

Supplementary information

Consolidated balance sheet

As at October 31 (\$ millions)	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992
Assets											
Cash resources	\$ 21,323	\$ 17,535	\$ 16,408	\$ 23,042	\$ 16,395	\$ 21,392	\$ 23,567	\$ 17,710	\$ 16,449	\$ 10,874	\$ 10,938
Securities	93,800	80,507	60,208	50,559	41,399	33,037	43,490	32,705	27,695	24,011	16,146
Reverse repurchase agreements	35,831	35,870	18,303	20,272	19,907	18,642	11,446	4,591	5,259	5,304	607
Loans											
Residential mortgage	72,840	67,442	62,984	59,242	57,069	53,369	48,120	45,131	44,109	43,781	32,609
Personal	31,956	32,511	28,019	25,255	22,761	20,864	18,440	16,923	16,508	16,487	15,462
Credit card	4,914	4,283	4,666	2,666	1,945	2,324	3,522	3,435	3,321	3,090	2,532
Business and government	61,751	67,152	60,546	57,676	65,598	62,837	56,138	51,500	48,748	52,062	52,502
	171,461	171,388	156,215	144,839	147,373	139,394	126,220	116,989	112,686	115,420	103,105
Allowance for loan losses	(2,203)	(2,278)	(1,871)	(1,884)	(2,026)	(1,769)	(1,875)	(2,003)	(2,559)	(4,255)	(3,575)
	169,258	169,110	154,344	142,955	145,347	137,625	124,345	114,986	110,127	111,165	99,530
Other											
Customers' liability under acceptances	8,051	9,923	11,628	9,257	10,620	10,561	7,423	6,300	6,205	6,302	5,737
Derivative-related amounts (1)	30,258	27,240	19,155	15,151	30,413	14,776	12,994	12,378	-	-	-
Premises and equipment	1,653	1,602	1,249	1,320	1,872	1,696	1,785	1,870	1,975	2,057	1,914
Goodwill	5,004	4,919	648	611	551	607	335	333	365	447	195
Other intangibles	665	619	208	-	-	-	-	-	-	-	-
Other assets	11,113	11,935	7,589	7,483	7,895	6,438	6,113	5,157	5,004	4,781	3,226
	56,744	56,238	40,477	33,822	51,351	34,078	28,650	26,038	13,549	13,587	11,072
	\$ 376,956	\$ 359,260	\$ 289,740	\$ 270,650	\$ 274,399	\$ 244,774	\$ 231,498	\$ 196,030	\$ 173,079	\$ 164,941	\$ 138,293
Liabilities and shareholders' equity											
Deposits											
Personal	\$ 101,892	\$ 101,381	\$ 89,632	\$ 87,359	\$ 85,910	\$ 86,106	\$ 90,774	\$ 89,929	\$ 85,214	\$ 84,696	\$ 67,648
Business and government	119,591	107,141	93,618	86,223	76,107	64,368	47,799	39,900	36,422	33,781	30,245
Bank	22,003	24,925	19,646	14,315	17,988	22,755	23,244	13,662	14,179	11,922	14,329
	243,486	233,447	202,896	187,897	180,005	173,229	161,817	143,491	135,815	130,399	112,222
Other											
Acceptances	8,051	9,923	11,628	9,257	10,620	10,561	7,423	6,300	6,205	6,302	5,737
Securities sold short	19,110	16,443	13,419	17,885	14,404	11,152	8,331	7,128	5,569	5,362	3,628
Repurchase agreements	21,109	20,864	9,005	9,396	11,264	9,458	16,526	4,090	5,341	2,533	787
Derivative-related amounts (1)	32,137	28,646	18,574	15,219	29,370	14,732	13,449	12,384	-	-	-
Other liabilities	26,197	23,780	14,149	13,682	12,258	10,494	10,828	9,970	7,986	8,919	5,232
	106,604	99,656	66,775	65,439	77,916	56,397	56,557	39,872	25,101	23,116	15,384
Subordinated debentures	6,614	6,513	5,825	4,596	4,087	4,227	3,602	3,528	3,481	3,410	3,106
Non-controlling interest in subsidiaries	1,469	1,479	703	103	499	531	108	107	93	86	75
Shareholders' equity											
Capital stock											
Preferred	1,545	2,024	2,037	2,009	2,144	1,784	1,752	1,990	2,266	2,248	1,594
Common	7,057	6,973	3,076	3,065	2,925	2,907	2,876	2,910	2,910	2,910	2,910
Retained earnings	10,181	9,168	8,428	7,541	6,823	5,699	4,786	4,132	3,413	2,772	3,002
	18,783	18,165	13,541	12,615	11,892	10,390	9,414	9,032	8,589	7,930	7,506
	\$ 376,956	\$ 359,260	\$ 289,740	\$ 270,650	\$ 274,399	\$ 244,774	\$ 231,498	\$ 196,030	\$ 173,079	\$ 164,941	\$ 138,293

