

/ Supplementary information

Consolidated balance sheet

As at October 31 (\$ millions)	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991
Assets											
Cash resources	\$ 17,535	\$ 16,408	\$ 23,042	\$ 16,395	\$ 21,392	\$ 23,567	\$ 17,710	\$ 16,449	\$ 10,874	\$ 10,938	\$ 8,820
Securities	80,507	60,208	50,559	41,399	33,037	43,490	32,705	27,695	24,011	16,146	13,436
Loans											
Residential mortgage	67,442	62,984	59,242	57,069	53,369	48,120	45,131	44,109	43,781	32,609	29,105
Personal	32,511	28,019	25,255	22,761	20,864	18,440	16,923	16,508	16,487	15,462	14,775
Credit card	4,283	4,666	2,666	1,945	2,324	3,522	3,435	3,321	3,090	2,532	2,571
Business and government	67,152	60,546	57,676	65,598	62,837	56,138	51,500	48,748	52,062	52,502	53,251
Reverse repurchase agreements	35,870	18,303	20,272	19,907	18,642	11,446	4,591	5,259	5,304	607	600
Allowance for loan losses	207,258 (2,278)	174,518 (1,871)	165,111 (1,884)	167,280 (2,026)	158,036 (1,769)	137,666 (1,875)	121,580 (2,003)	117,945 (2,559)	120,724 (4,255)	103,712 (3,575)	100,302 (1,958)
	204,980	172,647	163,227	165,254	156,267	135,791	119,577	115,386	116,469	100,137	98,344
Other											
Derivative-related amounts (1)	27,240	19,155	15,151	30,413	14,776	12,994	12,378	-	-	-	-
Acceptances	9,923	11,628	9,257	10,620	10,561	7,423	6,300	6,205	6,302	5,737	7,210
Premises and equipment	1,602	1,249	1,320	1,872	1,696	1,785	1,870	1,975	2,057	1,914	1,921
Other assets	17,473	8,445	8,094	8,446	7,045	6,448	5,490	5,369	5,228	3,421	2,621
	56,238	40,477	33,822	51,351	34,078	28,650	26,038	13,549	13,587	11,072	11,752
	\$ 359,260	\$ 289,740	\$ 270,650	\$ 274,399	\$ 244,774	\$ 231,498	\$ 196,030	\$ 173,079	\$ 164,941	\$ 138,293	\$ 132,352
Liabilities and shareholders' equity											
Deposits											
Personal	\$ 101,381	\$ 89,632	\$ 87,359	\$ 85,910	\$ 86,106	\$ 90,774	\$ 89,929	\$ 85,214	\$ 84,696	\$ 67,648	\$ 64,332
Business and government	107,141	93,618	86,223	76,107	64,368	47,799	39,900	36,422	33,781	30,245	29,740
Bank	24,925	19,646	14,315	17,988	22,755	23,244	13,662	14,179	11,922	14,329	10,950
	233,447	202,896	187,897	180,005	173,229	161,817	143,491	135,815	130,399	112,222	105,022
Other											
Acceptances	9,923	11,628	9,257	10,620	10,561	7,423	6,300	6,205	6,302	5,737	7,210
Securities sold short	16,443	13,419	17,885	14,404	11,152	8,331	7,128	5,569	5,362	3,628	2,650
Repurchase agreements	20,864	9,005	9,396	11,264	9,458	16,526	4,090	5,341	2,533	787	641
Derivative-related amounts (1)	28,646	18,574	15,219	29,370	14,732	13,449	12,384	-	-	-	-
Other liabilities	23,979	14,149	13,682	12,258	10,494	10,828	9,970	7,986	8,919	5,232	5,913
	99,855	66,775	65,439	77,916	56,397	56,557	39,872	25,101	23,116	15,384	16,414
Subordinated debentures	6,314	5,825	4,596	4,087	4,227	3,602	3,528	3,481	3,410	3,106	3,081
Non-controlling interest in subsidiaries	1,479	703	103	499	531	108	107	93	86	75	73
