**SUPPLEMENTARY INFORMATION** 

Cash and deposits with banks (1)   5	As at October 31 (C\$ millions)	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	
Cash and deposits with banks (i)	Assets								-221	-,,,			
Second	Cash and deposits with banks (1)	\$ 9,994	\$ 5,979	\$ 6,629	\$ 6,225	\$ 7,149	\$ 16,591	\$ 13,389	\$ 18,390	\$ 22,313	\$ 15,078	\$ 15,017	
Name	Securities (1)	127,496	128,338	110,017	92,391	72,720	59,187	45,544	36,345	42,515	35,852	29,127	
Residential mortgage   84,172   78,819   72,842   67,444   62,984   99,242   56,648   53,369   48,102   61,033   14,010   Peresonal   63,688   33,688   34,188   30,388   31,395   31,707   75,050   27,660   20,864   18,440   16,933   16,503   16,603   16,6168   16,768   61,678   6	Reverse repurchase agreements	34,862	36,289	37,085	37,401	18,303	20,272	19,907	18,642	11,446	4,591	5,259	
Personal Credit Card   Card Card Card Card Card Card Card Card	Loans												
Credit card			,		,							44,109	
Business and government   61,678   56,726   61,925   66,924   61,447   57,835   65,599   62,817   56,138   51,000   48,744     Allowance for loan losses   189,154   172,547   170,269   168,966   169,464   144,793   144,773   146,772   130,495   116,269   116,389   12,068     Allowance for loan losses   187,510   170,492   168,066   167,368   154,313   142,909   144,766   137,625   124,345   114,986   101,120     Cher   Customers' liability under acceptances   6,184   5,943   8,051   9,923   11,618   9,257   10,600   10,561   7,423   6,300   6,20     Derivaldy-related amounts (2)   40,081   36,640   31,250   28,642   19,334   15,151   30,413   14,766   8,598   11,478   1,978     Foremises and equipment   1,731   1,755   1,636   31,250   28,642   19,334   15,151   30,413   14,766   8,598   1,1478   1,978     Goodwill   4,416   4,633   5,040   4,525   693   660   608   668   335   333   36     Other intangibles   5,23   580   665   619   208   669   668   335   333   36     Other intangibles   5,23   580   665   619   208   67   67   21   18   8   7     Other assets   33,664   18,497   11,544   12,790   18,068   7,673   13,063   18,355   8,769   5,048   18,079     Other assets   33,664   18,497   11,544   12,790   18,068   7,673   13,063   18,155   18,769   5,048   18,079     Other assets   54,476,82   54,529   54,495   5,947   5,947,97   5,947,97   5,948   2,948   1,949     Other assets   51,494   51,495   51,405,58   51,417   5,948   5,949   5,947,97   5,948   2,949     Other assets   6,184   5,943   8,051   5,947   5,948   5,949   5,947   5,949   5,947   5,949     Other assets   6,184   5,943   8,051   5,949													
Allowance for loan losses												48,748	
Differ   Section   Secti												112,686	
Other Customers' liability under acceptances between the control of the control o	Allowance for loan losses											(2,559	
Customers   Italibility under acceptances   1,000		187,510	170,492	168,066	167,368	154,313	142,909	144,746	137,625	124,345	114,986	110,127	
Acceptances	Other Customers' liability under												
Derivative-related amounts (2)   40,081   36,640   31,250   28,642   19,334   15,151   30,413   14,776   8,598   12,378   1,975   6000 will   4,416   4,633   5,040   4,952   699   660   668   668   335   333   33   36   335   333   36   335   333   36   335   333   36   335   333   36   335   333   36   335   333   36   335   333   36   335   333   36   335   333   36   335   333   36   335   333   36   335   333   36   335   333   36   335   333   36   335   333   36   335   333   36   335		6,184	5,943	8,051	9,923	11,628	9,257	10,620	10,561	7,423	6,300	6,205	
Solution	Derivative-related amounts (2)	40,081			28,642								
Other intangibles Reinsurance recoverables (3)         523 bit 1,000 bit 1				,								1,975	
Reinsurance recoverables (3)   1,701   3,321   1,946   1,074   422   324   12   21   8   5   5   5   1   2   2   1   8   5   5   5   5   5   5   5   5   5											333	365	
Separate account assets (a)   120   124   154   11,544   11,249   119   1108   1102   118   95   5-4   11,544   11,544   11,544   11,544   11,544   11,544   11,544   11,544   11,544   11,544   11,544   11,544   11,544   11,544   11,544   11,544   11,545   11,544   11,545   11,544   11,545   11,544   11,545											_		
State   Stat											_	_	
State   Stat	Other assets	33,064	18,497	11,544	12,290	8,068	7,673	13,963	8,355	8,709	5,094	5,020	
Deposits   Canada   S 169,450   \$154,523   \$142,959   \$140,558   \$138,124   \$129,306   \$123,533   \$12,721   \$118,482   \$114,778   \$106,09   \$101,000   \$102,125   \$105,995   \$102,081   \$95,129   \$68,113   \$58,591   \$56,472   \$50,508   \$43,335   \$28,713   \$29,71   \$101,000   \$102,000   \$12,0		87,820	71,493	60,203	59,177	41,688	34,447	57,590	36,195	26,953	25,975	13,565	
Deposits		\$ 447,682	\$ 412,591	\$ 382,000	\$ 362,562	\$ 294,173	\$ 273,406	\$ 281,176	\$ 247,197	\$ 227,572	\$ 196,482	\$ 173,095	
Canada International         \$ 169,450         \$ 154,523         \$ 114,578         \$ 140,558         \$ 138,124         \$ 129,376         \$ 123,573         \$ 122,721         \$ 118,848         \$ 114,778         \$ 29,71           Other         271,575         260,518         245,040         235,687         206,237         187,897         180,005         173,229         161,817         143,491         135,81           Other         Acceptances         6,184         5,943         8,051         9,923         11,628         9,257         10,600         10,561         7,423         6,300         6,20           Securities sold short         23,815         22,743         17,990         16,037         12,873         18,740         20,488         13,062         7,063         7,128         5,56           Repurchase agreements         21,705         23,735         21,109         20,864         9,059         9,396         11,264         9,458         16,526         40,90         5,54           Derivative-related amounts (2)         42,870         38,427         32,737         29,448         18,574         15,219         29,370         14,732         9,053         12,384           Insurance claims and policy benefit liabilities (3)         9,352         <	Liabilities and shareholders' equity	/											
International   102,125   105,995   102,081   95,129   68,113   58,591   56,472   50,508   43,335   28,713   29,711	Deposits												
Other  Acceptances  6,184													
Acceptances		-											
Acceptances 6,184 5,943 8,051 9,923 11,628 9,257 10,620 10,561 7,423 6,300 6,20 Securities sold short 23,815 22,743 17,990 16,037 12,873 18,740 20,488 13,062 7,063 7,128 5,56 Repurchase agreements 21,705 23,735 21,109 20,864 9,005 9,396 11,264 9,458 16,526 4,090 5,34 Derivative-related amounts (2) 42,870 38,427 32,737 29,448 18,574 15,219 29,370 14,732 9,053 12,384 Insurance claims and policy benefit liabilities (3) 9,352 8,630 4,747 3,881 588 113 427 107 91 — Separate account liabilities 120 224 68 79 119 108 102 118 95 — Other liabilities 43,640 26,199 25,074 20,098 15,324 15,569 12,456 10,537 12,044 10,284 7,98 (14,686 125,901 109,776 100,330 68,111 68,402 84,727 58,575 52,295 40,186 25,10 (14,686 125,901 109,776 100,330 68,111 68,402 84,727 58,575 52,295 40,186 25,10 (14,686 125,901 109,776 100,330 68,111 68,402 84,727 58,575 52,295 40,186 25,10 (14,686 125,901 109,776 100,330 68,111 68,402 84,727 58,575 52,295 40,186 25,10 (14,686 125,901 109,776 100,330 68,111 68,402 84,727 58,575 52,295 40,186 25,10 (14,686 125,901 109,776 100,330 68,111 68,402 84,727 58,575 52,295 40,186 25,10 (14,686 125,901 109,776 100,330 68,111 68,402 84,727 58,575 52,295 40,186 25,10 (14,686 125,901 109,776 100,330 68,111 68,402 84,727 58,575 52,295 40,186 25,10 (14,686 125,901 109,776 100,330 68,111 68,402 84,727 58,575 52,295 40,186 25,10 (14,686 125,901 109,776 100,330 68,111 68,402 84,727 58,575 52,295 40,186 25,10 (14,686 125,901 109,776 100,330 68,111 68,402 84,727 58,575 52,295 40,186 25,10 (14,686 125,901 109,776 100,330 68,111 68,402 84,727 58,575 52,295 40,186 25,10 (14,686 125,901 109,776 100,330 68,111 68,402 84,727 58,575 52,295 40,186 25,10 (14,686 125,901 109,776 100,330 68,111 68,402 84,727 58,575 52,295 40,186 25,10 (14,686 125,901 109,776 100,330 68,111 68,402 84,727 58,575 52,295 40,186 25,10 (14,686 125,901 109,776 100,330 68,111 68,402 84,727 58,575 52,295 40,186 25,10 (14,686 125,901 109,776 100,330 68,111 68,402 84,727 58,575 52,295 40,186 25,10 (14,686 125,901 109,776 100,330 68,111 68,402 84,727 58,575 52,2	Other	27 1,57 5	200,310	243,040	255,007	200,237	107,077	100,005	17 3,227	101,017	177,771	199,019	
Securities sold short         23,815         22,743         17,990         16,037         12,873         18,740         20,488         13,062         7,063         7,128         5,56           Repurchase agreements         21,705         23,735         21,109         20,864         9,005         9,396         11,264         9,458         16,526         4,090         5,34           Derivative-related amounts (2)         42,870         38,427         32,737         29,448         18,574         15,219         29,370         14,732         9,053         12,384           Insurance claims and policy benefit liabilities (3)         9,352         8,630         4,747         3,881         588         113         427         107         91         -           Separate account liabilities         120         224         68         79         119         108         102         118         95         -           Other liabilities         43,640         26,199         25,074         20,098         15,324         15,569         12,456         10,537         12,044         10,284         7,98           Subordinated debentures         8,522         6,581         6,960         6,861         5,825         4,596         4,087		6 19/	5.0/3	8 O51	0 023	11 629	0.257	10.620	10 561	7 423	6 300	6 205	
Repurchase agreements         21,705         23,735         21,109         20,864         9,005         9,396         11,264         9,458         16,526         4,090         5,34           Derivative-related amounts (2)         42,870         38,427         32,737         29,448         18,574         15,219         29,370         14,732         9,053         12,384           Insurance claims and policy benefit liabilities (3)         9,352         8,630         4,747         3,881         588         113         427         107         91         —           Separate account liabilities         120         224         68         79         119         108         102         118         95         —           Other liabilities         43,640         26,199         25,074         20,098         15,324         15,569         12,456         10,537         12,044         10,284         7,98           Under the liabilities         43,640         26,199         25,074         20,098         15,324         15,569         12,456         10,537         12,044         10,284         7,98           Under the liabilities of the liabil												5,569	
Insurance claims and policy benefit liabilities (3)												5,341	
policy benefit liabilities (3)		42,870	38,427	32,737	29,448	18,574	15,219	29,370	14,732	9,053	12,384	-	
Separate account liabilities Other liabilities         120 (224) (43,640)         68 (26,199)         79 (25,074)         119 (20,098)         15,324         15,569         12,456         10,537         12,044         10,284         7,98           147,686         125,901         109,776         100,330         68,111         68,402         84,727         58,575         52,295         40,186         25,10           Subordinated debentures         8,522         6,581         6,960         6,861         5,825         4,596         4,087         4,227         3,602         3,528         3,48           Non-controlling interest in subsidiaries         1,524         1,474         1,469         1,479         703         103         499         531         108         107         9           Shareholders' equity           Preferred shares         813         813         1,515         1,990         2,001         1,973         2,110         1,757         1,725         1,962         2,23           Common shares         6,966         6,999         6,963         6,926         3,074         3,063         2,923         2,905         2,874         2,908         2,90 <td colspa<="" td=""><td></td><td>9,352</td><td>8.630</td><td>4,747</td><td>3.881</td><td>588</td><td>113</td><td>427</td><td>107</td><td>91</td><td>_</td><td>_</td></td>	<td></td> <td>9,352</td> <td>8.630</td> <td>4,747</td> <td>3.881</td> <td>588</td> <td>113</td> <td>427</td> <td>107</td> <td>91</td> <td>_</td> <td>_</td>		9,352	8.630	4,747	3.881	588	113	427	107	91	_	_
147,686   125,901   109,776   100,330   68,111   68,402   84,727   58,575   52,295   40,186   25,10	Separate account liabilities					119	108	102	118	95	-	-	
Subordinated debentures	Other liabilities	43,640	26,199	25,074	20,098	15,324	15,569	12,456	10,537	12,044	10,284	7,986	
Non-controlling interest in subsidiaries		147,686	125,901	109,776	100,330	68,111	68,402	84,727	58,575	52,295	40,186	25,101	
in subsidiaries         1,524         1,474         1,469         1,479         703         103         499         531         108         107         9           Shareholders' equity           Preferred shares         813         813         1,515         1,990         2,001         1,973         2,110         1,757         1,725         1,962         2,23           Common shares         6,966         6,999         6,963         6,926         3,074         3,063         2,923         2,905         2,874         2,908         2,90           Additional paid-in capital         229         88         76         33         - <td>Subordinated debentures</td> <td>8,522</td> <td>6,581</td> <td>6,960</td> <td>6,861</td> <td>5,825</td> <td>4,596</td> <td>4,087</td> <td>4,227</td> <td>3,602</td> <td>3,528</td> <td>3,481</td>	Subordinated debentures	8,522	6,581	6,960	6,861	5,825	4,596	4,087	4,227	3,602	3,528	3,481	
Shareholders' equity Preferred shares 813 813 1,515 1,990 2,001 1,973 2,110 1,757 1,725 1,962 2,23 Common shares 6,966 6,999 6,963 6,926 3,074 3,063 2,923 2,905 2,874 2,908 2,90 Additional paid-in capital 229 88 76 33 Retained earnings 12,347 11,591 10,473 9,311 8,314 7,495 6,803 5,719 4,825 4,194 3,47 Treasury stock (348)	Non-controlling interest	4.50/	4 (7)	4.460	4 (70	702	402		524	400	407	00	
Preferred shares         813         813         1,515         1,990         2,001         1,973         2,110         1,757         1,725         1,962         2,23           Common shares         6,966         6,999         6,963         6,926         3,074         3,063         2,923         2,905         2,874         2,908         2,90           Additional paid-in capital         229         88         76         33         - </td <td>in subsidiaries</td> <td>1,524</td> <td>1,4/4</td> <td>1,469</td> <td>1,4/9</td> <td>703</td> <td>103</td> <td>499</td> <td>531</td> <td>108</td> <td>107</td> <td>93</td>	in subsidiaries	1,524	1,4/4	1,469	1,4/9	703	103	499	531	108	107	93	
Common shares         6,966         6,999         6,963         6,926         3,074         3,063         2,923         2,905         2,874         2,908         2,908         2,909         Additional paid-in capital         229         88         76         33         -	Shareholders' equity												
Additional paid-in capital 229 88 76 33													
Retained earnings     12,347     11,591     10,473     9,311     8,314     7,495     6,803     5,719     4,825     4,194     3,47       Treasury stock     (348)     -						3,074	3,063	2,923	2,905	2,8/4	2,908	2,908	
Treasury stock         (348)         -						8.314	7.495	6.803	5.719	4.825	4.194	3.476	
Accumulated other comprehensive income (loss) (1,632) (1,374) (272) (55) (92) (123) 22 254 326 106 (1 18,375 18,117 18,755 18,205 13,297 12,408 11,858 10,635 9,750 9,170 8,60					-,,,,,,,,,		-,,,,,	-	-	-,025	-,,2,7	-	
<b>18,375</b> 18,117 18,755 18,205 13,297 12,408 11,858 10,635 9,750 9,170 8,60													
	comprehensive income (loss)	(1,632)	(1,374)	(272)	(55)	(92)	(123)	22	254	326	106	(12	
<b>\$ 447,682 \$ 412,591 \$ 382,000 \$ 362,562 \$ 294,173 \$ 273,406 \$ 281,176 \$ 247,197 \$ 227,572 \$ 196,482 \$ 173,09</b>		18,375	18,117	18,755	18,205	13,297	12,408	11,858	10,635	9,750	9,170	8,605	
		\$ 447,682	\$ 412,591	\$ 382,000	\$ 362,562	\$ 294,173	\$ 273,406	\$ 281,176	\$ 247,197	\$ 227,572	\$ 196,482	\$ 173,095	

