

As at or for the years ended October 31			2001	2000	1999	1998	1997	US\$ 2001 <sup>(1)</sup>
<b>COMMON SHARE INFORMATION</b>								
Per share	- basic earnings	- reported	\$ 4.20	\$ 4.97	\$ 2.23	\$ 2.26	\$ 3.51	\$ 2.73
		- operating <sup>(2)</sup>	\$ 5.19	\$ 5.45	\$ 3.30	\$ 2.89	\$ 3.71	\$ 3.38
	- fully diluted earnings	- reported	\$ 4.07	\$ 4.84	\$ 2.22	\$ 2.25	\$ 3.50	\$ 2.65
		- operating <sup>(2)</sup>	\$ 5.03	\$ 5.30	\$ 3.24	\$ 2.87	\$ 3.69	\$ 3.27
	- dividends		\$ 1.44	\$ 1.29	\$ 1.20	\$ 1.20	\$ 1.05	\$ 0.94
	- book value		\$ 26.44	\$ 25.17	\$ 22.68	\$ 22.08	\$ 21.07	\$ 16.64
Share price	- high		\$ 57.00	\$ 50.50	\$ 42.60	\$ 59.80	\$ 41.75	\$ 35.88
	- low		\$ 43.20	\$ 30.50	\$ 28.00	\$ 24.40	\$ 26.55	\$ 27.19
	- closing		\$ 48.82	\$ 48.40	\$ 31.70	\$ 30.65	\$ 41.20	\$ 30.73
Shares outstanding (thousands)	- average basic		372,305	388,951	409,789	415,030	413,545	372,305
	- average fully diluted		388,236	404,569	422,501	425,303	422,403	388,236
	- end of period		363,188	377,140	402,279	415,515	414,294	363,188
	Market capitalization (\$ millions)		\$ 17,731	\$ 18,254	\$ 12,752	\$ 12,736	\$ 17,069	\$ 11,160
<b>VALUE MEASURES</b>								
	Price to earnings multiple (12-month trailing)		11.6	9.7	14.2	13.5	11.7	11.6
	Dividend yield (based on closing share price)		2.9%	2.7%	3.8%	3.9%	2.5%	2.9%
	Dividend payout ratio		34.2%	25.9%	53.6%	53.0%	29.9%	34.2%
	Market value to book value ratio		1.85	1.92	1.40	1.39	1.96	1.85
<b>FINANCIAL RESULTS (\$ millions)</b>								
Total revenue on a taxable equivalent basis (TEB) <sup>(3)</sup>								
	- reported		\$ 11,306	\$ 12,210	\$ 10,265	\$ 9,242	\$ 8,621	\$ 7,355
	- operating <sup>(2)</sup>		\$ 11,288	\$ 11,846	\$ 10,253	\$ 9,125	\$ 8,516	\$ 7,343
Provision for credit losses	- specific		\$ 1,100	\$ 970	\$ 600	\$ 280	\$ 360	\$ 716
	- general		-	\$ 250	\$ 150	\$ 200	\$ 250	-
	- total		\$ 1,100	\$ 1,220	\$ 750	\$ 480	\$ 610	\$ 716
Non-interest expenses	- reported		\$ 8,226	\$ 8,096	\$ 7,998	\$ 7,125	\$ 5,372	\$ 5,351
	- operating <sup>(2)</sup>		\$ 7,499	\$ 7,790	\$ 7,372	\$ 6,764	\$ 5,372	\$ 4,878
Earnings	- reported		\$ 1,686	\$ 2,060	\$ 1,029	\$ 1,056	\$ 1,551	\$ 1,097
	- operating <sup>(2)</sup>		\$ 2,056	\$ 2,248	\$ 1,463	\$ 1,317	\$ 1,633	\$ 1,337
<b>FINANCIAL MEASURES</b>								
Efficiency ratio <sup>(4)</sup>	- reported		72.8%	66.3%	77.9%	77.1%	62.3%	72.8%
	- operating <sup>(2)</sup>		66.4%	65.8%	71.9%	74.1%	63.1%	66.4%
Return on common equity	- reported		16.1%	20.5%	9.8%	10.3%	17.7%	16.1%
	- operating <sup>(2)</sup>		19.8%	22.5%	14.5%	13.2%	18.7%	19.8%
Net interest margin (TEB) <sup>(3)</sup>		1.68%	1.68%	1.67%	1.59%	1.97%	1.68%	
Net interest margin on average interest earning assets (TEB) <sup>(3)</sup>		1.97%	1.99%	2.03%	1.91%	2.27%	1.97%	
Return on average assets		0.60%	0.78%	0.38%	0.38%	0.66%	0.60%	
Return on interest earning assets		0.71%	0.93%	0.46%	0.45%	0.76%	0.71%	
