



Supplementary Financial Information (U.S. GAAP)

3rd Quarter 2001

(UNAUDITED)

Investor Relations Department

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

INCOME STATEMENT (\$ MM)	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001	2000	2000	1999	1998	1997
										9 months	9 months				
Interest income (taxable equivalent basis)	4,311	4,375	4,468	4,337	4,075	3,931	3,794	3,684	3,549	13,154	11,800	16,137	14,235	14,344	13,103
Interest expense	(2,596)	(2,806)	(2,995)	(2,956)	(2,775)	(2,585)	(2,514)	(2,340)	(2,266)	(8,397)	(7,874)	(10,830)	(9,083)	(9,243)	(8,071)
Net interest income (teb)	1,715	1,569	1,473	1,381	1,300	1,346	1,280	1,344	1,283	4,757	3,926	5,307	5,152	5,101	5,032
Non-interest revenue	1,963	1,940	1,987	1,720	1,711	1,717	1,532	1,520	1,357	5,890	4,960	6,680	5,491	4,997	4,288
Gross revenues (teb)	3,678	3,509	3,460	3,101	3,011	3,063	2,812	2,864	2,640	10,647	8,886	11,987	10,643	10,098	9,320
Provision for credit losses (PCL)	(236)	(210)	(248)	(174)	(172)	(172)	(173)	(235)	(175)	(694)	(517)	(691)	(760)	(575)	(380)
Non-interest expenses	(2,598)	(2,263)	(2,144)	(2,022)	(1,914)	(1,911)	(1,781)	(1,892)	(1,722)	(7,005)	(5,606)	(7,628)	(7,141)	(6,510)	(6,071)
Taxable equivalent adjustment	(8)	(6)	(6)	(6)	(7)	(8)	(7)	(8)	(8)	(20)	(22)	(28)	(35)	(37)	(32)
Income taxes	(372)	(377)	(345)	(317)	(353)	(408)	(334)	(248)	(281)	(1,094)	(1,095)	(1,412)	(974)	(1,128)	(1,106)
Non-controlling interest	(28)	(29)	(22)	(14)	(2)	(2)	(2)	(2)	(2)	(79)	(6)	(20)	(8)	(76)	(77)
Net income	436	624	695	568	563	562	515	479	452	1,755	1,640	2,208	1,725	1,772	1,654
Preferred dividends	(37)	(33)	(34)	(34)	(34)	(33)	(33)	(41)	(41)	(104)	(100)	(134)	(157)	(145)	(131)
Net income available to common	399	591	661	534	529	529	482	438	411	1,651	1,540	2,074	1,568	1,627	1,523
Net income excluding special items	582	624	584	568	563	562	515	479	462	1,790	1,640	2,208	1,813	1,789	1,647
Effective tax rate	44.5%	36.6%	32.5%	35.3%	38.5%	42.0%	39.2%	34.0%	38.2%	37.4%	39.9%	38.8%	36.0%	37.9%	39.0%
Effective tax rate (teb)	45.0%	37.0%	32.9%	35.7%	38.9%	42.4%	39.7%	34.7%	38.9%	37.8%	40.4%	39.3%	36.8%	38.7%	39.7%
PROFITABILITY MEASURES															
Earnings per share - basic	\$0.60	\$0.96	\$1.09	\$0.89	\$0.87	\$0.87	\$0.79	\$0.70	\$0.65	\$2.63	\$2.53	\$3.42	\$2.50	\$2.64	\$2.46
- diluted	\$0.60	\$0.95	\$1.08	\$0.88	\$0.87	\$0.87	\$0.78	\$0.70	\$0.65	\$2.61	\$2.52	\$3.40	\$2.48	\$2.58	\$2.42
- diluted, excl. special items	\$0.82	\$0.95	\$0.91	\$0.88	\$0.87	\$0.87	\$0.78	\$0.70	\$0.67	\$2.66	\$2.52	\$3.40	\$2.63	\$2.61	\$2.40
Return on common equity (ROE)	10.8%	19.2%	21.9%	19.2%	19.5%	20.3%	18.4%	16.6%	15.6%	16.8%	19.4%	19.3%	15.3%	17.6%	18.3%
ROE excl. special items	14.8%	19.2%	18.3%	19.2%	19.5%	20.3%	18.4%	16.6%	16.0%	17.2%	19.4%	19.3%	16.1%	17.8%	18.1%
Return on assets	0.50%	0.78%	0.89%	0.77%	0.79%	0.82%	0.74%	0.69%	0.66%	0.72%	0.78%	0.78%	0.64%	0.68%	0.69%
Return on assets after preferred dividends	0.46%	0.74%	0.85%	0.72%	0.74%	0.78%	0.69%	0.63%	0.60%	0.68%	0.73%	0.73%	0.58%	0.62%	0.64%
Return on risk-adjusted assets	1.05%	1.59%	1.72%	1.44%	1.45%	1.50%	1.36%	1.27%	1.20%	1.43%	1.44%	1.44%	1.14%	1.15%	1.19%
CASH BASIS MEASURES															
Net income available to common	399	591	661	534	529	529	482	438	411	1,651	1,540	2,074	1,568	1,627	1,523
After-tax impact of non-cash goodwill	82	50	31	26	23	21	18	17	17	163	62	88	67	66	63
Cash net income available to common	481	641	692	560	552	550	500	455	428	1,814	1,602	2,162	1,635	1,693	1,586
Cash earnings per share - basic ¹	\$0.73	\$1.04	\$1.14	\$0.93	\$0.92	\$0.90	\$0.82	\$0.73	\$0.68	\$2.89	\$2.64	\$3.57	\$2.61	\$2.74	\$2.57
- diluted ^d	\$0.72	\$1.03	\$1.13	\$0.92	\$0.91	\$0.90	\$0.81	\$0.73	\$0.68	\$2.86	\$2.62	\$3.55	\$2.60	\$2.69	\$2.52
- diluted, excl. special items ¹	\$0.94	\$1.03	\$0.96	\$0.92	\$0.91	\$0.90	\$0.81	\$0.73	\$0.69	\$2.92	\$2.62	\$3.55	\$2.74	\$2.71	\$2.50
Average common equity	14,596	12,639	11,955	11,092	10,806	10,589	10,428	10,466	10,433	13,125	10,602	10,725	10,268	9,255	8,303
Cash ROE ¹	13.1%	20.8%	23.0%	20.1%	20.3%	21.1%	19.1%	17.3%	16.3%	18.5%	20.2%	20.2%	15.9%	18.3%	19.1%
Cash ROE, excluding special items ¹	17.0%	20.8%	19.3%	20.1%	20.3%	21.1%	19.1%	17.3%	16.7%	18.8%	20.2%	20.2%	16.9%	18.5%	19.0%
COMMON SHARE INFORMATION															
Shares outstanding (000s) - end of period ²	683,312	616,516	616,209	602,398	601,628	604,723	608,783	617,768	626,292	683,312	601,628	602,398	617,768	617,581	616,671
- average (basic) ²	658,296	616,365	608,824	602,108	602,494	608,285	612,708	622,471	627,532	627,954	607,826	606,389	626,158	617,324	617,812
- average (diluted) ²	663,996	621,907	614,686	606,710	605,833	611,114	618,111	627,895	633,174	633,641	611,473	609,865	632,305	633,626	632,052
Market capitalization (\$MM)	34,822	26,479	29,701	29,096	23,856	21,135	17,974	19,599	20,433	34,822	23,856	29,096	19,599	21,955	23,233
Common share price - High (intraday)	\$51.50	\$51.25	\$52.80	\$48.88	\$41.13	\$38.25	\$34.70	\$33.95	\$36.25	\$52.80	\$41.13	\$48.88	\$42.13	\$46.10	\$38.23
Low (intraday)	\$42.80	\$42.42	\$45.10	\$39.17	\$34.40	\$28.38	\$27.25	\$29.65	\$31.40	\$42.42	\$27.25	\$27.25	\$29.65	\$28.75	\$22.00
Close	\$50.96	\$42.95	\$48.20	\$48.30	\$39.65	\$34.95	\$29.53	\$31.73	\$32.63	\$50.96	\$39.65	\$48.30	\$31.73	\$35.55	\$37.68
Dividends per share	\$0.36	\$0.33	\$0.33	\$0.30	\$0.30	\$0.27	\$0.27	\$0.24	\$0.24	\$1.02	\$0.84	\$1.14	\$0.94	\$0.88	\$0.76
Dividend yield ³	3.1%	2.8%	2.7%	2.7%	3.2%	3.2%	3.5%	3.0%	2.8%	2.9%	3.3%	3.0%	2.6%	2.4%	2.5%
Dividend payout ratio	62%	35%	31%	34%	34%	31%	34%	34%	37%	40%	33%	33%	37%	33%	31%
Common dividends paid (\$MM)	246	204	203	181	180	164	164	149	150	653	508	689	588	543	469
Preferred dividends paid (\$MM)	37	33	34	34	34	33	33	41	41	104	100	134	157	145	131
P/E ratio (4-quarters trailing earnings)	13.4	12.4	13.2	12.9	11.7	11.1	11.3	10.3	11.2	13.6	10.6	11.2	14.4	14.5	12.4
Book value	\$23.87	\$20.82	\$20.26	\$18.75	\$18.14	\$17.71	\$17.19	\$16.89	\$16.76	\$23.87	\$18.14	\$18.75	\$16.89	\$15.78	\$14.40
Market price/book value	214%	206%	238%	258%	219%	197%	172%	188%	195%	214%	219%	258%	188%	225%	262%

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

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

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

RESULTS BY BUSINESS SEGMENT¹
(\$ MM)