<sup>(1)</sup> (2) (3) 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.

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. 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.

Institution	2004		2003		2002		2001		2000		1999		1998		1997		1996		1995		1994
Security (1, 12)   3,487   3,025   3,175   3,505   2,872   2,981   2,003   2,195   2,445   2,177   1,005   2																					
Asset   Asse				\$	,	\$		\$	,	\$	,	\$		\$		\$		\$		\$	8,69
Process   Proc	3,457		3,025		3,175		3,505		2,832		2,361		2,003		2,159		2,445		2,179		1,65
gegenements   531   806   688   1,167   1,078   893   1,169   568   366   237   27   27   27   27   27   27   2																					
Interest appense	531		806		688		1,167		1,078		893		1,169		568		366		237		20
Interest perpose	142		111		159		401		577		513		673		971		891		792		45
Deposit   Securities   Securi	13,949	1	13,981		14,389		17,101		16,025		14,153		14,271		13,052		13,192		13,028		11,00
Comment   Comm																					
Submirishment   Submirishmen																					5,47
Met Interest Income											,				,		,				76 29
Non-interest income																					
Non-Interest Name   Non-																					6,52
Insurance premiums, investment and fee brone (1)	6,684		6,578		6,869		6,291		5,195		5,070		5,028		4,981		4,629		4,539		4,47
Trading revenues   1,526   1,922   1,690   1,777   1,994   8,97   6,69   602   368   362   3   3   3   3   3   3   3   3   3	22/7		20/5		1.010		4.605		4.040		752		F.70		(52		227				
Investment management and custodial feets (1)					,				,												34
and custodial fees (1) 1,188	1,520		1,722		1,090		1,770		1,334		1,100		1 32		000		700		502		54
Deposition dispayment   Service charges   1,050   1,078   1,041   887   756   688   664   690   701   681   701					,																27
Mutual fund revenues   809   813   775   573   643   403   369   416   273   143   245	1,166		1,031		1,187		1,000		841		625		549		756		491		291		36
Mathical Function   Math	1,050		1,078		1,041		887		756		688		664		690		701		681		66
Mutual fund revenues   85	909		813		755		573		643		403		369		416		273		143		20
other than trading (1)         331         279         274         2991         2493         218         211         169         130         16         140         15         140         15         172         225         299         420         362         305         332         282         278         3         216         159         153         166         15         176         17         215         104         220         220         69         9         153         166         1         2         1         160         20         20         20         2         35         105         17         4         2         1         100         20         20         2         3         105         17         104         1         2         1         100         100         20         20         10         2         1         100         40         100         40         100																					20
Cardi Service revenues   324   303   285   290   4.00   362   305   332   282   278   275   255   255   260   275   27	224		270		27/		204		200		2/2		240		244		4.65		410		42
Credit fees																					13- 25
Gain (loss) on sale of available for sale securities (1) 82 19 (112) (130) (16) 27 342 35 105 17 Mortgage banking revenues 51 180 240 206 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 10 Mortgage banking revenues 51 180 240 206 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -																					15
Marigable for sale securities (1)   82   19   112   130   166   27   342   35   105   17   17   180   170   180   170   180	196		165		172		125		104		220		226		9				-		
Mortgage banking revenues   51	ດາ		10		(112)		(120)		(17)		27		242		25		105		17		
Gain from divestitures   -   -   -   445   -   -   -   -   104   1   Differ (1)   492   491   626   339   183   249   146   222   115   90   2      Total revenues (1)   10,666   10,369   10,191   9,514   7,536   6,070   5,471   4,633   3,548   2,738   2,8     Total revenues   17,350   16,947   7,060   15,805   12,731   11,100   10,499   9,634   8,177   7,277   7,2     Provision for credit losses   347   715   1,065   1,119   691   760   575   380   570   580   8     Insurance polityholder benefits, claims and acquisition expense (1)   1,599   1,404   1,330   1,153   772   532   438   346   266   266   267     Human resources   6,816   6,397   6,263   5,696   4,695   4,695   4,096   3,688   3,427   2,933   2,581   2,6     Cocupancy   776   731   751   696   556   564   508   559   507   473   2.5     Equipment   875   833   825   749   678   676   564   508   559   507   473   2.5     Communications   689   719   757   666   695   669   665   587   523   461   4.6     Outsourced item processing   294   292   306   303   2   2   2   2   2   2   2   2   2					. ,																4
Other (1)	_				-				-		_		-		_		_		_		
Total revenues   10,666   10,369   10,191   9,514   7,536   6,070   5,471   4,653   3,548   2,738   2,855   2,745							-														10
Total revenues   17,350   16,947   17,060   15,805   12,731   11,140   10,499   9,634   8,177   7,27																					11:
Provision for credit losses   347   715   1,065   1,119   691   760   575   380   570   580   88   1,005   1,005   1,119   1																					2,86
Insurance policyholder benefits, claims and acquisition expense (1)   1,509   1,404   1,330   1,153   772   532   438   346   266									-												82
Non-interest expense   1,509	247		/13		1,005		1,117		091		700		2/ 2		700		370		700		02
Human resources 6,816 6,397 6,263 5,696 4,695 4,096 3,688 3,427 2,933 2,581 2,60   Occupancy 776 731 751 696 556 564 508 559 507 473 55   Equipment 875 833 825 749 678 677 585 605 492 506 4   Communications 689 719 757 666 695 699 665 587 523 461 4   Professional fees 493 460 416 408 267 274 286 228 165 147 2   Outsourced item processing 294 292 306 303 - 7 - 8 - 8 - 8 - 8 - 8 - 8 - 8 - 8 - 8	1,509		1,404		1,330		1,153		772		532		438		346		266		_		
Occupancy Equipment         776 bigs.         731 bigs.         751 bigs.         696 bigs.         556 bigs.         559 bigs.         507 bigs.         473 bigs.         556 bigs.         559 bigs.         550 bigs.         559 bigs.         550 bigs.         559 bigs.         550 bigs.         461 bigs.         462 bigs.	6.816		6 307		6 263		5 696		4 695		4.096		3 688		3 /127		2 033		2 581		2,67
Equipment 875 833 825 749 678 677 585 605 492 506 400 Communications 689 719 757 666 695 699 665 587 523 461 400 Professional fees 493 460 416 408 267 274 286 228 165 147 120 Communication of goodwill 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7																					50
Professional fees	875								678		677										46
Outsourced item processing Amortization of goodwill — — — — — — — — — — — — — — — — — —																					45
Amortization of goodwill — — — — — — — — — — — — — — — — — —									267		2/4		286		228		165		14/		11
Other         1,008         733         854         835         646         761         712         602         509         469         4           Business realignment charges         192         -	-				-				80		70		66		63		38		38		4
Business realignment charges 192											- 761		- 712		- 602		- 500		- //60		41
Business realignment charges  192		1																			
Section   Sect							9,003						0,510						4,075		4,00
Net income before income taxes							38														
Income taxes         1,194         1,443         1,415         1,350         1,412         974         1,128         1,106         795         741         6           Net income before non-controlling interest non-controlling interest         2,958         3,149         3,006         2,542         2,228         1,733         1,848         1,731         1,379         1,281													2 076								1,86
non-controlling interest Non-controlling interest         2,958 119         3,149 113         3,006 108         2,542 107         2,228 2,00         1,733 8         1,848 76         1,731 77         1,379 49         1,281 23         1,281 23           Net income         \$ 2,839         \$ 3,036         \$ 2,898         \$ 2,435         \$ 2,208         \$ 1,725         \$ 1,772         \$ 1,654         \$ 1,330         \$ 1,258         \$ 1,330           Preferred share dividends         45         68         98         135         134         157         145         131         144         164         14           Net income available to common shareholders         \$ 2,794         \$ 2,968         \$ 2,800         \$ 2,300         \$ 2,074         \$ 1,568         \$ 1,627         \$ 1,523         \$ 1,186         \$ 1,094         \$ 1,627           Basic         \$ 4,31         \$ 4.47         \$ 4.16         \$ 3.58         \$ 3.42         \$ 2.50         \$ 2.64         \$ 2.46         \$ 1.89         \$ 1.74         \$ 1																					65
Non-controlling interest         119         113         108         107         20         8         76         77         49         23           Net income         \$ 2,839         \$ 3,036         \$ 2,898         \$ 2,435         \$ 2,208         \$ 1,725         \$ 1,772         \$ 1,654         \$ 1,330         \$ 1,258         \$ 1,330           Preferred share dividends         45         68         98         135         134         157         145         131         144         164         1           Net income available to common shareholders         \$ 2,794         \$ 2,968         \$ 2,800         \$ 2,300         \$ 2,074         \$ 1,568         \$ 1,627         \$ 1,523         \$ 1,186         \$ 1,094         \$ 1,0           Earnings per share (3) Basic         \$ 4,31         \$ 4.47         \$ 4.16         \$ 3.58         \$ 3.42         \$ 2.50         \$ 2.64         \$ 2.46         \$ 1.89         \$ 1.74         \$ 1																					
