Highlights of Third Quarter 2008 Results

August 28, 2008

Financial information is in Canadian dollars and is based on Canadian GAAP, unless otherwise indicated.
See slide 38 for definitions.

Caution regarding forward-looking statements

From time to time, we make written or oral forward-looking statements within the meaning of certain securities laws, including the “safe harbour” provisions of the United States Private Securities Litigation Reform Act of 1995 and any applicable Canadian securities legislation. We may make forward-looking statements in this presentation, in other filings with Canadian regulators or the United States Securities and Exchange Commission, in reports to shareholders and in other communications. Forward-looking statements include, but are not limited to, statements relating to our medium-term and 2008 objectives, our strategic goals and priorities, and the economic and business outlook for us, for each of our business segments and for the Canadian, United States and international economies. Forward-looking statements are typically identified by words such as “believe,” “expect,” “forecast,” “anticipate,” “intend,” “estimate,” “goal,” “plan” and “project” and similar expressions of future or conditional verbs such as “will,” “may,” “should,” “could,” or “would”.

By their very nature, forward-looking statements require us to make assumptions and are subject to inherent risks and uncertainties, which give rise to the possibility that our predictions, forecasts, projections, expectations or conclusions will not prove to be accurate, that our assumptions may not be correct and that our objectives, strategic goals and priorities will not be achieved. We caution readers not to place undue reliance on these statements as a number of important factors could cause our actual results to differ materially from the expectations expressed in such forward-looking statements. These factors include credit, market, operational, liquidity and funding risks, and other risks discussed in our Q3 2008 Report to Shareholders and our 2007 Annual Report to Shareholders; general business and economic conditions in Canada, the United States and other countries in which we conduct business, including the impact from the continuing volatility in the U.S. subprime and related markets and lack of liquidity in financial markets; the impact of the movement of the Canadian dollar relative to other currencies, particularly the U.S. dollar, British pound and Euro; the effects of changes in government monetary and other policies; the effects of competition in the markets in which we operate; the impact of changes in laws and regulations; judicial or regulatory judgments and legal proceedings; the accuracy and completeness of information concerning our clients and counterparties; our ability to successfully execute our strategies and to complete and integrate strategic acquisitions and joint ventures successfully; changes in accounting standards, policies and estimates, including changes in our estimates of provisions and allowances; our ability to attract and retain key employees and executives; changes to our credit ratings; and development and integration of our distribution networks.

We caution that the foregoing list of important factors is not exhaustive and other factors could also adversely affect our results. When relying on our forward-looking statements to make decisions with respect to us, investors and others should carefully consider the foregoing factors and other uncertainties and potential events. Except as required by law, we do not undertake to update any forward-looking statement, whether written or oral, that may be made from time to time by us or on our behalf.

Additional information about these and other factors can be found in our Q3 2008 Report to Shareholders and in our 2007 Annual Report to Shareholders .

Information contained in or otherwise accessible through the websites mentioned does not form part of this presentation. All references in this presentation to websites are inactive textual references and are for your information only.

Overview

Gordon M. Nixon

President & CEO

Earnings review

$ millions, except EPS & ROE

	Q3 2008	Change vs. Q3/07	Change vs. Q2/08	YTD 2008	Change vs. YTD 2007
Total revenue	$ 5,912	$ 432	$ 958	$ 16,513	$ (334)
Net income	$ 1,262	$ (133)	$ 334	$ 3,435	$ (733)
Diluted EPS	$ 0.92	$ (0.14)	$ 0.22	$ 2.57	$ (0.61)
ROE	19.4%	(500) bps	380 bps	18.7%	(640) bps

- Strong Q3 2008 results in Canadian Banking, Wealth Management, Insurance and certain businesses in Capital Markets.
- Our Q3 results were reduced by the writedowns referred to on slide 10 and higher provisions for credit losses primarily in U.S. banking.

Items impacting earnings

	Q3 2008		YTD 2008	
	Net Income (millions)	EPS	Net Income (millions)	EPS
Diluted earnings / EPS	$ 1,262	$ 0.92	$ 3,435	$ 2.57
Items impacting earnings				
Reduced by writedowns (after-tax and compensation adjustments) (1)	$ 263	$ 0.20	$ 886	$ 0.68
Increased by gain on change in fair value of liabilities designated as held-for-trading attributable to widening of RBC credit spread	$ 9	$ 0.01	$ 103	$ 0.08

(1) See slide 10 for details.

