SUPPLEMENTARY INFORMATION

CONSOLIDATED BALANCE SHEETS

CONSOLIDATED BALANCE											
As at October 31 (C\$ millions)	2005	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995
Assets Cash and deposits with banks (1) Securities (1) Assets purchased under reverse	\$ 10,238 160,495	\$ 9,978 128,946	\$ 6,013 128,931	\$ 6,659 108,464	\$ 6,244 91,798	\$ 7,149 69,467	\$ 16,591 57,010	\$ 13,389 44,405	\$ 18,390 36,039	\$ 22,313 44,744	\$ 15,078 35,337
repurchase agreements and securities borrowed Loans	42,973	46,949	41,182	38,929	40,177	20,749	23,091	23,008	20,107	12,446	4,794
Residential mortgage Personal	91,043 41,045	81,998 36,848	75,790 32,186	72,840 30,588	67,442 31,395	62,984 27,087	59,242 25,050	57,069 22,760	53,369 20,864	48,120 18,440	45,131 16,923
Credit card Business and government	6,200 53,626	6,456 47,258	4,816 49,657	4,914 59,431	4,283 65,261	4,666 60,350	2,666 56,623	1,945 63,732	2,324 61,813	3,522 55,491	3,435 51,500
Allowance for loan losses	191,914 (1,498)	172,560 (1,644)	162,449 (2,055)	167,773 (2,203)	168,381 (2,278)	155,087 (1,871)	143,581 (1,884)	145,506 (2,026)	138,370 (1,769)	125,573 (1,875)	116,989 (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 Derivative-related amounts Premises and equipment	7,074 38,834 1,708	6,184 38,897 1,738	5,943 35,616 1,648	8,051 30,258 1,653	9,923 27,240 1,602	11,628 19,155 1,249	9,257 15,151 1,320	10,620 30,413 1,872	10,561 14,776 1,696	7,423 12,994 1,785	6,300 12,378 1,870
Goodwill Other intangibles Assets of operations	4,203 409	4,280 521	4,356 566	5,004 665	4,919 619	648 208	611 –	551 -	607 -	335	333
held for sale (2) Other assets	263 12,908	2,457 15,356	3,688 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		. ,									
	\$ 111,618 160,593 34,649	\$ 111,256 133,823 25,880	\$ 106,709 129,860 22,576	\$ 101,892 119,581 22,003	\$ 101,381 107,141 24,925	\$ 89,632 93,618 19,646	\$ 87,359 86,223 14,315	\$ 85,910 76,107 17,988	\$ 86,106 64,368 22,755	\$ 90,774 47,799 23,244	\$ 89,929 39,900 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 Obligations related to assets sold	32,391	25,005	22,855	19,110	16,443	13,419	17,885	14,404	11,152	8,331	7,128
under repurchase agreements and securities loaned Derivative-related amounts Insurance claims and	23,381 42,592	26,473 42,201	24,496 37,775	24,056 32,137	22,672 28,646	9,895 18,574	11,093 15,219	13,756 29,370	9,669 14,732	16,835 13,449	4,147 12,384
policy benefit liabilities (3) Liabilities of operations held for sale (2)	7,117	6,488 62	4,775 50	2,407	2,268	144	113	427	-	91	-
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 Common shares	700 7,170	532 6,988	532 7,018	556 6,979	709 6,940	452 3,076	447 3,065	300 2,925	300 2,907	300 2,876	535 2,910
Contributed surplus Retained earnings	265 13,704	169 12,065	7,018 85 11,333	78 10,235	6,940 33 9,206	- 8,464	7,579	6,857	2,907 - 5,728	4,809	4,152
Treasury shares – preferred – common	(2)	(294)	-		9,200		-			4,009	4,152
Net foreign currency translation adjustments	(216)	(1,556)	(893)	- (54)	(38)	- (36)	- (38)		(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.

