

Supplementary Information

Consolidated Balance Sheet

As at October 31
(\$ millions)

	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990
Assets											
Cash resources	\$ 19,606	\$ 23,042	\$ 16,395	\$ 21,392	\$ 23,567	\$ 17,710	\$ 16,449	\$ 10,874	\$ 10,938	\$ 8,820	\$ 8,763
Securities	57,010	50,559	41,399	33,037	43,490	32,705	27,695	24,011	16,146	13,436	9,449
Loans											
Residential mortgage	62,984	59,242	57,069	53,369	48,120	45,131	44,109	43,781	32,609	29,105	25,734
Personal	28,019	25,255	22,761	20,864	18,440	16,923	16,508	16,487	15,462	14,775	14,392
Credit card	4,666	2,666	1,945	2,324	3,522	3,435	3,321	3,090	2,532	2,571	2,434
Business and government	60,546	57,676	65,598	62,837	56,138	51,500	48,748	52,062	52,502	53,251	52,597
Reverse repurchase agreements	18,303	20,272	19,907	18,642	11,446	4,591	5,259	5,304	607	600	–
	174,518	165,111	167,280	158,036	137,666	121,580	117,945	120,724	103,712	100,302	95,157
Allowance for loan losses	(1,871)	(1,884)	(2,026)	(1,769)	(1,875)	(2,003)	(2,559)	(4,255)	(3,575)	(1,958)	(2,463)
	172,647	163,227	165,254	156,267	135,791	119,577	115,386	116,469	100,137	98,344	92,694
Other											
Derivative-related amounts (1)	19,155	15,151	30,413	14,776	12,994	12,378	–	–	–	–	–
Acceptances	11,628	9,257	10,620	10,561	7,423	6,300	6,205	6,302	5,737	7,210	10,369
Premises and equipment	1,249	1,320	1,872	1,696	1,785	1,870	1,975	2,057	1,914	1,921	1,800
Other assets	8,445	8,094	8,446	7,045	6,448	5,490	5,369	5,228	3,421	2,621	2,863
	40,477	33,822	51,351	34,078	28,650	26,038	13,549	13,587	11,072	11,752	15,032
	\$ 289,740	\$ 270,650	\$ 274,399	\$ 244,774	\$ 231,498	\$ 196,030	\$ 173,079	\$ 164,941	\$ 138,293	\$ 132,352	\$ 125,938
Liabilities and shareholders' equity											
Deposits											
Personal	\$ 89,632	\$ 87,359	\$ 85,910	\$ 86,106	\$ 90,774	\$ 89,929	\$ 85,214	\$ 84,696	\$ 67,648	\$ 64,332	\$ 60,577
Business and government	93,618	86,223	76,107	64,368	47,799	39,900	36,422	33,781	30,245	29,740	27,335
Bank	19,646	14,315	17,988	22,755	23,244	13,662	14,179	11,922	14,329	10,950	11,256
	202,896	187,897	180,005	173,229	161,817	143,491	135,815	130,399	112,222	105,022	99,168
Other											
Acceptances	11,628	9,257	10,620	10,561	7,423	6,300	6,205	6,302	5,737	7,210	10,369
Securities sold short	13,419	17,885	14,404	11,152	8,331	7,128	5,569	5,362	3,628	2,650	1,523
Repurchase agreements	9,005	9,396	11,264	9,458	16,526	4,090	5,341	2,533	787	641	29
Derivative-related amounts (1)	18,574	15,219	29,370	14,732	13,449	12,384	–	–	–	–	–
Other liabilities	14,149	13,682	12,258	10,494	10,828	9,970	7,986	8,919	5,232	5,913	5,998
	66,775	65,439	77,916	56,397	56,557	39,872	25,101	23,116	15,384	16,414	17,919
Subordinated debentures	5,825	4,596	4,087	4,227	3,602	3,528	3,481	3,410	3,106	3,081	2,299
Non-controlling interest in subsidiaries	703	103	499	531	108	107	93	86	75	73	98
Shareholders' equity											
Capital stock											
Preferred	2,037	2,009	2,144	1,784	1,752	1,990	2,266	2,248	1,594	1,661	1,146
Common	3,076	3,065	2,925	2,907	2,876	2,910	2,910	2,910	2,910	2,726	2,450
Retained earnings	8,428	7,541	6,823	5,699	4,786	4,132	3,413	2,772	3,002	3,375	2,858
	13,541	12,615	11,892	10,390	9,414	9,032	8,589	7,930	7,506	7,762	6,454
	\$ 289,740	\$ 270,650	\$ 274,399	\$ 244,774	\$ 231,498	\$ 196,030	\$ 173,079	\$ 164,941	\$ 138,293	\$ 132,352	\$ 125,938