(1) As the information is not reasonably determinable, amounts for years prior to 1995 have not been restated to reflect the presentation of derivative-related amounts on a gross basis.

Consolidated statement of income

For the year ended October 31 (\$ millions, except per share amounts)	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992
Interest income											
Loans	\$ 10,463	\$ 12,032	\$ 11,538	\$ 10,394	\$ 10,474	\$ 9,354	\$ 9,490	\$ 9,820	\$ 8,693	\$ 8,156	\$ 8,957
Securities	3,075	3,281	2,669	2,190	1,914	2,166	2,461	2,179	1,654	1,320	1,037
Assets purchased under reverse repurchase agreements (1)	651	1,163	1,078	893	1,169	568	366	237	206	91	–
Deposits with banks	483	831	824	726	750	983	891	792	454	296	396
	14,672	17,307	16,109	14,203	14,307	13,071	13,208	13,028	11,007	9,863	10,390
Interest expense											
Deposits	5,709	8,712	9,057	7,636	7,732	6,548	7,115	7,362	5,477	4,995	5,868
Other liabilities	1,399	1,668	1,429	1,161	1,172	1,139	1,126	792	761	567	322
Subordinated debentures	406	410	344	286	339	384	322	335	290	263	272
	7,514	10,790	10,830	9,083	9,243	8,071	8,563	8,489	6,528	5,825	6,462
Net interest income	7,158	6,517	5,279	5,120	5,064	5,000	4,645	4,539	4,479	4,038	3,928
Provision for credit losses	1,065	1,119	691	760	575	380	440	580	820	1,750	2,050
	6,093	5,398	4,588	4,360	4,489	4,620	4,205	3,959	3,659	2,288	1,878
Other income											
Capital market fees	1,866	1,523	1,538	1,028	918	1,172	764	434	567	456	356
Trading revenues	1,766	1,820	1,540	1,106	748	606	368	362	345	414	387
Investment management and custodial fees	1,179	1,096	860	651	605	404	319	286	278	101	82
Deposit and payment service charges	1,041	887	756	688	664	690	701	681	661	649	654
Mutual fund revenues	723	692	624	556	537	354	241	190	202	64	37
Card service revenues	496	458	420	362	305	332	282	278	258	203	183
Foreign exchange revenues, other than trading	279	312	299	243	218	211	165	140	134	107	115
Credit fees	223	237	212	189	183	169	153	156	156	152	152
Mortgage banking revenues	222	206	–	–	–	–	–	–	–	–	–
Insurance revenues	204	201	191	161	113	102	70	104	100	61	32
Securitization revenues	174	123	115	222	218	–	–	–	–	–	–
Gain (loss) on sale of securities	(116)	(128)	(11)	28	343	37	107	17	49	169	14
Gain from divestitures	–	445	–	–	–	–	–	–	–	–	–
Other	505	343	188	246	133	202	96	90	113	75	90
	8,562	8,215	6,732	5,480	4,985	4,279	3,266	2,738	2,863	2,451	2,102
Non-interest expense											
Human resources	6,315	5,723	4,651	4,013	3,594	3,365	2,851	2,563	2,675	2,386	2,170
Occupancy	796	724	570	564	508	559	507	473	500	593	476
Equipment	820	771	665	677	585	605	492	506	460	473	382
Communications	801	686	695	699	665	587	523	461	450	377	372
Professional fees	419	412	267	298	262	228	165	147	113	86	88
Amortization of goodwill	–	248	76	66	62	59	38	38	48	35	19
Amortization of other intangibles	72	36	11	–	–	–	–	–	–	–	–
Other	1,197	1,155	646	743	723	650	536	469	415	465	410
	10,420	9,755	7,581	7,060	6,399	6,053	5,112	4,657	4,661	4,415	3,917
Net income before income taxes	4,235	3,858	3,739	2,780	3,075	2,846	2,359	2,040	1,861	324	63
Income taxes	1,365	1,340	1,445	1,015	1,175	1,090	880	755	655	(5)	(65)
Net income before, non-controlling interest	2,870	2,518	2,294	1,765	1,900	1,756	1,479	1,285	1,206	329	128
Non-controlling interest	108	107	20	8	76	77	49	23	37	29	21
Net income	\$ 2,762	\$ 2,411	\$ 2,274	\$ 1,757	\$ 1,824	\$ 1,679	\$ 1,430	\$ 1,262	\$ 1,169	\$ 300	\$ 107
Preferred share dividends	98	135	134	157	145	131	144	164	168	154	123
Net income available to common shareholders	\$ 2,664	\$ 2,276	\$ 2,140	\$ 1,600	\$ 1,679	\$ 1,548	\$ 1,286	\$ 1,098	\$ 1,001	\$ 146	\$ (16)
Earnings per share (loss)											
Basic	\$ 3.96	\$ 3.55	\$ 3.53	\$ 2.55	\$ 2.72	\$ 2.50	\$ 2.05	\$ 1.75	\$ 1.60	\$ 0.23	\$ (0.03)
Diluted	3.93	3.52	3.51	2.53	2.67	2.46	2.05	1.75	1.60	0.23	(0.03)

