

# DB 251 Database of Domestic Banks' Financial Results

Fiscal Year-End 2010



## A. Balance Sheet Items

Bank Name	For the fiscal year ended Oct. 31	Total Assets (\$ millions)		Total Loans (\$ millions)		Total Deposits (\$ millions)		Total Shareholders' Equity (\$ millions)		Common Shareholders' Equity (\$ millions)		Assets to Shareholders' Equity		Average Loans as a Percent of Average Assets
		Annual Average	End of Year	Annual Average	End of Year	Annual Average	End of Year	Annual Average	End of Year	Annual Average	End of Year	Annual Average	End of Year	
<b>Total 8 Banks</b>	<b>2006</b>	2,003,769	2,074,023	1,060,425	1,113,447	1,322,287	1,366,436	88,697	93,381	83,075	93,381	22.59	22.21	52.92
<b>Total 8 Banks</b>	<b>2007</b>	2,250,129	2,283,079	1,173,939	1,211,203	1,458,894	1,492,681	100,334	99,671	91,989	91,425	22.43	22.91	52.17
<b>Total 8 Banks</b>	<b>2008</b>	2,499,890	2,724,169	1,304,271	1,247,944	1,635,320	1,752,072	113,612	117,470	101,105	104,711	22.00	23.19	52.17
<b>Total 8 Banks</b>	<b>2009</b>	2,705,831	2,599,065	1,339,134	1,230,867	1,743,568	1,702,117	137,862	143,935	112,784	143,935	19.30	18.10	49.49
<b>Total 8 Banks</b>	<b>2010</b>	2,690,210	2,817,891	1,378,500	1,498,566	1,720,992	1,832,799	147,632	156,149	130,219	136,731	18.20	18.00	51.24
<b>Total 6 Banks</b>	<b>2006</b>	1,980,211	2,049,459	1,042,279	1,094,689	1,303,375	1,347,071	87,280	91,915	81,868	91,915	22.69	22.30	52.63
<b>Total 6 Banks</b>	<b>2007</b>	2,224,585	2,255,767	1,153,612	1,189,733	1,438,404	1,470,572	98,805	98,071	90,647	90,034	22.51	23.00	51.86
<b>Total 6 Banks</b>	<b>2008</b>	2,471,287	2,694,010	1,281,654	1,224,979	1,612,205	1,727,493	111,901	115,707	99,605	103,158	22.08	23.28	51.86
<b>Total 6 Banks</b>	<b>2009</b>	2,674,251	2,565,264	1,311,570	1,205,839	1,717,184	1,674,200	137,826	141,777	111,160	141,777	19.40	18.10	49.18
<b>Total 6 Banks</b>	<b>2010</b>	2,654,902	2,781,389	1,351,342	1,469,682	1,692,021	1,802,360	145,333	153,762	128,340	134,763	18.30	18.10	50.90

Total 8 Banks include:

BMO Financial Group, Canadian Western Bank, CIBC, Laurentian Bank of Canada, National Bank of Canada, Royal Bank of Canada, Scotiabank, TD Bank Financial Group.

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BMO Financial Group, CIBC, National Bank of Canada, Royal Bank of Canada, Scotiabank, TD Bank Financial Group.

