

SUPPLEMENTARY INFORMATION

CONSOLIDATED BALANCE SHEETS

As at October 31 (C\$ millions)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995
Assets											
Cash and deposits with banks (1)	\$ 10,238	\$ 9,978	\$ 6,013	\$ 6,659	\$ 6,244	\$ 7,149	\$ 16,591	\$ 13,389	\$ 18,390	\$ 22,313	\$ 15,078
Securities (1)	160,495	128,946	128,931	108,464	91,798	69,467	57,010	44,405	36,039	44,744	35,337
Assets purchased under reverse repurchase agreements and securities borrowed	42,973	46,949	41,182	38,929	40,177	20,749	23,091	23,008	20,107	12,446	4,794
Loans											
Residential mortgage	91,043	81,998	75,790	72,840	67,442	62,984	59,242	57,069	53,369	48,120	45,131
Personal	41,045	36,848	32,186	30,588	31,395	27,087	25,050	22,760	20,864	18,440	16,923
Credit card	6,200	6,456	4,816	4,914	4,283	4,666	2,666	1,945	2,324	3,522	3,435
Business and government	53,626	47,258	49,657	59,431	65,261	60,350	56,623	63,732	61,813	55,491	51,500
	191,914	172,560	162,449	167,773	168,381	155,087	143,581	145,506	138,370	125,573	116,989
Allowance for loan losses	(1,498)	(1,644)	(2,055)	(2,203)	(2,278)	(1,871)	(1,884)	(2,026)	(1,769)	(1,875)	(2,003)
	190,416	170,916	160,394	165,570	166,103	153,216	141,697	143,480	136,601	123,698	114,986
Other											
Customers' liability under acceptances	7,074	6,184	5,943	8,051	9,923	11,628	9,257	10,620	10,561	7,423	6,300
Derivative-related amounts	38,834	38,897	35,616	30,258	27,240	19,155	15,151	30,413	14,776	12,994	12,378
Premises and equipment	1,708	1,738	1,648	1,653	1,602	1,249	1,320	1,872	1,696	1,785	1,870
Goodwill	4,203	4,280	4,356	5,004	4,919	648	611	551	607	335	333
Other intangibles	409	521	566	665	619	208	-	-	-	-	-
Assets of operations held for sale (2)	263	2,457	3,688	-	-	-	-	-	-	-	-
Other assets	12,908	15,356	11,510	10,221	10,314	6,271	5,922	6,661	5,997	5,760	4,954
	65,399	69,433	63,327	55,852	54,617	39,159	32,261	50,117	33,637	28,297	25,835
	\$ 469,521	\$ 426,222	\$ 399,847	\$ 375,474	\$ 358,939	\$ 289,740	\$ 270,650	\$ 274,399	\$ 244,774	\$ 231,498	\$ 196,030
Liabilities and shareholders' equity											
Deposits											
Personal	\$ 111,618	\$ 111,256	\$ 106,709	\$ 101,892	\$ 101,381	\$ 89,632	\$ 87,359	\$ 85,910	\$ 86,106	\$ 90,774	\$ 89,929