Shareholders' equity											
Capital stock											
Preferred	2,024	2,037	2,009	2,144	1,784	1,752	1,990	2,266	2,248	1,594	1,661
Common	6,973	3,076	3,065	2,925	2,907	2,876	2,910	2,910	2,910	2,910	2,726
Retained earnings	9,168	8,428	7,541	6,823	5,699	4,786	4,132	3,413	2,772	3,002	3,375
	18,165	13,541	12,615	11,892	10,390	9,414	9,032	8,589	7,930	7,506	7,762
	\$ 359,260	\$ 289,740	\$ 270,650	\$ 274,399	\$ 244,774	\$ 231,498	\$ 196,030	\$ 173,079	\$ 164,941	\$ 138,293	\$ 132,352

(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)	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991
Interest income											
Loans	\$ 13,195	\$ 12,616	\$ 11,287	\$ 11,643	\$ 9,922	\$ 9,856	\$ 10,057	\$ 8,899	\$ 8,247	\$ 8,957	\$ 10,670
Securities	3,281	2,669	2,190	1,914	2,166	2,461	2,179	1,654	1,320	1,037	921
Deposits with banks	831	824	726	750	983	891	792	454	296	396	588
	17,307	16,109	14,203	14,307	13,071	13,208	13,028	11,007	9,863	10,390	12,179
Interest expense											
Deposits	8,712	9,057	7,636	7,732	6,548	7,115	7,362	5,477	4,995	5,868	7,940
Other liabilities	1,673	1,429	1,161	1,172	1,139	1,126	792	761	567	322	209
Subordinated debentures	405	344	286	339	384	322	335	290	263	272	271
	10,790	10,830	9,083	9,243	8,071	8,563	8,489	6,528	5,825	6,462	8,420
Net interest income	6,517	5,279	5,120	5,064	5,000	4,645	4,539	4,479	4,038	3,928	3,759
Other income											
Capital market fees	1,870	1,810	1,209	1,118	1,172	764	434	567	456	356	258
Trading revenues	1,820	1,540	1,106	748	606	368	362	345	414	387	238
Investment management and custodial fees	895	684	547	495	404	319	286	278	101	82	69
Deposit and payment service charges	887	756	688	664	690	701	681	661	649	654	601
Mutual fund revenues	546	528	479	447	354	241	190	202	64	37	16
Card service revenues	458	420	362	305	332	282	278	258	203	183	197
Foreign exchange revenues, other than trading	312	299	243	218	211	165	140	134	107	115	101
Credit fees	237	212	189	183	169	153	156	156	152	152	162
Insurance revenues	201	191	161	113	102	70	104	100	61	32	31
Securitization revenues	123	115	222	218	-	-	-	-	-	-	-
Gain (loss) on sale of securities	(128)	(11)	28	343	37	107	17	49	169	14	11
Other	994	188	246	133	202	96	90	113	75	90	274
	8,215	6,732	5,480	4,985	4,279	3,266	2,738	2,863	2,451	2,102	1,958
Gross revenues	14,732	12,011	10,600	10,049	9,279	7,911	7,277	7,342	6,489	6,030	5,717
Provision for credit losses	1,119	691	760	575	380	440	580	820	1,750	2,050	605
	13,613	11,320	9,840	9,474	8,899	7,471	6,697	6,522	4,739	3,980	5,112
Non-interest expenses											
Human resources	5,723	4,651	4,013	3,594	3,365	2,851	2,563	2,675	2,386	2,170	2,072
Occupancy	724	570	564	508	559	507	473	500	593	476	394
Equipment	771	665	677	585	605	492	506	460	473	382	335
Communications	686	695	699	665	587	523	461	450	377	372	372
Professional fees	412	267	298	262	228	165	147	113	86	88	74
Amortization of goodwill and other intangibles	284	87	66	62	59	38	38	48	35	19	18