(1) Amounts for assets purchased under reverse repurchase agreements are included in loans for 1992.

Consolidated statement of changes in shareholders' equity

For the year ended October 31 (\$ millions)	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992
Preferred shares											
Balance at beginning of year	\$ 2,024	\$ 2,037	\$ 2,009	\$ 2,144	\$ 1,784	\$ 1,752	\$ 1,990	\$ 2,266	\$ 2,248	\$ 1,594	\$ 1,661
Issued	–	250	–	296	300	–	–	–	–	612	–
Redeemed for cancellation	(468)	(300)	–	(400)	–	–	(237)	(272)	–	–	(102)
Translation adjustment	(11)	37	28	(31)	60	32	(1)	(4)	18	42	35
Balance at end of year	1,545	2,024	2,037	2,009	2,144	1,784	1,752	1,990	2,266	2,248	1,594
Common shares											
Balance at beginning of year	6,973	3,076	3,065	2,925	2,907	2,876	2,910	2,910	2,910	2,910	2,726
Issued	236	4,009	109	192	18	69	–	–	–	–	184
Purchased for cancellation	(152)	(112)	(98)	(52)	–	(38)	(34)	–	–	–	–
Balance at end of year	7,057	6,973	3,076	3,065	2,925	2,907	2,876	2,910	2,910	2,910	2,910
Retained earnings											
Balance at beginning of year (1)	9,168	8,428	7,541	6,823	5,699	4,786	4,057	3,413	2,772	3,002	3,375
Net income	2,762	2,411	2,274	1,757	1,824	1,679	1,430	1,262	1,169	300	107
Dividends – preferred	(98)	(135)	(134)	(157)	(145)	(131)	(144)	(164)	(168)	(154)	(123)
common	(1,022)	(897)	(689)	(588)	(543)	(469)	(418)	(371)	(364)	(364)	(361)
Cumulative effect of initial adoption of <i>Employee Future Benefits</i> accounting standard (2)	–	(221)	–	–	–	–	–	–	–	–	–
Premium paid on common shares purchased	(612)	(397)	(562)	(281)	–	(160)	(136)	–	–	–	–
Issuance costs (2)	(1)	(19)	(4)	(9)	(7)	–	–	–	–	(11)	–
Change in unrealized foreign currency translation gains and losses	(59)	473	(2)	(205)	164	129	(12)	(23)	96	(4)	16
Impact of hedging unrealized foreign currency translation gains and losses (2)	43	(475)	4	201	(169)	(135)	9	15	(92)	3	(12)
Balance at end of year	10,181	9,168	8,428	7,541	6,823	5,699	4,786	4,132	3,413	2,772	3,002
Shareholders' equity at end of year	\$ 18,783	\$ 18,165	\$ 13,541	\$ 12,615	\$ 11,892	\$ 10,390	\$ 9,414	\$ 9,032	\$ 8,589	\$ 7,930	\$ 7,506

