	174	104	87
253	114	247	221	140	106
-	-	-	-	-	-
(169)	(74)	(173)	(133)	(106)	(53)
(1)	14	29	20	11	-
83	54	103	108	45	53
7%	5%	5%	6%	2%	3%
89	54	103	108	47	55
34	37	67	82	27	41
20.7%	42.1%	38.6%	56.0%	32.4%	56.7%
66.8%	64.9%	70.0%	60.2%	75.7%	50.0%
3.56%	3.24%	3.82%	3.36%	4.50%	3.80%
5,500	1,800	2,200	1,400	800	500
300	-	-	-	-	-
-	-	-	-	-	-
800	200	300	200		
0	1,215	1,318	1,154	1,014	528

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

²Non-interest expenses as a % of gross revenues.

RESULTS BY BUSINESS SEGMENT - EXCLUDING SPECIAL ITEMS (\$ MM)
Wealth Management - Excluding Special Items

	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	Q2/99
Net interest income (teb)	97	91	101	93	84	81	75	65	63
Non-interest revenue	742	590	553	521	582	482	451	427	418
Gross revenues (teb)	839	681	654	614	666	563	526	492	481
Provision for credit losses	(3)	1	1	-	-	-	(1)	1	-
Non-interest expenses	(729)	(535)	(500)	(462)	(484)	(400)	(426)	(391)	(373)
Other ¹	(40)	(48)	(54)	(59)	(66)	(60)	(21)	(35)	(38)
Net income	67	99	101	93	116	103	78	67	70
Contribution to total bank net income	11%	17%	18%	17%	21%	20%	16%	15%	16%
Cash net income	89	109	108	100	123	106	81	71	72
Economic Profit	17	66	76	68	91	77	65	52	55
Return on common equity	12.2%	32.5%	46.7%	41.6%	52.8%	50.4%	66.3%	53.9%	61.4%
Efficiency ratio ²	86.9%	78.6%	76.5%	75.2%	72.7%	71.0%	81.0%	79.5%	77.5%
Net interest margin	3.29%	4.15%	5.15%	4.62%	4.27%	3.84%	3.27%	2.53%	3.19%
Average assets	12,100	8,700	7,800	8,000	8,000	8,400	9,100	10,200	8,100
Average loans and bankers' acceptances	4,600	3,200	2,700	2,700	2,700	2,500	2,500	2,600	2,200
Average deposits	15,800	14,700	14,600	14,500	14,500	13,900	13,400	14,100	12,200
Average common equity	2,000	1,200	800	900	900	800	500	500	500
Number of Employees (FTE)	10,866	10,649	7,553	7,399	7,119	6,684	6,764	6,874	6,667

Corporate and Investment Banking - Excluding Special Items

Net interest income (teb)	133	11	(21)	(46)	87	23	99	103	97
Non-interest revenue	569	712	591	635	566	495	420	413	381
Gross revenues (teb)	702	723	570	589	653	518	519	516	478
Provision for credit losses	(53)	(27)	(22)	(35)	(16)	(18)	(50)	(53)	(32)
Non-interest expenses	(462)	(452)	(375)	(369)	(400)	(312)	(314)	(325)	(288)
Other ¹	(71)	(97)	(61)	(64)	(88)	(68)	(66)	(40)	(68)
Net income	116	147	112	121	149	120	89	98	90
Contribution to total bank net income	19%	25%	20%	22%	26%	23%	19%	21%	21%
Cash net income	128	153	119	127	155	126	95	104	96
Economic Profit	12	47	32	38	77	47	30	37	30
Return on common equity	13.5%	18.9%	17.6%	18.5%	26.9%	21.1%	18.8%	20.6%	19.1%
Efficiency ratio ²	65.8%	62.5%	65.8%	62.6%	61.3%	60.2%	60.5%	63.0%	60.3%
Net interest margin	0.34%	0.03%	(0.06%)	(0.14%)	0.27%	0.07%	0.31%	0.32%	0.33%
Average assets	161,300	150,600	137,600	130,700	130,100	129,000	128,300	128,200	121,400
Average loans and bankers' acceptances	30,600	32,600	31,800	31,700	31,200	31,000	31,900	34,200	34,500
Average deposits	75,500	72,200	65,900	61,300	58,200	62,200	61,900	58,900	60,600
Average common equity	3,300	2,900	2,400	2,400	2,200	2,100	1,700	1,800	1,800
Number of Employees (FTE)	2,923	3,188	2,541	2,514	2,512	2,597	2,651	2,738	2,846

Transaction Processing - Excluding Special Items

Net interest income (teb)	35	40	38	40	36	46	43	41	39
Non-interest revenue	140	135	135	136	123	120	120	114	113
Gross revenues (teb)	175	175	173	176	159	166	163	155	152
Provision for credit losses	1	1	4	17	-	-	2	2	(5)
Non-interest expenses	(114)	(114)	(126)	(119)	(108)	(106)	(115)	(107)	(105)
Other ¹	(25)	(25)	(22)	(32)	(22)	(26)	(21)	(21)	(18)
Net income	37	37	29	42	29	34	29	29	24
Contribution to total bank net income	6%	6%	5%	7%	5%	7%	6%	6%	6%
Cash net income	39	39	31	44	31	36	31	31	26
Economic Profit	22	21	16	29	16	20	18	18	12
Return on equity	31.4%	29.5%	28.2%	43.2%	28.1%	30.0%	31.3%	31.7%	24.3%
Efficiency Ratio ²	65.1%	65.1%	72.8%	67.6%	67.9%	63.9%	70.6%	69.0%	69.1%
Net interest margin	6.24%	7.21%	8.40%	10.61%	8.61%	11.44%	11.37%	10.17%	8.89%
Average assets	2,300	2,200	1,800	1,500	1,700	1,600	1,500	1,600	1,800
Average loans and bankers' acceptances	1,900	1,800	1,300	1,200	1,300	1,200	1,000	1,100	1,700
Average deposits	7,400	7,500	7,500	7,600	7,800	7,500	7,200	6,800	6,600
Average common equity	500	500	400	400	400	400	400	300	400
Number of Employees (FTE)	2,105	2,092	2,061	1,965	1,898	1,917	1,980	2,003	2,012