Other	1,155	646	743	723	650	536	469	415	465	410	353
	9,755	7,581	7,060	6,399	6,053	5,112	4,657	4,661	4,415	3,917	3,618
Net income before income taxes	3,858	3,739	2,780	3,075	2,846	2,359	2,040	1,861	324	63	1,494
Income taxes	1,340	1,445	1,015	1,175	1,090	880	755	655	(5)	(65)	495
Net income before non-controlling interest	2,518	2,294	1,765	1,900	1,756	1,479	1,285	1,206	329	128	999
Non-controlling interest	107	20	8	76	77	49	23	37	29	21	16
Net income	\$ 2,411	\$ 2,274	\$ 1,757	\$ 1,824	\$ 1,679	\$ 1,430	\$ 1,262	\$ 1,169	\$ 300	\$ 107	\$ 983
Preferred share dividends	135	134	157	145	131	144	164	168	154	123	103
Net income available to common shareholders	\$ 2,276	\$ 2,140	\$ 1,600	\$ 1,679	\$ 1,548	\$ 1,286	\$ 1,098	\$ 1,001	\$ 146	\$ (16)	\$ 880
Earnings per share (loss)											
Basic	\$ 3.55	\$ 3.53	\$ 2.55	\$ 2.72	\$ 2.50	\$ 2.05	\$ 1.75	\$ 1.60	\$ 0.23	\$ (0.03)	\$ 1.46
Diluted	3.52	3.51	2.53	2.67	2.46	2.05	1.75	1.60	0.23	(0.03)	1.45

Consolidated statement of changes in shareholders' equity

For the year ended October 31 (\$ millions)	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991
Preferred shares											
Balance at beginning of year	\$ 2,037	\$ 2,009	\$ 2,144	\$ 1,784	\$ 1,752	\$ 1,990	\$ 2,266	\$ 2,248	\$ 1,594	\$ 1,661	\$ 1,146
Issued	250	–	296	300	–	–	–	–	612	–	526
Redeemed for cancellation	(300)	–	(400)	–	–	(237)	(272)	–	–	(102)	(5)
Translation adjustment	37	28	(31)	60	32	(1)	(4)	18	42	35	(6)
Balance at end of year	2,024	2,037	2,009	2,144	1,784	1,752	1,990	2,266	2,248	1,594	1,661
Common shares											
Balance at beginning of year	3,076	3,065	2,925	2,907	2,876	2,910	2,910	2,910	2,910	2,726	2,450
Issued	4,009	109	192	18	69	–	–	–	–	184	276
Purchased for cancellation	(112)	(98)	(52)	–	(38)	(34)	–	–	–	–	–
Balance at end of year	6,973	3,076	3,065	2,925	2,907	2,876	2,910	2,910	2,910	2,910	2,726
Retained earnings											
Balance at beginning of year (1)	8,428	7,541	6,823	5,699	4,786	4,057	3,413	2,772	3,002	3,375	2,858
Net income	2,411	2,274	1,757	1,824	1,679	1,430	1,262	1,169	300	107	983
Dividends – preferred	(135)	(134)	(157)	(145)	(131)	(144)	(164)	(168)	(154)	(123)	(103)
common	(897)	(689)	(588)	(543)	(469)	(418)	(371)	(364)	(364)	(361)	(352)
Cumulative effect of initial adoption of <i>Employee Future Benefits</i> accounting standard (2)	(221)	–	–	–	–	–	–	–	–	–	–
Premium paid on common shares purchased	(397)	(562)	(281)	–	(160)	(136)	–	–	–	–	–
Issuance costs (2)	(19)	(4)	(9)	(7)	–	–	–	–	(11)	–	(8)
Unrealized foreign currency translation gains and losses (2)	(2)	2	(4)	(5)	(6)	(3)	(8)	4	(1)	4	(3)
Balance at end of year	9,168	8,428	7,541	6,823	5,699	4,786	4,132	3,413	2,772	3,002	3,375
Shareholders' equity at end of year	\$ 18,165	\$ 13,541	\$ 12,615	\$ 11,892	\$ 10,390	\$ 9,414	\$ 9,032	\$ 8,589	\$ 7,930	\$ 7,506	\$ 7,762

(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)	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991