Strategic goals

Vision
Always earning the right to be our clients' first choice

To be the undisputed leader in financial services in Canada

To build on our strengths in banking, wealth management and capital markets in the United States

To be a premier provider of selected global financial services

YTD performance vs. 2008 objectives

	2008 Objectives	YTD 2008 Performance
Diluted EPS growth	7% -10%	(19)%
Defined operating leverage [(1)]	> 3%	(1.8)%
Return on common equity (ROE)	20%+	18.7%
Tier 1 capital ratio [(2)]	8%+	9.5%
Dividend payout ratio	40% – 50%	58%

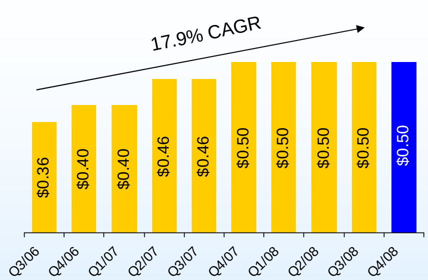
	Medium-term Objective	3-year (as at July 31, 2008)	5-year
Total shareholder return (in home currency) (vs. 7 Canadian and 13 U.S. financial institutions)	Top quartile	Top quartile	Top quartile

- Year-to-date progress towards our objectives has been affected largely by writedowns, higher PCL in U.S. banking and spread compression.
- Our Tier 1 capital ratio remains well above our 8%+ objective.

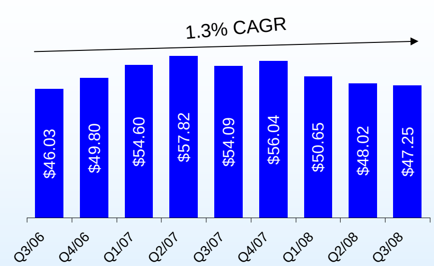
(1) Revenue minus non-interest expense growth rates (each as adjusted). Non-GAAP. See slide 39.
(2) Calculated using the OSFI Basel II guidelines. See slide 38 for definitions.

Committed to outperforming over the long-term

Common Share Dividends



Share Price
(as at July 31, 2008)



Total Shareholder Return (in home currency, as at July 31, 2008)	**1-year**	**3-year**	**5-year**	**10-year**
RBC	(9)%	11%	14%	12%
S&P/TSX Composite Index	1%	12%	16%	9%
S&P 500 Index	(11)%	3%	7%	3%
RBC rank vs. peer group (7 Canadian and 13 U.S. financial institutions)	# 9	# 3	# 5	# 2

Risk Review

Morten Friis

Chief Risk Officer

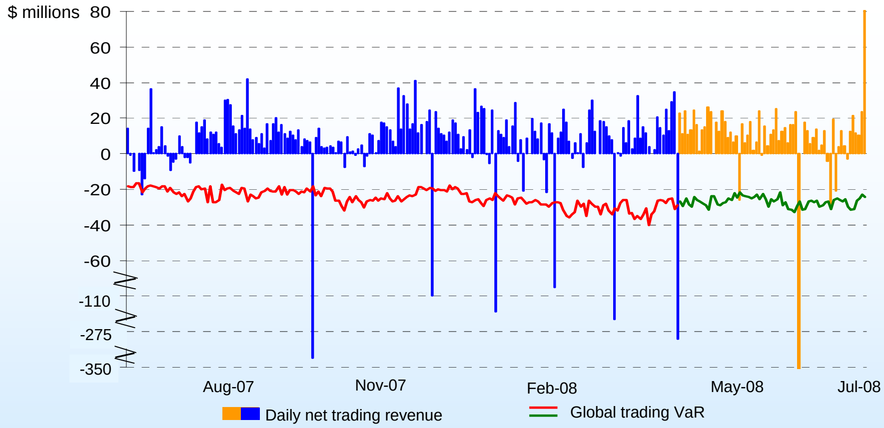
Details on writedowns

$ millions	Q3 2008	YTD 2008
Capital Markets		
U.S. subprime		
Hedged with MBIA (1)	$ 173	$ 456
CDOs of ABS, RMBS and other (1)	97	393
U.S. auction rate securities	25	237
U.S. municipal guaranteed investment contracts	27	261
U.S. commercial mortgage-backed securities	12	55
U.S. insurance and pension solutions	8	84
Total Capital Markets pre-tax	**$ 342**	**$ 1,486**
Corporate Support		
U.S. subprime, Alt-A and other RMBS	103	243
International Banking		
U.S. Alt-A and Agency Preferred Stock	53	53
Total pre-tax and related compensation adjustments	**$ 498**	**$ 1,782**
Compensation adjustments	105	413
Income taxes	130	483
Total after-tax and compensation adjustments	**$ 263**	**$ 886**

(1) Also, in Q4/07, we disclosed U.S. subprime-related pre-tax writedowns of $357 mm ($160 mm after-tax and compensation adjustments), of which $354 mm related to U.S. subprime CDOs of ABS, RMBS and other, and $3 mm related to U.S. subprime hedged with MBIA.

Note: See slide 36 for income statement impact of writedowns.