(1) Retained earnings at the beginning of 1996 was reduced by \$75 million as a result of the adoption of the *Impaired Loans* accounting standard.

(2) Net of related income taxes.

Risk profile

As at October 31 (\$ millions, except percentage amounts)	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992
Gross impaired loans											
Beginning of year	\$ 2,465	\$ 1,678	\$ 1,704	\$ 2,001	\$ 1,819	\$ 2,376	\$ 2,944	\$ 4,424	\$ 7,582	\$ 7,056	\$ 3,924
Net additions (reductions)	1,280	1,912	813	743	628	81	384	(255)	(1,128)	1,643	3,639
Write-offs and adjustments	(1,457)	(1,125)	(839)	(1,040)	(446)	(638)	(952)	(1,225)	(2,030)	(1,117)	(507)
End of year	\$ 2,288	\$ 2,465	\$ 1,678	\$ 1,704	\$ 2,001	\$ 1,819	\$ 2,376	\$ 2,944	\$ 4,424	\$ 7,582	\$ 7,056
As a % of loans, acceptances and reverse repurchase agreements	1.0%	1.1%	.9%	1.0%	1.1%	1.1%	1.6%	2.3%	3.6%	6.0%	6.4%
Allowance for credit losses											
Specific	\$ 894	\$ 951	\$ 747	\$ 786	\$ 1,176	\$ 932	\$ 1,091	\$ 1,439	\$ 1,962	\$ 2,667	\$ 1,867
Country risk	–	31	28	34	40	436	444	930	940	1,107	1,383
General allowance (1)											
General allocated (1)	1,169	1,185	863	790	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
General unallocated (1)	251	225	337	290	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Total general allowance (1)	1,420	1,410	1,200	1,080	850	750	700	300	300	550	325
Total	\$ 2,314	\$ 2,392	\$ 1,975	\$ 1,900	\$ 2,066	\$ 2,118	\$ 2,235	\$ 2,669	\$ 3,202	\$ 4,324	\$ 3,575
Composition of allowance											
Allowance for loan losses	\$ 2,203	\$ 2,278	\$ 1,871	\$ 1,884	\$ 2,026	\$ 1,769	\$ 1,875	\$ 2,003	\$ 2,559	\$ 4,255	\$ 3,575
Allowance for off-balance sheet and other items (2)	109	109	98	–	–	–	–	–	–	–	–
Allowance for loan substitute securities	2	5	6	16	40	30	34	–	–	–	–
Allowance for country risk securities	–	–	–	–	–	319	326	666	643	69	–
Total	\$ 2,314	\$ 2,392	\$ 1,975	\$ 1,900	\$ 2,066	\$ 2,118	\$ 2,235	\$ 2,669	\$ 3,202	\$ 4,324	\$ 3,575
Allowance for loan losses as a % of loans, acceptances and reverse repurchase agreements	1.0%	1.1%	1.0%	1.1%	1.2%	1.1%	1.3%	1.6%	2.1%	3.5%	3.4%
Allowance for loan losses as a % of gross impaired loans, excluding LDCs	96	93	112	112	103	94	77	60	52	52	41
Net impaired loans	\$ 83	\$ 182	\$ (199)	\$ (196)	\$ (65)	\$ 103	\$ 524	\$ 1,148	\$ 2,093	\$ 3,258	\$ 3,481
As a % of loans, acceptances and reverse repurchase agreements	–	.1%	(.1)%	(.1)%	–	.1%	.4%	.9%	1.7%	2.7%	3.3%
Provision for credit losses											
Specific	\$ 1,065	\$ 1,049	\$ 571	\$ 530	\$ 555	\$ 330	\$ 340	\$ 580	\$ 1,070	\$ 1,775	\$ 2,025
Country risk	–	–	–	–	(80)	–	(300)	–	–	(250)	(300)
General provision (3)											
General allocated (3)	(22)	205	73	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
General unallocated (3)	22	(135)	47	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Total general provision	–	70	120	230	100	50	400	–	(250)	225	325
Total	\$ 1,065	\$ 1,119	\$ 691	\$ 760	\$ 575	\$ 380	\$ 440	\$ 580	\$ 820	\$ 1,750	\$ 2,050
Specific provisions as a % of average loans, acceptances and reverse repurchase agreements	.51%	.53%	.32%	.30%	.31%	.21%	.26%	.48%	.88%	1.64%	1.90%
Provision as a % of average loans, acceptances and reverse repurchase agreements	.51	.56	.38	.43	.32	.25	.34	.48	.67	1.61	1.93
Net write-offs	\$ 1,259	\$ 940	\$ 677	\$ 958	\$ 692	\$ 528	\$ 1,001	\$ 1,105	\$ 1,979	\$ 1,187	\$ 547
As a % of average loans, acceptances and reverse repurchase agreements	.60%	.47%	.38%	.55%	.39%	.34%	.77%	.91%	1.63%	1.09%	.51%