	2001 6 months	2000 6 months	2000	1999	1998	1997
Net interest income (teb)	188	165	359	267	336	336
Non-interest revenue	1,332	1,064	2,138	1,684	1,570	1,708
Gross revenues (teb)	1,520	1,229	2,497	1,951	1,906	2,044
Provision for credit losses	(2)	-	1	-	(1)	(6)
Non-interest expenses	(1,264)	(884)	(1,846)	(1,556)	(1,490)	(1,555)
Other ¹	(88)	(126)	(239)	(123)	(165)	(221)
Net income	166	219	413	272	250	262
Contribution to total bank net income	13%	20%	19%	15%	14%	16%
Cash net income	198	229	437	284	331	272
Economic Profit	83	168	312	215	294	185
Return on common equity	19.7%	51.6%	47.8%	57.7%	63.0%	52.6%
Efficiency ratio ²	83.2%	71.9%	73.9%	79.8%	78.2%	76.1%
Net interest margin	3.65%	4.05%	4.49%	3.00%	2.87%	2.73%
Average assets	10,400	8,200	8,000	8,900	11,700	12,300
Average loans and bankers' acceptances	3,900	2,600	2,600	2,500	5,800	6,500
Average deposits	15,200	14,200	14,400	13,100	16,700	17,000
Average common equity	1,600	800	800	500		
Number of Employees (FTE)	10,866	7,119	7,553	6,764	7,327	8,283
Net interest income (teb)	144	110	43	402	530	721
Non-interest revenue	1,281	1,061	2,287	1,588	1,158	1,097
Gross revenues (teb)	1,425	1,171	2,330	1,990	1,688	1,818
Provision for credit losses	(80)	(34)	(91)	(168)	(106)	(142)
Non-interest expenses	(914)	(712)	(1,456)	(1,222)	(1,025)	(1,032)
Other ¹	(168)	(156)	(281)	(221)	(258)	(297)
Net income	263	269	502	379	299	347
Contribution to total bank net income	22%	25%	23%	21%	17%	21%
Cash net income	281	281	527	404	255	378
Economic Profit	59	124	194	135	(154)	59
Return on common equity	16.1%	24.0%	20.8%	19.7%	17.9%	18.6%
Efficiency ratio ²	64.1%	60.8%	62.5%	61.4%	60.7%	56.8%
Net interest margin	0.19%	0.17%	0.03%	0.32%	0.42%	0.66%
Average assets	155,900	129,500	131,900	127,300	125,000	109,900
Average loans and bankers' acceptances	31,700	31,100	31,400	34,800	40,600	38,900
Average deposits	73,800	60,200	61,900	60,700	67,700	61,900
Average common equity	3,100	2,100	2,300	1,800		
Number of Employees (FTE)	2,923	2,512	2,541	2,651	2,919	3,348
Net interest income (teb)	75	82	160	168	202	
Non-interest revenue	275	243	514	459	450	
Gross revenues (teb)	350	325	674	627	652	
Provision for credit losses	2	-	21	(6)	(178)	
Non-interest expenses	(228)	(214)	(459)	(436)	(429)	
Other ¹	(50)	(48)	(102)	(78)	(17)	
Net income	74	63	134	107	28	
Contribution to total bank net income	6%	6%	6%	6%	1%	
Cash net income	78	67	142	115	36	
Economic Profit	43	36	81	60	(39)	
Return on equity	30.4%	29.1%	32.2%	27.7%	5.0%	
Efficiency Ratio ²	65.1%	65.8%	68.1%	69.5%	65.8%	
Net interest margin	6.87%	10.30%	10.00%	9.33%	6.31%	
Average assets	2,200	1,600	1,600	1,800	3,200	
Average loans and bankers' acceptances	1,800	1,200	1,200	1,400	2,800	
Average deposits	7,500	7,700	7,600	6,900	6,700	
Average common equity	500	400	400	400		
Number of Employees (FTE)	2,105	1,898	2,061	1,980	1,873	

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

²Non-interest expenses as a % of gross revenues.

RESULTS BY BUSINESS SEGMENT - EXCLUDING SPECIAL ITEMS (\$ MM)
Other - Excluding Special Items

	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q3/99	Q2/99
Net interest income (teb)	(1)	18	(12)	(27)	8	(13)	(51)	(37)
Non-interest revenue	12	(60)	(11)	(14)	7	30	46	29
Gross revenues (teb)	11	(42)	(23)	(41)	15	17	(5)	(8)
Provision for credit losses	4	4	-	5	8	14	14	4
Non-interest expenses	57	(5)	(22)	37	5	(30)	62	22
Other ¹	(46)	13	24	(2)	(52)	(14)	(40)	13
Net income	26	(30)	(21)	(1)	(24)	(13)	31	31
Contribution to total bank net income	4%	(5%)	(4%)	(1%)	(4%)	(3%)	7%	7%
Cash net income	32	(24)	(16)	4	(18)	(7)	36	36
Economic Profit	7	(80)	(87)	(46)	(90)	(74)	(91)	(80)
Return on common equity	28.2%	(3.9%)	(3.1%)	(1.6%)	(5.8%)	(3.6%)	2.4%	2.7%
Net interest margin	(0.04%)	0.76%	(0.43%)	(0.99%)	0.29%	(0.51%)	(2.30%)	(2.11%)
Average assets	9,900	9,400	11,200	10,800	11,100	10,200	8,800	7,200
Average loans and bankers' acceptances	1,100	600	(100)	(900)	(1,000)	(1,900)	(1,600)	(1,400)
Average deposits	12,000	12,100	14,700	14,700	13,100	11,000	10,500	8,900
Average common equity	600	1,500	2,000	1,300	1,900	1,900	3,300	3,100
Number of Employees (FTE)	4,061	4,094	4,149	4,168	4,235	4,336	4,933	4,749

Total - Excluding Special Items

Net interest income (teb)	1,569	1,473	1,381	1,300	1,346	1,280	1,283	1,252
Non-interest revenue	1,940	1,855	1,720	1,711	1,717	1,532	1,375	1,306
Gross revenues (teb)	3,509	3,328	3,101	3,011	3,063	2,812	2,658	2,558
Provision for credit losses	(210)	(248)	(174)	(172)	(172)	(173)	(175)	(175)
Non-interest expenses	(2,263)	(2,144)	(2,022)	(1,914)	(1,911)	(1,781)	(1,722)	(1,695)
Other ¹	(412)	(352)	(337)	(362)	(418)	(343)	(299)	(256)
Net income	624	584	568	563	562	515	462	432
Cash net income	674	615	594	586	583	533	479	447
Economic Profit	226	175	185	187	198	147	84	74
Return on common equity	19.2%	18.3%	19.2%	19.5%	20.3%	18.4%	16.1%	15.8%
Efficiency ratio ²	64.5%	64.4%	65.2%	63.6%	62.4%	63.3%	64.8%	66.3%
Net interest margin	1.97%	1.89%	1.87%	1.81%	1.95%	1.84%	1.86%	1.96%
Average assets	326,900	309,000	294,400	285,100	280,900	276,400	273,300	261,700
Average loans and bankers' acceptances	168,600	167,900	164,900	162,300	158,600	154,100	155,600	154,900
Average deposits	216,000	210,200	204,400	197,500	190,600	192,000	185,600	182,100
Average common equity	12,600	12,000	11,100	10,800	10,600	10,500	10,400	10,200
Number of Employees (FTE) - Canada	43,813	43,949	44,256	44,151	44,076	45,867	48,635	48,078
- US	6,466	6,575	1,650	1,565	1,532	770	657	691
- Other	3,367	3,339	3,326	3,168	3,222	2,987	2,954	2,976
- Total	53,646	53,863	49,232	48,884	48,830	49,624	52,246	51,745

	2001	2000	2000	1999	1998	1997
	6 months	6 months				
Net interest income (teb)	17	(5)	(44)	(142)	(159)	3
Non-interest revenue	(48)	37	12	134	236	124
Gross revenues (teb)	(31)	32	(32)	(8)	77	127
Provision for credit losses	8	22	27	44	115	(6)
Non-interest expenses	52	(25)	(10)	91	51	(71)
Other ¹	(33)	(66)	(44)	(40)	(71)	(11)
Net income	(4)	(37)	(59)	87	172	39
Contribution to total bank net income	0%	(3%)	(3%)	5%	10%	2%
Cash net income	8	(25)	(37)	107	191	59
Economic Profit	(73)	(164)	(297)	(367)	(1)	(258)
Return on common equity	6.5%	(4.8%)	(3.7%)	1.5%	6.1%	0.6%
Net interest margin	0.36%	(0.09%)	(0.41%)	(1.75%)	(1.56%)	0.02%
Average assets	9,800	10,700	10,700	8,100	10,200	17,500
Average loans and bankers' acceptances	800	(1,500)	(900)	(1,600)	(600)	300
Average deposits	12,100	11,900	13,300	9,500	4,400	1,200
Average common equity	1,100	1,900	1,800	3,200		
Number of Employees (FTE)	4,061	4,235	4,149	4,659	4,072	4,095
Net interest income (teb)	3,042	2,626	5,307	5,152	5,101	5,032
Non-interest revenue	3,795	3,249	6,680	5,386	4,750	4,288
Gross revenues (teb)	6,837	5,875	11,987	10,538	9,851	9,320
Provision for credit losses	(458)	(345)	(691)	(670)	(425)	(380)
Non-interest expenses	(4,407)	(3,692)	(7,628)	(6,971)	(6,394)	(6,071)
Other ¹	(764)	(761)	(1,460)	(1,084)	(1,243)	(1,215)
Net income	1,208	1,077	2,208	1,813	1,789	1,654
Cash net income	1,289	1,116	2,296	1,880	1,855	1,717
Economic Profit	401	345	717	340	461	382
Return on common equity	18.8%	19.4%	19.3%	16.1%	17.8%	18.3%
Efficiency ratio ²	64.5%	62.8%	63.6%	66.2%	64.9%	65.1%
Net interest margin	1.93%	1.91%	1.87%	1.91%	1.95%	2.10%
Average assets	318,000	278,600	284,100	270,000	261,500	239,800
Average loans and bankers' acceptances	168,200	156,300	160,000	155,600	155,000	142,300
Average deposits	213,100	191,200	196,100	184,800	178,700	166,200
Average common equity	12,300	10,400	10,700	10,300		
Number of Employees (FTE) - Canada	43,813	44,076	44,256	48,270	48,212	45,471
- US	6,466	1,532	1,650	754	633	572
- Other	3,367	3,222	3,326	2,867	2,931	2,773
- Total	53,646	48,830	49,232	51,891	51,776	48,816

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

²Non-interest expenses as a % of gross revenues.