Business and government	160,593	133,823	129,860	119,581	107,141	93,618	86,223	76,107	64,368	47,799	39,900
Bank	34,649	25,880	22,576	22,003	24,925	19,646	14,315	17,988	22,755	23,244	13,662
	306,860	270,959	259,145	243,476	233,447	202,896	187,897	180,005	173,229	161,817	143,491
Other											
Acceptances	7,074	6,184	5,943	8,051	9,923	11,628	9,257	10,620	10,561	7,423	6,300
Obligations related to securities sold short	32,391	25,005	22,855	19,110	16,443	13,419	17,885	14,404	11,152	8,331	7,128
Obligations related to assets sold under repurchase agreements and securities loaned	23,381	26,473	24,496	24,056	22,672	9,895	11,093	13,756	9,669	16,835	4,147
Derivative-related amounts	42,592	42,201	37,775	32,137	28,646	18,574	15,219	29,370	14,732	13,449	12,384
Insurance claims and policy benefit liabilities (3)	7,117	6,488	4,775	2,407	2,268	144	113	427	-	91	-
Liabilities of operations held for sale (2)	40	62	50	-	-	-	-	-	-	-	-
Other liabilities	18,408	20,172	17,850	19,405	19,417	13,128	11,872	9,339	10,176	10,428	9,913
	131,003	126,585	113,744	105,166	99,369	66,788	65,439	77,916	56,290	56,557	39,872
Subordinated debentures	8,167	8,116	6,243	6,614	6,513	5,825	4,596	4,087	4,227	3,602	3,528
Trust capital securities	1,400	2,300	2,300	1,400	1,400	650	-	-	-	-	-
Preferred share liabilities	300	300	300	989	1,315	1,585	1,562	1,844	1,484	1,452	1,455
Non-controlling interest in subsidiaries	1,944	58	40	35	45	40	103	499	531	108	107
Shareholders' equity											
Preferred shares	700	532	532	556	709	452	447	300	300	300	535
Common shares	7,170	6,988	7,018	6,979	6,940	3,076	3,065	2,925	2,907	2,876	2,910
Contributed surplus	265	169	85	78	33	-	-	-	-	-	-
Retained earnings	13,704	12,065	11,333	10,235	9,206	8,464	7,579	6,857	5,728	4,809	4,152
Treasury shares – preferred	(2)	-	-	-	-	-	-	-	-	-	-
– common	(216)	(294)	-	-	-	-	-	-	-	-	-
Net foreign currency translation adjustments	(1,774)	(1,556)	(893)	(54)	(38)	(36)	(38)	(34)	(29)	(23)	(20)
	19,847	17,904	18,075	17,794	16,850	11,956	11,053	10,048	8,906	7,962	7,577
	\$ 469,521	\$ 426,222	\$ 399,847	\$ 375,474	\$ 358,939	\$ 289,740	\$ 270,650	\$ 274,399	\$ 244,667	\$ 231,498	\$ 196,030