(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)

	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990
Interest income											
Loans	\$ 12,616	\$ 11,287	\$ 11,643	\$ 9,922	\$ 9,856	\$ 10,057	\$ 8,899	\$ 8,247	\$ 8,957	\$ 10,670	\$ 11,238
Securities	2,518	2,075	1,842	2,140	2,430	2,154	1,629	1,295	1,012	896	1,063
Deposits with banks	975	841	822	1,009	922	817	479	321	421	613	666
	16,109	14,203	14,307	13,071	13,208	13,028	11,007	9,863	10,390	12,179	12,967
Interest expense											
Deposits	9,057	7,636	7,732	6,548	7,115	7,362	5,477	4,995	5,868	7,940	9,081
Other liabilities	1,429	1,161	1,172	1,139	1,126	792	761	567	322	209	145
Subordinated debentures	344	286	339	384	322	335	290	263	272	271	220
	10,830	9,083	9,243	8,071	8,563	8,489	6,528	5,825	6,462	8,420	9,446
Net interest income	5,279	5,120	5,064	5,000	4,645	4,539	4,479	4,038	3,928	3,759	3,521
Other income											
Capital market fees	1,810	1,209	1,118	1,172	764	434	567	456	356	258	264
Trading revenues	1,540	1,106	748	606	368	362	345	414	387	238	234
Deposit and payment service charges	756	688	664	690	701	681	661	649	654	601	560
Investment management and custodial fees	684	547	495	404	319	286	278	101	82	69	71
Mutual fund revenues	528	479	447	354	241	190	202	64	37	16	14
Card service revenues	420	362	305	332	282	278	258	203	183	197	197
Securitization revenues	115	222	218	–	–	–	–	–	–	–	–
Gain on sale of securities	(11)	28	343	37	107	17	49	169	14	11	–
Other	890	839	647	684	484	490	503	395	389	568	404
	6,732	5,480	4,985	4,279	3,266	2,738	2,863	2,451	2,102	1,958	1,744
Gross revenues	12,011	10,600	10,049	9,279	7,911	7,277	7,342	6,489	6,030	5,717	5,265
Provision for credit losses	691	760	575	380	440	580	820	1,750	2,050	605	420
	11,320	9,840	9,474	8,899	7,471	6,697	6,522	4,739	3,980	5,112	4,845
Non-interest expenses											
Human resources	4,651	4,013	3,594	3,365	2,851	2,563	2,675	2,386	2,170	2,072	1,889
Occupancy	570	564	508	559	507	473	500	593	476	394	334
Equipment	665	677	585	605	492	506	460	473	382	335	287
Communications	695	699	665	587	523	461	450	377	372	372	362
Other	1,000	1,107	1,047	937	739	654	576	586	517	445	444
	7,581	7,060	6,399	6,053	5,112	4,657	4,661	4,415	3,917	3,618	3,316
Net income before income taxes	3,739	2,780	3,075	2,846	2,359	2,040	1,861	324	63	1,494	1,529
Income taxes	1,445	1,015	1,175	1,090	880	755	655	(5)	(65)	495	555
Net income before non-controlling interest	2,294	1,765	1,900	1,756	1,479	1,285	1,206	329	128	999	974
Non-controlling interest	20	8	76	77	49	23	37	29	21	16	9
Net income	\$ 2,274	\$ 1,757	\$ 1,824	\$ 1,679	\$ 1,430	\$ 1,262	\$ 1,169	\$ 300	\$ 107	\$ 983	\$ 965
Preferred share dividends	134	157	145	131	144	164	168	154	123	103	96
Net income available to common shareholders	\$ 2,140	\$ 1,600	\$ 1,679	\$ 1,548	\$ 1,286	\$ 1,098	\$ 1,001	\$ 146	\$ (16)	\$ 880	\$ 869
Earnings per share (loss)											
Basic	\$ 3.53	\$ 2.55	\$ 2.72	\$ 2.50	\$ 2.05	\$ 1.75	\$ 1.60	\$ 0.23	\$ (0.03)	\$ 1.46	\$ 1.50
Fully diluted	3.47	2.51	2.65	2.45	2.05	1.75	1.60	0.23	(0.03)	1.45	1.48
Cash basis, basic (1)	3.67	2.66	2.82	2.60	2.11	1.81	1.67	0.29	0.01	1.49	1.53
Cash basis, fully diluted (1)	3.60	2.61	2.74	2.55	2.11	1.81	1.67	0.29	0.01	1.48	1.50