(1) The general allowance was not separated into allocated and unallocated components prior to October 31, 1999.

(2) During 2000, the allowance for off-balance sheet and other items has been separated and reported under Other liabilities. Previously, the amount was included in the allowance for loan losses.

(3) The general provision was not separated into allocated and unallocated components prior to November 1, 1999.

Financial highlights

(\$ millions, taxable equivalent basis, except per share and percentage amounts)	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992
Performance ratios											
Return on common equity	15.8%	16.4%	19.8%	15.6%	18.4%	19.3%	17.6%	16.6%	16.8%	2.4%	(.3)%
Cash return on common equity (1)	16.2	18.5	20.6	16.2	19.1	20.1	18.1	17.1	17.6	3.0	-
Return on assets	.75	.74	.81	.65	.70	.70	.70	.69	.70	.21	.08
Return on assets after preferred dividends	.73	.70	.76	.59	.64	.65	.63	.60	.60	.10	(.01)
Net interest margin (2)	1.96	2.00	1.88	1.91	1.95	2.10	2.28	2.49	2.72	2.88	2.93
Other income as a % of gross revenues	54.3	55.6	55.9	51.5	49.4	46.0	41.1	37.4	38.7	37.4	34.5
Average balances and year-end off-balance sheet data											
Averages											
Assets (3)	\$ 367,300	\$ 327,100	\$ 281,900	\$ 269,900	\$ 261,300	\$ 239,500	\$ 204,900	\$ 183,800	\$ 166,700	\$ 142,500	\$ 136,200
Loans, acceptances and reverse repurchase agreements	210,646	199,787	179,800	175,654	177,984	154,412	130,378	121,459	121,741	108,562	106,376
Deposits	240,397	218,425	193,762	184,796	178,688	166,249	147,391	136,686	133,550	114,835	108,609
Common equity	16,809	13,843	10,814	10,264	9,107	8,003	7,320	6,627	5,964	6,052	6,313
Total equity	18,522	15,916	12,789	12,475	11,078	9,744	9,265	8,820	8,233	8,116	7,938
Assets under administration (4)	1,365,900	1,342,500	1,175,200	967,800	829,200	783,300	522,100	407,700	346,800	274,300	
Assets under management (4)	90,800	100,000	92,300	81,600	73,400	67,700	51,200	40,400	39,100	33,100	
Capital ratios											
Tier 1 capital	\$ 15,380	\$ 14,851	\$ 13,567	\$ 12,026	\$ 11,593	\$ 10,073	\$ 9,037	\$ 8,421	\$ 7,660	\$ 6,910	\$ 6,740
Total capital	21,012	20,171	19,044	16,698	16,480	14,705	12,069	11,913	11,525	10,941	10,483
Total risk-adjusted assets	165,559	171,047	158,364	149,078	157,064	147,672	128,163	121,350	120,158	117,043	114,298
Common equity to risk-adjusted assets	10.4%	9.4%	7.3%	7.1%	6.2%	5.8%	6.0%	5.8%	5.3%	4.9%	5.2%
