

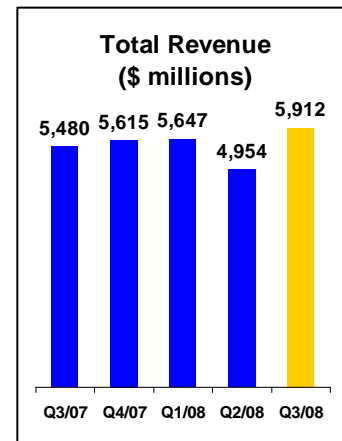
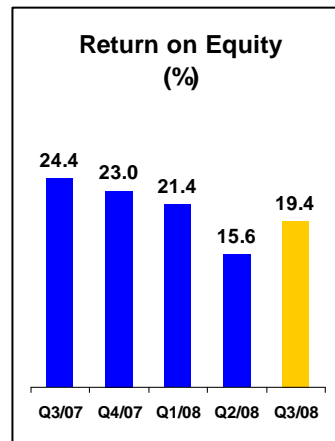
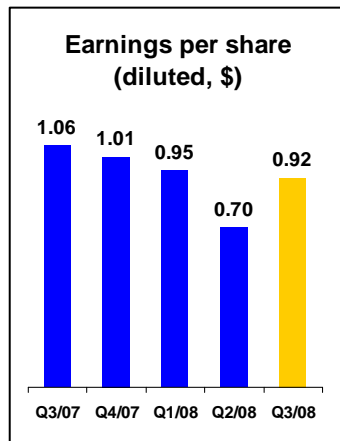
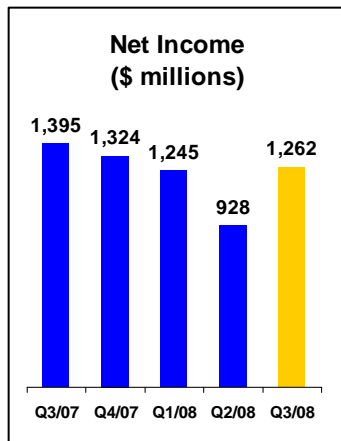


Royal Bank of Canada (RY on TSX & NYSE) and its subsidiaries operate under the master brand name of RBC. We are Canada's largest bank as measured by assets and market capitalization and one of North America's leading diversified financial services companies. We provide personal and commercial banking, wealth management services, insurance, corporate and investment banking, and transaction processing services on a global basis. Our Global Technology and Operations and Global Functions teams enable business growth with expert professional advice and state-of-the-art processes and technology. We employ approximately 75,000 full- and part-time employees who serve more than 17 million personal, business, public sector and institutional clients through offices in Canada, the U.S. and 46 other countries. For more information, please visit rbc.com.

STRATEGIC GOALS

1. To be the undisputed leader in financial services in Canada
2. To build on our strengths in banking, wealth management and capital markets in the United States
3. To be a premier provider of selected global financial services

FINANCIAL HIGHLIGHTS Q3 2008



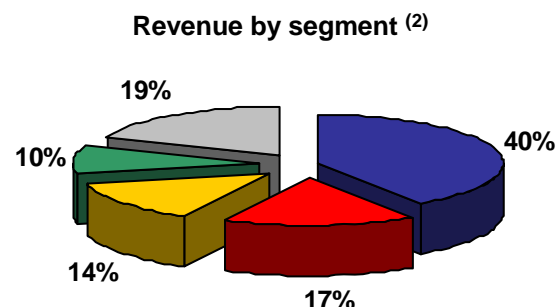
FINANCIAL STATISTICS

	Q3 2008	Q3 2007	Credit Rating ⁽¹⁾ (Senior Long-term Debt)
Total assets	\$637 billion	\$605 billion	Moody's Investors Service (Stable) Aaa
Total loans, net of allowance for loan losses	\$270 billion	\$231 billion	Standard & Poor's (Stable) AA-
Total deposits	\$409 billion	\$376 billion	Fitch Ratings (Stable) AA
Total shareholders' equity	\$28.7 billion	\$24.5 billion	DBRS (Stable) AA
Assets under administration - RBC	\$650 billion	\$628 billion	
Assets under management	\$248 billion	\$160 billion	
Market capitalization	\$63.2 billion	\$69.0 billion	
Common shares outstanding	1,338 million	1,276 million	
Number of employees (full time equivalent)	73,773	65,537	
Number of bank branches	1,729	1,524	
Number of automated teller machines	4,897	4,377	

