Supplementary Financial Information

Proposed template reflecting the impact of the adoption of International Financial Reporting Standard 9, *Financial Instruments* (IFRS 9)

This document outlines the proposed changes due to the adoption of IFRS 9 indicated by the yellow shading. The document does not include financial information and is subject to change.

For further information, please contact:

Dave Mun	SVP, Performance Management & Investor Relations	(416) 974-4924	dave.mun@rbc.com
Asim Imran	Senior Director, Investor Relations	(416) 955-7804	asim.imran@rbc.com
Jennifer Nugent	Senior Director, Investor Relations	(416) 974-0973	jennifer.nugent@rbc.com

www.rbc.com/investorrelations

Table of Contents

Notes to Users

The Consolidated Financial Statements are prepared in compliance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB), International Accounting Standard (IAS) 34, *Interim Financial Reporting* unless otherwise noted. Unless otherwise stated, monetary amounts are stated in Canadian dollars. This document is not audited and should be read in conjunction with our Q1 2018 Report to Shareholders and 2017 Annual Report. Certain comparative amounts have been amended to conform to the current period's presentation.

IFRS 9

Effective November 1, 2017, we adopted IFRS 9 *Financial Instruments* . Results from periods prior to November 1, 2017 are reported in accordance with IAS 39 *Financial Instruments: Recognition and Measurement* . Under IFRS 9, Provisions for credit losses (PCL) relates primarily to loans, acceptances and commitments and also applies to all financial assets except for those classified or designated as fair value through profit or loss (FVTPL) and equity securities designated as fair value through other comprehensive income (FVOCI). Prior to the adoption of IFRS 9, PCL related only to loans, acceptances and commitments. Provisions for credit losses (PCL) on performing (Stages 1 and 2) and impaired (Stage 3) financial assets are recorded within the respective business segment. Under IAS 39 and prior to November 1, 2017, PCL on performing financial assets (loans not yet identified as impaired) was included in Corporate Support. For further details on the impacts of the adoption of IFRS 9 including the description of accounting policies selected, refer to our Q1 2018 Report to Shareholders and 2017 Annual Report.

Capital Disclosure Requirements related to Basel III Pillar 3

Capital main features disclosure provides a qualitative disclosure and sets out summary information on the terms and conditions of the main features of all capital instruments. We have also included the full terms and conditions for each of our capital instruments on our Investor Relations website at http://www.rbc.com/investorrelations/quarterly-financial-statements.html.

EDTF Disclosures

The Financial Stability Board's Enhanced Disclosure Task Force (EDTF) issued a report titled "*Enhancing the Risk Disclosures of Banks* " in October 2012. The following index lists the disclosure related to these recommendations contained in this document.

For a full index of where to find all EDTF related disclosures, see p. xx of our Q1 2018 Report to Shareholders.

FINANCIAL HIGHLIGHTS (Millions of Canadian dollars, except otherwise noted) [1]	IFRS 9	IAS 39								IAS 39	
	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017	2016
SELECTED INCOME STATEMENT INFORMATION											
Net interest income											
Non-interest income											
Total revenue											
Provision for credit losses (PCL) [2]											
Insurance policyholder benefits, claims and acquisition expense											
Non-interest expense (NIE)											
Net income											
Less: Non-controlling interest											
Preferred dividends											
Net income available to common shareholders											
Add: Dilutive impact of exchangeable shares											
Net income available to common shareholders including dilutive impact of exchangeable shares											
PROFITABILITY MEASURES											
Earnings per share (EPS) - basic											
- diluted											
Common shares outstanding (000s) [3]											
- average (basic)											
- average (diluted)											
Return on common equity (ROE) [4]											
Return on assets											
Return on RWA [5]											
Efficiency ratio											
Adjusted efficiency ratio [6]											
KEY RATIOS											
Diluted EPS growth [7]											
Revenue growth [7]											
Adjusted revenue growth [6, 7]											
NIE growth [7]											
Adjusted NIE growth [6, 7]											
Operating leverage											
Adjusted operating leverage [6]											
PCL on impaired loans (IFRS 9 - Stage 3) as a % of Average net loans and acceptances [8]											
Net interest margin (on average earning assets)											
Net interest margin (total average assets)											
Net interest margin (total average assets) excluding Trading Assets, Trading NII and Insurance Assets											
Non-interest income as % of total revenue											
Effective tax rate											
Effective tax rate (teb)											
CAPITAL MEASURES - CONSOLIDATED											
Common Equity Tier 1 capital ratio (CET1) [5]											
Tier 1 capital ratio [5]											
Total capital ratio [5]											
Total capital risk-weighted assets ($ billions) [5]											
Leverage ratio - all-in basis											
Leverage ratio exposure - all-in basis ($ billions)											

[1] Effective Q4/17, service fees and other costs incurred in association with certain commissions and fees earned are presented on a gross basis in non-interest expense. Comparative amounts have been reclassified to conform with this presentation.

[2] Under IFRS 9, PCL relates primarily to loans, acceptances and commitments and also to all other financial assets except for those classified or designated as fair value through profit or loss (FVTPL) and equity securities designated as fair value through other comprehensive income (FVOCI).

[3] Average common shares outstanding includes the impact of treasury shares held.

[4] This measure does not have a standardized meaning under GAAP. For further information, refer to the Key performance and non-GAAP measures section on page 50.

[5] Different scalars are applied to the Credit valuation adjustment (CVA) included in the risk weighted asset calculation applicable to each of the three tiers of capital. This phase-in approach of CVA ends in Q4/18. During this phase-in period, RWA for Common Equity Tier 1 (CET1), Tier 1 capital and Total capital ratios will be subject to different annual CVA percentages. 2015 and 2016 CVA scalars are 64%, 71% and 77%. For 2017 the CVA scalers are 72%, 77% and 81%.

[6] These measures have been adjusted to exclude the change in fair value backing out policyholder liabilities and the following specified items (pre-tax): Gain on sale of U.S. operations of Moneris Solutions (Q1/17 - $XXmillion), Gain on sale of RBC General Insurance (Q3/16 - $XX million), Cumulative translation adjustment release (Q2/15 - $XX million). These are non-GAAP measures. Refer to page 52 for further details.

[7] Growth rates are calculated based on earnings in the same period a year ago.

[8] PCL on impaired loans ratio under IFRS 9 is calculated using PCL on Stage 3 loans and acceptances as a percentage of average net loans and acceptances. Under IAS 39, the ratio was calculated using PCL on impaired loans as a percentage of average net loans and acceptances.

FINANCIAL HIGHLIGHTS *continued*	IFRS 9	IAS 39								IAS 39	
(Millions of Canadian dollars, except otherwise noted)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017	2016
ADJUSTED BASIS MEASURES [1]											
Net income available to common shareholders											
Adjustments											
Add: After-tax effect of amortization of other intangibles											
Cumulative translation adjustment release											
City National transaction and integration costs											
Gain on sale of RBC General Insurance											
Gain on sale of U.S. operations of Moneris Solutions Corporation											
Add: Dilutive impact of exchangeable shares											
Net income available to common shareholders including dilutive impact of exchangeable shares											
Adjusted EPS											
Adjusted diluted EPS											
Adjusted ROE											
ECONOMIC PROFIT											
Net income											
Non-controlling interests											
After-tax effect of amortization of other intangibles											
Goodwill and other intangibles impairment											
Capital charge											
Economic profit [2]											
ADDITIONAL SHARE INFORMATION											
Common shares outstanding (000s) - end of period											
Treasury shares held											
- preferred (000s)											
- common (000s)											
Stock options outstanding (000s) [3]											
Stock options exercisable (000s)											
Dividends declared per common share											
Dividend yield											
Dividend payout ratio											
Common dividends											
Preferred dividends											
Book value per share											
Common share price (RY on TSX)											
- High											
- Low											
- Close, end of period											
Market capitalization (TSX)											
Market price to book value											

[1] Adjusted measures are non-GAAP measures. For further information, refer to the Key performance and non-GAAP measures section on page 52.
[2] This is a non-GAAP measure. For further information, refer to the Key performance and non-GAAP measures section on page 52.
[3] Effective Q1/16, includes share-based compensation awards from our acquisition of City National.

FINANCIAL HIGHLIGHTS *continued* (Millions of Canadian dollars, except otherwise noted)	IFRS 9 Q1/18	IAS 39 Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	IAS 39 2017	2016
SELECTED BALANCE SHEET INFORMATION											
Average loans and acceptances											
Total assets											
Average assets											
Average earning assets											
Deposits											
Common equity											
Average common equity											
OTHER INFORMATION											
Number of employees (full-time equivalent) [1]											
Canada											
US											
Other											
Total											
Number of banking branches											
Canada											
US											
Other											
Total											
Number of automated teller machines (ATMs)											
Active digital (Online and Mobile) users (000's) [2]											
Active mobile users (000's) [1]											
MARKET RISK MEASURES - Structural Interest Rate Sensitivities											
Before-tax impact of 1% increase in rates on:											
Net interest income risk [3]											
Economic value of equity											
Before-tax impact of 1% decrease in rates on:											
Net interest income risk [3]											
Economic value of equity											

[1] Amounts have been revised from those previously presented.
[2] This figure represents the 90-Day Active customers in Canadian Banking only.
[3] Amounts represent the 12-month Net interest exposure to an instantaneous and sustained shift in interest rates.

STATEMENTS OF INCOME (Millions of Canadian dollars)	IFRS 9 Q1/18	IAS 39 Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	IAS 39 2017	2016
Net interest income											
Interest income											
Interest expense											
Total											
Non-interest income											
Accounts											
Other payment services											
Service charges											
Insurance premiums, investment and fee income											
Trading revenue											
Investment management and custodial fees											
Mutual fund revenue											
Securities brokerage commissions											
Underwriting and other advisory fees											
Foreign exchange revenue, other than trading											
Card service revenue											
Credit fees											
Net gain (loss) on investment securities [1]											
Share of profit (loss) in joint ventures and associates											
Other											
Total											
Total revenue											
Provision for credit losses											
Insurance policyholder benefits, claims and acquisition expense											
Non-interest expense											
Income before income taxes											
Income taxes											
Net income											
Net income (loss) attributable to:											
Shareholders											
Non-controlling interests (NCI)											
Net income											
Net income											
Non-controlling interests											
Preferred dividends											
Net income available to common shareholders											

[1] Under IFRS 9, the Net gain (loss) on investment securities represents realized gains (losses) on debt securities at fair value through other comprehensive income and amortized cost debt securities. Under IAS 39, the Net gain (loss) on Available-for-sale securities represents realized gains (losses) on debt and equity available-for-sale securities.

REVENUE FROM TRADING ACTIVITIES (Millions of Canadian dollars)	IFRS 9	IAS 39								IAS 39	
	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017	2016
Total trading revenue											
Net interest income											
Non-interest income											
Total											
Trading revenue by product											
Interest rate and credit											
Equities											
Foreign exchange and commodities											
Total											
Trading revenue (teb) by product											
Interest rate and credit											
Equities											
Foreign exchange and commodities											
Total (teb)											
Trading revenue (teb) by product - Capital Markets											
Interest rate and credit											
Equities											
Foreign exchange and commodities											
Total (teb)											
Trading revenue (teb) - Investor & Treasury Services											

NON-INTEREST EXPENSE (Millions of Canadian dollars) [1]	IFRS 9	IAS 39								IAS 39	
	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017	2016
Human resources											
Salaries											
Variable compensation											
Benefits and retention compensation											
Stock-based compensation [2]											
Total Human resources											
Equipment											
Depreciation											
Computer rental and maintenance											
Office equipment rental and maintenance											
Total Equipment											
Occupancy											
Premises rent											
Premises repairs and maintenance											
Depreciation											
Property taxes											
Total Occupancy											
Communications											
Telecommunications											
Postage and courier											
Marketing and public relations											
Stationery and printing											
Total Communications											
Professional fees											
Amortization of other intangibles											
Computer software											
Other											
Total Amortization of other intangibles											
Other											
Business and capital taxes											
Travel and relocation											
Employee training											
Donations											
Outsourced item processing											
Impairment of other intangibles											
Impairment of investments in joint ventures and associates											
Other											
Total Other											
Total non-interest expense											

[1] Effective Q4/17, service fees and other costs incurred in association with certain commissions and fees earned are presented on a gross basis in non-interest expense. Comparative amounts have been reclassified to conform with this presentation.

[2] Stock-based compensation includes the cost of stock options, performance deferred shares, deferred compensation plans and the impact of related economic hedges.

PERSONAL & COMMERCIAL BANKING	IFRS 9	IAS 39								IAS 39	
(Millions of Canadian dollars, except percentage amounts) [1]	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017	2016
Income Statement											
Net interest income											
Non-interest income											
Total revenue											
Provision for credit losses (PCL)											
Non-interest expense											
Income taxes											
Net income											
Total revenue by business											
Personal Financial Services											
Business Financial Services											
Cards and Payment Solutions											
Canadian Banking											
Caribbean & U.S. Banking											
Total											
Financial ratios											
Return on equity (ROE) [2]											
Net interest margin (average earning assets)											
Efficiency ratio											
Operating leverage											
Average balances											
Total assets											
Earning assets											
Loans and acceptances											
Deposits											
Attributed capital											
Risk capital											
Credit quality											
Gross impaired loans / Related loans and acceptances											
PCL on performing loans (IFRS 9 - Stage 1 and 2) / Average net loans and acceptances [3]											
PCL on impaired loans (IFRS 9 - Stage 3) / Average net loans and acceptances [4]											
Net write-offs / Average net loans and acceptances											
Business information											
Assets under administration [5]											
Assets under management											
Number of employees (full-time equivalent) [6]											
Other earnings measures											
Net income											
Non-controlling interests											
Add: After-tax effect of amortization of other intangibles											
Adjusted net income											
Less: Capital charge											
Economic profit [7]											

[1] Effective Q4/17, service fees and other costs incurred in association with certain commissions and fees earned are presented on a gross basis in non-interest expense. Comparative amounts have been reclassified to conform with this presentation.

[2] This measure does not have a standardized meaning under GAAP. For further information, refer to the Key performance and non-GAAP measures section on Page 52.

[3] PCL on performing loans ratio under IFRS 9 is calculated using PCL on Stage 1 and 2 loans and acceptances as a percentage of average net loans and acceptances. Under IAS 39 and prior to November 1, 2017, PCL on loans not yet identified as impaired was included in Corporate Support.

[4] PCL on impaired loans ratio under IFRS 9 is calculated using PCL on Stage 3 loans and acceptances as a percentage of average net loans and acceptances. Under IAS 39, the ratio was calculated using PCL on impaired loans as a percentage of average net loans and acceptances.