Tier 1 capital ratio	9.3	8.7	8.6	8.1	7.4	6.8	7.0	6.9	6.4	5.9	5.9
Total capital ratio	12.7	11.8	12.0	11.2	10.5	10.0	9.4	9.8	9.6	9.3	9.2
Common share information											
Shares outstanding (in thousands)											
End of year	665,257	674,021	602,398	617,768	617,581	616,671	621,059	628,310	628,310	628,310	628,310
Average basic	672,571	641,516	606,389	626,158	617,324	617,812	628,242	628,310	628,310	628,310	621,086
Average diluted	678,120	647,216	609,865	632,305	633,626	632,052	628,624	628,310	628,310	628,310	621,086
Dividends per share	\$ 1.52	\$ 1.38	\$ 1.14	\$ 0.94	\$ 0.88	\$ 0.76	\$ 0.67	\$ 0.59	\$ 0.58	\$ 0.58	\$ 0.58
Book value per share	25.91	23.95	19.10	17.17	15.81	13.96	12.20	11.21	10.06	9.04	9.41
Share price – High (5)	58.89	53.25	48.88	42.13	46.10	38.23	22.20	15.69	15.94	14.44	14.50
Low (5)	45.05	41.60	27.25	29.65	28.75	22.00	14.88	12.94	12.57	11.00	10.75
Close	54.41	46.80	48.30	31.73	35.55	37.68	22.15	15.07	14.19	13.63	12.07
Price/earnings multiple (6)	13.2	13.5	10.8	14.2	14.0	12.2	9.0	8.2	8.9	-	-
Dividend yield (7)	2.9%	2.9%	3.0%	2.6%	2.4%	2.5%	3.6%	4.1%	4.1%	4.6%	4.6%
Dividend payout ratio (8)	38	39	32	37	32	30	33	34	36	-	-
Number of:											
Employees (9)	59,549	57,568	49,232	51,891	51,776	48,816	46,205	49,011	49,208	52,745	49,628
Automated banking machines	4,486	4,548	4,517	4,585	4,317	4,248	4,215	4,079	3,948	3,981	3,828
Service delivery units											
Canada	1,311	1,317	1,333	1,410	1,422	1,453	1,493	1,577	1,596	1,731	1,661
International (10)	807	724	306	99	106	105	103	105	97	95	83

(1) Cash return on common equity is computed by adding back to net income the after-tax amount of amortization of goodwill and other intangibles.

(2) Net interest income as a percentage of average assets.

(3) As the information is not reasonably determinable, amounts for years prior to 1995 have not been restated to reflect the presentation of derivative-related amounts on a gross basis.

(4) Amounts prior to 1996 are as at September 30. Assets under administration and assets under management balances were not reported prior to 1993.

(5) Intraday high and low share prices.

(6) Average of high and low common share price divided by diluted earnings per share. The multiples for 1993 and 1992 are not meaningful.

(7) Dividends per common share divided by the average of high and low share price.