(1) Major credit ratings as at August 27, 2008. Credit ratings are not recommendations to purchase, sell or hold our securities as they do not comment on market price or suitability for a particular investor. Ratings are subject to revision or withdrawal at any time by the rating organization.

BUSINESS SEGMENT PERFORMANCE Q3 2008

(\$ millions)	Revenue	Net Income (loss)
Canadian Banking	\$ 2,443	\$ 709
Wealth Management	1,019	186
Insurance	858	137
International Banking	580	(16)
Capital Markets ⁽¹⁾	1,133	269
Corporate Support ⁽¹⁾	(121)	(23)



(1) Revenue on a tax equivalent basis (teb). The teb adjustments recorded in Capital Markets are eliminated in Corporate Support.

(2) Excludes Corporate Support

YTD PERFORMANCE COMPARED TO 2008 OBJECTIVES

	2008 Objectives	YTD 2008 Performance
Diluted earnings per share (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%

(1) Non-GAAP measure. Refers to the difference between our revenue and non-interest expense growth rates (each as adjusted). For further information refer to the Key performance and non-GAAP measures section in our Q3 2008 Report to Shareholders.

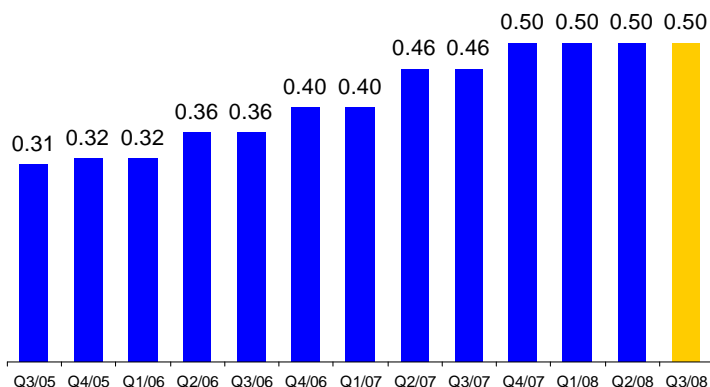
(2) Calculated using guidelines issued by the Office of the Superintendent of Financial Institutions Canada under the new Basel II framework, which changes the method of determining risk-adjusted assets and regulatory capital.

SHAREHOLDER PERFORMANCE STATISTICS

(as at July 31, 2008)

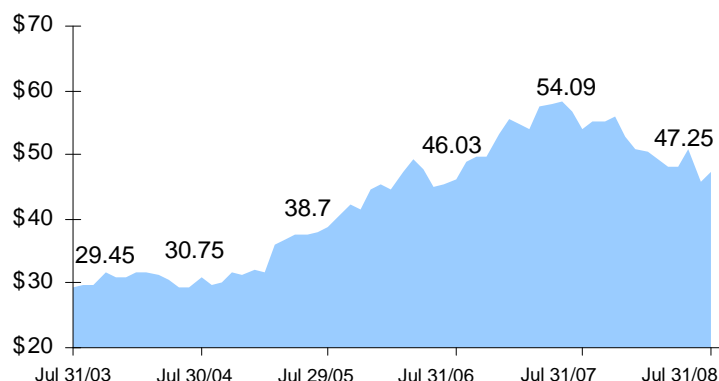
	1 Year	3 Year	5 Year	10 Year
Total Shareholder Return ⁽¹⁾	(9)%	11%	14%	12%

Common Share Dividends (\$)



(1) Total Shareholder Return is price appreciation plus dividends reinvested, annualized.

Share Price Performance (\$) ⁽²⁾



(2) Source: Bloomberg

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