[5] AUA represents period-end spot balances and includes securitized residential mortgages and credit card loans as at January 31, 2018 of $XX.X billion and $X.X billion, respectively (October 31, 2017 - $XX.X billion and $XX.X billion; January 31, 2017 - $XX.X billion and $XX.X billion).

[6] Amounts have been revised from those previously presented.

[7] This is a non-GAAP measure. For further information, refer to the Key performance and non-GAAP measures section on page 52.

CANADIAN BANKING (Millions of Canadian dollars, except percentage amounts) [1]	IFRS 9	IAS 39								IAS 39	
	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017	2016
Income Statement											
Net interest income											
Non-interest income											
Total revenue											
Provision for credit losses (PCL)											
Non-interest expense											
Income taxes											
Net income											
Total revenue by business											
Personal Financial Services											
Business Financial Services											
Cards and Payment Solutions											
Total											
Financial ratios											
Return on equity (ROE) [2]											
Net interest margin (average earning assets)											
Efficiency ratio											
Operating leverage											
Average balances											
Total assets											
Earning assets											
Loans and acceptances											
Residential mortgages											
Personal [3]											
Credit cards											
Small business											
Total retail											
Wholesale											
Personal deposits											
Business deposits											
Attributed capital											
Risk capital											
Credit quality											
Gross impaired loans / Related loans and acceptances											
PCL on performing loans (IFRS 9 - Stage 1 and 2) / Average net loans and acceptances [4]											
PCL on impaired loans (IFRS 9 - Stage 3) / Average net loans and acceptances [5]											
Net write-offs / Average net loans and acceptances											
Business information											
Assets under administration [6]											
Number of employees (full-time equivalent) [7]											
Other earnings measures											
Net income											
Add: After-tax effect of amortization of other intangibles											
Adjusted net income											
Less: Capital charge											
Economic profit [8]											

1 Effective Q4/17, service fees and other costs incurred in association with certain commissions and fees earned are presented on a gross basis in non-interest expense. Comparative amounts have been reclassified to conform with this presentation.

2 This measure does not have a standardized meaning under GAAP. For further information, refer to the Key performance and non-GAAP measures section on page 52.

3 As at Q1/18, average personal secured loans was $XX.X billion and average personal unsecured loans was $XX.X billion. The loans are secured by securities, residential real estate, automotive assets and government guarantees.

4 PCL on performing loans ratio under IFRS 9 is calculated using PCL on Stage 1 and 2 loans and acceptances as a percentage of average net loans and acceptances. Under IAS 39 and prior to November 1, 2017, PCL on loans not yet identified as impaired was included in Corporate Support.

5 PCL on impaired loans ratio under IFRS 9 is calculated using PCL on Stage 3 loans and acceptances as a percentage of average net loans and acceptances. Under IAS 39, the ratio was calculated using PCL on impaired loans as a percentage of average net loans and acceptances.

6 AUA represents period-end spot balances and includes securitized residential mortgages and credit card loans as at January 31, 2018 of $XX.X billion and $X.X billion, respectively (October 31, 2017 - $XX.X billion and $X.X billion; January 31, 2017 - $XX.X billion and $X.X billion).

7 Amounts have been revised from those previously presented.

8 This is a non-GAAP measure. For further information, refer to the Key performance and non-GAAP measures section on page 52.

WEALTH MANAGEMENT (Millions of Canadian dollars, except percentage amounts) [1]	IFRS 9	IAS 39								IAS 39	
	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017	2016
Income Statement											
Net interest income											
Fee-based revenue											
Transaction and other revenue											
U.S. Wealth accumulation plan gains/(losses) [2]											
Total revenue											
Provision for credit losses (PCL)											
Non-interest expense											
U.S. Wealth accumulation plan (gains)/losses [2]											
Income taxes											
Net income											
Total revenue by business											
Canadian Wealth Management											
U.S. Wealth Management (including City National)											
Global Asset Management											
International Wealth Management											
Total											
Financial ratios											
Return on equity (ROE) [3]											
Net interest margin (average earning assets)											
Pre-tax margin											
Average balances											
Total assets											
Earning assets											
Loans and acceptances											
Retail loans											
Wholesale loans											
Deposits											
Attributed capital											
Risk capital											
Credit quality											
Gross impaired loans / Related loans and acceptances											
Gross impaired loans on acquired credit impaired loans / Related loans and acceptances											
PCL on performing loans (IFRS 9 - Stage 1 and 2) / Average net loans and acceptances [4]											
PCL on impaired loans (IFRS 9 - Stage 3) / Average net loans and acceptances [5]											
Net write-offs / Average net loans and acceptances											
Business information											
Assets under administration											
Canadian Wealth Management											
U.S. Wealth Management (including City National)											
Global Asset Management											
International Wealth Management [6]											
Total											
Assets under management											
Canadian Wealth Management											
U.S. Wealth Management (including City National)											
Global Asset Management [7]											
International Wealth Management											
Total											
Number of employees (full-time equivalent)											
Other earnings measures											
Net income											
Non-controlling interests											
Add: After-tax effect of amortization of other intangibles											
Adjusted net income											
Less: Capital charge											
Economic profit [8]											
(Millions of U.S. dollars)											
U.S. Wealth Management (including City National)											
Revenue											
Assets under administration											

1 Effective Q4/17, service fees and other costs incurred in association with certain commissions and fees earned are presented on a gross basis in non-interest expense. Comparative amounts have been reclassified to conform with this presentation.

2 Gains (losses) on investments in mutual funds used as economic hedges are included in revenue and related variability is included in market-linked compensation expense in our U.S. Wealth Accumulation Plan.

3 This measure does not have a standardized meaning under GAAP. For further information, refer to the Key performance and non-GAAP measures section on page 52.

4 PCL on performing loans ratio under IFRS 9 is calculated using PCL on Stage 1 and 2 loans and acceptances as a percentage of average net loans and acceptances. Under IAS 39 and prior to November 1, 2017, PCL on loans not yet identified as impaired was included in Corporate Support.

5 PCL on impaired loans ratio under IFRS 9 is calculated using PCL on Stage 3 loan and acceptances as a percentage of average net loans and acceptances. Under IAS 39, the ratio was calculated using PCL on impaired loans as a percentage of average net loans and acceptances.

6 Amounts have been revised from those previously presented.

7 Excludes assets held by clients of Phillips, Hager & North Investment Management Ltd. for which we earn either a nominal or no management fee. In Q1/18 $X million of balances of these assets were excluded.

8 This is a non-GAAP measure. For further information, refer to the Key performance and non-GAAP measures section on page 52.

INSURANCE (Millions of Canadian dollars, except percentage amounts)	IFRS 9 Q1/18	IAS 39 Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	IAS 39 2017	2016
Income Statement											
Net earned premiums [1]											
Investment income [2]											
Fee income											
Total revenue											
Insurance policyholder benefits, claims and acquisition expense (PBCAE)											
Provision for credit losses (PCL)											
Non-interest expense											
Income taxes											
Net income											
Total revenue by business											
Canadian Insurance											
International Insurance											
Total											
Financial ratios											
Return on equity (ROE) [3]											
Average balances											
Total assets											
Attributed capital											
Risk capital											
Additional information											
Premiums and deposits [1,4]											
Canadian Insurance											
International Insurance											
Fair value changes on investments backing policyholder liabilities [5]											
PBCAE											
Insurance policyholder benefits and claims											
Insurance policyholder acquisition expense											
Insurance claims and policy benefit liabilities											
Embedded value											
Business information											
Assets under management											
Number of employees (full-time equivalent)											
Other earnings measures											
Net income											
Non-controlling interests											
Add: After-tax effect of amortization of other intangibles											
Adjusted net income											
Less: Capital charge											
Economic profit [6]											

[1] Premiums and deposits equals net earned premiums excluding the cost of premiums to other institutions for reinsurance coverage, plus segregated fund deposits.

[2] Investment income can experience volatility arising from fluctuation in the fair value through profit or loss (FVTPL) assets. The investments which support actuarial liabilities are predominantly fixed income assets designated as at FVTPL and consequently changes in fair values of these assets are recorded in Insurance premiums, investment and fee income in the consolidated statements of income. Changes in fair values of these assets are largely offset by changes in the fair value of the actuarial liabilities, the impact of which is reflected in insurance policyholder benefits and claims.

[3] This measure does not have a standardized meaning under GAAP. For further information, refer to the Key performance and non-GAAP measures section on page 52.

[4] Premiums and deposits include premiums on risk-based insurance and annuity products, and individual and group segregated fund deposits, consistent with insurance industry practices.

[5] The revenue impact of the change in fair value on investments backing policyholder liabilities is reflected in Insurance premiums, investment and fee income and largely offset in PBCAE.

[6] This is a non-GAAP measure. For further information, refer to the Key performance and non-GAAP measures section on page 52.

INVESTOR & TREASURY SERVICES (Millions of Canadian dollars, except percentage amounts)	IFRS 9 Q1/18	IAS 39 Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	IAS 39 2017	2016
Income Statement											
Net interest income											
Non-interest income											
Total revenue											
Provision for credit losses (PCL)											
Non-interest expense											
Income taxes											
Net income											
Financial ratios											
Return on equity (ROE) [1]											
Average balances											
Total assets											
Trading securities											
Loans and acceptances											
Deposits											
Client deposits											
Wholesale funding deposits											
Attributed capital											
Risk capital											
Business information											
Assets under administration											
Number of employees (full-time equivalent)											
Other earnings measures											
Net income (loss)											
Non-controlling interests											
Add: After-tax effect of amortization of other intangibles and goodwill impairment											
Adjusted net income											
Less: Capital charge											
Economic profit (loss) [2]											

[1] This measure does not have a standardized meaning under GAAP. For further information, refer to the Key performance and non-GAAP measures section on page 52.

[2] This is a non-GAAP measure. For further information, refer to the Key performance and non-GAAP measures section on page 52.

CAPITAL MARKETS (Millions of Canadian dollars, except percentage amounts)	IFRS 9 Q1/18	IAS 39 Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	IAS 39 2017	2016
Income Statement											
Net interest income (teb)											
Non-interest income (teb) [1]											
Total revenue (teb)											
Provision for credit losses (PCL)											
Non-interest expense											
Income taxes											
Net income											
Total revenue by business											
Corporate and Investment Banking											
Global Markets											
Other											
Total											
Financial ratios											
Return on equity (ROE) [2]											
Total compensation to revenue [3]											
Average balances											
Total assets											
Trading securities											
Loans and acceptances											
Deposits											
Attributed capital											
Risk capital											
Credit quality											
Gross impaired loans / Related loans and acceptances											
PCL on performing loans (IFRS 9 - Stage 1 and 2) / Average net loans and acceptances [4]											
PCL on impaired loans (IFRS 9 - Stage 3) / Average net loans and acceptances [5]											
Net write-offs / Average net loans and acceptances											
Business information											
Assets under administration											
Number of employees (full-time equivalent)											
Other earnings measures											
Net income											
Non-controlling interests											
Add: After-tax effect of amortization of other intangibles											
Adjusted net income											
Less: Capital charge											
Economic profit (loss) [6]											

[1] Non-interest income is adjusted for teb commencing Q2/16.

[2] This measure does not have a standardized meaning under GAAP. For further information, refer to the Key performance and non-GAAP measures section on page 52.

[3] Total compensation to revenue ratio is calculated as total human resources non-interest expense / total revenue (teb) for Front Office personnel and for functional support teams (Technology, Operations, and Functions). Total human resources non-interest expense includes salary, benefits, stock based compensation, severance, retention costs, and variable compensation.

[4] PCL on performing loans ratio under IFRS 9 is calculated using PCL on Stage 1 and 2 loans and acceptances as a percentage of average net loans and acceptances. Under IAS 39 and prior to November 1, 2017, PCL on loans not yet identified as impaired was included in Corporate Support.

[5] PCL on impaired loans under IFRS 9 is calculated using PCL on Stage 3 loans and acceptances as a percentage of average net loans and acceptances. Under IAS 39, the ratio was calculated using PCL on impaired loans as a percentage of average net loans and acceptances.

[6] This is a non-GAAP measure. For further information, refer to the Key performance and non-GAAP measures section on page 52.

CORPORATE SUPPORT (Millions of Canadian dollars)	IFRS 9 Q1/18	IAS 39 Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	IAS 39 2017	2016
Income Statement											
Net interest income (teb)											
Non-interest income (teb) [1]											
Total revenue (teb)											
Provision for (recovery of) credit losses (PCL)											
Non-interest expense											
Income taxes											
Net income (loss)											
Additional information											
teb adjustment											
Average balances											
Total assets											
Attributed capital											
Other earnings measures											
Net income (loss)											
Non-controlling interests											
Add: After-tax effect of amortization of other intangibles											
Adjusted net (loss) income											
Less: Capital charge											
Economic profit (loss) [2]											

[1] Non-interest income is adjusted for teb commencing Q2/16.
[2] This is a non-GAAP measure. For further information, refer to the Key performance and non-GAAP measures section on page 52.

BALANCE SHEETS	IFRS 9	IAS 39								IAS 39	
(Millions of Canadian dollars)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017	2016
Period-end balances											
ASSETS											
Cash and due from banks											
Interest-bearing deposits with banks											
Securities											
Trading											
Investment, net of applicable allowance [1]											
Assets purchased under reverse repurchase agreements and securities borrowed											
Loans											
Retail											
Wholesale											
Allowance for loan losses											
Segregated fund net assets											
Other											
Customers' liability under acceptances											
Derivatives											
Premises and equipment, net											
Goodwill											
Other intangibles											
Other assets											
Total Assets											
LIABILITIES AND EQUITY											
Deposits											
Personal											
Business and government											
Bank											
Segregated fund net liabilities											
Other											
Acceptances											
Obligations related to securities sold short											
Obligations related to assets sold under repurchase agreements and securities loaned											
Derivatives											
Insurance claims and policy benefit liabilities											
Other liabilities											
Subordinated debentures											
Equity attributable to shareholders											
Preferred shares											
Common shares											
Retained earnings											
Other components of equity											
Non-controlling interests											
Total Liabilities and Equity											

[1] Investment, net of applicable allowance represents debt and equity securities at fair value through other comprehensive income (available-for-sale securities under IAS 39) and debt securities at amortized cost (held-to-maturity securities under IAS 39). For further details on the impacts of the adoption of IFRS 9 including the description of accounting policies selected, refer to the Q1/18 Report to Shareholders and our 2017 Annual Report.