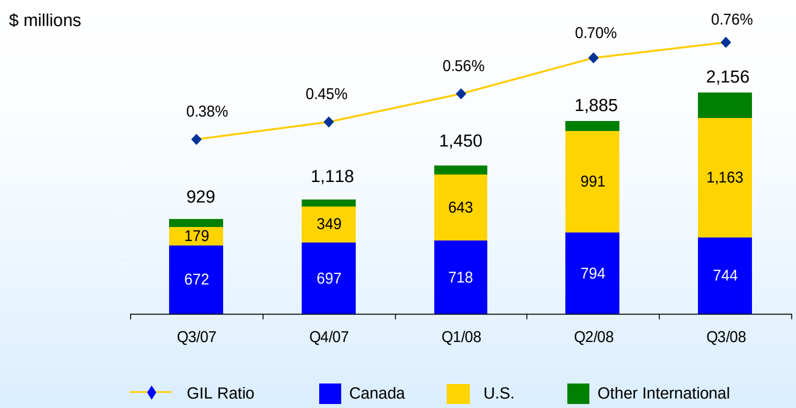
RBC global trading VaR [1]



- Significant volatility in equity and credit markets throughout the quarter.
- Two days of large net trading losses and a single day of large gains at the end of the quarter were primarily due to month-end valuation adjustments.

(1) Trading revenue on a taxable equivalent basis, excluding revenue related to consolidated VIEs.

Gross impaired loans

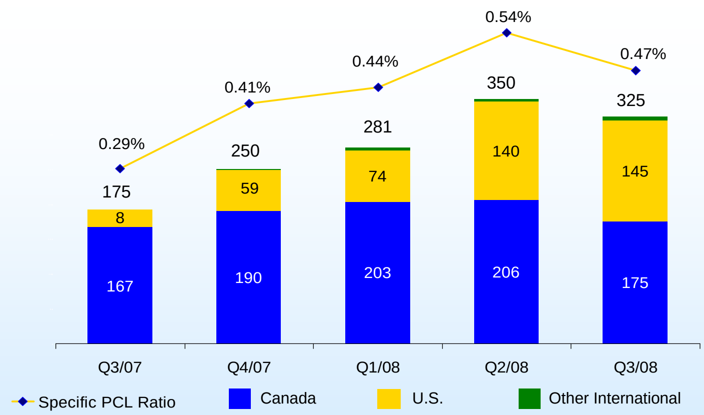


Gross Impaired Loans Ratio by geography

	Q3/07	Q4/07	Q1/08	Q2/08	Q3/08
Canada	0.33%	0.33%	0.33%	0.36%	0.33%
U.S.	0.72%	1.38%	2.39%	2.63%	3.16%
Other International	0.62%	0.56%	0.66%	0.81%	1.41%

Specific provision for credit losses

$ millions



Specific PCL Ratio by geography

	Q3/07	Q4/07	Q1/08	Q2/08	Q3/08
	0.33%	0.36%	0.37%	0.38%	0.31%
	0.13%	0.95%	1.14%	1.79%	1.57%
	-	0.03%	0.12%	0.13%	0.15%

Total provision for credit losses

$ millions

Portfolio Segment	Q3 2008	Q3 2007	Q2 2008
Canada – Retail	$ 155	$ 141	$ 170
Wholesale	20	26	36
U.S. – Retail	18	7	17
Wholesale	127	1	123
International (Retail & Wholesale)	5	-	4
Total Specific PCL	**$ 325**	**$ 175**	**$ 350**
Total General Provision	**9**	**3**	**(1)**
Total PCL	**$ 334**	**$ 178**	**$ 349**

- Over 80% of loan book is in Canada. Credit quality remains stable with increases PCL mostly related to portfolio growth.
- Approx. 13% of loan book is in the U.S. Credit quality has been deteriorating particularly in residential builder finance and commercial banking.
- Approx. 6% of loan book is in International. Credit quality remains stable.

Third Quarter 2008
Financial Review

Janice Fukakusa

Chief Financial Officer

Q3 2008 performance review

$ millions

	Q3 2008	Change vs. Q3/07	Change vs. Q2/08
Total revenue	**$ 5,912**	**$ 432**	**$ 958**
Non-Interest Expense (NIE)	3,272	107	302
Net income	**$ 1,262**	**$ (133)**	**$ 334**

- Strong results in Canadian Banking, Wealth Management, Insurance and certain businesses in Capital Markets.
- Q3 2008 earnings reduced by writedowns outlined on slide 10 and higher PCL, primarily in our U.S. banking operations.

Consistently strong capital position (1)

	Basel I					Basel II			OSFI Target
	Q3/07	Q4/07	Q1/08	Q2/08	Q3/08	Q1/08	Q2/08	Q3/08	
Tier 1 Capital Ratio (%)	9.3	9.4	9.2	8.8	8.7	9.8	9.5	9.5	7% +
Total Capital Ratio (%)	11.4	11.5	11.0	11.0	11.1	11.2	11.5	11.7	10% +
Assets to Capital multiple (x)	20.5	19.9	20.9	19.8	19.3	22.0	20.1	19.4	-

- Tier 1 capital ratio well above RBC objective of 8%+.
- Capital ratios and multiples well within regulatory guidelines.