	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001	2000	2000	1999	1998	1997
										9 months	9 months				
Personal and Commercial Banking															
Net interest income (teb)	1,386	1,252	1,269	1,252	1,208	1,115	1,130	1,148	1,114	3,907	3,453	4,705	4,410	4,156	3,953
Non-interest revenue	460	380	515	408	399	395	364	352	339	1,355	1,158	1,566	1,375	1,232	1,272
Gross revenues (teb)	1,846	1,632	1,784	1,660	1,607	1,510	1,494	1,500	1,453	5,262	4,611	6,271	5,785	5,388	5,225
Provision for credit losses	(175)	(159)	(227)	(157)	(159)	(164)	(169)	(152)	(139)	(561)	(492)	(649)	(575)	(305)	(226)
Non-interest expenses	(1,201)	(922)	(962)	(949)	(952)	(885)	(898)	(960)	(930)	(3,085)	(2,735)	(3,684)	(3,765)	(3,457)	(3,360)
Other ²	(232)	(217)	(220)	(232)	(212)	(196)	(183)	(166)	(165)	(669)	(591)	(823)	(618)	(696)	(686)
Net income	238	334	375	322	284	265	244	222	219	947	793	1,115	827	930	953
Contribution to total bank net income	55%	53%	54%	57%	51%	47%	48%	47%	48%	54%	48%	50%	48%	52%	58%
Cash net income	269	338	380	327	287	265	245	223	219	987	797	1,124	829	930	953
Economic Profit	101	151	104	133	83	86	58	69	57	356	227	360	215	334	355
ROE	11.5%	25.3%	27.5%	23.3%	19.5%	20.8%	18.2%	17.7%	18.8%	20.1%	19.5%	20.5%	17.8%	24.7%	26.4%
Cash ROE	13.1%	25.6%	27.9%	23.7%	19.7%	20.8%	18.2%	n/a	n/a	20.9%	19.5%	20.6%	n/a	n/a	n/a
Efficiency ratio ³	65.1%	56.5%	53.9%	57.2%	59.2%	58.6%	60.1%	64.0%	64.0%	58.6%	59.3%	58.7%	65.1%	64.2%	64.3%
Net interest margin	3.72%	3.81%	3.77%	3.73%	3.65%	3.54%	3.58%	3.64%	3.59%	3.76%	3.59%	3.63%	3.60%	3.76%	3.97%
Average assets	147,900	134,700	133,700	133,500	131,700	128,200	125,400	125,100	123,100	138,800	128,500	129,700	122,500	110,600	99,600
Average loans and bankers' acceptances	138,100	130,000	129,500	129,200	127,600	124,400	121,300	121,100	119,300	132,500	124,500	125,700	118,500	106,400	96,600
Average deposits	115,200	105,300	103,700	101,700	99,400	97,000	97,400	96,200	95,300	108,100	97,900	98,900	94,600	83,200	86,100
Average common equity	7,600	5,300	5,200	5,200	5,500	4,900	5,100	4,600	4,300	6,100	5,100	5,100	4,300		
Number of employees (FTE)	35,314	31,194	31,394	31,610	31,524	31,851	32,877	34,683	34,591	35,314	31,524	31,610	34,683	34,571	32,562
Insurance															
Net interest income (teb)	54	53	44	23	32	16	13	12	11	151	61	84	47	36	19
Non-interest revenue	87	97	59	44	34	44	41	64	36	243	119	163	174	104	87
Gross revenues (teb)	141	150	103	67	66	60	54	76	47	394	180	247	221	140	106
Provision for credit losses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-interest expenses	(103)	(93)	(76)	(50)	(49)	(39)	(35)	(34)	(31)	(272)	(123)	(173)	(133)	(106)	(53)
Other ²	9	(13)	12	8	7	6	8	8	2	8	21	29	20	11	-
Net income	47	44	39	25	24	27	27	50	18	130	78	103	108	45	53
Contribution to total bank net income	11%	7%	6%	4%	4%	5%	5%	10%	4%	7%	5%	5%	6%	3%	3%
Cash net income	49	48	41	25	24	27	27	50	18	138	78	103	108	47	55
Economic Profit	18	17	17	15	15	18	19	43	11	52	52	67	82	27	41
ROE	20.2%	19.4%	22.4%	34.5%	35.1%	40.1%	44.2%	94.4%	35.6%	20.5%	39.6%	38.6%	56.0%	32.4%	56.7%
Cash ROE	20.9%	21.3%	23.9%	35.2%	35.8%	40.9%	45.0%	n/a	n/a	21.9%	40.4%	39.4%	n/a	n/a	n/a
Net interest margin	3.10%	3.29%	3.97%	3.66%	5.30%	3.61%	2.87%	2.80%	3.12%	3.36%	4.07%	3.82%	3.36%	4.50%	3.80%
Average assets	6,900	6,600	4,400	2,500	2,400	1,800	1,800	1,700	1,400	6,000	2,000	2,200	1,400	800	500
Average common equity	900	900	700	300	300	300	200	200	200	800	300	300	200		
Number of employees (FTE)	2,607	2,497	2,446	1,318	1,314	1,215	1,213	1,154	1,107	2,607	1,314	1,318	1,154	1,014	528
Wealth Management															
Net interest income (teb)	105	97	91	101	93	84	81	75	65	293	258	359	267	336	336
Non-interest revenue	698	742	626	553	521	582	482	451	427	2,066	1,585	2,138	1,684	1,570	1,708
Gross revenues (teb)	803	839	717	654	614	666	563	526	492	2,359	1,843	2,497	1,951	1,906	2,044
Provision for credit losses	(1)	(3)	1	1	-	-	-	(1)	1	(3)	-	1	-	(1)	(6)
Non-interest expenses	(705)	(729)	(535)	(500)	(462)	(484)	(400)	(426)	(391)	(1,969)	(1,346)	(1,846)	(1,556)	(1,490)	(1,555)
Other ²	(41)	(40)	(56)	(54)	(59)	(66)	(60)	(21)	(35)	(137)	(185)	(239)	(123)	(165)	(221)
Net income	56	67	127	101	93	116	103	78	67	250	312	413	272	250	262
Contribution to total bank net income	13%	11%	18%	18%	17%	21%	20%	16%	15%	14%	19%	19%	16%	14%	16%
Cash net income	84	89	137	108	100	123	106	81	71	310	329	437	284	331	272
Economic Profit	20	17	66	76	68	91	77	65	52	103	236	312	215	294	185
ROE	10.1%	12.2%	42.1%	46.7%	41.6%	52.8%	50.4%	66.3%	53.9%	18.2%	48.2%	47.8%	57.7%	63.0%	52.6%
Cash ROE	15.6%	16.7%	45.5%	50.3%	44.6%	56.5%	52.1%	n/a	n/a	22.8%	51.0%	50.8%	n/a	n/a	n/a
Net interest margin	3.36%	3.29%	4.15%	5.15%	4.62%	4.27%	3.84%	3.27%	2.53%	3.53%	4.25%	4.49%	3.00%	2.87%	2.73%
Average assets	12,400	12,100	8,700	7,800	8,000	8,000	8,400	9,100	10,200	11,100	8,100	8,000	8,900	11,700	12,300
Average common equity	2,000	2,000	1,200	800	900	900	800	500	500	1,700	800	800	500		
Number of employees (FTE)	10,897	10,866	10,649	7,553	7,399	7,119	6,684	6,764	6,874	10,897	7,399	7,553	6,764	7,327	8,283

¹Personal & Commercial Banking results 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)
Corporate and Investment Banking

	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99
Net interest income (teb)	127	133	111	(21)	(46)	87	23	99	103
Non-interest revenue	565	569	712	591	635	566	495	420	413
Gross revenues (teb)	692	702	723	570	589	653	518	519	516
Provision for credit losses	(68)	(53)	(27)	(22)	(35)	(16)	(18)	(105)	(53)
Non-interest expenses	(435)	(462)	(452)	(375)	(369)	(400)	(312)	(314)	(325)
Other ¹	(89)	(71)	(97)	(61)	(64)	(88)	(68)	(42)	(40)
Net income	100	116	147	112	121	149	120	58	98
Contribution to total bank net income	23%	19%	21%	20%	22%	26%	23%	12%	22%
Cash net income	111	128	153	119	127	155	126	64	104
Economic Profit	16	12	47	32	38	77	47	30	37
ROE	10.3%	13.5%	18.9%	17.6%	18.5%	26.9%	21.1%	11.7%	20.6%
Cash ROE	11.7%	15.0%	19.8%	18.7%	19.6%	28.0%	22.3%	n/a	n/a
Net interest margin	0.31%	0.34%	0.03%	(0.06%)	(0.14%)	0.27%	0.07%	0.31%	0.32%
Average assets	164,100	161,300	150,600	137,600	130,700	130,100	129,000	128,300	128,200
Average common equity	3,500	3,300	2,900	2,400	2,400	2,200	2,100	1,700	1,800
Number of employees (FTE)	3,034	2,923	3,188	2,541	2,514	2,512	2,597	2,651	2,738

Transaction Processing

Net interest income (teb)	35	35	40	38	40	36	46	43	41
Non-interest revenue	143	140	135	135	136	123	120	120	114
Gross revenues (teb)	178	175	175	173	176	159	166	163	155
Provision for credit losses	-	1	1	4	17	-	-	2	2
Non-interest expenses	(120)	(114)	(114)	(126)	(119)	(108)	(106)	(115)	(107)
Other ¹	(21)	(25)	(25)	(22)	(32)	(22)	(26)	(21)	(21)
Net income	37	37	37	29	42	29	34	29	29
Contribution to total bank net income	8%	6%	5%	5%	7%	5%	7%	6%	6%
Cash net income	39	39	39	31	44	31	36	31	31
Economic Profit	23	22	21	16	29	16	20	18	18
ROE	29.5%	31.4%	29.5%	28.2%	43.2%	28.1%	30.0%	31.3%	31.7%
Cash ROE	31.6%	33.1%	31.1%	29.8%	44.9%	30.1%	31.7%	n/a	n/a
Net interest margin	5.55%	6.24%	7.21%	8.40%	10.61%	8.61%	11.44%	11.37%	10.17%
Average assets	2,500	2,300	2,200	1,800	1,500	1,700	1,600	1,500	1,600
Average common equity	500	500	500	400	400	400	400	400	300
Number of employees (FTE)	2,210	2,105	2,092	2,061	1,965	1,898	1,917	1,980	2,003

Other

Net interest income (teb)	8	(1)	18	(12)	(27)	8	(13)	(33)	(51)
Non-interest revenue	10	12	(60)	(11)	(14)	7	30	113	28
Gross revenues (teb)	18	11	(42)	(23)	(41)	15	17	80	(23)
Provision for credit losses	8	4	4	-	5	8	14	21	14
Non-interest expenses	(34)	57	(5)	(22)	37	5	(30)	(43)	62
Other ¹	(34)	(46)	13	24	(2)	(52)	(14)	(16)	(32)
Net income	(42)	26	(30)	(21)	(1)	(24)	(13)	42	21
Contribution to total bank net income	(10%)	4%	(4%)	(4%)	(1%)	(4%)	(3%)	9%	5%
Cash net income	(34)	32	(24)	(16)	4	(18)	(7)	47	26
Economic Profit	(11)	7	(80)	(87)	(46)	(90)	(74)	(125)	(91)
ROE	(125.0%)	28.2%	(3.9%)	(3.1%)	(1.6%)	(5.8%)	(3.6%)	3.8%	1.2%
Cash ROE	(102.1%)	31.4%	(2.4%)	(2.0%)	(0.1%)	(4.8%)	(2.4%)	n/a	n/a
Net interest margin	0.31%	(0.04%)	0.76%	(0.43%)	(0.99%)	0.29%	(0.51%)	(1.42%)	(2.30%)
Average assets	10,300	9,900	9,400	11,200	10,800	11,100	10,200	9,200	8,800
Average common equity	100	600	1,500	2,000	1,300	1,900	1,900	3,100	3,300
Number of employees (FTE)	4,074	4,061	4,094	4,149	4,168	4,235	4,336	4,659	4,933

2001 2000 2000 1999 1998 1997
9 months 9 months

271	64	43	402	530	721
1,846	1,696	2,287	1,588	1,150	1,097
2,117	1,760	2,330	1,990	1,680	1,818
(148)	(69)	(91)	(223)	(206)	(142)
(1,349)	(1,081)	(1,456)	(1,305)	(1,048)	(1,032)
(257)	(220)	(281)	(161)	(205)	(297)
363	390	502	301	221	347
21%	24%	23%	18%	12%	21%
392	408	527	326	117	378
75	162	194	135	(154)	59
14.0%	22.0%	20.8%	15.3%	14.5%	18.6%
15.3%	23.1%	22.0%	n/a	n/a	n/a
0.23%	0.07%	0.03%	0.32%	0.42%	0.66%
158,600	129,900	131,900	127,300	125,000	109,900
3,200	2,200	2,300	1,800		
3,034	2,514	2,541	2,651	2,919	3,348

110	122	160	168	202
418	379	514	459	450
528	501	674	627	652
2	17	21	(6)	(178)
(348)	(333)	(459)	(436)	(429)
(71)	(80)	(102)	(78)	(17)
111	105	134	107	28
6%	6%	6%	6%	2%
117	111	142	115	36
66	65	81	60	(39)
30.1%	33.6%	32.2%	27.7%	5.0%
31.9%	35.3%	33.8%	n/a	n/a
6.39%	10.19%	10.00%	9.33%	6.31%
2,300	1,600	1,600	1,800	3,200
500	400	400	400	
2,210	1,965	2,061	1,980	1,873