SELECTED AVERAGE BALANCE SHEET ITEMS [1] (Millions of Canadian dollars)	IFRS 9 Q1/18	IAS 39 Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	IAS 39 2017	2016
Securities, net of applicable allowance											
Assets purchased under reverse repurchase agreements and securities borrowed											
Total loans [2]											
Retail [2]											
Wholesale [2]											
Customers' liability under acceptances											
Average net earning assets											
Derivatives											
Total assets											
Deposits											
Common equity											
Total equity											

ASSETS UNDER ADMINISTRATION AND MANAGEMENT [3] (Millions of Canadian dollars)	IFRS 9 Q1/18	IAS 39 Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	IAS 39 2017	2016
Assets under administration											
Institutional											
Personal											
Retail mutual funds											
Total assets under administration											
Assets under management											
Institutional											
Personal											
Retail mutual funds											
Total assets under management											

[1] Calculated using methods intended to approximate the average of the daily balances for the period, as applicable.
[2] Average total loans are reported net of allowance for loan losses. Average retail and wholesale balances are reported on a gross basis (before deducting allowance for loan losses).
[3] To be read in conjunction with the Segment pages.

STATEMENTS OF COMPREHENSIVE INCOME (Millions of Canadian dollars)	IFRS 9 Q1/18	IAS 39 Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	IAS 39 2017	2016
Net income											
Other comprehensive income (loss), net of taxes											
Items that will be reclassified subsequently to income:											
Net change in unrealized gains (losses) on available-for-sale securities											
Net unrealized gains (losses) on available-for-sale securities											
Reclassification of net losses (gains) on available-for-sale securities to income											
Net change in unrealized gains (losses) on debt securities and loans at fair value through other comprehensive income											
Net unrealized gains (losses) on debt securities and loans at fair value through other comprehensive income											
Provisions for credit losses (PCL) recognized in profit or loss											
Reclassification of net losses (gains) on debt securities and loans at fair value through other comprehensive income to income											
Foreign currency translation adjustments											
Unrealized foreign currency translation gains (losses)											
Net foreign currency translation gains (losses) from hedging activities											
Reclassification of losses (gains) on foreign currency translation to income											
Reclassification of losses (gains) on net investment hedging activities to income											
Net change in cash flow hedges											
Net gains (losses) on derivatives designated as cash flow hedges											
Reclassification of losses (gains) on derivatives designated as cash flow hedges to income											
Items that will not be reclassified subsequently to income:											
Remeasurements of employee benefit plans											
Net fair value change due to credit risk on financial liabilities designated as at fair value through profit or loss											
Net gains (losses) on equity securities designated at fair value through other comprehensive income											
Total other comprehensive income (loss), net of taxes											
Total comprehensive income (loss)											
Total comprehensive income (loss) attributable to:											
Shareholders											
Non-controlling interests											

STATEMENTS OF CHANGES IN EQUITY (Millions of Canadian dollars)	IFRS 9 Q1/18	IAS 39 Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	IAS 39 2017	2016
Preferred shares											
Balance at beginning of period											
Issued											
Redeemed											
Purchased for cancellation											
Balance at end of period											
Common shares											
Balance at beginning of period											
Issued											
Purchased for cancellation											
Balance at end of period											
Treasury shares - preferred											
Balance at beginning of period											
Sales											
Purchases											
Balance at end of period											
Treasury shares - common											
Balance at beginning of period											
Sales											
Purchases											
Balance at end of period											
Retained earnings											
Balance at beginning of period											
Transition adjustment for IFRS 9 [1]											
Net income attributable to shareholders											
Other comprehensive income											
Preferred share dividends											
Common share dividends											
Premium paid on common shares purchased for cancellation											
Premium paid on preferred shares purchased for cancellation											
Share-based compensation awards											
Issuance costs											
Other											
Balance at end of period											
Other components of equity											
Unrealized gains and losses on available-for-sale securities											
Unrealized gains and losses on securities and loans at fair value through other comprehensive income											
Unrealized foreign currency translation gains and losses, net of hedging activities											
Gains and losses on derivatives designated as cash flow hedges											
Balance at end of period											
Total retained earnings and other components of equity											
Non-controlling interests											
Balance at beginning of period											
Dividends											
Net income attributable to Non-controlling interests											
Foreign currency translation adjustments											
Redemption of trust capital securities											
Other											
Balance at end of period											
Total equity											

[1] For further details, refer to the Q1/18 Report to Shareholders and our 2017 Annual Report.

SECURITIZATION OF OUR FINANCIAL ASSETS (Millions of Canadian dollars)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017	2016
Credit card loans [1]											
Opening balance											
Securitized											
Reversal of prior securitizations											
Closing balance											
Commercial mortgages [1]											
Opening balance											
Securitized											
Amortization											
Closing balance											
Bond participation certificates - sold											
Opening balance											
Sold											
Other [2]											
Closing balance											
Total exposures securitized											

1 Amounts include assets that we have securitized but continue to service.

2 Other primarily relates to foreign exchange translation gains and losses. For bond participation certificates, maturity of bonds is also included in this category.

SECURITIZATION SUBJECT TO EARLY AMORTIZATION SELLER'S INTEREST (Millions of Canadian dollars)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16
Our financial assets [1]									
Credit cards									
Total drawn									
Capital charges drawn									
Capital charges undrawn									
Credit card loans securitized									
Past due [2]									
Net write-offs									

OFF-BALANCE SHEET ARRANGEMENTS OUTSTANDING SECURITIZED ASSETS (Millions of Canadian dollars, except percentage amounts)	Q1/18			Q4/17			Q3/17			Q2/17		
	Securitized exposures [3]	Annualized average net loss rate [4, 5]	Average coverage multiple of average net losses [4, 5]	Securitized exposures [3]	Annualized average net loss rate [4, 5]	Average coverage multiple of average net losses [4, 5]	Securitized exposures [3]	Annualized average net loss rate [4, 5]	Average coverage multiple of average net losses [4, 5]	Securitized exposures [3]	Annualized average net loss rate [4, 5]	Average coverage multiple of average net losses [4, 5]
Asset-backed securities												
Auto loans and leases												
Consumer loans [5]												
Credit cards												
Dealer floor plan receivables												
Equipment receivables												
Fleet finance receivables												
Insurance premiums												
Residential mortgages												
Student loans												
Trade receivables												
Transportation finance												
Total off-balance sheet arrangements outstanding securitized assets												

1 Amounts reported are based on regulatory securitization reporting requirements as it includes our credit card loans. It excludes our Canadian residential mortgages under the National Housing Act MBS (NHA MBS) program, which also encompasses our Canadian social housing mortgages. These amounts differ from, and are not directly comparable to amounts reported in our Q1/18 Report to Shareholders due to the differences between IFRS accounting and regulatory consolidation.

2 Amounts represent credit card loans securitized greater than 90 days past due.

3 Comprised of multi-seller asset-backed commercial paper conduit programs. The outstanding securitized assets reflect our maximum exposure to loss for liquidity and credit facilities only, and excludes derivative transactions with RBC. Of the outstanding securitized assets, XX% of these are internally rated as investment grade.

4 Average annual net loss rates reflect impaired/past due assets. In our conduit programs, our risk of loss is significantly reduced due to the presence of first loss credit protection provided by the sellers of the financial assets. This protection provides an average coverage multiple as disclosed above, representing the number of times the credit enhancement provided by others, would cover losses. Refer to our Q1/18 Report to Shareholders for a detailed discussion on credit protection and other factors, including additional credit enhancements which reduce our risk of loss.

5 Amounts are reported on a two-month lag.

SECURITIZATION AND RESECURITIZATION EXPOSURES RETAINED OR PURCHASED [1, 2, 3] (Millions of Canadian dollars)	Q1/18 Banking book	Q1/18 Trading book	Q4/17 Banking book	Q4/17 Trading book	Q3/17 Banking book	Q3/17 Trading book	Q2/17 Banking book	Q2/17 Trading book
Securitization exposures retained or purchased								
Asset-backed securities								
Auto loans and leases								
Commercial mortgages								
Consumer loans								
Credit cards								
Dealer floor plan receivables								
Equipment receivables								
Residential mortgages								
Student loans								
Trade receivables								
Other								
Total securitization and resecuritization exposures retained or purchased								

SECURITIZATION AND RESECURITIZATION EXPOSURES RETAINED OR PURCHASED [1, 2, 3, 4] (Millions of Canadian dollars)	Q1/18 Banking book								Q1/18 Trading book	
	Standardized approach		Rating based approach		Internal assessment approach		Total		Standardized approach	
	Exposure	Capital charges	Exposure	Capital charges	Exposure	Capital charges	Exposure	Capital charges	Exposure	Capital charges
≤ 10%										
> 10% ≤ 20%										
> 20% ≤ 50%										
> 50% ≤ 100%										
> 100% ≤ 650%										
> 650% < 1250%										
1250%										
Total securitization and resecuritization exposures retained or purchased										

SECURITIZATION AND RESECURITIZATION EXPOSURES RETAINED OR PURCHASED [1, 2, 3, 4] (Millions of Canadian dollars)	Q4/17 Banking book Total		Q4/17 Trading book Total		Q3/17 Banking book Total		Q3/17 Trading book Total		Q2/17 Banking book Total		Q2/17 Trading book Total	
	Exposure	Capital charges	Exposure	Capital charges	Exposure	Capital charges	Exposure	Capital charges	Exposure	Capital charges	Exposure	Capital charges
≤ 10%												
> 10% ≤ 20%												
> 20% ≤ 50%												
> 50% ≤ 100%												
> 100% ≤ 650%												
> 650% < 1250%												
1250%												
Total securitization and resecuritization exposures retained or purchased												

RESECURITIZATION EXPOSURES RETAINED OR PURCHASED [1, 2, 3] (Millions of Canadian dollars)	Q1/18 Banking book	Q1/18 Trading book	Q4/17 Banking book	Q4/17 Trading book	Q3/17 Banking book	Q3/17 Trading book	Q2/17 Banking book	Q2/17 Trading book
AAA to AA-								
A+ to A-								
BBB+ to BB								
BB- and below								
Unrated								
Total resecuritization exposures retained or purchased								

1 The amounts reported are based on the regulatory securitization reporting requirements. It includes our credit card loans. It excludes our Canadian residential mortgages under the NHA MBS program which also encompass our Canadian social housing mortgages. These amounts differ from, and are not directly comparable to amounts reported in our Q1/18 Report to Shareholders due to the differences between IFRS accounting and regulatory consolidation. For Q1 2018, $X million of Canadian social housing mortgages have been excluded.

2 Amounts reflect regulatory exposure values.

3 Securitization exposures include securities, liquidity facilities, protection provided to securitization positions, other commitments and credit enhancements.

4 Capital charges for Standardized approach deductions are net of ACL and partial write-offs. Capital charges for Rating based approach and internal assessment approach are gross of ACL and partial write-offs.

BASEL III REGULATORY CAPITAL AND RATIOS (ALL-IN BASIS)
(Millions of Canadian dollars, except percentage and otherwise noted)

		Cross Reference of Current Quarter to Regulatory Capital Balance Sheet Pages 23-24	IFRS 9	IAS 39			
			Q1/18	Q4/17	Q3/17	Q2/17	Q1/17
	Common Equity Tier 1 capital (CET1): Instruments and Reserves						
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	a+a'					
2	Retained earnings	b+b'					
3	Accumulated other comprehensive income (and other reserves)	c+c'					
4	*Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)*						
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	d					
6	**Common Equity Tier 1 capital before regulatory adjustments**						
	Common Equity Tier 1 capital: Regulatory adjustments						
7	Prudential valuation adjustments						
8	Goodwill (net of related tax liability)	e+e'-t					
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	f+f'-v					
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	g					
11	Cash flow hedge reserve	h					
12	Shortfall of provisions to expected losses	i					
13	Securitization gain on sale						
14	Gains and losses due to changes in own credit risk on fair valued liabilities	j					
15	Defined benefit pension fund net assets (net of related tax liability)	k-u					
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)						
17	Reciprocal cross holdings in common equity						
18	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)						
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)						
20	Mortgage servicing rights (amount above 10% threshold)						
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)						
22	Amount exceeding the 15% threshold						
23	of which: significant investments in the common stock of financials	l					
24	of which: mortgage servicing rights						
25	of which: deferred tax assets arising from temporary differences	m					
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI						
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions						
28	**Total regulatory adjustments to Common Equity Tier 1**						
29	**Common Equity Tier 1 capital (CET1)**						
	Additional Tier 1 capital (AT1): Instruments						
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus						
31	of which: classified as equity under applicable accounting standards	n'					
32	of which: classified as liabilities under applicable accounting standards	n-n'-n''-n'''					
33	*Directly issued capital instruments subject to phase out from Additional Tier 1*	x'+n''					
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	o					
35	*of which: instruments issued by subsidiaries subject to phase out*						
36	**Additional Tier 1 capital before regulatory adjustments**						
	Additional Tier 1 capital: Regulatory adjustments						
37	Investments in own Additional Tier 1 instruments						
38	Reciprocal cross holdings in Additional Tier 1 instruments						
39	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)						
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions						
41	Other deductions from Tier 1 capital as determined by OSFI						
41a	of which: reverse mortgages						
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions						
43	**Total regulatory adjustments to Additional Tier 1 capital**						
44	**Additional Tier 1 Capital (AT1)**						
45	**Tier 1 capital (T1 = CET1 + AT1)**						
	Tier 2 Capital: Instruments and Provisions						
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	q''					
47	*Directly issued capital instruments subject to phase out from Tier 2*	q'''					
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	r					
49	*of which: instruments issued by subsidiaries subject to phase out*	q''''					
50	Collective allowances	s					
51	**Tier 2 capital before regulatory adjustments**						
	Tier 2 Capital: Regulatory adjustments						
52	Investments in own Tier 2 instruments						
53	Reciprocal cross holdings in Tier 2 instruments						
54	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)						
55	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions						
56	Other deductions from Tier 2 capital						
57	**Total regulatory adjustments to Tier 2 capital**						
58	**Tier 2 capital (T2)**						
59	**Total capital (TC = T1 + T2)**						
60	**Total risk-weighted assets**						
60a	**Common Equity Tier 1 (CET1) Capital RWA**						
60b	**Tier 1 Capital RWA**						
60c	**Total Capital RWA**						

continued on next page

BASEL III REGULATORY CAPITAL AND RATIOS (ALL-IN BASIS) *continued* (Millions of Canadian dollars, except percentage and otherwise noted)	IFRS 9	IAS 39			
	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17
Capital ratios					
61 Common Equity Tier 1 (as a percentage of risk-weighted assets)					
62 Tier 1 (as a percentage of risk-weighted assets)					
63 Total capital (as a percentage of risk-weighted assets)					
64 Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement expressed as a percentage of risk-weighted assets)					
65 of which: capital conservation buffer requirement					
66 Buffer requirements (1)					
67 of which: G-SIB buffer requirement					
67a of which: D-SIB buffer requirement					
68 Common Equity Tier 1 available to meet buffers (as a percentage of risk-weighted assets)					
OSFI all-in target (minimum + capital conservation buffer + D-SIB surcharge (if applicable))					
69 Common Equity Tier 1 all-in target ratio					
70 Tier 1 capital all-in target ratio					
71 Total capital all-in target ratio					
Amounts below the thresholds for deduction (before risk-weighting)					
72 Non-significant investments in the capital of other financials					
73 Significant investments in the common stock of financials					
74 Mortgage servicing rights (net of related tax liability)					
75 Deferred tax assets arising from temporary differences (net of related tax liability)					
Applicable caps on the inclusion of allowances in Tier 2					
76 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)					
77 Cap on inclusion of allowances in Tier 2 under standardized approach					
78 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)					
79 Cap on inclusion of allowances in Tier 2 under internal ratings-based approach					
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)					
80 *Current cap on CET1 instruments subject to phase out arrangements*					
81 *Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)*					
82 *Current cap on AT1 instruments subject to phase out arrangements*					
83 *Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)*					
84 *Current cap on T2 instruments subject to phase out arrangements*					
85 *Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)*					

BASEL III REGULATORY CAPITAL AND RATIOS (TRANSITIONAL BASIS) [2] (Millions of Canadian dollars, except percentage and otherwise noted)	IFRS 9	IAS 39			
	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17
29 **Common Equity Tier 1 capital (CET1)**					
45 **Tier 1 capital (T1 = CET1 + AT1)**					
59 **Total capital (TC = T1 + T2)**					
60 **Total risk-weighted assets**					
61 Common Equity Tier 1 (as a percentage of risk-weighted assets)					
62 Tier 1 (as a percentage of risk-weighted assets)					
63 Total capital (as a percentage of risk-weighted assets)					

[1] Effective November 1, 2016, the capital conservation buffer includes a countercyclical capital buffer as prescribed by OSFI and has no material impact.