Preferred share dividends 45 68 98 135 134 157 145 131 144 164 15  Net income available to common shareholders \$ 2,794 \$ 2,968 \$ 2,800 \$ 2,300 \$ 2,074 \$ 1,568 \$ 1,627 \$ 1,523 \$ 1,186 \$ 1,094																					1,20 3
Net income available to common shareholders \$ 2,794 \$ 2,968 \$ 2,800 \$ 2,300 \$ 2,074 \$ 1,568 \$ 1,627 \$ 1,523 \$ 1,186 \$ 1,094 \$	2.020	\$	3,036	\$	2,898	\$	2,435	\$	2,208	\$	1,725	\$	1,772	\$	1,654	\$	1,330	\$	1,258	\$	1,16
Net income available to common shareholders \$ 2,794 \$ 2,968 \$ 2,800 \$ 2,300 \$ 2,074 \$ 1,568 \$ 1,627 \$ 1,523 \$ 1,186 \$ 1,094 \$	2,839												4.15		121						16
Earnings per share (3) Basic \$ 4.31 \$ 4.47 \$ 4.16 \$ 3.58 \$ 3.42 \$ 2.50 \$ 2.64 \$ 2.46 \$ 1.89 \$ 1.74 \$ 1	· ·		68		98		135		134		157		145		101		144		164		TO
Basic \$ 4.31 \$ 4.47 \$ 4.16 \$ 3.58 \$ 3.42 \$ 2.50 \$ 2.64 \$ 2.46 \$ 1.89 \$ 1.74 \$ 1	· ·		68		98		135		134		157		145		151		144		164		10
	45	\$		\$		\$		\$		\$		\$		\$		\$		\$		\$	1,00
Preferred share dividends  Net income available to common shareholders  Earnings per share (3) Basic  \$		9,819 3,457 531 142 13,949 5,210 1,626 429 7,265 6,684  2,267 1,526 1,198 1,166 1,050 909 850 3311 324 224 196 82 21,196 81 7,350 347 1,509 6,816 776 875 689 493 294 - 691 1,008 11,020 192 130 4,152 1,194	9,819 \$ 3,457  531 142  13,949  5,210 1,626 429  7,265 6,684  2,267 1,526 1,198 1,166 1,050 909 850 331 324 224 196 82 51 492 10,666 17,350 347  1,509  6,816 776 875 689 493 294 69 1,008 11,020 192 130 4,152 1,194	9,819 \$ 10,039 3,457 3,025  531 806 142 111  13,949 13,981  5,210 5,467 1,626 1,560 429 376  7,265 7,403 6,684 6,578  2,267 2,045 1,526 1,922 1,198 1,143 1,166 1,031 1,050 1,078  909 813 850 673 331 279 324 303 224 227 196 165 82 19 51 180	9,819 \$ 10,039 \$ 3,457 \$ 3,025 \$ 531 806 142 111	9,819         \$ 10,039         \$ 10,367           3,457         3,025         3,175           531         806         688           142         111         159           13,949         13,981         14,389           5,210         5,467         5,709           1,626         1,560         1,405           429         376         406           7,265         7,403         7,520           6,684         6,578         6,869           2,267         2,045         1,910           1,526         1,922         1,690           1,198         1,143         1,177           1,166         1,031         1,187           1,050         1,078         1,041           909         813         755           850         673         723           331         279         274           324         303         285           224         227         223           196         165         172           82         19         (112)           51         180         240           -         -         -	9,819         \$ 10,039         \$ 10,367         \$ 3,457         \$ 3,025         \$ 3,175           531         806         688         142         111         159           13,949         13,981         14,389         14,389           5,210         5,467         5,709         1,626         1,560         1,405           429         376         406         7,265         7,403         7,520           6,684         6,578         6,869         6         6           2,267         2,045         1,910         1,526         1,922         1,690           1,198         1,143         1,177         1,166         1,031         1,187           1,050         1,078         1,041         909         813         755           850         673         723         331         279         274         324         303         285         224         227         223         196         165         172         82         19         (112)         51         180         240	9,819         \$ 10,039         \$ 10,367         \$ 12,028           3,457         3,025         3,175         3,505           531         806         688         1,167           142         111         159         401           13,949         13,981         14,389         17,101           5,210         5,467         5,709         8,712           1,626         1,560         1,405         1,688           429         376         406         410           7,265         7,403         7,520         10,810           6,684         6,578         6,869         6,291           2,267         2,045         1,910         1,695           1,526         1,922         1,690         1,770           1,198         1,143         1,177         1,094           1,166         1,031         1,187         1,000           1,050         1,078         1,041         887           909         813         755         573           850         673         723         692           331         279         274         291           324         303         285	9,819         \$ 10,039         \$ 10,367         \$ 12,028         \$ 3,457         3,025         3,175         3,505         \$ 3,505         \$ 3,457         3,505         \$ 3,505         \$ 3,457         3,505         \$ 3,505         \$ 3,605         \$ 3,605         \$ 3,505         \$ 3,605         \$ 3,605         \$ 3,605         \$ 3,605         \$ 3,605         \$ 3,605         \$ 3,605         \$ 3,605         \$ 3,605         \$ 3,605         \$ 3,605         \$ 3,605         \$ 3,605         \$ 3,105         \$ 3,605         \$ 3,605         \$ 3,105         \$ 3,605         \$ 3,605         \$ 3,605         \$ 3,605         \$ 3,105         \$ 3,605         \$ 3,605         \$ 3,705         \$ 3,005         \$ 3,705         \$ 3,705         \$ 3,006         \$ 3,006         \$ 3,006         \$ 3,006         \$ 3,005         \$ 3,006         \$ 3,006         \$ 3,006         \$ 3,005         \$ 3,006	9,819         \$ 10,039         \$ 10,367         \$ 12,028         \$ 11,538           3,457         3,025         3,175         3,505         2,832           531         806         688         1,167         1,078           142         111         159         401         577           13,949         13,981         14,389         17,101         16,025           5,210         5,467         5,709         8,712         9,057           1,626         1,560         1,405         1,688         1,429           429         376         406         410         344           7,265         7,403         7,520         10,810         10,830           6,684         6,578         6,869         6,291         5,195           2,267         2,045         1,910         1,695         1,019           1,526         1,922         1,690         1,770         1,594           1,198         1,143         1,177         1,094         857           1,166         1,031         1,187         1,000         841           1,050         1,078         1,041         887         756           909         813 <td>9,819         \$ 10,039         \$ 10,367         \$ 12,028         \$ 11,538         \$ 3,457         3,025         3,175         3,505         2,832         \$ 11,538         \$ 3,457         3,025         3,175         3,505         2,832         \$ 2,832         \$ 2,832         \$ 3,657         \$ 2,832         \$ 3,657         \$ 2,832         \$ 3,657         \$ 3,657         \$ 3,657         \$ 3,657         \$ 3,657         \$ 3,657         \$ 3,657         \$ 3,657         \$ 3,657         \$ 3,657         \$ 3,657         \$ 3,664         \$ 3,752         \$ 3,664         \$ 3,664         \$ 3,666         \$ 410         \$ 344         \$ 3,666         \$ 3,666         \$ 410         \$ 344         \$ 3,666         \$ 410         \$ 344         \$ 3,666         \$ 3,666         \$ 410         \$ 344         \$ 3,666         \$</td> <td>9,819         \$ 10,039         \$ 10,367         \$ 12,028         \$ 11,538         \$ 10,386           3,457         3,025         3,175         3,505         2,832         2,361           531         806         688         1,167         1,078         893           142         1111         159         401         577         513           13,949         13,981         14,389         17,101         16,025         14,153           5,210         5,467         5,709         8,712         9,057         7,636           1,626         1,560         1,405         1,688         1,429         1,161           429         376         406         410         344         286           7,265         7,403         7,520         10,810         10,830         9,083           6,684         6,578         6,869         6,291         5,195         5,070           2,267         2,045         1,910         1,695         1,019         753           1,526         1,922         1,690         1,770         1,594         1,106           1,143         1,177         1,094         857         649           1,666</td> <td>9,819         \$ 10,039         \$ 10,367         \$ 12,028         \$ 11,538         \$ 10,386         \$ 13,457           531         806         688         1,167         1,078         893           142         111         159         401         577         513           13,949         13,981         14,389         17,101         16,025         14,153           5,210         5,467         5,709         8,712         9,057         7,636           1,626         1,560         1,405         1,688         1,429         