Bank Name	For the fiscal year ended Oct. 31	Total Assets (\$ millions)		Total Loans (\$ millions)		Total Deposits (\$ millions)		Total Shareholders' Equity (\$ millions)		Common Shareholders' Equity (\$ millions)		Assets to Shareholders' Equity		Average Loans as a Percent of Average Assets
		Annual Average	End of Year	Annual Average	End of Year	Annual Average	End of Year	Annual Average	End of Year	Annual Average	End of Year	Annual Average	End of Year	
<b>BMO Financial Group</b>	<b>2006</b>	317,219	319,978	189,038	183,808	217,959	203,848	14,873	15,061	14,274	15,061	21.33	21.25	59.59
<b>BMO Financial Group</b>	<b>2007</b>	357,395	366,524	193,573	188,842	224,883	232,050	15,423	15,298	14,506	15,298	23.17	23.96	54.16
<b>BMO Financial Group</b>	<b>2008</b>	386,787	416,050	203,451	179,351	245,340	257,670	16,689	17,904	14,612	17,904	23.18	23.24	52.60
<b>BMO Financial Group</b>	<b>2009</b>	430,397	388,458	205,228	162,091	249,552	236,156	19,728	20,197	16,865	20,197	21.82	19.23	47.68
<b>BMO Financial Group</b>	<b>2010</b>	398,593	411,640	185,001	197,797	241,573	249,251	21,059	21,880	17,980	19,309	18.90	18.80	46.41
<b>Canadian Western Bank</b>	<b>2006</b>	6,479	7,268	5,187	5,791	5,558	6,297	487	520	487	520	13.30	13.99	80.06
<b>Canadian Western Bank</b>	<b>2007</b>	8,491	9,525	6,851	7,613	7,277	8,257	561	595	561	595	15.13	16.00	80.68
<b>Canadian Western Bank</b>	<b>2008</b>	10,088	10,601	8,224	8,700	8,728	9,246	653	679	653	679	15.44	15.61	81.52
<b>Canadian Western Bank</b>	<b>2009</b>	11,363	11,636	9,113	9,312	9,532	9,617	898	986	741	986	12.65	11.80	80.20
<b>Canadian Western Bank</b>	<b>2010</b>	12,130	12,702	10,136	10,674	10,306	10,813	1,091	1,148	881	938	11.10	11.10	83.56
<b>CIBC</b>	<b>2006</b>	294,107	303,984	162,928	171,057	197,614	202,891	11,520	12,764	9,016	12,764	25.53	23.82	55.40
<b>CIBC</b>	<b>2007</b>	330,388	342,178	185,744	196,674	225,111	237,672	13,450	13,489	10,905	13,489	24.56	25.37	56.22
<b>CIBC</b>	<b>2008</b>	344,131	353,930	195,542	180,323	236,371	232,952	13,131	11,200	11,261	11,200	26.21	31.60	56.82
<b>CIBC</b>	<b>2009</b>	349,890	335,944	189,476	175,609	233,968	223,117	14,004	14,705	10,731	11,119	26.69	30.21	54.15
<b>CIBC</b>	<b>2010</b>	345,414	352,040	200,115	214,234	215,838	246,671	14,393	15,790	11,772	12,634	24.00	22.30	57.93
<b>Laurentian Bank of Canada</b>	<b>2006</b>	17,094	17,296	12,607	12,967	13,377	13,067	930	946	720	946	18.38	18.28	73.75
<b>Laurentian Bank of Canada</b>	<b>2007</b>	17,306	17,787	13,426	13,857	13,436	13,852	968	1,005	781	1,005	17.87	17.70	77.58
<b>Laurentian Bank of Canada</b>	<b>2008</b>	18,631	19,559	14,158	14,265	14,515	15,334	1,057	1,083	847	1,083	17.62	18.05	75.99
<b>Laurentian Bank of Canada</b>	<b>2009</b>	20,783	22,165	15,293	15,716	16,919	18,300	1,138	1,171	928	1,171	18.26	18.92	73.58
<b>Laurentian Bank of Canada</b>	<b>2010</b>	23,324	23,800	17,223	18,209	18,828	19,626	1,208	1,239	998	1,029	19.30	19.20	73.84
<b>National Bank of Canada</b>	<b>2006</b>	109,688	116,801	55,396	54,355	67,125	71,989	4,657	4,788	4,237	4,788	23.55	24.39	50.50
<b>National Bank of Canada</b>	<b>2007</b>	127,760	113,085	53,412	53,927	68,915	70,797	4,888	4,637	4,530	4,637	26.14	24.39	41.81
<b>National Bank of Canada</b>	<b>2008</b>	127,505	129,332	59,082	51,741	73,297	76,022	5,235	5,509	4,551	5,509	24.35	23.48	46.34
<b>National Bank of Canada</b>	<b>2009</b>	137,916	132,138	59,876	52,637	78,868	75,170	6,235	6,477	5,098	6,477	22.12	20.40	43.97
<b>National Bank of Canada</b>	<b>2010</b>	146,526	145,301	63,458	68,066	81,778	81,785	6,880	7,208	5,720	6,119	21.30	20.20	43.31
<b>Royal Bank of Canada</b>	<b>2006</b>	526,409	536,776	256,117	267,784	323,635	343,523	20,901	22,123	19,951	22,123	25.19	24.26	48.65
<b>Royal Bank of Canada</b>	<b>2007</b>	585,161	600,346	285,900	302,563	357,068	365,202	24,131	24,439	22,000	24,439	24.25	24.57	48.86
<b>Royal Bank of Canada</b>	<b>2008</b>	674,354	723,859	323,269	291,755	407,861	438,575	27,595	30,638	24,750	30,638	24.44	23.63	47.94
<b>Royal Bank of Canada</b>	<b>2009</b>	672,225	654,989	309,074	284,151	420,632	398,304	35,289	36,906	32,095	36,906	19.05	17.75	46.43
<b>Royal Bank of Canada</b>	<b>2010</b>	685,257	726,206	327,007	364,866	379,959	433,033	38,291	38,291	34,140	34,138	17.90	18.60	47.72
<b>Scotiabank</b>	<b>2006</b>	349,231	379,006	204,521	226,117	243,296	263,914	16,651	17,547	16,051	17,547	20.97	21.60	58.56
<b>Scotiabank</b>	<b>2007</b>	403,863	411,510	237,655	244,163	290,717	288,458	19,515	18,804	18,134	18,804	20.69	21.88	58.85
<b>Scotiabank</b>	<b>2008</b>	478,711	507,625	273,331	300,649	322,051	346,580	20,125	18,782	18,218	18,782	22.61	27.03	60.07
<b>Scotiabank</b>	<b>2009</b>	508,295	496,516	288,400	288,400	336,525	350,419	23,473	24,772	20,158	21,062	22.55	23.57	56.74
<b>Scotiabank</b>	<b>2010</b>	515,609	526,657	286,607	304,041	363,693	361,650	24,327	27,631	22,089	23,656	21.20	19.10	55.59
<b>TD Bank Financial Group</b>	<b>2006</b>	383,557	392,914	174,279	191,568	253,746	260,907	18,679	19,632	18,339	19,632	20.53	20.01	45.44
<b>TD Bank Financial Group</b>	<b>2007</b>	419,652	422,124	197,255	203,563	271,387	276,393	21,397	21,404	20,572	21,404	19.61	19.72	47.00
<b>TD Bank Financial Group</b>	<b>2008</b>	483,798	563,214	227,242	221,160	327,595	375,694	29,126	31,674	26,213	31,674	16.61	17.78	46.97
<b>TD Bank Financial Group</b>	<b>2009</b>	574,573	557,219	258,052	255,496	397,104	391,034	39,050	38,720	26,213	38,720	14.71	14.39	44.91
<b>TD Bank Financial Group</b>	<b>2010</b>	586,758	619,545	289,866	320,679	410,056	429,971	40,384	42,302	36,639	38,907	14.50	14.60	49.40