(1) Effective Q1/08, capital ratios and risk-adjusted assets are calculated using the OSFI guidelines under Basel II. Effective Q2/08, the OSFI amended the treatment of the general allowance in the calculation of the Basel II Assets-to-capital multiple. Prior periods have not been revised. See Capital Management section of Q3 2008 Report to Shareholders.

Third Quarter 2008
Business Segment Review

Janice Fukakusa

Chief Financial Officer

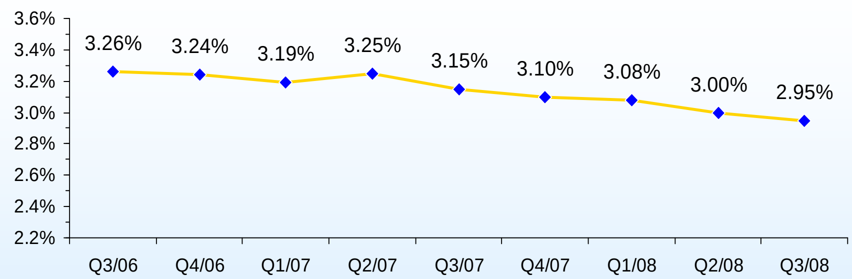
Canadian Banking

$ millions

	Q3 2008	Change vs. Q3/07	Change vs. Q2/08
Total revenue	**$ 2,443**	**5%**	**7%**
Provision for credit losses (PCL)	204	7%	(9)%
Non-interest expense (NIE)	1,186	(3)%	3%
Net income	**$ 709**	**19%**	**17%**

- YoY earnings up, reflecting strong volume growth across all business lines and a continued focus on cost management, partially offset by margin compression.
- Operating leverage of 8.1% in the quarter.

Canadian Banking net interest margin

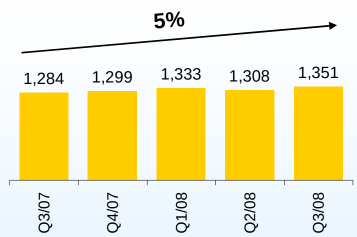


- YoY net interest margin decrease reflects change in retail product mix attributable to growth in our home equity lending and high-interest savings account products, the lower interest rate environment and continued competitive pressures.
- YoY net interest income up 6%.
- YoY volumes up 15% in personal core deposits and 17% in home equity lending.

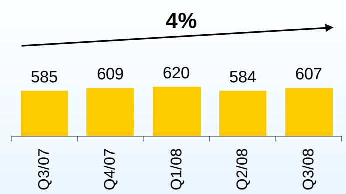
Canadian Banking revenue

$ millions

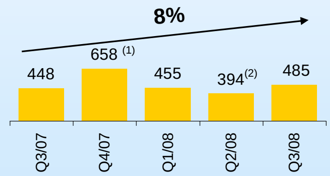
Personal Financial Services



Business Financial Services



Cards & Payment Solutions



(1) Impacted by $326mm (pre-tax) Visa restructuring gain and $121mm (pre-tax) charge to increase our customer loyalty reward program liability.

(2) Impacted by $30 mm (pre-tax) loss on redemption of Visa IPO shares.

Wealth Management

$ millions	Q3 2008	Change vs. Q3/07	Change vs. Q2/08
Total revenue	**$ 1,019**	**1%**	**3%**
Net interest income	110	4%	(3)%
Fee-based revenue	599	10%	11%
Transactional and other revenue	310	(13)%	(7)%
Non-interest expense (NIE)	758	1%	4%
Net income	**$ 186**	**5%**	**2%**

$ billions	Q3 2008	Change vs. Q3/07 (1)	Change vs. Q2/08
Assets under administration	$ 509	1%	6%
Assets under management	$ 244	53%	41%

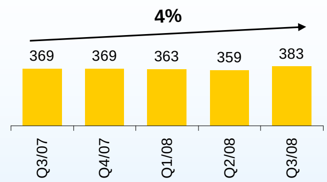
- Earnings driven by fee-based asset growth resulting from our PH&N acquisition and continued mutual fund net sales.
- Lower transactional revenues due to continued weak market conditions in our brokerage businesses.

(1) CAD appreciation against USD reduced Q3/08 AUA and AUM growth by approximately 3% and 1%, respectively, compared to last year.