1,161           429         376         406         410         344         286           7,265         7,403         7,520         10,810         10,830         9,083           6,684         6,578         6,869         6,291         5,195         5,070           2,267         2,045         1,910         1,695         1,019         753           1,526         1,922         1,690         1,770         1,594         1,106           1,198         1,43         1,177         1,094         857         649           1,166         1,031         1,187         1,000         841         625     <td>9,819         \$ 10,039         \$ 10,367         \$ 12,028         \$ 11,538         \$ 10,386         \$ 10,426           3,457         3,025         3,175         3,505         2,832         2,361         2,003           531         806         688         1,167         1,078         893         1,169           13,949         13,981         14,389         17,101         16,025         14,153         14,271           5,210         5,467         5,709         8,712         9,057         7,636         7,732           1,626         1,560         1,405         1,688         1,429         1,161         1,172           429         3,76         406         410         344         266         339           7,265         7,403         7,520         10,810         10,830         9,083         9,243           6,684         6,578         6,869         6,291         5,195         5,070         5,028           2,267         2,045         1,910         1,695         1,019         753         578           1,526         1,922         1,690         1,770         1,594         1,106         752           1,198         1,143         &lt;</td><td>  9,819   \$ 10,039   \$ 10,367   \$ 12,028   \$ 11,538   \$ 10,386   \$ 10,426   \$ 3,457   \$ 3,025   \$ 3,175   \$ 3,505   \$ 2,832   \$ 2,361   \$ 2,003   \$ 3,457   \$ 3,505   \$ 2,832   \$ 2,361   \$ 2,003   \$ 3,457   \$ 3,505   \$ 2,832   \$ 2,361   \$ 2,003   \$ 3,442   \$ 111   \$ 159   \$ 401   \$ 577   \$ 513   \$ 673   \$ 13,949   \$ 13,981   \$ 14,389   \$ 17,101   \$ 16,025   \$ 14,153   \$ 14,271   \$ 5,210   \$ 5,467   \$ 5,709   \$ 8,712   \$ 9,057   \$ 7,636   \$ 7,732   \$ 4,249   \$ 376   \$ 406   \$ 410   \$ 344   \$ 286   \$ 339   \$ 3,243   \$ 4,668   \$ 6,578   \$ 6,869   \$ 6,291   \$ 5,195   \$ 5,070   \$ 5,028   \$ \$ 2,267   \$ 2,045   \$ 1,910   \$ 1,695   \$ 1,019   \$ 753   \$ 578   \$ 1,526   \$ 1,922   \$ 1,690   \$ 1,770   \$ 1,594   \$ 1,106   \$ 752   \$ 1,198   \$ 1,143   \$ 1,177   \$ 1,094   \$ 857   \$ 649   \$ 602   \$ 1,198   \$ 1,143   \$ 1,177   \$ 1,094   \$ 841   \$ 625   \$ 549   \$ 1,166   \$ 1,031   \$ 1,187   \$ 1,000   \$ 841   \$ 625   \$ 549   \$ 1,106   \$ 752   \$ 1,596   \$ 1,078   \$ 1,078   \$ 1,078   \$ 1,078   \$ 1,041   \$ 887   \$ 756   \$ 688   \$ 664   \$ 664   \$ 673   \$ 723   \$ 692   \$ 624   \$ 556   \$ 537   \$ 331   \$ 279   \$ 274   \$ 291   \$ 299   \$ 243   \$ 218   \$ 324   \$ 303   \$ 285   290   \$ 420   362   305   \$ 305   \$ 324   \$ 305   \$ 224   \$ 277   \$ 223   237   212   189   183   196   165   172   125   104   220   226   \$ 82   19   \$ (112)   (130)   (16)   27   342   244   277   223   237   212   189   183   196   165   172   125   104   220   226   \$ 1492   491   626   339   183   249   146   10,666   10,369   10,191   9,514   7,536   6,070   5,471   17,350   16,947   17,060   15,805   12,731   11,140   10,499   347   715   1,065   1,119   691   760   575   \$ 1,509   1,404   1,330   1,153   772   532   438</td><td>9,819         \$ 10,039         \$ 10,367         \$ 12,028         \$ 11,538         \$ 10,386         \$ 10,426         \$ 9,354           3,457         3,025         3,175         3,505         2,832         2,361         2,003         2,159           531         806         688         1,167         1,078         893         1,169         568           142         1111         159         401         577         513         673         371           13,949         13,981         14,389         17,101         16,025         14,153         14,271         13,052           5,210         5,467         5,709         8,712         9,057         7,636         7,732         6,548           1,626         1,560         1,405         1,688         1,429         1,161         1,172         1,139           402         376         406         410         344         286         339         384           1,626         1,560         1,689         6,291         5,195         5,070         5,028         4,981           2,267         2,045         1,910         1,695         1,019         753         578         452           1,526</td><td>9,819         \$ 10,039         \$ 10,367         \$ 12,028         \$ 11,538         \$ 10,386         \$ 10,426         \$ 9,354         \$ 3,457         3,025         3,175         3,505         2,832         2,361         2,003         2,159         \$ 3,467         \$ 10,386         \$ 9,354         \$ 9,354         \$ 3,467         \$ 10,386         \$ 2,003         2,159         \$ 2,003         2,159         \$ 2,151         \$ 2,003         2,152         \$ 2,003         2,152         \$ 2,003         2,152         \$ 2,003         2,112         \$ 2,005         7,153         1,169         568         8 1,143         1,143         1,127         1,3052           5,210         5,467         5,709         8,712         9,057         7,636         7,732         6,548         1,462         1,161         1,172         1,139         3,84         429         3,161         1,172         1,139         3,84         7,265         7,033         7,520         1,810         1,0830         9,083         9,243         8,071         1,666         1,566         1,526         1,290         1,695         1,019         753         578         452         452         1,143         1,177         1,094         887         649         602         401</td><td>9,819 \$ 10,039 \$ 10,367 \$ 12,028 \$ 11,538 \$ 10,386 \$ 10,426 \$ 9,354 \$ 9,490 3,457 3,025 3,175 3,505 2,832 2,361 2,003 2,159 2,445  531 806 688 1,167 1,078 893 1,169 568 366 142 1111 159 401 577 513 673 971 891  13,949 13,981 14,389 17,101 16,025 14,153 14,271 13,052 13,192  5,210 5,467 5,709 8,712 9,057 7,636 7,732 6,548 7,115 1,626 1,560 1,405 1,688 1,429 1,161 1,172 1,139 1,126 429 376 406 441 344 286 339 384 322  7,265 7,403 7,520 10,810 10,830 9,083 9,243 8,071 8,563 6,684 6,578 6,869 6,291 5,195 5,070 5,028 4,981 4,629  2,267 2,045 1,910 1,695 1,019 753 578 452 1,526 1,922 1,690 1,770 1,594 1,106 752 666 368  1,198 1,143 1,177 1,094 857 6,69 602 401 317 1,166 1,031 1,187 1,000 841 625 549 756 491 1,050 1,078 1,041 887 756 688 664 690 701  909 813 755 573 663 688 664 690 701  909 8813 755 573 663 403 369 416 273 850 673 723 692 624 556 537 354 241  331 279 274 291 299 243 218 211 165 312 330 328 292 224 227 223 237 212 189 183 169 153 196 165 172 125 104 220 226 9 1  82 19 (112) (130) (16) 27 342 35 109 153 180 240 206 -</td><td>9,819 \$ 10,039 \$ 10,367 \$ 12,028 \$ 11,538 \$ 10,386 \$ 10,426 \$ 9,354 \$ 9,490 \$ 3,457 \$ 3,025 \$ 3,175 \$ 3,505 \$ 2,832 \$ 2,361 \$ 2,003 \$ 2,159 \$ 2,445 \$ 142 \$ 111 \$ 159 \$ 401 \$ 577 \$ 513 \$ 673 \$ 971 \$ 891 \$ 13,949 \$ 13,981 \$ 14,389 \$ 17,101 \$ 16,025 \$ 14,153 \$ 14,271 \$ 13,052 \$ 13,192 \$ 13,949 \$ 13,981 \$ 14,389 \$ 17,101 \$ 16,025 \$ 14,153 \$ 14,271 \$ 13,052 \$ 13,192 \$ 14,626 \$ 1,560 \$ 1,405 \$ 1,408 \$ 1,429 \$ 1,161 \$ 1,172 \$ 6,548 \$ 7,115 \$ 1,626 \$ 1,560 \$ 1,405 \$ 1,881 \$ 1,429 \$ 1,161 \$ 1,172 \$ 6,548 \$ 7,115 \$ 1,626 \$ 1,560 \$ 1,405 \$ 1,881 \$ 1,429 \$ 1,161 \$ 1,172 \$ 1,139 \$ 1,126 \$ 429 \$ 376 \$ 406 \$ 410 \$ 344 \$ 286 \$ 339 \$ 384 \$ 322 \$ 7,265 \$ 7,403 \$ 7,520 \$ 10,810 \$ 10,830 \$ 9,083 \$ 9,243 \$ 8,071 \$ 8,663 \$ 6,684 \$ 6,578 \$ 6,869 \$ 6,291 \$ 5,195 \$ 5,070 \$ 5,028 \$ 4,981 \$ 4,629 \$ 1,526 \$ 1,922 \$ 1,690 \$ 1,770 \$ 1,594 \$ 1,106 \$ 752 \$ 606 \$ 368 \$ 1,198 \$ 1,143 \$ 1,177 \$ 1,094 \$ 857 \$ 649 \$ 602 \$ 401 \$ 317 \$ 1,166 \$ 1,031 \$ 1,187 \$ 1,000 \$ 841 \$ 625 \$ 549 \$ 756 \$ 491 \$ 1,166 \$ 1,031 \$ 1,187 \$ 1,000 \$ 841 \$ 625 \$ 549 \$ 756 \$ 491 \$ 1,166 \$ 1,031 \$ 1,187 \$ 1,000 \$ 841 \$ 625 \$ 549 \$ 756 \$ 491 \$ 1,050 \$ 1,078 \$ 1,041 \$ 887 \$ 756 \$ 688 \$ 664 \$ 690 \$ 701 \$ 909 \$ 813 \$ 755 \$ 573 \$ 643 \$ 403 \$ 369 \$ 416 \$ 273 \$ 850 \$ 673 \$ 723 \$ 692 \$ 624 \$ 556 \$ 537 \$ 334 \$ 241 \$ 165 \$ 222 \$ 224 \$ 227 \$ 223 \$ 237 \$ 212 \$ 189 \$ 183 \$ 199 \$ 153 \$ 196 \$ 155 \$ 196 \$ 165 \$ 172 \$ 125 \$ 104 \$ 220 \$ 226 \$ 9 \$ 155 \$ 196 \$ 165 \$ 172 \$ 125 \$ 104 \$ 220 \$ 226 \$ 9 \$ 155 \$ 156 \$ 170 \$ 1,050 \$ 1,050 \$ 1,078 \$ 1,041 \$ 887 \$ 773 \$ 6,070 \$ 5,071 \$ 4,053 \$ 3,080 \$ 150 \$ 1,078 \$ 1,041 \$ 800 \$ 1,078 \$ 1,041 \$ 800 \$ 1,078 \$ 1,041 \$ 800 \$ 1,078 \$ 1,041 \$ 1,000 \$</td><td>  1,000   1,00</td><td>  \$\begin{align*}{c c c c c c c c c c c c c c c c c c c </td></td>	9,819         \$ 10,039         \$ 10,367         \$ 12,028         \$ 11,538         \$ 3,457         3,025         3,175         3,505         2,832         \$ 11,538         \$ 3,457         3,025         3,175         3,505         2,832         \$ 2,832         \$ 2,832         \$ 3,657         \$ 2,832         \$ 3,657         \$ 2,832         \$ 3,657         \$ 3,657         \$ 3,657         \$ 3,657         \$ 3,657         \$ 3,657         \$ 3,657         \$ 3,657         \$ 3,657         \$ 3,657         \$ 3,657         \$ 3,664         \$ 3,752         \$ 3,664         \$ 3,664         \$ 3,666         \$ 410         \$ 344         \$ 3,666         \$ 3,666         \$ 410         \$ 344         \$ 3,666         \$ 410         \$ 344         \$ 3,666         \$ 3,666         \$ 410         \$ 344         \$ 3,666         \$	9,819         \$ 10,039         \$ 10,367         \$ 12,028         \$ 11,538         \$ 10,386           3,457         3,025         3,175         3,505         2,832         2,361           531         806         688         1,167         1,078         893           142         1111         159         401         577         513           13,949         13,981         14,389         17,101         16,025         14,153           5,210         5,467         5,709         8,712         9,057         7,636           1,626         1,560         1,405         1,688         1,429         1,161           429         376         406         410         344         286           7,265         7,403         7,520         10,810         10,830         9,083           6,684         6,578         6,869         6,291         5,195         5,070           2,267         2,045         1,910         1,695         1,019         753           1,526         1,922         1,690         1,770         1,594         1,106           1,143         1,177         1,094         857         649           1,666	9,819         \$ 10,039         \$ 10,367         \$ 12,028         \$ 11,538         \$ 10,386         \$ 13,457           531         806         688         1,167         1,078         893           142         111         159         401         577         513           13,949         13,981         14,389         17,101         16,025         14,153           5,210         5,467         5,709         8,712         9,057         7,636           1,626         1,560         1,405         1,688         1,429         1,161           429         376         406         410         344         286           7,265         7,403         7,520         10,810         10,830         9,083           6,684         6,578         6,869         6,291         5,195         5,070           2,267         2,045         1,910         1,695         1,019         753           1,526         1,922         1,690         1,770         1,594         1,106           1,198         1,43         1,177         1,094         857         649           1,166         1,031         1,187         1,000         841         625 <td>9,819         \$ 10,039         \$ 10,367         \$ 12,028         \$ 11,538         \$ 10,386         \$ 10,426           3,457         3,025         3,175         3,505         2,832         2,361         2,003           531         806         688         1,167         1,078         893         1,169           13,949         13,981         14,389         17,101         16,025         14,153         14,271           5,210         5,467         5,709         8,712         9,057         7,636         7,732           1,626         1,560         1,405         1,688         1,429         1,161         1,172           429         3,76         406         410         344         266         339           7,265         7,403         7,520         10,810         10,830         9,083         9,243           6,684         6,578         6,869         6,291         5,195         5,070         5,028           2,267         2,045         1,910         1,695         1,019         753         578           1,526         1,922         1,690         1,770         1,594         1,106         752           1,198         1,143         &lt;</td> <td>  9,819   \$ 10,039   \$ 10,367   \$ 12,028   \$ 11,538   \$ 10,386   \$ 10,426   \$ 3,457   \$ 3,025   \$ 3,175   \$ 3,505   \$ 2,832   \$ 2,361   \$ 2,003   \$ 3,457   \$ 3,505   \$ 2,832   \$ 2,361   \$ 2,003   \$ 3,457   \$ 3,505   \$ 2,832   \$ 2,361   \$ 2,003   \$ 3,442   \$ 111   \$ 159   \$ 401   \$ 577   \$ 513   \$ 673   \$ 13,949   \$ 13,981   \$ 14,389   \$ 17,101   \$ 16,025   \$ 14,153   \$ 14,271   \$ 5,210   \$ 5,467   \$ 5,709   \$ 8,712   \$ 9,057   \$ 7,636   \$ 7,732   \$ 4,249   \$ 376   \$ 406   \$ 410   \$ 344   \$ 286   \$ 339   \$ 3,243   \$ 4,668   \$ 6,578   \$ 6,869   \$ 6,291   \$ 5,195   \$ 5,070   \$ 5,028   \$ \$ 2,267   \$ 2,045   \$ 1,910   \$ 1,695   \$ 1,019   \$ 753   \$ 578   \$ 1,526   \$ 1,922   \$ 1,690   \$ 1,770   \$ 1,594   \$ 1,106   \$ 752   \$ 1,198   \$ 1,143   \$ 1,177   \$ 1,094   \$ 857   \$ 649   \$ 602   \$ 1,198   \$ 1,143   \$ 1,177   \$ 1,094   \$ 841   \$ 625   \$ 549   \$ 1,166   \$ 1,031   \$ 1,187   \$ 1,000   \$ 841   \$ 625   \$ 549   \$ 1,106   \$ 752   \$ 1,596   \$ 1,078   \$ 1,078   \$ 1,078   \$ 1,078   \$ 1,041   \$ 887   \$ 756   \$ 688   \$ 664   \$ 664   \$ 673   \$ 723   \$ 692   \$ 624   \$ 556   \$ 537   \$ 331   \$ 279   \$ 274   \$ 291   \$ 299   \$ 243   \$ 218   \$ 324   \$ 303   \$ 285   290   \$ 420   362   305   \$ 305   \$ 324   \$ 305   \$ 224   \$ 277   \$ 223   237   212   189   183   196   165   172   125   104   220   226   \$ 82   19   \$ (112)   (130)   (16)   27   342   244   277   223   237   212   189   183   196   165   172   125   104   220   226   \$ 1492   491   626   339   183   249   146   10,666   10,369   10,191   9,514   7,536   6,070   5,471   17,350   16,947   17,060   15,805   12,731   11,140   10,499   347   715   1,065   1,119   691   760   575   \$ 1,509   1,404   1,330   1,153   772   532   438</td> <td>9,819         \$ 10,039         \$ 10,367         \$ 12,028         \$ 11,538         \$ 10,386         \$ 10,426         \$ 9,354           3,457         3,025         3,175         3,505         2,832         2,361         2,003         2,159           531         806         688         1,167         1,078         893         1,169         568           142         1111         159         401         577         513         673         371           13,949         13,981         14,389         17,101         16,025         14,153         14,271         13,052           5,210         5,467         5,709         8,712         9,057         7,636         7,732         6,548           1,626         1,560         1,405         1,688         1,429         1,161         1,172         1,139           402         376         406         410         344         286         339         384           1,626         1,560         1,689         6,291         5,195         5,070         5,028         4,981           2,267         2,045         1,910         1,695         1,019         753         578         452           1,526</td> <td>9,819         \$ 10,039         \$ 10,367         \$ 12,028         \$ 11,538         \$ 10,386         \$ 10,426         \$ 9,354         \$ 3,457         3,025         3,175         3,505         2,832         2,361         2,003         2,159         \$ 3,467         \$ 10,386         \$ 9,354         \$ 9,354         \$ 3,467         \$ 10,386         \$ 2,003         2,159         \$ 2,003         2,159         \$ 2,151         \$ 2,003         2,152         \$ 2,003         2,152         \$ 2,003         2,152         \$ 2,003         2,112         \$ 2,005         7,153         1,169         568         8 1,143         1,143         1,127         1,3052           5,210         5,467         5,709         8,712         9,057         7,636         7,732         6,548         1,462         1,161         1,172         1,139         3,84         429         3,161         1,172         1,139         3,84         7,265         7,033         7,520         1,810         1,0830         9,083         9,243         8,071         1,666         1,566         1,526         1,290         1,695         1,019         753         578         452         452         1,143         1,177         1,094         887         649         602         401</td> <td>9,819 \$ 10,039 \$ 10,367 \$ 12,028 \$ 11,538 \$ 10,386 \$ 10,426 \$ 9,354 \$ 9,490 3,457 3,025 3,175 3,505 2,832 2,361 2,003 2,159 2,445  531 806 688 1,167 1,078 893 1,169 568 366 142 1111 159 401 577 513 673 971 891  13,949 13,981 14,389 17,101 16,025 14,153 14,271 13,052 13,192  5,210 5,467 5,709 8,712 9,057 7,636 7,732 6,548 7,115 1,626 1,560 1,405 1,688 1,429 1,161 1,172 1,139 1,126 429 376 406 441 344 286 339 384 322  7,265 7,403 7,520 10,810 10,830 9,083 9,243 8,071 8,563 6,684 6,578 6,869 6,291 5,195 5,070 5,028 4,981 4,629  2,267 2,045 1,910 1,695 1,019 753 578 452 1,526 1,922 1,690 1,770 1,594 1,106 752 666 368  1,198 1,143 1,177 1,094 857 6,69 602 401 317 1,166 1,031 1,187 1,000 841 625 549 756 491 1,050 1,078 1,041 887 756 688 664 690 701  909 813 755 573 663 688 664 690 701  909 8813 755 573 663 403 369 416 273 850 673 723 692 624 556 537 354 241  331 279 274 291 299 243 218 211 165 312 330 328 292 224 227 223 237 212 189 183 169 153 196 165 172 125 104 220 226 9 1  82 19 (112) (130) (16) 27 342 35 109 153 180 240 206 -</td> <td>9,819 \$ 10,039 \$ 10,367 \$ 12,028 \$ 11,538 \$ 10,386 \$ 10,426 \$ 9,354 \$ 9,490 \$ 3,457 \$ 3,025 \$ 3,175 \$ 3,505 \$ 2,832 \$ 2,361 \$ 2,003 \$ 2,159 \$ 2,445 \$ 142 \$ 111 \$ 159 \$ 401 \$ 577 \$ 513 \$ 673 \$ 971 \$ 891 \$ 13,949 \$ 13,981 \$ 14,389 \$ 17,101 \$ 16,025 \$ 14,153 \$ 14,271 \$ 13,052 \$ 13,192 \$ 13,949 \$ 13,981 \$ 14,389 \$ 17,101 \$ 16,025 \$ 14,153 \$ 14,271 \$ 13,052 \$ 13,192 \$ 14,626 \$ 1,560 \$ 1,405 \$ 1,408 \$ 1,429 \$ 1,161 \$ 1,172 \$ 6,548 \$ 7,115 \$ 1,626 \$ 1,560 \$ 1,405 \$ 1,881 \$ 1,429 \$ 1,161 \$ 1,172 \$ 6,548 \$ 7,115 \$ 1,626 \$ 1,560 \$ 1,405 \$ 1,881 \$ 1,429 \$ 1,161 \$ 1,172 \$ 1,139 \$ 1,126 \$ 429 \$ 376 \$ 406 \$ 410 \$ 