**B1. Income Statement - Interest Income and Expense**

Bank Name	For the fiscal year ended Oct. 31	INTEREST INCOME (\$ millions)				INTEREST EXPENSE (\$ millions)				\$ millions				
		Loans	Securities	Deposits With Other Banks	Total Interest Income	Deposits	Bank Debentures	Other Liabilities	Total Interest Expense	Net Interest Income	Provision For Credit Losses (LLP)	Net Interest Income after LLP	Other Income	Net Interest and Other Income
<b>Total 8 Banks</b>	<b>2006</b>	61,286	22,280	3,199	86,765	40,764	1,672	13,761	56,197	30,568	1,905	28,663	42,059	70,721
<b>Total 8 Banks</b>	<b>2007</b>	70,661	28,218	4,392	103,271	52,198	1,741	16,485	70,423	32,847	2,815	30,032	42,358	72,390
<b>Total 8 Banks</b>	<b>2008</b>	68,538	29,022	4,063	101,623	49,463	1,957	12,263	63,683	37,940	5,597	32,344	28,988	61,332
<b>Total 8 Banks</b>	<b>2009</b>	60,418	20,906	1,523	82,910	29,416	1,985	6,733	38,133	44,777	11,264	33,514	43,105	76,584
<b>Total 8 Banks</b>	<b>2010</b>	56,705	17,944	1,272	75,922	22,252	1,768	5,596	29,616	46,305	7,052	39,254	47,063	86,316
<b>Total 6 Banks</b>	<b>2006</b>	60,203	22,179	3,176	85,558	40,103	1,648	13,761	55,512	30,046	1,855	28,191	41,823	70,014
<b>Total 6 Banks</b>	<b>2007</b>	69,384	28,114	4,365	101,863	51,455	1,715	16,441	69,611	32,252	2,765	29,487	42,097	71,584
<b>Total 6 Banks</b>	<b>2008</b>	67,212	28,908	3,985	100,105	48,637	1,927	12,229	62,793	37,312	5,536	31,776	28,688	60,464
<b>Total 6 Banks</b>	<b>2009</b>	59,306	20,791	1,369	81,466	28,659	1,956	6,726	37,341	44,125	11,194	32,931	42,724	75,655
<b>Total 6 Banks</b>	<b>2010</b>	55,436	17,831	1,150	74,417	21,590	1,742	5,593	28,925	45,492	6,964	38,528	46,716	85,244

**Total 8 Banks include:** BMO Financial Group, Canadian Western Bank, CIBC, Laurentian Bank of Canada, National Bank of Canada, Royal Bank of Canada, Scotiabank, TD Bank Financial Group.

**Total 6 Banks include:** BMO Financial Group, CIBC, National Bank of Canada, Royal Bank of Canada, Scotiabank, TD Bank Financial Group.