[2] The transitional RWA does not reflect the CVA phase-in adjustments as implemented under the All-in Basis.

REGULATORY CAPITAL BALANCE SHEET
(Millions of Canadian dollars)

	Cross Reference to Basel III Regulatory Capital Components Page 21	Q1/18 Balance sheet as in Report to Shareholders	Q1/18 Under regulatory scope of consolidation
Assets			
Cash and due from banks			
Interest-bearing deposits with banks			
Securities, net of applicable allowance			
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds			
Other securities			
Assets purchased under reverse repurchase agreements and securities borrowed			
Loans			
Retail			
Wholesale			
Allowance for loan losses			
Collective allowance reflected in Tier 2 regulatory capital [1]	**s**		
Shortfall of allowances to expected loss [2]	**i**		
Allowances not reflected in regulatory capital			
Segregated fund net assets			
Other			
Customers' liability under acceptances			
Derivatives			
Premises and equipment, net			
Goodwill	**e**		
Goodwill related to insurance and joint ventures	**e'**		
Other intangibles	**f**		
Other intangibles related to insurance and joint ventures	**f'**		
Other			
Significant investments in other financial institutions and insurance subsidiaries			
of which: exceeding regulatory thresholds	**l**		
of which: not exceeding regulatory thresholds			
Defined -benefit pension fund net assets	**k**		
Deferred tax assets			
of which: deferred tax assets excluding those arising from temporary differences	**g**		
of which: deferred tax assets arising from temporary differences exceeding regulatory thresholds	**m**		
of which: deferred tax liabilities related to permitted tax netting			
of which: deferred tax assets - other temporary differences			
Other assets			
Total assets			

[1] Collective allowance includes Stage 1 and Stage 2 allowance for credit losses on financial assets under IFRS 9.
[2] Expected loss as defined under the Basel III framework.

REGULATORY CAPITAL BALANCE SHEET *continued*
(Millions of Canadian dollars)

	Cross Reference to Basel III Regulatory Capital Components Page 21	Q1/18 Balance sheet as in Report to Shareholders	Q1/18 Under regulatory scope of consolidation
Liabilities			
Deposits			
Personal			
Business and government			
Bank			
Segregated fund net liabilities			
Other			
Acceptances			
Obligations related to securities sold short			
Obligations related to assets sold under repurchase agreements and securities loaned			
Derivatives			
Insurance claims and policy benefit liabilities			
Other liabilities			
Gains and losses due to changes in own credit risk on fair value liabilities	**j**		
Deferred tax liabilities			
of which: related to goodwill	**t**		
of which: related to intangibles	**v**		
of which: related to pensions	**u**		
of which: relates to permitted tax netting	**w**		
of which: other deferred tax liabilities			
Other Liabilities			
Subordinated debentures	**q**		
Regulatory capital amortization of maturing debentures			
Subordinated debentures not allowed for regulatory capital	**q'**		
Subordinated debentures used for regulatory capital:			
of which: are qualifying	**q''**		
of which: are subject to phase out directly issued capital:	**q'''**		
of which: are subject to phase out issued by subsidiaries and held by 3rd party	**q''''**		
Total liabilities			
Equity attributable to shareholders			
Common shares	**a**		
of which are treasury shares - common	**a''**		
Retained earnings			
of which relates to contributed surplus	**a'**		
of which relates to retained earning for capital purposes	**b**		
of which relates to insurance and joint ventures	**b'**		
Other components of equity	**c**		
Gains and losses on derivatives designated as cash flow hedges	**h**		
Unrealized foreign currency translation gains and losses, net of hedging activities			
Other reserves allowed for regulatory capital			
of which relates to Insurance	**c'**		
Preferred shares	**n**		
of which: are qualifying	**n'**		
of which: are subject to phase out	**n''**		
of which portion are not allowed for regulatory capital	**n'''**		
of which: are qualifying treasury shares	**n''''**		
of which: are subject to phase out treasury shares	**n'''''**		
Non-controlling interests	**x**		
of which: are qualifying			
portion allowed for inclusion into CET1	**d**		
portion allowed for inclusion into Tier 1 capital	**o**		
portion allowed for inclusion into Tier 2 capital	**r**		
of which: are subject to phase out	**x'**		
of which: portion not allowed for regulatory capital			
Total equity			
Total liabilities and equity			

Insurance subsidiaries [1]	Principal activities	Equity	Assets
Assured Assistance Inc.	Service provider for insurance claims		
RBC General Insurance Company	Property and casualty insurance company		
RBC Insurance Services Inc.	Service provider for insurance companies listed and the bank (creditor)		
RBC Life Insurance Company	Life and health insurance company		
RBC Insurance Company of Canada	Property and casualty insurance company		
RBC Insurance Holdings Inc.	Holding company		
Royal Bank of Canada Insurance Company Limited	Life, annuity, trade credit, title and property reinsurance company provides coverage to international clients		

[1] The list of legal entities that are included within the accounting scope of consolidation but excluded from the regulatory scope of consolidation.

FLOW STATEMENT OF THE MOVEMENTS IN REGULATORY CAPITAL [1]
(Millions of Canadian dollars)

	IFRS 9	IAS 39			
	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17
Common Tier 1 (CET1) capital					
Opening amount					
New capital issues					
Redeemed capital					
Gross dividends (deduction)					
Shares issued in lieu of dividends (add back)					
Profit for the year (attributable to shareholders of parent company)					
Removal of own credit spread (net of tax)					
Movement in other comprehensive income					
Currency translation differences (unrealized foreign currency translation gains/(losses)), net of hedging activities)					
Investments (unrealized gains (losses) on Investment securities)					
Other					
Goodwill and other intangible assets (deduction, net of related tax liability)					
Other, including regulatory adjustments and transitional arrangements					
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)					
Defined benefit pension fund assets (net of related tax liability)					
Investment in common equity of deconsolidated subsidiaries & other significant investments					
Prudential valuation adjustments					
Other [2]					
Closing amount					
Other 'non-core' Tier 1 (Additional Tier 1) capital					
Opening amount					
New non-core Tier 1 (additional Tier 1) eligible capital issues					
Redeemed capital					
Other, including regulatory adjustments and transitional arrangements [3,4]					
Closing amount					
Total Tier 1 capital					
Tier 2 capital					
Opening amount					
New Tier 2 eligible capital issues					
Redeemed capital					
Amortization adjustments					
Other, including regulatory adjustments and transitional arrangements [5]					
Closing amount					
Total regulatory capital					

1 Reflects required EDTF format.
2 Includes changes in shortfall in allowance, treasury shares, issue costs and other, share-based compensation awards, threshold deduction allocated to loss carry back, de-recognition of cash flow hedge reserves, transitional adjustment and common equity issued by consolidated subsidiaries to third parties.
3 Includes changes to capital issued by consolidated bank subsidiaries to third parties and non-qualifying capital instruments.
4 Includes $XX of non-qualifying preferred shares redeemed in Q4/17.
5 Includes changes to non-qualifying capital issued by consolidated bank subsidiaries to third parties, non-qualifying capital instruments and eligible collective allowance.

TOTAL CAPITAL RISK-WEIGHTED ASSETS [1]
(Millions of Canadian dollars, except percentage and per share amounts)

	IFRS 9 Q1/18						IFRS 9 Q1/18	IAS 39			
	Risk-weighted assets All-in Basis						Capital requirements	Risk-weighted assets All-in Basis			
	Exposure [2]	Average of risk weights [3]	Standardized approach	Advanced approach	Other	Total [4]	Total [4]	Q4/17 Total [4]	Q3/17 Total [4]	Q2/17 Total [4]	Q1/17 Total [4]
Credit risk [5]											
Lending-related and other											
Residential mortgages											
Other retail (Personal, Credit cards and Small business treated as retail)											
Business (Corporate, Commercial, Medium-sized enterprises and Non-bank financial institutions)											
Sovereign (Government)											
Bank											
Total lending-related and other											
Trading-related											
Repo-style transactions											
Derivatives -including CVA - CET1 phase-in adjustment [6]											
Total trading-related											
Total lending-related and other and trading-related											
Bank book equities [7, 8]											
Securitization exposures											
Regulatory scaling factor [9]											
Other assets [10]											
Total credit risk [10]											
Market risk [11, 12]											
Interest rate											
Equity											
Foreign exchange											
Commodities											
Specific risk											
Incremental risk charge [13, 14]											
Total market risk											
Operational risk [15]											
Regulatory floor adjustment											
CET1 capital risk-weighted assets											
Additional CVA adjustment, prescribed by OSFI, for Tier 1 Capital [6]											
Regulatory floor adjustment											
Tier 1 capital risk-weighted assets											
Additional CVA adjustment, prescribed by OSFI, for Total Capital [6]											
Regulatory floor adjustment											
Total capital risk-weighted assets (RWA)											

RWA CVA PHASE-IN CALCULATION [6]	CVA (A)	OSFI Scalars (B)	Total RWA before CVA phase-in (C)	CVA Phase -in Adjustments (D)=A*(100%-B)	RWA Net CVA phase-in (E)=C-D	Regulatory Floor Adjustment	RWA including Regulatory Floor Adjustment, net CVA
Common equity tier 1 (CET1) capital RWA							
Tier 1 capital RWA							
Total capital RWA							

1 Calculated using guidelines issued by OSFI under the Basel III All-in framework.

2 Total exposure represents exposure at default which is the expected gross exposure upon the default of an obligor. This amount excludes any allowance against impaired loans or partial write-offs and does not reflect the impact of credit risk mitigation.

3 Represents the average of counterparty risk weights within a particular category.

4 The minimum capital requirements for each category can be calculated by multiplying the total RWA by 8%.

5 For credit risk, a majority of our portfolios use the Internal Ratings Based (IRB) Approach and the remainder use the Standardized Approach.

6 As per OSFI guidelines, the CVA regulatory capital charge applied to derivatives has a three tier capital approach with different scalars for each tier. For 2016 the scalars percentages were 64%, 71% and 77% applied to CET1, Tier 1 and Total capital respectively. 2017 scalars are shown above.

7 CAR (Capital Adequacy Requirement) guidelines define banking book equities based on the economic substance of the transaction rather than the legal form or accounting treatment associated with the financial instrument. As such, differences exist in the identification of equity securities held in the banking book and those reported in the financial statements. Banking book equities are financial instruments held for investment purposes and are not part of our trading book, consisting of publicly-traded and private equities, partnership units, venture capital and derivative instruments tied to equity interests.
As at Q4/17, the amount of publicly-traded equity exposures was $XX million and private equity exposures amounted to $XX million. Total exposure represents exposure at default, which is the expected gross exposure upon the default of an obligor.
Effective Q1/17, the Basel Committee on Banking Supervision issued new requirements for Equity Investments in Funds (BCBS 266). The Simple Risk Weight method under the Market-based Approach is being used to calculate RWA for Direct Equity exposures ($XX million). On the other hand, the calculation of RWA for Equity Investments in Funds ($XX million) uses the Mandate-based and Fall-Back Approaches.

8 The amount of available-for-sale securities held in the banking book that were "grandfathered" under CAR (Capital Adequacy Requirement) guidelines, and thus subject to a 100% risk-weighting until the end of 2017, was $XX million for Q4/17.

9 The scaling factor represents a calibration adjustment of 6% as prescribed by OSFI under the Basel III framework and is applied to RWA amounts for credit risk assessed under the IRB Approach.

10 For credit risk, portfolios using the Standardized and IRB Approaches represents XX% and XX%, respectively, of RWA. The remaining XX% represents Balance Sheet assets not included in Standardized or IRB Approaches.

11 For market risk RWA measurement, we use an internal models approach where we have obtained regulatory approval, and a standardized approach for products yet to be approved.

12 Regulatory capital for our correlation trading portfolios is determined through the standardized approach as prescribed by OSFI. Therefore, we do not have a Comprehensive Risk Charge for these portfolios. Our securitization and resecuritization positions in our trading book also have capital requirements under the standardized approach. The changes in value due to market and credit risk in the securitization and resecuritization in the trading book are managed through the daily mark–to-market process. Furthermore, we employ market risk measures such as sensitivities to changes in option-adjusted spreads and underlying asset prices as well as VaR and stress testing measures.

13 The incremental risk charge (IRC) was $XX million as at Q1/18. The average was $XX million, high was $XX million and low was $XX million for Q1/18. The IRC is measured over a one-year horizon at a 99.9% confidence level. We utilize a technique known as the Monte Carlo simulation process to generate a statistically relevant number of loss scenarios due to ratings migration and default in order to establish the losses at that confidence level. We also make certain assumptions about position liquidity (the length of time to close out a position) within the model that range from a floor of three months to maximum of one year. The determination of liquidity is based on issuer type and credit rating. Credit rating migration and default probabilities are based on historical data.

14 The models are subject to the same internal independent vetting and validation procedures used for all regulatory capital models. Important assumptions are re-reviewed at least annually. Due to the long time horizon and high confidence level of the risk measure, we do not perform back-testing as we do for the VaR measure.

15 On May 10, 2016 OSFI approved RBC's application to use the Advanced Measurement Approach for Operational Risk, subject to a capital floor.