344 \$ 286 \$ 339 \$ 384 \$ 322 \$ 7,265 \$ 7,403 \$ 7,520 \$ 10,810 \$ 10,830 \$ 9,083 \$ 9,243 \$ 8,071 \$ 8,663 \$ 6,684 \$ 6,578 \$ 6,869 \$ 6,291 \$ 5,195 \$ 5,070 \$ 5,028 \$ 4,981 \$ 4,629 \$ 1,526 \$ 1,922 \$ 1,690 \$ 1,770 \$ 1,594 \$ 1,106 \$ 752 \$ 606 \$ 368 \$ 1,198 \$ 1,143 \$ 1,177 \$ 1,094 \$ 857 \$ 649 \$ 602 \$ 401 \$ 317 \$ 1,166 \$ 1,031 \$ 1,187 \$ 1,000 \$ 841 \$ 625 \$ 549 \$ 756 \$ 491 \$ 1,166 \$ 1,031 \$ 1,187 \$ 1,000 \$ 841 \$ 625 \$ 549 \$ 756 \$ 491 \$ 1,166 \$ 1,031 \$ 1,187 \$ 1,000 \$ 841 \$ 625 \$ 549 \$ 756 \$ 491 \$ 1,050 \$ 1,078 \$ 1,041 \$ 887 \$ 756 \$ 688 \$ 664 \$ 690 \$ 701 \$ 909 \$ 813 \$ 755 \$ 573 \$ 643 \$ 403 \$ 369 \$ 416 \$ 273 \$ 850 \$ 673 \$ 723 \$ 692 \$ 624 \$ 556 \$ 537 \$ 334 \$ 241 \$ 165 \$ 222 \$ 224 \$ 227 \$ 223 \$ 237 \$ 212 \$ 189 \$ 183 \$ 199 \$ 153 \$ 196 \$ 155 \$ 196 \$ 165 \$ 172 \$ 125 \$ 104 \$ 220 \$ 226 \$ 9 \$ 155 \$ 196 \$ 165 \$ 172 \$ 125 \$ 104 \$ 220 \$ 226 \$ 9 \$ 155 \$ 156 \$ 170 \$ 1,050 \$ 1,050 \$ 1,078 \$ 1,041 \$ 887 \$ 773 \$ 6,070 \$ 5,071 \$ 4,053 \$ 3,080 \$ 150 \$ 1,078 \$ 1,041 \$ 800 \$ 1,078 \$ 1,041 \$ 800 \$ 1,078 \$ 1,041 \$ 800 \$ 1,078 \$ 1,041 \$ 1,000 \$</td> <td>  1,000   1,00</td> <td>  \$\begin{align*}{c c c c c c c c c c c c c c c c c c c </td>	9,819         \$ 10,039         \$ 10,367         \$ 12,028         \$ 11,538         \$ 10,386         \$ 10,426           3,457         3,025         3,175         3,505         2,832         2,361         2,003           531         806         688         1,167         1,078         893         1,169           13,949         13,981         14,389         17,101         16,025         14,153         14,271           5,210         5,467         5,709         8,712         9,057         7,636         7,732           1,626         1,560         1,405         1,688         1,429         1,161         1,172           429         3,76         406         410         344         266         339           7,265         7,403         7,520         10,810         10,830         9,083         9,243           6,684         6,578         6,869         6,291         5,195         5,070         5,028           2,267         2,045         1,910         1,695         1,019         753         578           1,526         1,922         1,690         1,770         1,594         1,106         752           1,198         1,143         <	9,819   \$ 10,039   \$ 10,367   \$ 12,028   \$ 11,538   \$ 10,386   \$ 10,426   \$ 3,457   \$ 3,025   \$ 3,175   \$ 3,505   \$ 2,832   \$ 2,361   \$ 2,003   \$ 3,457   \$ 3,505   \$ 2,832   \$ 2,361   \$ 2,003   \$ 3,457   \$ 3,505   \$ 2,832   \$ 2,361   \$ 2,003   \$ 3,442   \$ 111   \$ 159   \$ 401   \$ 577   \$ 513   \$ 673   \$ 13,949   \$ 13,981   \$ 14,389   \$ 17,101   \$ 16,025   \$ 14,153   \$ 14,271   \$ 5,210   \$ 5,467   \$ 5,709   \$ 8,712   \$ 9,057   \$ 7,636   \$ 7,732   \$ 4,249   \$ 376   \$ 406   \$ 410   \$ 344   \$ 286   \$ 339   \$ 3,243   \$ 4,668   \$ 6,578   \$ 6,869   \$ 6,291   \$ 5,195   \$ 5,070   \$ 5,028   \$ \$ 2,267   \$ 2,045   \$ 1,910   \$ 1,695   \$ 1,019   \$ 753   \$ 578   \$ 1,526   \$ 1,922   \$ 1,690   \$ 1,770   \$ 1,594   \$ 1,106   \$ 752   \$ 1,198   \$ 1,143   \$ 1,177   \$ 1,094   \$ 857   \$ 649   \$ 602   \$ 1,198   \$ 1,143   \$ 1,177   \$ 1,094   \$ 841   \$ 625   \$ 549   \$ 1,166   \$ 1,031   \$ 1,187   \$ 1,000   \$ 841   \$ 625   \$ 549   \$ 1,106   \$ 752   \$ 1,596   \$ 1,078   \$ 1,078   \$ 1,078   \$ 1,078   \$ 1,041   \$ 887   \$ 756   \$ 688   \$ 664   \$ 664   \$ 673   \$ 723   \$ 692   \$ 624   \$ 556   \$ 537   \$ 331   \$ 279   \$ 274   \$ 291   \$ 299   \$ 243   \$ 218   \$ 324   \$ 303   \$ 285   290   \$ 420   362   305   \$ 305   \$ 324   \$ 305   \$ 224   \$ 277   \$ 223   237   212   189   183   196   165   172   125   104   220   226   \$ 82   19   \$ (112)   (130)   (16)   27   342   244   277   223   237   212   189   183   196   165   172   125   104   220   226   \$ 1492   491   626   339   183   249   146   10,666   10,369   10,191   9,514   7,536   6,070   5,471   17,350   16,947   17,060   15,805   12,731   11,140   10,499   347   715   1,065   1,119   691   760   575   \$ 1,509   1,404   1,330   1,153   772   532   438	9,819         \$ 10,039         \$ 10,367         \$ 12,028         \$ 11,538         \$ 10,386         \$ 10,426         \$ 9,354           3,457         3,025         3,175         3,505         2,832         2,361         2,003         2,159           531         806         688         1,167         1,078         893         1,169         568           142         1111         159         401         577         513         673         371           13,949         13,981         14,389         17,101         16,025         14,153         14,271         13,052           5,210         5,467         5,709         8,712         9,057         7,636         7,732         6,548           1,626         1,560         1,405         1,688         1,429         1,161         1,172         1,139           402         376         406         410         344         286         339         384           1,626         1,560         1,689         6,291         5,195         5,070         5,028         4,981           2,267         2,045         1,910         1,695         1,019         753         578         452           1,526	9,819         \$ 10,039         \$ 10,367         \$ 12,028         \$ 11,538         \$ 10,386         \$ 10,426         \$ 9,354         \$ 3,457         3,025         3,175         3,505         2,832         2,361         2,003         2,159         \$ 3,467         \$ 10,386         \$ 9,354         \$ 9,354         \$ 3,467         \$ 10,386         \$ 2,003         2,159         \$ 2,003         2,159         \$ 2,151         \$ 2,003         2,152         \$ 2,003         2,152         \$ 2,003         2,152         \$ 2,003         2,112         \$ 2,005         7,153         1,169         568         8 1,143         1,143         1,127         1,3052           5,210         5,467         5,709         8,712         9,057         7,636         7,732         6,548         1,462         1,161         1,172         1,139         3,84         429         3,161         1,172         1,139         3,84         7,265         7,033         7,520         1,810         1,0830         9,083         9,243         8,071         1,666         1,566         1,526         1,290         1,695         1,019         753         578         452         452         1,143         1,177         1,094         887         649         602         401	9,819 \$ 10,039 \$ 10,367 \$ 12,028 \$ 11,538 \$ 10,386 \$ 10,426 \$ 9,354 \$ 9,490 3,457 3,025 3,175 3,505 2,832 2,361 2,003 2,159 2,445  531 806 688 1,167 1,078 893 1,169 568 366 142 1111 159 401 577 513 673 971 891  13,949 13,981 14,389 17,101 16,025 14,153 14,271 13,052 13,192  5,210 5,467 5,709 8,712 9,057 7,636 7,732 6,548 7,115 1,626 1,560 1,405 1,688 1,429 1,161 1,172 1,139 1,126 429 376 406 441 344 286 339 384 322  7,265 7,403 7,520 10,810 10,830 9,083 9,243 8,071 8,563 6,684 6,578 6,869 6,291 5,195 5,070 5,028 4,981 4,629  2,267 2,045 1,910 1,695 1,019 753 578 452 1,526 1,922 1,690 1,770 1,594 1,106 752 666 368  1,198 1,143 1,177 1,094 857 6,69 602 401 317 1,166 1,031 1,187 1,000 841 625 549 756 491 1,050 1,078 1,041 887 756 688 664 690 701  909 813 755 573 663 688 664 690 701  909 8813 755 573 663 403 369 416 273 850 673 723 692 624 556 537 354 241  331 279 274 291 299 243 218 211 165 312 330 328 292 224 227 223 237 212 189 183 169 153 196 165 172 125 104 220 226 9 1  82 19 (112) (130) (16) 27 342 35 109 153 180 240 206 -	9,819 \$ 10,039 \$ 10,367 \$ 12,028 \$ 11,538 \$ 10,386 \$ 10,426 \$ 9,354 \$ 9,490 \$ 3,457 \$ 3,025 \$ 3,175 \$ 3,505 \$ 2,832 \$ 2,361 \$ 2,003 \$ 2,159 \$ 2,445 \$ 142 \$ 111 \$ 159 \$ 401 \$ 577 \$ 513 \$ 673 \$ 971 \$ 891 \$ 13,949 \$ 13,981 \$ 14,389 \$ 17,101 \$ 16,025 \$ 14,153 \$ 14,271 \$ 13,052 \$ 13,192 \$ 13,949 \$ 13,981 \$ 14,389 \$ 17,101 \$ 16,025 \$ 14,153 \$ 14,271 \$ 13,052 \$ 13,192 \$ 14,626 \$ 1,560 \$ 1,405 \$ 1,408 \$ 1,429 \$ 1,161 \$ 1,172 \$ 6,548 \$ 7,115 \$ 1,626 \$ 1,560 \$ 1,405 \$ 1,881 \$ 1,429 \$ 1,161 \$ 1,172 \$ 6,548 \$ 7,115 \$ 1,626 \$ 1,560 \$ 1,405 \$ 1,881 \$ 1,429 \$ 1,161 \$ 1,172 \$ 1,139 \$ 1,126 \$ 429 \$ 376 \$ 406 \$ 410 \$ 344 \$ 286 \$ 339 \$ 384 \$ 322 \$ 7,265 \$ 7,403 \$ 7,520 \$ 10,810 \$ 10,830 \$ 9,083 \$ 9,243 \$ 8,071 \$ 8,663 \$ 6,684 \$ 6,578 \$ 6,869 \$ 6,291 \$ 5,195 \$ 5,070 \$ 5,028 \$ 4,981 \$ 4,629 \$ 1,526 \$ 1,922 \$ 1,690 \$ 1,770 \$ 1,594 \$ 1,106 \$ 752 \$ 606 \$ 368 \$ 1,198 \$ 1,143 \$ 1,177 \$ 1,094 \$ 857 \$ 649 \$ 602 \$ 401 \$ 317 \$ 1,166 \$ 1,031 \$ 1,187 \$ 1,000 \$ 841 \$ 625 \$ 549 \$ 756 \$ 491 \$ 1,166 \$ 1,031 \$ 1,187 \$ 1,000 \$ 841 \$ 625 \$ 549 \$ 756 \$ 491 \$ 1,166 \$ 1,031 \$ 1,187 \$ 1,000 \$ 841 \$ 625 \$ 549 \$ 756 \$ 491 \$ 1,050 \$ 1,078 \$ 1,041 \$ 887 \$ 756 \$ 688 \$ 664 \$ 690 \$ 701 \$ 909 \$ 813 \$ 755 \$ 573 \$ 643 \$ 403 \$ 369 \$ 416 \$ 273 \$ 850 \$ 673 \$ 723 \$ 692 \$ 624 \$ 556 \$ 537 \$ 334 \$ 241 \$ 165 \$ 222 \$ 224 \$ 227 \$ 223 \$ 237 \$ 212 \$ 189 \$ 183 \$ 199 \$ 153 \$ 196 \$ 155 \$ 196 \$ 165 \$ 172 \$ 125 \$ 104 \$ 220 \$ 226 \$ 9 \$ 155 \$ 196 \$ 165 \$ 172 \$ 125 \$ 104 \$ 220 \$ 226 \$ 9 \$ 155 \$ 156 \$ 170 \$ 1,050 \$ 1,050 \$ 1,078 \$ 1,041 \$ 887 \$ 773 \$ 6,070 \$ 5,071 \$ 4,053 \$ 3,080 \$ 150 \$ 1,078 \$ 1,041 \$ 800 \$ 1,078 \$ 1,041 \$ 800 \$ 1,078 \$ 1,041 \$ 800 \$ 1,078 \$ 1,041 \$ 1,000 \$	1,000   1,00	\$\begin{align*}{c c c c c c c c c c c c c c c c c c c