**NET INTEREST INCOME
(\$ MM)**

**Net Interest Income
(taxable equivalent basis)**

	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	Q2/99
Net interest income	1,569	1,473	1,381	1,300	1,346	1,280	1,344	1,283	1,252
Net interest income as a % of average assets	1.97%	1.89%	1.87%	1.81%	1.95%	1.84%	1.94%	1.86%	1.96%
Net interest income as a % of average earning assets	2.30%	2.20%	2.14%	2.08%	2.25%	2.10%	2.20%	2.12%	2.27%

	2001 6 months	2000 6 months	2000	1999	1998	1997
Net interest income	3,042	2,626	5,307	5,152	5,101	5,032
Net interest income as a % of average assets	1.93%	1.91%	1.87%	1.91%	1.95%	2.10%
Net interest income as a % of average earning assets	2.24%	2.19%	2.14%	2.20%	2.27%	2.40%

REVENUE FROM TRADING ACTIVITIES (\$MM)

Total Trading Revenue

Net Interest Income	14	(105)	(127)	(145)	(17)	(76)	1	(3)	7
Non-Interest Revenue	429	566	355	446	367	372	258	281	276
Total	443	461	228	301	350	296	259	278	283

Net Interest Income	(91)	(93)	(365)	5	179	194
Non-Interest Revenue	995	739	1,540	1,106	752	606
Total	904	646	1,175	1,111	931	800

Trading Revenue by Product

Equity	189	217	115	127	160	93	88	92	76
Fixed Income & Money Markets	169	152	39	94	116	129	116	111	121
Foreign exchange	85	93	73	83	73	72	55	75	83
Commodities and precious metal contracts	-	(1)	1	(3)	1	2	-	-	3
Total	443	461	228	301	350	296	259	278	283

Equity	406	253	495	325	222	147
Fixed Income & Money Markets	321	245	378	492	440	423
Foreign exchange	178	145	301	290	267	226
Commodities and precious metal contracts	(1)	3	1	4	2	4
Total	904	646	1,175	1,111	931	800

INTEREST RATE SENSITIVITY POSITION

After tax impact of 1% increase in rates on:

Net interest income using simulation ¹	58	47	40	27	49	38	50	35	51
Common shareholders' equity	(157)	(159)	(175)	(188)	(155)	(169)	(152)	(175)	(155)

After tax impact of 1% decrease in rates on:

Net interest income using simulation ¹	(64)	(51)	(48)	(35)	(55)	(42)	(52)	(42)	(53)
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¹Net interest income risk is calculated using simulation. Simulation is better able to model repricing assumptions for individual products which static gap cannot do. For example, products that have an interest rate cap/floor or are only partially rate sensitive can be modeled in simulation while static gap is not able to capture this and provides less meaningful results.

**NON-INTEREST REVENUE
(\$ MM)**
Deposit & payment service charges:

	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	Q2/99
Deposit accounts	154	158	157	144	135	133	128	128	125
Other payment services	47	46	49	47	46	45	47	46	46
Capital market fees	201	204	206	191	181	178	175	174	171
Trading revenues	518	419	513	429	503	365	347	325	293
Investment management and custodial fees	429	566	355	446	367	372	258	281	276
Mutual fund revenues	240	198	177	185	171	151	151	137	132
Card service revenues	134	138	138	135	130	125	121	124	117
Foreign exchange revenues other than trading	60	88	92	111	106	111	111	93	74
Credit fees	77	67	83	76	73	67	64	66	60
Insurance Revenue	56	62	54	57	51	50	48	50	45
Securitization revenues	97	71	41	21	43	46	58	34	49
Gain (loss) on sale of securities	19	19	15	24	30	35	40	64	55
Gain (loss) on disposal of premises and equipment	(56)	(60)	(22)	(9)	19	1	16	(26)	5
Other	4	(18)	(6)	(4)	(7)	1	91	(1)	(1)
TOTAL	161	233	74	49	50	30	40	36	30
Non-interest revenue as a % of gross revenues (TEB)	1,940	1,987	1,720	1,711	1,717	1,532	1,520	1,357	1,306
Core non-interest revenue as a % of gross revenues (TEB)	55.3%	57.4%	55.5%	56.8%	56.1%	54.5%	53.1%	51.4%	51.1%
	55.3%	55.7%	55.5%	56.8%	56.1%	54.5%	51.5%	51.7%	51.1%

	2001 6 months	2000 6 months	2000	1999	1998	1997
	312	268	569	505	485	481
	93	91	187	183	179	209
	405	359	756	688	664	690
	937	868	1,810	1,209	1,118	1,172
	995	739	1,540	1,106	752	606
	438	322	684	547	495	404
	272	255	528	479	447	354
	148	217	420	362	305	332
	144	140	299	243	218	211
	118	101	212	189	183	169
	168	89	151	174	113	102
	38	65	104	220	226	9
	(116)	20	(11)	28	343	37
	(14)	(6)	(16)	90	(32)	(24)
	394	80	203	156	165	226
TOTAL	3,927	3,249	6,680	5,491	4,997	4,288
Non-interest revenue as a % of gross revenues (TEB)	56.3%	55.3%	55.7%	51.6%	49.5%	46.0%
Core non-interest revenue as a % of gross revenues (TEB)	55.5%	55.3%	55.7%	51.1%	48.2%	n/a

CAPITAL MARKET FEES

Full-service brokerage	333	259	249	229	280	221	203	194	188
Discount brokerage	27	29	32	29	50	34	19	20	21
Institutional	158	131	232	171	173	110	125	111	84
TOTAL	518	419	513	429	503	365	347	325	293

	592	501	979	739	729	821
	56	84	145	76	49	49
	289	283	686	394	340	302
TOTAL	937	868	1,810	1,209	1,118	1,172

GAINS (LOSSES) ON SECURITIES

Trading account ¹	358	473	295	393	243	272	186	162	170
Available-for-sale securities									
Non-LDC	(56)	(60)	(22)	(9)	19	1	16	(26)	5
LDC	-	-	-	-	-	-	-	-	-
TOTAL	(56)	(60)	(22)	(9)	19	1	16	(26)	5
	302	413	273	384	262	273	202	136	175

	831	515	1,203	655	421	350
	(116)	20	(11)	23	66	24
	-	-	-	5	277	13
	(116)	20	(11)	28	343	37
TOTAL	715	535	1,192	683	764	387

**ASSETS UNDER ADMINISTRATION
AND UNDER MANAGEMENT**

Institutional	885,300	912,800	932,800	906,800	860,400	820,300	779,900	737,400	710,600
Personal	279,300	295,500	207,200	206,100	205,300	175,600	157,300	159,400	152,800
Retail mutual funds	34,100	34,500	35,200	34,500	33,700	31,400	30,600	30,800	30,400
TOTAL ASSETS UNDER ADMINISTRATION	1,198,700	1,242,800	1,175,200	1,147,400	1,099,400	1,027,300	967,800	927,600	893,800
Institutional	45,400	46,900	36,700	40,300	39,700	35,300	32,700	31,700	31,900
Personal	30,800	31,400	21,500	20,900	20,600	19,700	18,300	18,900	17,000
Retail mutual funds	34,200	34,200	34,100	34,000	33,700	31,400	30,600	30,800	30,400
TOTAL ASSETS UNDER MANAGEMENT	110,400	112,500	92,300	95,200	94,000	86,400	81,600	81,400	79,300

	885,300	860,400	932,800	779,900	660,000	635,400
	279,300	205,300	207,200	157,300	141,700	122,200
	34,100	33,700	35,200	30,600	27,500	25,700
TOTAL	1,198,700	1,099,400	1,175,200	967,800	829,200	783,300
	45,400	39,700	36,700	32,700	30,100	27,900
	30,800	20,600	21,500	18,300	15,800	15,300
	34,200	33,700	34,100	30,600	27,500	24,500
TOTAL	110,400	94,000	92,300	81,600	73,400	67,700

¹Included in trading revenues in non-interest revenue.

