



**RBC
Financial
Group**

Supplementary Financial Information

3rd Quarter 2006

(UNAUDITED)

Investor Relations Department

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Notes to Users

This document is not audited and should be read in conjunction with our Report to Shareholders and Quarterly Results slides for Q3/06, the audited annual consolidated financial statements and accompanying management's discussion & analysis for the year ended October 31, 2005 and the Glossary on page 2 of this document. Certain comparative amounts have been reclassified to conform to the current period's presentations. Starting Q2/05, we no longer produce U.S. GAAP Supplementary financial information. Please refer to page 26 of this document for a detailed reconciliation to the U.S. GAAP results.

Non-GAAP financial measures

Management measures and evaluates the performance of our consolidated operations and each of our segments based on a number of different measures including net income and non-GAAP measures including segment return on equity (ROE), return on risk capital (RORC) and economic profit. Readers are cautioned that non-GAAP financial measures do not have any standardized meaning prescribed by GAAP and therefore may not be comparable to similar measures presented by other companies. Further explanations of our non-GAAP financial measures are provided in the Glossary on page 2.

Significant reporting changes made to this document in Q3/06

None

Significant reporting changes made to this document in Q2/06

Change in financial statement presentation

In Q2/06, we reviewed the presentation of certain items on our Consolidated Statements of Income and decided to reclassify changes in fair value of certain derivative instruments designated as economic hedges of our stock-based compensation plan at RBC Dain Rauscher from Non-interest income - Other to Non-interest expense - Human resources in order to more appropriately reflect the purpose of these instruments and our management of the stock-based compensation exposures.

In Q2/06, we transferred our housing tax credit syndication business from RBC U.S. and International Personal and Business to RBC Capital Markets. The business segment results for the prior periods were restated to reflect the transfer.

Revenue reclassification

We reclassified \$89 million of revenue related to our Q1/06 results from Interest income to Non-interest income - Trading revenue to better reflect the nature of the item. The reclassification resulted in a decrease in Trading revenue in Net interest income and a corresponding increase in Trading revenue in Non-interest income, with no change to Trading revenue in Total revenue. The reclassification impacts the RBC Capital Markets segment only.

Stock dividend

On April 6, 2006, we paid a stock dividend of one common share on each of our issued and outstanding common shares. The effect is the same as a two-for-one split of our common shares. All common share and per share information have been restated to reflect the stock dividend.

Significant reporting changes made to this document in Q1/06

Changes to transfer pricing methodology

In Q1/06, we made changes to our transfer pricing methodologies. Segment results for 2005 and 2004 have been reclassified to reflect these changes. For details, refer to "How we manage our business segments" on page 15 of the Q3 2006 Report to Shareholders.

Glossary

Non-GAAP financial Measures

These non-GAAP financial measures are not defined by GAAP and do not have standardized meanings. They may not be comparable to similar measures used by other companies. Refer to Performance and non-GAAP measures section and Economic Capital section in the 2005 Annual Report for further discussions on Risk capital, Return on risk capital, Attributed equity, Return on equity, Unattributed common equity and Taxable equivalent basis.

Cash basis measures

Cash basis measures such as cash net income, cash diluted EPS and cash ROE are calculated by adding back to net income the after-tax amount of amortization of goodwill and other intangibles. These non-cash charges do not deplete our cash reserves. We believe these measures provide investors with supplemental information that may be useful to them in comparing results to our peers.

Capital ratios

Capital ratios that are filed with the regulators are calculated in accordance with the Office of the Superintendent of Financial Institutions Canada (OSFI).

Risk capital

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

Return on risk capital (RORC)

Business segment return on risk capital is calculated as net income available to common shareholders divided by average attributed risk capital for the period. Refer to page 25 for reconciliation.

Attributed equity

Attributed equity includes risk capital plus the net amounts of goodwill and intangibles capital.

Return on equity (ROE)

Business segment return on equity is calculated as net income available to common shareholders divided by average attributed equity for the period. Corporate Support also includes average unattributed equity. Refer to page 25 for reconciliation.

Goodwill and intangibles

Represents our net investment in goodwill and intangibles.

Unattributed common equity

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

Capital charge

Calculated by multiplying the cost of equity by the amount of average common equity. The cost of equity is a proxy for the after-tax return that we estimate to be required by shareholders for the use of their capital. The cost of equity is regularly reviewed and adjusted from time to time based on prevailing market conditions.

Economic profit

Economic profit is net income available to common shareholders excluding the after-tax effect of amortization of goodwill and intangibles, less a capital charge for use of attributed equity.

Taxable equivalent basis (teb)

Net interest income from Canadian taxable dividends in our RBC Capital Markets segment are grossed up to their effective taxable equivalent value. Net interest income and total revenue are presented on a taxable equivalent basis in the RBC Capital Markets segment. Total revenue, Efficiency ratio and Net interest margin at the consolidated level are also presented on a taxable equivalent basis.

Total trading revenue

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

Calculations

Average balances (assets, loans and acceptance, and deposits)

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

Average common equity

Calculated as the average of the month-end common equity balances for the period. For the operating segments, calculated using methods intended to approximate the average of the daily attributed equity balances for the period.

Average risk capital

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

Average earning assets

Calculated using methods intended to approximate the average of the daily earning asset balances for the period. Earning assets include deposits with other banks, securities, assets purchased under reverse repurchase agreements and securities borrowed and loans.

Market capitalization

End of period common shares outstanding multiplied by the closing common share price.

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.

Net write-offs

Gross write offs less recoveries of amounts previously written off.

Operating leverage

Calculated as the difference between year-over-year growth in revenue and the year-over-year growth in non-interest expense.

Risk-adjusted assets

Used in the calculation of risk-based capital ratios. The face value of assets is discounted using risk-weighting factors in order to reflect a comparable risk per dollar among all types of assets. The risk inherent in off-balance sheet instruments is also recognized, first by determining a credit equivalent amount, and then by applying appropriate risk-weighting factors.

Ratios

Efficiency ratio

Non-interest expenses as a percentage of total revenue.

Return on assets

Net income divided by average assets.

Return on common equity (ROE)

Net income available to common shareholders divided by average common equity for the period. Refer to page 25 for ROE reconciliation.

Return on risk capital (RORC)

Net income available to common shareholders divided by attributed risk capital. Refer to page 25 for RORC reconciliation.

FINANCIAL HIGHLIGHTS (C\$ MM)	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2006 9 months	2005 9 months	2005	2004	2003	2002	
	SELECTED INCOME STATEMENT INFORMATION															
Total revenue	5,206	5,122	4,960	4,796	4,929	4,686	4,773	4,570	4,508	15,288	14,388	19,184	17,802	16,988	17,092	
Provision for credit losses (PCL)	99	124	47	103	128	116	108	97	125	270	352	455	346	721	1,065	
Insurance policyholder benefits, claims and acquisition expense	627	619	652	740	681	622	582	589	575	1,898	1,885	2,625	2,124	1,696	1,535	
Non-interest expense	2,861	2,928	2,751	3,310	2,732	2,661	2,654	2,734	2,675	8,540	8,047	11,357	10,833	10,165	10,420	
Net income from continuing operations	1,194	1,128	1,172	543	1,001	916	977	687	771	3,494	2,894	3,437	3,023	2,955	2,702	
Net income (loss) from discontinued operations	(177)	(10)	(1)	(21)	(22)	(9)	2	(173)	(28)	(28)	(29)	(50)	(220)	13	N/A	
Net Income	1,177	1,118	1,171	522	979	907	979	514	743	3,466	2,865	3,387	2,803	2,968	2,702	
Net income available to common shareholders	1,164	1,107	1,161	515	968	895	971	507	734	3,432	2,834	3,349	2,772	2,937	2,664	
PROFITABILITY MEASURES																
Total																
Earnings per share (EPS) - basic	\$0.91	\$0.86	\$0.90	\$0.40	\$0.75	\$0.70	\$0.76	\$0.40	\$0.57	\$2.68	\$2.21	\$2.61	\$2.14	\$2.22	\$1.98	
- diluted	\$0.90	\$0.85	\$0.89	\$0.39	\$0.74	\$0.69	\$0.75	\$0.39	\$0.56	\$2.64	\$2.17	\$2.57	\$2.11	\$2.20	\$1.96	
Return on common equity (ROE) ¹	23.1%	23.0%	23.9%	10.6%	20.0%	19.9%	21.9%	11.3%	16.1%	23.3%	20.6%	18.0%	15.6%	16.7%	15.8%	
Return on risk capital (RORC) ¹	35.7%	35.7%	37.9%	17.3%	33.4%	32.4%	34.6%	17.6%	25.4%	36.4%	33.5%	29.3%	24.6%	26.5%	23.3%	
Return on assets	0.92%	0.93%	0.97%	0.44%	0.85%	0.85%	0.91%	0.48%	0.69%	0.94%	0.87%	0.76%	0.67%	0.76%	0.74%	
Return on risk adjusted assets	2.14%	2.17%	2.28%	1.05%	2.04%	1.96%	2.07%	1.12%	1.62%	2.12%	2.00%	1.77%	1.56%	1.77%	1.61%	
Continuing Operations																
Earnings per share (EPS) - basic	\$0.92	\$0.87	\$0.90	\$0.42	\$0.77	\$0.71	\$0.76	\$0.53	\$0.59	\$2.70	\$2.23	\$2.65	\$2.31	\$2.21	\$1.98	
- diluted	\$0.91	\$0.86	\$0.89	\$0.41	\$0.76	\$0.70	\$0.75	\$0.52	\$0.58	\$2.66	\$2.19	\$2.61	\$2.28	\$2.19	\$1.96	
Return on common equity (ROE) ¹	23.1%	22.9%	23.6%	10.9%	20.2%	19.9%	21.6%	15.1%	16.6%	23.2%	20.6%	18.1%	16.8%	16.7%	15.8%	
Return on risk capital (RORC) ¹	36.2%	36.1%	38.0%	18.1%	34.1%	32.7%	34.5%	23.6%	26.4%	36.7%	33.8%	29.7%	26.5%	26.4%	23.3%	
Efficiency ratio	55.0%	57.2%	55.5%	69.0%	55.4%	56.8%	55.6%	59.8%	59.3%	55.9%	55.9%	59.2%	60.9%	59.8%	61.0%	
Efficiency ratio (teb) ¹	54.5%	56.3%	55.1%	68.5%	55.1%	56.5%	55.3%	59.6%	59.2%	55.3%	55.6%	58.9%	60.7%	59.7%	60.8%	
Discontinued Operations																
Earnings per share (EPS) - basic	(\$0.01)	(\$0.01)	\$0.00	(\$0.02)	(\$0.02)	(\$0.01)	\$0.00	(\$0.13)	(\$0.02)	(\$0.02)	(\$0.02)	(\$0.04)	(\$0.17)	\$0.01	N/A	
- diluted	(\$0.01)	(\$0.01)	\$0.00	(\$0.02)	(\$0.02)	(\$0.01)	\$0.00	(\$0.13)	(\$0.02)	(\$0.02)	(\$0.02)	(\$0.04)	(\$0.17)	\$0.01	N/A	
SELECTED BALANCE SHEET INFORMATION																
Average loans and acceptances	209,300	201,900	198,700	194,500	187,800	182,500	179,400	176,500	174,800	203,300	184,900	186,100	171,900	166,800	171,200	
Total assets	523,969	502,893	487,874	469,521	463,325	434,873	424,029	426,222	423,612	523,969	463,325	469,521	426,222	399,847	375,474	
Average assets	509,500	493,800	480,000	469,600	456,600	436,300	425,500	422,600	427,400	494,400	439,500	447,100	421,400	390,700	364,000	
Deposits	334,702	322,787	314,872	306,860	304,497	283,492	280,020	270,959	277,492	334,702	304,497	306,860	270,959	259,145	243,476	
Common equity	20,290	19,756	19,538	19,149	19,410	18,974	18,121	17,372	18,192	20,290	19,756	19,149	17,372	17,543	17,238	
Average common equity	20,050	19,700	19,300	19,350	19,150	18,400	17,600	17,900	18,200	19,700	18,350	18,600	17,800	17,550	16,800	
Average risk capital ¹	12,950	12,700	12,150	11,800	11,500	11,350	11,150	11,450	11,500	12,600	11,300	11,450	11,300	11,000	11,450	
KEY RATIOS																
Diluted EPS growth	21.6%	23.2%	18.7%	0.0%	32.1%	21.1%	27.1%	(29.1)%	(3.4)%	21.7%	26.2%	21.8%	(4.1)%	12.2%	11.4%	
Diluted EPS growth ² - continuing operations	19.7%	22.9%	18.7%	(21.2)%	31.0%	22.8%	25.0%	(10.3)%	1.8%	21.5%	24.4%	14.5%	4.1%	11.7%	11.4%	
Revenue growth ² - continuing operations	5.6%	9.3%	3.9%	4.9%	9.3%	5.5%	11.5%	6.2%	4.1%	6.3%	8.7%	7.8%	4.8%	(0.6)%	7.7%	
NIE growth ² - continuing operations	4.7%	10.0%	3.7%	21.1%	2.1%	(0.8)%	(3.2)%	6.8%	4.7%	6.1%	(0.6)%	4.8%	6.6%	(2.4)%	7.2%	
Operating leverage ²	0.9%	(0.7)%	0.2%	(16.2)%	7.2%	6.3%	14.7%	(0.6)%	(0.6)%	0.2%	9.3%	3.0%	(1.8)%	1.8%	0.5%	
Specific PCL to average loans and acceptances ³ - continuing operations	0.18%	0.26%	0.20%	0.20%	0.28%	0.24%	0.12%	0.27%	0.28%	0.21%	0.21%	0.21%	0.30%	0.43%	0.62%	
CAPITAL MEASURES⁴																
Tier 1 capital ratio	9.6%	9.5%	9.5%	9.6%	9.7%	9.5%	9.2%	8.9%	9.1%	9.6%	9.7%	9.6%	8.9%	9.7%	9.3%	
Total capital ratio	12.4%	12.5%	12.8%	13.1%	13.4%	12.8%	12.7%	12.4%	12.7%	12.4%	13.4%	13.1%	12.4%	12.8%	12.7%	
Risk adjusted assets (\$ billions)	218.5	211.0	204.2	197.0	190.9	190.1	187.3	183.4	183.0	218.5	190.9	197.0	183.4	166.9	165.6	