(1) As the information is not reasonably determinable, amounts for years prior to 2001 have not been fully restated to reflect the reclassification of certificates of deposits.

(2) Relates to assets and liabilities of discontinued operations (RBC Mortgage Company). As the information is not reasonably determinable, amounts for years prior to 2003 have not been restated to reflect the presentation of assets and liabilities of operations held for sale.

(3) As the information is not reasonably determinable, amounts for years prior to 1996 have not been reclassified to reflect the revised insurance presentation of balances.

CONSOLIDATED STATEMENTS OF INCOME

For the year ended October 31 (C\$ millions, except per share amounts)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995
Interest income											
Loans (3)	\$ 10,790	\$ 9,535	\$ 9,900	\$ 10,394	\$ 12,001	\$ 11,538	\$ 10,394	\$ 10,474	\$ 9,354	\$ 9,490	\$ 9,820
Securities (1), (2)	4,583	3,572	3,025	3,175	3,505	2,832	2,356	1,955	2,159	2,445	2,179
Assets purchased under reverse repurchase agreements and securities borrowed (3)	1,354	656	873	725	1,258	1,078	893	1,169	568	366	237
Deposits with banks (2), (3)	231	103	101	156	337	577	513	673	971	891	792
	16,958	13,866	13,899	14,450	17,101	16,025	14,156	14,271	13,052	13,192	13,028
Interest expense											
Deposits	6,946	5,142	5,452	5,709	8,712	9,057	7,636	7,732	6,548	7,115	7,362
Other liabilities	2,800	1,897	1,735	1,562	1,868	1,551	1,291	1,296	1,251	1,238	917
Subordinated debentures	442	429	376	406	410	344	286	339	384	322	335
	10,188	7,468	7,563	7,677	10,990	10,952	9,213	9,367	8,183	8,675	8,614
Net interest income	6,770	6,398	6,336	6,773	6,111	5,073	4,943	4,904	4,869	4,517	4,414
Non-interest income											
Insurance premiums, investment and fee income (1)	3,270	2,870	2,356	2,043	1,824	973	737	578	452	337	–
Trading revenue	1,594	1,563	1,908	1,689	1,770	1,594	1,106	748	606	368	362
Investment management and custodial fees (1)	1,255	1,126	1,098	1,153	1,074	835	629	602	401	317	286
Securities brokerage commissions	1,163	1,166	1,031	1,187	1,000	841	625	549	756	491	291
Service charges	1,153	1,089	1,122	1,088	920	778	708	664	690	701	681
Underwriting and other advisory fees	1,026	918	813	755	573	643	403	369	416	273	143
Mutual fund revenue	962	850	673	723	692	624	556	537	354	241	190
Card service revenue	579	555	518	496	458	420	362	305	332	282	278
Foreign exchange revenue, other than trading (1)	407	331	279	276	303	299	243	218	211	165	140
Insurance revenue	–	–	–	–	–	–	–	–	–	–	104
Securitization revenue	285	200	165	174	123	115	222	218	–	–	–
Credit fees	187	198	227	223	237	212	189	183	169	153	156
Gain on sale of investment account securities (1)	91	20	31	(111)	(130)	(16)	27	342	35	105	17
Gain from divestitures	–	–	–	–	445	–	–	–	–	–	–
Other (1)	473	518	431	623	476	185	250	146	222	115	90
Non-interest income	12,445	11,404	10,652	10,319	9,765	7,503	6,057	5,459	4,644	3,548	2,738
Total revenue	19,215	17,802	16,988	17,092	15,876	12,576	11,000	10,363	9,513	8,065	7,152
Provision for credit losses	455	346	721	1,065	1,119	691	760	575	380	440	580