Bank Name	For the fiscal year ended Oct. 31	INTEREST INCOME (\$ millions)				INTEREST EXPENSE (\$ millions)				\$ millions				
		Loans	Securities	Deposits With Other Banks	Total Interest Income	Deposits	Bank Debentures	Other Liabilities	Total Interest Expense	Net Interest Income	Provision For Credit Losses (LLP)	Net Interest Income after LLP	Other Income	Net Interest and Other Income
BMO Financial Group	2006	9,985	2,158	769	12,912	5,743	268	2,157	8,168	4,744	176	4,568	5,241	9,809
BMO Financial Group	2007	11,557	3,153	1,128	15,838	7,905	180	2,910	10,995	4,843	353	4,490	4,506	8,996
BMO Financial Group	2008	10,614	3,206	930	14,750	7,341	222	2,100	9,663	5,087	1,330	3,757	5,126	8,883
BMO Financial Group	2009	7,960	2,427	186	10,573	4,041	215	747	5,003	5,570	1,603	3,967	5,494	9,461
BMO Financial Group	2010	7,270	2,134	74	9,473	2,362	119	762	3,243	6,235	1,049	5,186	5,975	11,161
Canadian Western Bank	2006	328	31	11	370	194	11	0	205	165	10	154	53	207
Canadian Western Bank	2007	440	46	14	499	276	18	0	294	205	10	195	63	258
Canadian Western Bank	2008	492	53	18	563	318	22	0	340	223	12	211	70	281
Canadian Western Bank	2009	455	44	13	512	263	21	0	284	229	14	215	92	307
Canadian Western Bank	2010	511	41	6	558	222	18	0	240	318	20	297	106	403
CIBC	2006	8,526	4,313	430	13,269	6,105	300	2,429	8,834	4,435	548	3,887	6,916	10,803
CIBC	2007	9,738	5,236	807	15,781	8,050	335	2,838	11,223	4,558	603	3,955	7,508	11,463
CIBC	2008	9,308	4,217	638	14,163	6,853	302	1,801	8,956	5,207	773	4,434	(1,493)	2,941
CIBC	2009	7,183	2,029	85	9,297	2,879	239	785	3,903	5,394	1,649	3,745	4,534	8,279
CIBC	2010	7,288	1,755	52	9,095	2,192	223	476	2,891	6,204	1,046	5,158	5,881	11,039
Laurentian Bank of Canada	2006	755	70	12	837	467	13	0	480	357	40	317	183	500
Laurentian Bank of Canada	2007	837	58	14	909	467	8	44	519	390	40	350	198	548
Laurentian Bank of Canada	2008	834	61	60	955	508	8	34	550	405	49	357	230	586
Laurentian Bank of Canada	2009	720	71	141	932	494	8	7	508	424	56	368	254	622
Laurentian Bank of Canada	2010	758	73	117	947	440	8	3	451	496	68	428	241	669
National Bank of Canada	2006	2,648	960	314	3,922	1,877	90	663	2,630	1,292	77	1,215	2,511	3,726
National Bank of Canada	2007	3,031	1,356	423	4,810	2,633	100	950	3,683	1,127	103	1,024	2,290	3,314
National Bank of Canada	2008	2,974	1,079	207	4,260	1,673	98	625	2,396	1,864	145	1,719	1,773	3,492
National Bank of Canada	2009	2,029	1,155	12	3,196	820	102	308	1,230	1,966	305	1,661	2,165	3,826
National Bank of Canada	2010	1,924	964	5	2,893	599	100	282	981	1,912	144	1,768	2,366	4,134
Royal Bank of Canada	2006	15,535	6,189	480	22,204	10,708	419	4,281	15,408	6,796	429	6,367	13,841	20,208
Royal Bank of Canada	2007	18,344	7,665	538	26,547	13,770	338	4,737	18,845	7,702	791	6,911	14,760	21,671
Royal Bank of Canada	2008	14,983	9,551	498	25,032	12,158	354	3,472	15,984	9,048	1,595	7,453	12,534	19,987
Royal Bank of Canada	2009	14,470	5,946	162	20,578	6,762	350	1,925	9,037	11,506	3,413	8,128	17,565	25,693
Royal Bank of Canada	2010	13,844	4,770	59	18,673	5,091	307	2,298	7,696	10,977	1,861	9,116	17,353	26,469
Scotiabank	2006	12,677	4,124	881	17,682	8,589	183	2,502	11,274	6,408	216	6,192	4,800	10,992
Scotiabank	2007	13,985	5,938	1,112	21,035	10,850	169	2,918	13,937	7,098	270	6,828	5,392	12,220
Scotiabank	2008	15,832	5,401	1,083	22,316	12,131	203	2,408	14,742	7,574	630	6,944	4,302	11,246
Scotiabank	2009	13,973	4,480	482	18,935	8,339	285	1,983	10,607	8,328	1,744	6,584	6,129	12,713
Scotiabank	2010	12,171	4,428	292	16,891	6,768	289	1,213	8,270	8,621	1,239	7,382	6,884	14,266
TD Bank Financial Group	2006	10,832	4,435	302	15,569	7,081	388	1,729	9,198	6,371	409	5,962	8,514	14,476
TD Bank Financial Group	2007	12,729	4,766	357	17,852	8,247	593	2,088	10,928	6,924	645	6,279	7,641	13,920
TD Bank Financial Group	2008	13,501	5,454	629	19,584	8,481	748	1,823	11,052	8,532	1,063	7,469	6,446	13,915
TD Bank Financial Group	2009	13,691	4,754	442	18,887	5,818	765	978	7,561	11,326	2,480	8,846	6,837	15,683
TD Bank Financial Group	2010	12,939	3,780	668	17,387	4,578	704	562	5,844	11,543	1,625	9,918	8,257	18,175