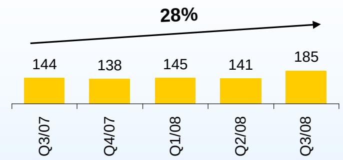
Wealth Management revenue

$ millions

Canadian Wealth Management

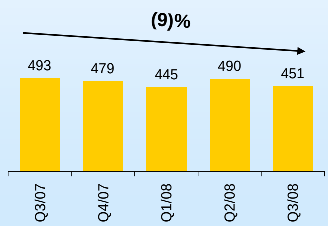


Global Asset Management

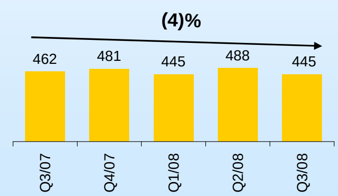


U.S. & I Wealth Management

C $



US $



Insurance

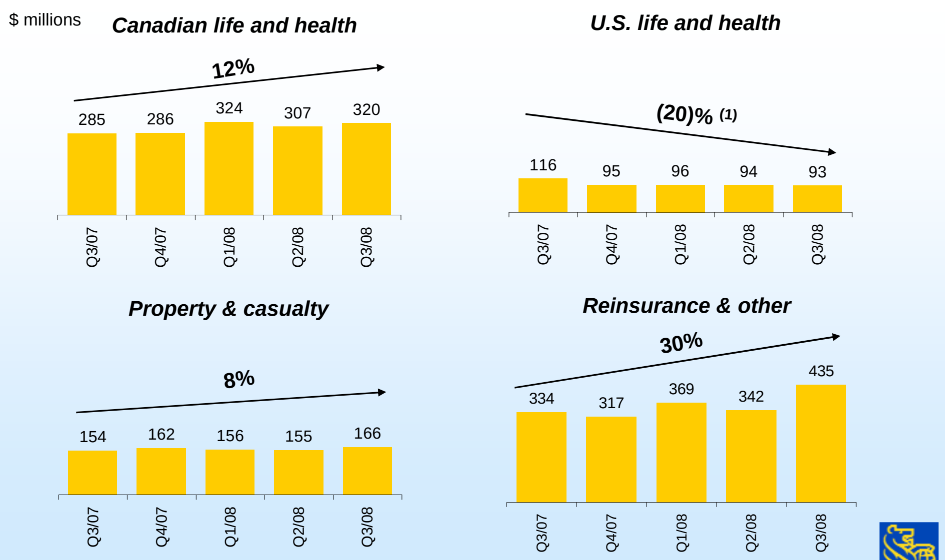
$ millions	Q3 2008 (1)	Change vs. Q3/07	Change vs. Q2/08
Total revenue	**$ 858**	**45%**	**7%**
Insurance policyholder benefits, claims and acquisition expense (PBCAE)	553	61%	1%
Non-interest expense (NIE)	145	6%	2%
Net income	**$ 137**	**33%**	**32%**

$ millions	Q3 2008	Change vs. Q3/07	Change vs. Q2/08
Premiums & Deposits	$ 1,014	14%	13%

- YoY earnings up largely due to actuarial adjustments reflecting management actions and assumptions changes and business growth, largely in our reinsurance business.
- Revenue and PBCAE reflect the mark-to-market impact of investments backing our life and health policyholder benefits and the Year-to-date impact of a new U.K. annuity reinsurance agreement.
- Premiums & Deposits growth reflects the UK annuity reinsurance agreement, business growth, partially offset by the impact of the stronger Canadian dollar.

(1) Includes $(74) million revenue impact of mark-to-market changes on investments backing our life and health policyholder benefits and claims, an increase of $137 million YoY and decrease of $16 million QoQ, which was largely offset in PBCAE.

Insurance: gross premiums & deposits



(1) CAD appreciation against USD reduced Q3/08 growth by approximately 4% or $6 mm over last year.

International Banking

$ millions	Q3 2008	Change vs. Q3/07	Change vs. Q2/08
Total revenue	**$ 580**	**11%**	**3%**
Provision for credit losses (PCL)	137	n.m.	51%
Non-interest expense (NIE)	485	25%	13%
Net income (loss)	**$ (16)**	**$ (103)**	**$ (54)**

$ billions	Q3 2008	Change vs. Q3/07	Change vs. Q2/08
Assets under administration – RBC Dexia IS (as at June 30, 2008)	$ 2,804	(1)%	4%

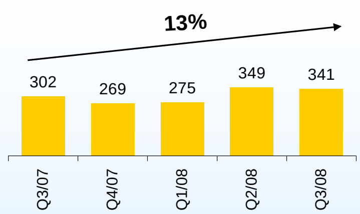
- Revenue and NIE growth reflect contribution from the ANB and RBTT acquisitions and business growth at RBC Dexia IS, partially offset by writedowns.
- YoY PCL increased due to higher impaired loans in our U.S. residential builder finance business, as well as in our commercial and retail loan portfolios.

