Financial Highlights

(Unaudited) (Canadian \$ in millions, except as noted)							nonths ended			-				uic :	six months e	
	April 30, 2007	Jan	uary 31, 2007	00	tober 31, 2006		July 31, 2006		April 30, 2006	Change fro April 30, 20			l 30, 2007		April 30, 2006	nge fror 30, 200
			Restated													
ncome Statement Highlights																
otal revenue	\$ 2,528	\$	2,066	\$	2,461	\$	2,570	\$	2,473		% :	\$ 4,	594	\$	4,954	(7.2)
Total revenue (teb) (a)	2,571		2,105		2,494		2,603		2,503	2.8			676		5,015	(6.7)
Provision for credit losses	59		52		16		42		66	(10.6)			111		118	(5.9)
Non-interest expense	1,614		1,673		1,613		1,600		1,560	3.5			287		3,140	4.7
Net income	671		348		696		710		651	3.1		1,	019		1,257	(18.9)
common Share Data (\$)																,
Oiluted earnings per share	\$ 1.29	\$	0.67	\$	1.35	\$	1.38	\$	1.25		4 :		1.96	\$	2.42	\$ (0.4
Oiluted cash earnings per share (a)	1.31		0.68		1.37		1.40		1.27	0.0			1.99		2.46	(0.4
Dividends declared per share	0.68		0.65		0.62		0.62		0.53	0.1			1.33		1.02	0.
Book value per share	28.95		28.90 70.01		28.89		28.21		27.47	1.4			3.95		27.47	1.
Closing share price Total market value of common shares (\$ billions)	69.46 34.7		35.1		69.45 34.8		63.95 32.0		64.67 32.4	4.7	.3		9.46 84.7		64.67 32.4	4.
otal market value of common shares (3 billions)	34.7		33.1				32.0		32.4		د.		94.7		32.4	
						at										
	April 30, 2007	Jan	uary 31, 2007	00	tober 31, 2006		July 31, 2006		April 30, 2006	Change fro April 30, 20						
			Restated													
Balance Sheet Highlights		-														
assets	\$ 356,527	\$ 3	355,491	\$	319,978	\$		\$	306,307	16.4	0/0					
Net loans and acceptances	203,210	2	205,472		190,994		189,893		187,561	8.3						
Deposits	221,615	2	217,114		203,848		202,094		194,488	13.9						
Common shareholders' equity	14,475		14,472		14,465		14,107		13,779	5.1						
			For th	ne thre	ee months	ende	ed					For t	he six	mon	iths ended	
	April 30,	Jan	uary 31,	00	tober 31,		July 31,		April 30,			-	l 30,		April 30,	
	2007		2007		2006		2006		2006				2007		2006	
		_	Restated													
Primary Financial Measures (%) (b)																
Average annual five year total shareholder return	16.6		17.8		19.1		12.8		16.4				16.6		16.4	
Diluted earnings per share growth	3.2		(42.7)		5.5		29.0		6.8			•	9.0)		6.1	
Diluted cash earnings per share growth (a)	3.1		(42.9)		3.8		27.3		5.0			•	9.1)		4.2	
Return on equity	18.3		9.2		19.4		20.3		19.3				13.7		18.6	
Cash return on equity (a)	18.5		9.5		19.6		20.6		19.6				14.0		18.8	
Net economic profit (NEP) growth (a)	(4.2)		(+100)		(1.0)		59.3		0.0				4.7)		(2.1)	
Revenue growth	2.3		(16.7)		(6.1)		6.7		3.1				7.2)		3.0	
Revenue growth (teb) (a)	2.8		(16.2)		(5.9)		6.7		3.0			•	6.7)		3.0	
Non-interest expense-to-revenue ratio	63.8		81.0		65.5		62.3		63.1				71.5		63.4	
Non-interest expense-to-revenue ratio (teb) (a)	62.8		79.5		64.6		61.5		62.3				70.3		62.6	
Tash non-interest expense-to-revenue ratio (teb) (a)	62.3		78.9		64.2		61.1		61.9			(59.8		62.2	
Provision for credit losses-to-average	0.43		0.10		0.03		0.00		0.14			,			0.13	
loans and acceptances (annualized) Gross impaired loans and acceptances-to-equity	0.12		0.10		0.03		0.09		0.14			().11		0.13	
and allowance for credit losses	2 04		410		2 01		2 06		1 50			-	0.0		1 50	
	3.86		4.19		3.81		3.86		4.58				3.86		4.58	
Cash and securities-to-total assets ratio	28.6		28.4 9.76		27.2 10.22		25.2 10.07		25.0 10.20				28.6 9.67		25.0	
Fier 1 capital ratio	9.67		9.76		10.22		10.07		10.20			,	.07		10.20	
Credit rating Standard & Poor's	A A -		۸ ۸		۸ ۸		۸۸		۸۸				AA-		۸ ۸	
Moody's	AA- Aa1		AA- Aa3		AA- Aa3		AA- Aa3		AA- Aa3				aa- Aa1		AA- Aa3	
Other Financial Ratios (% except as noted) (b)																
welve month total shareholder return	11.3		6.0		24.1		8.0		17.7			-	11.3		17.7	
Dividend yield	3.92		3.71		3.57		3.88		3.28				3.83		3.15	
Price-to-earnings ratio (times)	14.8		15.1		13.5		12.6		13.6				14.8		13.6	
Market-to-book value (times)	2.40		2.42		2.40		2.27		2.35				2.40		2.35	
Net economic profit (\$ millions) (a)	289		(37)		325		349		302				252		556	
Return on average assets	0.77		0.40		0.86		0.90		0.88			().59		0.84	
Net interest margin on average earning assets	1.65		1.64		1.78		1.84		1.78			1	1.65		1.82	
Net interest margin on average earning assets (teb) (a)	1.71		1.70		1.83		1.89		1.82			1	1.70		1.87	
Non-interest revenue-to-total revenue	52.4		42.1		50.6		52.0		55.0			4	17.8		53.7	
Non-interest revenue-to-total revenue (teb) (a)	51.5		41.3		49.9		51.3		54.3			4	16.9		53.0	
Non-interest expense growth	3.5		5.9		(0.9)		2.0		(0.6)				4.7		0.1	
otal capital ratio	11.03		11.20		11.76		11.59		11.76			11	1.03		11.76	
quity-to-assets ratio	4.3		4.3		4.7		4.7		4.7				4.3		4.7	

All ratios in this report are based on unrounded numbers.

⁽a) Refer to the "GAAP and Related Non-GAAP Measures used in the MD&A" section for an explanation of cash results, reporting on a taxable equivalent basis (teb) and net economic profit. Securities regulators require that companies caution readers that earnings and other measures adjusted to a

basis other than generally accepted accounting principles (GAAP) do not have standardized meanings under GAAP and are unlikely to be comparable to similar measures used by other companies.

⁽b) For the period ended, or as at, as appropriate.