25	(32)	(44)	(142)	(159)	3
(38)	23	12	211	491	124
(13)	(9)	(32)	69	332	127
16	27	27	44	115	(6)
18	12	(10)	54	20	(71)
(67)	(68)	(44)	(57)	(169)	(11)
(46)	(38)	(59)	110	298	39
(2%)	(2%)	(3%)	6%	17%	2%
(26)	(21)	(37)	130	317	59
(84)	(210)	(297)	(367)	(1)	(258)
(8.9%)	(3.9%)	(3.7%)	2.2%	8.1%	0.6%
(5.7%)	(2.6%)	(2.4%)	n/a	n/a	n/a
0.34%	(0.41%)	(0.41%)	(1.75%)	(1.56%)	0.02%
9,700	10,400	10,700	8,100	10,200	17,500
800	1,800	1,800	3,200		
4,074	4,168	4,149	4,659	4,072	4,095

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

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

	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99
Total									
Net interest income (teb)	1,715	1,569	1,473	1,381	1,300	1,346	1,280	1,344	1,283
Non-interest revenue	1,963	1,940	1,987	1,720	1,711	1,717	1,532	1,520	1,357
Gross revenues (teb)	3,678	3,509	3,460	3,101	3,011	3,063	2,812	2,864	2,640
Provision for credit losses	(236)	(210)	(248)	(174)	(172)	(172)	(173)	(235)	(175)
Non-interest expenses	(2,598)	(2,263)	(2,144)	(2,022)	(1,914)	(1,911)	(1,781)	(1,892)	(1,722)
Other ¹	(408)	(412)	(373)	(337)	(362)	(418)	(343)	(258)	(291)
Net income	436	624	695	568	563	562	515	479	452
Cash net income	518	674	726	594	586	583	533	496	469
Economic Profit	167	226	175	185	187	198	147	100	84
ROE	10.8%	19.2%	21.9%	19.2%	19.5%	20.3%	18.4%	16.6%	15.6%
Cash ROE	13.1%	20.8%	23.0%	20.1%	20.3%	21.1%	19.1%	n/a	n/a
Net interest margin	1.98%	1.97%	1.89%	1.87%	1.81%	1.95%	1.84%	1.94%	1.86%
Average assets	344,100	326,900	309,000	294,400	285,100	280,900	276,400	274,900	273,300
Average loans and bankers' acceptances	174,000	168,600	167,900	164,900	162,300	158,600	154,100	154,900	155,600
Average deposits	224,300	216,000	210,200	204,400	197,500	190,600	192,000	189,300	185,600
Average common equity	14,600	12,600	12,000	11,100	10,800	10,600	10,500	10,500	10,400
Number of Employees (FTE) - Canada	44,843	43,813	43,949	44,256	44,151	44,076	45,867	48,270	48,635
- US	9,917	6,466	6,575	1,650	1,565	1,532	770	754	657
- Other	3,376	3,367	3,339	3,326	3,168	3,222	2,987	2,867	2,954
- Total	58,136	53,646	53,863	49,232	48,884	48,830	49,625	51,891	52,246

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

Personal and Commercial Banking - Excluding Special Items									
Net interest income (teb)	1,386	1,252	1,269	1,252	1,208	1,115	1,130	1,148	1,114
Non-interest revenue	460	380	419	408	399	395	364	352	339
Gross revenues (teb)	1,846	1,632	1,688	1,660	1,607	1,510	1,494	1,500	1,453
Provision for credit losses	(175)	(159)	(227)	(157)	(159)	(164)	(169)	(117)	(139)
Non-interest expenses	(1,110)	(922)	(962)	(949)	(952)	(885)	(898)	(960)	(930)
Other ¹	(230)	(217)	(207)	(232)	(212)	(196)	(183)	(181)	(165)
Net income	331	334	292	322	284	265	244	242	219
Contribution to total bank net income	57%	53%	50%	57%	51%	47%	48%	51%	47%
Cash net income	362	338	297	327	287	265	245	243	219
Economic Profit	101	151	104	133	83	86	58	69	57
ROE	16.3%	25.3%	21.2%	23.3%	19.5%	20.8%	18.2%	19.4%	18.8%
Cash ROE	17.9%	25.6%	21.6%	23.7%	19.7%	20.8%	18.2%	n/a	n/a
Efficiency ratio ²	60.1%	56.5%	57.0%	57.2%	59.2%	58.6%	60.1%	64.0%	64.0%
Operating Efficiency Ratio ³	59.2%	56.8%	56.8%	56.4%	58.9%	58.6%	60.1%	n/a	n/a
Net interest margin	3.72%	3.81%	3.77%	3.73%	3.65%	3.54%	3.58%	3.64%	3.59%
Average assets	147,900	134,700	133,700	133,500	131,700	128,200	125,400	125,100	123,100
Average loans and bankers' acceptances	138,100	130,000	129,500	129,200	127,600	124,400	121,300	121,100	119,300
Average deposits	115,200	105,300	103,700	101,700	99,400	97,000	97,400	96,200	95,300
Average common equity	7,600	5,300	5,200	5,200	5,500	4,900	5,100	4,600	4,300
Number of Employees (FTE)	35,314	31,194	31,394	31,610	31,524	31,851	32,877	34,683	34,591

Insurance - Excluding Special Items

Net interest income (teb)	54	53	44	23	32	16	13	12	11
Non-interest revenue	87	97	59	44	34	44	41	64	36
Gross revenues (teb)	141	150	103	67	66	60	54	76	47
Provision for credit losses	-	-	-	-	-	-	-	-	-
Non-interest expenses	(103)	(93)	(76)	(50)	(49)	(39)	(35)	(34)	(31)
Other ¹	9	(13)	12	8	7	6	8	8	2
Net income	47	44	39	25	24	27	27	50	18
Contribution to total bank net income	8%	7%	7%	4%	4%	5%	5%	10%	4%
Cash net income	49	48	41	25	24	27	27	50	18
Economic Profit	18	17	17	15	15	18	19	43	11
ROE	20.2%	19.4%	22.4%	34.5%	35.1%	40.1%	44.2%	94.4%	35.6%
Cash ROE	20.9%	21.3%	23.6%	35.2%	35.8%	40.9%	45.0%	n/a	n/a
Net interest margin	3.10%	3.29%	3.97%	3.66%	5.30%	3.61%	2.87%	2.80%	3.12%
Average assets	6,900	6,600	4,400	2,500	2,400	1,800	1,800	1,700	1,400
Average common equity	900	900	700	300	300	300	200	200	200
Number of Employees (FTE)	2,607	2,497	2,446	1,318	1,314	1,215	1,213	1,154	1,107

2001	2000	2000	1999	1998	1997
9 months	9 months				
4,757	3,926	5,307	5,152	5,101	5,032
5,890	4,960	6,680	5,491	4,997	4,288
10,647	8,886	11,987	10,643	10,098	9,320
(694)	(517)	(691)	(760)	(575)	(380)
(7,005)	(5,606)	(7,628)	(7,141)	(6,510)	(6,071)
(1,193)	(1,123)	(1,460)	(1,017)	(1,241)	(1,215)
1,755	1,640	2,208	1,725	1,772	1,654
1,918	1,702	2,296	1,792	1,838	1,717
568	532	717	340	461	382
16.8%	19.4%	19.3%	15.3%	17.6%	18.3%
18.5%	20.2%	20.2%	n/a	n/a	n/a
1.95%	1.87%	1.87%	1.91%	1.95%	2.10%
326,500	280,500	284,100	270,000	261,500	239,800
170,100	158,300	160,000	155,600	155,000	142,300
216,800	193,400	196,100	184,800	178,700	166,200
13,100	10,600	10,700	10,300		
44,843	44,151	44,256	48,270	48,212	45,471
9,917	1,565	1,650	754	633	572
3,376	3,168	3,326	2,867	2,931	2,773
58,136	48,884	49,232	51,891	51,776	48,816

3,907	3,453	4,705	4,410	4,156	3,953
1,259	1,158	1,566	1,347	1,232	1,201
5,166	4,611	6,271	5,757	5,388	5,154
(561)	(492)	(649)	(540)	(255)	(226)
(2,994)	(2,735)	(3,684)	(3,715)	(3,395)	(3,364)
(654)	(591)	(823)	(642)	(743)	(652)
957	793	1,115	860	995	912
53%	48%	50%	47%	56%	55%
997	797	1,124	862	995	912
356	227	360	215	334	346
20.3%	19.5%	20.5%	18.5%	26.4%	26.1%
21.2%	19.5%	20.6%	n/a	n/a	n/a
58.0%	59.3%	58.7%	64.5%	63.0%	65.3%
57.7%	59.2%	58.1%	n/a	n/a	n/a
3.76%	3.59%	3.63%	3.60%	3.76%	3.97%
138,800	128,500	129,700	122,500	110,600	99,600
132,500	124,500	125,700	118,500	106,400	96,600
108,100	97,900	98,900	94,600	83,200	86,100
6,100	5,100	5,100	4,300		
35,314	31,524	31,610	34,683	34,571	32,562

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

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

³ The operating efficiency ratio is defined as operating expenses over operating revenues. Operating expenses exclude costs of Stock Appreciation Rights, one-time expenses and certain acquisition expenses such as retention compensation and restructuring charges. Operating revenues exclude one-time revenues.