Insurance policyholder benefits, claims and acquisition expense (1)	2,625	2,124	1,696	1,535	1,344	687	530	438	346	266	–
Non-interest expense											
Human resources	6,767	6,701	6,297	6,315	5,723	4,651	4,013	3,594	3,365	2,851	2,563
Equipment	960	906	882	893	807	679	677	585	605	492	506
Occupancy	749	765	721	759	704	556	564	508	559	507	473
Communications	632	672	707	768	673	695	699	665	587	523	461
Professional fees	529	474	444	416	409	267	298	262	228	165	147
Outsourced item processing	296	294	292	306	303	–	–	–	–	–	–
Amortization of goodwill	–	–	–	–	210	76	66	62	59	38	38
Amortization of other intangibles	50	69	71	72	36	11	–	–	–	–	–
Other	1,405	952	751	891	852	646	743	723	650	536	469
	11,388	10,833	10,165	10,420	9,717	7,581	7,060	6,399	6,053	5,112	4,657
Business realignment charges	45	177	–	–	–	–	–	–	–	–	–
Goodwill impairment	–	–	–	–	38	–	–	–	–	–	–
Income from continuing operations before income taxes	4,702	4,322	4,406	4,072	3,658	3,617	2,650	2,951	2,734	2,247	1,915
Income taxes	1,278	1,287	1,439	1,365	1,340	1,445	1,015	1,175	1,090	880	755
Net income before non-controlling interest	3,424	3,035	2,967	2,707	2,318	2,172	1,635	1,776	1,644	1,367	1,160
Non-controlling interest in net income of subsidiaries	(13)	12	12	5	11	7	8	76	77	49	23
Net income from continuing operations	3,437	3,023	2,955	2,702	2,307	2,165	1,627	1,700	1,567	1,318	1,137
Net income (loss) from discontinued operations	(50)	(220)	13	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Net income	\$ 3,387	\$ 2,803	\$ 2,968	\$ 2,702	\$ 2,307	\$ 2,165	\$ 1,627	\$ 1,700	\$ 1,567	\$ 1,318	\$ 1,137
Preferred dividends	(42)	(31)	(31)	(38)	(31)	(25)	(27)	(21)	(19)	(32)	(39)
Net gain on redemption of preferred shares	4	–	–	–	–	–	–	–	–	–	–
Net income available to common shareholders	\$ 3,349	\$ 2,772	\$ 2,937	\$ 2,664	\$ 2,276	\$ 2,140	\$ 1,600	\$ 1,679	\$ 1,548	\$ 1,286	\$ 1,098
Average number of common shares (in thousands)	641,717	646,732	662,080	672,571	641,516	606,389	626,158	617,324	617,812	628,242	628,310
Basic earnings per share (in dollars)	\$ 5.22	\$ 4.29	\$ 4.44	\$ 3.96	\$ 3.55	\$ 3.53	\$ 2.55	\$ 2.72	\$ 2.50	\$ 2.05	\$ 1.75
Basic earnings per share from continuing operations (in dollars)	\$ 5.30	\$ 4.63	\$ 4.42	\$ 3.96	\$ 3.55	\$ 3.53	\$ 2.55	\$ 2.72	\$ 2.50	\$ 2.05	\$ 1.75
Basic earnings per share from discontinued operations (in dollars)	\$ (.08)	\$ (.34)	\$.02	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Average number of diluted common shares (in thousands)	652,340	655,508	669,016	678,120	647,216	609,865	632,305	633,626	632,052	628,624	628,310
Diluted earnings per share (in dollars)	\$ 5.13	\$ 4.23	\$ 4.39	\$ 3.93	\$ 3.52	\$ 3.51	\$ 2.53	\$ 2.67	\$ 2.46	\$ 2.05	\$ 1.75
Diluted earnings per share from continuing operations (in dollars)	\$ 5.21	\$ 4.57	\$ 4.37	\$ 3.93	\$ 3.52	\$ 3.51	\$ 2.53	\$ 2.67	\$ 2.46	\$ 2.05	\$ 1.75
Diluted earnings per share from discontinued operations (in dollars)	\$ (.08)	\$ (.34)	\$.02	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Dividends per share (in dollars)	\$ 2.35	\$ 2.02	\$ 1.72	\$ 1.52	\$ 1.38	\$ 1.14	\$.94	\$.88	\$.76	\$.67	\$.59