Gross impaired loans											
Beginning of year	\$ 1,678	\$ 1,704	\$ 2,001	\$ 1,819	\$ 2,376	\$ 2,944	\$ 4,424	\$ 7,582	\$ 7,056	\$ 3,924	\$ 4,203
Net additions (reductions)	1,912	813	743	628	81	384	(255)	(1,128)	1,643	3,639	909
Write-offs and adjustments	(1,125)	(839)	(1,040)	(446)	(638)	(952)	(1,225)	(2,030)	(1,117)	(507)	(1,188)
End of year	\$ 2,465	\$ 1,678	\$ 1,704	\$ 2,001	\$ 1,819	\$ 2,376	\$ 2,944	\$ 4,424	\$ 7,582	\$ 7,056	\$ 3,924
As a % of loans (including reverse repos) and acceptances	1.1%	.9%	1.0%	1.1%	1.1%	1.6%	2.3%	3.6%	6.0%	6.4%	3.7%
Allowance for credit losses											
Specific	\$ 951	\$ 747	\$ 786	\$ 1,176	\$ 932	\$ 1,091	\$ 1,439	\$ 1,962	\$ 2,667	\$ 1,867	\$ 449
Country risk	31	28	34	40	436	444	930	940	1,107	1,383	1,509
General allowance (1)											
General allocated (1)	1,185	863	790	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
General unallocated (1)	225	337	290	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Total general allowance (1)	1,410	1,200	1,080	850	750	700	300	300	550	325	–
Total	\$ 2,392	\$ 1,975	\$ 1,900	\$ 2,066	\$ 2,118	\$ 2,235	\$ 2,669	\$ 3,202	\$ 4,324	\$ 3,575	\$ 1,958
Composition of allowance											
Allowance for loan losses	\$ 2,278	\$ 1,871	\$ 1,884	\$ 2,026	\$ 1,769	\$ 1,875	\$ 2,003	\$ 2,559	\$ 4,255	\$ 3,575	\$ 1,958
Allowance for off-balance sheet and other items (2)	109	98	–	–	–	–	–	–	–	–	–
Allowance for loan substitute securities	5	6	16	40	30	34	–	–	–	–	–
Allowance for country risk securities	–	–	–	–	319	326	666	643	69	–	–
Total	\$ 2,392	\$ 1,975	\$ 1,900	\$ 2,066	\$ 2,118	\$ 2,235	\$ 2,669	\$ 3,202	\$ 4,324	\$ 3,575	\$ 1,958
Allowance for loan losses as a % of loans (including reverse repos) and acceptances	1.1%	1.0%	1.1%	1.2%	1.1%	1.3%	1.6%	2.1%	3.5%	3.4%	1.9%
Allowance for loan losses as a % of gross impaired loans, excluding LDCs	93	112	112	103	94	77	60	52	52	41	18
Net impaired loans	\$ 182	\$ (199)	\$ (196)	\$ (65)	\$ 103	\$ 524	\$ 1,148	\$ 2,093	\$ 3,258	\$ 3,481	\$ 2,016
As a % of loans (including reverse repos) and acceptances	.1%	(.1)%	(.1)%	–%	.1%	.4%	.9%	1.7%	2.7%	3.3%	1.9%
Provision for credit losses											
Specific	\$ 1,049	\$ 571	\$ 530	\$ 555	\$ 330	\$ 340	\$ 580	\$ 1,070	\$ 1,775	\$ 2,025	\$ 705
Country risk	–	–	–	(80)	–	(300)	–	–	(250)	(300)	(100)
General provision (3)											
General allocated (3)	205	73	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
General unallocated (3)	(135)	47	n.a.	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	\$ 1,119	\$ 691	\$ 760	\$ 575	\$ 380	\$ 440	\$ 580	\$ 820	\$ 1,750	\$ 2,050	\$ 605
Specific provisions as a % of average loans (including reverse repos) and acceptances	.53%	.32%	.30%	.31%	.21%	.26%	.48%	.88%	1.64%	1.90%	.67%
Provision as a % of average loans (including reverse repos) and acceptances	.56	.38	.43	.32	.25	.34	.48	.67	1.61	1.93	.57