(1) Cash basis earnings per share and fully diluted earnings per share are computed by adding back to net income the after-tax amount of amortization for goodwill and other intangibles.

Consolidated Statement of Changes in Shareholders' EquityFor the year ended October 31
(\$ millions)

	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990
Preferred shares											
Balance at beginning of year	\$ 2,009	\$ 2,144	\$ 1,784	\$ 1,752	\$ 1,990	\$ 2,266	\$ 2,248	\$ 1,594	\$ 1,661	\$ 1,146	\$ 1,151
Issued	–	296	300	–	–	–	–	612	–	526	–
Redeemed for cancellation	–	(400)	–	–	(237)	(272)	–	–	(102)	(5)	(4)
Translation adjustment	28	(31)	60	32	(1)	(4)	18	42	35	(6)	(1)
Balance at end of year	2,037	2,009	2,144	1,784	1,752	1,990	2,266	2,248	1,594	1,661	1,146
Common shares											
Balance at beginning of year	3,065	2,925	2,907	2,876	2,910	2,910	2,910	2,910	2,726	2,450	2,309
Issued	109	192	18	69	–	–	–	–	184	276	141
Purchased for cancellation	(98)	(52)	–	(38)	(34)	–	–	–	–	–	–
Balance at end of year	3,076	3,065	2,925	2,907	2,876	2,910	2,910	2,910	2,910	2,726	2,450
Retained earnings											
Balance at beginning of year (1)	7,541	6,823	5,699	4,786	4,057	3,413	2,772	3,002	3,375	2,858	2,323
Net income	2,274	1,757	1,824	1,679	1,430	1,262	1,169	300	107	983	965
Dividends – preferred	(134)	(157)	(145)	(131)	(144)	(164)	(168)	(154)	(123)	(103)	(96)
common	(689)	(588)	(543)	(469)	(418)	(371)	(364)	(364)	(361)	(352)	(337)
Premium paid on common shares purchased	(562)	(281)	–	(160)	(136)	–	–	–	–	–	–
Issuance costs	(4)	(9)	(7)	–	–	–	–	(11)	–	(8)	–
Unrealized foreign currency translation gains and losses	2	(4)	(5)	(6)	(3)	(8)	4	(1)	4	(3)	3
Balance at end of year	8,428	7,541	6,823	5,699	4,786	4,132	3,413	2,772	3,002	3,375	2,858
Shareholders' equity at end of year	\$ 13,541	\$ 12,615	\$ 11,892	\$ 10,390	\$ 9,414	\$ 9,032	\$ 8,589	\$ 7,930	\$ 7,506	\$ 7,762	\$ 6,454

(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.

Risk ProfileAs at October 31
(\$ millions)

