

TABLE 10 Net Loans and Acceptances – Segmented Information (\$ millions)

	Canada					United States					Other countries				
As at October 31	2002	2001	2000	1999	1998	2002	2001	2000	1999	1998	2002	2001	2000	1999	1998
Individuals															
Residential mortgages (a)	38,865	33,741	32,342	31,858	29,823	5,469	5,000	4,211	3,512	3,502	—	—	—	—	—
Cards	2,275	1,521	1,382	1,144	783	5	6	25	16	14	—	—	—	—	—
Personal loans	14,950	14,258	14,395	13,900	12,988	6,214	4,841	3,638	3,004	3,098	—	—	—	—	—
Total loans to individuals	56,090	49,520	48,119	46,902	43,594	11,688	9,847	7,874	6,532	6,614	—	—	—	—	—
Commercial, corporate and institutional															
Diversified commercial	34,537	35,847	35,886	25,083	27,097	30,415	33,881	31,818	38,507	28,683	2,054	1,559	3,300	3,434	4,127
Securities purchased under resale agreements	8,138	8,397	6,693	8,523	6,350	7,173	6,557	9,615	11,202	13,715	353	—	—	5,365	7,455
Total commercial, corporate and institutional	42,675	44,244	42,579	33,606	33,447	37,588	40,438	41,433	49,709	42,398	2,407	1,559	3,300	8,799	11,582
Lesser-developed countries (LDCs)	—	—	—	—	—	—	—	—	—	—	328	337	222	205	288
Total loans and acceptances, net of specific allowances for credit losses	98,765	93,764	90,698	80,508	77,041	49,276	50,285	49,307	56,241	49,012	2,735	1,896	3,522	9,004	11,870
General allowance	(800)	(855)	(930)	(820)	(735)	(380)	(325)	(150)	(150)	(150)	—	—	—	—	—
Total net loans and acceptances	97,965	92,909	89,768	79,688	76,306	48,896	49,960	49,157	56,091	48,862	2,735	1,896	3,522	9,004	11,870

TABLE 11 Net Impaired Loans and Acceptances – Segmented Information (\$ millions, except as noted)

	Canada					United States					Other countries				
As at October 31	2002	2001	2000	1999	1998	2002	2001	2000	1999	1998	2002	2001	2000	1999	1998
Individuals															
Residential mortgages	119	126	138	129	105	—	—	—	—	—	—	—	—	—	—
Consumer instalment and other personal loans	39	54	48	48	34	10	2	—	—	—	—	—	—	—	—
Total loans to individuals	158	180	186	177	139	10	2	—	—	—	—	—	—	—	—
Diversified commercial (b)	473	354	335	344	236	858	692	432	135	108	69	17	31	58	60
Lesser-developed countries	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total impaired loans and acceptances, net of specific allowances for credit losses	631	534	521	521	375	868	694	432	135	108	69	17	31	58	60
General allowance	(800)	(855)	(930)	(820)	(735)	(380)	(325)	(150)	(150)	(150)	—	—	—	—	—
Total net impaired loans and acceptances (NIL)	(169)	(321)	(409)	(299)	(360)	488	369	282	(15)	(42)	69	17	31	58	60
Condition Ratios															
Gross impaired loans and acceptances as a % of equity and allowance for credit losses	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
NIL as a % of net loans and acceptances (c)	(0.17)	(0.35)	(0.46)	(0.38)	(0.47)	1.00	0.74	0.57	(0.03)	(0.09)	2.52	0.90	0.88	0.64	0.51
NIL as a % of net loans and acceptances (c)															
To individuals	0.28	0.36	0.39	0.38	0.32	0.09	0.02	—	—	—	—	—	—	—	—
To diversified commercial	1.37	0.99	0.93	1.37	0.87	2.82	2.04	1.36	0.35	0.38	3.36	1.09	0.94	1.69	1.45

(a) Excludes residential mortgages classified as commercial corporate loans (2002 – \$3.2 billion, 2001 – \$3.2 billion, 2000 – \$2.9 billion, 1999 – \$2.8 billion, 1998 – \$2.5 billion).

(b) There are no impaired securities purchased under resale agreements and no related allowances.

(c) Net loans and acceptances and net impaired loans are net of specific and general allowances, except for loans to individuals and diversified commercial, which are net of specific allowances only.

(d) Prior years have been reclassified to conform with the current year presentation.

(e) Excludes LDC reservations in excess of impaired loans of \$79 million in 1999 and \$98 million in 1998.

(f) Includes allowance of U.S. subsidiary in excess of impaired loans.

(g) Loans and acceptances returning to performing status, sales and repayments.

(h) Write-offs on designated LDCs include losses of \$45 million on sales of performing assets that were charged directly against the allowance in 2000.

(i) Excludes ACL for off-balance sheet exposure, as well as LDC reservations in excess of impaired loans of \$79 million in 1999 and \$98 million in 1998.

NA – not available