(1) As the information is not reasonably determinable, amounts for years prior to 1996 have not been restated to reflect the revised insurance presentation of income.

(2) As the information is not reasonably determinable, amounts for years prior to 2000 have not been restated to reflect the reclassification of certificates of deposit.

(3) As the information is not reasonably determinable, amounts for years prior to 2001 have not been restated to reflect the reclassification of cash collaterals.

n.a. not available

CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY

For the year ended October 31 (C\$ millions)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995
Preferred shares											
Balance at beginning of year	\$ 532	\$ 532	\$ 556	\$ 709	\$ 452	\$ 447	\$ 300	\$ 300	\$ 300	\$ 535	\$ 539
Issued	300	–	–	–	250	–	296	–	–	–	–
Redeemed for cancellation	(132)	–	–	(150)	–	–	(150)	–	–	(237)	–
Translation adjustment	–	–	(24)	(3)	7	5	1	–	–	2	(4)
Balance at end of year	700	532	532	556	709	452	447	300	300	300	535
Common shares											
Balance at beginning of year	6,988	7,018	6,979	6,940	3,076	3,065	2,925	2,907	2,876	2,910	2,910
Issued	214	127	193	191	3,976	109	192	18	69	–	–
Purchased for cancellation	(32)	(157)	(154)	(152)	(112)	(98)	(52)	–	(38)	(34)	–
Balance at end of year	7,170	6,988	7,018	6,979	6,940	3,076	3,065	2,925	2,907	2,876	2,910
Contributed surplus											
Balance at beginning of year	169	85	78	33	–	–	–	–	–	–	–
Renounced stock appreciation rights	(6)	–	–	31	–	–	–	–	–	–	–
Stock-based compensation awards	26	56	7	14	33	–	–	–	–	–	–
Gain on redemption of preferred shares	7	–	–	–	–	–	–	–	–	–	–
Reclassified amounts	–	34	–	–	–	–	–	–	–	–	–
Initial adoption of AcG-15, Consolidation of Variable Interest Entities	54	–	–	–	–	–	–	–	–	–	–
Other	15	(6)	–	–	–	–	–	–	–	–	–
Balance at end of year	265	169	85	78	33	–	–	–	–	–	–
Retained earnings											
Balance at beginning of year (1)	12,065	11,333	10,235	9,206	8,464	7,579	6,857	5,728	4,809	4,077	3,425
Net income	3,387	2,803	2,968	2,702	2,307	2,165	1,627	1,700	1,567	1,318	1,137
Preferred share dividends	(42)	(31)	(31)	(38)	(31)	(25)	(27)	(21)	(19)	(32)	(39)
Common share dividends	(1,512)	(1,303)	(1,137)	(1,022)	(897)	(689)	(588)	(543)	(469)	(418)	(371)
Premium paid on common shares purchased for cancellation	(194)	(735)	(698)	(612)	(397)	(562)	(281)	–	(160)	(136)	–
Issuance costs	–	–	(4)	(1)	(19)	(4)	(9)	(7)	–	–	–
Cumulative effect of initial adoption of Employee Future Benefits	–	–	–	–	(221)	–	–	–	–	–	–
Cumulative effect of adopting AcG-17, Equity-Linked Deposit Contracts	–	(2)	–	–	–	–	–	–	–	–	–
Balance at end of year	13,704	12,065	11,333	10,235	9,206	8,464	7,579	6,857	5,728	4,809	4,152
Treasury shares – preferred											
Balance at beginning of year	–	–	–	–	–	–	–	–	–	–	–
Net sales (purchases)	(2)	–	–	–	–	–	–	–	–	–	–
Balance at end of year	(2)	–	–	–	–	–	–	–	–	–	–
Treasury shares – common											
Balance at beginning of year	(294)	–	–	–	–	–	–	–	–	–	–
Net sales (purchases)	132	10	–	–	–	–	–	–	–	–	–
Reclassified amounts	–	(304)	–	–	–	–	–	–	–	–	–
Initial adoption of AcG-15, Consolidation of Variable Interest Entities	(54)	–	–	–	–	–	–	–	–	–	–
Balance at end of year	(216)	(294)	–	–	–	–	–	–	–	–	–
Net foreign currency translation adjustments											
Balance at beginning of year	(1,556)	(893)	(54)	(38)	(36)	(38)	(34)	(29)	(23)	(20)	(12)
Unrealized foreign currency translation gain (loss)	(619)	(1,341)	(2,988)	(59)	473	(2)	(205)	164	129	(12)	(23)
Foreign currency gain (loss) from hedging activities	401	678	2,149	43	(475)	4	201	(169)	(135)	9	15
Balance at end of year	(1,774)	(1,556)	(893)	(54)	(38)	(36)	(38)	(34)	(29)	(23)	(20)
Shareholders' equity at end of year	\$ 19,847	\$ 17,904	\$ 18,075	\$ 17,794	\$ 16,850	\$ 11,956	\$ 11,053	\$ 10,048	\$ 8,906	\$ 7,962	\$ 7,577

(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.