¹ These measures are non-GAAP financial measures. Refer to "Notes to Users" for further discussion.

² Growth rates are calculated based on earnings from continuing operations in the same period a year ago.

³ A \$52 million transfer of the allocated specific allowance to the allocated general allowance during Q1/05 decreased this ratio by 0.11% or 0.03% for fiscal 2005.

⁴ Calculated using guidelines issued by OSFI.

N/A: Comparable information not available for 2002.

FINANCIAL HIGHLIGHTS <i>continued</i> (C\$ MM)	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2006 9 months	2005 9 months	2005	2004	2003	2002
SHARE INFORMATION															
First preferred shares outstanding (000s) - end of period															
Non-cumulative series J	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12,000
US\$ Non-cumulative series K	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,000
Non-cumulative series N	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000
Non-cumulative series O	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000
US\$ Non-cumulative series P	-	-	-	-	4,000	4,000	4,000	4,000	4,000	-	4,000	-	4,000	4,000	4,000
Non-cumulative series S	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Non-cumulative series W	12,000	12,000	12,000	12,000	12,000	12,000	12,000	-	-	12,000	12,000	12,000	-	-	-
Non-cumulative series AA	12,000	12,000	-	-	-	-	-	-	-	12,000	-	-	-	-	-
Non-cumulative series AB	12,000	-	-	-	-	-	-	-	-	12,000	-	-	-	-	-
Common shares outstanding (000s) ¹ - end of period	1,281,279	1,286,064	1,290,983	1,293,502	1,294,476	1,292,801	1,289,648	1,289,496	1,298,131	1,281,279	1,294,476	1,293,502	1,289,496	1,312,043	1,330,514
- average (basic)	1,279,300	1,282,694	1,284,333	1,288,428	1,286,204	1,281,685	1,277,361	1,284,235	1,292,038	1,281,815	1,281,748	1,283,433	1,293,465	1,324,159	1,345,143
- average (diluted)	1,297,340	1,301,645	1,304,378	1,308,339	1,306,047	1,303,601	1,298,236	1,301,610	1,308,550	1,301,165	1,303,044	1,304,680	1,311,016	1,338,032	1,356,241
Treasury shares held - preferred (000s)	1,760	213	118	91	-	-	-	-	-	1,760	-	91	-	-	-
- common (000s)	5,526	5,512	6,224	7,053	7,037	7,364	10,188	9,726	9,417	5,526	7,037	7,053	9,726	-	-
Shares repurchased (000s)	5,465	6,531	4,403	3,900	-	-	2,011	9,486	9,132	16,399	2,011	5,911	29,203	29,079	28,586
(\$ MM)	253	308	193	163	-	-	63	289	272	754	63	226	892	852	764
Stock options outstanding (000s)	33,748	34,629	36,296	36,481	39,502	41,210	44,497	44,744	45,656	33,748	39,502	36,481	44,744	49,606	56,959
Stock options exercisable (000s)	28,410	29,240	30,858	28,863	31,870	33,465	36,630	32,801	33,694	28,410	31,870	28,863	32,801	30,829	28,101
COMMON SHARE PERFORMANCE															
Book value per share	\$15.90	\$15.43	\$15.21	\$14.89	\$15.08	\$14.76	\$14.16	\$13.57	\$14.12	\$15.90	\$15.08	\$14.89	\$13.57	\$13.37	\$12.96
Common share price - High (intraday)	\$48.26	\$51.49	\$46.50	\$43.34	\$39.85	\$37.63	\$32.20	\$31.89	\$30.94	\$51.49	\$39.85	\$43.34	\$32.95	\$32.50	\$29.45
- Low (intraday)	\$43.52	\$44.42	\$41.29	\$37.20	\$36.76	\$31.38	\$30.45	\$29.47	\$29.02	\$41.29	\$30.45	\$30.45	\$29.02	\$26.63	\$22.53
- Close	\$46.03	\$47.84	\$44.54	\$41.67	\$38.70	\$37.48	\$31.55	\$31.70	\$30.75	\$46.03	\$38.70	\$41.67	\$31.70	\$31.74	\$27.21
Market capitalization (\$ MM)	58,977	61,525	57,494	53,894	50,096	48,448	40,688	40,877	39,918	58,977	50,096	53,894	40,877	41,644	36,197
P/E ratio (4-quarters trailing earnings) ²	15.1	16.7	16.2	15.7	14.9	14.4	13.8	14.5	13.2	15.3	13.7	14.4	14.7	13.4	13.3
Market price to book value	2.89	3.10	2.93	2.80	2.57	2.54	2.23	2.34	2.18	2.89	2.57	2.80	2.34	2.37	2.10
DIVIDEND INFORMATION															
Dividends per share	\$0.36	\$0.36	\$0.32	\$0.32	\$0.31	\$0.28	\$0.28	\$0.26	\$0.26	\$1.04	\$0.86	\$1.18	\$1.01	\$0.86	\$0.76
Dividend yield	3.1%	3.0%	2.9%	3.2%	3.2%	3.2%	3.5%	3.4%	3.5%	3.0%	3.2%	3.2%	3.3%	2.9%	2.9%
Dividend payout ratio	40%	42%	35%	80%	41%	39%	36%	66%	46%	39%	39%	45%	47%	39%	38%
Dividend payout ratio - continuing operations	39%	41%	35%	77%	40%	39%	36%	49%	44%	39%	38%	44%	44%	39%	38%
Common dividends (\$ MM)	461	463	412	414	393	353	352	333	336	1,336	1,098	1,512	1,303	1,137	1,022
Preferred dividends (\$ MM)	13	11	10	11	11	12	8	7	9	34	31	42	31	31	38
OTHER INFORMATION (Continuing operations)															
Number of employees (full time equivalent) ³															
Canada	46,803	45,396	45,651	46,401	46,822	46,047	46,880	46,386	47,313	46,803	46,822	46,401	46,386	44,950	44,639
US	9,994	9,842	9,815	9,684	9,723	9,787	9,801	10,814	10,875	9,994	9,723	9,684	10,814	12,159	11,104
Other	4,078	3,968	3,963	3,927	4,082	3,969	3,986	3,803	3,777	4,078	4,082	3,927	3,803	3,703	3,806
Total	60,875	59,206	59,429	60,012	60,627	59,803	60,667	61,003	61,965	60,875	60,627	60,012	61,003	60,812	59,549
Number of bank branches ⁴															
Canada	1,109	1,105	1,105	1,104	1,102	1,102	1,101	1,098	1,107	1,109	1,102	1,104	1,098	1,104	1,117
US	277	275	273	273	273	270	268	275	272	277	273	273	275	240	236
Other	44	44	43	42	42	42	42	42	42	44	42	42	42	42	42
Total	1,430	1,424	1,421	1,419	1,417	1,414	1,411	1,415	1,421	1,430	1,417	1,419	1,415	1,386	1,395
Number of automated banking machines	4,297	4,272	4,268	4,277	4,321	4,367	4,400	4,432	4,419	4,297	4,321	4,277	4,432	4,469	4,572

¹ Common shares outstanding at end of period includes Treasury shares (shares acquired and held by subsidiaries for reasons other than cancellation). Average common shares outstanding excludes Treasury shares.

² Average of high and low common share price for the period divided by diluted earnings per share.

³ Commencing Q1/06, number of employees reflects changes due to our acquisition of Abacus Financial Services Group Limited and the creation of RBC Dexia Investor Services (RBC Dexia IS). Total number of employees excludes employees of RBC Dexia IS.

⁴ Bank branches which provide full or limited banking services dealing directly with clients.