MARKET RISK - RISK-WEIGHTED ASSETS BY APPROACH (ALL-IN BASIS)
(Millions of Canadian dollars, except percentage and otherwise noted)

	IFRS 9 Q1/18		IAS 39 Q4/17		IAS 39 Q3/17		IAS 39 Q2/17		IAS 39 Q1/17	
	Risk-weighted assets	Capital requirements	Risk-weighted assets	Capital requirements	Risk-weighted assets	Capital requirements	Risk-weighted assets	Capital requirements	Risk-weighted assets	Capital requirements
Internal models-based approach										
VaR										
Stressed VaR										
Incremental risk charge										
Comprehensive risk measure										
Other										
Standardized approach										
Total Market Risk RWA										

TOTAL CAPITAL RISK-WEIGHTED ASSETS BY BUSINESS SEGMENTS (ALL-IN BASIS)
(Millions of Canadian dollars)

	IFRS 9	IAS 39					
	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16
Personal and Commercial Banking							
Canadian Banking							
Caribbean & U.S. Banking							
Wealth Management							
Insurance							
Investor & Treasury Services							
Capital Markets							
Corporate Support							
Total capital risk-weighted assets							

MOVEMENT OF TOTAL CAPITAL RISK-WEIGHTED ASSETS (RWA) BY RISK TYPE (ALL-IN BASIS)
(Millions of Canadian dollars, except percentage and otherwise noted)

	IFRS 9			IAS 39			IAS 39			IAS 39		
	Q1/18			Q4/17			Q3/17			Q2/17		
	Non-counterparty credit risk	Counterparty credit risk	Total	Non-counterparty credit risk	Counterparty credit risk	Total	Non-counterparty credit risk	Counterparty credit risk	Total	Non-counterparty credit risk	Counterparty credit risk	Total
Credit risk RWA												
Opening balance of credit risk RWA												
Portfolio size [1]												
Portfolio credit quality [2]												
Model updates [3]												
Methodology and policy [4]												
Acquisitions and dispositions												
Foreign exchange movements												
Other												
Closing balance of credit risk RWA												
Market risk RWA												
Opening balance of market risk RWA												
Movement in risk levels [5]												
Model updates [3]												
Methodology and policy [4]												
Acquisitions and dispositions												
Foreign exchange movements												
Other												
Closing balance of market risk RWA												
Operational risk RWA												
Opening balance of operational risk RWA												
Revenue generation												
Closing balance of operational risk RWA												
Regulatory floor adjustment												
Total capital RWA												

ATTRIBUTED CAPITAL
(Millions of Canadian dollars)

	IFRS 9	IAS 39								IAS 39	
	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017	2016
Attributed capital											
Credit risk											
Market risk (trading and non-trading)											
Operational risk											
Business and fixed assets risk											
Insurance risk											
Goodwill and intangibles											
Regulatory capital allocation [6]											
Attributed capital											
Under/(over) attribution of capital [6, 7]											
Total average common equity											

1 Organic changes in portfolio size and composition (including new business and maturing loans).
2 Quality of book changes caused by experience such as underlying customer behaviour or demographics and credit migration.
3 Updates to the model to reflect recent experience, model implementation, change in model scope or any change to address model malfunctions including changes through model calibrations/realignments.
4 Methodology changes to the calculations driven by regulatory policy changes.
5 Change in risk due to position changes and market movements.
6 Our capital allocation methodology is annually revised to anticipate and incorporate any changes in the regulatory (Basel and/or OSFI) environment that affects our capital requirement.
7 Under/(over) attribution of capital is reported in Corporate Support.

LEVERAGE RATIO
Summary comparison of accounting assets vs. leverage ratio exposure measure - transitional basis
(Millions of Canadian dollars)

		IFRS 9	IAS 39			
		Q1/18	Q4/17	Q3/17	Q2/17	Q1/17
1	**Total consolidated assets as per published financial statements**					
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation					
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure					
4	Adjustments for derivative financial instruments					
5	Adjustment for securities financing transactions (SFT) (i.e. repo assets and similar secured lending)					
6	Adjustments for off-balance sheet items (i.e., credit equivalent amounts of off-balance sheet exposures)					
7	Other adjustments					
8	**Leverage Ratio Exposure - (transitional basis)**					

Additional information					
Leverage ratio exposure - transitional basis					
Additional asset amounts deducted in determining Basel III all-in Tier 1 capital					
Leverage Ratio Exposure - all-in basis					

LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE [1] (Millions of Canadian dollars, except percentages)	IFRS 9	IAS 39			
	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17
On-balance sheet exposures					
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures, but including collateral)					
2 (Asset amounts deducted in determining Basel III transitional Tier 1 capital)					
3 **Total on-balance sheet exposure (excluding derivatives and SFTs) (sum of lines 1 and 2)**					
Derivatives exposures					
4 Replacement cost associated with all derivatives transactions (i.e., net of eligible cash variation margin)					
5 Add-on amounts for PFE associated with all derivatives transactions					
6 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework					
7 (Deductions of receivables assets for cash variation margin provided in derivatives transactions)					
8 (Exempted CCP-leg of client-cleared trade exposures)					
9 Adjusted effective notional amount of written credit derivatives					
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)					
11 **Total derivative exposures (sum of lines 4 to 10)**					
Securities financing transaction exposures					
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions					
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)					
14 Counterparty credit risk (CCR) exposure for SFTs					
15 Agent transaction exposures					
16 **Total securities financing transaction exposures (sum of lines 12 to 15)**					
Other off-balance sheet exposures					
17 Off-balance sheet exposures at gross notional amount					
18 (Adjustments for conversion to credit equivalent amounts)					
19 **Off-balance sheet items (sum of lines 17 and 18)**					
Capital and Total Exposures - Transitional Basis					
20 **Tier 1 capital**					
21 **Total Exposures (sum of lines 3,11,16 and 19)**					
Leverage ratio - Transitional Basis					
22 **Basel III leverage ratio**					
All-in basis (Required by OSFI)					
23 **Tier 1 capital - All-in basis**					
24 (Regulatory adjustments)					
25 **Total Exposures (sum of lines 21 and 24, less the amount reported in line 2) - All-in basis**					
26 **Leverage ratio - All-in basis**					

[1] Based on OSFI's Leverage Requirements Guidelines issued October 2014.

LOANS AND ACCEPTANCES (Millions of Canadian dollars)	IFRS 9	IAS 39								IAS 39	
	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017	2016
By portfolio and sector											
Retail											
Residential mortgages											
Personal											
Credit cards											
Small business											
Wholesale											
Business											
Agriculture											
Automotive											
Consumer goods											
Energy											
Oil and gas											
Utilities											
Financing products											
Forest products											
Health services											
Holding and investments											
Industrial products											
Mining and metals											
Non-bank financial services											
Other services											
Real estate and related [1]											
Technology and media											
Transportation and environment											
Other											
Sovereign											
Bank											
Total loans and acceptances											
Allowance for credit losses - Loans and acceptances											
Total loans and acceptances, net of allowance											

	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017	2016
Loans and acceptances by geography [2] and portfolio											
Canada											
Residential mortgages											
Personal											
Credit cards											
Small business											
Retail											
Business											
Sovereign											
Bank											
Wholesale											
United States											
Retail											
Wholesale											
Other International											
Retail											
Wholesale											
Total											
Retail											
Wholesale											
Total loans and acceptances											

[1] Wholesale - Real estate and related loans and acceptances in Q1/18 is comprised of amounts based in Canada of $X.X billion, United States of $X.X billion and Other International of $X.X billion.

[2] Geographic information is based on residence of borrower.

GROSS IMPAIRED LOANS [1] (Millions of Canadian dollars)	IFRS 9 Q1/18	IAS 39 Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	IAS 39 2017	2016
Gross impaired loans by portfolio and sector											
Retail											
Residential mortgages											
Personal											
Small business											
Wholesale											
Business											
Agriculture											
Automotive											
Consumer goods											
Energy											
Oil and gas											
Utilities											
Financing products											
Forest products											
Health services											
Holding and investments											
Industrial products											
Mining and metals											
Non-bank financial services											
Other services											
Real estate and related [2]											
Technology and media											
Transportation and environment											
Other											
Sovereign											
Bank											
Acquired credit-impaired loans											
Total gross impaired loans											
Gross impaired loans by geography [3] and portfolio											
Canada											
Residential mortgages											
Personal											
Small business											
Retail											
Business											
Sovereign											
Bank											
Wholesale											
Total - Canada											
United States											
Retail											
Wholesale											
Other International											
Retail											
Wholesale											
Total gross impaired loans											

[1] Effective November 1, 2017, we adopted IFRS 9 *Financial Instruments* . The definition of gross impaired loans has been shortened for certain products to align with a definition of default of 90 days past due. For further details on the impacts of the adoption of IFRS 9 including the description of accounting policies selected, refer to the Q1/18 Report to Shareholders and our 2017 Annual Report.

[2] Wholesale - Real estate and related gross impaired loans in Q1/18 is comprised of amounts based in Canada of $XX million, United States of $XX and Other International of $XX million.

[3] Geographic information is based on residence of borrower.

GROSS IMPAIRED LOANS *continued* (Millions of Canadian dollars)	IFRS 9	IAS 39								IAS 39	
	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017	2016
Impaired loans book movements (Change in gross impaired loans)											
Balance at beginning of period [1]											
Retail											
Wholesale											
Classified as impaired during the period (New impaired) [2]											
Retail											
Wholesale											
Transferred to not impaired during the period (Return to performing status) [2]											
Retail											
Wholesale											
Net repayments [2]											
Retail											
Wholesale											
Amounts written off											
Retail											
Wholesale											
Recoveries of loans and advances previously written off											
Retail											
Wholesale											
Disposal of loans (sold) [2]											
Retail											
Wholesale											
Exchange and other movements [2]											
Retail											
Wholesale											
Balance at end of period											
Retail											
Wholesale											

Net impaired loans by geography [3] and portfolio											
Canada											
Residential mortgages											
Personal											
Small business											
Retail											
Business											
Sovereign											
Bank											
Wholesale											
United States [4]											
Retail											
Wholesale											
Other International											
Retail											
Wholesale											
Total											
Retail											
Wholesale											
Total net impaired loans											

[1] Effective November 1, 2017, we adopted IFRS 9 Financial Instruments. The definition of gross impaired loans has been shortened for certain products to align with a definition of default of 90 days past due which have been reflected in the Nov 1, 2017 balances. For further details on the impacts of the adoption of IFRS 9 including the description of accounting policies selected, refer to the Q1/18 Report to Shareholders and our 2017 Annual Report.

[2] Certain GIL movements for Canadian Banking retail and wholesale portfolios are generally allocated to New Impaired, as Return to performing status, Net repayments, Sold, and Exchange and other movements amounts are not reasonably determinable. Certain GIL movements for Caribbean Banking retail and wholesale portfolios are generally allocated to Net repayments and New Impaired, as Return to performing status, Sold, and Exchange and other movements amounts are not reasonably determinable. For Q1/16, Exchange and other movements includes $XX million of acquired credit impaired loans from City National at the acquisition date.

[3] Geographic information is based on residence of borrower, net of allowance for impaired loans.

[4] Includes acquired credit-impaired loans.

GROSS IMPAIRED LOANS *continued* (Millions of Canadian dollars)	IFRS 9	IAS 39								IAS 39	
	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017	2016
Net write-offs by geography [1] and portfolio											
Canada											
Residential mortgages											
Personal											
Credit cards											
Small business											
Retail											
Business											
Sovereign											
Bank											
Wholesale											
United States [2]											
Retail											
Wholesale											
Other International											
Retail											
Wholesale											
Total											
Retail											
Wholesale											
Total net write-offs											

[1] Geographic information is based on residence of borrower.

[2] Includes acquired credit-impaired loans.

PROVISION FOR CREDIT LOSSES (Millions of Canadian dollars)	IFRS 9	IAS 39								IAS 39	
	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017	2016
Provision for credit losses - loans and acceptances by portfolio and sector											
Retail											
Wholesale											
Provision for credit losses on performing loans and acceptances (IFRS 9 - Stage 1 and 2) [1]											
Retail											
Residential mortgages											
Personal											
Credit cards											
Small business											
Wholesale											
Business											
Agriculture											
Automotive											
Consumer goods											
Energy											
Oil and gas											
Utilities											
Financing products											
Forest products											
Health services											
Holding and investments											
Industrial products											
Mining and metals											
Non-bank financial services											
Other services											
Real estate and related [2]											
Technology and media											
Transportation and environment											
Other											
Sovereign											
Bank											
Acquired credit-impaired loans											
Total provision for credit losses on impaired loans and acceptances (IFRS 9 - Stage 3) [3]											
Provision for loans not yet identified as impaired [1]											
Provision for credit losses - Loans and acceptances											
Provision for credit losses - Other financial assets [4]											
Total provision for credit losses											

[1] Provision for credit losses (PCL) on performing loans and acceptances represents Stage 1 and Stage 2 PCL on loans, acceptances and commitments under IFRS 9 and PCL on loans, acceptances and commitments not yet identified as impaired under IAS 39.

[2] Wholesale - Real estate and related provision for credit losses in Q1/18 are comprised of losses based in Canada of $XX million, United States of $XX, and Other International of $XX million.

[3] PCL on impaired loans represents Stage 3 PCL on loans and acceptances under IFRS 9 and PCL on impaired loans under IAS 39.

[4] PCL on other financial assets relates to all other financial assets except for those classified or designated as fair value through profit or loss (FVTPL) and equity securities designated as fair value through other comprehensive income (FVOCI). For further details refer to our Q1/18 Report to Shareholders including Notes 4 and 5.

PROVISION FOR CREDIT LOSSES *continued* (Millions of Canadian dollars)	IFRS 9 Q1/18	IAS 39 Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	IAS 39 2017	2016
Provision for credit losses on impaired loans and acceptances (IFRS 9 - Stage 3) [1] by geography [2] and portfolio:											
Canada											
Residential mortgages											
Personal											
Credit cards											
Small business											
Retail											
Business											
Sovereign											
Bank											
Wholesale											
Total Canada											
United States [3]											
Retail											
Wholesale											
Other International											
Retail											
Wholesale											
Provision for credit losses (IFRS 9 - Stage 3) on impaired loans and acceptances [1]											

Total provision for credit losses by stage by segment											
Provisions for credit losses on performing financial assets (IFRS 9 - Stage 1 and 2)											
Personal and Commercial Banking [4]											
Wealth Management											
Capital Markets											
Corporate Support and Other											
Total											
Provisions for credit losses on impaired financial assets (IFRS 9 - Stage 3)											
Personal and Commercial Banking [4]											
Wealth Management											
Capital Markets											
Corporate Support and Other											
Total											
Total provision for credit losses											

[1] Provisions for Credit Losses (PCL) on impaired loans and acceptances represents Stage 3 PCL on loans and acceptances under IFRS 9 and PCL on impaired loans under IAS 39.
[2] Geographic information is based on residence of borrower.
[3] Includes acquired credit-impaired loans.
[4] Includes $XX million of PCL on performing financial assets and $XX million of PCL on impaired financial assets in Canadian Banking.