**NON-INTEREST EXPENSES
(\$ MM)**

Human Resources

	<u>Q2/01</u>	<u>Q1/01</u>	<u>Q4/00</u>	<u>Q3/00</u>	<u>Q2/00</u>	<u>Q1/00</u>	<u>Q4/99</u>	<u>Q3/99</u>	<u>Q2/99</u>
Compensation	1192	1,171	1,069	1,047	1,070	972	947	872	833
Benefits	140	159	139	135	130	133	120	133	135

Occupancy

Premises rent	126	153	111	105	93	88	76	69	62
Rental income from properties	(4)	(5)	(3)	(3)	(4)	(3)	(5)	(2)	(3)
Premises repairs and maintenance	13	10	12	18	19	19	22	24	21
Depreciation	22	19	21	21	19	20	23	23	26
Property taxes	2	1	1	6	6	2	8	12	13
Energy	2	2	4	6	7	5	8	8	10

Equipment

Depreciation	71	67	84	71	68	65	86	75	70
Computer rental and maintenance	80	73	82	85	81	92	91	86	83
Office equipment rental and maintenance	13	10	11	9	10	6	9	6	9

Communications

Telecommunications	71	63	55	55	58	57	57	56	57
Postage and courier	25	24	47	41	41	41	40	39	41
Marketing and public relations	47	40	61	39	39	34	58	42	42
Stationery and printing	28	26	34	31	34	28	38	29	35

Other

Business and capital taxes	39	35	38	33	33	30	35	25	27
Professional fees	85	73	89	74	59	45	60	74	75
Travel and relocation	31	25	23	21	21	20	22	24	25
Deposit insurance	8	7	8	7	7	8	8	7	28
Amortization of goodwill/other intangibles	51	31	27	24	22	18	19	18	16
Employee training	9	9	13	9	8	8	16	12	12
Donations	6	8	1	7	9	9	10	5	7
Other	206	143	95	73	81	84	144	85	71

TOTAL	2,263	2,144	2,022	1,914	1,911	1,781	1,892	1,722	1,695
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2001 2000 2000 1999 1998 1997
6 months 6 months

2,363	2,042	4,158	3,585	3,171	3,008
299	263	537	511	517	419

279	181	397	321	256	328
(9)	(7)	(13)	(11)	(12)	(11)
23	38	68	88	93	88
41	39	81	92	92	84
3	8	15	41	46	37
4	12	22	33	33	33

138	133	288	297	250	298
153	173	340	348	309	280
23	16	36	32	26	27

134	115	225	225	209	188
49	82	170	157	156	164
87	73	173	188	175	134
54	62	127	129	125	101

74	63	134	114	118	126
158	104	267	274	286	228
56	41	85	90	98	95
15	15	30	71	111	115
82	40	91	70	66	63
18	16	38	48	60	52
14	18	26	29	25	21
349	165	333	409	300	193

4,407	3,692	7,628	7,141	6,510	6,071
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BALANCE SHEET
(\$ MM)
Period-end balances
ASSETS

	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	Q2/99
Cash resources	18,056	17,333	19,606	20,556	18,289	22,122	23,042	24,663	20,585
Securities	69,352	66,301	60,263	58,236	54,316	49,497	52,736	47,524	45,396
Assets purchased under reverse repurchase agreements	26,453	21,713	18,303	15,100	19,419	15,284	20,272	25,452	22,395
Loans									
Residential mortgage ¹	64,559	63,418	62,984	62,588	60,999	60,035	59,242	59,959	58,729
Personal	29,713	30,573	28,019	27,220	26,802	26,213	25,255	24,369	24,193
Credit card ²	4,862	4,961	4,666	4,224	3,270	2,690	2,666	2,193	2,206
Business and government loans and acceptances	69,723	70,023	72,143	69,492	70,974	68,694	66,887	68,876	69,501
Total loans	168,857	168,975	167,812	163,524	162,045	157,632	154,050	155,397	154,629
Allowance for loan losses ³	(1,951)	(1,947)	(1,871)	(1,845)	(1,869)	(1,937)	(1,884)	(1,940)	(1,850)
Loans net of allowance for loan losses	166,906	167,028	165,941	161,679	160,176	155,695	152,166	153,457	152,779
Derivative related amounts	20,532	20,098	19,334	15,462	18,363	18,050	15,151	15,487	16,980
Premises and equipment	1,292	1,293	1,216	1,221	1,239	1,256	1,274	1,791	1,802
Goodwill	2,334	2,280	693	708	711	597	660	560	575
Other Intangibles	202	205	208	213	156	159	-	-	-
Other assets	13,816	10,560	8,490	7,540	7,368	9,234	7,997	9,814	6,801
TOTAL ASSETS	318,943	306,811	294,054	280,715	280,037	271,894	273,298	278,748	267,313

LIABILITIES

	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	Q2/99
Deposits									
Canada									
Non-interest bearing	22,409	21,353	22,011	21,631	22,137	18,218	16,876	16,332	14,664
Interest bearing	118,591	113,740	116,113	114,199	113,335	112,807	112,430	112,704	108,626
International									
Non-interest bearing	946	744	863	662	550	634	666	525	413
Interest bearing	72,560	70,469	67,250	63,575	62,967	60,601	57,925	60,899	59,794
Total deposits	214,506	206,306	206,237	200,067	198,989	192,260	187,897	190,460	183,497
Acceptances	9,734	9,695	11,628	11,287	10,188	9,105	9,257	9,438	9,777
Obligations related to securities sold short	14,944	14,075	12,873	12,034	14,248	14,794	18,740	14,530	15,065
Obligations related to assets sold under repurchase agreements	15,877	14,717	9,005	7,830	7,158	7,629	9,396	12,368	9,032
Derivative related amounts	20,168	19,794	18,574	15,182	17,524	17,372	15,219	15,213	15,898
Other liabilities	20,394	19,852	15,912	15,640	14,098	13,137	15,682	19,076	16,876
Subordinated debentures	6,992	6,447	5,825	5,091	5,104	5,072	4,596	4,678	4,631
Non-controlling interest in subsidiaries	1,481	1,453	703	690	39	103	103	103	102
Shareholders' equity									
Capital stock									
Preferred	2,009	1,988	2,001	1,982	1,978	1,959	1,973	2,385	2,072
Common	3,717	3,704	3,074	3,053	3,059	3,032	3,063	3,102	3,108
Retained earnings	9,156	8,769	8,314	7,961	7,738	7,547	7,495	7,447	7,233
Accumulated other comprehensive income	(35)	11	(92)	(102)	(86)	(116)	(123)	(52)	22
Total shareholders' equity	14,847	14,472	13,297	12,894	12,689	12,422	12,408	12,882	12,435
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	318,943	306,811	294,054	280,715	280,037	271,894	273,298	278,748	267,313
Cash resources and securities as a % of total assets	27%	27%	27%	28%	26%	26%	28%	26%	25%