st enlines, camp protecture 2005 20004 2000 1999 <	CONSOLIDATED STATEMEN	NTS OF I	псоме																		
Loon TP, 1010 S B. 1020 S D. 2010 S 1.2010 S 1.2020 1.2020 1.2020 1.2020<	For the year ended October 31 (C\$ millions, except per share amounts)	2005	200	4	2003		2002		2001		2000		1999		1998		1997		1996		1995
Security 112 4088 7.22 7.02 7.23 7.03	Interest income																				
and securities horewale (3) 1.358 658 673 7.25 1.238 1.077 873 1.169 508 737 717	Securities (1), (2) Assets purchased under					\$		\$		\$		\$		\$		\$		\$		\$	9,820 2,179
Interest exponent Behaviolations behaviours 5.462 5.472 5.770 7.720 6.544 7.720 10.130 7.466 1.630 1.540 1.530	and securities borrowed (3)																				237 792
bpspecial 6.646 5.142 6.432 5.779 6.473 6.111 5.723 6.164 7.135 7.135 7.232 6.146 7.135 7.135 7.232 6.136 7.333 7.37 7.78 6.432 3.337 7.33 7.78 6.432 3.337 7.33 7.33 7.33 7.33 7.33 7.33 7.33 7.33 7.33 7.33 7.33 7.33 7.33 7.33 7.33 7.33 7.33		16,958	13,86	6	13,899		14,450		17,101		16,025		14,156		14,271		13,052		13,192		13,028
Obter instantine, schoolfichter diesering. 2,260 1,273 <td>Interest expense</td> <td></td> <td>5.4.4</td> <td>2</td> <td>5 (52</td> <td></td> <td>5 700</td> <td></td> <td>0.740</td> <td></td> <td>0.057</td> <td></td> <td>7 (2)</td> <td></td> <td>7 700</td> <td></td> <td>(= (0</td> <td></td> <td>7 4 4 5</td> <td></td> <td>7 2 4 2</td>	Interest expense		5.4.4	2	5 (52		5 700		0.740		0.057		7 (2)		7 700		(= (0		7 4 4 5		7 2 4 2
10.38 7.40 7.607 7.407 0.90 19.27 9.13 9.47 8.13 8.67 8.60 Meinterselincome 6.70 6.376 6.175 6.111 5.073 6.911 5.073 4.911 5.073 4.911 5.073 4.911 5.073 4.911 5.073 4.911 5.073 4.914 5.073 4.914 5.073 4.914 5.073 4.914 5.073 4.914 5.073 4.914 5.073 5.78 4.923 5.78 4.923 5.78 4.923 5.78 4.923 5.78 4.923 5.78 4.923 5.97 4.94 4.93 5.97 4.93 5.97 4.93 5.97 4.93 5.97 4.93 5.97 4.93 5.97 4.93 5.97 4.93 5.97 4.93 5.97 4.94 4.94 4.94 4.94 4.94 4.94 4.94 4.94 4.94 4.94 4.94 4.94 4.94 4.94 4.94 4.94	Other liabilities	2,800	1,89	7	1,735		1,562		1,868		1,551		1,291		1,296		1,251		1,238		917
Net Interset Income 6.770 6.773 6.171 5.073 4.943 4.904 4.869 4.517 4.40 International operations, investment and reference and control informations 3.270 2.870 2.356 2.042 1.024 973 7.77 7.78 4.52 3.37 3.67 International operations 1.53 1.166 1.698 1.153 1.076 1.537 1.054 7.77 7.78 4.52 3.37 7.25 4.62 3.37 7.25 4.62 3.37 7.25 4.62 3.37 7.25 4.64	Subordinated debentures																				335
Non-interest horder inscrince performs, investment and relations performs and relations and relations a																					
Instant premium, jover, jove		6,//0	6,35	8	6,336		6,//3		6,111		5,073		4,943		4,904		4,869		4,517		4,414
Security Charge Supervise have 1,163 1,166 1,107 1,108 1,000 841 0.75 5.49 756 6.49 0.70 778	Insurance premiums, investment and fee income (1) Trading revenue												1,106		748		606				- 362
service changes underweiling and other underweiling and other securitation evenue (and service reveaue), 1133 L.089 L.028 200 778 708 664 600 701 683 Card service reveaue, fording service reveaue, card service reveaue, fording service reveaue, securitation reveaue, securitatio	and custodial fees (1)																				286