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

	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001 9 months	2000 9 months	2000	1999	1998	1997
Wealth Management - Excluding Special Items															
Net interest income (teb)	105	97	91	101	93	84	81	75	65	293	258	359	267	336	336
Non-interest revenue	698	742	590	553	521	582	482	451	427	2,030	1,585	2,138	1,684	1,570	1,708
Gross revenues (teb)	803	839	681	654	614	666	563	526	492	2,323	1,843	2,497	1,951	1,906	2,044
Provision for credit losses	(1)	(3)	1	1	-	-	-	(1)	1	(3)	-	1	-	(1)	(6)
Non-interest expenses	(705)	(729)	(535)	(500)	(462)	(484)	(400)	(426)	(391)	(1,969)	(1,346)	(1,846)	(1,556)	(1,490)	(1,550)
Other ¹	(36)	(40)	(48)	(54)	(59)	(66)	(60)	(21)	(35)	(124)	(185)	(239)	(123)	(165)	(223)
Net income	61	67	99	101	93	116	103	78	67	227	312	413	272	250	265
Contribution to total bank net income	10%	11%	17%	18%	17%	21%	20%	16%	15%	13%	19%	19%	15%	14%	16%
Cash net income	89	89	109	108	100	123	106	81	71	287	329	437	284	331	272
Economic Profit	20	17	66	76	68	91	77	65	52	103	236	312	215	294	188
ROE	11.1%	12.2%	32.5%	46.7%	41.6%	52.8%	50.4%	66.3%	53.9%	16.4%	48.2%	47.8%	57.7%	63.0%	55.3%
Cash ROE	16.6%	16.7%	35.9%	50.3%	44.6%	56.5%	52.1%	n/a	n/a	21.1%	51.0%	50.8%	n/a	n/a	n/a
Net interest margin	3.36%	3.29%	4.15%	5.15%	4.62%	4.27%	3.84%	3.27%	2.53%	3.53%	4.25%	4.49%	3.00%	2.87%	2.73%
Average assets	12,400	12,100	8,700	7,800	8,000	8,000	8,400	9,100	10,200	11,100	8,100	8,000	8,900	11,700	12,300
Average common equity	2,000	2,000	1,200	800	900	900	800	500	500	1,700	800	800	500	500	500
Number of Employees (FTE)	10,897	10,866	10,649	7,553	7,399	7,119	6,684	6,764	6,874	10,897	7,399	7,553	6,764	7,327	8,283
Corporate and Investment Banking - Excluding Special Items															
Net interest income (teb)	127	133	11	(21)	(46)	87	23	99	103	271	64	43	402	530	721
Non-interest revenue	565	569	712	591	635	566	495	420	413	1,846	1,696	2,287	1,588	1,158	1,097
Gross revenues (teb)	692	702	723	570	589	653	518	519	516	2,117	1,760	2,330	1,990	1,688	1,818
Provision for credit losses	(68)	(53)	(27)	(22)	(35)	(16)	(18)	(50)	(53)	(148)	(69)	(91)	(168)	(106)	(142)
Non-interest expenses	(435)	(462)	(452)	(375)	(369)	(400)	(312)	(314)	(325)	(1,349)	(1,081)	(1,456)	(1,222)	(1,025)	(1,032)
Other ¹	(65)	(71)	(97)	(61)	(64)	(88)	(68)	(66)	(40)	(233)	(220)	(281)	(221)	(258)	(297)
Net income	124	116	147	112	121	149	120	89	98	387	390	502	379	299	347
Contribution to total bank net income	21%	19%	25%	20%	22%	26%	23%	19%	21%	22%	24%	23%	21%	17%	21%
Cash net income	135	128	153	119	127	155	126	95	104	416	408	527	404	255	378
Economic Profit	16	12	47	32	38	77	47	30	37	75	162	194	135	(154)	59
ROE	13.1%	13.5%	18.9%	17.6%	18.5%	26.9%	21.1%	18.8%	20.6%	15.0%	22.0%	20.8%	19.7%	17.9%	19.3%
Cash ROE	14.4%	15.0%	19.7%	18.7%	19.6%	28.0%	22.3%	n/a	n/a	16.3%	23.1%	22.0%	n/a	n/a	n/a
Net interest margin	0.31%	0.34%	0.03%	(0.06%)	(0.14%)	0.27%	0.07%	0.31%	0.32%	0.23%	0.07%	0.03%	0.32%	0.42%	0.66%
Average assets	164,100	161,300	150,600	137,600	130,700	130,100	129,000	128,300	128,200	158,600	129,900	131,900	127,300	125,000	109,900
Average common equity	3,500	3,300	2,900	2,400	2,400	2,200	2,100	1,700	1,800	3,200	2,200	2,300	1,800	1,800	1,800
Number of Employees (FTE)	3,034	2,923	3,188	2,541	2,514	2,512	2,597	2,651	2,738	3,034	2,514	2,541	2,651	2,919	3,348
Transaction Processing - Excluding Special Items															
Net interest income (teb)	35	35	40	38	40	36	46	43	41	110	122	160	168	202	
Non-interest revenue	143	140	135	135	136	123	120	120	114	418	379	514	459	450	
Gross revenues (teb)	178	175	175	173	176	159	166	163	155	528	501	674	627	652	
Provision for credit losses	-	1	1	4	17	-	-	2	2	2	17	21	(6)	(178)	
Non-interest expenses	(120)	(114)	(114)	(126)	(119)	(108)	(106)	(115)	(107)	(348)	(333)	(459)	(436)	(429)	
Other ¹	(21)	(25)	(25)	(22)	(32)	(22)	(26)	(21)	(21)	(71)	(80)	(102)	(78)	(17)	
Net income	37	37	37	29	42	29	34	29	29	111	105	134	107	28	
Contribution to total bank net income	6%	6%	6%	5%	7%	5%	7%	6%	6%	6%	6%	6%	6%	1%	
Cash net income	39	39	39	31	44	31	36	31	31	117	111	142	115	36	
Economic Profit	23	22	21	16	29	16	20	18	18	66	65	81	60	(39)	
ROE	29.5%	31.4%	29.5%	28.2%	43.2%	28.1%	30.0%	31.3%	31.7%	30.1%	33.6%	32.2%	27.7%	5.0%	
Cash ROE	31.6%	33.1%	31.2%	29.8%	44.9%	30.1%	31.7%	n/a	n/a	31.9%	35.3%	33.8%	n/a	n/a	
Net interest margin	5.55%	6.24%	7.21%	8.40%	10.61%	8.61%	11.44%	11.37%	10.17%	6.39%	10.19%	10.00%	9.33%	6.31%	
Average assets	2,500	2,300	2,200	1,800	1,500	1,700	1,600	1,500	1,600	2,300	1,600	1,600	1,800	3,200	
Average common equity	500	500	500	400	400	400	400	400	300	500	400	400	400		
Number of Employees (FTE)	2,210	2,105	2,092	2,061	1,965	1,898	1,917	1,980	2,003	2,210	1,965	2,061	1,980	1,873	

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

RESULTS BY BUSINESS SEGMENT - EXCLUDING SPECIAL ITEMS (\$ MM)	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001	2000	2000	1999	1998	1997
											9 months	9 months			
Other - Excluding Special Items															
Net interest income (teb)	8	(1)	18	(12)	(27)	8	(13)	(33)	(51)	25	(32)	(44)	(142)	(159)	3
Non-interest revenue	10	12	(60)	(11)	(14)	7	30	18	46	(38)	23	12	134	236	80
Gross revenues (teb)	18	11	(42)	(23)	(41)	15	17	(15)	(5)	(13)	(9)	(32)	(8)	77	83
Provision for credit losses	8	4	4	-	5	8	14	21	14	16	27	27	44	115	(6)
Non-interest expenses	(34)	57	(5)	(22)	37	5	(30)	(38)	62	18	12	(10)	91	51	30
Other ¹	(10)	(46)	13	24	(2)	(52)	(14)	23	(40)	(43)	(68)	(44)	(40)	(71)	(37)
Net income	(18)	26	(30)	(21)	(1)	(24)	(13)	(9)	31	(22)	(38)	(59)	87	172	70
Contribution to total bank net income	(2%)	4%	(5%)	(4%)	(1%)	(4%)	(3%)	(2%)	7%	(1%)	(2%)	(3%)	5%	10%	5%
Cash net income	(10)	32	(24)	(16)	4	(18)	(7)	(4)	36	(2)	(21)	(37)	107	191	90
Economic Profit	(11)	7	(80)	(87)	(46)	(90)	(74)	(125)	(91)	(84)	(210)	(297)	(367)	(1)	(260)
ROE	(53.2%)	28.2%	(3.9%)	(3.1%)	(1.6%)	(5.8%)	(3.6%)	(2.6%)	2.4%	(4.8%)	(3.9%)	(3.7%)	1.5%	6.1%	1.9%
Cash ROE	(30.3%)	31.3%	(2.3%)	(2.0%)	(0.1%)	(4.8%)	(2.4%)	n/a	n/a	(1.6%)	(2.6%)	(2.4%)	n/a	n/a	n/a
Net interest margin	0.31%	(0.04%)	0.76%	(0.43%)	(0.99%)	0.29%	(0.51%)	(1.42%)	(2.30%)	0.34%	(0.41%)	(0.41%)	(1.75%)	(1.56%)	0.02%
Average assets	10,300	9,900	9,400	11,200	10,800	11,100	10,200	9,200	8,800	9,700	10,400	10,700	8,100	10,200	17,500
Average common equity	100	600	1,500	2,000	1,300	1,900	1,900	3,100	3,300	800	1,800	1,800	3,200		
Number of Employees (FTE)	4,074	4,061	4,094	4,149	4,168	4,235	4,336	4,659	4,933	4,074	4,168	4,149	4,659	4,072	4,095
Total - Excluding Special Items															
Net interest income (teb)	1,715	1,569	1,473	1,381	1,300	1,346	1,280	1,344	1,283	4,757	3,926	5,307	5,152	5,101	5,032
Non-interest revenue	1,963	1,940	1,855	1,720	1,711	1,717	1,532	1,425	1,375	5,758	4,960	6,680	5,386	4,750	4,173
Gross revenues (teb)	3,678	3,509	3,328	3,101	3,011	3,063	2,812	2,769	2,658	10,515	8,886	11,987	10,538	9,851	9,205
Provision for credit losses	(236)	(210)	(248)	(174)	(172)	(172)	(173)	(145)	(175)	(694)	(517)	(691)	(670)	(425)	(380)
Non-interest expenses	(2,507)	(2,263)	(2,144)	(2,022)	(1,914)	(1,911)	(1,781)	(1,887)	(1,722)	(6,914)	(5,606)	(7,628)	(6,971)	(6,394)	(5,969)
Other ¹	(353)	(412)	(352)	(337)	(362)	(418)	(343)	(258)	(299)	(1,117)	(1,123)	(1,460)	(1,084)	(1,243)	(1,209)
Net income	582	624	584	568	563	562	515	479	462	1,790	1,640	2,208	1,813	1,789	1,647
Cash net income	664	674	615	594	586	583	533	496	479	1,953	1,702	2,296	1,880	1,855	1,710
Economic Profit	167	226	175	185	187	198	147	100	84	568	532	717	340	461	374
ROE	14.8%	19.2%	18.3%	19.2%	19.5%	20.3%	18.4%	16.6%	16.1%	17.2%	19.4%	19.3%	16.1%	17.8%	18.2%
Cash ROE	17.0%	20.8%	19.3%	20.1%	20.3%	21.1%	19.1%	n/a	n/a	18.8%	20.2%	20.2%	n/a	n/a	n/a
Efficiency ratio ²	68.2%	64.5%	64.4%	65.2%	63.6%	62.4%	63.3%	68.1%	64.8%	65.8%	63.1%	63.6%	66.2%	64.9%	64.8%
Net interest margin	1.98%	1.97%	1.89%	1.87%	1.81%	1.95%	1.84%	1.94%	1.86%	1.95%	1.87%	1.87%	1.91%	1.95%	2.10%
Average assets	344,100	326,900	309,000	294,400	285,100	280,900	276,400	274,900	273,300	326,500	280,500	284,100	270,000	261,500	239,800
Average loans and bankers' acceptances	174,000	168,600	167,900	164,900	162,300	158,600	154,100	154,900	155,600	170,100	158,300	160,000	155,600	155,000	142,300
Average deposits	224,300	216,000	210,200	204,400	197,500	190,600	192,000	189,300	185,600	216,800	193,400	196,100	184,800	178,700	166,200
Average common equity	14,600	12,600	12,000	11,100	10,800	10,600	10,500	10,500	10,400	13,100	10,600	10,700	10,300		
Number of Employees (FTE) - Canada	44,843	43,813	43,949	44,256	44,151	44,076	45,867	48,270	48,635	44,843	44,151	44,256	48,270	48,212	45,471
- US	9,917	6,466	6,575	1,650	1,565	1,532	770	754	657	9,917	1,565	1,650	754	633	572
- Other	3,376	3,367	3,339	3,326	3,168	3,222	2,987	2,867	2,954	3,376	3,168	3,326	2,867	2,931	2,773
- Total	58,136	53,646	53,863	49,232	48,884	48,830	49,625	51,891	52,246	58,136	48,884	49,232	51,891	51,776	48,816