Net write-offs	\$ 940	\$ 677	\$ 958	\$ 692	\$ 528	\$ 1,001	\$ 1,105	\$ 1,979	\$ 1,187	\$ 547	\$ 1,010
As a % of average loans and acceptances	.47%	.38%	.55%	.39%	.34%	.77%	.91%	1.63%	1.09%	.51%	.96%

(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)	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991
Performance ratios											
Return on common equity	16.4%	19.8%	15.6%	18.4%	19.3%	17.6%	16.6%	16.8%	2.4%	(.3)%	15.5%
Cash return on common equity (1)	18.5	20.6	16.2	19.1	20.1	18.1	17.1	17.6	3.0	-	15.8
Return on assets	.74	.81	.65	.70	.70	.70	.69	.70	.21	.08	.76
Return on assets after preferred dividends	.70	.76	.59	.64	.65	.63	.60	.60	.10	(.01)	.68
Net interest margin (2)	2.00	1.88	1.91	1.95	2.10	2.28	2.49	2.72	2.88	2.93	2.95
Other income as a % of gross revenues	55.6	55.9	51.5	49.4	46.0	41.1	37.4	38.7	37.4	34.5	33.8
Average balances and year-end off-balance sheet data											
Averages											
Assets (3)	\$ 327,100	\$ 281,900	\$ 269,900	\$ 261,300	\$ 239,500	\$ 204,900	\$ 183,800	\$ 166,700	\$ 142,500	\$ 136,200	\$ 130,100
Loans and acceptances	199,787	179,800	175,654	177,984	154,412	130,378	121,459	121,741	108,562	106,376	105,231
Deposits	218,425	193,762	184,796	178,688	166,249	147,391	136,686	133,550	114,835	108,609	102,847
Common equity	13,843	10,814	10,264	9,107	8,003	7,320	6,627	5,964	6,052	6,313	5,693
Total equity	15,916	12,789	12,475	11,078	9,744	9,265	8,820	8,233	8,116	7,938	6,913
Assets under administration (4)	1,337,700	1,175,200	967,800	829,200	783,300	522,100	407,700	346,800	274,300		
Assets under management (4)	104,800	92,300	81,600	73,400	67,700	51,200	40,400	39,100	33,100		
Capital ratios											
Tier 1 capital	\$ 14,851	\$ 13,567	\$ 12,026	\$ 11,593	\$ 10,073	\$ 9,037	\$ 8,421	\$ 7,660	\$ 6,910	\$ 6,740	\$ 6,938
Total capital	20,171	19,044	16,698	16,480	14,705	12,069	11,913	11,525	10,941	10,483	10,686
Total risk-adjusted assets	171,047	158,364	149,078	157,064	147,672	128,163	121,350	120,158	117,043	114,298	113,975
Common equity to risk-adjusted assets	9.4%	7.3%	7.1%	6.2%	5.8%	6.0%	5.8%	5.3%	4.9%	5.2%	5.4%
Tier 1 capital ratio	8.7	8.6	8.1	7.4	6.8	7.0	6.9	6.4	5.9	5.9	6.1
Total capital ratio	11.8	12.0	11.2	10.5	10.0	9.4	9.8	9.6	9.3	9.2	9.4
Common share information											
Shares outstanding (in thousands)											
End of year	674,021	602,398	617,768	617,581	616,671	621,059	628,310	628,310	628,310	628,310	612,920
Average basic	641,516	606,389	626,158	617,324	617,812	628,242	628,310	628,310	628,310	621,086	603,614
Average diluted	647,216	609,865	632,305	633,626	632,052	628,624	628,310	628,310	628,310	621,086	606,530
Dividends per share	\$ 1.38	\$ 1.14	\$ 0.94	\$ 0.88	\$ 0.76	\$ 0.67	\$ 0.59	\$ 0.58	\$ 0.58	\$ 0.58	\$ 0.58
Book value per share	23.95	19.10	17.17	15.78	13.96	12.34	11.21	10.07	9.05	9.41	9.96
Share price – High (5)	53.25	48.88	42.13	46.10	38.23	22.20	15.69	15.94	14.44	14.50	13.75