Mutani Indi revenue 962 850 673 723 572 672 673 773 670 673 673 673 673 673 673 673 673 673 673 673 673 673 673 673 673 673	Service charges Underwriting and other	1,153	1,08	9	1,122		1,088		920		778		708		664		690		701		681
broken brokn brokn brokn <td>Mutual fund revenue</td> <td>962</td> <td>85</td> <td>0</td> <td>673</td> <td></td> <td>723</td> <td></td> <td>692</td> <td></td> <td>624</td> <td></td> <td>556</td> <td></td> <td>537</td> <td></td> <td>354</td> <td></td> <td>241</td> <td></td> <td>190</td>	Mutual fund revenue	962	85	0	673		723		692		624		556		537		354		241		190
Instance revenue countration revenue security and version account security of the security and version security and version account security and version security and version s	Foreign exchange revenue,																				278
Security lise 128 129 115 122 115 223 234 160 160 224 155 156 116 223 166 226 175 936 4640 3645 2737 166 1735 1760 1760 1755 380 440 560 Revenue 19,255 1,266 1,535 1,344 667 500 433 2,466 2,651 2,525 2,124 1,666 1,535 1,344 667 563 4,013 3,594 3,593 3,665 2,631 2,525 2,245 2,255 2,245 2,255 2,245 2,255 2,265 5674 5		407	33	1	279				303		299		243								140 104
Gain only of investment File Fi	Securitization revenue																		-		-
Gain form divestitures other (1) 473 5.8 4.31 6.23 445 1.2 1.6 2.20 1.6 2.20 1.6 2.20 1.6 2.20 1.6 2.20 1.6 2.20 1.6 2.20 1.6 2.20 2.50<	Gain on sale of investment																				
Total revenue 19,215 17,802 16,988 17,092 15,876 11,576 11,000 10,363 9,513 8,065 7,155 Provision for credit losses 455 346 721 1,065 1,119 691 760 575 380 440 580 Insurance patichwolder benefts, chaims and acquisition expense (1) 2,625 2,124 1,696 1,535 1,734 687 500 438 346 2,650 642 590 667 500 438 3,455 2,851 2,666 587 500 642 590 667 677 676 677 676 673 695 699 665 587 523 466 Communication 11,388 10,833 10,165 10,420 9,717 7,581 7,060 6,399 6,053 5,112 4,653 Munorization of other intangibles 11,388 10,333 10,165 10,420 9,717 7,581 7,060 6,399 6,053 5,112 <td>Gain from divestitures</td> <td>-</td> <td></td> <td>-</td> <td>-</td> <td></td> <td>-</td> <td></td> <td>445</td> <td></td> <td>-</td> <td></td> <td>-</td> <td></td> <td>-</td> <td></td> <td>-</td> <td></td> <td>-</td> <td></td> <td>17 </td>	Gain from divestitures	-		-	-		-		445		-		-		-		-		-		17
Provision for credit losses 455 346 721 1,065 1,119 691 760 575 380 440 588 nsaurance policyholder benefits, claims and accutistion expenses () Human resources Equipment 2,625 2,124 1,696 1,535 1,344 687 530 438 346 266 - Non-interest expense Company Professional fees 6,767 6,767 6,727 758 700 555 605 422 520 446 Outsourced ther processing Amortization of good/III Consort enter interplotes 272 727 728 726 536 440 723 725 726 536 440 723 725 726 728 728 728 728 728 728 728 728 7260	Non-interest income	12,445	11,40	4	10,652		10,319		9,765		7,503		6,057		5,459		4,644		3,548		2,738
numerance policyholder benefits, chains and acquisition expense (1) Mon-interest constraints 2,625 2,124 1,696 1,535 1,344 667 530 438 346 266 Human resources Burgingent Professional fees 6,767 6,701 6,297 6,315 5,723 4,651 4,013 3,594 3,365 2,851 2,565 Burgingent Professional fees 529 647 4,444 416 409 262 228 165 547 656 657 659 650 559 407 747 Outsourced item processing Amonization of other intangibles 50 65 77 777 758 673 656 647 773 723 650 536 4460 Outsourced item processing Amonization of other intangibles 50 675 77 777 758 676 77 773 753 650 536 4600 Unter 1,488 10,433 10,165 10,420 9,717 7,581 7,600 6,399 6,53	Total revenue	19,215	17,80	2	16,988		17,092		15,876		12,576		11,000		10,363		9,513		8,065		7,152