<sup>(1)</sup> 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.

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.

Basic and diluted earnings per share for 2003 have been restated to reflect a reduction of one cent per share as a result of adopting EITF 03-6 during 2004.

CONSOLIDATED STATEMEN	T OF CH	IAN	IGES IN	S	HAREH	OLI	DERS' I	ΕQΙ	JITY							
For the year ended October 31 (C\$ millions)	2004		2003		2002		2001		2000	1999		1998	1997	1996	1995	1994
Preferred shares Balance at beginning of year \$ Issued	813	\$	1,515	\$	1,990	\$	2,001 250	\$	1,973	\$ 2,110 296	\$	1,757 \$ 300	1,725	\$ 1,962	\$ 2,233 \$	2,215
Redeemed for cancellation Issuance costs, net of related	-		(634)		(464)		(295)		-	(393)		-	-	(236)	(267)	_
income taxes Translation adjustment			(68)		(11)		(3) 37		28	(9) (31)		(7) 60	32	(1)	(4)	18
Balance at end of year	813		813		1,515		1,990		2,001	1,973		2,110	1,757	1,725	1,962	2,233
Common shares  Balance at beginning of year Issued Issuance costs, net of related	6,999 124		6,963 190		6,926 190		3,074 3,976		3,063 109	2,923 192		2,905 18	2,874 69	2,908 -	2,908 -	2,908 -
income taxes Purchased for cancellation	– (157)		– (154)		(1) (152)		(12) (112)		- (98)	– (52)		_	(38)	(34)	_	-
	6,966				6,963		6,926			3,063						2 000
Balance at end of year	6,966		6,999		6,963		6,926		3,074	3,063		2,923	2,905	2,874	2,908	2,908
Additional paid-in capital Balance at beginning of year Renounced stock appreciation rights, net of related income taxes	88		76 5		33 29		-		-	-		-	-	-	-	-
Stock-based compensation awards	68		7		14		33		_	_		_	_	-	_	-
Reclassified amounts Initial adoption of FIN 46R, Consolid			-		-		-		-	-		-	-	-	-	-
of Variable Interest Entities Other	42 (6)		_		_		_		_	-		_	-	-	_	_
Balance at end of year	229		88		76		33		-	-		-	-	-	-	_
Retained earnings																
Balance at beginning of year (1) Net income	11,591 2,839		10,473 3,036		9,311 2,898		8,314 2,435		7,495 2,208	6,803 1,725		5,719 1,772	4,825 1,654	4,194 1,330	3,476 1,258	2,839 1,169
Dividends – preferred	(45)		(68)		(98)		(135)		(134)	(157)		(145)	(131)	(144)	(164)	(168
common Premium paid on	(1,303)		(1,137)		(1,022)		(897)		(689)	(588)		(543)	(469)	(418)	(371)	(364)
common shares purchased Issuance costs, net of related	(735)		(698)		(612)		(397)		(562)	(281)		-	(160)	(136)	-	-
income taxes	12.267		(15)		(4)		(9)		(4)	(7)			- - -	(1)	(5)	2 /7/
Balance at end of year	12,347		11,591		10,473		9,311		8,314	7,495		6,803	5,719	4,825	4,194	3,476
Treasury stock Reclassified amounts Net purchases	(304) (2)		-		-		-		-	-		- -	-	-	- -	-
Initial adoption of FIN 46R, Consolia of Variable Interest Entities	lation <b>(42)</b>		_		-		-		-	-		-	-	-	-	-
Balance at end of year	(348)		-		-		-		-	-		-	-	-	-	-
Accumulated other comprehensive income (loss), net of related income taxes																
Unrealized gains and losses on: Available for sale securities (2) Foreign currency translation,	178		113		202		190		(56)	(85)		56	283	349	126	-
net of hedging activities Derivatives designated as	(1,551)		(893)		(54)		(38)		(36)	(38)		(34)	(29)	(23)	(20)	(12
cash flow hedges Additional pension obligation	(192) (67)		(104) (490)		(127) (293)		(190) (17)		_	_		_	_	_	_	_
	(1,632)		(1,374)		(272)		(55)		(92)	(123)		22	254	326	106	(12
Shareholders' equity at end of year \$				\$	18,755	\$		\$	13,297	\$ 12,408	\$	11,858 \$	10,635	\$ 9,750	\$ 9,170 \$	8,605
Comprehensive income, net of related income taxes																
Net income \$ Other comprehensive income Unrealized gains and	2,839	\$	3,036	\$	2,898	\$	2,435	\$	2,208	\$ 1,725	\$	1,772 \$	1,654	\$ 1,330	\$ 1,258 \$	1,169
losses on: Available for sale securities (2)	65		(89)		12		246		29	(141)		(227)	(66)	223	126	_
Foreign currency translation, net of hedging	(658)		(839)		(16)		(2)		2	(4)		(5)	(6)	(3)	(8)	4
Cumulative effect of initial adoption of FAS 133	(030)		(639)		(10)		60		_	( <del>4</del> )		-	(0)	(5)	-	-
Derivatives designated as cash flow hedges	(147)		(57)		(50)		(250)			_						
Reclassification to earnings of cash flow hedges	59		80		113		_		-	-		_	_	_	-	_
Additional pension obligation	423		(197)		(276)		(17)				_					
Total comprehensive income \$	2,581	\$	1,934	\$	2,681	\$	2,472	\$	2,239	\$ 1,580	\$	1,540 \$	1,582	\$ 1,550	\$ 1,376 \$	1,173

Retained earnings at the beginning of 1994 was increased by \$16 million as a result of the adoption of FAS 109, Accounting for Income Taxes. Effective 1995, we adopted FAS 115, Accounting for Certain Investments in Debt and Equity Securities.

<sup>(1)</sup> (2)

RISK PROFILE												
As at October 31 (C\$ millions, except percentage amounts)		2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994
Nonaccrual loans Beginning of year Net additions (reductions) Charge-offs and adjustments	\$	1,745 512 (998)	\$ 2,288 433 (976)	\$ 2,465 1,280 (1,457)	\$ 1,678 1,912 (1,125)	\$ 1,704 813 (839)	\$ 2,001 743 (1,040)	\$ 1,819 628 (446)	\$ 2,376 81 (638)	\$ 2,944 384 (952)	\$ 4,424 (255) (1,225)	\$ 7,582 (1,128) (2,030)
End of year	\$	1,259	\$ 1,745	\$ 2,288	\$ 2,465	\$ 1,678	\$ 1,704	\$ 2,001	\$ 1,819	\$ 2,376	\$ 2,944	\$ 4,424
As a % of loans and acceptances		.64%	.98%	1.28%	1.37%	1.00%	1.11%	1.27%	1.21%	1.78%	2.39%	3.72%
Allowance for credit losses Allocated specific Allocated country risk Allocated general (1)	\$	487 - 1,020	\$ 757 - 1,169	\$ 894 - 1,169	\$ 951 31 1,185	\$ 747 28 863	\$ 786 34 790	\$ 1,176 40 n.a.	\$ 932 436 n.a.	\$ 1,091 444 n.a.	\$ 1,439 930 n.a.	\$ 1,962 940 n.a.
Total allocated (1) Unallocated (1)		1,507 207	1,926 238	2,063 251	2,167 225	1,638 337	1,610 290	n.a. n.a.	n.a. n.a.	n.a. n.a.	n.a. n.a.	n.a. n.a.
Total	\$	1,714	\$ 2,164	\$ 2,314	\$ 2,392	\$ 1,975	\$ 1,900	\$ 2,066	\$ 2,118	\$ 2,235	\$ 2,669	\$ 3,202
Composition of allowance Allowance for loan losses Allowance for off-balance	\$	1,644	\$ 2,055	\$ 2,203	\$ 2,278	\$ 1,871	\$ 1,884	\$ 2,026	\$ 1,769	\$ 1,875	\$ 2,003	\$ 2,559
sheet and other items (2) Allowance for tax-exempt securities		70 -	109	109	109 5	98 6	16	40	30	34	-	-
Allowance for country risk securities		-	_	_	_	-	_	_	319	326	666	643
Total	\$	1,714	\$ 2,164	\$ 2,314	\$ 2,392	\$ 1,975	\$ 1,900	\$ 2,066	\$ 2,118	\$ 2,235	\$ 2,669	\$ 3,202
Allowance for loan losses as a % of loans and acceptances Allowance for loan losses as a % of loans, acceptances and		.8%	1.2%	1.2%	1.3%	1.1%	1.2%	1.3%	1.2%	1.4%	1.6%	2.2%
reverse repurchase agreement Allowance for loan losses as a % of nonaccrual loans,	S	.7	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.3	1.6	2.1
excluding LDCs		131	118	96	93	112	112	103	94	77	60	52
Provision for credit losses Allocated specific Allocated country risk	\$	522 -	\$ 715 -	\$ 1,065 -	\$ 1,049 -	\$ 571 -	\$ 530 -	\$ 555 (80)	\$ 330 -	\$ 470 (300)	\$ 580 -	\$ 1,070 -
Allocated general (3)		(147)	6	(22)	205	73	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Total allocated (3) Unallocated (3)		375 (28)	721 (6)	1,043 22	1,254 (135)	644 47	n.a. n.a.	n.a. n.a.	n.a. n.a.	n.a. n.a.	n.a. n.a.	n.a. n.a.
Total	\$	347	\$ 715	\$ 1,065	\$ 1,119	\$ 691	\$ 760	\$ 575	\$ 380	\$ 570	\$ 580	\$ 820
Allocated specific provisions as a % of average loans and acceptances Allocated specific provisions as a % of average loans, acceptances and reverse		.27%	.41%	.61%	.61%	.36%	.34%	.36%	.23%	.37%	.48%	.88%
repurchase agreements		.22	.33	.50	.52	.31	.30	.31	.21	.36	.46	.84
Provision as a % of average loans and acceptances Provision as a % of average loans, acceptances and reverse	9	.18	.41	.61	.65	.43	.49	.37	.27	.45	.48	.67
repurchase agreements		.15	.33	.50	.55	.38	.43	.32	.24	.43	.46	.65
Net charge-offs As a % of average loans and acceptances	\$	786 .41%	\$ .46%	\$ 1,259 .72%	\$ 940 .55%	\$ .42%	\$ 958 .62%	\$ 692 .45%	\$ 528 .37%	\$ 1,001 .79%	\$ 1,105 .91%	\$ 1,979 1.63%