	2001 6 months	2000 6 months	2000	1999	1998	1997
Cash resources	18,056	18,289	19,606	23,042	16,395	21,392
Securities	69,352	54,316	60,263	52,736	42,538	33,343
Assets purchased under reverse repurchase agreements	26,453	19,419	18,303	20,272	19,907	18,642
Loans						
Residential mortgage ¹	64,559	60,999	62,984	59,242	56,468	53,369
Personal	29,713	26,802	28,019	25,255	22,761	20,864
Credit card ²	4,862	3,270	4,666	2,666	1,945	2,324
Business and government loans and acceptances	69,723	70,974	72,143	66,887	76,218	73,398
Total loans	168,857	162,045	167,812	154,050	157,392	149,955
Allowance for loan losses ³	(1,951)	(1,869)	(1,871)	(1,884)	(2,026)	(1,769)
Loans net of allowance for loan losses	166,906	160,176	165,941	152,166	155,366	148,186
Derivative related amounts	20,532	18,363	19,334	15,151	30,413	14,776
Premises and equipment	1,292	1,239	1,216	1,274	1,872	1,696
Goodwill	2,334	711	693	660	608	668
Other Intangibles	202	156	208	-	-	-
Other assets	13,816	7,368	8,490	7,997	13,975	8,376
TOTAL ASSETS	318,943	280,037	294,054	273,298	281,074	247,079
Deposits						
Canada						
Non-interest bearing	22,409	22,137	22,011	16,876	14,383	12,953
Interest bearing	118,591	113,335	116,113	112,430	109,150	109,768
International						
Non-interest bearing	946	550	863	666	430	1,207
Interest bearing	72,560	62,967	67,250	57,925	56,042	49,301
Total deposits	214,506	198,989	206,237	187,897	180,005	173,229
Acceptances	9,734	10,188	11,628	9,257	10,620	10,561
Obligations related to securities sold short	14,944	14,248	12,873	18,740	20,488	13,062
Obligations related to assets sold under repurchase agreements	15,877	7,158	9,005	9,396	11,264	9,458
Derivative related amounts	20,168	17,524	18,574	15,219	29,370	14,732
Other liabilities	20,394	14,098	15,912	15,682	12,883	10,644
Subordinated debentures	6,992	5,104	5,825	4,596	4,087	4,227
Non-controlling interest in subsidiaries	1,481	39	703	103	499	531
Shareholders' equity						
Capital stock						
Preferred	2,009	1,978	2,001	1,973	2,110	1,757
Common	3,717	3,059	3,074	3,063	2,923	2,905
Retained earnings	9,156	7,738	8,314	7,495	6,803	5,719
Accumulated other comprehensive income	(35)	(86)	(92)	(123)	22	254
Total shareholders' equity	14,847	12,689	13,297	12,408	11,858	10,635
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	318,943	280,037	294,054	273,298	281,074	247,079
Cash resources and securities as a % of total assets	27%	26%	27%	28%	21%	22%

¹Reflects securitizations of \$0.5 billion in Q4/00, \$2.2 billion in Q4/99, \$1.0 billion in Q3/99 and \$0.7 billion in the first half of 1998 that have been transferred to securities. Also reflects sale of \$0.5 billion of mortgage-backed securities in Q4/98 and \$1.0 billion of mortgage backed securities in the first half of 1998.

²Reflects reversal of prior securitization of \$0.2 billion in Q4/00, \$0.5 billion in Q3/00 and \$0.5 billion in Q2/00. Also reflects securitization of \$1.1 billion in the first half of 1998 and \$1.5 billion in 1997.

³Commencing Q2/00, the allowance for credit losses was split into the allowance for loan losses and the allowance for off-balance sheet items. Prior to Q2/00, the total allowance for credit losses is reported.

BALANCE SHEET CONTINUED
(\$ MM)

Selected average balances

	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	Q2/99
Securities	72,660	67,724	63,035	58,940	53,544	57,078	52,664	51,138	43,881
Assets purchased under reverse repurchase agreements	30,664	25,280	21,660	21,087	23,678	20,535	25,326	23,868	19,905
Loans ¹	168,600	167,863	164,882	162,273	158,550	154,086	154,938	155,580	154,929
Total assets	326,900	309,000	294,400	285,100	280,900	276,400	274,900	273,300	261,700
Deposits	215,988	210,238	204,362	197,471	190,649	191,966	189,334	185,639	182,092
Common shareholders' equity	12,639	11,955	11,092	10,806	10,589	10,428	10,466	10,433	10,222
Total shareholders' equity	14,648	13,952	13,115	12,823	12,590	12,438	12,790	12,696	12,346
Earning assets	279,846	266,017	256,360	248,417	242,984	242,417	242,445	239,609	226,305

RETAINED EARNINGS

Balance at the beginning of the period	8,769	8,314	7,961	7,738	7,547	7,495	7,447	7,233	6,983
Net income	624	695	568	563	562	515	479	452	432
Dividends - Preferred shares	(33)	(34)	(34)	(34)	(33)	(33)	(41)	(41)	(37)
- Common shares	(204)	(203)	(181)	(180)	(164)	(164)	(149)	(150)	(145)
Premium paid on common shares purchased for cancellation	-	-	-	(122)	(174)	(266)	(234)	(47)	-
Issuance costs	-	(3)	-	(4)	-	-	(7)	-	-
Balance at the end of the period	9,156	8,769	8,314	7,961	7,738	7,547	7,495	7,447	7,233

SECURITIES AND LDC MARKET VALUE SURPLUSES

LDC and Mexican exposure	10	10	10	10	10	10	10	10	10
Securities portfolio ²	-	-	10	10	10	10	10	15	25
(excluding LDCs and Mexico)	-	-	10	10	10	10	10	15	25
TOTAL LDC and securities portfolio	10	10	20	20	20	20	20	25	35

ASSET SECURITIZATION
(\$ MM)

Securitization during the period

Credit card receivables - sold	-	-	-	-	-	-	-	-	-
Mortgage-backed securities - sold	-	-	-	-	-	-	-	-	-
Mortgage-backed securities - unsold	-	-	500	-	-	-	2,186	1,045	-
TOTAL SECURITIZED	-	-	500	-	-	-	2,186	1,045	-

Outstanding at end of period

Credit card receivables - sold ³	1,100	1,100	1,100	1,310	1,768	2,300	2,300	2,600	2,600
Mortgage-backed securities - sold	924	971	1,014	1,068	1,125	1,163	1,209	1,271	1,332
TOTAL OUTSTANDING	2,024	2,071	2,114	2,378	2,893	3,463	3,509	3,871	3,932

Impact on income statement

Net interest income	(18)	(17)	(17)	(23)	(45)	(38)	(46)	(59)	(51)
Non-interest revenue	13	14	11	16	30	24	31	49	39
Provision for credit losses	4	4	3	4	8	12	9	12	11
TOTAL IMPACT	(1)	1	(3)	(3)	(7)	(2)	(6)	2	(1)

2001 2000 2000 1999 1998 1997
6 months 6 months

70,035	55,270	57,992	48,458	39,558	42,760
27,927	20,289	21,729	21,769	24,444	14,038
168,209	156,292	159,957	155,635	154,954	142,349
318,000	276,900	284,100	270,000	261,500	239,800
213,075	191,248	196,066	184,796	178,688	166,249
12,252	10,503	10,725	10,268	9,255	8,303
14,257	12,511	12,703	12,481	11,227	10,044
273,453	240,837	247,507	234,292	224,605	209,962

8,314	7,495	7,495	6,803	5,719	4,825
1,319	1,077	2,208	1,725	1,772	1,654
(67)	(66)	(134)	(157)	(145)	(131)
(407)	(328)	(689)	(588)	(543)	(469)
-	(440)	(562)	(281)	-	(160)
(3)	-	(4)	(7)	-	-
9,156	7,738	8,314	7,495	6,803	5,719

10	10	10	10	5	295
-	10	10	10	5	(200)
10	20	20	20	10	95

-	-	-	-	-	1,100	1,500
-	-	-	-	-	1,584	698
-	-	500	3,231	3,382	1,500	1,500

1,100	1,768	1,100	2,300	2,600	1,500
924	1,125	1,014	1,209	1,436	1,500
2,024	2,893	2,114	3,509	4,036	1,500

(35)	(83)	(123)	(200)	(168)	-
27	54	81	152	150	9
8	20	27	41	32	-
-	(9)	(15)	(7)	14	9

¹ Under U.S. GAAP, average loans are shown on a gross basis (before deducting the allowance for credit losses).