**B2. Income Statement - Non-Interest Expenses**

Bank Name	For the fiscal year ended Oct. 31	NON-INTEREST EXPENSES (in \$ millions)				in \$ millions					
		Salaries and Benefits	Premises and Equipments	Other Expenses	Total Non-Interest Expenses	Net Income (Loss) Before Taxes	Provision For Income Taxes	Minority Interests in Subsidiaries	Net Income (Loss) Before Extr.* Items	Extr.* Items	Net Income (Loss) For The Period
<b>Total 8 Banks</b>	<b>2006</b>	25,462	7,823	12,905	46,190	24,531	4,840	463	19,228	0	19,228
<b>Total 8 Banks</b>	<b>2007</b>	26,470	8,275	13,259	48,003	24,387	4,166	528	19,693	0	19,693
<b>Total 8 Banks</b>	<b>2008</b>	26,544	8,768	12,847	48,158	13,173	557	190	12,427	0	12,427
<b>Total 8 Banks</b>	<b>2009</b>	29,048	9,339	19,243	57,630	18,953	3,914	480	14,559	0	14,559
<b>Total 8 Banks</b>	<b>2010</b>	29,690	9,737	18,543	57,970	28,346	7,183	474	20,689	0	20,689
<b>Total 6 Banks</b>	<b>2006</b>	25,184	7,698	12,796	45,678	24,336	4,783	463	19,090	0	19,090
<b>Total 6 Banks</b>	<b>2007</b>	26,164	8,143	13,147	47,454	24,130	4,100	528	19,502	0	19,502
<b>Total 6 Banks</b>	<b>2008</b>	26,220	8,626	12,731	47,577	12,887	475	190	12,222	0	12,222
<b>Total 6 Banks</b>	<b>2009</b>	28,694	9,193	19,113	57,000	18,655	3,835	480	14,340	0	14,340
<b>Total 6 Banks</b>	<b>2010</b>	29,290	9,573	18,411	57,274	27,970	7,094	474	20,402	0	20,402

**Total 8 Banks include:** BMO Financial Group, Canadian Western Bank, CIBC, Laurentian Bank of Canada, National Bank of Canada, Royal Bank of Canada, Scotiabank, TD Bank Financial Group.

**Total 6 Banks include:** BMO Financial Group, CIBC, National Bank of Canada, Royal Bank of Canada, Scotiabank, TD Bank Financial Group.

\*Extr.: Extraordinary

Bank Name	For the fiscal year ended Oct. 31	NON-INTEREST EXPENSES (in \$ millions)				in \$ millions					
		Salaries and Benefits	Premises and Equipments	Other Expenses	Total Non-Interest Expenses	Net Income (Loss) Before Taxes	Provision For Income Taxes	Minority Interests in Subsidiaries	Net Income (Loss) Before Extr. Items	Extr. Items	Net Income (Loss) For The Period
BMO Financial Group	2006	3,824	1,211	1,318	6,353	3,456	717	76	2,663	0	2,663
BMO Financial Group	2007	3,825	1,303	1,473	6,601	2,395	189	75	2,131	0	2,131
BMO Financial Group	2008	3,976	1,382	1,544	6,902	1,981	(71)	74	1,978	0	1,978
BMO Financial Group	2009	4,385	1,281	1,715	7,381	2,080	217	76	1,787	0	1,787
BMO Financial Group	2010	4,364	1,343	1,883	7,590	3,571	687	74	2,810	0	2,810
Canadian Western Bank	2006	65	17	20	102	105	33	0	72	0	72
Canadian Western Bank	2007	77	20	25	122	136	40	0	96	0	96
Canadian Western Bank	2008	88	22	25	135	146	44	0	102	0	102
Canadian Western Bank	2009	104	26	28	158	148	42	0	106	0	106
Canadian Western Bank	2010	124	31	36	192	211	47	0	164	0	164
CIBC	2006	4,288	1,673	1,527	7,488	3,315	640	29	2,646	0	2,646
CIBC	2007	4,392	1,706	1,514	7,612	3,851	524	31	3,296	0	3,296
CIBC	2008	3,917	1,705	1,579	7,201	(4,260)	(2,218)	18	(2,060)	0	(2,060)
CIBC	2009	3,610	1,607	1,443	6,660	1,619	424	21	1,174	0	1,174
CIBC	2010	3,871	1,651	1,505	7,027	4,012	1,533	27	2,452	0	2,452
Laurentian Bank of Canada	2006	213	108	89	410	90	23	0	66	0	66
Laurentian Bank of Canada	2007	229	112	87	427	121	26	0	95	0	95
Laurentian Bank of Canada	2008	236	119	91	446	140	38	0	103	0	103
Laurentian Bank of Canada	2009	250	120	102	472	150	37	0	113	0	113
Laurentian Bank of Canada	2010	276	133	96	504	165	42	0	123	0	123
National Bank of Canada	2006	1,479	551	516	2,546	1,180	277	32	871	0	871
National Bank of Canada	2007	1,498	583	545	2,626	688	79	68	541	0	541
National Bank of Canada	2008	1,455	625	614	2,694	798	167	(145)	776	0	776
National Bank of Canada	2009	1,538	582	542	2,662	1,164	252	58	854	0	854
National Bank of Canada	2010	1,624	544	643	2,811	1,323	221	68	1,034	0	1,034
Royal Bank of Canada	2006	7,340	1,749	4,944	14,033	6,175	1,403	44	4,728	0	4,728
Royal Bank of Canada	2007	7,860	1,848	4,938	14,646	7,025	1,392	141	5,492	0	5,492
Royal Bank of Canada	2008	7,779	1,860	4,343	13,982	6,005	1,369	81	4,555	0	4,555
Royal Bank of Canada	2009	8,978	2,070	9,119	20,167	5,526	1,568	100	3,858	0	3,858
Royal Bank of Canada	2010	8,824	2,053	8,624	19,501	6,968	1,646	99	5,223	0	5,223
Scotiabank	2006	3,768	1,214	1,461	6,443	4,549	872	98	3,579	0	3,579
Scotiabank	2007	3,983	1,353	1,658	6,994	5,226	1,063	118	4,045	0	4,045
Scotiabank	2008	4,109	1,436	1,751	7,296	3,950	691	119	3,140	0	3,140
Scotiabank	2009	4,344	1,543	2,032	7,919	4,794	1,133	114	3,547	0	3,547
Scotiabank	2010	4,647	1,866	1,669	8,182	6,084	1,745	100	4,239	0	4,239
TD Bank Financial Group	2006	4,485	1,300	3,030	8,815	5,661	874	184	4,603	0	4,603
TD Bank Financial Group	2007	4,606	1,350	3,019	8,975	4,945	853	95	3,997	0	3,997
TD Bank Financial Group	2008	4,984	1,618	2,900	9,502	4,413	537	43	3,833	0	3,833
TD Bank Financial Group	2009	5,839	2,110	4,262	12,211	3,472	241	111	3,120	0	3,120
TD Bank Financial Group	2010	5,960	2,116	4,087	12,163	6,012	1,262	106	4,644	0	4,644