INCOME STATEMENT (C\$ MM)	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2006 9 months	2005 9 months	2005	2004	2003	2002
	Continuing operations														
Net interest income															
Interest income	5,840	5,249	4,971	4,626	4,283	4,094	3,955	3,634	3,494	16,060	12,332	16,958	13,866	13,899	14,450
Interest expense	4,083	3,640	3,296	2,869	2,626	2,432	2,261	2,030	1,860	11,019	7,319	10,188	7,468	7,563	7,677
Total	1,757	1,609	1,675	1,757	1,657	1,662	1,694	1,604	1,634	5,041	5,013	6,770	6,398	6,336	6,773
Non-interest income															
Accounts	229	218	223	232	217	212	207	204	200	670	636	868	812	855	847
Other payment services	77	72	71	74	72	69	70	72	71	220	211	285	277	267	241
Service charges	306	290	294	306	289	281	277	276	271	890	847	1,153	1,089	1,122	1,088
Insurance premiums, investment and fee income	821	806	858	798	886	813	773	790	792	2,485	2,472	3,270	2,870	2,356	2,043
Trading revenue	683	724	547	308	452	373	461	394	358	1,954	1,286	1,594	1,563	1,908	1,689
Investment management and custodial fees	331	334	315	340	313	311	291	265	287	980	915	1,255	1,126	1,098	1,153
Securities brokerage commissions	291	347	309	300	274	307	282	260	262	947	863	1,163	1,166	1,031	1,187
Mutual fund revenue	328	316	261	259	245	233	225	218	216	905	703	962	850	673	723
Underwriting and other advisory fees	253	259	219	233	251	266	276	217	214	731	793	1,026	918	813	755
Card service revenue	158	46	145	152	158	127	142	155	150	349	427	579	555	518	496
Foreign exchange revenue, other than trading	118	118	96	118	109	88	92	74	72	332	289	407	331	279	276
Credit fees	66	56	56	48	46	41	52	50	51	178	139	187	198	227	223
Securitization revenue	61	61	49	83	65	51	86	54	24	171	202	285	200	165	174
Gain (loss) on sale of investment account securities	11	22	39	12	33	25	15	(31)	24	72	73	85	20	31	(111)
Other	22	134	97	82	151	108	107	244	153	253	366	448	518	431	623
Total	3,449	3,513	3,285	3,039	3,272	3,024	3,079	2,966	2,874	10,247	9,375	12,414	11,404	10,652	10,319
Total revenue	5,206	5,122	4,960	4,796	4,929	4,686	4,773	4,570	4,508	15,288	14,388	19,184	17,802	16,988	17,092
Provision for credit losses (PCL)	99	124	47	103	128	116	108	97	125	270	352	455	346	721	1,065
Insurance policyholder benefits, claims and acquisition expense	627	619	652	740	681	622	582	589	575	1,898	1,885	2,625	2,124	1,696	1,535
Non-interest expense	2,861	2,928	2,751	3,310	2,732	2,661	2,654	2,734	2,675	8,540	8,047	11,357	10,833	10,165	10,420
Business realignment charges	-	-	-	40	1	2	2	177	-	-	5	45	177	-	-
Income taxes	381	348	332	90	392	353	443	282	358	1,061	1,188	1,278	1,277	1,439	1,365
Non-controlling interest in net income of subsidiaries	44	(25)	6	(30)	(6)	16	7	4	4	25	17	(13)	12	12	5
Net income from continuing operations	1,194	1,128	1,172	543	1,001	916	977	687	771	3,494	2,894	3,437	3,023	2,955	2,702
Net Income (loss) from discontinued operations	(17)	(10)	(1)	(21)	(22)	(9)	2	(173)	(28)	(28)	(29)	(50)	(220)	13	N/A
Net income	1,177	1,118	1,171	522	979	907	979	514	743	3,466	2,865	3,387	2,803	2,968	2,702
Preferred dividends	(13)	(11)	(10)	(11)	(11)	(12)	(8)	(7)	(9)	(34)	(31)	(42)	(31)	(31)	(38)
Net gain on redemption of preferred shares	-	-	-	4	-	-	-	-	-	-	-	4	-	-	-
Net income available to common shareholders	1,164	1,107	1,161	515	968	895	971	507	734	3,432	2,834	3,349	2,772	2,937	2,664
Revenue from Trading Activities															
Total Trading revenue¹															
Net interest income	(146)	(138)	(82)	13	(76)	39	45	47	66	(366)	8	21	286	109	128
Non-interest income	683	724	547	308	452	373	461	394	358	1,954	1,286	1,594	1,563	1,908	1,689
Total	537	586	465	321	376	412	506	441	424	1,588	1,294	1,615	1,849	2,017	1,817
Trading revenue by product															
Equity	171	135	125	46	97	71	141	155	93	431	309	355	527	541	657
Fixed income and money markets	291	364	264	233	251	268	273	228	264	919	792	1,025	1,044	1,175	896
Foreign exchange contracts ²	75	87	76	42	28	73	92	58	67	238	193	235	278	301	264
Total	537	586	465	321	376	412	506	441	424	1,588	1,294	1,615	1,849	2,017	1,817
Key Ratios - continuing operations															
Net interest margin as % of average assets	1.37%	1.34%	1.39%	1.49%	1.45%	1.57%	1.59%	1.52%	1.54%	1.36%	1.53%	1.52%	1.53%	1.63%	1.86%
Net interest margin (teb) as % of average assets ¹	1.40%	1.40%	1.42%	1.52%	1.47%	1.59%	1.61%	1.54%	1.55%	1.41%	1.56%	1.55%	1.54%	1.64%	1.87%
Net interest margin (teb) as % of average earning assets ¹	1.64%	1.62%	1.64%	1.78%	1.72%	1.88%	1.89%	1.80%	1.82%	1.63%	1.83%	1.82%	1.83%	1.97%	2.22%
Non-interest income as % of total revenue (teb) ¹	65.7%	67.5%	65.7%	62.9%	66.0%	64.2%	64.2%	64.7%	63.6%	66.3%	64.8%	64.3%	63.9%	62.6%	60.3%
Effective tax rate	23.5%	24.0%	22.0%	14.9%	28.3%	27.5%	31.0%	29.0%	31.6%	23.2%	29.0%	27.2%	29.8%	32.7%	33.5%

¹These measures are non-GAAP financial measures. Refer to "Notes to Users" for further discussion.

²Includes commodity and precious metals.

NON-INTEREST EXPENSE (C\$ MM)															
	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2006 9 months	2005 9 months	2005	2004	2003	2002
Human resources															
Salaries	832	797	782	782	799	768	806	820	798	2,411	2,373	3,155	3,199	3,138	3,191
Variable compensation	716	751	662	580	587	562	580	557	566	2,129	1,729	2,309	2,283	2,102	2,131
Acquisition retention compensation	-	1	1	5	4	6	5	5	9	2	15	20	36	84	158
Benefits related	272	283	280	252	269	283	279	264	267	835	831	1,083	1,059	893	783
Stock-based compensation ¹	28	38	68	8	56	77	28	48	35	134	161	169	124	80	52
Total Human resources	1,848	1,870	1,793	1,627	1,715	1,696	1,698	1,694	1,675	5,511	5,109	6,736	6,701	6,297	6,315
Equipment															
Depreciation	81	78	77	80	82	82	80	78	77	236	244	324	294	296	304
Computer rental and maintenance	145	151	147	153	155	148	136	150	140	443	439	592	557	514	522
Office equipment rental and maintenance	7	7	7	12	10	10	12	13	11	21	32	44	55	72	67
Total Equipment	233	236	231	245	247	240	228	241	228	700	715	960	906	882	893
Occupancy															
Premises rent	89	91	85	86	84	86	85	94	99	265	255	341	370	353	395
Premises repairs and maintenance	60	55	54	58	54	61	52	62	56	169	167	225	218	191	177
Depreciation	21	21	21	23	22	22	23	24	23	63	67	90	93	95	103
Property taxes	26	22	22	23	28	22	20	25	23	70	70	93	84	82	84
Total Occupancy	196	189	182	190	188	191	180	205	201	567	559	749	765	721	759
Communications															
Telecommunications	48	46	46	51	51	48	54	57	59	140	153	204	243	297	328
Postage and courier	25	25	23	24	23	25	25	24	26	73	73	97	99	107	121
Marketing and public relations	74	79	55	76	57	58	50	76	60	208	165	241	230	205	211
Stationery and printing	21	23	22	23	24	21	22	25	25	66	67	90	100	98	108
Total Communications	168	173	146	174	155	152	151	182	170	487	458	632	672	707	768
Professional fees	159	156	137	170	132	113	114	144	117	452	359	529	474	444	416
Outsourced item processing	70	80	73	73	73	78	72	72	74	223	223	296	294	292	306
Amortization of other intangibles	20	20	14	(1)	16	16	19	16	16	54	51	50	69	71	72
Other															
Business and capital taxes	22	39	42	48	29	54	42	41	40	103	125	173	153	143	129
Travel and relocation	37	32	32	40	36	30	30	39	37	101	96	136	140	135	144
Employee training	11	9	9	12	9	8	8	13	9	29	25	37	39	39	46
Donations	8	10	12	13	10	9	11	13	9	30	30	43	42	38	41
Other ²	89	114	80	719	122	74	101	74	99	283	297	1,016	578	396	531
Total Other	167	204	175	832	206	175	192	180	194	546	573	1,405	952	751	891
Total non-interest expense	2,861	2,928	2,751	3,310	2,732	2,661	2,654	2,734	2,675	8,540	8,047	11,357	10,833	10,165	10,420

¹Stock-based compensation includes the cost of stock options, stock appreciation rights, performance deferred shares, deferred compensation plans and the impact of related economic hedges.

²Q4/05 includes \$29 million for recognition of RBC's claims against the Enron Corp. (Enron) bankruptcy estate. It also includes a provision for Enron litigation of \$591 million.

Q3/05 includes \$31 million to settle MegaClaims lawsuit brought by Enron against us and a number of other financial institutions.

OTHER EARNINGS MEASURES (C\$ MM)	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2006 9 months	2005 9 months	2005	2004	2003	2002
	Total Revenue (teb)¹ - continuing operations														
Net interest income	1,757	1,609	1,675	1,757	1,657	1,662	1,694	1,604	1,634	5,041	5,013	6,770	6,398	6,336	6,773
Tax equivalent basis (teb) adjustment ¹	46	80	37	33	25	27	24	17	11	163	76	109	55	35	34
Net interest income (teb) ¹	1,803	1,689	1,712	1,790	1,682	1,689	1,718	1,621	1,645	5,204	5,089	6,879	6,453	6,371	6,807
Non-interest income	3,449	3,513	3,285	3,039	3,272	3,024	3,079	2,966	2,874	10,247	9,375	12,414	11,404	10,652	10,319
Total revenue (teb) ¹	5,252	5,202	4,997	4,829	4,954	4,713	4,797	4,587	4,519	15,451	14,464	19,293	17,857	17,023	17,126
Cash Basis Measures¹															
Net income	1,177	1,118	1,171	522	979	907	979	514	743	3,466	2,865	3,387	2,803	2,968	2,702
After-tax effect of amortization of other intangibles ²	18	20	12	(3)	20	14	14	145	15	50	48	45	191	59	64
Cash Net income ¹	1,195	1,138	1,183	519	999	921	993	659	758	3,516	2,913	3,432	2,994	3,027	2,766
Cash Diluted EPS ¹	0.91	0.86	0.90	0.39	0.76	0.70	0.76	0.50	0.57	2.68	2.21	2.60	2.26	2.24	2.01
Cash ROE ¹	23.3%	23.3%	24.0%	10.4%	20.3%	20.1%	22.1%	14.5%	16.4%	23.5%	20.9%	18.2%	16.6%	17.1%	16.2%
Economic Profit¹															
Net income	1,177	1,118	1,171	522	979	907	979	514	743	3,466	2,865	3,387	2,803	2,968	2,702
After-tax effect of amortization of other intangibles ²	18	20	12	(3)	20	14	14	145	15	50	48	45	191	59	64
Capital charge	(517)	(493)	(496)	(496)	(494)	(461)	(452)	(457)	(466)	(1,506)	(1,407)	(1,903)	(1,821)	(1,855)	(2,054)
Economic Profit ¹	678	645	687	23	505	460	541	202	292	2,010	1,506	1,529	1,173	1,172	712

¹These measures are non-GAAP financial measures. Refer to "Notes to Users" for further discussion.