Low (5)	41.60	27.25	29.65	28.75	22.00	14.88	12.94	12.57	11.00	10.75	10.25
Close	46.80	48.30	31.73	35.55	37.68	22.15	15.07	14.19	13.63	12.07	13.50
Price/earnings multiple (6)	13.5	11.0	14.3	14.1	12.3	9.1	8.2	8.9	-	-	8.2
Dividend yield (7)	2.9%	3.0%	2.6%	2.4%	2.5%	3.6%	4.1%	4.1%	4.6%	4.6%	4.8%
Dividend payout ratio (8)	39	32	37	32	30	33	34	36	-	-	40
Number of:											
Employees (9)	57,568	49,232	51,891	51,776	48,816	46,205	49,011	49,208	52,745	49,628	50,547
Automated banking machines	4,548	4,517	4,585	4,317	4,248	4,215	4,079	3,948	3,981	3,828	3,651
Service delivery units											
Canada	1,317	1,333	1,410	1,422	1,453	1,493	1,577	1,596	1,731	1,661	1,645
International (10)	724	306	99	106	105	103	105	97	95	83	102

(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)	2001				2000			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Statement of income								
Net interest income	\$ 1,784	\$ 1,719	\$ 1,580	\$ 1,466	\$ 1,381	\$ 1,300	\$ 1,346	\$ 1,280
Other income	2,255	2,008	1,924	2,028	1,753	1,717	1,724	1,538
Provision for credit losses	(425)	(236)	(210)	(248)	(174)	(172)	(172)	(173)
Non-interest expenses	(2,668)	(2,638)	(2,287)	(2,162)	(2,020)	(1,902)	(1,900)	(1,759)
Income taxes	(262)	(333)	(376)	(401)	(331)	(367)	(418)	(357)
Non-controlling interest	(28)	(28)	(29)	(22)	(14)	(2)	(2)	(2)
Net income	\$ 656	\$ 492	\$ 602	\$ 661	\$ 595	\$ 574	\$ 578	\$ 527
Cash net income (1)	\$ 778	\$ 573	\$ 651	\$ 691	\$ 620	\$ 596	\$ 598	\$ 544
Core cash net income (1)	\$ 539	\$ 660	\$ 651	\$ 613	\$ 620	\$ 596	\$ 598	\$ 544
Earnings per share (2)								
Basic	\$.92	\$.69	\$.92	\$ 1.03	\$.93	\$.90	\$.89	\$.81
Diluted	.91	.68	.92	1.02	.93	.89	.89	.80
Cash diluted (1)	1.09	.81	1.00	1.07	.97	.93	.92	.83
Core cash diluted (1)	.74	.94	1.00	.95	.97	.93	.92	.83
Performance ratios								
Return on common equity	15.2%	12.5%	18.7%	20.8%	20.0%	19.7%	20.8%	18.7%
Cash return on common equity (1)	18.1	14.7	20.3	21.7	20.9	20.6	21.5	19.3
Core cash return on common equity (1)	12.3	17.1	20.3	19.2	20.9	20.6	21.5	19.3
Return on assets	.76	.58	.77	.86	.81	.81	.84	.76
Return on assets after preferred dividends	.72	.53	.72	.82	.77	.76	.80	.71
Net interest margin (3)	2.07	2.01	2.01	1.91	1.89	1.83	1.96	1.85
Other income as a % of gross revenues	55.8	53.9	54.9	58.0	55.9	56.9	56.2	54.6
Balance sheet								
Assets								
Cash resources and securities	\$ 98,042	\$ 93,569	\$ 86,075	\$ 80,712	\$ 76,616	\$ 75,940	\$ 69,360	\$ 71,038
Residential mortgages	67,442	66,497	64,557	63,418	62,984	62,588	60,999	60,035
Personal loans	32,511	32,264	29,713	30,573	28,019	27,220	26,802	26,213
Credit card loans	4,283	4,128	4,862	4,961	4,666	4,224	3,270	2,690
Business and government loans	67,152	65,309	60,053	60,273	60,546	58,244	60,834	59,629
Assets purchased under reverse repurchase agreements	35,870	25,101	26,453	21,713	18,303	15,100	19,419	15,284