Note: Included in RBC Other Expenses are Insurance Policyholder benefits and acquisitions expense

TD Financial Group includes Dilution gain (loss) net and equity in net income of an associated company, net of income tax

**B3. Income Statement - Net Income**

Bank Name	For the fiscal year ended Oct. 31	in \$ millions				AS A PERCENTAGE OF AVG TOTAL ASSETS						
		Net Income (Loss) For The Period	Preferred Dividends Declared	Net Income (Loss) Available to Common Shareholders	Common Dividends Declared	Dividend Payout Ratio	Net Interest Income	Loan Loss Provision	Other Income	Net and Other Income	Non-Interest Expenses	Net Income Before Taxes
<b>Total 8 Banks</b>	<b>2006</b>	19,228	308	18,920	7,029	0.37	1.53	0.10	2.10	3.53	2.31	1.22
<b>Total 8 Banks</b>	<b>2007</b>	19,693	406	19,287	8,368	0.43	1.46	0.13	1.88	3.22	2.13	1.08
<b>Total 8 Banks</b>	<b>2008</b>	12,427	503	11,923	9,518	0.80	1.52	0.22	1.16	2.45	1.93	0.53
<b>Total 8 Banks</b>	<b>2009</b>	14,559	949	13,610	10,199	0.75	1.65	0.42	1.59	2.83	2.13	0.70
<b>Total 8 Banks</b>	<b>2010</b>	20,689	1,048	19,640	10,370	0.53	1.72	0.26	1.75	3.21	2.15	1.05
<b>Total 6 Banks</b>	<b>2006</b>	19,090	296	18,794	6,986	0.37	1.52	0.09	2.11	3.54	2.31	1.23
<b>Total 6 Banks</b>	<b>2007</b>	19,502	394	19,108	8,319	0.44	1.45	0.12	1.89	3.22	2.13	1.08
<b>Total 6 Banks</b>	<b>2008</b>	12,222	491	11,731	9,460	0.81	1.51	0.22	1.16	2.45	1.93	0.52
<b>Total 6 Banks</b>	<b>2009</b>	14,340	927	13,413	10,140	0.76	1.65	0.42	1.60	2.83	2.13	0.70
<b>Total 6 Banks</b>	<b>2010</b>	20,402	1,021	19,381	10,307	0.53	1.71	0.26	1.76	3.21	2.16	1.05

**Total 8 Banks include:** BMO Financial Group, Canadian Western Bank, CIBC, Laurentian Bank of Canada, National Bank of Canada, Royal Bank of Canada, Scotiabank, TD Bank Financial Group.

**Total 6 Banks include:** BMO Financial Group, CIBC, National Bank of Canada, Royal Bank of Canada, Scotiabank, TD Bank Financial Group.

