

2006 Targets	2006 Performance		Targets for 2007
5% to 10% EPS growth from a base of \$4.58* (excluding changes in the general allowance)	✓	11.6% to \$5.11. See page 32	5% to 10% EPS growth from a base of \$5.11 (excluding changes in the general allowance)
ROE of 17% to 19%	✓	19.2% See page 33	ROE of 18% to 20%
Specific provision for credit losses of \$400 million or less	✓	\$211 million See page 39	Specific provision for credit losses of \$400 million or less
Tier 1 Capital Ratio of at least 8.0%	✓	10.22% See page 58	Moved to Capital Management Policy (1)
Improve cash productivity ratio by 100 to 150 bps	x	25 bps improvement. See page 40	Improve cash productivity ratio by 100 to 150 bps

*Restated from \$4.59 due to the retroactive application of a change in accounting for stock-based compensation as discussed on page 64.

(1) Our policy is to maintain a Tier 1 Capital Ratio of at least 8.0%, but we no longer state this as an annual financial target.