Allowance for loan losses	(2,278)	(2,173)	(1,951)	(1,947)	(1,871)	(1,845)	(1,869)	(1,937)
Other assets	56,238	45,279	43,962	42,207	40,477	35,602	37,042	37,058
	\$ 359,260	\$ 329,974	\$ 313,724	\$ 301,910	\$ 289,740	\$ 277,073	\$ 275,857	\$ 270,010
Liabilities and shareholders' equity								
Personal deposits	\$ 101,381	\$ 98,970	\$ 93,010	\$ 90,778	\$ 89,632	\$ 88,900	\$ 88,777	\$ 87,467
Other deposits	132,066	123,321	118,326	112,344	113,264	107,845	106,855	103,293
Other liabilities	99,855	81,460	79,321	76,704	66,775	61,427	62,194	61,440
Subordinated debentures	6,314	6,296	6,836	6,275	5,825	5,091	5,104	5,072
Non-controlling interest in subsidiaries	1,479	1,453	1,481	1,453	703	690	39	103
Total equity	18,165	18,474	14,750	14,356	13,541	13,120	12,888	12,635
	\$ 359,260	\$ 329,974	\$ 313,724	\$ 301,910	\$ 289,740	\$ 277,073	\$ 275,857	\$ 270,010
Selected average balances and off-balance sheet data								
Averages								
Assets	\$ 342,200	\$ 339,000	\$ 321,900	\$ 304,400	\$ 291,200	\$ 282,000	\$ 278,600	\$ 275,600
Loans and acceptances	205,275	205,241	197,328	191,231	184,690	181,507	180,302	172,725
Deposits	230,292	221,167	212,813	206,975	201,030	194,132	188,591	191,216
Common equity	16,349	14,466	12,496	11,983	11,174	10,880	10,670	10,528
Total equity	18,433	16,633	14,541	14,016	13,197	12,897	12,671	12,530
Assets under administration	1,337,700	1,271,800	1,198,700	1,242,800	1,175,200	1,147,400	1,099,400	1,027,300
Assets under management	104,800	110,500	110,400	112,500	92,300	95,200	94,000	86,400
Provision for credit losses								
Specific	\$ 425	\$ 236	\$ 210	\$ 178	\$ 134	\$ 172	\$ 132	\$ 133
General provision								
General allocated	108	-	-	97	8	-	35	30
General unallocated	(108)	-	-	(27)	32	-	5	10
Total general provision	-	-	-	70	40	-	40	40
Total	\$ 425	\$ 236	\$ 210	\$ 248	\$ 174	\$ 172	\$ 172	\$ 173
Net impaired loans as a % of loans and acceptances	.08%	.01%	.02%	(.11)%	(.11)%	(.06)%	(.12)%	(.20)%
Capital ratios								
Common equity/risk-adjusted assets	9.4%	9.5%	8.0%	7.6%	7.3%	7.2%	7.1%	7.1%
Tier 1	8.7	9.3	8.8	8.3	8.6	8.5	8.0	8.1
Total	11.8	12.3	12.3	11.5	12.0	11.5	11.1	11.4
Common share information								
Shares outstanding (in thousands)								
End of period	674,021	683,312	616,516	616,209	602,398	601,628	604,723	608,783
Average basic	681,758	658,296	616,365	608,824	602,108	602,494	608,285	612,708
Average diluted	687,334	663,996	621,907	614,686	606,710	605,833	611,114	618,111
Dividends per share	\$.36	\$.36	\$.33	\$.33	\$.30	\$.30	\$.27	\$.27
Book value per share	23.95	23.68	20.61	20.01	19.10	18.45	17.98	17.48
Common share price – High (4)	53.25	51.50	51.25	52.80	48.88	41.13	38.25	34.70
Low (4)	41.60	42.80	42.42	45.10	39.17	34.40	28.38	27.25
Close	46.80	50.96	42.95	48.20	48.30	39.65	34.95	29.53
Dividend yield	3.0%	3.1%	2.8%	2.7%	2.7%	3.2%	3.2%	3.5%
Dividend payout ratio	39	54	36	32	32	33	30	33

(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.