FINANCIAL HIGHLIGHTS

(C\$ millions, except per share and percentage amounts)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995
Performance ratios											
Return on common equity	18.0%	15.6%	16.7%	15.8%	16.4%	19.8%	15.6%	18.4%	19.3%	17.6%	16.6%
Return on assets	.76	.67	.76	.74	.71	.77	.60	.65	.65	.64	.62
Return on assets after preferred dividends	.75	.66	.75	.73	.70	.76	.59	.64	.65	.63	.60
Net interest margin (1)	1.52	1.53	1.63	1.86	1.89	1.80	1.83	1.88	2.03	2.20	2.40
Non-interest income as a % of total revenue (teb)	64.4%	63.9%	62.6%	60.3%	61.4%	59.5%	54.8%	52.4%	48.5%	43.7%	38.0%
Average balances and year-end off-balance sheet data											
Averages (2)											
Assets (3)	\$ 447,100	\$ 421,400	\$ 390,700	\$ 364,000	\$ 322,900	\$ 281,900	\$ 269,900	\$ 261,300	\$ 239,500	\$ 204,900	\$ 183,800
Assets from continuing operations (3)	\$ 445,300	\$ 418,200	\$ 387,700	\$ 364,000	\$ 322,900	\$ 281,900	\$ 269,900	\$ 261,300	\$ 239,500	\$ 204,900	\$ 183,800
Loans, acceptances and reverse repurchase agreements	230,484	215,733	209,161	208,184	196,861	181,240	177,052	178,822	154,809	130,656	121,561
Deposits	288,197	268,202	250,777	240,397	218,425	193,762	184,796	178,688	166,249	147,391	136,686
Common equity	18,592	17,790	17,551	16,809	13,843	10,814	10,264	9,107	8,003	7,320	6,627
Total equity	19,451	18,622	18,761	18,522	15,916	12,789	12,475	11,078	9,744	9,265	8,820
Assets under administration (4)	1,775,700	1,593,900	1,483,800	1,365,900	1,342,500	1,175,200	967,800	829,200	783,300	522,100	407,700
Assets under management (4)	105,700	93,600	88,800	90,800	100,000	92,300	81,600	73,400	67,700	51,200	40,400
Capital ratios (5)											
Tier 1 capital	\$ 18,901	\$ 16,272	\$ 16,259	\$ 15,380	\$ 14,851	\$ 13,567	\$ 12,026	\$ 11,593	\$ 10,073	\$ 9,037	\$ 8,421
Total capital	25,813	22,733	21,374	21,012	20,171	19,044	16,698	16,480	14,705	12,069	11,913
Total risk-adjusted assets	197,004	183,409	166,911	165,559	171,047	158,364	149,078	157,064	147,672	128,163	121,350
Tier 1 capital ratio	9.6%	8.9%	9.7%	9.3%	8.7%	8.6%	8.1%	7.4%	6.8%	7.0%	6.9%
Total capital ratio	13.1	12.4	12.8	12.7	11.8	12.0	11.2	10.5	10.0	9.4	9.8
Common share information											
Shares outstanding (in thousands)											
End of year	646,751	644,748	656,021	665,257	674,021	602,398	617,768	617,581	616,671	621,059	628,310
Average basic	641,717	646,732	662,080	672,571	641,516	606,389	626,158	617,324	617,812	628,242	628,310
Average diluted	652,340	655,508	669,016	678,120	647,216	609,865	632,305	633,626	632,052	628,624	628,310
Dividends per share	\$ 2.35	\$ 2.02	\$ 1.72	\$ 1.52	\$ 1.38	\$ 1.14	\$.94	\$.88	\$.76	\$.67	\$.59
Book value per share	29.77	27.15	26.74	25.91	23.95	19.10	17.17	15.81	13.96	12.20	11.21
Share price – High (6)	86.68	65.90	65.00	58.89	53.25	48.88	42.13	46.10	38.23	22.20	15.69
Low (6)	60.90	58.04	53.26	45.05	41.60	27.25	29.65	28.75	22.00	14.88	12.94
Close	83.33	63.40	63.48	54.41	46.80	48.30	31.73	35.55	37.68	22.15	15.07
Price/earnings multiple (7)	14.4	14.7	13.5	13.2	13.5	10.8	14.2	14.0	12.2	9.0	8.2
Dividend yield (8)	3.2%	3.3%	2.9%	2.9%	2.9%	3.0%	2.6%	2.4%	2.5%	3.6%	4.1%
Dividend payout ratio (9)	45	47	39	38	39	32	37	32	30	33	34
Number of:											
Employees (10)	60,012	61,003	60,812	59,549	57,568	49,232	51,891	51,776	48,816	46,205	49,011
Automated banking machines	4,277	4,432	4,469	4,572	4,697	4,517	4,585	4,317	4,248	4,215	4,079
Bank branches (11)											
Canada	1,104	1,098	1,104	1,117	1,125	1,333	1,410	1,422	1,453	1,493	1,577
U.S. and International	315	317	282	278	283	306	99	106	105	103	105

- (1) Net interest income as a percentage of average assets from continuing operations.
- (2) Based on methods intended to approximate the average of the daily balances for the period.
- (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.
- (5) Calculated using guidelines issued by the Office of the Superintendent of Financial Institutions Canada.
- (6) Intraday high and low share prices.
- (7) Average of high and low common share price divided by diluted earnings per share.
- (8) Dividends per common share divided by the average of high and low share price.
- (9) Common dividends as a percentage of net income after preferred dividends.
- (10) On a full-time equivalent basis.
- (11) Bank branches which provide full or limited banking services dealing directly with clients. Bank branches prior to 2001 are reported on the basis of service delivery units.