

2006 Financial Highlights

For the year ended October 31

	2006	2005	2004
Income Statement Highlights (Canadian \$ in millions)			
Total revenue (teb) (a) (c)	10,112	9,958	9,488
Provision for (recovery of) credit losses	176	179	(103)
Non-interest expense	6,353	6,332	6,169
Net income	2,663	2,396	2,295
Common Share Data (\$) (b)			
Earnings per share	5.15	4.63	4.40
Cash earnings per share (c)	5.23	4.78	4.55
Key Financial Measures (%) (b)			
Five-year average annual total shareholder return	19.1	13.8	18.9
Earnings per share growth (b)	11.2	5.2	27.9
Return on equity	19.2	18.8	19.4
Revenue growth (teb) (c)	1.5	5.0	3.7
Cash productivity ratio (teb) (c)	62.4	62.6	63.9
– improvement (bps)	25	129	145
Provision for credit losses as a % of average net loans and acceptances	0.09	0.11	(0.07)
– specific provision (\$ millions)	211	219	67
Tier 1 Capital Ratio	10.22	10.30	9.84

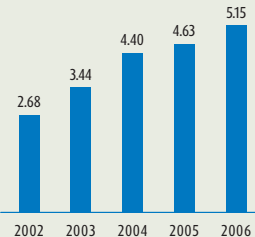
All ratios and percentage changes in this report are based on unrounded numbers.

- (a) All revenues in this report, except in the Consolidated Financial Statements, are reported on a taxable equivalent basis (teb). See pages 34 and 36.
 (b) All earnings per share (EPS) measures in this report refer to diluted EPS, unless otherwise specified.
 (c) This is a non-GAAP measure. See page 34.

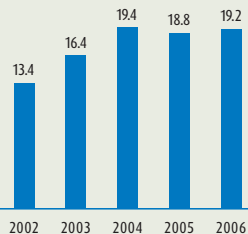
Net Income (Canadian \$ in billions)



Earnings per Share (Canadian \$)



Return on Equity (%)



One-Year Total Shareholder Return (%)