	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990
Gross impaired loans											
Beginning of year	\$ 1,704	\$ 2,001	\$ 1,819	\$ 2,376	\$ 2,944	\$ 4,424	\$ 7,582	\$ 7,056	\$ 3,924	\$ 4,203	\$ 3,516
Net additions (reductions)	813	743	628	81	384	(255)	(1,128)	1,643	3,639	909	1,822
Write-offs and adjustments	(839)	(1,040)	(446)	(638)	(952)	(1,225)	(2,030)	(1,117)	(507)	(1,188)	(1,135)
End of year	\$ 1,678	\$ 1,704	\$ 2,001	\$ 1,819	\$ 2,376	\$ 2,944	\$ 4,424	\$ 7,582	\$ 7,056	\$ 3,924	\$ 4,203
As a % of loans (including reverse repos) and acceptances	.9%	1.0%	1.1%	1.1%	1.6%	2.3%	3.6%	6.0%	6.4%	3.7%	4.0%
Allowance for credit losses											
Specific	\$ 747	\$ 786	\$ 1,176	\$ 932	\$ 1,091	\$ 1,439	\$ 1,962	\$ 2,667	\$ 1,867	\$ 449	\$ 451
Country risk	28	34	40	436	444	930	940	1,107	1,383	1,509	2,012
General allowance (1)	863	790	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
General allocated (1)	337	290	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
General unallocated (1)	526	500	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Total general allowance (1)	1,200	1,080	850	750	700	300	300	550	325	–	–
Total	\$ 1,975	\$ 1,900	\$ 2,066	\$ 2,118	\$ 2,235	\$ 2,669	\$ 3,202	\$ 4,324	\$ 3,575	\$ 1,958	\$ 2,463
Composition of allowance											
Allowance for loan losses	\$ 1,871	\$ 1,884	\$ 2,026	\$ 1,769	\$ 1,875	\$ 2,003	\$ 2,559	\$ 4,255	\$ 3,575	\$ 1,958	\$ 2,463
Allowance for off-balance sheet and other items (2)	98	–	–	–	–	–	–	–	–	–	–
Allowance for loan substitute securities	6	16	40	30	34	–	–	–	–	–	–
Allowance for country risk securities	–	–	–	319	326	666	643	69	–	–	–
Total	\$ 1,975	\$ 1,900	\$ 2,066	\$ 2,118	\$ 2,235	\$ 2,669	\$ 3,202	\$ 4,324	\$ 3,575	\$ 1,958	\$ 2,463
Allowance for loan losses as a % of loans (including reverse repos) and acceptances	1.0%	1.1%	1.2%	1.1%	1.3%	1.6%	2.1%	3.5%	3.4%	1.9%	2.4%
Allowance for loan losses as a % of gross impaired loans, excluding LDCs	112	112	103	94	77	60	52	52	41	18	25
Net impaired loans	\$ (199)	\$ (196)	\$ (65)	\$ 103	\$ 524	\$ 1,148	\$ 2,093	\$ 3,258	\$ 3,481	\$ 2,016	\$ 1,740
As a % of loans (including reverse repos) and acceptances	(.1)%	(.1)%	–%	.1%	.4%	.9%	1.7%	2.7%	3.3%	1.9%	1.7%
Provision for credit losses											
Specific	\$ 571	\$ 530	\$ 555	\$ 330	\$ 340	\$ 580	\$ 1,070	\$ 1,775	\$ 2,025	\$ 705	\$ 420
Country risk	–	–	(80)	–	(300)	–	–	(250)	(300)	(100)	–
General provision (3)	73	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
General allocated (3)	47	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
General unallocated (3)	26	–	–	–	–	–	–	–	–	–	–
Total general provision	120	230	100	50	400	–	(250)	225	325	–	–
Total	\$ 691	\$ 760	\$ 575	\$ 380	\$ 440	\$ 580	\$ 820	\$ 1,750	\$ 2,050	\$ 605	\$ 420
Specific provisions as a % of average loans (including reverse repos) and acceptances	.32%	.30%	.31%	.21%	.26%	.48%	.88%	1.64%	1.90%	.67%	.43%
Provision as a % of average loans (including reverse repos) and acceptances	.38	.43	.32	.25	.34	.48	.67	1.61	1.93	.57	.43
Net write-offs	\$ 677	\$ 958	\$ 692	\$ 528	\$ 1,001	\$ 1,105	\$ 1,979	\$ 1,187	\$ 547	\$ 1,010	\$ 1,000
As a % of average loans and acceptances	.38%	.55%	.39%	.34%	.77%	.91%	1.63%	1.09%	.51%	.96%	1.02%

(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,
except per share amounts)