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

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

**NET INTEREST INCOME
(\$ MM)**
**Net Interest Income
(taxable equivalent basis)**

	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001 9 months	2000 9 months	2000	1999	1998	1997
Net interest income	1,715	1,569	1,473	1,381	1,300	1,346	1,280	1,344	1,283	4,757	3,926	5,307	5,152	5,101	5,032
Net interest income as a % of average assets	1.98%	1.97%	1.89%	1.87%	1.81%	1.95%	1.84%	1.94%	1.86%	1.95%	1.87%	1.87%	1.91%	1.95%	2.10%
Net interest income as a % of average earning assets	2.32%	2.30%	2.20%	2.14%	2.08%	2.25%	2.10%	2.20%	2.12%	2.27%	2.14%	2.14%	2.20%	2.27%	2.40%

REVENUE FROM TRADING ACTIVITIES (\$MM)
Total Trading Revenue

Net Interest Income	10	14	(105)	(127)	(145)	(17)	(76)	1	(3)	(81)	(238)	(365)	5	179	194
Non-Interest Revenue ¹	407	457	568	355	446	367	372	258	281	1,432	1,185	1,540	1,106	752	606
Total	417	471	463	228	301	350	296	259	278	1,351	947	1,175	1,111	931	800

Trading Revenue by Product

Equity	132	189	217	115	127	160	93	88	92	538	380	495	325	222	147
Fixed Income & Money Markets ¹	200	197	154	39	94	116	129	116	111	551	339	378	492	440	423
Foreign exchange	83	85	93	73	83	73	72	55	75	261	228	301	290	267	226
Commodities and precious metal contracts	2	-	(1)	1	(3)	1	2	-	-	1	-	1	4	2	4
Total	417	471	463	228	301	350	296	259	278	1,351	947	1,175	1,111	931	800

INTEREST RATE SENSITIVITY POSITION
After tax impact of 1% increase in rates on:

Net interest income using simulation	50	58	47	40	27	49	38	50	35
Common shareholders' equity	(259)	(157)	(159)	(175)	(188)	(155)	(169)	(152)	(175)

After tax impact of 1% decrease in rates on:

Net interest income using simulation	(64)	(64)	(51)	(48)	(35)	(55)	(42)	(52)	(42)
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¹Trading revenues were restated to reflect a change in disclosure for universal life insurance policies, on a basis consistent with industry standards.

For Q2/01 & Q1/01, trading revenues increased by \$28 million and \$2 million respectively. For further details see footnote 1 on page 8.

NON-INTEREST REVENUE (\$ MM)	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001	2000	2000	1999	1998	1997
										9 months	9 months				
Deposit & payment service charges:															
Deposit accounts	181	154	158	157	144	135	133	128	128	493	412	569	505	485	481
Other payment services	51	47	46	49	47	46	45	47	46	144	138	187	183	179	209
	232	201	204	206	191	181	178	175	174	637	550	756	688	664	690
Capital market fees	473	518	419	513	429	503	365	347	325	1,410	1,297	1,810	1,209	1,118	1,172
Trading revenues ¹	407	457	568	355	446	367	372	258	281	1,432	1,185	1,540	1,106	752	606
Investment management and custodial fees	229	240	198	177	185	171	151	151	137	667	507	684	547	495	404
Mutual fund revenues	140	134	138	138	135	130	125	121	124	412	390	528	479	447	354
Card service revenues	74	60	88	92	111	106	111	111	93	222	328	420	362	305	332
Foreign exchange revenues other than trading	77	77	67	83	76	73	67	64	66	221	216	299	243	218	211
Credit fees	60	56	62	54	57	51	50	48	50	178	158	212	189	183	169
Insurance Revenue ¹	67	69	49	41	21	43	46	58	34	185	110	151	174	113	102
Securitization revenues	38	19	19	15	24	30	35	40	64	76	89	104	220	226	9
Gain (loss) on sale of securities ¹	4	(56)	(40)	(22)	(9)	19	1	16	(26)	(92)	11	(11)	28	343	37
Gain (loss) on disposal of premises and equipment	(1)	4	(18)	(6)	(4)	(7)	1	91	(1)	(15)	(10)	(16)	90	(32)	(24)
Other	163	161	233	74	49	50	30	40	36	557	129	203	156	165	226
TOTAL	1,963	1,940	1,987	1,720	1,711	1,717	1,532	1,520	1,357	5,890	4,960	6,680	5,491	4,997	4,288
Special items	-	-	132	-	-	-	-	95	(18)	132	-	-	105	247	115
TOTAL, excluding special items	1,963	1,940	1,855	1,720	1,711	1,717	1,532	1,425	1,375	5,758	4,960	6,680	5,386	4,750	4173
Non-interest revenue as a % of gross revenues (TEB)	53.4%	55.3%	57.4%	55.5%	56.8%	56.1%	54.5%	53.1%	51.4%	55.3%	55.8%	55.7%	51.6%	49.5%	46.0%
Core non-interest revenue as a % of gross revenues (TEB)	53.4%	55.3%	55.7%	55.5%	56.8%	56.1%	54.5%	51.5%	51.7%	54.8%	55.8%	55.7%	51.1%	48.2%	45.3%
CAPITAL MARKET FEES															
Full-service brokerage	296	333	259	249	229	280	221	203	194	888	730	979	739	729	821
Discount brokerage	23	27	29	32	29	50	34	19	20	79	113	145	76	49	49
Institutional	154	158	131	232	171	173	110	125	111	443	454	686	394	340	302
TOTAL	473	518	419	513	429	503	365	347	325	1,410	1,297	1,810	1,209	1,118	1,172
GAINS (LOSSES) ON SECURITIES															
Trading account ²	310	358	473	295	393	243	272	186	162	1,141	908	1,203	655	421	350
Available-for-sale securities															
Non-LDC	4	(56)	(40)	(22)	(9)	19	1	16	(26)	(92)	11	(11)	23	66	24
LDC	-	-	-	-	-	-	-	-	-	-	-	-	5	277	13
TOTAL	314	302	433	273	384	262	273	202	136	1,049	919	1,192	683	764	387
ASSETS UNDER ADMINISTRATION AND UNDER MANAGEMENT															
Institutional	953,300	885,300	912,800	932,800	906,800	860,400	820,300	779,900	737,400	953,300	906,800	932,800	779,900	660,000	635,400
Personal	283,100	279,300	295,500	207,200	206,100	205,300	175,600	157,300	159,400	283,100	206,100	207,200	157,300	141,700	122,200
Retail mutual funds	35,400	34,100	34,500	35,200	34,500	33,700	31,400	30,600	30,800	35,400	34,500	35,200	30,600	27,500	25,700
TOTAL ASSETS UNDER ADMINISTRATION	1,271,800	1,198,700	1,242,800	1,175,200	1,147,400	1,099,400	1,027,300	967,800	927,600	1,271,800	1,147,400	1,175,200	967,800	829,200	783,300
Institutional	45,500	45,400	46,900	36,700	40,300	39,700	35,300	32,700	31,700	45,500	40,300	36,700	32,700	30,100	27,900
Personal	30,700	30,800	31,400	21,500	20,900	20,600	19,700	18,300	18,900	30,700	20,900	21,500	18,300	15,800	15,300
Retail mutual funds	34,300	34,200	34,200	34,100	34,000	33,700	31,400	30,600	30,800	34,300	34,000	34,100	30,600	27,500	24,500
TOTAL ASSETS UNDER MANAGEMENT	110,500	110,400	112,500	92,300	95,200	94,000	86,400	81,600	81,400	110,500	95,200	92,300	81,600	73,400	67,700

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

²Included in trading revenues in non-interest revenue.

NON-INTEREST EXPENSES
(\$ MM)

Human Resources

	<u>Q3/01</u>	<u>Q2/01</u>	<u>Q1/01</u>	<u>Q4/00</u>	<u>Q3/00</u>	<u>Q2/00</u>	<u>Q1/00</u>	<u>Q4/99</u>	<u>Q3/99</u>
Compensation	1,324	1,192	1,171	1,069	1,047	1,070	972	947	872
Benefits	203	140	159	139	135	130	133	120	133

Occupancy

Premises rent	141	126	153	111	105	93	88	76	69
Rental income from properties	(6)	(4)	(5)	(3)	(3)	(4)	(3)	(5)	(2)
Premises repairs and maintenance	12	13	10	12	18	19	19	22	24
Depreciation	23	22	19	21	21	19	20	23	23
Property taxes	1	2	1	1	6	6	2	8	12
Energy	3	2	2	4	6	7	5	8	8

Equipment

Depreciation	71	71	67	84	71	68	65	86	75
Computer rental and maintenance	131	80	73	82	85	81	92	91	86
Office equipment rental and maintenance	10	13	10	11	9	10	6	9	6

Communications

Telecommunications	70	71	63	55	55	58	57	57	56
Postage and courier	29	25	24	47	41	41	41	40	39
Marketing and public relations	47	47	40	61	39	39	34	58	42
Stationery and printing	30	28	26	34	31	34	28	38	29

Other

Business and capital taxes	53	39	35	38	33	33	30	35	25
Professional fees	136	85	73	89	74	59	45	60	74
Travel and relocation	34	31	25	23	21	21	20	22	24
Deposit insurance	8	8	7	8	7	7	8	8	7
Amortization of goodwill/other intangibles	82	51	31	27	24	22	18	19	18
Employee training	11	9	9	13	9	8	8	16	12
Donations	6	6	8	1	7	9	9	10	5
Other	179	206	143	95	73	81	84	144	85

TOTAL NON-INTEREST EXPENSES	2,598	2,263	2,144	2,022	1,914	1,911	1,781	1,892	1,722
Special items	91	-	-	-	-	-	-	5	-
TOTAL, excluding special items	2,507	2,263	2,144	2,022	1,914	1,911	1,781	1,887	1,722

2001 2000 2000 1999 1998 1997
9 months 9 months

	3,687	3,089	4,158	3,585	3,171	3,008
	502	398	537	511	517	419
	420	286	397	321	256	328
	(15)	(10)	(13)	(11)	(12)	(11)
	35	56	68	88	93	88
	64	60	81	92	92	84
	4	14	15	41	46	37
	7	18	22	33	33	33
	209	204	288	297	250	298
	284	258	340	348	309	280
	33	25	36	32	26	27
	204	170	225	225	209	188
	78	123	170	157	156	164
	134	112	173	188	175	134
	84	93	127	129	125	101
	127	96	134	114	118	126
	294	178	267	274	286	228
	90	62	85	90	98	95
	23	22	30	71	111	115
	164	64	91	70	66	63
	29	25	38	48	60	52
	20	25	26	29	25	21
	528	238	333	409	300	193

TOTAL NON-INTEREST EXPENSES	7,005	5,606	7,628	7,141	6,510	6,071
Special items	91	-	-	170	116	102
TOTAL, excluding special items	6,914	5,606	7,628	6,971	6,394	5,969