Bank Name	For the fiscal year ended Oct. 31	in \$ millions					AS A PERCENTAGE OF AVG TOTAL ASSETS					
		Net Income (Loss) For The Period	Preferred Dividends Declared	Net Income (Loss) Available to Common Shareholders	Common Dividends Declared	Dividend Payout Ratio	Net Interest Income	Loan Loss Provision	Other Income	Net and Other Income	Non-Interest Expenses	Net Income Before Taxes
BMO Financial Group	2006	2,663	30	2,633	1,133	0.43	1.50	0.06	1.65	3.09	2.00	1.09
BMO Financial Group	2007	2,131	43	2,088	1,353	0.65	1.36	0.10	1.26	2.52	1.85	0.67
BMO Financial Group	2008	1,978	73	1,905	1,410	0.74	1.32	0.34	1.33	2.30	1.78	0.51
BMO Financial Group	2009	1,787	120	1,667	1,530	0.91	1.29	0.37	1.28	2.20	1.71	0.48
BMO Financial Group	2010	2,810	136	2,674	1,571	0.59	1.56	0.26	1.50	2.80	1.90	0.90
Canadian Western Bank	2006	72	0	72	15	0.21	2.54	0.16	0.82	3.20	1.57	1.63
Canadian Western Bank	2007	96	0	96	16	0.17	2.42	0.12	0.74	3.04	1.44	1.60
Canadian Western Bank	2008	102	0	102	20	0.20	2.21	0.12	0.70	2.79	1.34	1.45
Canadian Western Bank	2009	106	10	96	27	0.21	2.01	0.12	0.81	2.70	1.39	1.31
Canadian Western Bank	2010	164	15	148	29	0.19	2.62	0.17	0.87	3.32	1.58	1.74
CIBC	2006	2,646	132	2,514	924	0.37	1.51	0.19	2.35	3.67	2.55	1.13
CIBC	2007	3,296	171	3,125	1,044	0.33	1.38	0.18	2.27	3.47	2.30	1.17
CIBC	2008	-2,060	119	-2,179	1,285	-0.59	1.51	0.22	-0.43	0.85	2.09	-1.24
CIBC	2009	1,174	162	1,012	1,328	N/M	1.54	0.47	1.30	2.37	1.90	0.46
CIBC	2010	2,452	169	2,283	1,350	0.59	1.80	0.30	1.70	3.20	2.03	1.16
Laurentian Bank of Canada	2006	66	12	55	27	0.50	2.09	0.23	1.07	2.92	2.40	0.52
Laurentian Bank of Canada	2007	95	12	83	27	0.33	2.25	0.23	1.14	3.17	2.47	0.70
Laurentian Bank of Canada	2008	103	12	91	31	0.34	2.18	0.26	1.23	3.15	2.39	0.75
Laurentian Bank of Canada	2009	113	12	101	32	0.32	2.04	0.27	1.22	2.99	2.27	0.72
Laurentian Bank of Canada	2010	123	12	111	34	0.31	2.13	0.29	1.84	2.87	2.16	0.71
National Bank of Canada	2006	871	22	849	321	0.38	1.18	0.07	2.29	3.40	2.32	1.08
National Bank of Canada	2007	541	21	520	364	0.70	0.88	0.08	1.79	2.59	2.06	0.54
National Bank of Canada	2008	776	32	744	394	0.53	1.46	0.11	1.39	2.74	2.11	0.63
National Bank of Canada	2009	854	59	795	398	0.50	1.91	0.30	2.10	3.71	2.58	1.13
National Bank of Canada	2010	1,034	63	971	402	0.41	1.74	0.13	2.16	3.77	2.56	1.21
RBC Financial Group	2006	4,728	60	4,668	1,847	0.40	1.29	0.08	2.63	3.84	2.67	1.17
RBC Financial Group	2007	5,492	88	5,404	2,321	0.43	1.32	0.14	2.52	3.70	2.50	1.20
RBC Financial Group	2008	4,555	101	4,454	2,624	0.59	1.34	0.24	1.86	2.96	2.07	0.89
RBC Financial Group	2009	3,858	233	3,625	2,819	0.78	1.71	0.51	2.62	3.82	3.00	0.82
RBC Financial Group	2010	5,223	258	4,965	2,843	0.57	1.60	0.27	2.53	3.86	2.85	1.02
Scotiabank	2006	3,579	30	3,549	1,483	0.42	1.83	0.06	1.37	3.15	1.84	1.30
Scotiabank	2007	4,045	51	3,994	1,720	0.43	1.76	0.07	1.34	3.03	1.73	1.29
Scotiabank	2008	3,140	107	3,033	1,896	0.63	1.66	0.14	0.95	2.47	1.60	0.87
Scotiabank	2009	3,547	186	3,361	1,990	0.59	1.64	0.34	1.21	2.50	1.56	0.94
Scotiabank	2010	4,239	201	4,038	2,023	0.50	1.67	0.24	2.77	2.77	1.59	1.18
TD Bank Financial Group	2006	4,603	22	4,581	1,278	0.28	1.66	0.11	2.22	3.77	2.30	1.48
TD Bank Financial Group	2007	3,997	20	3,977	1,517	0.38	1.65	0.15	1.82	3.32	2.14	1.18
TD Bank Financial Group	2008	3,833	59	3,774	1,851	0.49	1.76	0.22	1.33	2.88	1.96	0.91
TD Bank Financial Group	2009	3,120	167	2,953	2,075	0.70	1.97	0.43	1.19	2.73	2.12	0.60
TD Bank Financial Group	2010	4,644	194	4,450	2,118	0.48	1.97	0.28	1.41	3.10	2.07	1.02