ALLOWANCE FOR CREDIT LOSSES (Millions of Canadian dollars)	IFRS 9	IAS 39								IAS 39	
	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017	2016
Allowance for credit losses - loans and acceptances by portfolio and sector [1,3]											
Retail											
Wholesale											
Allowance for credit losses on performing loans and acceptances (IFRS 9 - Stage 1 and 2) [1]											
Retail											
Residential mortgages											
Personal											
Small business											
Wholesale											
Business											
Agriculture											
Automotive											
Consumer goods											
Energy											
Oil and gas											
Utilities											
Financing products											
Forest products											
Health services											
Holding and investments											
Industrial products											
Mining and metals											
Non-bank financial services											
Other services											
Real estate and related [2]											
Technology and media											
Transportation and environment											
Other											
Sovereign											
Bank											
Acquired credit-impaired loans											
Allowance for credit losses on impaired loans (IFRS 9 - Stage 3) [3]											
Allowance for credit losses - loans and acceptances [1,3]											
Allowance for credit losses on other financial assets											
Total allowance for credit losses											
Additional information on allowance for credit losses by type											
Allowance for loan losses											
Allowance for off-balance sheet items											
Total											

[1] Allowance for credit losses (ACL) on performing loans represents Stage 1 and Stage 2 ACL on loans, acceptances and commitments under IFRS 9 and allowance for loans, acceptances and commitments not yet identified as impaired under IAS 39.
[2] Wholesale - Real estate and related allowance for credit losses in Q1/18 is comprised of allowances based in Canada of $XX million, United States of $XX and Other International of $XX million.
[3] ACL on impaired loans represents Stage 3 ACL on loans and acceptances under IFRS 9 and ACL on impaired loans under IAS 39.

ALLOWANCE FOR CREDIT LOSSES *continued* (Millions of Canadian dollars)	IFRS 9 Q1/18	IAS 39 Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	IAS 39 2017	2016
Allowances for credit losses on impaired loans and acceptances (IFRS 9 - Stage 3) [1] by geography [2] and portfolio											
Canada											
Residential mortgages											
Personal											
Small business											
Retail											
Business											
Sovereign											
Bank											
Wholesale											
Canada - Total											
United States [3]											
Retail											
Wholesale											
United States - Total											
Other International											
Retail											
Wholesale											
Other International - Total											
Allowance for credit losses on impaired loans and acceptances (IFRS 9 - Stage 3) [1]											

Impairment allowance - movements - Loans and acceptances											
Allowance for credit losses on performing loans and acceptances (IFRS 9 - Stage 1 and 2) [4]											
Balance at beginning of period											
Charge to income statement (Provision for credit losses)											
Disposal of loans											
Exchange and other movements											
Balance at end of the period											
Allowance for credit losses on impaired loans and acceptances (IFRS 9 - Stage 3) [1, 3]											
Balance at beginning of period											
Amounts written off											
Recoveries of amounts written off in previous period											
Charge to income statement (Provision for credit losses)											
Disposal of loans											
Exchange and other movements											
Balance at the end of the period											

[1] Allowance for credit losses (ACL) on impaired loans and acceptances represents Stage 3 ACL on loans and acceptances under IFRS 9 and Allowance for impaired loans under IAS 39.
[2] Geographic information is based on residence of borrower.
[3] Includes acquired credit-impaired loans related to the acquisition of City National.
[4] Allowance for credit losses (ACL) on performing loans and acceptances represents Stage 1 and Stage 2 ACL on loans, acceptances and commitments under IFRS 9 and allowance for loans, acceptances and commitments not yet identified as impaired under IAS 39.

CREDIT QUALITY RATIOS	IFRS 9	IAS 39								IAS 39	
	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017	2016
Diversification ratios											
Portfolio as a % of Total loans and acceptances											
Retail											
Wholesale											
Canada											
United States											
Other International											
Condition ratios											
Gross Impaired Loans (GIL) as a % of Related loans and acceptances											
Retail											
Wholesale											
Canada											
United States											
Other International											
Net Impaired Loans as a % of Related loans and acceptances											
Retail											
Wholesale											
Canada											
United States											
Other International											
PCL on performing loans (IFRS 9 - Stage 1 and 2) as a % of average net loans and acceptances [1]											
PCL on impaired loans (IFRS 9 - Stage 3) as a % of Related average net loans and acceptances [2]											
Retail											
Wholesale											
Canada											
United States											
Other International											
Coverage ratios											
ACL on loans and acceptances as a % of Total loans and acceptances											
ACL against impaired loans (IFRS 9 - Stage 3) as a % of Total loans and acceptances [3]											
Retail											
Wholesale											
ACL against impaired loans (IFRS 9 - Stage 3) as a % of GIL [4]											
Retail											
Wholesale											
Total net write-offs as a % of Related average net loans and acceptances											
Retail											
Wholesale											
Canada											
United States											
Other International											

[1] PCL on performing loans ratio under IFRS 9 is calculated using PCL on Stage 1 and 2 loans and acceptances as a percentage of average net loans and acceptances.
[2] PCL on impaired loans ratio under IFRS 9 is calculated using PCL on Stage 3 loans and acceptances as a percentage of average net loans and acceptances. Under IAS 39, the ratio was calculated using PCL on impaired loans as a percentage of average net loans and
[3] ACL on impaired loans ratio under IFRS 9 is calculated using ACL on Stage 3 loans and acceptances as a percentage of average net loans and acceptances. Under IAS 39, the ratio was calculated using ACL on impaired loans as a percentage of average net loans and acceptances.

[4] ACL against impaired loans ratio under IFRS 9 is calculated using ACL on Stage 3 loans and acceptances as a percentage of gross impaired loans. Under IAS 39, the ratio was calculated using ACL on impaired loans as a percentage of gross impaired loans.

GROSS CREDIT RISK EXPOSURE BY GEOGRAPHY AND PORTFOLIO [1] (Millions of Canadian dollars)	IFRS 9						IAS 39							
	Lending-related and other			Trading-related		Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16
	Loans and acceptances					Total	Total	Total	Total	Total	Total	Total	Total	Total
	Outstanding	Undrawn commitments	Other [2]	Repo-style transactions [3]	Derivatives [4,5]									
Credit risk exposure by geography [6] and portfolio														
Canada														
Residential mortgages														
Personal														
Credit cards														
Small business														
Retail														
Business														
Sovereign														
Bank														
Wholesale														
Total Canada														
United States														
Residential mortgages														
Personal														
Credit cards														
Small business														
Retail														
Business														
Sovereign														
Bank														
Wholesale														
Total United States														
Other International														
Residential mortgages														
Personal														
Credit cards														
Small business														
Retail														
Business														
Sovereign														
Bank														
Wholesale														
Total Other International														
Total exposure														

1 Gross credit risk exposure is before allowance for loan losses. Exposure under Basel III asset classes of qualifying revolving retail and other retail are largely included within Personal and Credit cards, while home equity lines of credit are included in Personal.
2 Includes contingent liabilities such as letters of credit and guarantees, available-for-sale debt securities, deposits with financial institutions and other assets.
3 Includes repurchase and reverse repurchase agreements and securities lending and borrowing transactions.
4 For derivative related credit risk, we utilize the OSFI prescribed Current Exposure Method. Wrong-way risk, which arises when the exposure to a counterparty is positively correlated to the probability of default of that counterparty, is considered in our determination of exposure.
5 Credit equivalent amount after factoring in master netting agreements.
6 Geographic profile is primarily based on country of residence of the borrower.

RECONCILIATION OF GROSS CREDIT RISK EXPOSURE TO BALANCE SHEET (Millions of Canadian dollars)	Q1/18							
	Lending-related and other			Trading-related				
	Loans and acceptances							
	Outstanding	Undrawn commitments	Other	Repo-style transactions	Derivatives	Amount included in credit risk	Amount not included in credit risk	Total assets per balance sheet
On-balance sheet assets								
Cash and due from banks								
Interest-bearing deposits with banks								
Securities								
Trading								
Investment, net of applicable allowance								
Assets purchased under reverse repurchase agreements and securities borrowed								
Loans								
Retail								
Wholesale								
Allowance for loan losses								
Customers' liability under acceptances								
Derivatives								
Other [1]								
Total balance sheet assets								
Undrawn commitments								
Repo-style transactions [2]								
Netting and other valuation adjustments [3]								
Other [4]								
Total credit risk exposure								

[1] Represents other on-balance sheet assets such as goodwill, other intangibles, receivables, premises and equipment.

[2] Collateral on Obligations related to assets sold under repurchase agreements and securities loaned, and off-balance sheet securities borrowing and lending.

[3] Impact of netting agreements and other valuation adjustments on derivatives and repo-style transactions.

[4] Represents commitments related to securities lending indemnifications, financial guarantees and letters of credit.

EXPOSURE COVERED BY CREDIT RISK MITIGATION (Millions of Canadian dollars)	IFRS 9 Q1/18				IAS 39 Q4/17				IAS 39 Q3/17				IAS 39 Q2/17			
	Standardized		IRB [2]		Standardized		IRB [2]		Standardized		IRB [2]		Standardized		IRB [2]	
	Eligible financial collateral [1]	Guarantees/ credit derivatives	Guarantees/ credit derivatives	Total	Eligible financial collateral [1]	Guarantees/ credit derivatives	Guarantees/ credit derivatives	Total	Eligible financial collateral [1]	Guarantees/ credit derivatives	Guarantees/ credit derivatives	Total	Eligible financial collateral [1]	Guarantees/ credit derivatives	Guarantees/ credit derivatives	Total
Retail																
Residential mortgages																
Personal																
Small business																
Wholesale																
Business																
Sovereign																
Bank																
Total exposure covered by credit risk mitigation																

CREDIT EXPOSURE BY RESIDUAL CONTRACTUAL MATURITY (Millions of Canadian dollars)	IFRS 9 Q1/18				IAS 39 Q4/17				IAS 39 Q3/17				IAS 39 Q2/17			
	Residual contractual maturity term				Residual contractual maturity term				Residual contractual maturity term				Residual contractual maturity term			
	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total
Lending-related and other																
Outstanding loans and acceptances																
Undrawn commitments																
Other [3]																
Trading-related																
Repo-style transactions [4]																
Derivatives [5]																
Total exposure [6]																

[1] Eligible financial collateral includes cash and deposits, as well as qualifying debt securities, equities and mutual funds.
[2] Under the IRB Approach, disclosure on eligible financial collateral is not required as the benefit the collateral provides has been taken into account in the Loss Given Default (LGD) estimates in our internal LGD risk rating system.
[3] Includes contingent liabilities such as letters of credit and guarantees, available-for-sale debt securities, deposits with financial institutions and other assets.
[4] Includes repurchase and reverse repurchase agreements and securities lending and borrowing transactions.
[5] Credit equivalent amount after factoring in master netting agreements.
[6] Represents exposure at default, which is the expected gross exposure upon the default of an obligor. This amount is before allowance for loan losses and does not reflect the impact of credit risk mitigation.

CREDIT EXPOSURE OF PORTFOLIOS UNDER THE STANDARDIZED APPROACH BY RISK WEIGHT (Millions of Canadian dollars, except percentage amounts)	IFRS 9	IAS 39							
	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16
	Gross exposure [1]	Gross exposure [1]							
Risk weight [2]									
0%									
20%									
35%									
50%									
75%									
100%									
150%									
Total									

ACTUAL LOSSES VS. ESTIMATED LOSSES	IFRS 9		IAS 39			IAS 39		IAS 39	
	Q1/18		Q4/17			Q3/17		Q2/17	
	Actual loss rate [3]	Estimated loss rate [4]	Actual loss rate [3]	Estimated loss rate [4]	historical actual loss rate [5]	Actual loss rate [3]	Estimated loss rate [4]	Actual loss rate [3]	Estimated loss rate [4]
Residential mortgages									
Personal									
Credit cards									
Small business									
Retail									
Business									
Sovereign									
Bank									
Wholesale									

BASEL PILLAR 3 BACK-TESTING (INTERNAL RATINGS BASED) [6, 7]	Q1 2018					
	Average probability of default (PD)		Average loss given default (LGD)		Average Exposure at Default (EAD) [8]	
	Actual %	Estimated %	Actual %	Estimated %	Actual %	Estimated %
Retail						
Residential mortgages						
Uninsured						
Insured						
Personal						
Credit cards						
Small business						
Wholesale						
Business						
Sovereign						
Bank						

BASEL PILLAR 3 BACK-TESTING (INTERNAL RATINGS BASED) [7, 9]	Q4 2017					
	Average probability of default (PD)		Average loss given default (LGD)		Average Exposure at Default (EAD) [8]	
	Actual %	Estimated %	Actual %	Estimated %	Actual %	Estimated %
Retail						
Residential mortgages						
Uninsured						
Insured						
Personal						
Credit cards						
Small business						
Wholesale						
Business						
Sovereign						
Bank						

[1] Represents exposure at default, which is the expected gross exposure upon the default of an obligor. This amount is before allowance for loan losses and does not reflect the impact of credit risk mitigation.

[2] To determine the appropriate risk weight, credit assessments by OSFI-recognized external credit rating agencies of S&P, Moody's, Fitch and DBRS are used. For rated exposures, primarily in the sovereign and bank classes, we assign the risk weight corresponding to OSFI's standard mapping. For unrated exposures, mainly in the business and retail classes, we generally apply OSFI prescribed risk weights in accordance with OSFI's standards and guidelines taking into consideration certain exposure specific factors including counterparty type, exposure type and credit risk mitigation technique employed.

[3] Actual loss reflects internal credit loss experience realized over a given period. Actual loss rate is the sum of provision for credit losses on impaired loans divided by average of loans and acceptances period end outstanding for the current and prior 3-quarter period.

[4] Estimated loss represents expected loss which is calculated using the Basel III "through the cycle" parameters of probability of default x loss given default x exposure at default, estimated based on available historical loss data for Advanced Internal Ratings Based (AIRB) exposures. Estimated loss rate is the expected loss divided by loans and acceptances outstanding at the beginning of the applicable consecutive 4-quarter period defined above. Actual loss will normally exceed estimated loss during economic downturns and come below in periods of expansion.

[5] Average annual actual loss rate from fiscal 2003 through to the most recent full year. The information is updated on an annual basis and is based on consolidated results. The Average historical actual loss rate on a continuing operations basis is X.XX%.