² Due to reclassification of HTM securities to AFS securities under FAS 133, no securities market value surplus exists.

³ The decline in Q4/00 reflects the reversal in the quarter of prior securitizations of \$0.2 billion (Q3/00 - \$0.5 billion, Q2/00 - \$0.5 billion).

CAPITAL ¹ (\$ MM)																
	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	Q2/99	2001	2000	2000	1999	1998	1997	
Tier 1 capital										6 months	6 months					
Common shareholders' equity	12,873	12,431	11,352	10,977	10,760	10,542	10,520	10,515	10,303	12,873	10,760	11,352	10,520	9,691	8,594	
Permanent preferred shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Non-cumulative preferred shares	2,009	1,988	2,001	1,982	1,978	1,959	1,973	2,385	2,072	2,009	1,978	2,001	1,973	2,110	1,757	
Non-controlling interest in subsidiaries ²	1,427	1,423	673	673	22	22	22	22	20	1,427	22	673	22	247	283	
Deferred tax asset-long term	(653)	(653)	(775)	(536)	(535)	(528)	(518)	(678)	(669)	(653)	(535)	(775)	(518)	(650)	(417)	
Goodwill and other intangibles	(2,314)	(2,270)	(842)	(861)	(870)	(600)	(663)	(558)	(573)	(2,314)	(870)	(842)	(663)	(602)	(661)	
TOTAL TIER 1 CAPITAL	13,342	12,919	12,409	12,235	11,355	11,395	11,334	11,686	11,153	13,342	11,355	12,409	11,334	10,796	9,556	
Tier 2 capital																
Permanent subordinated debentures	461	450	457	446	444	434	441	452	437	461	444	457	441	463	423	
Non-permanent subordinated debentures	6,151	5,616	5,138	4,421	4,520	4,510	4,040	4,066	4,038	6,151	4,520	5,138	4,040	3,419	3,309	
Eligible allowance for credit losses	1,270	1,270	1,200	1,160	1,123	1,093	1,065	1,095	1,131	1,270	1,123	1,200	1,065	1,157	1,228	
Non-controlling interest in subsidiaries	2	1	1	1	1	1	2	1	2	2	1	1	2	172	166	
TOTAL TIER 2 CAPITAL	7,884	7,337	6,796	6,028	6,088	6,038	5,548	5,614	5,608	7,884	6,088	6,796	5,548	5,211	5,126	
TOTAL REGULATORY CAPITAL																
Total Tier 1 and Tier 2 capital	21,226	20,256	19,205	18,263	17,443	17,433	16,882	17,300	16,761	21,226	17,443	19,205	16,882	16,007	14,682	
Investment in associated corporations	(2,307)	(2,250)	(1,307)	(1,253)	(1,214)	(1,065)	(891)	(560)	(531)	(2,307)	(1,214)	(1,307)	(891)	(17)	(16)	
TOTAL REGULATORY CAPITAL	18,919	18,006	17,898	17,010	16,229	16,368	15,991	16,740	16,230	18,919	16,229	17,898	15,991	15,990	14,666	
Risk-adjusted assets																
On-balance sheet assets	121,216	125,041	119,893	117,146	115,766	111,263	109,908	110,345	109,184	121,216	115,766	119,893	109,908	117,363	117,478	
Off-balance sheet financial instruments	34,364	34,244	35,226	35,352	35,902	37,260	37,124	37,333	35,849	34,364	35,902	35,226	37,124	37,477	31,914	
General market risk ³	3,027	3,112	3,475	2,902	2,715	2,255	2,505	3,139	2,888	3,027	2,715	3,475	2,505	2,880	-	
TOTAL	158,607	162,397	158,594	155,400	154,383	150,778	149,537	150,817	147,921	158,607	154,383	158,594	149,537	157,720	149,392	
Capital ratios (U.S. basis)¹																
Tier 1	8.4%	8.0%	7.8%	7.9%	7.4%	7.6%	7.6%	7.7%	7.5%	8.4%	7.4%	7.8%	7.6%	6.8%	6.4%	
TOTAL	11.9%	11.1%	11.3%	10.9%	10.5%	10.9%	10.7%	11.1%	11.0%	11.9%	10.5%	11.3%	10.7%	10.1%	9.8%	
Common equity as a % of total assets	4.0%	4.1%	3.9%	3.9%	3.8%	3.9%	3.8%	3.8%	3.9%	4.0%	3.8%	3.9%	3.8%	3.4%	3.5%	
Common equity as a % of risk-adjusted assets	8.1%	7.7%	7.2%	7.1%	7.0%	7.0%	7.0%	7.0%	7.0%	8.1%	7.0%	7.2%	7.0%	6.1%	5.8%	
Capital generation																
Internally generated capital	387	456	353	349	365	318	289	261	250	843	683	1,385	980	1,084	1,054	
External financing ⁴	579	1,064	774	(141)	(96)	165	(774)	307	287	1,643	69	702	224	231	528	
Other comprehensive income and other ⁵	(46)	277	10	(16)	30	7	(71)	(74)	1	231	37	31	(145)	(232)	(72)	
TOTAL	920	1,797	1,137	192	299	490	(556)	494	538	2,717	789	2,118	1,059	1,083	1,510	

¹ Using guidelines issued by the Board of Governors of the Federal Reserve Board in the United States and U.S. GAAP financial information.

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

³ Reflects the guidelines on market risk issued by the Federal Reserve Board which took effect on January 1, 1998.

⁴ Refers to common, preferred and subordinated debenture financing.

⁵ Other comprehensive income items are not included in internally generated capital, except for changes in unrealized foreign currency translation gains and losses, net of hedging activities and related income taxes (\$2) million). Other includes a \$172 million mark-to-market adjustment to subordinated debentures for FAS 133.

**RISK-ADJUSTED ASSETS
(\$ MM)**

	Balance Sheet amount	Risk-adjusted assets			Variance Q2/01 vs Q1/01	
		April 2001	January 2001	April 2000		
On-balance sheet assets						
Cash resources ¹	18,056	1,283	3,219	3,047	(1,936)	
Securities	69,352	5,840	7,293	7,415	(1,453)	
Residential mortgages ²						
Insured	31,397	374	375	369	(1)	
Conventional	33,162	17,459	17,123	16,281	336	
Other loans and acceptances ²						
Issued or guaranteed by Canadian or other OECD governments	11,116	925	165	1,275	760	
Other	117,684	88,546	91,109	83,103	(2,563)	
Other assets	38,176	6,789	5,757	4,276	1,032	
TOTAL	318,943	121,216	\$125,041	\$115,766	(\$3,825)	
Off-balance sheet credit instruments						
	Contract Amount	Credit conversion factor	Credit equivalent amount	Risk-adjusted balance		Variance Q2/01 vs Q1/01
				April 2001	January 2001	April 2000
Guarantees and standby letters of credit						
- Financial (excluding securities lending)	11,636	100%	11,636	9,660	9,785	8,397
- Non Financial	2,905	50%	1,453	1,453	1,206	1,354
Documentary and commercial letters of credit	450	20%	90	71	82	98
Securities lending	23,218	100%	23,218	308	367	261
Commitments to extend credit:						
Less than/equal to 1 year	38,063	0%	-	-	-	-
Greater than 1 year	38,728	50%	19,364	17,352	17,795	20,704
Uncommitted amounts	51,991	0%	-	-	-	-
Note issuance/Revolving underwriting facilities		50%	-	-	71	41
TOTAL	166,991		55,761	28,844	29,306	30,855
Derivatives						
	Contract Amount	Credit equivalent amount		Risk-adjusted balance		Variance Q2/01 vs Q1/01
		Current	Potential	April 2001	January 2001	April 2000
Interest rate agreements	792,069	1,664	1,618	806	747	650
Foreign exchange rate contracts	774,736	6,182	7,027	3,782	3,381	3,768
Equity and commodity derivative contracts	73,615	1,312	1,406	932	810	629
Total derivatives³	1,640,420	9,158	10,051	5,520	4,938	5,047
Market risk						
		Minimum Capital Required (\$M)	Multiplier	April 2001	January 2001	April 2000
Total specific and general market risk		425,844	12.5	5,324	5,061	4,215
Less: market risk shown above in cash resources		(10,054)	12.5	(126)	(147)	(120)
Less: market risk shown above in securities		(173,650)	12.5	(2,171)	(1,802)	(1,380)
General market risk		242,140		3,027	3,112	2,715
Total risk-adjusted assets				\$158,607	162,397	\$154,383

¹ Cash resources are shown before cheques and other items in transit.