	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990
Performance ratios											
Return on common equity	19.8%	15.6%	18.4%	19.3%	17.6%	16.6%	16.8%	2.4%	(.3)%	15.5%	17.5%
Return on common equity, cash basis (1)	20.6	16.2	19.1	20.1	18.1	17.1	17.6	3.0	.0	15.8	17.9
Return on assets	.81	.65	.70	.70	.70	.69	.70	.21	.08	.76	.79
Return on assets after preferred dividends	.76	.59	.64	.65	.63	.60	.60	.10	(.01)	.68	.71
Net interest margin (2)	1.88	1.91	1.95	2.10	2.28	2.49	2.72	2.88	2.93	2.95	2.97
Other income as a % of gross revenues	55.9	51.5	49.4	46.0	41.1	37.4	38.7	37.4	34.5	33.8	32.6
Efficiency ratio (3)	63.0	66.4	63.4	65.0	64.4	63.6	63.1	67.4	64.3	62.5	61.9
Average balances and year-end off-balance sheet data											
Averages											
Total assets (4)	\$ 281,900	\$ 269,900	\$ 261,300	\$ 239,500	\$ 204,900	\$ 183,800	\$ 166,700	\$ 142,500	\$ 136,200	\$ 130,100	\$ 121,700
Loans and acceptances	179,800	175,654	177,984	154,412	130,378	121,459	121,741	108,562	106,376	105,231	98,414
Deposits	193,762	184,796	178,688	166,249	147,391	136,686	133,550	114,835	108,609	102,847	95,758
Common equity	10,814	10,264	9,107	8,003	7,320	6,627	5,964	6,052	6,313	5,693	4,965
Total equity	12,789	12,475	11,078	9,744	9,265	8,820	8,233	8,116	7,938	6,913	6,089
Assets under administration (5)	1,175,200	967,800	829,200	783,300	522,100	407,700	346,800	274,300			
Assets under management (5)	92,300	81,600	73,400	67,700	51,200	40,400	39,100				
Capital ratios											
Tier 1 capital	\$ 13,567	\$ 12,026	\$ 11,593	\$ 10,073	\$ 9,037	\$ 8,421	\$ 7,660	\$ 6,910	\$ 6,740	\$ 6,938	\$ 5,712
Total capital	19,044	16,698	16,480	14,705	12,069	11,913	11,525	10,941	10,483	10,686	8,525
Total risk-adjusted assets	158,364	149,078	157,064	147,672	128,163	121,350	120,158	117,043	114,298	113,975	115,035
Common equity/ risk-adjusted assets	7.3%	7.1%	6.2%	5.8%	6.0%	5.8%	5.3%	4.9%	5.2%	5.4%	4.6%
Tier 1 capital ratio	8.6	8.1	7.4	6.8	7.0	6.9	6.4	5.9	5.9	6.1	5.0
Total capital ratio	12.0	11.2	10.5	10.0	9.4	9.8	9.6	9.3	9.2	9.4	7.4
Common share information (6)											
Shares outstanding (in thousands)											
As at October 31	602,398	617,768	617,581	616,671	621,059	628,310	628,310	628,310	628,310	612,920	586,535
Average basic	606,389	626,158	617,324	617,812	628,242	628,310	628,310	628,310	621,086	603,614	580,486
Average fully diluted	624,328	649,300	644,040	638,130	628,242	628,310	628,310	628,310	621,086	606,530	591,890
Dividends per share	\$ 1.14	\$ 0.94	\$ 0.88	\$ 0.76	\$ 0.67	\$ 0.59	\$ 0.58	\$ 0.58	\$ 0.58	\$ 0.58	\$ 0.58
Book value per share	19.10	17.17	15.78	13.96	12.34	11.21	10.07	9.05	9.41	9.96	9.05
Share price – High (7)	48.88	42.13	46.10	38.23	22.20	15.69	15.94	14.44	14.50	13.75	12.85
Low (7)	27.25	29.65	28.75	22.00	14.88	12.94	12.57	11.00	10.75	10.25	9.88
Close (7)	48.30	31.73	35.55	37.68	22.15	15.07	14.19	13.63	12.07	13.50	10.38
Price/earnings multiple (8)	11.0	14.3	14.1	12.3	9.1	8.2	8.9	–	–	8.2	7.7
Dividend yield (9)	3.0%	2.6%	2.4%	2.5%	3.6%	4.1%	4.1%	4.6%	4.6%	4.8%	5.1%
Dividend payout ratio (10)	32	37	32	30	33	34	36	–	–	40	39
Other information											
Number of employees (11)	49,232	51,891	51,776	48,816	46,205	49,011	49,208	52,745	49,628	50,547	50,106
Automated banking machines	4,569	4,585	4,317	4,248	4,215	4,079	3,948	3,981	3,828	3,651	3,142
Service delivery units											
Canada	1,333	1,410	1,422	1,453	1,493	1,577	1,596	1,731	1,661	1,645	1,617
International (12)	306	99	106	105	103	105	97	95	83	102	48
Total	1,639	1,509	1,528	1,558	1,596	1,682	1,693	1,826	1,744	1,747	1,665

(1) Return on common equity, cash basis, 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) Non-interest expenses as a percentage of taxable equivalent net interest income and other income.