Regular workforce headcount <sup>(5)</sup>		42,315	44,215	45,998	47,171	42,446	42,315	
<b>BALANCE SHEET AND OFF-BALANCE SHEET INFORMATION (\$ millions)</b>								
Cash resources and securities		\$ 86,144	\$ 79,921	\$ 72,019	\$ 71,765	\$ 53,183	\$ 54,219	
Loans and acceptances		\$ 163,740	\$ 154,740	\$ 145,646	\$ 163,252	\$ 155,864	\$ 103,058	
Total assets		\$ 287,474	\$ 267,702	\$ 250,331	\$ 281,430	\$ 237,989	\$ 180,936	
Deposits		\$ 194,352	\$ 179,632	\$ 160,041	\$ 159,875	\$ 138,898	\$ 122,325	
Common shareholders' equity		\$ 9,601	\$ 9,493	\$ 9,125	\$ 9,175	\$ 8,729	\$ 6,043	
Average assets		\$ 278,798	\$ 263,119	\$ 271,844	\$ 278,823	\$ 236,025	\$ 181,358	
Average interest earning assets		\$ 238,655	\$ 221,331	\$ 223,774	\$ 232,114	\$ 204,121	\$ 155,245	
Average common shareholders' equity		\$ 9,739	\$ 9,420	\$ 9,323	\$ 9,100	\$ 8,195	\$ 6,335	
Assets under administration <sup>(6)</sup>		\$ 657,400	\$ 696,800	\$ 614,800	\$ 404,200	\$ 245,100	\$ 413,768	
<b>BALANCE SHEET QUALITY MEASURES<sup>(7)</sup></b>								
Common equity to risk-weighted assets		7.4%	7.1%	6.8%	6.3%	5.9%	7.4%	
Return on risk-weighted assets		1.27%	1.53%	0.74%	0.70%	1.11%	1.27%	
Tier 1 capital ratio		9.0%	8.7%	8.3%	7.7%	7.0%	9.0%	
Total capital ratio		12.0%	12.1%	11.5%	10.8%	9.8%	12.0%	
Net impaired loans after general allowance (\$ millions)		\$ (592)	\$ (575)	\$ (266)	\$ (123)	\$ 28	\$ (373)	
Net impaired loans to net loans and acceptances		(0.36)%	(0.37)%	(0.18)%	(0.08)%	0.02%	(0.36)%	

(1) Represents the translation of Canadian GAAP financial information into US\$ using the year-end rate of \$0.6294 for balance sheet figures and the average rate of \$0.6505 for operating results.

(2) Operating excludes unusual items and Amicus. For a discussion of these items in 2001 to 1999, see pages 20 and 21. In 1998, operating excluded after-tax gains of \$64 million (pre-tax \$117 million), after-tax expenses of \$211 million (pre-tax \$361 million) of which after-tax \$25 million (pre-tax \$42 million) related to Amicus, and an after-tax general provision for credit losses of \$114 million (pre-tax \$200 million). In 1997, operating excluded after-tax gains of \$60 million (pre-tax \$105 million) and an after-tax general provision for credit losses of \$142 million (pre-tax \$250 million).

(3) For the definition of taxable equivalent basis (TEB), see footnote 2 of Note 23 on page 89 of the consolidated financial statements.

(4) Efficiency ratio may also be referred to as non-interest expenses to revenue ratio.

(5) For the definition of regular workforce headcount, see page 22 of the management's discussion and analysis.

(6) Comparative figures have been restated to conform with the presentation used in 2001.

(7) Debt ratings: S & P – Senior Long Term: AA –; Moody's – Senior Long Term: Aa3.