² Includes \$130 million RBC Mortgage goodwill impairment charge in Q4/04.

RBC CANADIAN PERSONAL AND BUSINESS (C\$ MM)	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2006 9 months	2005 9 months	2005	2004	2003	2002	
	Income Statement															
Net interest income	1,520	1,409	1,428	1,410	1,367	1,268	1,276	1,239	1,219	4,357	3,911	5,321	4,855	4,784	4,814	
Non-interest income	1,867	1,802	1,870	1,823	1,885	1,760	1,710	1,664	1,670	5,539	5,355	7,178	6,358	5,573	5,316	
Total revenue	3,387	3,211	3,298	3,233	3,252	3,028	2,986	2,903	2,889	9,896	9,266	12,499	11,213	10,357	10,130	
Provision for credit losses (PCL)	121	168	142	138	143	158	103	114	108	431	404	542	410	482	541	
Insurance policyholder benefits, claims and acquisition expense	627	619	652	740	681	622	582	589	575	1,898	1,885	2,625	2,124	1,696	1,535	
Non-interest expense	1,539	1,533	1,502	1,511	1,454	1,492	1,415	1,488	1,436	4,574	4,361	5,872	5,630	5,379	5,391	
Business realignment charges	-	-	-	6	-	1	-	63	-	-	1	7	63	-	-	
Other ¹	358	283	333	334	295	231	289	201	247	974	815	1,149	943	956	988	
Net income	742	608	669	504	679	524	597	448	523	2,019	1,800	2,304	2,043	1,844	1,675	
Total Revenue by business lines																
Personal Banking	942	857	869	889	890	799	810	772	777	2,668	2,499	3,388	3,094	3,122	N/A	
Business Financial Services	541	515	526	514	529	482	486	483	480	1,582	1,497	2,011	1,888	1,849	N/A	
Cards and Payment Solutions	416	341	404	410	394	340	351	358	352	1,161	1,085	1,495	1,341	1,170	N/A	
Wealth Management	667	692	641	619	551	575	549	498	487	2,000	1,675	2,294	2,015	1,860	N/A	
Global Insurance	821	806	858	801	888	832	790	792	793	2,485	2,510	3,311	2,875	2,356	N/A	
Total	3,387	3,211	3,298	3,233	3,252	3,028	2,986	2,903	2,889	9,896	9,266	12,499	11,213	10,357	10,130	
Financial ratios																
Return on equity (ROE) ²	33.2%	28.3%	30.0%	22.8%	31.1%	25.5%	29.1%	20.9%	24.4%	30.6%	28.6%	27.1%	24.7%	22.3%	20.6%	
Return on risk capital (RORC) ²	45.3%	39.1%	41.5%	31.7%	44.8%	37.3%	43.0%	31.0%	37.8%	42.0%	41.8%	39.1%	37.6%	34.3%	31.3%	
Net interest margin (average assets)	3.26%	3.22%	3.19%	3.21%	3.22%	3.17%	3.14%	3.12%	3.13%	3.22%	3.17%	3.18%	3.19%	3.43%	3.47%	
Efficiency ratio	45.4%	47.7%	45.5%	46.7%	44.7%	49.3%	47.4%	51.3%	49.7%	46.2%	47.1%	47.0%	50.2%	51.9%	53.2%	
Operating leverage	(1.6)%	3.3%	4.3%	9.9%	11.3%	0.5%	6.6%	(4.3)%	3.9%	1.9%	6.2%	7.2%	3.6%	2.4%	(3.6)%	
Operating leverage (excluding Global Insurance) ³	2.5%	7.3%	3.6%	13.1%	10.4%	(4.3)%	2.2%	(7.4)%	(2.6)%	4.5%	2.9%	5.5%	(0.5)%	0.1%	(5.6)%	
Average Balances																
Assets	184,700	179,700	177,600	174,500	168,600	164,200	161,400	158,100	154,800	180,700	164,800	167,200	152,200	139,600	138,700	
Loans and acceptances	167,900	162,900	160,600	157,700	151,800	147,700	145,500	142,400	138,400	163,800	148,400	150,700	137,100	126,900	127,200	
Residential mortgage	87,000	84,500	84,100	82,800	79,300	77,400	76,200	74,700	72,100	85,200	77,600	78,900	71,700	66,500	62,900	
Personal	35,900	34,700	33,900	33,300	32,100	30,500	29,400	28,900	27,800	34,800	30,700	31,300	27,200	24,500	24,200	
Secured loans	12,000	11,000	10,400	9,800	9,200	8,800	8,000	7,600	7,000	11,100	8,700	8,900	6,600	5,000	4,200	
Unsecured loans	23,900	23,700	23,500	23,500	22,900	21,700	21,400	21,300	20,800	23,700	22,000	22,400	20,600	19,500	20,000	
Credit cards	10,100	9,600	9,500	9,100	8,900	8,600	8,500	8,100	8,000	9,800	8,700	8,800	7,900	6,900	6,200	
Business and government loans (includes acceptances)	34,900	34,100	33,100	32,500	31,500	31,200	31,400	30,700	30,500	34,000	31,400	31,700	30,300	29,000	33,900	
Deposits	147,000	143,500	142,700	140,300	139,300	137,400	138,000	136,400	135,200	144,400	138,200	138,800	133,700	126,400	122,600	
Attributed equity ²	8,800	8,750	8,750	8,700	8,600	8,350	8,100	8,450	8,450	8,750	8,350	8,450	8,200	8,200	8,050	
Risk capital ²	6,450	6,350	6,350	6,250	5,950	5,700	5,500	5,700	5,450	6,400	5,700	5,850	5,400	5,350	5,300	
Credit quality																
Gross impaired loans / Average loans and acceptances	0.32%	0.32%	0.32%	0.31%	0.35%	0.35%	0.37%	0.44%	0.48%	0.33%	0.36%	0.33%	0.46%	0.59%	0.68%	
PCL / Average loans and acceptances	0.29%	0.42%	0.35%	0.35%	0.37%	0.44%	0.28%	0.32%	0.31%	0.35%	0.36%	0.36%	0.30%	0.38%	0.43%	
Net write-offs / Average loans and acceptances	0.34%	0.43%	0.35%	0.41%	0.36%	0.42%	0.34%	0.41%	0.40%	0.37%	0.37%	0.38%	0.41%	0.45%	0.54%	
Global Insurance																
Net earned premiums	644	629	666	630	657	668	609	670	656	1,939	1,934	2,564	2,382	1,965	1,767	
Investment income	114	129	142	109	150	137	144	99	118	385	431	540	413	298	167	
Fee income	63	48	50	62	81	27	37	23	19	161	145	207	80	93	109	
Total revenue	821	806	858	801	888	832	790	792	793	2,485	2,510	3,311	2,875	2,356	2,043	
Insurance policyholder benefits, claims and acquisition expense	627	619	652	740	681	622	582	589	575	1,898	1,885	2,625	2,124	1,696	1,535	
Non-interest expense	131	128	116	131	126	118	126	137	139	375	370	501	501	483	437	
Business realignment charges	-	-	-	(1)	-	-	-	8	-	-	-	(1)	8	-	-	
Net income (loss) before taxes	63	59	90	(69)	81	92	82	58	79	212	255	186	242	177	71	
Insurance claims and policy benefit liabilities	7,352	7,182	7,150	7,117	6,914	6,860	6,728	6,488	6,258	7,352	6,914	7,117	6,488	4,775	2,407	
Business information																
Assets under administration	196,400	195,700	189,000	174,100	170,000	166,000	159,700	152,500	153,800	196,400	170,000	174,100	152,500	141,100	N/A	
Assets under management	72,300	72,400	69,400	63,400	61,900	57,700	54,900	52,300	51,200	72,300	61,900	63,400	52,300	48,300	N/A	
Other earnings measures																
Net income	742	608	669	504	679	524	597	448	523	2,019	1,800	2,304	2,043	1,844	1,675	
After-tax effect of amortization of other intangibles	1	2	1	2	2	2	1	2	2	4	5	7	8	8	7	
Cash Net income ²	743	610	670	506	681	526	598	450	525	2,023	1,805	2,311	2,051	1,852	1,682	
Capital charge	(232)	(224)	(232)	(230)	(227)	(215)	(214)	(223)	(223)	(688)	(656)	(886)	(862)	(892)	(1,006)	
Economic Profit ²	511	386	438	276	454	311	384	227	302	1,335	1,149	1,425	1,189	960	676	

¹ Includes income taxes and non-controlling interest in net income of subsidiaries.

² These measures are non-GAAP financial measures. Refer to "Notes to Users" for further discussion and page 25 for ROE and RORC reconciliation.

³ Defined as the difference between revenue growth rate and non-interest expense growth rate for the segment excluding Global Insurance due to the nature of its business.

N/A: Comparable information not available for 2002.