[6] Back-testing is performed to check the effectiveness of the models used to measure PD, LGD and EAD. Estimated percentages are as of July 31, 2016 (July 31, 2015 for Retail LGD) and actual percentages reflect experience in the following 12 months (24 months for Retail LGD).

[7] There are several key differences under current Basel and IFRS 9 reporting rules which could lead to significantly different expected loss estimates for PD and LGD. There are several key differences under current Basel and IFRS 9 reporting rules which could lead to significantly different expected loss estimates for PD and LGD. Basel parameters reflect historical experience adjusted for periods of downturn whereas IFRS 9 parameters are based on forward-looking macroeconomic scenarios. For further information refer to our Q1/18 Report to Shareholders.

[8] For retail, EAD rate represents the utilization of the authorized credit limit. For wholesale, EAD rate represents the utilization of the undrawn amount where the undrawn amount is equal to the authorized credit limit minus the outstanding balance.

[9] Estimated percentages are as of April 30, 2016 (April 30, 2015 for Retail LGD) and actual percentages reflect experience in the following 12 months (24 months for Retail LGD).

CREDIT QUALITY OF INTERNAL RATINGS BASED (IRB) EXPOSURE - RETAIL PORTFOLIOS BY PORTFOLIO AND RISK RATING [1] (Millions of Canadian dollars, except percentage amounts)		IFRS 9 Q1/18									IAS 39 Q4/17								
Portfolio / Risk Category	PD Range(%)	Exposure at default (EAD) [2]	Notional of undrawn commitments	Exposure weighted-average EAD % [3]	Exposure weighted-average probability of default (PD) % [3]	Exposure weighted-average loss given default (LGD) % [3]	Exposure weighted-average risk weight % [3]	Risk weighted assets (RWA)	Expected losses (EL)	EL adjusted average risk weight (%)	Exposure at default (EAD) [2]	Notional of undrawn commitments	Exposure weighted-average EAD % [3]	Exposure weighted-average probability of default (PD) % [3]	Exposure weighted-average loss given default (LGD) % [3]	Exposure weighted-average risk weight % [3]	Risk weighted assets (RWA)	Expected losses (EL)	EL adjusted average risk weight (%)
Residential Mortgages and HELOCs																			
Insured Drawn and Undrawn																			
Exceptionally low risk	0.000% to 0.108%																		
	0.109% to 0.214%																		
Very low risk	0.215% to 0.308%																		
	0.309% to 0.590%																		
Low risk	0.591% to 1.040%																		
	1.041% to 1.718%																		
Medium risk	1.719% to 2.969%																		
	2.970% to 6.430%																		
High risk	6.431% to 99.99%																		
Default	100%																		
Total Insured Drawn & Undrawn																			
Uninsured Undrawn																			
Exceptionally low risk	0.000% to 0.108%																		
	0.109% to 0.214%																		
Very low risk	0.215% to 0.308%																		
	0.309% to 0.590%																		
Low risk	0.591% to 1.040%																		
	1.041% to 1.718%																		
Medium risk	1.719% to 2.969%																		
	2.970% to 6.430%																		
High risk	6.431% to 99.99%																		
Default	100%																		
Total Uninsured Undrawn																			
Uninsured Drawn																			
Exceptionally low risk	0.000% to 0.108%																		
	0.109% to 0.214%																		
Very low risk	0.215% to 0.308%																		
	0.309% to 0.590%																		
Low risk	0.591% to 1.040%																		
	1.041% to 1.718%																		
Medium risk	1.719% to 2.969%																		
	2.970% to 6.430%																		
High risk	6.431% to 99.99%																		
Default	100%																		
Total Uninsured Drawn																			
Qualifying Revolving Credit																			
Exceptionally low risk	0.000% to 0.108%																		
	0.109% to 0.214%																		
Very low risk	0.215% to 0.308%																		
	0.309% to 0.590%																		
Low risk	0.591% to 1.040%																		
	1.041% to 1.718%																		
Medium risk	1.719% to 2.969%																		
	2.970% to 6.430%																		
High risk	6.431% to 99.99%																		
Default	100%																		
Total Qualifying Revolving Credit																			
Other Retail																			
Exceptionally low risk	0.000% to 0.108%																		
	0.109% to 0.214%																		
Very low risk	0.215% to 0.308%																		
	0.309% to 0.590%																		
Low risk	0.591% to 1.040%																		
	1.041% to 1.718%																		
Medium risk	1.719% to 2.969%																		
	2.970% to 6.430%																		
High risk	6.431% to 99.99%																		
Default	100%																		
Total Other Retail																			

[1] There are several key differences under current Basel and IFRS 9 reporting rules which could lead to significantly different expected loss estimates for PD and LGD. Basel parameters reflect historical experience adjusted for periods of downturn whereas IFRS 9 parameters are based on forward-looking macroeconomic scenarios. For further information refer to our Q1/18 Report to Shareholders.

[2] Total exposure includes loans outstanding (drawn) and undrawn commitments and represents exposure at default, which is the expected gross exposure upon the default of an obligor. This amount is before allowance for loan losses and after credit risk mitigation.

[3] Represents the exposure-weighted average probability of default, loss given default rate, exposure at default (EAD) rate and risk weight within each risk range. Average LGD for insured residential mortgages is based on the adjustment approach where the impact of related insurance is considered. EAD rate is a percentage of undrawn.

CREDIT QUALITY OF ADVANCED INTERNAL RATINGS BASED (AIRB) EXPOSURE - WHOLESALE LOANS & ACCEPTANCES BY PORTFOLIO AND RISK RATING [1]

(Millions of Canadian dollars, except percentage amounts)

				IFRS 9							IAS 39						
				Q1/18							Q4/17						
Internal rating [5]	External rating equivalent (S&P)	External rating equivalent (Moody's)	Probability of default (PD) range % [6]	Exposure at default (EAD) [2]	Notional of undrawn commitments	Exposure weighted average EAD % [3]	Exposure weighted average PD % [3]	Exposure weighted average loss given default LGD % [3]	Exposure weighted average risk weight % [3]	Risk weighted Assets (RWA) [4]	Exposure at default (EAD) [2]	Notional of undrawn commitments	Exposure weighted average EAD % [3]	Exposure weighted average PD % [3]	Exposure weighted average loss given default LGD % [3]	Exposure weighted average risk weight % [3]	Risk weighted Assets (RWA) [4]
Business																	
1	AAA	Aaa	0.000% to 0.030%														
2	AA+	Aa1	0.000% to 0.030%														
3	AA	Aa2	0.000% to 0.030%														
4	AA-	Aa3	0.000% to 0.030%														
5	A+	A1	0.031% to 0.053%														
6	A	A2	0.054% to 0.076%														
7	A-	A3	0.077% to 0.123%														
8	BBB+	Baa1	0.124% to 0.173%														
9	BBB	Baa2	0.174% to 0.233%														
10	BBB-	Baa3	0.234% to 0.360%														
11	BB+	Ba1	0.361% to 0.581%														
12	BB	Ba2	0.582% to 0.939%														
13	BB-	Ba3	0.940% to 1.724%														
14	B+	B1	1.725% to 2.948%														
15	B	B2	2.949% to 4.653%														
16	B-	B3	4.654% to 7.343%														
17	CCC+	Caa1	7.344% to 10.896%														
18	CCC	Caa2	10.897% to 16.748%														
19	CCC-	Caa3	16.749% to 27.074%														
20	CC	Ca	27.075% to 99.999%														
21	C	C	100%														
22	Bankruptcy	Bankruptcy	100%														
Total Business																	
Sovereign																	
1	AAA	Aaa	0.000% to 0.012%														
2	AA+	Aa1	0.013% to 0.018%														
3	AA	Aa2	0.019% to 0.026%														
4	AA-	Aa3	0.027% to 0.037%														
5	A+	A1	0.038% to 0.053%														
6	A	A2	0.054% to 0.076%														
7	A-	A3	0.077% to 0.123%														
8	BBB+	Baa1	0.124% to 0.173%														
9	BBB	Baa2	0.174% to 0.233%														
10	BBB-	Baa3	0.234% to 0.360%														
11	BB+	Ba1	0.361% to 0.581%														
12	BB	Ba2	0.582% to 0.939%														
13	BB-	Ba3	0.940% to 1.724%														
14	B+	B1	1.725% to 2.948%														
15	B	B2	2.949% to 4.653%														
16	B-	B3	4.654% to 7.343%														
17	CCC+	Caa1	7.344% to 10.896%														
18	CCC	Caa2	10.897% to 16.748%														
19	CCC-	Caa3	16.749% to 27.074%														
20	CC	Ca	27.075% to 99.999%														
21	C	C	100%														
22	Bankruptcy	Bankruptcy	100%														
Total Sovereign																	
Bank																	
1	AAA	Aaa	0.000% to 0.030%														
2	AA+	Aa1	0.000% to 0.030%														
3	AA	Aa2	0.000% to 0.030%														
4	AA-	Aa3	0.000% to 0.030%														
5	A+	A1	0.031% to 0.053%														
6	A	A2	0.054% to 0.076%														
7	A-	A3	0.077% to 0.123%														
8	BBB+	Baa1	0.124% to 0.173%														
9	BBB	Baa2	0.174% to 0.233%														
10	BBB-	Baa3	0.234% to 0.360%														
11	BB+	Ba1	0.361% to 0.581%														
12	BB	Ba2	0.582% to 0.939%														
13	BB-	Ba3	0.940% to 1.724%														
14	B+	B1	1.725% to 2.948%														
15	B	B2	2.949% to 4.653%														
16	B-	B3	4.654% to 7.343%														
17	CCC+	Caa1	7.344% to 10.896%														
18	CCC	Caa2	10.897% to 16.748%														
19	CCC-	Caa3	16.749% to 27.074%														
20	CC	Ca	27.075% to 99.999%														
21	C	C	100%														
22	Bankruptcy	Bankruptcy	100%														
Total Bank																	

1 There are several key differences under current Basel and IFRS 9 reporting rules which could lead to significantly different expected loss estimates for PD and LGD. There are several key differences under current Basel and IFRS 9 reporting rules which could lead to significantly different expected loss estimates for PD and LGD. Basel parameters reflect historical experience adjusted for periods of downturn whereas IFRS 9 parameters are based on forward-looking macroeconomic scenarios. For further information refer to our Q1/18 Report to Shareholders.

2 Includes loans and acceptances outstanding and undrawn exposure and represents exposure at default, which is the expected gross exposure upon the default of an obligor. This amount is before allowance for loan losses and excludes the effects of credit risk mitigation.

3 Represents the exposure-weighted average of EAD rate, PD, LGD and risk weight within each internal rating. EAD rate is a percentage of the notional of undrawn commitments that is currently undrawn but expected to be drawn in the event of a default.

4 Risk weighted assets are calculated on exposure after credit risk mitigation.

5 Ratings 10 or above are regarded as investment grade while ratings 11 or below to 20 inclusive are non-investment grade. Ratings 21-22 represent impaired/default.

6 In certain cases, the average PD is outside of the internal PD range provided as RBC's internal PD estimation methodology is based on segmenting our wholesale borrowers into five homogeneous PD groups while the ranges represented above reflects the most predominant group included within the Basel III wholesale asset classes presented.

REALIZED GAINS AND LOSSES ON INVESTMENT SECURITIES (Millions of Canadian dollars)	IFRS 9	IAS 39								IFRS 9	
	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017	2016
Realized gains											
Realized losses and impairments											
Net gains (losses) on investment securities											
Less: Amount booked in Insurance premium, investment and fee income											
Net gains (losses) on investment securities net of Insurance premium, investment and fee income											

TRADING CREDIT DERIVATIVES [1] (Millions of Canadian dollars)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16
Notional amount									
Protection purchased									
Protection sold									
Fair value [2]									
Positive									
Negative									
Replacement cost [3]									

OTHER THAN TRADING CREDIT DERIVATIVES POSITIONS [4] (NOTIONAL AMOUNT AND FAIR VALUE) (Millions of Canadian dollars)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16
Notional amount									
Automotive									
Energy									
Oil and gas									
Utilities									
Non-bank financial services									
Mining & metals									
Real estate & related									
Technology & media									
Transportation & environment									
Other									
Sovereign									
Bank									
Net protection purchased									
Offsetting protection sold related to the same reference entity									
Gross protection purchased									
Net protection sold									
Offsetting protection purchased related to the same reference entity									
Gross protection sold									
Gross protection purchased and sold (notional amount)									
Fair value [2]									
Positive									
Negative									

[1] Comprises credit default swaps, total return swaps, credit default baskets and credit default options. As at Q1/18, over XX% of our net exposures are with investment grade counterparties.
[2] Gross fair value before netting.
[3] Replacement cost includes the impact of netting but excludes collateral.
[4] Comprises credit default swaps.

FAIR VALUE OF DERIVATIVE INSTRUMENTS (Millions of Canadian dollars)	Q1/18 Fair value		Q4/17 Fair value		Q3/17 Fair value		Q2/17 Fair value		Q1/17 Fair value		Q4/16 Fair value	
	Positive	Negative	Positive	Negative	Positive	Negative	Positive	Negative	Positive	Negative	Positive	Negative
Held or issued for trading purposes												
Held or issued for other than trading purposes												
Total gross fair values before netting [1]												
Impact of master netting agreements												
that qualify for balance sheet offset [2]												
that do not qualify for balance sheet offset [3]												
Total												

DERIVATIVES - NOTIONAL AMOUNTS [4, 5] (Millions of Canadian dollars)	Q1/18						Q4/17						Q3/17					
	Trading						Trading						Trading					
	Over the counter						Over the counter						Over the counter					
	Centrally cleared	Non Centrally cleared	Exchange traded	Total	Non-trading	Total	Centrally cleared	Non Centrally cleared	Exchange traded	Total	Non-trading	Total	Centrally cleared	Non Centrally cleared	Exchange traded	Total	Non-trading	Total
Interest rate contracts																		
Forward rate agreement																		
Swaps																		
Options purchased																		
Future																		
Foreign exchange contract																		
Forward contracts																		
Swaps																		
Cross-currency interest rate swaps																		
Options purchased																		
Future																		
Credit derivatives																		
Other contracts [6]																		
Total																		

DERIVATIVES - NOTIONAL AMOUNTS [4, 5] (Millions of Canadian dollars)	Q2/17						Q1/17						Q4/16					
	Trading						Trading						Trading					
	Over the counter						Over the counter						Over the counter					
	Centrally cleared	Non Centrally cleared	Exchange traded	Total	Non-trading	Total	Centrally cleared	Non Centrally cleared	Exchange traded	Total	Non-trading	Total	Centrally cleared	Non Centrally cleared	Exchange traded	Total	Non-trading	Total
Interest rate contracts																		
Forward rate agreement																		
Swaps																		
Options purchased																		
Future																		
Foreign exchange contract																		
Forward contracts																		
Swaps																		
Cross-currency interest rate swaps																		
Options purchased																		
Future																		
Credit derivatives																		
Other contracts [6]																		
Total																		

1 As at Q1/18, positive and negative fair values exclude market and credit valuation adjustments of $XX million and $XX million respectively that are determined on a pooled basis.