clains and a cquisition expense 2,212 1,696 1,535 1,344 687 530 4,88 346 266 Non-interest expense 6,677 6,707 6,297 6,215 5,723 4,651 3,354 3,355 2,355 2,261 Decupancy 749 765 772 758 679 6576 6564 5564 5565 5575 5577 4,474 Outsourced line processing 259 4,44 4,16 4009 2,66 7,679 6,77 6,767 6,77 2,851 4,74 Amontization of other intanglutes 50 6 7,71 7,78 7,660 6,393 6,013 5,112 4,665 Dutine or town intaing operating 4,45 1,077 -	Provision for credit losses	455	34	6	721		1,065		1,119		691		760		575		380		440		580
Human resources 6,67 6,70 6,297 6,315 5,723 4,613 3,594 3,365 2,851 2,265 Guipment 749 765 721 759 704 556 564 508 559 507 477 Communications 633 672 774 766 669 609 665 527 523 446 Communications for optiminations 633 677 774 766 666 62 2.9 161 144 Amortization of other intangibles 50 69 771 72 36 11 - <t< td=""><td>Insurance policyholder benefits, claims and acquisition expense (1)</td><td>2,625</td><td>2,12</td><td>4</td><td>1,696</td><td></td><td>1,535</td><td></td><td>1,344</td><td></td><td>687</td><td></td><td>530</td><td></td><td>438</td><td></td><td>346</td><td></td><td>266</td><td></td><td>_</td></t<>	Insurance policyholder benefits, claims and acquisition expense (1)	2,625	2,12	4	1,696		1,535		1,344		687		530		438		346		266		_
Equipment Occupancy Communications 960 765 960 765 882 893 765 807 765 677 768 677 679 677 679 585 699 605 665 597 597 477 473 Communications 632 672 707 768 673 699 665 587 523 461 Outsourced item processing Amoritation of other intangibles 50 69 71 722 306 71 723 666 733 723 660 536 466 Other 1,405 592 751 891 852 646 743 723 6,603 5,112 4,605 Beiness realignment charges 45 1,777 -	Non-interest expense Human resources	6.767	6.70	1	6.297		6.315		5,723		4.651		4.013		3,594		3,365		2.851		2,563
Communications 632 672 707 768 673 699 665 587 523 466 Professional fees 529 744 444 446 446 9267 288 222 228 165 144 Amorizization of other intangles 50 69 71 77 210 75 660 73 723 665 536 466 Amorizization of other intangles 50 69 771 891 852 646 743 723 665 536 466 Other 11,388 10,833 10,165 10,420 9,717 7,581 7,060 6,399 6,053 5,112 4,655 Busines realignment charges 4,502 1,430 1,345 1,445 1,015 1,175 1,090 880 757 Income from continuing operations 4,702 1,439 1,346 1,445 1,015 1,175 1,644 1,367 1,164 Non-controlling inte	Equipment	960	90	6	882		893		807		679		677		585		605		492		506
Outsourced item processing Amortization of goodwill Amortization of goodwill ingainemet there shall be independent of goodwill ingainemet before income taxes income from continuing operations before income from continuing operations before income from contincon before income from continuing operations before income from c	Communications	632	67	2	707		768		673		695		699		665		587		523		461
Amorization of geodwill Other21076666259383338Amorization of the intangible10,059527518918526467437236505.36466Unitaria11,38810,05310,16510,4209,7177,5817,0606,9396,0535,1124,665Unitaria451777<																	228		165		147