BALANCE SHEET (\$ MM)	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001 9 months	2000 9 months	2000	1999	1998	1997
	Period-end balances														
ASSETS															
Cash resources	17,733	18,056	17,333	19,606	20,556	18,289	22,122	23,042	24,663	17,733	20,556	19,606	23,042	16,395	21,392
Securities ¹	77,951	69,352	66,301	60,263	58,236	54,316	49,497	52,736	47,524	77,951	58,236	60,263	52,736	42,538	33,343
Assets purchased under reverse repurchase agreements	25,101	26,453	21,713	18,303	15,100	19,419	15,284	20,272	25,452	25,101	15,100	18,303	20,272	19,907	18,642
Loans ¹															
Residential mortgage ²	67,345	64,559	63,418	62,984	62,588	60,999	60,035	59,242	59,959	67,345	62,588	62,984	59,242	56,468	53,369
Personal	31,418	29,713	30,573	28,019	27,220	26,802	26,213	25,255	24,369	31,418	27,220	28,019	25,255	22,761	20,864
Credit card ³	4,128	4,862	4,961	4,666	4,224	3,270	2,690	2,666	2,193	4,128	4,224	4,666	2,666	1,945	2,324
Business and government loans and acceptances	74,732	69,723	70,023	72,143	69,492	70,974	68,694	66,887	68,876	74,732	69,492	72,143	66,887	76,218	73,398
Total loans	177,623	168,857	168,975	167,812	163,524	162,045	157,632	154,050	155,397	177,623	163,524	167,812	154,050	157,392	149,955
Allowance for loan losses ⁴	(2,173)	(1,951)	(1,947)	(1,871)	(1,845)	(1,869)	(1,937)	(1,884)	(1,940)	(2,173)	(1,845)	(1,871)	(1,884)	(2,026)	(1,769)
Loans net of allowance for loan losses	175,450	166,906	167,028	165,941	161,679	160,176	155,695	152,166	153,457	175,450	161,679	165,941	152,166	155,366	148,186
Derivative related amounts	19,710	20,532	20,098	19,334	15,462	18,363	18,050	15,151	15,487	19,710	15,462	19,334	15,151	30,413	14,776
Premises and equipment	1,473	1,292	1,293	1,216	1,221	1,239	1,256	1,274	1,791	1,473	1,221	1,216	1,274	1,872	1,696
Goodwill	4,153	2,334	2,280	693	708	711	597	660	560	4,153	708	693	660	608	668
Other Intangibles	600	202	205	208	213	156	159	-	-	600	213	208	-	-	-
Other assets	12,731	13,816	10,560	8,490	7,540	7,368	9,234	7,997	9,814	12,731	7,540	8,490	7,997	13,975	8,376
TOTAL ASSETS	334,902	318,943	306,811	294,054	280,715	280,037	271,894	273,298	278,748	334,902	280,715	294,054	273,298	281,074	247,079
LIABILITIES															
Deposits															
Canada															
Non-interest bearing	22,481	22,409	21,353	22,011	21,631	22,137	18,218	16,876	16,332	22,481	21,631	22,011	16,876	14,383	12,953
Interest bearing	115,614	118,591	113,740	116,113	114,199	113,335	112,807	112,430	112,704	115,614	114,199	116,113	112,430	109,150	109,768
International ¹															
Non-interest bearing	2,510	946	744	863	662	550	634	666	525	2,510	662	863	666	430	1,207
Interest bearing	84,716	72,560	70,469	67,250	63,575	62,967	60,601	57,925	60,899	84,716	63,575	67,250	57,925	56,042	49,301
Total deposits	225,321	214,506	206,306	206,237	200,067	198,989	192,260	187,897	190,460	225,321	200,067	206,237	187,897	180,005	173,229
Acceptances	9,621	9,734	9,695	11,628	11,287	10,188	9,105	9,257	9,438	9,621	11,287	11,628	9,257	10,620	10,561
Obligations related to securities sold short	14,895	14,944	14,075	12,873	12,034	14,248	14,794	18,740	14,530	14,895	12,034	12,873	18,740	20,488	13,062
Obligations related to assets sold under repurchase agreements	14,010	15,877	14,717	9,005	7,830	7,158	7,629	9,396	12,368	14,010	7,830	9,005	9,396	11,264	9,458
Derivative related amounts	19,644	20,168	19,794	18,574	15,182	17,524	17,372	15,219	15,213	19,644	15,182	18,574	15,219	29,370	14,732
Other liabilities ¹	24,939	20,394	19,852	15,912	15,640	14,098	13,137	15,682	19,076	24,939	15,640	15,912	15,682	12,883	10,644
Subordinated debentures	6,457	6,992	6,447	5,825	5,091	5,104	5,072	4,596	4,678	6,457	5,091	5,825	4,596	4,087	4,227
Non-controlling interest in subsidiaries	1,453	1,481	1,453	703	690	39	103	103	103	1,453	690	703	103	499	531
Shareholders' equity															
Capital stock															
Preferred	2,254	2,009	1,988	2,001	1,982	1,978	1,959	1,973	2,385	2,254	1,982	2,001	1,973	2,110	1,757
Common	7,041	3,717	3,704	3,074	3,053	3,059	3,032	3,063	3,102	7,041	3,053	3,074	3,063	2,923	2,905
Retained earnings	9,259	9,156	8,769	8,314	7,961	7,738	7,547	7,495	7,447	9,259	7,961	8,314	7,495	6,803	5,719
Accumulated other comprehensive income	8	(35)	11	(92)	(102)	(86)	(116)	(123)	(52)	8	(102)	(92)	(123)	22	254
Total shareholders' equity	18,562	14,847	14,472	13,297	12,894	12,689	12,422	12,408	12,882	18,562	12,894	13,297	12,408	11,858	10,635
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	334,902	318,943	306,811	294,054	280,715	280,037	271,894	273,298	278,748	334,902	280,715	294,054	273,298	281,074	247,079
Cash resources and securities as a % of total assets	29%	27%	27%	27%	28%	26%	26%	28%	26%	29%	28%	27%	28%	21%	22%

¹Reflects major Centura assets acquired during Q3/01 of \$5.1 billion of securities, \$1.9 billion of residential mortgages, \$1.9 billion of personal loans, \$0.1 billion of credit card loans, and \$8.2 billion of business & government loans. Also reflects major Centura liabilities acquired of \$9.5 billion of interest bearing deposits, \$1.7 billion of non-interest bearing deposits and \$5.6 billion of other liabilities

²Reflects securitizations of \$0.1 billion in Q3/01, \$0.5 billion in Q4/00, \$2.2 billion in Q4/99, \$1.0 billion in Q3/99 and \$0.7 billion in 1998 that have been transferred to securities. Also reflects sales of mortgage-backed securities of \$0.5 billion in Q3/01 and \$1.6 billion in 1998.

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

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

BALANCE SHEET CONTINUED
(\$ MM)
Selected average balances

	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99
Securities	78,144	72,660	67,724	63,035	58,940	53,544	57,078	52,664	51,138
Assets purchased under reverse repurchase agreements	33,205	30,664	25,280	21,660	21,087	23,678	20,535	25,326	23,868
Loans ¹	173,951	168,600	167,863	164,882	162,273	158,550	154,086	154,938	155,580
Total assets	344,100	326,900	309,000	294,400	285,100	280,900	276,400	274,900	273,300
Deposits	224,268	215,988	210,238	204,362	197,471	190,649	191,966	189,334	185,639
Common shareholders' equity	14,596	12,639	11,955	11,092	10,806	10,589	10,428	10,466	10,433
Total shareholders' equity	16,725	14,648	13,952	13,115	12,823	12,590	12,438	12,790	12,696
Earning assets	292,940	279,846	266,017	256,360	248,417	242,984	242,417	242,445	239,609

RETAINED EARNINGS

	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99
Balance at the beginning of the period	9,156	8,769	8,314	7,961	7,738	7,547	7,495	7,447	7,233
Net income	436	624	695	568	563	562	515	479	452
Dividends - Preferred shares	(37)	(33)	(34)	(34)	(34)	(33)	(33)	(41)	(41)
- Common shares	(246)	(204)	(203)	(181)	(180)	(164)	(164)	(149)	(150)
Premium paid on common shares purchased for cancellation	(49)	-	-	-	(122)	(174)	(266)	(234)	(47)
Issuance costs, net of related income taxes	(1)	-	(3)	-	(4)	-	-	(7)	-
Balance at the end of the period	9,259	9,156	8,769	8,314	7,961	7,738	7,547	7,495	7,447

SECURITIES AND LDC MARKET VALUE SURPLUSES

	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99
LDC and Mexican exposure	10	10	10	10	10	10	10	10	10
Securities portfolio ²	-	-	-	10	10	10	10	10	15
(excluding LDCs and Mexico)	-	-	-	10	10	10	10	10	15
TOTAL LDC and securities portfolio	10	10	10	20	20	20	20	20	25

LOAN SECURITIZATION
(\$ MM)
Securitization during the period

	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99
Credit card loans - sold	1,000	-	-	-	-	-	-	-	-
Mortgage-backed securities - sold	500	-	-	-	-	-	-	-	-
Mortgage-backed securities - unsold	75	-	-	500	-	-	2,186	1,045	-
TOTAL SECURITIZED	1,575	-	-	500	-	-	2,186	1,045	-

Outstanding at end of period

	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99
Credit card loans - sold ³	2,100	1,100	1,100	1,100	1,310	1,768	2,300	2,300	2,600
Mortgage-backed securities - sold	1,265	924	971	1,014	1,068	1,125	1,163	1,209	1,271
TOTAL OUTSTANDING	3,365	2,024	2,071	2,114	2,378	2,893	3,463	3,509	3,871

Impact on income statement

	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99
Net interest income	(32)	(18)	(17)	(17)	(23)	(45)	(38)	(46)	(59)
Non-interest revenue	41	13	14	11	16	30	24	31	49
Provision for credit losses	8	4	4	3	4	8	12	9	12
TOTAL IMPACT	17	(1)	1	(3)	(3)	(7)	(2)	(6)	2

2001 2000 2000 1999 1998 1997
9 months 9 months

Securities	72,939	56,380	57,992	48,458	39,558	42,760
Assets purchased under reverse repurchase agreements	29,705	21,753	21,729	21,769	24,444	14,038
Loans ¹	170,138	158,301	159,957	155,635	154,954	142,349
Total assets	326,500	280,500	284,100	270,000	261,500	239,800
Deposits	216,842	193,366	196,066	184,796	178,688	166,249
Common shareholders' equity	13,125	10,602	10,725	10,268	9,255	8,303
Total shareholders' equity	15,179	12,613	12,703	12,481	11,227	10,044
Earning assets	279,649	244,495	247,507	234,292	224,605	209,962

Balance at the beginning of the period	8,314	7,495	7,495	6,803	5,719	4,825
Net income	1,755	1,640	2,208	1,725	1,772	1,654
Dividends - Preferred shares	(104)	(100)	(134)	(157)	(145)	(131)
- Common shares	(653)	(508)	(689)	(588)	(543)	(469)
Premium paid on common shares purchased for cancellation	(49)	(562)	(562)	(281)	-	(160)
Issuance costs, net of related income taxes	(4)	(4)	(4)	(7)	-	-
Balance at the end of the period	9,259	7,961	8,314	7,495	6,803	5,719

LDC and Mexican exposure	10	10	10	10	5	295
Securities portfolio ²	-	10	10	10	5	(200)
(excluding LDCs and Mexico)	-	10	10	10	5	(200)
TOTAL LDC and securities portfolio	10	20	20	20	10	95

Credit card loans - sold	1,000	-	-	-	-	-	1,100	1,500
Mortgage-backed securities - sold	500	-	-	-	-	-	1,584	-
Mortgage-backed securities - unsold	75	-	-	500	-	3,231	698	-
TOTAL SECURITIZED	1,575	-	-	500	-	3,231	3,382	1,500

Credit card loans - sold ³	2,100	1,310	1,100	2,300	2,600	1,500
Mortgage-backed securities - sold	1,265	1,068	1,014	1,209	1,436	-
TOTAL OUTSTANDING	3,365	2,378	2,114	3,509	4,036	1,500

Net interest income	(67)	(106)	(123)	(200)	(168)	-
Non-interest revenue	68	70	81	152	150	9
Provision for credit losses	16	24	27	41	32	-
TOTAL IMPACT	17	(12)	(15)	(7)	14	9

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

² Due to reclassification of held to maturity securities to available for sale securities under FAS 133, no securities market value surplus exists beginning Q1/01.