**C. Other information**

Bank Name	For the fiscal year ended Oct. 31	Return on Average Assets (%)	Return on Average Common Shareholders' Equity (%)	Return on Average Total Shareholders' Equity (%)	AVERAGE INTEREST RATE SPREAD (Percentages, all currencies)		
					Earned On Loans	Paid On Deposits	Average Spread
Total 8 Banks	2006	0.96	22.78	21.68	5.78	3.08	2.70
Total 8 Banks	2007	0.88	20.97	19.63	6.03	3.58	2.45
Total 8 Banks	2008	0.50	11.79	10.94	5.25	3.02	2.23
Total 8 Banks	2009	0.54	12.07	10.41	4.53	1.69	2.84
Total 8 Banks	2010	0.77	15.08	14.01	4.11	1.29	2.82
Total 6 Banks	2006	0.96	22.96	21.87	5.78	3.08	2.70
Total 6 Banks	2007	0.88	21.08	19.74	6.02	3.58	2.45
Total 6 Banks	2008	0.58	11.78	10.92	5.24	3.02	2.23
Total 6 Banks	2009	0.54	12.07	10.40	4.52	1.67	2.85
Total 6 Banks	2010	0.77	15.10	14.04	4.10	1.28	2.83

Total 8 Banks include: BMO Financial Group, Canadian Western Bank, CIBC, Laurentian Bank of Canada, National Bank of Canada, Royal Bank of Canada, Scotiabank, TD Bank Financial Group.

Total 6 Banks include: BMO Financial Group, CIBC, National Bank of Canada, Royal Bank of Canada, Scotiabank, TD Bank Financial Group.

Bank Name	For the fiscal year ended Oct. 31	Return on Average Assets (%)	Return on Common Shareholders' Equity (%)	Return on Total Shareholders' Equity (%)	AVERAGE INTEREST RATE SPREAD (Percentages, all currencies)		
					Earned On Loans	Paid On Deposits	Average Spread
BMO Financial Group	2006	0.84	18.45	17.91	5.28	2.63	2.65
BMO Financial Group	2007	0.60	14.39	13.82	5.97	3.52	2.46
BMO Financial Group	2008	0.51	13.04	11.85	5.22	2.99	2.22
BMO Financial Group	2009	0.42	9.88	9.06	3.88	1.62	2.26
BMO Financial Group	2010	0.70	14.87	13.34	3.93	0.98	2.95
Canadian Western Bank	2006	1.11	14.80	14.78	6.32	3.48	2.83
Canadian Western Bank	2007	1.13	22.93	22.93	8.58	5.07	3.51
Canadian Western Bank	2008	1.01	15.62	15.62	5.98	3.64	2.34
Canadian Western Bank	2009	0.94	12.99	11.83	5.00	2.76	2.24
Canadian Western Bank	2010	1.35	16.84	15.00	5.04	2.16	2.89
CIBC	2006	0.90	27.88	22.97	5.23	3.09	2.14
CIBC	2007	1.00	28.66	24.51	5.24	3.58	1.67
CIBC	2008	-0.60	-19.35	-15.69	4.76	2.90	1.86
CIBC	2009	0.34	8.99	8.38	3.79	1.23	2.56
CIBC	2010	0.71	19.39	17.04	3.64	1.02	2.63
Laurentian Bank of Canada	2006	0.39	7.57	7.13	5.99	3.49	2.50
Laurentian Bank of Canada	2007	0.55	10.57	9.76	6.23	3.47	2.76
Laurentian Bank of Canada	2008	0.55	10.71	9.70	5.89	3.50	2.39
Laurentian Bank of Canada	2009	0.54	11.44	9.94	4.71	2.92	1.79
Laurentian Bank of Canada	2010	0.53	11.11	10.18	4.40	2.34	2.06
National Bank of Canada	2006	0.79	20.10	18.70	4.78	2.80	1.98
National Bank of Canada	2007	0.42	20.70	11.07	5.67	3.82	1.85
National Bank of Canada	2008	0.61	16.34	14.82	5.03	2.28	2.75
National Bank of Canada	2009	0.83	20.85	18.31	4.47	1.39	3.08
National Bank of Canada	2010	0.94	22.70	20.09	4.05	0.98	3.07
RBC Financial Group	2006	0.90	23.40	22.62	6.07	3.31	2.76
RBC Financial Group	2007	0.94	24.56	22.76	6.42	3.86	2.56
RBC Financial Group	2008	0.68	18.00	16.51	4.63	2.98	1.65
RBC Financial Group	2009	0.57	14.65	10.93	4.33	1.61	2.72
RBC Financial Group	2010	0.76	14.54	13.64	4.23	1.34	2.89
Scotiabank	2006	1.02	22.11	21.49	6.20	3.53	2.67
Scotiabank	2007	1.00	22.02	20.73	5.88	3.73	2.15
Scotiabank	2008	0.69	16.65	15.60	5.79	3.77	2.03
Scotiabank	2009	0.70	18.45	15.73	4.85	2.48	2.37
Scotiabank	2010	0.82	18.28	17.43	4.25	1.86	2.39
TD Bank Financial Group	2006	1.20	24.98	24.64	6.22	2.79	3.42
TD Bank Financial Group	2007	0.95	19.33	18.68	6.52	3.04	3.48
TD Bank Financial Group	2008	0.79	14.40	13.16	5.94	2.59	3.35
TD Bank Financial Group	2009	0.54	11.27	7.99	5.31	1.47	3.84
TD Bank Financial Group	2010	0.79	12.15	11.50	4.46	1.12	3.35