(8) Common dividends as a percentage of net income after preferred dividends. The ratios for 1993 and 1992 are not meaningful.

(9) On a full-time equivalent basis.

(10) International service delivery units include branches, specialized business centres, representative offices and agencies.

Quarterly highlights

(\$ millions, taxable equivalent basis, except per share and percentage amounts)	2002				2001			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Consolidated statement of income								
Net interest income	\$ 1,815	\$ 1,768	\$ 1,746	\$ 1,869	\$ 1,784	\$ 1,719	\$ 1,580	\$ 1,466
Other income	2,043	2,104	2,192	2,223	2,255	2,008	1,924	2,028
Provision for credit losses	(235)	(216)	(328)	(286)	(425)	(236)	(210)	(248)
Non-interest expense	(2,634)	(2,547)	(2,583)	(2,656)	(2,668)	(2,638)	(2,287)	(2,162)
Income taxes	(295)	(385)	(324)	(401)	(262)	(333)	(376)	(401)
Non-controlling interest	(28)	(27)	(26)	(27)	(28)	(28)	(29)	(22)
Net income	\$ 666	\$ 697	\$ 677	\$ 722	\$ 656	\$ 492	\$ 602	\$ 661
Cash net income (1)	\$ 683	\$ 713	\$ 691	\$ 739	\$ 778	\$ 573	\$ 651	\$ 691
Core cash net income (1)	\$ 683	\$ 713	\$ 691	\$ 739	\$ 539	\$ 660	\$ 651	\$ 613
Earnings per share (2)								
Basic	\$.96	\$ 1.00	\$.97	\$ 1.03	\$.92	\$.69	\$.92	\$ 1.03
Diluted	.95	.99	.96	1.03	.91	.68	.92	1.02
Cash diluted (1)	.98	1.01	.98	1.05	1.09	.81	1.00	1.07
Core cash diluted (1)	.98	1.01	.98	1.05	.74	.94	1.00	.95
Performance ratios								
Return on common equity	14.8%	15.6%	16.0%	16.9%	15.2%	12.5%	18.7%	20.8%
Cash return on common equity (1)	15.2	16.0	16.4	17.3	18.1	14.7	20.3	21.7
Core cash return on common equity (1)	15.2	16.0	16.4	17.3	12.3	17.1	20.3	19.2
Return on assets	.70	.76	.76	.79	.76	.58	.77	.86
Return on assets after preferred dividends	.67	.73	.73	.76	.72	.53	.72	.82
Net interest margin (3)	1.91	1.93	1.95	2.05	2.07	2.01	2.01	1.91
Other income as a % of gross revenues	53.0	54.3	55.7	54.3	55.8	53.9	54.9	58.0
Consolidated balance sheet								
Assets								
Cash resources and securities	\$ 115,123	\$ 111,813	\$ 107,785	\$ 101,795	\$ 98,042	\$ 93,569	\$ 86,075	\$ 80,712
Assets purchased under reverse repurchase agreements	35,831	34,938	33,373	30,503	35,870	25,101	26,453	21,713
Residential mortgages	72,840	70,639	70,116	69,436	67,442	66,497	64,557	63,418
Personal loans	31,956	32,222	32,292	31,600	32,511	32,264	29,713	30,573
Credit card loans	4,914	4,774	4,445	4,338	4,283	4,128	4,862	4,961
Business and government loans	61,751	64,138	63,554	64,234	67,152	65,309	60,053	60,273
Allowance for loan losses	(2,203)	(2,218)	(2,338)	(2,345)	(2,278)	(2,173)	(1,951)	(1,947)
Other assets	56,744	57,135	47,090	54,152	56,238	45,279	43,962	42,207
	\$ 376,956	\$ 373,441	\$ 356,317	\$ 353,713	\$ 359,260	\$ 329,974	\$ 313,724	\$ 301,910
Liabilities and shareholders' equity								
Personal deposits	\$ 101,892	\$ 101,072	\$ 99,990	\$ 100,505	\$ 101,381	\$ 98,970	\$ 93,010	\$ 90,778
Business, government and bank deposits	141,594	143,383	135,888	133,659	132,066	123,321	118,326	112,344