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

³ Amounts reflect impact of master netting agreements. Exclusion of master netting agreements results in the following amounts: current credit equivalent amount \$20836 million; total credit equivalent amount \$36032 million; and risk adjusted balance \$9761 million at January 31, 2000.

**PROVISION FOR CREDIT LOSSES
(\$MM)**

	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	Q2/99	2001 6 months	2000 6 months	2000	1999	1998	1997
Allocated specific	210	178	134	172	132	133	5	175	175	388	265	571	530	555	330
Allocated country risk	-	-	-	-	-	-	-	-	-	-	-	-	-	(80)	-
Allocated general ¹	-	97	8	-	35	30	n/a	n/a	n/a	97	65	73	n/a	n/a	n/a
Total allocated ¹	210	275	142	172	167	163	n/a	n/a	n/a	485	330	644	n/a	n/a	n/a
Unallocated ¹	-	(27)	32	-	5	10	n/a	n/a	n/a	(27)	15	47	n/a	n/a	n/a
TOTAL	210	248	174	172	172	173	235	175	175	458	345	691	760	575	380
Provision for credit losses as a % of average loans	0.51%	0.59%	0.42%	0.42%	0.44%	0.45%	0.60%	0.45%	0.46%	0.55%	0.44%	0.43%	0.49%	0.37%	0.27%
Provision for credit losses as a % of average loans and repos	0.43%	0.51%	0.37%	0.37%	0.38%	0.39%	0.52%	0.39%	0.41%	0.47%	0.39%	0.38%	0.43%	0.32%	0.24%
Allocated specific provision for credit losses as a % of average loans and repos	0.43%	0.37%	0.29%	0.37%	0.29%	0.30%	0.01%	0.39%	0.41%	0.40%	0.30%	0.31%	0.30%	0.31%	0.21%

NONACCRUAL LOANS²

	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	Q2/99	2001 6 months	2000 6 months	2000	1999	1998	1997
Domestic															
Business Loans															
Commercial real estate	99	128	90	107	148	161	186	191	164	99	148	90	186	182	348
Small business	278	261	264	262	255	264	257	204	185	278	255	264	257	152	187
Agriculture	118	52	53	51	51	48	62	50	40	118	51	53	62	47	46
Other	518	528	530	598	419	422	473	569	616	518	419	530	473	746	577
Total business loans	1,013	969	937	1,018	873	895	978	1,014	1,005	1,013	873	937	978	1,127	1,158
Residential mortgages	166	168	185	169	175	147	173	166	164	166	175	185	173	166	166
Personal loans	294	291	247	259	295	256	236	282	263	294	295	247	236	217	153
TOTAL domestic nonaccrual loans	1,473	1,428	1,369	1,446	1,343	1,298	1,387	1,462	1,432	1,473	1,343	1,369	1,387	1,510	1,477
International															
Non-LDC															
USA	354	155	145	90	79	41	41	65	6	354	79	145	41	18	42
Europe	37	43	46	61	60	60	58	60	61	37	60	46	58	59	43
Latin America	19	7	9	9	13	10	10	10	6	19	13	9	10	4	20
Caribbean	52	48	48	47	46	46	47	47	52	52	46	48	47	62	71
Asia Pacific	24	25	33	55	102	129	127	198	146	24	102	33	127	308	132
LDC	29	30	28	29	29	30	34	35	34	29	29	28	34	40	34
TOTAL international nonaccrual loans	515	308	309	291	329	316	317	415	305	515	329	309	317	491	342
TOTAL nonaccrual loans	1,988	1,736	1,678	1,737	1,672	1,614	1,704	1,877	1,737	1,988	1,672	1,678	1,704	2,001	1,819
Total loans															
Domestic															
Residential mortgages	62,466	61,789	61,444	61,007	59,744	59,291	58,524	59,303	58,117	62,466	59,744	61,444	58,524	55,836	52,835
Personal loans	27,098	27,797	27,207	26,453	26,053	25,315	24,353	23,424	22,988	27,098	26,053	27,207	24,353	21,814	20,214
Credit card loans	4,862	4,961	4,666	4,224	3,270	2,690	2,666	2,193	2,206	4,862	3,270	4,666	2,666	1,945	2,324
Business loans	44,287	44,618	47,616	46,876	45,854	44,547	43,674	44,770	44,822	44,287	45,854	47,616	43,674	44,747	42,614
TOTAL Domestic	138,713	139,165	140,933	138,560	134,921	131,843	129,217	129,690	128,133	138,713	134,921	140,933	129,217	124,342	117,987
International	30,144	29,810	26,879	24,964	27,124	25,789	24,833	25,707	26,496	30,144	27,124	26,879	24,833	33,050	31,968
TOTAL Loans	168,857	168,975	167,812	163,524	162,045	157,632	154,050	155,397	154,629	168,857	162,045	167,812	154,050	157,392	149,955
Nonaccrual loans as a percentage of related loans															
Domestic															
Residential mortgages	0.27%	0.27%	0.30%	0.28%	0.29%	0.25%	0.30%	0.28%	0.28%	0.27%	0.29%	0.30%	0.30%	0.30%	0.31%
Personal loans	1.08%	1.05%	0.91%	0.98%	1.13%	1.01%	0.97%	1.20%	1.14%	1.08%	1.13%	0.91%	0.97%	0.99%	0.76%
Business loans	2.29%	2.17%	1.97%	2.17%	1.90%	2.01%	2.24%	2.26%	2.24%	2.29%	1.90%	1.97%	2.24%	2.52%	2.72%
TOTAL Domestic	1.06%	1.03%	0.97%	1.04%	1.00%	0.98%	1.07%	1.13%	1.12%	1.06%	1.00%	0.97%	1.07%	1.21%	1.25%
International	1.71%	1.03%	1.15%	1.17%	1.21%	1.23%	1.28%	1.61%	1.15%	1.71%	1.21%	1.15%	1.28%	1.49%	1.07%
TOTAL Loans	1.18%	1.03%	1.00%	1.06%	1.03%	1.02%	1.11%	1.21%	1.12%	1.18%	1.03%	1.00%	1.11%	1.27%	1.21%

¹The allocated general provision and the unallocated provision totaled \$230 million in Q4/99, nil in Q3/99, nil in Q2/99, \$230 million in 1999, \$100 million in 1998 and \$50 million in 1997.

These were not separated into the allocated general and unallocated components.

²Under U.S. GAAP, nonaccrual loans are shown on a gross basis. Nonaccrual loans on a gross basis (before deducting the allowance for credit losses) are the same under both Cdn. and U.S. GAAP.

Total loans are also shown on a gross basis under U.S. GAAP.