International Banking revenue

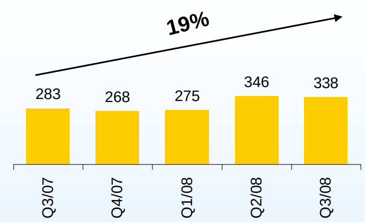
$ millions

Banking

C $

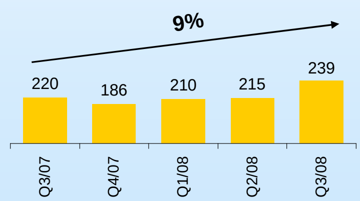


US $



ANB and RBTT acquisitions increased Banking revenue

RBC Dexia IS



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Capital Markets

$ millions

	Q3 2008	Change vs. Q3/07	Change vs. Q2/08
Total revenue (teb)	**$ 1,133**	**(2)%**	**136%**
Provision for credit losses (PCL)	20	n.m.	(66)%
Non-interest expense (NIE)	717	3%	31%
Net income	**$ 269**	**(25)%**	**n.m.**

- YoY earnings impacted by writedowns described on slide 10 ($153 mm after-tax and compensation adjustments).
- YoY we had stronger results in certain trading businesses and gains on credit derivative contracts used to economically hedge our corporate lending portfolio.
- Equity origination activity, distributions on private equity investments and M&A activities were down from a strong quarter a year ago.

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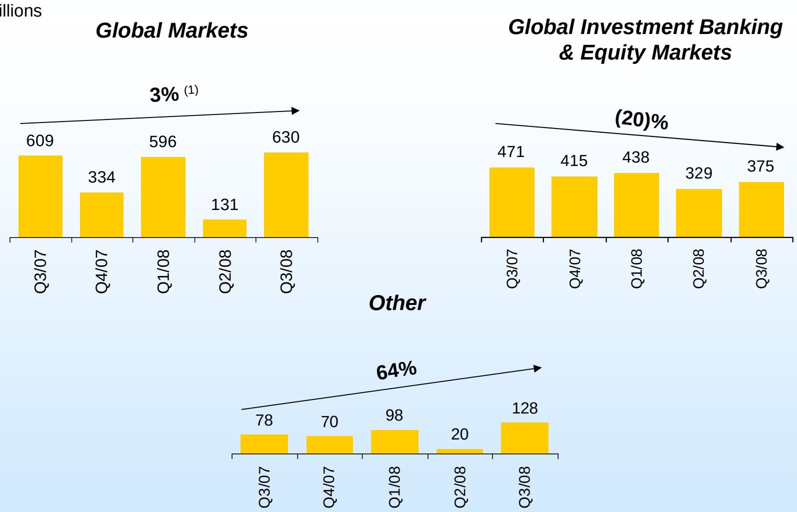
Capital Markets revenue

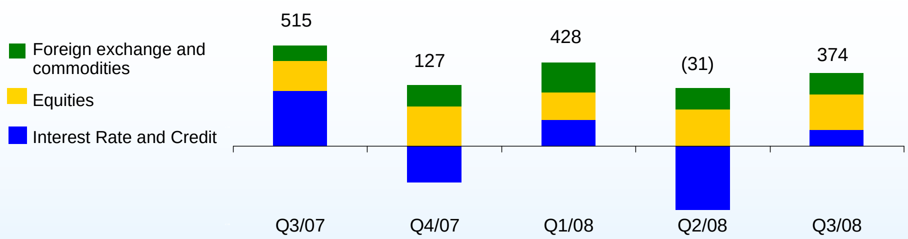
Teb $ millions



(1) Includes pre-tax writedowns of $357 mm in Q4/07, $430 mm in Q1/08, $714 mm in Q2/08 (remainder of Q2/08 writedowns in Corporate Support) and $342 mm in Q3/08 (remainder of Q3/08 writedowns in Corporate Support and International Banking)

RBC total trading revenue (1)

$ millions



	Q3/07	Q4/07	Q1/08	Q2/08	Q3/08
RBC Total trading revenue as a % of Total revenue	**9.4%**	**2.3%**	**7.6%**	**n.m.**	**6.3%**
Total Trading Revenue (teb) (2)	**592**	**240**	**558**	**58**	**458**

- Trading revenue down from last year due to the writedowns described on slide 10.
- YoY we had stronger trading results in certain fixed income businesses, equity derivatives and foreign exchange. QoQ trading revenue was up primarily due to lower writedowns.

(1) Includes pre-tax writedowns of $357 mm in Q4/07, $430 mm in Q1/08, $787 mm in Q2/08 ($714 mm from Capital Markets and $73 mm from Corporate Support) and $357 mm in Q3/08 ($342 mm from Capital Markets and $15 mm from Corporate Support.

(2) See Supplementary Financial Information for details.