Other liabilities	106,604	101,628	93,377	92,773	99,656	81,268	79,321	76,704
Subordinated debentures	6,614	7,043	7,025	7,105	6,513	6,488	6,836	6,275
Non-controlling interest in subsidiaries	1,469	1,444	1,466	1,440	1,479	1,453	1,481	1,453
Total equity	18,783	18,871	18,571	18,231	18,165	18,474	14,750	14,356
	\$ 376,956	\$ 373,441	\$ 356,317	\$ 353,713	\$ 359,260	\$ 329,974	\$ 313,724	\$ 301,910
Selected average balances and off-balance sheet data								
Averages								
Assets	\$ 377,700	\$ 362,900	\$ 366,300	\$ 362,400	\$ 342,200	\$ 339,000	\$ 321,900	\$ 304,400
Loans, acceptances and reverse repurchase agreements	217,168	208,338	207,531	209,439	205,275	205,241	197,328	191,231
Deposits	247,258	236,918	237,479	239,838	230,292	221,167	212,813	206,975
Common equity	17,170	17,055	16,681	16,365	16,349	14,466	12,496	11,983
Total equity	18,833	18,747	18,387	18,149	18,433	16,633	14,541	14,016
Assets under administration	1,365,900	1,413,100	1,442,800	1,426,600	1,342,500	1,271,800	1,198,700	1,242,800
Assets under management	90,800	94,200	96,200	103,300	100,000	110,500	110,400	112,500
Provision for credit losses								
Specific	\$ 235	\$ 216	\$ 328	\$ 286	\$ 425	\$ 236	\$ 210	\$ 178
General provision								
General allocated	(15)	4	–	(11)	108	–	–	97
General unallocated	15	(4)	–	11	(108)	–	–	(27)
Total general provision	–	–	–	–	–	–	–	70
Total	\$ 235	\$ 216	\$ 328	\$ 286	\$ 425	\$ 236	\$ 210	\$ 248
Net impaired loans as a % of loans, acceptances and reverse repurchase agreements	.04%	.07%	.09%	.18%	.08%	.01%	.02%	(.11)%
Capital ratios								
Common equity/risk-adjusted assets	10.4%	10.2%	10.0%	9.8%	9.4%	9.5%	8.0%	7.6%
Tier 1	9.3	9.1	9.0	8.8	8.7	9.3	8.8	8.3
Total	12.7	12.7	12.6	12.3	11.8	12.3	12.3	11.5
Common share information								
Shares outstanding (in thousands)								
End of period	665,257	671,671	673,860	673,596	674,021	683,312	616,516	616,209
Average basic	668,868	673,787	673,751	674,465	681,758	658,296	616,365	608,824
Average diluted	674,840	679,168	678,751	679,729	687,334	663,996	621,907	614,686
Dividends per share	\$.40	\$.38	\$.38	\$.36	\$.36	\$.36	\$.33	\$.33
Book value per share	25.91	25.56	25.04	24.53	23.95	23.68	20.61	20.01
Common share price – High (4)	57.55	58.89	57.07	52.45	53.25	51.50	51.25	52.80
Low (4)	48.80	45.05	46.36	46.81	41.60	42.80	42.42	45.10
Close	54.41	53.45	54.97	50.00	46.80	50.96	42.95	48.20
Dividend yield	3.0%	2.9%	2.9%	2.9%	3.0%	3.1%	2.8%	2.7%
Dividend payout ratio	41%	38%	39%	35%	39%	54%	36%	32%

(1) Cash net income, cash diluted earnings per share and cash return on common equity are computed by adding back to net income the after-tax amount of amortization of goodwill and other intangibles. Further deducting the impact of special items results in core cash net income, core cash diluted earnings per share and core cash return on common equity.

(2) Earnings per share for the year may not equal the sum of the quarters.

(3) Net interest income as a percentage of average assets.

(4) Intraday high and low share price.