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, Q4/99 - \$0.3 billion).

CAPITAL¹ (\$ MM)	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001	2000	2000	1999	1998	1997	
Tier 1 capital										9 months	9 months					
Common shareholders' equity	16,299	12,873	12,431	11,352	10,977	10,760	10,542	10,520	10,515	16,299	10,977	11,352	10,520	9,691	8,594	
Permanent preferred shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Non-cumulative preferred shares	2,254	2,009	1,988	2,001	1,982	1,978	1,959	1,973	2,385	2,254	1,982	2,001	1,973	2,110	1,757	
Non-controlling interest in subsidiaries ²	1,427	1,427	1,423	673	673	22	22	22	22	1,427	673	673	22	247	283	
Deferred tax asset-long term	(772)	(653)	(653)	(775)	(536)	(535)	(528)	(518)	(678)	(772)	(536)	(775)	(518)	(650)	(417)	
Goodwill and other intangibles	(4,590)	(2,314)	(2,270)	(842)	(861)	(870)	(600)	(663)	(558)	(4,590)	(861)	(842)	(663)	(602)	(661)	
TOTAL TIER 1 CAPITAL	14,618	13,342	12,919	12,409	12,235	11,355	11,395	11,334	11,686	14,618	12,235	12,409	11,334	10,796	9,556	
Tier 2 capital																
Permanent subordinated debentures	460	461	450	457	446	444	434	441	452	460	446	457	441	463	423	
Non-permanent subordinated debentures	5,720	6,151	5,616	5,138	4,421	4,520	4,510	4,040	4,066	5,720	4,421	5,138	4,040	3,419	3,309	
Eligible allowance for credit losses	1,405	1,270	1,270	1,200	1,160	1,123	1,093	1,065	1,095	1,405	1,160	1,200	1,065	1,157	1,228	
Non-controlling interest in subsidiaries	2	2	1	1	1	1	1	2	1	2	1	1	2	172	166	
TOTAL TIER 2 CAPITAL	7,587	7,884	7,337	6,796	6,028	6,088	6,038	5,548	5,614	7,587	6,028	6,796	5,548	5,211	5,126	
TOTAL REGULATORY CAPITAL																
Total Tier 1 and Tier 2 capital	22,205	21,226	20,256	19,205	18,263	17,443	17,433	16,882	17,300	22,205	18,263	19,205	16,882	16,007	14,682	
Investment in associated corporations	(2,378)	(2,307)	(2,250)	(1,307)	(1,253)	(1,214)	(1,065)	(891)	(560)	(2,378)	(1,253)	(1,307)	(891)	(17)	(16)	
TOTAL REGULATORY CAPITAL	19,827	18,919	18,006	17,898	17,010	16,229	16,368	15,991	16,740	19,827	17,010	17,898	15,991	15,990	14,666	
Risk-adjusted assets																
On-balance sheet assets	134,826	121,216	125,041	119,893	117,146	115,766	111,263	109,908	110,345	134,826	117,146	119,893	109,908	117,363	117,478	
Off-balance sheet financial instruments	34,067	34,364	34,244	35,226	35,352	35,902	37,260	37,124	37,333	34,067	35,352	35,226	37,124	37,477	31,914	
General market risk ³	2,334	3,027	3,112	3,475	2,902	2,715	2,255	2,505	3,139	2,334	2,902	3,475	2,505	2,880	-	
TOTAL⁴	171,227	158,607	162,397	158,594	155,400	154,383	150,778	149,537	150,817	171,227	155,400	158,594	149,537	157,720	149,392	
Capital ratios (U.S. basis)¹																
Tier 1	8.5%	8.4%	8.0%	7.8%	7.9%	7.4%	7.6%	7.6%	7.7%	8.5%	7.9%	7.8%	7.6%	6.8%	6.4%	
TOTAL	11.6%	11.9%	11.1%	11.3%	10.9%	10.5%	10.9%	10.7%	11.1%	11.6%	10.9%	11.3%	10.7%	10.1%	9.8%	
Common equity as a % of total assets ¹	4.9%	4.0%	4.1%	3.9%	3.9%	3.8%	3.9%	3.8%	3.8%	4.9%	3.9%	3.9%	3.8%	3.4%	3.5%	
Common equity as a % of risk-adjusted assets ²	9.5%	8.1%	7.7%	7.2%	7.1%	7.0%	7.0%	7.0%	7.0%	9.5%	7.1%	7.2%	7.0%	6.1%	5.8%	
Capital generation																
Internally generated capital	719	387	456	353	349	365	318	289	261	1,562	1,032	1,385	980	1,084	1,054	
External financing - common shares	3,324	13	627	21	(132)	(147)	(297)	(273)	(62)	3,964	(576)	(555)	(150)	10	(129)	
- preferred shares	245	21	(13)	19	4	19	(14)	(419)	322	253	9	28	(135)	361	32	
- subordinated debentures	(535)	545	450	734	(13)	32	476	(82)	47	460	495	1,229	509	(140)	625	
- Total	3,034	579	1,064	774	(141)	(96)	165	(774)	307	4,677	(72)	702	224	231	528	
Other comprehensive income and other items ⁵	(27)	(46)	277	10	(16)	30	7	(71)	(74)	204	21	31	(145)	(232)	(72)	
TOTAL	3,726	920	1,797	1,137	192	299	490	(556)	494	6,443	981	2,118	1,059	1,083	1,510	

¹ Using guidelines issued by the Board of Governors of the Federal Reserve System 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 System which took effect on January 1, 1998.

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

⁵ 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. Other items include a mark-to-market adjustment to subordinated debentures resulting from FAS 133.

RISK-ADJUSTED ASSETS (\$ MM)	Balance Sheet amount	Risk-adjusted assets				Variance Q3/01 vs Q2/01
		July 2001	April 2001	July 2000		
On-balance sheet assets						
Cash resources ¹	17,733	2,515	1,283	3,679	1,232	
Securities	77,951	10,194	5,840	5,650	4,354	
Residential mortgages ²						
Insured	31,852	380	374	373	6	
Conventional	35,493	18,656	17,459	16,707	1,197	
Other loans and acceptances ²						
Issued or guaranteed by Canadian or other OECD governments	11,696	1,271	925	931	346	
Other	121,510	94,880	88,546	85,504	6,334	
Other assets	38,667	6,930	6,789	4,302	141	
TOTAL	334,902	134,826	121,216	117,146	\$13,610	
Off-balance sheet credit instruments						
	Contract Amount	Credit conversion factor	Credit equivalent amount	Risk-adjusted balance		Variance Q2/01 vs Q1/01
				July 2001	April 2001	July 2000
Guarantees and standby letters of credit						
- Financial (excluding securities lending)	10,103	100%	10,103	8,678	9,660	8,431
- Non Financial	2,776	50%	1,388	1,388	1,453	1,547
Documentary and commercial letters of credit	741	20%	148	146	71	93
Securities lending	20,118	100%	20,118	375	308	311
Commitments to extend credit:						
Less than/equal to 1 year	40,070	0%	-	-	-	-
Greater than 1 year	38,744	50%	19,372	17,504	17,352	20,161
Uncommitted amounts	52,433	0%	-	-	-	-
Note issuance/Revolving underwriting facilities	55	50%	28	28	-	79
TOTAL	165,040		51,157	28,119	28,844	30,622
						(725)
Derivatives						
	Contract Amount	Credit equivalent amount		Risk-adjusted balance		Variance Q3/01 vs Q2/01
		Current	Potential	July 2001	April 2001	July 2000
Interest rate agreements	865,694	1,906	1,693	3,599	902	806
Foreign exchange rate contracts	718,241	4,637	6,978	11,615	3,508	3,782
Equity and commodity derivative contracts	106,262	1,839	2,866	4,705	1,538	932
Total derivatives ³	1,690,197	8,382	11,537	19,919	5,948	5,520
						4,730
						428
Market risk						
		Minimum Capital Required (\$M)	Multiplier	July 2001	April 2001	July 2000
Total specific and general market risk		379,184	12.5	4,740	5,324	4,744
Less: market risk shown above in cash resources		(11,084)	12.5	(139)	(126)	(528)
Less: market risk shown above in securities		(181,344)	12.5	(2,267)	(2,171)	(1,314)
General market risk		186,756		2,334	3,027	2,902
						(693)
Total risk-adjusted assets⁴				\$171,227	158,607	\$155,400
						\$12,620

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 \$19,464 million; total credit equivalent amount \$35,169 million; and risk adjusted balance \$9,623 million at July 31, 2001.

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

PROVISION FOR CREDIT LOSSES (\$MM)

	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99
Allocated specific	236	210	178	134	172	132	133	5	175
Allocated country risk	-	-	-	-	-	-	-	-	-
Allocated general ¹	-	-	97	8	-	35	30	n/a	n/a
Total allocated ¹	236	210	275	142	172	167	163	n/a	n/a
Unallocated ¹	-	-	(27)	32	-	5	10	n/a	n/a
TOTAL	236	210	248	174	172	172	173	235	175
Provision for credit losses as a % of average loans	0.54%	0.51%	0.59%	0.42%	0.42%	0.44%	0.45%	0.60%	0.45%
Provision for credit losses as a % of average loans and repos	0.45%	0.43%	0.51%	0.37%	0.37%	0.38%	0.39%	0.52%	0.39%
Allocated specific provision for credit losses as a % of average loans and repos	0.45%	0.43%	0.37%	0.29%	0.37%	0.29%	0.30%	0.01%	0.39%

	2001 9 months	2000 9 months	2000	1999	1998	1997
	624	437	571	530	555	330
	-	-	-	-	(80)	-
	97	80	73	n/a	n/a	n/a
	721	517	644	n/a	n/a	n/a
	(27)	-	47	n/a	n/a	n/a
TOTAL	694	517	691	760	575	380
Provision for credit losses as a % of average loans	0.55%	0.44%	0.43%	0.49%	0.37%	0.27%
Provision for credit losses as a % of average loans and repos	0.46%	0.38%	0.38%	0.43%	0.32%	0.24%
Allocated specific provision for credit losses as a % of average loans and repos	0.42%	0.32%	0.31%	0.30%	0.31%	0.21%

NONACCRUAL LOANS²

Domestic									
Business Loans									
Commercial real estate	87	99	128	90	107	148	161	186	191
Small business	275	278	261	264	262	255	264	257	204
Agriculture	120	118	52	53	51	51	48	62	50
Other	538	518	528	530	598	419	422	473	569
Total business loans	1,020	1,013	969	937	1,018	873	895	978	1,014
Residential mortgages	132	166	168	185	169	175	147	173	166
Personal loans	311	294	291	247	259	295	256	236	282
TOTAL domestic nonaccrual loans	1,463	1,473	1,428	1,369	1,446	1,343	1,298	1,387	1,462
International									
Non-LDC									
USA ³	589	354	155	145	90	79	41	41	65
Europe	35	37	43	46	61	60	60	58	60
Latin America	11	19	7	9	9	13	10	10	10
Caribbean	52	52	48	48	47	46	46	47	47
Asia Pacific	14	24	25	33	55	102	129	127	198
LDC	29	29	30	28	29	29	30	34	35
TOTAL international nonaccrual loans	730	515	308	309	291	329	316	317	415
TOTAL nonaccrual loans	2,193	1,988	1,736	1,678	1,737	1,672	1,614	1,704	1,877