(4) 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.

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

(6) On October 5, 2000, the bank paid a stock dividend of one Common Share on each of its issued and outstanding Common Shares. The effect is the same as a two-for-one share split. All Common Share information has been restated to reflect the stock dividend.

(7) High and low price of Common Shares traded on The Toronto Stock Exchange during the year and the closing price on the last trading day of October.

(8) Average of high and low Common Share price divided by fully diluted earnings per share. The multiples for 1993 and 1992 are not meaningful.

(9) Dividends per Common Share divided by the average of high and low share price.

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

(11) On a full-time equivalent basis.

(12) International service delivery units since 1991 include (in addition to branches) representative offices, agencies and subsidiaries.

Quarterly Highlights

	2000				1999			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
(\$ millions, except per share amounts; taxable equivalent basis)								
Statement of income								
Net interest income	\$ 1,381	\$ 1,300	\$ 1,346	\$ 1,280	\$ 1,347	\$ 1,283	\$ 1,252	\$ 1,273
Other income	1,753	1,717	1,724	1,538	1,512	1,354	1,306	1,308
Provision for credit losses	(174)	(172)	(172)	(173)	(235)	(175)	(175)	(175)
Non-interest expenses	(2,020)	(1,902)	(1,900)	(1,759)	(1,860)	(1,696)	(1,671)	(1,833)
Income taxes	(331)	(367)	(418)	(357)	(278)	(298)	(264)	(210)
Non-controlling interest	(14)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
Net income	\$ 595	\$ 574	\$ 578	\$ 527	\$ 484	\$ 466	\$ 446	\$ 361
Earnings per share								
Basic	\$ 0.93	\$ 0.90	\$ 0.89	\$ 0.81	\$ 0.71	\$ 0.67	\$ 0.65	\$ 0.52
Fully diluted	0.92	0.88	0.88	0.79	0.70	0.66	0.64	0.51
Cash basis, basic (1)	0.97	0.94	0.93	0.83	0.74	0.70	0.68	0.54
Cash basis, fully diluted (1)	0.95	0.91	0.91	0.82	0.72	0.69	0.66	0.53
Performance ratios								
Return on common equity	20.0%	19.7%	20.8%	18.7%	16.6%	16.2%	16.5%	12.9%
Return on common equity, cash basis (1)	20.9	20.6	21.5	19.3	17.3	16.8	17.1	13.6
Return on assets	.81	.81	.84	.76	.70	.68	.70	.53
Return on assets after preferred shares	.77	.76	.80	.71	.64	.62	.64	.47
Net interest margin	1.89	1.83	1.96	1.85	1.94	1.86	1.96	1.87
Other income as a % of gross revenues	55.9	56.9	56.2	54.6	52.9	51.3	51.1	50.7
Efficiency ratio	64.5	63.0	61.9	62.4	65.1	64.3	65.3	71.0
Balance sheet								
Assets								
Cash resources and securities	\$ 76,616	\$ 75,940	\$ 69,360	\$ 71,038	\$ 73,601	\$ 74,264	\$ 65,759	\$ 63,592
Residential mortgages	62,984	62,588	60,999	60,035	59,242	59,959	58,729	58,131
Personal loans	28,019	27,220	26,802	26,213	25,255	24,369	24,193	23,209
Credit card loans	4,666	4,224	3,270	2,690	2,666	2,193	2,206	2,058
Business and government loans	60,546	58,244	60,834	59,629	57,676	59,438	59,724	63,369
Assets purchased under reverse repurchase agreements	18,303	15,100	19,419	15,284	20,272	25,452	22,395	17,461
Allowance for loan losses	(1,871)	(1,845)	(1,869)	(1,937)	(1,884)	(1,940)	(1,850)	(2,153)