Other 1.405 952 751 891 852 6.66 743 723 650 536 466 11,388 10,833 10,165 10,420 9,717 7,581 7,060 6,399 6,053 5,112 4,655 Business realignment charges 45 177 - <		- 50		-									66		62		59		38		38
Business realignment charges 45 177 - <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>743</td><td></td><td>723</td><td></td><td>650</td><td></td><td>536</td><td></td><td>469</td></t<>													743		723		650		536		469
Goodwill impairment - - - - 38 -		11,388	10,83	3	10,165		10,420		9,717		7,581		7,060		6,399		6,053		5,112		4,657
Application 4,702 4,322 4,406 4,072 3,658 3,617 2,650 2,951 2,734 2,247 1,911 norme taxes 1,277 1,287 1,439 1,340 1,445 1,015 1,175 1,090 880 751 Non-controlling interest non-controlling operations 3,437 3,023 2,955 2,702 2,307 2,165 1,627 1,700 1,567 1,318 1,131 Net income (loss) from discontinued operations (50) (220) 13 n.a.	Business realignment charges	45	17	7			-				-		-		-		-		-		
before income taxes 4,702 4,322 4,406 4,072 3,658 3,617 2,650 2,951 2,774 2,247 1,911 nocome taxes 1,278 1,439 1,365 1,360 1,445 1,015 1,175 1,090 880 751 Net income before 0n-controlling interest 3,424 3,035 2,967 2,707 2,318 2,172 1,635 1,776 1,644 1,367 1,116 Non-controlling interest in net (13) 12 12 5 11 7 8 76 77 49 23 Vet income form continuing operations (50) (220) 13 n.a.	Goodwill impairment	-		-	-		-		38		-		-		-		-		-		-
Non-controlling interest in net income of subsidiaries 1.1 1.2 1.2 5 1.1 7 8 76 77 49 21 Net income form continuing operations 3,437 3,023 2,955 2,702 2,307 2,165 1,627 1,700 1,567 1,318 1,131 Net income (loss) from discontinued operations (50) (220) 1.3 n.a. n.	before income taxes Income taxes Net income before	1,278	1,28	7	1,439		1,365														1,915 755
Vet income from continuing operations 3,437 3,023 2,955 2,702 2,307 2,165 1,627 1,700 1,567 1,318 1,133 Net income (loss) from discontinued operations (50) (220) 13 n.a.	Non-controlling interest in net		3,03	5	2,967				2,318						1,776						
operations Net income (loss) from discontinued operations 3,437 3,023 2,955 2,702 2,307 2,165 1,627 1,700 1,567 1,318 1,133 Net income (loss) from discontinued operations 5 3,387 \$ 2,803 \$ 2,968 \$ 2,702 \$ 2,105 \$ 1,627 \$ 1,667 \$ 1,318 1,133 Net income \$ 3,387 \$ 2,803 \$ 2,968 \$ 2,702 \$ 2,165 \$ 1,627 \$ 1,667 \$ 1,318 1,133 Net income \$ 3,387 \$ 2,803 \$ 2,968 \$ 2,702 \$ 2,165 \$ 1,627 \$ 1,607 \$ 1,567 \$ 1,318 1,133 Preferred dividends (42) (31) (31) (38) (31) (25) (27) (21) (19) (32) (33) (31) (35) (31) (25) (27) (21) (19) (32) (32) (33) (31) (32) (31)		(13)	1	2	12		5		11		7		8		76		77		49		23
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 Net gain on redemption of preferred shares (42) (31) (31) (38) (31) (25) (27) (21) (19) (32) (38) 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 \$ 1,099 Average number of common shares (in thousands) \$ 3,349 \$ 2,772 \$ 2,937 \$ 2,664 \$ 2,276 \$ 2,140 \$ 1,600 \$ 1,679 \$ 1,548 \$ 1,286 \$ 1,099 Average number of common shares (in thousands) \$ 4,29 \$ 4,44 \$ 3,96 \$ 3,55 \$ 3,53 \$ 2.55 \$ 2.72 \$ 2.50 \$ 2.05 \$ 2.05 \$ 2.05 \$ 2.05 \$ 2.05 \$ 2.05 \$ 2.05 \$ 2.05 \$ 2.05 \$ 1,79 Basic earnings per share from continuing operations (in dollars) \$ 4.63 4.42 \$ 3.96 \$ 3.55 \$ 3.53 \$ 2.55 \$ 2.72 \$ 2.50 \$ 2.	operations Net income (loss) from																				1,137