The allocated general and the unallocated amounts totalled \$850 million in 1998, \$750 million in 1997, \$700 million in 1996, \$300 million in 1995 and \$300 million in 1994. These were not separated into the allocated general and unallocated components. The amounts prior to 1999 do not include the allocated general allowance.

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.

The allocated general provision and the unallocated provision totalled \$230 million in 1999, \$100 million in 1998, \$50 million in 1997, \$400 million in 1996, nil in 1995 and \$(250) million in 1994. These were not separated into the allocated general and unallocated components.

<sup>(2)</sup> (3)

<sup>(1)</sup> Net interest income as a percentage of average assets.

Based on methods intended to approximate the average of the daily balances for the period.

<sup>(3)</sup> Amounts for years prior to 1995 have not been restated to reflect the presentation of derivative-related amounts on a gross basis, as this information is not reasonably determinable.

<sup>(4)</sup> Amounts prior to 1996 are as at September 30.

<sup>(5)</sup> Calculated using guidelines issued by the Superintendent of Financial Institutions Canada and Canadian GAAP financial information.

<sup>(6)</sup> Intraday high and low share prices.

Average of high and low common share price divided by diluted earnings per share.

<sup>(8)</sup> Dividends per common share divided by the average of high and low share price.

<sup>(9)</sup> Common dividends as a percentage of net income after preferred dividends.

<sup>(10)</sup> On a full-time equivalent basis.

<sup>(11)</sup> International service delivery units include branches, specialized business centres, representative offices and agencies.

				20	004	4			20	003	3					
(C\$ millions, except per share and percentage amounts)		Q4		Q3		Q2		Q1		Q4		Q3	, 0 ,	Q2		Q1
Consolidated statement of income																
Net interest income	\$	1,725	\$	1,717	\$	1,602	\$	1,640	\$	1,592	\$	1,644	\$	1,628	\$	1,714
Non-interest income		2,673		2,688		2,750		2,555		2,657		2,658		2,433		2,621
Provision for credit losses		(97)		(125)		(153)		28		(137)		(167)		(211)		(200)
Insurance policyholder benefits, claims and acquisition expense		(414)		(422)		(343)		(330)		(386)		(335)		(312)		(371)
Non-interest expense		(2,790)		(2,720)		(2,729)		(2,781)		(2,582)		(2,581)		(2,514)		(2,559)
Business realignment charges Goodwill impairment		(192) (130)		_		_		_		_		_		_		_
Income taxes		(235)		(342)		(328)		(289)		(316)		(413)		(304)		(410)
Non-controlling interest		(36)		(28)		(25)		(30)		(24)		(30)		(31)		(28)
Net income	\$	504		768		774		793	\$	804		776		689	\$	767
Earnings per share (1)		301	Ť	, , , ,	Ť		<u> </u>	,,,,	<u> </u>			,,,	<u> </u>	007	<u> </u>	, 0,
Basic	\$	.77	\$	1.17	\$	1.17	\$	1.20	\$	1.20	\$	1.15	\$	1.00	\$	1.12
Diluted	-	.76	•	1.15	•	1.16		1.18		1.19		1.14		0.99		1.10
Performance ratios																
Return on common equity		11.0%		16.8%		17.3%		18.1%		18.0%		17.4%		15.4%		16.9%
Return on assets		.44		.66		.69		.73		.78		.77		.71		.77
Return on assets after preferred dividends		.43		.65		.68		.72		.77		.75		.68		.74
Net interest margin (2)		1.51		1.48		1.43		1.51		1.55		1.62		1.67		1.71
Non-interest income as a % of total revenues		60.8		61.0		63.2		60.9		62.5		61.8		59.9		60.5
Consolidated balance sheet																
Assets Cash, deposits with banks and securities	¢	137,490	Ċ	1//2 032	Ċ	147,215	Ċ	1//6 997	¢	13/, 317	¢	120 667	¢	126,461	¢	110 802
Assets purchased under reverse repurchase agreements	,	34,862	J	37,988	J	37,187	J	32,612	Ψ	36,289	Ψ	43,371	Ψ	38,879	Ψ	39,396
Residential mortgage loans		84,172		82,211		80,201		78,577		78,819		77,201		74,431		73,417
Personal loans		36,848		38,947		37,701		36,057		32,186		31,444		30,857		30,525
Credit card loans		6,456		7,158		6,739		6,225		4,816		5,625		5,327		5,214
Business and government loans		61,678		65,955		65,877		63,334		56,726		57,466		57,710		59,929
Allowance for loan losses		(1,644)		(1,693)		(1,739)		(1,846)		(2,055)		(2,156)		(2,226)		(2,267)
Other assets		87,820		76,768		82,616		80,598		71,493		66,786		66,812		66,190
	S	447.682	Ś	455,366	Ś	455,797	Ś	442,444	\$	412,591	\$	409,404	\$	398,251	\$	392,296
ticktitetee and absorb address accite.		117,002	Ť	133,300	Ť	133,171	Ť	,	<u> </u>	112,571		105,101	<u> </u>	370,232	<u> </u>	372,270
Liabilities and shareholders' equity  Deposits – Canada	¢	169,450	Ċ	168,076	Ċ	16/, 192	¢	156 7/16	¢	15/ 523	¢	153 028	¢	148,156	¢	1/1 767
Deposits – Canada Deposits – International	۶	102,125	Ş	110,093	Ş	104,182	۶	109,134	Ф	105,995	Ф	103,805	Ф	103,410		106,864
Other liabilities		147,686		148,193		154,392		148,857		125,901		125,013		119,298		116,068
Subordinated debentures		8,522		8,730		8,803		8,031		6,581		6,780		6,828		6,885
Non-controlling interest in subsidiaries		1,524		1,569		1,585		1,493		1,474		1,454		1,475		1,445
Total equity		18,375		18,705		18,815		18,183		18,117		18,424		19,084		19,267
	S	-	s	455,366	s		s		\$		\$	-	\$	398,251	\$	
Solocted average halances and off halance shoot data		117,002	Ť	155,500	Ť	155,171	Ť	,	Ψ	,12,551	Ψ	105,101	<u> </u>	370,231	<u> </u>	372,270
Selected average balances and off-balance sheet data Averages (3)																
Assets	Ś	454,300	Ś	462,200	Ś	457,100	Ś	432,000	\$	406,500	\$	402,400	\$	399,700	\$	397,400
Loans and acceptances		201,480	-	199,833	-	192,745	-	178,860	7	178,924	-	176,070	_	177,609		178,444
Deposits		273,591		272,632		267,254		262,025		252,314		251,506		248,709		254,112
Common equity		17,826		17,914		17,891		17,132		17,454		17,475		17,697		17,512
Total equity		18,639		18,727		18,703		17,944		18,271		18,453		19,184		19,026
Assets under administration	1	,610,200	1	1,612,400	1	1,620,200	1	1,575,700	1	,483,900	1	,444,000	1	,368,200	1.	,434,200
Assets under management		93,500		95,600		95,200		92,300		88,900		89,200		88,700		91,600
Provision for credit losses																
Allocated specific	\$	122		125	\$	153		122	\$	137	\$	167		211	\$	200
Allocated general		(11)		18		(24)		(130)		7		(5)		2	_	2
Total allocated		111		143		129		(8)		144		162		213		202
Unallocated		(14)		(18)		24	_	(20)	_	(7)		5	_	(2)		(2)
Total	\$	97	\$	125	\$	153	\$	(28)	\$	137	\$	167	\$	211	\$	200
Nonaccrual loans as a % of loans and acceptances		.64%		.71%		.83%		.95%		.98%		1.07%		1.23%		1.35%
Capital ratios (Canadian basis) (4)		0.50/		0.00/		10 20/		10 10/		10 50/		10 69/		10.69/		10 (0/
Common equity/risk-adjusted assets Tier 1		9.5%		9.9%		10.2%		10.1%		10.5%		10.4%		10.6%		10.6%
Total		8.9		9.1		9.3		9.3		9.7		9.6		9.6		9.4
Common share information		12.4		12.7		12.9		12.9		12.8		12.7		12.8		12.7
Shares outstanding (in thousands)																
End of period		644,748		649,066		653,280		655,963		656,021		658,612		662,427		666,439
Average basic		641,166		645,074		647,737		650,044		656,952		660,810		664,634		666,006
Average diluted		651,279		654,768		658,144		659,356		664,450		668,133		671,991		674,035
Dividends per share	\$	.52	S	.52	S	.52	S	.46	\$	.46	\$	.43	\$	.43		.40
Book value per share	Ţ	27.49	7	27.81	~	27.78	~	26.80	Ψ	26.38	Ψ	26.73	Ψ	26.59	4	26.66
Common share price – High (5)		63.77		61.88		65.64		65.90		65.00		61.64		59.91		59.86
Low (5)		58.94		58.04		60.56		60.26		57.50		56.75		53.26		53.91
		20.24				00.50						50.75		33.20		
		63 //0		61 50		60 95		63 10		63 48		58 90		59.80		55 30
Close Dividend yield		63.40 3.4%		61.50 3.5%		60.95 3.3%		63.19 2.9%		63.48 3.0%		58.90 2.9%		59.80 3.0%		55.30 2.8%

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

Net interest income as a percentage of average assets.

Based on methods intended to approximate the average of the daily balances for the period.

Calculated using guidelines issued by the Superintendent of Financial Institutions Canada and Canadian GAAP financial information.

Intraday high and low share prices. (1) (2) (3) (4) (5)