	87	107	90	186	182	348
	275	262	264	257	152	187
	120	51	53	62	47	46
	538	598	530	473	746	577
Total business loans	1,020	1,018	937	978	1,127	1,158
Residential mortgages	132	169	185	173	166	166
Personal loans	311	259	247	236	217	153
TOTAL	1,463	1,446	1,369	1,387	1,510	1,477
	589	90	145	41	18	42
	35	61	46	58	59	43
	11	9	9	10	4	20
	52	47	48	47	62	71
	14	55	33	127	308	132
	29	29	28	34	40	34
TOTAL	730	291	309	317	491	342
TOTAL	2,193	1,737	1,678	1,704	2,001	1,819

Total loans									
Domestic									
Residential mortgages	63,129	62,466	61,789	61,444	61,007	59,744	59,291	58,524	59,303
Personal loans	26,991	27,098	27,797	27,207	26,453	26,053	25,315	24,353	23,424
Credit card loans	3,943	4,862	4,961	4,666	4,224	3,270	2,690	2,666	2,193
Business loans	42,948	44,287	44,618	47,616	46,876	45,854	44,547	43,674	44,770
TOTAL Domestic	137,011	138,713	139,165	140,933	138,560	134,921	131,843	129,217	129,690
International⁴	40,612	30,144	29,810	26,879	24,964	27,124	25,789	24,833	25,707
TOTAL Loans	177,623	168,857	168,975	167,812	163,524	162,045	157,632	154,050	155,397

	63,129	61,007	61,444	58,524	55,836	52,835
	26,991	26,453	27,207	24,353	21,814	20,214
	3,943	4,224	4,666	2,666	1,945	2,324
	42,948	46,876	47,616	43,674	44,747	42,614
Total Domestic	137,011	138,560	140,933	129,217	124,342	117,987
International	40,612	24,964	26,879	24,833	33,050	31,968
TOTAL	177,623	163,524	167,812	154,050	157,392	149,955

Nonaccrual loans as a percentage of related loans									
Domestic									
Residential mortgages	0.21%	0.27%	0.27%	0.30%	0.28%	0.29%	0.25%	0.30%	0.28%
Personal loans	1.15%	1.08%	1.05%	0.91%	0.98%	1.13%	1.01%	0.97%	1.20%
Business loans	2.37%	2.29%	2.17%	1.97%	2.17%	1.90%	2.01%	2.24%	2.26%
TOTAL Domestic	1.07%	1.06%	1.03%	0.97%	1.04%	1.00%	0.98%	1.07%	1.13%
International	1.80%	1.71%	1.03%	1.15%	1.17%	1.21%	1.23%	1.28%	1.61%
TOTAL Loans	1.23%	1.18%	1.03%	1.00%	1.06%	1.03%	1.02%	1.11%	1.21%

	0.21%	0.28%	0.30%	0.30%	0.30%	0.31%
	1.15%	0.98%	0.91%	0.97%	0.99%	0.76%
	2.37%	2.17%	1.97%	2.24%	2.52%	2.72%
Total Domestic	1.07%	1.04%	0.97%	1.07%	1.21%	1.25%
International	1.80%	1.17%	1.15%	1.28%	1.49%	1.07%
TOTAL	1.23%	1.06%	1.00%	1.11%	1.27%	1.21%

¹The allocated general provision and the unallocated provision totalled \$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.

³In Q3/01, \$119 million of the U.S. non-LDC non-accrual loans related to Centura. This amount consisted of \$18 million for residential mortgages, \$14 million for personal loans and \$87 million for business and government loans.

⁴In Q3/01, \$12,096 million relates to Centura (\$1,863 million for residential mortgages, \$1,916 million for personal loans, \$144 million for cards and \$8,173 million for business and government loans).

**NONACCRUAL LOANS
(\$ MM)**
Changes in nonaccrual loans

	<u>Q3/01</u>	<u>Q2/01</u>	<u>Q1/01</u>	<u>Q4/00</u>	<u>Q3/00</u>	<u>Q2/00</u>	<u>Q1/00</u>	<u>Q4/99</u>	<u>Q3/99</u>	<u>2001</u> 9 months	<u>2000</u> 9 months	<u>2000</u>	<u>1999</u>	<u>1998</u>	<u>1997</u>
Nonaccrual loans at beginning of period	1,988	1,736	1,678	1,737	1,672	1,614	1,704	1,877	1,737	1,678	1,704	1,704	2,001	1,819	2,376
Nonaccrual loans formation ¹	429	516	292	210	308	220	75	133	274	1,237	603	813	743	628	81
Charge-offs	(224)	(264)	(234)	(269)	(243)	(162)	(165)	(324)	(131)	(722)	(570)	(839)	(1,072)	(511)	(669)
Other & FX adjustment			-	-	-	-	-	18	(3)		-	-	32	65	31
Nonaccrual loans at end of period	2,193	1,988	1,736	1,678	1,737	1,672	1,614	1,704	1,877	2,193	1,737	1,678	1,704	2,001	1,819

**NONACCRUAL LOANS FORMATIONS
AND CHARGE-OFFS**
Q3/01 vs Q2/01

	<u>Domestic Business</u>	<u>International Business</u>	<u>Total Business</u>	<u>Consumer</u>	<u>Total non-LDC</u>	<u>LDC</u>	<u>Total Bank</u>
Q2/01 nonaccrual loans	1,012	434	1,446	513	1,959	29	1,988
Nonaccrual loans formation ¹	71	187	258	171	429		429
Charge-offs	(63)	(7)	(70)	(154)	(224)		(224)
Other & FX adjustment							
Q3/01 nonaccrual loans before allowance	1,020	614	1,634	530	2,164	29	2,193
Q3/01 allowance for loan losses and tax exempt securities	(959)	(551)	(1,510)	(640)	(2,150)	(29)	(2,179)
Q3/01 nonaccrual loans after allowance	61	63	124	(110)	14	-	14

Q3/01 vs Q4/00

Q4/00 nonaccrual loans	937	236	1,173	477	1,650	28	1,678
Nonaccrual loans formation ¹	298	444	742	494	1,236	1	1,237
Charge-offs	(215)	(63)	(278)	(444)	(722)		(722)
Other & FX adjustment		(3)	(3)	3	-		-
Q3/01 nonaccrual loans before allowance	1,020	614	1,634	530	2,164	29	2,193
Q3/01 allowance for loan losses and tax-exempt securities	(959)	(551)	(1,510)	(640)	(2,150)	(29)	(2,179)
Q3/01 nonaccrual loans after allowance	61	63	124	(110)	14	-	14

¹New additions to nonaccrual loans, net of reductions in nonaccrual loans. \$119 of the increase in Q3/01 was related to the acquisition of Centura.

ALLOWANCE FOR CREDIT LOSSES¹
(\$ MM)

	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	2001 9 months	2000 9 months	2000	1999	1998	1997
Allowance for credit losses															
Allocated specific	850	762	756	747	781	810	799	786	1,069	850	781	747	786	1176	932
Allocated country risk	29	29	30	28	29	29	30	34	35	29	29	28	34	40	436
Allocated general ²	1,072	960	960	863	855	855	820	790	n/a	1,072	855	863	790	n/a	n/a
Total allocated ²	1,951	1,751	1,746	1,638	1,665	1,694	1,649	1,610	n/a	1,951	1,665	1,638	1,610	n/a	n/a
Unallocated ²	332	310	310	337	305	305	300	290	n/a	332	305	337	290	n/a	n/a
Total allowance for credit losses	2,283	2,061	2,056	1,975	1,970	1,999	1,949	1,900	1,954	2,283	1,970	1,975	1,900	2,066	2,118
Consisting of:															
Allowance for loan losses	2,173	1,951	1,947	1,871	1,845	1,869	1,937	1,884	1,940	2,173	1,845	1,871	1,884	2,026	1,769
Allowance for off-balance sheet items	104	104	104	98	119	119	-	-	-	104	119	98	-	-	-
Allowance for tax-exempt securities	6	6	5	6	6	11	12	16	14	6	6	6	16	40	30
Allowance for country risk securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	319
Total	2,283	2,061	2,056	1,975	1,970	1,999	1,949	1,900	1,954	2,283	1,970	1,975	1,900	2,066	2,118
Allowance for loan losses as a % of total loans	1.2%	1.2%	1.2%	1.1%	1.1%	1.2%	1.2%	1.2%	1.3%	1.2%	1.1%	1.1%	1.2%	1.3%	1.2%
Allowance for loan losses as a % of total loans and repos	1.1%	1.0%	1.0%	1.0%	1.0%	1.0%	1.1%	1.1%	1.1%	1.1%	1.0%	1.0%	1.1%	1.1%	1.1%
Changes in the allowance for credit losses															
Balance at beginning of period	2,061	2,056	1,975	1,970	1,999	1,949	1,900	1,954	1,888	1,975	1,900	1,900	2,066	2,118	2,235
Provision for credit losses	236	210	248	174	172	172	173	235	175	694	517	691	760	575	380
Charge-offs															
Non-LDC	(224)	(264)	(234)	(269)	(243)	(162)	(165)	(324)	(131)	(722)	(570)	(839)	(1,068)	(511)	(659)
LDC loans and securities	-	-	-	-	-	-	-	-	-	-	-	-	(4)	(325)	(10)
Recoveries	42	34	55	69	27	25	41	17	25	131	93	162	114	144	141
Centura at date of acquisition	157	-	-	-	-	-	-	-	-	157	-	-	-	-	-
Other, primarily translation adjustments on provisions denominated in foreign currencies															
	11	25	12	31	15	15	-	18	(3)	48	30	61	32	65	31
Balance at end of period	2,283	2,061	2,056	1,975	1,970	1,999	1,949	1,900	1,954	2,283	1,970	1,975	1,900	2,066	2,118
Coverage ratios³															
Coverage ratio (total)	99%	98%	112%	112%	107%	112%	121%	112%	104%	99%	107%	112%	112%	103%	116%
Coverage ratio (non-LDC)	99%	98%	113%	112%	107%	113%	121%	112%	104%	99%	107%	112%	112%	103%	94%
NET CHARGE-OFFS															
Domestic															
Residential mortgages	4	3	3	3	3	3	2	4	3	10	8	11	12	11	25
Personal loans	116	120	114	119	138	86	87	69	64	350	311	430	260	165	183
Business loans and acceptances	53	63	52	64	29	51	32	176	40	168	112	177	458	170	299
TOTAL Domestic	173	186	169	186	170	140	121	249	107	528	431	618	730	346	507
International															
Non-LDC ⁴	9	44	10	14	46	(3)	3	58	(1)	63	46	59	224	21	11
LDC exposures	-	-	-	-	-	-	-	-	-	-	-	-	4	325	10
TOTAL International	9	44	10	14	46	(3)	3	58	(1)	63	46	59	228	346	21
Total net charge-offs	182	230	179	200	216	137	124	307	106	591	477	677	958	692	528
Charge-off ratio															
Total net charge-offs as a % of average loans	0.42%	0.56%	0.42%	0.48%	0.53%	0.35%	0.32%	0.79%	0.27%	0.46%	0.40%	0.42%	0.62%	0.45%	0.37%

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

²The allocated general and the unallocated amounts totalled \$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.

³The allowance for loan losses plus the allowance for tax-exempt securities as a percent of nonaccrual loans.

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