Preferred dividends Net gain on redemption of preferred shares (42) (31) (31) (38) (31) (25) (27) (21) (19) (32) (38) Net gain on redemption of preferred shares 4 -				-		¢		¢		¢		¢		¢		¢		¢		¢	
preferred shares 4 -	Preferred dividends	. ,	. ,					Þ		.Þ				Þ		Þ		Þ		\$	(39
common shareholders \$ 3,349 \$ 2,772 \$ 2,937 \$ 2,664 \$ 2,276 \$ 2,140 \$ 1,600 \$ 1,679 \$ 1,548 \$ 1,286 \$ 1,094 Average number of common shares (in thousands) (in thousands) 641,717 646,732 662,080 672,571 641,516 606,389 626,158 617,324 617,812 628,242 628,242 628,310 Basic earnings per share from continuing operations (in dollars) \$ 5.30 \$ 4.63 \$ 4.44 \$ 3.96 \$ 3.55 \$ 3.53 \$ 2.55 \$ 2.72 \$ 2.50 \$ 2.05 \$ 1.79 Basic earnings per share from continuing operations (in dollars) \$ 6.088 626,158 617,324 617,812 628,242 628,310 Average number of diluted common shares (in thousands) \$ 4.63 \$ 4.42 \$ 3.96 \$ 3.55 \$ 3.53 \$ 2.55 \$ 2.72 \$ 2.50 \$ 2.05 \$ 1.79 Shares (in thousands) \$ (.08) \$ (.34) \$ 0.02 n.a.	'	4		-	-		-		-		-		-		-		-		_		_
(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 \$ 4.44 \$ 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) \$ 6.43 \$ 4.44 \$ 3.96 \$ 3.53 \$ 2.55 \$ 2.72 \$ 2.50 \$ 2.05 \$ 1.75 Basic earnings per share from continuing operations (in dollars) \$ (.34) \$.02 n.a. n.a.<	common shareholders	\$ 3,349	\$ 2,77	2	\$ 2,937	\$	2,664	\$	2,276	\$	2,140	\$	1,600	\$	1,679	\$	1,548	\$	1,286	\$	1,098
continuing operations (in dollars) \$ 5.30 \$ 4.63 \$ 4.42 \$ 3.96 \$ 3.55 \$ 3.53 \$ 2.55 \$ 2.72 \$ 2.50 \$ 2.05 \$ 1.79 Basic earnings per share from discontinued operations (in dollars) \$ (.08) \$ (.34) \$ 0.2 n.a.	(in thousands) Basic earnings per share (in dollars)	641,717 5 5.22																\$			628,310 1.75
discontinued operations (in dollars) \$ (.08) \$ (.34) \$.02 n.a. f.a. f.a. f.a.	continuing operations (in dollars)	\$ 5.30	\$ 4.6	3	\$ 4.42	\$	3.96	\$	3.55	\$	3.53	\$	2.55	\$	2.72	\$	2.50	\$	2.05	\$	1.75
shares (in thousands) 652,340 655,508 669,016 678,120 647,216 609,865 632,305 633,626 632,052 628,624 628,614 628,310 Diluted earnings per share (in dollars) \$ 5.21 \$ 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 \$ 4.37 \$ 3.93 \$ 3.51 \$ 2.53 \$ 2.67 \$ 2.46 \$ 2.05 \$ 1.75 Diluted earnings per share from discontinued operations (in dollars) \$ (.34) \$.02 n.a. <td>Basic earnings per share from discontinued operations (in dollars) Average number of diluted common</td> <td>\$ (.08)</td> <td>\$ (.3</td> <td>4)</td> <td>\$.02</td> <td></td> <td>n.a.</td>	Basic earnings per share from discontinued operations (in dollars) Average number of diluted common	\$ (.08)	\$ (.3	4)	\$.02		n.a.		n.a.		n.a.		n.a.		n.a.		n.a.		n.a.		n.a.
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\$ 1.79Diluted earnings per share from discontinued operations (in dollars)\$ (.08)\$ (.34)\$.02n.a.n.a.n.a.n.a.n.a.n.a.n.a.n.a.n.a.n.a.	shares (in thousands)																	\$			628,310 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	Diluted earnings per share from																				
	Diluted earnings per share from					φ		φ		φ		φ		φ		φ		¢		φ	
Dividends per share (in dollars) \$ 2.35 \$ 2.02 \$ 1.72 \$ 1.52 \$ 1.38 \$ 1.14 \$.94 \$.88 \$.76 \$.67 \$.59				-		*	n.a. 1.52	\$	n.a. 1.38	\$		*	n.a. .94	\$	n.a. .88	\$	n.a. .76	\$		\$	n.a. .59