RBC U.S. AND INTERNATIONAL PERSONAL AND BUSINESS ¹															
All amounts are for continuing operations only															
(C\$ MM)															
										2006	2005	2005	2004	2003	2002
										9 months	9 months				
Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04							
Income Statement															
Net interest income	276	275	279	278	288	274	268	251	259	830	830	1,108	989	1,119	1,181
Non-interest income	425	446	431	396	411	394	419	386	417	1,302	1,224	1,620	1,713	1,754	2,070
Total revenue	701	721	710	674	699	668	687	637	676	2,132	2,054	2,728	2,702	2,873	3,251
Provision for credit losses (PCL)	5	6	10	4	18	15	14	19	22	21	47	51	80	78	84
Non-interest expense	550	568	567	505	554	547	544	558	566	1,685	1,645	2,150	2,330	2,338	2,762
Business realignment charges	-	-	-	(2)	-	-	-	23	-	-	-	(2)	23	-	-
Other ²	35	41	32	35	47	24	36	2	18	108	107	142	55	127	89
Net income	111	106	101	132	80	82	93	35	70	318	255	387	214	330	316
Total Revenue by business lines															
Wealth Management	430	460	446	406	422	402	421	392	397	1,336	1,245	1,651	1,658	1,685	N/A
Banking	271	261	264	268	277	266	266	245	279	796	809	1,077	1,044	1,188	N/A
Total	701	721	710	674	699	668	687	637	676	2,132	2,054	2,728	2,702	2,873	3,251
Financial ratios															
Return on equity (ROE) ³	13.1%	13.2%	13.3%	17.0%	9.5%	9.7%	11.3%	3.7%	7.0%	13.2%	10.2%	11.8%	5.4%	9.1%	8.7%
Return on risk capital (RORC) ³	21.6%	22.5%	21.6%	28.2%	15.7%	16.0%	19.0%	6.3%	12.0%	21.9%	16.9%	19.6%	9.1%	16.4%	15.0%
Net interest margin (average assets)	2.75%	2.86%	3.01%	2.96%	2.89%	2.96%	2.96%	2.74%	2.64%	2.87%	2.94%	2.94%	2.67%	2.94%	3.15%
Average Balances															
Assets	39,800	39,500	36,800	37,200	39,500	38,000	35,900	36,400	39,000	38,700	37,800	37,700	37,100	38,000	37,500
Loans and acceptances	20,500	20,600	20,600	20,500	21,700	20,500	19,500	19,100	20,000	20,600	20,600	20,500	18,800	18,800	20,400
Deposits	34,500	34,000	31,900	31,900	35,000	34,100	32,100	31,900	34,300	33,500	33,700	33,300	33,100	32,100	29,700
Attributed equity ³	3,300	3,250	3,000	3,050	3,250	3,350	3,200	3,650	3,900	3,150	3,300	3,250	3,800	3,550	3,560
Risk capital ³	2,000	1,900	1,850	1,850	1,950	2,050	1,900	2,150	2,300	1,900	2,000	1,950	2,250	1,950	2,050
Credit quality															
Gross impaired loans / Average loans and acceptances	0.91%	0.92%	0.81%	0.79%	0.84%	0.81%	0.89%	1.15%	1.07%	0.90%	0.89%	0.79%	1.17%	1.14%	1.24%
PCL / Average loans and acceptances	0.10%	0.12%	0.19%	0.08%	0.33%	0.30%	0.28%	0.40%	0.44%	0.14%	0.31%	0.25%	0.43%	0.41%	0.41%
Net write-offs / Average loans and acceptances	0.10%	0.13%	0.24%	0.24%	0.23%	0.11%	0.24%	0.29%	0.26%	0.16%	0.19%	0.21%	0.32%	0.38%	0.41%
Business information															
Assets under administration	297,300	292,200	287,300	234,300	246,900	252,200	248,600	233,700	251,900	297,300	246,900	234,300	233,700	241,200	N/A
Assets under management	42,300	41,300	41,800	42,300	43,000	44,200	43,600	41,300	44,400	42,300	43,000	42,300	41,300	40,500	N/A
Other earnings measures															
Net income	111	106	101	132	80	82	93	35	70	318	255	387	214	330	316
After-tax effect of amortization of other intangibles	10	12	10	(5)	12	12	15	12	13	32	39	34	53	51	54
Cash Net income ³	121	118	111	127	92	94	108	47	83	350	294	421	267	381	370
Capital charge	(87)	(84)	(80)	(83)	(86)	(86)	(86)	(96)	(104)	(251)	(258)	(341)	(402)	(385)	(444)
Economic Profit ³	34	34	31	44	6	8	22	(49)	(21)	99	36	80	(135)	(4)	(74)
(US\$ MM)															
Income Statement															
Net interest income	248	241	241	236	233	222	221	199	194	730	676	912	753	779	N/A
Non-interest income	380	390	374	336	333	320	347	306	311	1,144	1,000	1,336	1,304	1,226	N/A
Total revenue	628	631	615	572	566	542	568	505	505	1,874	1,676	2,248	2,057	2,005	N/A
Provision for credit losses (PCL)	4	5	9	3	14	12	12	16	16	18	38	41	61	55	N/A
Non-interest expense	492	498	490	429	449	444	449	442	422	1,480	1,342	1,771	1,774	1,631	N/A
Business realignment charges	-	-	-	(2)	-	-	-	19	-	-	-	(2)	19	-	N/A
Other ²	33	36	28	30	38	20	30	1	14	97	88	118	41	89	N/A
Net income	99	92	88	112	65	66	77	27	53	279	208	320	162	230	N/A
Total Revenue by business lines															
Wealth Management	386	402	387	344	342	327	348	310	296	1,175	1,017	1,361	1,263	1,177	N/A
Banking	242	229	228	228	224	215	220	195	209	699	659	887	794	828	N/A
Total	628	631	615	572	566	542	568	505	505	1,874	1,676	2,248	2,057	2,005	N/A
Average Balances															
Assets	35,600	34,600	31,800	31,600	32,000	30,800	29,700	28,800	29,000	34,000	30,800	31,000	28,300	26,600	N/A
Loans and acceptances	18,400	18,100	17,800	17,400	17,600	16,600	16,100	15,100	14,900	18,100	16,800	16,900	14,400	13,100	N/A
Deposits	30,900	29,800	27,600	27,100	28,300	27,600	26,500	25,200	25,500	29,400	27,500	27,400	25,200	22,400	N/A
Attributed equity ³	2,950	2,850	2,600	2,600	2,650	2,750	2,650	2,900	2,900	2,800	2,650	2,650	2,900	2,500	N/A
Risk capital ³	1,800	1,650	1,600	1,550	1,600	1,650	1,600	1,700	1,700	1,700	1,600	1,600	1,750	1,350	N/A
Business information															
Assets under administration	262,700	261,400	252,300	198,400	201,700	200,400	200,300	191,800	189,400	262,700	201,700	198,400	191,800	182,900	N/A
Assets under management	37,400	36,900	36,700	35,800	35,100	35,100	35,200	33,800	33,400	37,400	35,100	35,800	33,800	30,700	N/A

¹ For 2002, RBC U.S. and International Personal and Business financial results include discontinued operations and the housing tax credit business.

² Includes income taxes and non-controlling interest in net income of subsidiaries.

³ These measures are non-GAAP financial measures. Refer to "Notes to Users" for further discussion and page 25 for ROE and RORC reconciliation.

N/A: Comparable information not available for 2002.

RBC CAPITAL MARKETS ¹ (C\$ MM)	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2006 9 months	2005 9 months	2005	2004	2003	2002
	Income Statement														
Net interest income	6	(13)	31	113	53	146	186	175	211	24	385	498	792	576	603
Non-interest income	1,131	1,270	945	800	935	820	900	791	727	3,346	2,655	3,455	3,086	3,161	2,935
Total revenue	1,137	1,257	976	913	988	966	1,086	966	938	3,370	3,040	3,953	3,878	3,737	3,538
Provision for (recovery of) credit losses (PCL)	(7)	(23)	(85)	(25)	(18)	(46)	(2)	(28)	3	(115)	(66)	(91)	(108)	189	475
Non-interest expense	767	835	686	1,254	698	617	705	666	667	2,288	2,020	3,274	2,845	2,452	2,253
Business realignment charges	-	-	-	1	-	-	-	27	-	-	-	1	27	-	-
Other ²	48	12	45	(260)	53	101	115	87	72	105	269	9	287	392	222
Net income (loss)	329	433	330	(57)	255	294	268	214	196	1,092	817	760	827	704	588
Total Revenue (teb)³															
Net interest income	6	(13)	31	113	53	146	186	175	211	24	385	498	792	576	603
Taxable equivalent basis (teb) adjustment ³	46	80	37	33	25	27	24	17	11	163	76	109	55	35	34
Net interest income (teb) ³	52	67	68	146	78	173	210	192	222	187	461	607	847	611	637
Non-interest income	1,131	1,270	945	800	935	820	900	791	727	3,346	2,655	3,455	3,086	3,161	2,935
Total Revenue (teb)³	1,183	1,337	1,013	946	1,013	993	1,110	983	949	3,533	3,116	4,062	3,933	3,772	3,572
Revenue related to consolidated variable interest entities (VIEs) ⁴	32	(35)	(8)	(27)	(9)	6	6	-	-	(11)	3	(24)	-	-	-
Total revenue excluding VIE	1,151	1,372	1,021	973	1,022	987	1,104	983	949	3,544	3,113	4,086	3,933	3,772	3,572
Total Revenue (teb) by business lines³															
Global Markets	644	754	574	480	560	557	659	560	568	1,972	1,776	2,256	2,268	2,135	1,925
Global Investment Banking and Equity Markets	306	351	274	243	246	238	252	224	208	931	736	979	941	869	1,054
RBC Dexia IS ¹	160	159	84	128	130	127	115	109	120	403	372	500	455	418	396
Other	73	73	81	95	77	71	84	90	53	227	232	327	269	350	197
Total	1,183	1,337	1,013	946	1,013	993	1,110	983	949	3,533	3,116	4,062	3,933	3,772	3,572
Financial ratios															
Return on equity (ROE) ³	26.5%	35.0%	30.0%	(5.7)%	24.6%	28.9%	25.2%	20.3%	17.7%	30.5%	26.2%	18.1%	19.5%	15.9%	12.8%
Return on risk capital (RORC) ³	34.4%	45.2%	37.8%	(7.4)%	32.5%	38.1%	33.0%	27.1%	23.9%	39.2%	34.5%	23.8%	26.3%	21.2%	16.5%
Average Balances															
Assets	272,500	262,600	252,800	243,600	235,500	222,400	215,700	215,200	219,500	262,600	224,500	229,300	219,300	200,900	178,400
Loans and acceptances	24,800	22,600	20,500	19,300	17,500	16,700	16,800	17,400	19,300	22,600	17,000	17,600	18,600	25,000	28,100
Deposits	118,300	116,000	115,900	113,700	99,600	92,600	89,400	89,900	89,800	116,700	93,900	98,900	88,400	80,800	74,200
Attributed equity ³	4,900	5,050	4,300	4,200	4,100	4,200	4,250	4,150	4,400	4,750	4,100	4,100	4,200	4,400	4,500
Risk capital ³	3,750	3,900	3,400	3,200	3,100	3,150	3,200	3,150	3,200	3,700	3,150	3,150	3,150	3,300	3,500
Credit quality															
Gross impaired loans / Average loans and acceptances	0.29%	0.35%	0.55%	0.61%	0.90%	1.38%	2.07%	2.33%	2.85%	0.31%	0.92%	0.67%	2.18%	3.15%	4.17%
PCL / Average loans and acceptances	(0.11)%	(0.42)%	(1.65)%	(0.51)%	(0.41)%	(1.14)%	(0.04)%	(0.64)%	0.06%	(0.68)%	(0.52)%	(0.52)%	(0.58)%	0.76%	1.69%
Net write-offs / Average loans and acceptances	(0.09)%	(0.41)%	(0.55)%	0.38%	0.25%	(0.01)%	(0.18)%	1.32%	0.77%	(0.33)%	0.02%	0.12%	1.07%	0.78%	1.81%
Business information															
Assets under administration ⁵ - RBC	-	-	-	1,361,100	1,310,100	1,294,500	1,265,700	1,202,900	1,183,400	-	1,310,100	1,361,100	1,202,900	1,096,200	N/A
- RBC Dexia IS	1,832,700	1,832,100	1,738,100	-	-	-	-	-	-	1,832,700	-	-	-	-	-
Other earnings measures															
Net income (loss)	329	433	330	(57)	255	294	268	214	196	1,092	817	760	827	704	588
After-tax effect of amortization of other intangibles	6	6	1	-	-	-	1	-	(1)	13	1	1	-	-	2
Cash Net income ³	335	439	331	(57)	255	294	269	214	195	1,105	818	761	827	704	590
Capital charge	(129)	(129)	(114)	(108)	(107)	(105)	(111)	(110)	(115)	(372)	(323)	(431)	(442)	(479)	(562)
Economic Profit ³	206	310	217	(165)	148	189	158	104	80	733	495	330	385	225	28

¹ Our Institutional and Investor Services (IIS) business was combined with the institutional investor service business of Dexia Banque Internationale à Luxembourg (Dexia) on January 2, 2006, forming a new company RBC Dexia Investor Services (RBC Dexia IS). Given the similarity of these businesses, we have disclosed the revenue from our prior business, IIS, and our 50% proportionate ownership of RBC Dexia IS on the same line for comparative purposes. As RBC Dexia IS reports on a calendar quarter there is a one month lag in the reporting of its earnings. For this reason, no earnings for RBC Dexia IS were recorded in Q1/06. Comparative amounts in prior periods represent earnings for IIS only.