NONACCRUAL LOANS
(\$ MM)

Changes in nonaccrual loans

	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	Q2/99
Nonaccrual loans at beginning of period	1,736	1,678	1,737	1,672	1,614	1,704	1,877	1,737	1,980
Nonaccrual loans formation ¹	516	292	210	308	220	75	133	274	254
Charge-offs	(264)	(234)	(269)	(243)	(162)	(165)	(324)	(131)	(492)
Other & FX adjustment	-	-	-	-	-	-	18	(3)	(5)
Nonaccrual loans at end of period	1,988	1,736	1,678	1,737	1,672	1,614	1,704	1,877	1,737

2001	2000	2000	1999	1998	1997
6 months	6 months				
1,678	1,704	1,704	2,001	1,819	2,376
808	295	813	743	628	81
(498)	(327)	(839)	(1,072)	(511)	(669)
-	-	-	32	65	31
1,988	1,672	1,678	1,704	2,001	1,819

NONACCRUAL LOANS FORMATIONS AND CHARGE-OFFS

Q2/01 vs Q1/01

	Domestic Business	International Business	Total Business	International Business	Total Business	Consumer	Total non-LDC
Q1/01 nonaccrual loans	969	230	1,199	507	1,706	30	1,736
Nonaccrual loans formation ¹	111	249	360	157	517	(1)	516
Charge-offs	(68)	(45)	(113)	(151)	(264)		(264)
Other & FX adjustment							-
Q2/01 nonaccrual loans before allowance	1,012	434	1,446	513	1,959	29	1,988
Q2/01 allowance for loan losses and tax exempt securities	(947)	(381)	(1,328)	(600)	(1,928)	(29)	(1,957)
Q2/01 nonaccrual loans after allowance	65	53	118	(87)	31	-	31

Q2/01 vs Q4/00

Q4/00 nonaccrual loans	937	236	1,173	477	1,650	28	1,678
Nonaccrual loans formation ¹	227	257	484	323	807	1	808
Charge-offs	(152)	(56)	(208)	(290)	(498)		(498)
Other & FX adjustment		(3)	(3)	3	-		-
Q2/01 nonaccrual loans before allowance	1,012	434	1,446	513	1,959	29	1,988
Q2/01 allowance for loan losses and tax-exempt securities ²	(947)	(381)	(1,328)	(600)	(1,928)	(29)	(1,957)
Q2/01 nonaccrual loans after allowance	65	53	118	(87)	31	-	31

¹New additions to nonaccrual loans, net of reductions in nonaccrual loans.

**ALLOWANCE FOR CREDIT LOSSES
(\$ MM)**
Allowance for credit losses

	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	Q2/99
Allocated specific	762	756	747	781	810	799	786	1,069	1,004
Allocated country risk	29	30	28	29	29	30	34	35	34
Allocated general ¹	960	960	863	855	855	820	790	n/a	n/a
Total allocated ¹	1,751	1,746	1,638	1,665	1,694	1,649	1,610	n/a	n/a
Unallocated ¹	310	310	337	305	305	300	290	n/a	n/a
Total allowance for credit losses	2,061	2,056	1,975	1,970	1,999	1,949	1,900	1,954	1,888
Consisting of:									
Allowance for loan losses	1,951	1,947	1,871	1,845	1,869	1,937	1,884	1,940	1,850
Allowance for off-balance sheet items	104	104	98	119	119	-	-	-	-
Allowance for tax-exempt securities	6	5	6	6	11	12	16	14	38
Allowance for country risk securities	-	-	-	-	-	-	-	-	-
Total	2,061	2,056	1,975	1,970	1,999	1,949	1,900	1,954	1,888
Allowance for loan losses as a % of total loans	1.2%	1.2%	1.1%	1.1%	1.2%	1.2%	1.2%	1.3%	1.2%
Allowance for loan losses as a % of total loans and repos	1.0%	1.0%	1.0%	1.0%	1.0%	1.1%	1.1%	1.1%	1.1%

Changes in the allowance for credit losses

Balance at beginning of period	2,056	1,975	1,970	1,999	1,949	1,900	1,954	1,888	2,191
Provision for credit losses	210	248	174	172	172	173	235	175	175
Charge-offs									
Non-LDC	(264)	(234)	(269)	(243)	(162)	(165)	(324)	(131)	(492)
LDC loans and securities	-	-	-	-	-	-	-	-	-
Recoveries	34	55	69	27	25	41	17	25	20
Other, primarily translation adjustments on provisions denominated in foreign currencies	25	12	31	15	15	-	18	(3)	(6)
Balance at end of period	2,061	2,056	1,975	1,970	1,999	1,949	1,900	1,954	1,888

Coverage ratios ²

Coverage ratio (total)	98%	112%	112%	107%	112%	121%	112%	104%	109%
Coverage ratio (non-LDC)	98%	113%	112%	107%	113%	121%	112%	104%	109%

NET CHARGE-OFFS

Domestic									
Residential mortgages	3	3	3	3	3	2	4	3	1
Personal loans	120	114	119	138	86	87	69	64	56
Business loans and acceptances	63	52	64	29	51	32	176	40	249
TOTAL Domestic	186	169	186	170	140	121	249	107	306
International									
Non-LDC	44	10	14	46	(3)	3	58	(1)	166
LDC exposures	-	-	-	-	-	-	-	-	-
TOTAL International	44	10	14	46	(3)	3	58	(1)	166
Total net charge-offs	230	179	200	216	137	124	307	106	472

Charge-off ratio

Total net charge-offs as a % of average loans	0.56%	0.42%	0.48%	0.53%	0.35%	0.32%	0.79%	0.27%	1.25%
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	2001 6 months	2000 6 months	2000	1999	1998	1997
Allocated specific	762	810	747	786	1176	932
Allocated country risk	29	29	28	34	40	436
Allocated general ¹	960	855	863	790	n/a	n/a
Total allocated ¹	1,751	1,694	1,638	1,610	n/a	n/a
Unallocated ¹	310	305	337	290	n/a	n/a
Total allowance for credit losses	2,061	1,999	1,975	1,900	2,066	2,118
Consisting of:						
Allowance for loan losses	1,951	1,869	1,871	1,884	2,026	1,769
Allowance for off-balance sheet items	104	119	98	-	-	-
Allowance for tax-exempt securities	6	11	6	16	40	30
Allowance for country risk securities	-	-	-	-	-	319
Total	2,061	1,999	1,975	1,900	2,066	2,118
Allowance for loan losses as a % of total loans	1.2%	1.2%	1.1%	1.2%	1.3%	1.2%
Allowance for loan losses as a % of total loans and repos	1.0%	1.0%	1.0%	1.1%	1.1%	1.1%
Balance at beginning of period	1,975	1,900	1,900	2,066	2,118	2,235
Provision for credit losses	458	345	691	760	575	380
Charge-offs						
Non-LDC	(498)	(327)	(839)	(1,068)	(511)	(659)
LDC loans and securities	0	-	-	(4)	(325)	(10)
Recoveries	89	66	162	114	144	141
Other, primarily translation adjustments on provisions denominated in foreign currencies	37	15	61	32	65	31
Balance at end of period	2,061	1,999	1,975	1,900	2,066	2,118
Coverage ratio (total)	98%	112%	112%	112%	103%	116%
Coverage ratio (non-LDC)	98%	113%	112%	112%	103%	94%

Residential mortgages	6	5	11	12	11	25
Personal loans	234	173	430	260	165	183
Business loans and acceptances	115	83	177	458	170	299
TOTAL Domestic	355	261	618	730	346	507
Non-LDC	54	-	59	224	21	11
LDC exposures	-	-	-	4	325	10
TOTAL International	54	-	59	228	346	21
Total net charge-offs	409	261	677	958	692	528
Total net charge-offs as a % of average loans	0.49%	0.34%	0.42%	0.62%	0.45%	0.37%

¹The allocated general and the unallocated amounts totaled \$850 million in Q3/99, \$850 million in Q2/99, \$850 million in Q1/99, \$850 million in 1998 and \$750 million in 1997. These were not separated into the allocated general and unallocated components.

²The allowance for loan losses plus the allowance for tax-exempt securities as a percent of nonaccrual loans.