Appendices

Defined operating leverage [1]

$ millions, except percentage amounts	YTD 2008	YTD 2007	YTD 2008 vs. YTD 2007
Total revenue	$ 16,513	$ 16,847	
add: teb adjustment	308	215	
less: Revenue related to VIEs	7	32	
less: Insurance revenue	2,499	2,305	
less: Impact of financial instruments accounting standards[2]	-	88	
Total revenue (adjusted)	$ 14,315	14,637	(2.2)%
Non-interest expense	$ 9,362	$ 9,380	
less: Insurance-related non-interest expense	422	400	
Non-interest expense (adjusted)	8,940	8,980	(0.4)%
Defined operating leverage [1]			**(1.8)%**

(1) Non-GAAP. See slide 39.
(2) Excludes the impact related to Insurance.

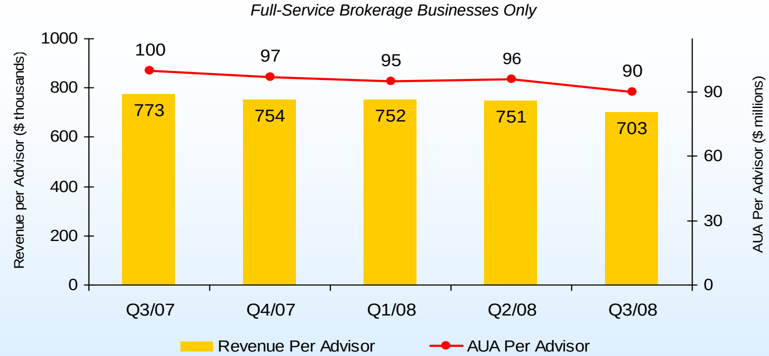
Strong Canadian market share position across all products

		May 2008 [1]		May 2005 [1]	
		Rank	Market Share	Rank	Market Share
Leadership in most personal products	Consumer lending [2]	# 1	15.4%	# 2	14.9%
	Personal core deposits	# 2	14.0%	# 2	14.1%
Leadership in business products	Personal investments [3]	# 1	13.9%	# 1	11.9%
	Business loans	# 1	12.0%	# 1	11.3%
	Business deposits & investments [4]	# 1	22.6%	# 1	19.8%

(1) Market share rank among financial institutions in Canada. (Source: RBC)
(2) Includes residential mortgages, personal loans and credit cards.
(3) Includes GICs and mutual funds. May 2008 market share reflects acquisition of PH&N.
(4) Excludes market share of non-bank financial institutions.

Productivity per advisor

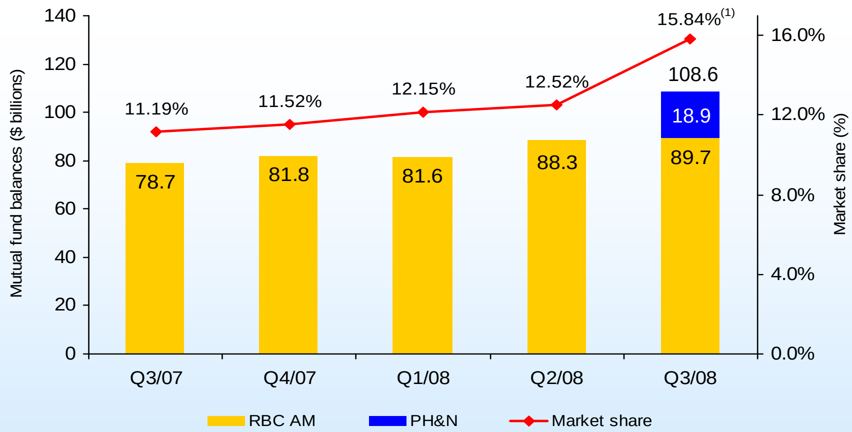
AUA and Revenue Per Advisor [1]
Full-Service Brokerage Businesses Only



- Weaker capital markets has negatively impacted asset values, placing pressure on revenues industry-wide.
- Acquisition of FBW, in which current advisor productivity is less than two-thirds that of our average advisor, reduced AUA and Revenue per Advisor by 3% and 4%, respectively.

(1) Includes Investment Advisors and Financial Consultants. Includes J.B. Hanauer and Ferris Baker Watts (FBW). CAD appreciation against USD reduced Q3/08 growth in both AUA and revenue per advisor by approximately 2% compared to Q3/07.

Canadian mutual fund balances & market share



- Created the largest retail mutual fund company in Canada with more than $108 billion in mutual fund assets under management as at July 31, 2008.
- RBC Asset Management continues to lead the industry with $12.1 billion 2008 YTD net sales.