² Includes income taxes and non-controlling interest in net income of subsidiaries.

³ These measures are non-GAAP financial measures. Refer to "Notes to Users" for further discussion and page 25 for ROE and RORC reconciliation.

⁴ Starting in Q1/05, we have consolidated certain entities in accordance with Accounting Guideline 15, Consolidation of Variable Interest Entities (VIE). Amount represents revenue attributed to other equity investors of consolidated VIEs which is offset in Non-controlling interest in net income of subsidiaries.

⁵ Assets under administration - RBC Dexia IS represents the total AUA of the joint venture, of which we have a 50% ownership interest. RBC Dexia IS was created on January 2, 2006, and we contributed AUA of \$1,400 billion to the joint venture at that time. As RBC Dexia IS reports on a one-month lag basis, Assets under administration - RBC Dexia IS reported for the third quarter of 2006 are as at June 30, 2006. N/A: Comparable information not available for 2002.

CORPORATE SUPPORT (C\$ MM)															
	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2006 9 months	2005 9 months	2005	2004	2003	2002
Income Statement															
Net interest income	(45)	(62)	(63)	(44)	(51)	(26)	(36)	(61)	(55)	(170)	(113)	(157)	(238)	(143)	175
Non-interest income	26	(5)	39	20	41	50	50	125	60	60	141	161	247	164	(2)
Total revenue	(19)	(67)	(24)	(24)	(10)	24	14	64	5	(110)	28	4	9	21	173
Provision for (recovery of) credit losses (PCL)	(20)	(27)	(20)	(14)	(15)	(11)	(7)	(8)	(8)	(67)	(33)	(47)	(36)	(28)	(35)
Non-interest expense	5	(8)	(4)	40	26	5	(10)	22	6	(7)	21	61	28	(4)	14
Business realignment charges	-	-	-	35	1	1	2	64	-	-	4	39	64	-	-
Other ¹	(16)	(13)	(72)	(49)	(9)	13	10	(4)	25	(101)	14	(35)	14	(24)	71
Net income (loss)	12	(19)	72	(36)	(13)	16	19	(10)	(18)	65	22	(14)	(61)	77	123
Average Balances															
Assets	12,300	11,800	12,500	12,900	11,100	10,000	10,200	10,200	10,100	12,200	10,400	11,100	9,600	9,200	9,400
Attributed equity ²	3,050	2,650	3,250	3,400	3,200	2,500	2,050	1,650	1,450	3,050	2,600	2,800	1,600	1,400	700
Other earnings measures															
Net income (loss)	12	(19)	72	(36)	(13)	16	19	(10)	(18)	65	22	(14)	(61)	77	123
After-tax effect of amortization of other intangibles	1	-	-	-	-	-	1	1	1	1	1	1	-	-	1
Cash Net income ²	13	(19)	72	(36)	(13)	16	20	(9)	(17)	66	23	(13)	(61)	77	124
Capital charge	(69)	(56)	(70)	(75)	(74)	(55)	(41)	(28)	(24)	(195)	(170)	(245)	(115)	(99)	(42)
Economic Profit ²	(56)	(75)	2	(111)	(87)	(39)	(21)	(37)	(41)	(129)	(147)	(258)	(176)	(22)	82
DISCONTINUED OPERATIONS ³ (C\$ MM)															
	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2006 9 months	2005 9 months	2005	2004	2003	2002
Income Statement															
Net interest income	1	1	2	3	6	7	12	17	32	4	25	28	93	122	N/A
Non-interest income	(1)	(1)	1	-	40	38	43	13	(10)	(1)	121	121	60	148	N/A
Total revenue	-	-	3	3	46	45	55	30	22	3	146	149	153	270	N/A
Non-interest expense	27	17	5	37	64	57	53	78	68	49	174	211	276	244	N/A
Business realignment charges	-	-	-	2	9	2	-	15	-	-	11	13	15	-	N/A
Goodwill impairment	-	-	-	-	4	-	-	130	-	-	4	4	130	-	N/A
Other ¹	(10)	(7)	(1)	(15)	(9)	(5)	-	(20)	(18)	(18)	(14)	(29)	(48)	13	N/A
Net income (loss)	(17)	(10)	(1)	(21)	(22)	(9)	2	(173)	(28)	(28)	(29)	(50)	(220)	13	N/A
Average Balances															
Assets	200	200	300	1,400	1,900	1,700	2,300	2,700	4,000	200	2,000	1,800	3,200	3,000	N/A
Loans and acceptances	100	100	100	1,000	1,500	1,300	2,000	2,300	3,500	100	1,600	1,500	2,800	2,700	N/A
Other earnings measures															
Net income (loss)	(17)	(10)	(1)	(21)	(22)	(9)	2	(173)	(28)	(28)	(29)	(50)	(220)	13	N/A
After-tax effect of amortization of other intangibles	-	-	-	-	6	-	(4)	130	-	-	2	2	130	-	N/A
Cash Net income ²	(17)	(10)	(1)	(21)	(16)	(9)	(2)	(43)	(28)	(28)	(27)	(48)	(90)	13	N/A
Capital charge	-	-	-	-	-	-	-	-	-	-	-	-	-	-	N/A
Economic Profit ²	(17)	(10)	(1)	(21)	(16)	(9)	(2)	(43)	(28)	(28)	(27)	(48)	(90)	13	N/A

¹ Includes income taxes and non-controlling interest in net income of subsidiaries.

² These measures are non-GAAP financial measures. Refer to "Notes to Users" for further discussion and page 25 for ROE and RORC reconciliation.

³ For 2002, financial results of discontinued operations are included in RBC U.S. and International Personal and Business segment.

BALANCE SHEET (C\$ MM)													
	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2005	2004	2003	2002
Period-end balances													
ASSETS													
Cash and due from banks	3,814	5,222	4,682	5,001	5,287	4,136	4,309	3,711	6,199	5,001	3,711	2,887	2,534
Interest-bearing deposits with banks	11,430	8,878	10,913	5,237	6,476	7,043	6,814	6,267	5,339	5,237	6,267	3,126	4,125
Securities													
Trading account	137,672	127,026	131,551	125,760	117,545	101,808	99,248	89,322	90,902	125,760	89,322	87,532	75,601
Investment account	34,475	36,301	33,433	34,060	37,462	37,102	36,837	38,923	45,376	34,060	38,923	41,074	32,469
Loan substitute	666	664	674	675	675	675	675	701	301	675	701	325	394
Total Securities	172,803	163,991	165,658	160,495	155,682	139,585	136,760	128,946	136,579	160,495	128,946	128,931	108,464
Assets purchased under reverse repurchase agreements and securities borrowed	63,981	56,301	47,564	42,973	44,471	43,581	36,932	46,949	45,884	42,973	46,949	41,182	38,929
Loans													
Residential mortgage ¹													
Personal	95,688	92,506	91,776	91,043	88,029	84,552	82,654	81,998	79,725	91,043	81,998	75,790	72,840
Credit cards ¹	44,022	42,441	41,337	41,045	40,628	39,275	37,753	36,848	35,843	41,045	36,848	32,186	30,588
Business and government	6,792	6,051	5,468	6,200	6,013	5,791	6,817	6,456	6,307	6,200	6,456	4,816	4,914
Total loans	59,418	57,583	55,615	53,626	52,381	49,779	49,757	47,258	50,202	53,626	47,258	49,657	59,431
Allowance for loan losses	205,920	198,581	194,196	191,914	187,051	179,397	176,981	172,560	172,077	191,914	172,560	162,449	167,773
Total loans, net of allowance for loan losses	(1,415)	(1,435)	(1,439)	(1,498)	(1,569)	(1,612)	(1,638)	(1,644)	(1,693)	(1,498)	(1,644)	(2,055)	(2,203)
Customers' liability under acceptances	204,505	197,146	192,757	190,416	185,482	177,785	175,343	170,916	170,384	190,416	170,916	160,394	165,570
Derivative-related amounts	9,606	8,876	7,951	7,074	7,005	6,654	5,960	6,184	6,499	7,074	6,184	5,943	8,051
Premises and equipment	37,139	42,192	38,237	38,834	38,677	36,415	36,902	38,897	30,227	38,834	38,897	35,616	30,258
Goodwill	1,717	1,699	1,736	1,708	1,722	1,753	1,767	1,738	1,738	1,708	1,738	1,648	1,653
Other intangibles	4,137	4,105	4,157	4,203	4,278	4,412	4,337	4,280	4,610	4,203	4,280	4,356	5,004
Assets of operations held for sale ²	644	686	704	409	475	511	522	521	568	409	521	566	665
Other assets	167	172	178	263	1,625	1,657	1,804	2,457	2,925	263	2,457	3,688	-
Total assets	14,026	13,625	13,337	12,908	12,145	11,341	12,579	15,356	12,660	12,908	15,356	11,510	10,221
	523,969	502,893	487,874	469,521	463,325	434,873	424,029	426,222	423,612	469,521	426,222	399,847	375,474
LIABILITIES AND SHAREHOLDERS' EQUITY													
Deposits													
Personal	113,590	113,437	111,880	111,618	112,370	114,308	113,097	111,256	113,298	111,618	111,256	106,709	101,892
Business and government	178,598	170,145	160,221	160,593	156,970	143,351	140,583	133,823	133,719	160,593	133,823	129,860	119,581
Bank	42,514	39,205	42,771	34,649	35,157	25,833	26,340	25,880	30,475	34,649	25,880	22,576	22,003
Total deposits	334,702	322,787	314,872	306,860	304,497	283,492	280,020	270,959	277,492	306,860	270,959	259,145	243,476
Acceptances	9,606	8,876	7,951	7,074	7,005	6,654	5,960	6,184	6,499	7,074	6,184	5,943	8,051
Obligations related to securities sold short	40,508	36,014	35,856	32,391	34,202	32,181	28,854	25,005	24,915	32,391	25,005	22,855	19,110
Obligations related to assets sold under repurchase agreements and securities loaned	38,030	28,315	28,841	23,381	20,998	19,572	16,802	26,473	22,530	23,381	26,473	24,496	24,056
Derivative-related amounts	40,839	47,072	42,668	42,592	42,391	41,229	41,248	42,201	32,845	42,592	42,201	37,775	32,137
Insurance claims and policy benefit liabilities	7,352	7,182	7,150	7,117	6,914	6,860	6,728	6,488	6,258	7,117	6,488	4,775	2,407
Liabilities of operations held for sale ²	36	32	37	40	50	47	59	62	51	40	62	50	-
Other liabilities	20,027	20,388	18,533	18,408	15,680	14,557	15,390	20,172	23,155	18,408	20,172	17,850	19,405
Subordinated debentures	7,822	7,839	8,116	8,167	8,839	8,101	8,190	8,116	8,440	8,167	8,116	6,243	6,614
Trust capital securities	1,400	1,390	1,399	1,400	1,392	1,400	1,400	2,300	2,290	1,400	2,300	2,300	1,400
Preferred share liabilities	300	300	300	300	300	300	300	300	300	300	300	300	989
Non-controlling interest in subsidiaries	1,800	1,947	1,916	1,944	815	674	125	58	113	1,944	58	40	35
Shareholders' equity													
Preferred shares	1,300	1,000	700	700	832	832	832	532	532	700	532	532	556
Common shares	7,176	7,191	7,189	7,170	7,126	7,091	7,021	6,988	7,023	7,170	6,988	7,018	6,979
Contributed surplus	287	278	299	265	254	242	210	169	167	265	169	85	78
Retained earnings	15,120	14,649	14,284	13,704	13,748	13,173	12,628	12,065	12,128	13,704	12,065	11,333	10,235
Treasury shares - preferred	(43)	(5)	(3)	(2)	-	-	-	-	-	(2)	-	-	-
- common	(181)	(178)	(199)	(216)	(215)	(227)	(312)	(294)	(284)	(216)	(294)	-	-
Net foreign currency translation adjustments	(2,112)	(2,184)	(2,035)	(1,774)	(1,503)	(1,305)	(1,426)	(1,556)	(842)	(1,774)	(1,556)	(893)	(54)
Total shareholders' equity	21,547	20,751	20,235	19,847	20,242	19,806	18,953	17,904	18,724	19,847	17,904	18,075	17,794
Total liabilities and shareholders' equity	523,969	502,893	487,874	469,521	463,325	434,873	424,029	426,222	423,612	469,521	426,222	399,847	375,474

¹Reflects amounts that have been securitized. Refer to the Loan securitization information on page 14.