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

(1) (2) (3) n.a.

For the year ended October 31 (C\$ millions)	2005	2004	2003	2002	2001	200	0	1999	1998	1997	1996	1995
Preferred shares		2001	2009	2002	2001	200			1770		1770	
Balance at beginning of year		\$ 532	\$ 556	\$ 709	\$ 452	\$ 44	7 \$	300	\$ 300	\$ 300	\$ 535	\$ 539
Issued Redeemed for cancellation	300 (132)	-	-	(150)	250		_	296 (150)	_	-	(237)	-
Translation adjustment	(1)2)	-	(24)	(1)0)			5	(190)	-	-	2	(4
Balance at end of year	700	532	532	556	709	45	2	447	300	300	300	535
Common shares												
Balance at beginning of year	6,988	7,018	6,979	6,940	3,076	3,06		2,925	2,907	2,876	2,910	2,910
Issued Purchased for cancellation	214 (32)	127 (157)	193 (154)	191 (152)	3,976 (112)	10)9)8)	192 (52)	18	69 (38)	(34)	
Balance at end of year	7,170	6,988	7,018	6,979	6,940	3,07		3,065	2,925	2,907	2,876	2,910
	7,170	0,900	7,010	0,979	0,940	5,07	0	,005	2,923	2,907	2,070	2,910
Contributed surplus Balance at beginning of year	169	85	78	33	-		_	_	-	_	_	-
Renounced stock appreciation	(2)											
rights Stock-based compensation	(6)	-	-	31	-		-	-	-	-	-	-
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) Net income	12,065	11,333 2,803	10,235 2,968	9,206 2,702	8,464 2,307	7,57		6,857 1,627	5,728 1,700	4,809	4,077 1,318	3,425 1,137
Preferred share dividends	3,387 (42)	2,805 (31)		(38)		2,16	25)	(27)	(21)	1,567 (19)		
Common share dividends	(1,512)	(1,303)						(588)	(543)			
Premium paid on common shares purchased for cancellation	(194)	(735)	(698)	(612)	(397)	(56	52)	(281)	_	(160)	(136)	
Issuance costs	-	-	(4)				(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	8,46	54	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)	(294)	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	(4 ()	(00-)	(= ->	(n -)	1	/-	(D)	(a.)	(2-)	((4-)	/
Balance at beginning of year Unrealized foreign currency	(1,556)	(893)	(54)	(38)	(36)	(3	88)	(34)	(29)	(23)	(20)	(12
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)	(_	86)	(38)	(34)	(29)	(23)	(20

(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		<i>*</i>	¢	¢	¢	¢	¢	*			
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	220 404	215 722	200.1/1	200.10/	10(0(1	101 2/0	177.052	170.000	154 000	120 (5)	121 5/1
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 19,451	17,790 18,622	17,551 18,761	16,809	13,843 15,916	10,814 12,789	10,264	9,107	8,003	7,320 9,265	6,627 8,820
Total equity Assets under administration (4)	19,451	1,593,900	1,483,800	18,522 1,365,900	1,342,500		12,475 967,800	11,078 829,200	9,744 783,300	9,265 522,100	407,700
Assets under management (4)	105,700	93,600	88,800	90,800	1,342,300	92,300	81,600	73,400	67,700	51,200	407,700
Capital ratios (5)	105,700	93,000	88,800	90,800	100,000	92,300	81,000	73,400	67,700	51,200	40,400
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	, 9,057 ‡ 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			12.10		1110	12.0		1019	1010	2.1	,
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		\$ 1.38	\$ 1.14	\$.94		.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

Net interest income as a percentage of average assets from continuing operations. (1)

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

(2) (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. Amounts prior to 1996 are as at September 30. Calculated using guidelines issued by the Office of the Superintendent of Financial Institutions Canada. Intraday high and low share prices.

(4) (5) (6)

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

Dividends per common share divided by the average of high and low share price. Common dividends as a percentage of net income after preferred dividends. (8)

(9)

(10) (11) On a full-time equivalent basis. 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.