2 Impact of offsetting derivative assets and liabilities on contracts where we have both (a) unconditional and legally enforceable netting agreement in place and (b) we intend to settle the contracts on either a net basis or simultaneously. The right of setoff is considered unconditional if its exercise is not contingent upon the occurrence of a future event; it is considered conditional if it becomes exercisable only upon the occurrence of a future event, such as bankruptcy, insolvency, default, or change in control.

3 Additional impact of offsetting credit exposures on contracts that do not qualify for balance sheet offset.

4 Notional amounts do not represent assets or liabilities and therefore are not recorded in our Consolidated Balance Sheet. As of Q1/18, the notional amounts excludes exchange traded options written of $XX.X billion, over-the -counter options written of $XX.X billion and non-trading credit derivatives of $XX.X billion. It includes interest rate and currency swaps of $XX.X billion related to a consolidated structured entity and non-trading centrally cleared interest rate contracts of $XX.X billion.

5 The majority of non-centrally cleared over the counter derivative activity is conducted with other professional market counterparties, under bilateral collateral arrangements with very low unsecured thresholds and daily collateral valuations. These collateral arrangements take the form of Credit Support Annex, to the International Swaps and Derivatives Association master agreement.

6 Comprises precious metal, commodity, stable value and equity-linked derivative contracts.

DERIVATIVE - RELATED CREDIT RISK (Millions of Canadian dollars)	Q1/18				Q4/17				Q3/17				Q2/17			
	Notional amount [1]	Replacement cost	Credit equivalent amount	Risk-weighted equivalent [2]	Notional amount [1]	Replacement cost	Credit equivalent amount	Risk-weighted equivalent [2]	Notional amount [1]	Replacement cost	Credit equivalent amount	Risk-weighted equivalent [2]	Notional amount [1]	Replacement cost	Credit equivalent amount	Risk-weighted equivalent [2]
Over-the-counter contracts																
Interest rate contracts																
Forward rate agreements																
Swaps																
Options purchased																
Foreign exchange contracts																
Forward contracts																
Swaps																
Options purchased																
Credit derivatives [3]																
Other contracts [4]																
Exchange traded contracts																
Total derivatives [5]																

DERIVATIVE - RELATED CREDIT RISK (Millions of Canadian dollars)	Q1/17				Q4/16				Q3/16				Q2/16			
	Notional amount [1]	Replacement cost	Credit equivalent amount	Risk-weighted equivalent [2]	Notional amount [1]	Replacement cost	Credit equivalent amount	Risk-weighted equivalent [2]	Notional amount [1]	Replacement cost	Credit equivalent amount	Risk-weighted equivalent [2]	Notional amount [1]	Replacement cost	Credit equivalent amount	Risk-weighted equivalent [2]
Over-the-counter contracts																
Interest rate contracts																
Forward rate agreements																
Swaps																
Options purchased																
Foreign exchange contracts																
Forward contracts																
Swaps																
Options purchased																
Credit derivatives [3]																
Other contracts [4]																
Exchange traded contracts																
Total derivatives [5]																

[1] As at Q1/18, the notional amounts excludes exchange traded options written of $XX.X billion, over-the-counter options written of $XX.X billion, and non-trading credit derivatives of $XX.X billion.

[2] As at Q1/18, the risk-weighted equivalents for over-the-counter contracts shown are calculated by applying risk weights against the credit equivalent amounts net of credit valuation adjustment (CVA) losses of $XX million. The risk-weighted equivalent amounts shown do not reflect CVA regulatory capital charge.

[3] Comprises credit default swaps, total return swaps, credit default baskets and credit default options.

[4] Comprises precious metal, commodity, stable value and equity-linked derivative contracts.

[5] As at Q1/18, the total credit equivalent amount reported above is net of $XX billion in collateral and does not reflect the netting of the credit valuation adjustment losses of $XX million described in footnote 2.

MARKET RISK REGULATORY CAPITAL Internal models-based approach VaR [1] (Millions of Canadian dollars)	For the three months ended											
	Q1/18				Q4/17		Q3/17		Q2/17		Q1/17	
	As at Jan 31	Avg	High	Low	As at Oct 31	Avg	As at Jul 31	Avg	As at Apr 30	Avg	As at Jan 31	Avg
Equity												
Foreign exchange												
Commodities												
Interest rate												
Credit specific												
Diversification												
VaR												
Stressed VaR												

[1] The table shows VaR and stressed VaR for trading activities that have a capital requirement under the internal models-based approach, for which we have been granted approval by OSFI. Regulatory capital for market risk is allocated based on VaR and stressed VaR only for those trading positions that have approval to use the internal models-based approach. The above numbers reflect calculations for VaR and stressed VaR based on a 1 day time horizon. As stipulated by OSFI, RBC's Market Risk regulatory capital calculations are based on VaR and stressed VaR measures for a 10 day time horizon.

n.m. not meaningful

CALCULATION OF ROE [1] AND RETURN ON RISK CAPITAL (RORC) [1] (Millions of Canadian dollars, except percentage and per share amounts)	IFRS 9	IAS 39								IAS 39	
	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017	2016
Personal & Commercial Banking											
Net income available to common shareholders											
Average risk capital											
Add: Average goodwill and other intangibles											
Average attributed capital											
ROE [2]											
RORC											
Canadian Banking											
Net income available to common shareholders											
Average risk capital											
Add: Average goodwill and other intangibles											
Average attributed capital											
ROE [2]											
RORC											
Wealth Management											
Net income available to common shareholders											
Average risk capital											
Add: Average goodwill and other intangibles											
Average attributed capital											
ROE [2]											
RORC											
Insurance											
Net income available to common shareholders											
Average risk capital											
Add: Average goodwill and other intangibles											
Average attributed capital											
ROE [2]											
RORC											
Investor & Treasury Services											
Net income available to common shareholders											
Average risk capital											
Add: Average goodwill and other intangibles											
Average attributed capital											
ROE [2]											
RORC											
Capital Markets											
Net income available to common shareholders											
Average risk capital											
Add: Average goodwill and other intangibles											
Average attributed capital											
ROE [2]											
RORC											
Corporate Support [3]											
Net income available to common shareholders											
Average risk capital and other											
Add: Average under/(over) attribution of capital											
Average attributed capital											
RBC											
Net income											
Net income available to common shareholders											
Average risk capital											
Average common equity											
ROE											
RORC											

[1] These measures do not have a standardized meaning under GAAP. For further information, refer to the Key performance and non-GAAP measures section on page 50.

[2] Business segment ROE is based on Average attributed capital. Under/(over) attribution of capital is reported in Corporate Support.

[3] We do not report ROE and RORC for Corporate Support as they are considered not meaningful.

Key performance and Non-GAAP measures

Management measures and evaluates the performance of our consolidated operations and each of our segments based on variety of financial measures. In addition to generally accepted accounting principles (GAAP) prescribed measures, we use certain non-GAAP measures and key performance measures. We believe these measures provide useful information to investors regarding our financial condition and result of operations. For details, refer to the "How we measure and report our business segments" section of our Report to Shareholders. Readers are cautioned that non-GAAP measures do not have any standardized meanings prescribed by GAAP and therefore are unlikely to be comparable to similar measures disclosed by other companies.

Performance measures

Attributed capital (Economic capital)
An estimate of the amount of equity capital required to underpin risks. It is calculated by estimating the level of capital that is necessary to support our various businesses, given their risks, consistent with our desired solvency standard and credit ratings.

Risk capital
Risk capital includes credit, market (trading and non-trading), insurance-specific, operational, business and fixed assets risk capital.

Average risk capital
Calculated using methods intended to approximate the average of the daily risk capital balances for the period.

Return on equity (ROE)
Business segment return on equity is calculated as net income available to common shareholders divided by Average attributed capital for the period and using methods that are intended to approximate the average of the daily balances for the period. Corporate Support also includes average unattributed capital. ROE is based on actual balances of average common equity before rounding.

Return on risk capital (RORC)
Net income available to common shareholders divided by average risk capital. Business segment RORC is calculated as net income available to common shareholders divided by average risk capital for the period. RORC is based on actual balances of average common equity before rounding.

Unattributed capital
Unattributed capital represents common equity in excess of common equity attributed to our business segments and is reported in the Corporate Support segment.

Non-GAAP measures

Adjusted basis measures
Adjusted basis measures such as adjusted net income available to common shareholders, adjusted diluted earnings per share (EPS) and adjusted ROE are calculated by adding back to net income the after-tax amount of amortization of intangibles (excluding amortization of software), any goodwill impairment, the dilutive impact of exchangeable shares, and other significant non-recurring items.

Adjusted efficiency ratio, operating leverage, NIE growth and revenue growth
The ratio and calculations are adjusted to exclude specified items and the change in fair value backing our policyholder liabilities from revenue and revenue growth. Refer to page 51 for the definition of the efficiency ratio, operating leverage, NIE growth and revenue growth.

Economic profit
Net income (loss) after non-controlling interests excluding the after-tax effect of amortization and write-down of other intangibles (excluding software) and goodwill less a capital charge for use of attributed capital.

Common equity
Common equity includes common shares, common treasury shares, retained earnings and other components of equity.

Glossary

Definitions

Assets under administration (AUA)
Assets administered by us, which are beneficially owned by clients. Services provided in respect of assets under administration are of an administrative nature, including safekeeping, collecting investment income, settling purchase and sale transactions, and record keeping.

Assets under management (AUM)
Assets managed by us, which are beneficially owned by clients. Services provided in respect of assets under management include the selection of investments and the provision of investment advice. We have assets under management that are also administered by us and included in assets under administration.

Embedded value
The sum of the value of equity held in our Insurance segment and the value of in-force business (existing policies).

Goodwill and intangibles
Goodwill represents the excess of the price paid for the business acquired over the fair value of the net identifiable assets acquired. An intangible asset is an identifiable non-monetary asset without physical substance.

Definitions

Taxable equivalent basis (teb)
Income from certain specified tax-advantaged sources is increased to a level that would make it comparable to income from taxable sources. There is an offsetting adjustment in the tax provision, thereby generating the same after-tax net income. We record teb adjustments in Capital Markets and record elimination adjustments in Corporate Support.

Total trading revenue
Total trading revenue is comprised of trading related revenue recorded in Net interest income and Non-interest income.

Net impaired loans
Gross impaired loans less the associated allowance for credit losses on impaired loans by portfolio.

Ratios

Capital ratios
The percentage of risk-adjusted assets supported by capital, using the guidelines of OSFI based on standards issued by the Bank for International Settlements and GAAP financial information.

Common Equity Tier 1 ratio
Common Equity Tier 1 (CET1) capital under Basel III comprises the highest quality of capital including common shares, retained earnings, accumulated other comprehensive income and other items. Regulatory adjustments such as goodwill and intangibles, deferred tax assets, and other components subject to threshold deductions are excluded from CET1 capital. This ratio is calculated by dividing CET1 by risk-weighted assets, in accordance with OSFI's Basel III Capital Adequacy Requirements guideline.

Efficiency ratio
Non-interest expense as a percentage of total revenue. For adjusted efficiency ratio refer to the non-GAAP measures on page 50.

Return on assets
Net income as a percentage of average assets.

Return on risk-weighted assets
Net income as a percentage of average risk-weighted assets.

Calculations

Average balances (assets, loans and acceptances, and deposits)
Calculated using methods intended to approximate the average of the daily balances for the period.

Average common equity
Calculated using methods intended to approximate the average of the daily balances for the period. For the business segments, calculated using methods intended to approximate the average of the daily attributed capital for the period.

Average balances (assets, loans and acceptances, and deposits)
Calculated using methods intended to approximate the average of the daily balances for the period.

Average common equity
Calculated using methods intended to approximate the average of the daily balances for the period. For the business segments, calculated using methods intended to approximate the average of the daily attributed capital for the period.

Average earning assets
Average earning assets include interest-bearing deposits with other banks, securities, assets purchased reverse repurchase agreements and securities borrowed, loans, and excludes segregated fund net asset and other assets. The averages are based on the daily balances for the period. Commencing Q2/15, average earning assets also include cash collateral and margin deposits and exclude insurance assets.

Capital charge
Calculated by multiplying the cost of capital by the amount of average common equity. The cost of capital is a proxy for the after-tax return that we estimate to be required by shareholders for the use of their capital.

Dividend yield
Dividends per common share divided by the average of the high and low share prices in the relevant period.

Diluted EPS
Diluted EPS is net income attributable to common shareholders divided by the average diluted shares outstanding. Both net income and number of shares outstanding have been adjusted for the impact of exchangeable shares.

Effective tax rate (teb)
Effective tax rate (teb) is calculated using the tax provision for the period adjusted for the teb amount divided by the net income before tax for the period also adjusted for the teb amount. For teb, refer to Definitions above.

Market capitalization
End of period common shares outstanding multiplied by the closing common share price on the Toronto Stock Exchange.

Net interest margin (average assets)
Net interest income as a percentage of total average assets.

Net interest margin (average earning assets)
Net interest income as a percentage of total average earning assets.

Net write-offs
Gross write-offs less recoveries of amounts previously written off.

Operating leverage
The difference between our revenue growth rate and non-interest expense growth rate. For adjusted operating leverage ratio, refer to the non-GAAP measures on page 50.

NIE Growth
The growth rate is calculated based on NIE in the same period a year ago. For adjusted NIE growth, refer to the non-GAAP measures on page 50.

Revenue Growth
The growth rate is calculated based on revenue in the same period a year ago. For adjusted revenue growth, refer to the non-GAAP measures on page 50.

Risk-weighted assets (RWA) - Basel III
Used in the calculation of risk-based capital ratios as defined by the guidelines issued by OSFI. The guidelines are Basel III effective January 1, 2013 and the “Basel III: A global regulatory framework for more resilient banks and banking systems - December 2010 (rev June 2011)” issued by the Basel Committee on Banking Supervision (BCBS) and adopted by OSFI effective January 2013. A majority of our credit risk portfolios use IRB Approach and the remainder uses Standardized Approach for the calculation of RWA based on the total exposure (i.e. exposure at default, and counterparty risk weights). For market risk measurement we use the internal models approach for products with regulatory approval and a standardized approach for all other products. For Operational risk, we use the Advanced Measurement Approach. In addition, Basel III requires a transitional capital floor adjustment.

n.a.
Not applicable