(1) Individual market shares: RBC AM 13.09% and PH&N 2.75%.
Market share figures as at July 31, 2008. (Source: RBC)

Income statement impact of writedowns

$ millions pre-tax	Q3 2008	Income Statement impact
Capital Markets	$ **342**	Trading revenue
Corporate Support		
Alt-A RMBS (Available-for-sale)	65	Net gain (loss) on available-for-sale securities
Subprime RMBS (Available-for-sale)	23	Net gain (loss) on available-for-sale securities
Alt-A and other RMBS (Held-for-trading)	15	Trading revenue
	103	
International Banking		
Agency Preferred Stock (Available-for-sale)	39	Net gain (loss) on available-for-sale securities
Alt-A RMBS (Available-for-sale)	14	Net gain (loss) on available-for-sale securities
	53	

Summary of related exposures

As at July 31, 2008	
U.S. subprime	• Net exposure: < 0.1% of assets ($498 mm) / Exposure before hedging: $702 mm
U.S. Alt-A	• Net exposure / exposure before hedging: <0.5% of assets ($2.7 bn) (over 87% of rated exposure is AAA)
CDOs that may contain U.S. subprime or Alt-A	• Net exposure: < 0.02% of assets ($121 mm) / Exposure before hedging: $138 mm
U.S. auction rate securities (ARS)	• Principal value of inventory held on balance sheet: $3.7 bn / fair value: $3.5 bn (90% is rated AAA and 95% is student loan ARS, of which ~ 88% is gov't guaranteed) • $1.5 bn of ARS in off-balance sheet entities to which we provide liquidity facilities
U.S. municipal GIC investment portfolio	• Principal value: $3.1bn / fair value: $2.9 bn
U.S. CMBS	• Principal value: $795 mm / fair value: $732 mm
U.S. Insurance and Pension solutions	• Notional value of assets protected under stable value contracts: $8.1 bn / fair value: $6.7 bn
Agency preferred stock (available-for-sale)	• Principal value: $77 mm / fair value: $36 mm

- See pages 5 to 8 of our Q3 Report to Shareholders for a full description of writedowns and related exposures.

Definitions

Asset-to-capital multiple: Total assets plus specified off-balance sheet items, as defined by the OSFI, divided by total regulatory capital.

Compound annual growth rate (CAGR): Rate at which an investment grows annually to reach a given end value.

Commercial mortgage-backed securities (CMBS): Securities created through the securitization of commercial mortgage loans.

Defined operating leverage: Difference between revenue growth rate (as adjusted) and non-interest expense growth rate (as adjusted). Revenue is based on teb, excluding consolidated VIEs, and Insurance revenue. Our revenue in 2007 excludes accounting adjustments related to the financial instruments accounting standards. Non-interest expense excludes Insurance expense.

GIL ratio: Gross impaired loans as a percentage of related loans and acceptances.

Gross premiums and deposits: Net earned premiums equals gross premiums and deposits less the cost of premiums to other institutions for reinsurance coverage, plus segregated fund deposits.

MBIA: The counterparty is a subsidiary of MBIA Inc., a monoline insurance provider with a financial strength rating of Aaa (Negative Outlook) by Moody's and AAA (Watch Negative) by Standard & Poor's.

Net interest margin (average assets): Net interest income divided by average assets.

Net interest margin (average earning assets): Net interest income divided by average earning assets.

n.m.: Not meaningful

Office of the Superintendent of Financial Institutions Canada (OSFI): The primary regulator of federally chartered financial institutions and federally administered pension plans in Canada.

Personal Core Deposits: Personal deposit accounts not including GICs.

RBC Dexia Investor Services (IS) AUA: Represents the total Assets under Administration of the joint venture as at June 30, 2008.

Specific PCL ratio: Specific provision for credit losses as % of net average loans and acceptances.

Teb: Taxable equivalent basis. A measure that increases Net interest income from certain tax advantaged sources (in our case, Canadian taxable corporate dividends) to their tax equivalent value, making it comparable to income from taxable sources. There is an offsetting adjustment in the tax provision, thereby generating the same after-tax net income as reported under GAAP.

VIE: Variable Interest Entity. Starting in Q1 2005, we consolidated certain entities in accordance with Accounting Guidelines 15. Revenue and expense from certain consolidated VIEs have been included in Capital Markets results. Amounts relate to third parties and do not impact our results.

 Note: Please see our Q3 2008 Report to Shareholders for all reconciliations and our 2007 Annual Report for additional definitions.

Note to users

We use a variety of financial measures to evaluate our performance. In addition to GAAP prescribed measures, we use certain non-GAAP measures we believe provide useful information to investors regarding our financial condition and results of operations. Readers are cautioned that non-GAAP measures, such as Defined operating leverage, do not have any standardized meanings prescribed by Canadian GAAP, and therefore, are unlikely to be comparable to similar measures presented by other companies.

Reconciliations of non-GAAP measures to GAAP measures can be found throughout this presentations.

Additional information about our non-GAAP measures can be found under the "Key performance and non-GAAP measures" section in our Q3 2008 Report to Shareholders and our Q3 2008 Supplementary Financial Information.

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