²Relates to assets and liabilities of discontinued operations (RBC Mortgage Company).

SELECTED ON AND OFF BALANCE SHEET ITEMS (C\$ MM)	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2006 9 months	2005 9 months	2005	2004	2003	2002
	SELECTED AVERAGE BALANCE SHEET ITEMS^{1,4}														
Securities	170,400	171,100	172,000	157,000	152,400	143,200	140,100	134,200	141,400	171,200	145,300	148,200	137,700	113,400	101,600
Assets purchased under reverse repurchase agreements and securities borrowed	58,900	53,000	47,100	47,400	47,500	41,500	41,100	48,200	45,600	53,000	43,400	44,400	43,900	42,400	37,000
Total loans ²	200,200	193,300	190,500	187,500	181,300	176,300	173,400	170,200	168,600	194,700	178,700	179,700	165,900	159,900	162,700
Residential mortgage ²	94,000	91,500	91,100	89,400	86,000	83,200	82,100	80,500	77,900	92,200	83,800	85,200	77,600	72,200	69,700
Personal ²	44,600	43,200	42,400	42,000	41,600	40,000	38,600	37,700	36,300	43,400	40,100	40,600	34,900	31,000	29,800
Credit cards ²	6,400	5,600	6,500	6,200	5,900	6,700	6,800	6,400	6,100	6,200	6,500	6,400	5,800	5,400	4,500
Business and government ²	56,700	54,500	52,000	51,400	49,300	48,000	47,700	47,300	50,000	54,400	48,400	49,100	49,400	53,600	61,000
Customers' liability under acceptances	9,100	8,600	8,200	7,000	6,500	6,200	6,000	6,300	6,200	8,600	6,200	6,400	6,000	6,900	8,500
Earning assets ³	437,300	428,200	414,800	398,800	387,900	368,200	360,200	358,700	359,900	426,800	372,200	378,900	353,000	323,100	306,400
Total assets	509,500	493,800	480,000	469,600	456,600	436,300	425,500	422,600	427,400	494,400	439,500	447,100	421,400	390,700	364,000
Deposits	327,400	318,700	310,500	304,100	291,900	281,300	275,300	273,000	272,000	318,900	258,500	288,200	268,200	250,800	240,400
Common equity	20,050	19,700	19,300	19,350	19,150	18,400	17,600	17,900	18,200	19,700	18,350	18,600	17,800	17,550	16,800
Total equity	20,900	20,400	19,900	20,200	19,900	19,200	18,500	18,700	19,000	20,400	19,200	19,500	18,600	18,800	18,500
NET FOREIGN CURRENCY TRANSLATION ADJUSTMENTS															
Balance at beginning of period	(2,184)	(2,035)	(1,774)	(1,503)	(1,305)	(1,426)	(1,556)	(842)	(570)	(1,774)	(1,556)	(1,556)	(893)	(54)	(38)
Unrealized foreign currency translation gain (loss)	276	(253)	(613)	(650)	(713)	325	419	(1,643)	(586)	(590)	31	(619)	(1,341)	(2,988)	(59)
Foreign currency gain (loss) from hedging activities	(204)	104	352	379	515	(204)	(289)	929	314	252	22	401	678	2,149	43
Balance at end of period	(2,112)	(2,184)	(2,035)	(1,774)	(1,503)	(1,305)	(1,426)	(1,556)	(842)	(2,112)	(1,503)	(1,774)	(1,556)	(893)	(54)
RETAINED EARNINGS															
Balance at beginning of period	14,649	14,284	13,704	13,748	13,173	12,628	12,065	12,128	11,953	13,704	12,065	12,065	11,333	10,235	9,206
Net income	1,177	1,118	1,171	522	979	907	979	514	743	3,466	2,865	3,387	2,803	2,968	2,702
Preferred share dividends	(13)	(11)	(10)	(11)	(11)	(12)	(8)	(7)	(9)	(34)	(31)	(42)	(31)	(31)	(38)
Common share dividends	(461)	(463)	(412)	(414)	(393)	(353)	(352)	(333)	(336)	(1,336)	(1,098)	(1,512)	(1,303)	(1,137)	(1,022)
Premium paid on common shares purchased for cancellation	(222)	(272)	(169)	(141)	-	-	(53)	(237)	(223)	(663)	(53)	(194)	(735)	(698)	(612)
Issuance costs and other	(10)	(7)	-	-	-	3	(3)	-	-	(17)	-	-	-	(4)	(1)
Cumulative effect of adopting AcG 17, Equity-linked Deposit Contracts	-	-	-	-	-	-	-	-	-	-	-	-	(2)	-	-
Balance at end of period	15,120	14,649	14,284	13,704	13,748	13,173	12,628	12,065	12,128	15,120	13,748	13,704	12,065	11,333	10,235
Assets under administration⁵ - RBC															
Institutional	99,000	94,900	92,800	1,371,300	1,329,400	1,321,200	1,286,200	1,217,500	1,205,000	99,000	1,329,400	1,371,300	1,217,500	1,133,400	1,005,000
Personal	394,700	393,000	383,500	344,200	347,300	343,300	342,300	328,200	341,500	394,700	347,300	344,200	328,200	309,300	326,700
Retail mutual funds	-	-	-	54,000	50,300	48,200	45,500	43,400	42,600	-	50,300	54,000	43,400	35,800	34,200
Total assets under administration	493,700	487,900	476,300	1,769,500	1,727,000	1,712,700	1,674,000	1,589,100	1,589,100	493,700	1,727,000	1,769,500	1,589,100	1,478,500	1,365,900
Assets under administration⁵ - RBC Dexia IS	1,832,700	1,832,100	1,738,100	-	-	-	-	-	-	1,832,700	-	-	-	-	-
Assets under management															
Institutional	22,700	22,600	24,000	23,300	23,300	22,800	22,200	20,600	21,900	22,700	23,300	23,300	20,600	20,100	19,100
Personal	16,900	16,700	15,600	16,300	16,100	16,400	15,800	15,400	15,900	16,900	16,100	16,300	15,400	17,700	20,300
Retail mutual funds	75,000	74,400	71,600	66,100	65,500	62,700	60,500	57,600	57,800	75,000	65,500	66,100	57,600	51,000	51,400
Total assets under management	114,600	113,700	111,200	105,700	104,900	101,900	98,500	93,600	95,600	114,600	104,900	105,700	93,600	88,800	90,800

¹Calculated using methods intended to approximate the average of the daily balances for the period. Average common equity is calculated as the average of the month-end balances for the period.

²Average total loans are reported net of allowance for loan losses. Average residential mortgage, personal, credit cards and business and government balances are reported on a gross basis (before deducting allowance for loan losses).

³Average earning assets are defined in the Glossary.

⁴All amounts are for continued operations except Total assets which includes assets of discontinued operations shown on page 11.

⁵Assets under administration - RBC Dexia IS represents the total Assets under administration (AUA) of the joint venture, of which we have a 50% ownership interest. RBC Dexia IS was created on January 2, 2006, and we contributed AUA of \$1,400 billion to the joint venture at that time. As RBC Dexia IS reports on a one-month lag basis, Assets under administration - RBC Dexia IS reported for the third quarter of 2006 are as at June 30, 2006.

LOAN SECURITIZATION (C\$ MM)	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2006 9 months	2005 9 months	2005	2004	2003	2002
	Credit card loans														
Opening balance	4,300	4,300	3,100	3,100	3,100	1,900	1,900	1,900	2,158	3,100	1,900	1,900	2,675	1,675	2,100
Securitized	-	-	1,200	-	-	1,200	-	-	-	1,200	1,200	1,200	-	1,000	-
Reversal of prior securitizations	(650)	-	-	-	-	-	-	-	(258)	(650)	-	-	(775)	-	(425)
Closing balance	3,650	4,300	4,300	3,100	3,100	3,100	1,900	1,900	1,900	3,650	3,100	3,100	1,900	2,675	1,675
Commercial mortgages															
Opening balance	1,611	1,228	1,237	765	770	599	603	366	258	1,237	603	603	129	-	-
Created	-	396	-	479	-	176	-	242	111	396	176	655	486	131	-
Amortization	(12)	(13)	(9)	(7)	(5)	(5)	(4)	(5)	(3)	(34)	(14)	(21)	(12)	(2)	-
Closing balance	1,599	1,611	1,228	1,237	765	770	599	603	366	1,599	765	1,237	603	129	-
Mortgage-backed securities - sold															
Opening balance	11,563	10,872	9,561	7,820	7,255	7,315	5,983	5,470	4,697	9,561	5,983	5,983	2,936	2,416	1,361
Sold	1,442	1,295	1,533	1,811	641	-	1,300	500	799	4,270	1,941	3,752	3,074	610	1,708
Proceeds reinvested in revolving securitizations	719	500	707	700	530	335	374	395	370	1,926	1,239	1,939	1,202	1,268	301
Amortization	(1,265)	(1,104)	(929)	(770)	(606)	(395)	(342)	(382)	(396)	(3,298)	(1,343)	(2,113)	(1,229)	(1,358)	(954)
Closing balance	12,459	11,563	10,872	9,561	7,820	7,255	7,315	5,983	5,470	12,459	7,820	9,561	5,983	2,936	2,416
Mortgage-backed securities - retained¹															
Opening balance	4,233	3,109	2,654	3,057	3,491	3,033	3,068	3,186	3,550	2,654	3,068	3,068	3,276	3,065	3,079
Created	2,362	3,221	3,169	2,564	1,039	1,008	1,847	1,026	1,079	8,752	3,894	6,458	4,977	4,084	3,734
Sold	(1,442)	(1,295)	(1,533)	(1,811)	(641)	-	(1,300)	(500)	(799)	(4,270)	(1,941)	(3,752)	(3,074)	(610)	(1,708)
Proceeds reinvested in revolving securitizations	(719)	(500)	(707)	(700)	(530)	(335)	(374)	(395)	(370)	(1,926)	(1,239)	(1,939)	(1,202)	(1,268)	(301)
Amortization	(386)	(302)	(474)	(456)	(302)	(215)	(208)	(249)	(274)	(1,162)	(725)	(1,181)	(909)	(1,995)	(1,739)
Closing balance	4,048	4,233	3,109	2,654	3,057	3,491	3,033	3,068	3,186	4,048	3,057	2,654	3,068	3,276	3,065
Impact of securitizations on net income before income taxes															
Net interest income	(102)	(104)	(86)	(75)	(68)	(53)	(43)	(43)	(38)	(292)	(164)	(239)	(178)	(133)	(124)
Non-interest income ²	57	59	41	78	61	41	75	41	16	157	177	255	156	106	132
Provision for credit losses	19	28	20	14	14	11	7	8	8	67	32	46	36	29	33
Net income	(26)	(17)	(25)	17	7	(1)	39	6	(14)	(68)	45	62	14	2	41

¹Mortgage-backed securities - retained are reported as securities on the Balance Sheet.