Other assets	40,477	35,602	37,042	37,058	33,822	34,828	35,456	41,469
	\$ 289,740	\$ 277,073	\$ 275,857	\$ 270,010	\$ 270,650	\$ 278,563	\$ 266,612	\$ 267,136
Liabilities and shareholders' equity								
Personal deposits	\$ 89,632	\$ 88,900	\$ 88,777	\$ 87,467	\$ 87,359	\$ 86,990	\$ 87,019	\$ 86,145
Other deposits	113,264	107,845	106,855	103,293	100,538	103,470	96,478	93,568
Other liabilities	66,775	61,427	62,194	61,440	65,439	70,305	65,903	70,758
Subordinated debentures	5,825	5,091	5,104	5,072	4,596	4,678	4,631	4,332
Non-controlling interest in subsidiaries	703	690	39	103	103	103	102	102
Total equity	13,541	13,120	12,888	12,635	12,615	13,017	12,479	12,231
	\$ 289,740	\$ 277,073	\$ 275,857	\$ 270,010	\$ 270,650	\$ 278,563	\$ 266,612	\$ 267,136
Selected average balances and off-balance sheet data								
Averages								
Total assets	\$ 291,200	\$ 282,000	\$ 278,600	\$ 275,600	\$ 274,800	\$ 273,300	\$ 261,600	\$ 269,800
Loans and acceptances	184,690	181,507	180,302	172,725	178,332	177,590	172,666	174,072
Deposits	201,030	194,132	188,591	191,216	189,334	185,639	182,092	182,031
Common equity	11,174	10,880	10,670	10,528	10,536	10,425	10,170	9,922
Total equity	13,197	12,897	12,671	12,530	12,852	12,688	12,294	12,061
Assets under administration	1,175,200	1,147,400	1,099,400	1,027,300	967,800	927,600	893,800	861,600
Assets under management	92,300	95,200	94,000	86,400	81,600	81,400	79,300	77,200
Provision for credit losses								
Specific	\$ 134	\$ 172	\$ 132	\$ 133	\$ 5	\$ 175	\$ 175	\$ 175
General provision (2)								
General allocated (2)	8	-	35	30	n.a.	n.a.	n.a.	n.a.
General unallocated (2)	32	-	5	10	n.a.	n.a.	n.a.	n.a.
Total general provision	40	-	40	40	230	-	-	-
Total	\$ 174	\$ 172	\$ 172	\$ 173	\$ 235	\$ 175	\$ 175	\$ 175
Net impaired loans as a % of loans and acceptances								
	(.11)%	(.06)%	(.12)%	(.20)%	(.11)%	(.04)%	(.09)%	(.12)%
Capital ratios								
Common equity/risk-adjusted assets	7.3%	7.2%	7.1%	7.1%	7.1%	7.1%	7.0%	6.8%
Tier 1	8.6	8.5	8.0	8.1	8.1	8.4	8.1	7.9
Total	12.0	11.5	11.1	11.4	11.2	11.6	11.4	11.3
Common share information								
Shares outstanding (in thousands)								
End of period	602,398	601,628	604,723	608,783	617,768	626,292	627,805	627,325
Average basic	602,108	602,494	608,285	612,708	622,471	627,532	627,537	627,137
Average fully diluted	620,475	622,377	628,969	635,731	646,145	651,372	651,724	649,566
Dividends per share	\$ 0.30	\$ 0.30	\$ 0.27	\$ 0.27	\$ 0.24	\$ 0.24	\$ 0.23	\$ 0.23
Book value per share	19.10	18.45	17.98	17.48	17.17	16.91	16.52	16.10
Share price - High	48.88	41.13	38.25	34.70	33.95	36.25	40.35	42.13
Low	39.17	34.40	28.38	27.25	29.65	31.40	34.23	32.65
Close	48.30	39.65	34.95	29.53	31.73	32.63	35.55	39.05
Dividend yield	2.7%	3.2%	3.2%	3.5%	3.0%	2.8%	2.5%	2.5%
Dividend payout ratio	32	33	30	33	34	35	35	45

(1) Cash basis return on common equity, earnings per share and fully diluted earnings per share are computed by adding back the after-tax amount of amortization of goodwill and other intangibles.

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