²Excludes the impact of liquidity, credit and administration fees earned on the securitization of client or third-party assets that are recorded in securitization revenue.

CAPITAL (C\$ MM)	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2006 9 months	2005 9 months	2005	2004	2003	2002
	Tier 1 capital¹														
Common shareholders' equity	20,186	19,658	19,496	19,115	19,368	18,962	18,112	17,349	18,192	20,186	19,368	19,115	17,349	17,543	17,238
Non-cumulative preferred shares	1,554	1,290	994	997	1,132	1,132	1,132	832	832	1,554	1,132	997	832	832	1,545
Innovative capital instruments	3,133	2,998	2,907	2,835	2,292	2,299	2,285	2,300	2,291	3,133	2,292	2,835	2,300	2,300	1,400
Other Non-controlling interests in subsidiaries	29	27	27	28	28	28	28	27	29	29	28	28	27	27	29
Goodwill	(4,014)	(3,983)	(4,033)	(4,074)	(4,230)	(4,366)	(4,293)	(4,236)	(4,705)	(4,014)	(4,230)	(4,074)	(4,236)	(4,443)	(4,832)
Total Tier 1 capital	20,888	19,990	19,391	18,901	18,590	18,055	17,264	16,272	16,639	20,888	18,590	18,901	16,272	16,259	15,380
Tier 2 capital¹															
Permanent subordinated debentures	841	838	864	874	868	908	972	954	999	841	868	874	954	396	467
Non-permanent subordinated debentures	7,031	6,945	7,195	7,234	7,909	7,161	7,187	7,131	7,407	7,031	7,909	7,234	7,131	5,847	6,147
General allowances	1,223	1,219	1,224	1,286	1,287	1,299	1,284	1,227	1,264	1,223	1,287	1,286	1,227	1,407	1,420
Innovative capital instruments (excess over 15% Tier 1)	364	482	581	567	-	-	-	-	-	364	-	567	-	-	-
Total Tier 2 capital	9,459	9,484	9,864	9,961	10,064	9,368	9,443	9,312	9,670	9,459	10,064	9,961	9,312	7,650	8,034
Total regulatory capital¹															
Total Tier 1 and Tier 2 capital	30,347	29,474	29,255	28,862	28,654	27,423	26,707	25,584	26,309	30,347	28,654	28,862	25,584	23,909	23,414
Substantial investments/investments in insurance subsidiaries/other ¹	(3,199)	(3,194)	(3,152)	(3,049)	(3,145)	(3,033)	(2,913)	(2,851)	(3,117)	(3,199)	(3,145)	(3,049)	(2,851)	(2,535)	(2,402)
Total regulatory capital	27,148	26,280	26,103	25,813	25,509	24,390	23,794	22,733	23,192	27,148	25,509	25,813	22,733	21,374	21,012
Capital ratios¹															
Tier 1 capital ratio	9.6%	9.5%	9.5%	9.6%	9.7%	9.5%	9.2%	8.9%	9.1%	9.6%	9.7%	9.6%	8.9%	9.7%	9.3%
Total capital ratio	12.4%	12.5%	12.8%	13.1%	13.4%	12.8%	12.7%	12.4%	12.7%	12.4%	13.4%	13.1%	12.4%	12.8%	12.7%
Capital generation															
Internal capital generation ²	704	644	749	97	575	542	619	174	398	2,097	1,736	1,833	1,469	1,801	1,643
External capital generation:															
- common shares	(247)	(277)	(150)	(97)	35	70	(19)	(272)	(258)	(674)	86	(11)	(765)	(659)	(602)
- contributed surplus	9	(21)	34	11	12	32	41	2	27	22	85	96	84	7	45
- preferred shares	300	300	-	(132)	-	-	300	-	-	600	300	168	-	(645)	(468)
- treasury shares	(41)	19	16	(3)	12	85	(18)	(10)	(27)	(6)	79	76	(294)	-	-
- subordinated debentures	(30)	(255)	(6)	(627)	773	(106)	50	(199)	63	(291)	717	90	1,982	(100)	133
Total external capital generation before TruCS	(9)	(234)	(106)	(848)	832	81	354	(479)	(195)	(349)	1,267	419	1,007	(1,397)	(892)
RBC TruCS issued ³	-	-	-	1,104	-	-	-	-	-	-	-	1,104	-	900	-
Total external capital generation	(9)	(234)	(106)	256	832	81	354	(479)	(195)	(349)	1,267	1,523	1,007	(497)	(892)
Total capital generation	695	410	643	353	1,407	623	973	(305)	203	1,748	3,003	3,356	2,476	1,304	751
Average common equity (allocated by risk type)															
Credit risk	5,850	5,700	5,500	5,300	5,000	5,000	4,950	5,300	5,200	5,650	5,000	5,100	5,200	5,500	5,900
Market risk (trading and non-trading)	2,600	2,400	2,400	2,350	2,300	2,200	2,000	2,150	2,200	2,500	2,150	2,200	2,100	1,600	1,500
Operational risk	2,500	2,500	2,300	2,400	2,350	2,350	2,400	2,200	2,250	2,450	2,350	2,350	2,200	2,150	1,600
Business and fixed assets risk	1,750	1,850	1,700	1,550	1,600	1,600	1,600	1,650	1,650	1,750	1,600	1,600	1,650	1,750	1,850
Insurance risk	250	250	250	200	250	200	200	150	200	250	200	200	150	600	600
Risk capital	12,950	12,700	12,150	11,800	11,500	11,350	11,150	11,450	11,500	12,600	11,300	11,450	11,300	11,600	11,450
Goodwill and intangibles	4,800	4,900	4,450	4,650	4,950	5,000	4,950	5,250	5,800	4,650	4,900	4,850	5,400	5,550	5,250
Total economic capital	17,750	17,600	16,600	16,450	16,450	16,350	16,100	16,700	17,300	17,250	16,200	16,300	16,700	17,150	16,700
Unattributed equity ⁴	2,300	2,100	2,700	2,900	2,700	2,050	1,500	1,200	900	2,450	2,150	2,300	1,100	400	100
Total average common equity	20,050	19,700	19,300	19,350	19,150	18,400	17,600	17,900	18,200	19,700	18,350	18,600	17,800	17,550	16,800

¹ Calculated using guidelines issued by OSFI.

² Internal capital generation is net income available to common shareholders less common dividends.

³ In Q4/05, we issued \$1.2 billion of RBC TruCS, of which \$96 million was not initially recognized as regulatory capital due to OSFI constraints.

⁴ Unattributed equity is reported in the Corporate Support segment.

INTEREST RATE SENSITIVITY POSITION ¹ (C\$ MM)										Q3/06		Q2/06	
	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	CAD	FGN	CAD	FGN
Total assets													
< 1 year	292,134	275,488	244,253	251,262	241,653	236,742	222,815	221,950	220,432	159,191	132,943	147,184	128,304
1-5 years	109,282	106,879	107,579	103,987	103,701	99,092	97,473	96,218	96,952	86,107	23,175	84,679	22,200
over 5 years	35,313	33,812	34,736	31,433	32,931	33,241	33,032	30,296	34,550	13,020	22,293	13,193	20,619
non-interest rate sensitive	87,240	86,714	101,306	82,839	85,040	65,798	70,709	77,758	71,678	14,290	72,950	15,509	71,205
Total	523,969	502,893	487,874	469,521	463,325	434,873	424,029	426,222	423,612	272,608	251,361	260,565	242,328
Total liabilities and shareholders' equity													
< 1 year	315,963	296,908	292,582	280,705	272,461	250,343	248,415	241,610	243,349	159,412	156,551	153,332	143,576
1-5 years	86,589	85,724	84,184	80,779	83,097	80,687	77,316	71,482	71,055	58,350	28,239	57,919	27,805
over 5 years	22,219	21,820	22,563	22,798	21,210	22,012	22,556	19,989	21,362	10,513	11,706	10,810	11,010
non-interest rate sensitive	99,198	98,441	88,545	85,239	86,557	81,831	75,742	93,141	87,846	44,333	54,865	38,502	59,939
Total	523,969	502,893	487,874	469,521	463,325	434,873	424,029	426,222	423,612	272,608	251,361	260,563	242,330
Off balance sheet													
< 1 year	(10,127)	(16,958)	(1,896)	(10,232)	(10,084)	(11,351)	(8,180)	603	5,638	4,510	(14,637)	787	(17,745)
1-5 years	12,244	16,947	24,742	19,862	20,557	12,812	14,787	7,146	(5,009)	(6,282)	18,526	(3,034)	19,981
over 5 years	15,910	18,052	13,865	12,904	11,701	7,926	9,100	6,263	9,232	2,810	13,100	3,105	14,947
non-interest rate sensitive	(18,027)	(18,041)	(36,711)	(22,534)	(22,174)	(9,387)	(15,707)	(14,012)	(9,861)	(1,038)	(16,989)	(858)	(17,183)
Net off-balance sheet	-	-	-	-	-	-	-	-	-	-	-	-	-
Total interest rate sensitivity gap (on and off-balance sheet)													
< 1 year	(33,956)	(38,378)	(50,225)	(39,675)	(40,892)	(24,952)	(33,780)	(19,057)	(17,279)	4,289	(38,245)	(5,361)	(33,017)
1-5 years	34,937	38,102	48,137	43,070	41,161	31,217	34,944	31,882	20,888	21,475	13,462	23,726	14,376
over 5 years	29,004	30,044	26,038	21,539	23,422	19,155	19,576	16,570	22,420	5,317	23,687	5,488	24,556
non-interest rate sensitive	(29,985)	(29,768)	(23,950)	(24,934)	(23,691)	(25,420)	(20,740)	(29,395)	(26,029)	(31,081)	1,096	(23,851)	(5,917)
Net gaps	-	-	-	-	-	-	-	-	-	-	-	2	(2)
Before tax impact of 1% increase in rates on:													
Net interest income using simulation	93	103	107	106	62	87	68	70	85				
Economic value of equity	(454)	(415)	(376)	(435)	(493)	(390)	(402)	(412)	(439)				
Before tax impact of 1% decrease in rates on:													
Net interest income using simulation	(173)	(183)	(188)	(181)	(137)	(161)	(144)	(150)	(94)				
Economic value of equity	335	273	240	291	348	239	318	215	272				

¹Incorporates management assumptions based on empirical research on consumer behaviour relating to the exercise of embedded options and on the rate paid on liabilities not linked to market rates. All interest rate measures are based upon our current exposures at a specific time. The exposures change continually as a result of day-to-day business activities and our risk management initiatives.

LOANS AND ACCEPTANCES (C\$ MM)													
	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2005	2004	2003	2002
By Product													
Consumer													
Residential mortgage	95,688	92,506	91,776	91,043	88,029	84,552	82,654	81,998	79,725	91,043	81,998	75,790	72,840
Personal	44,022	42,441	41,337	41,045	40,628	39,275	37,753	36,848	35,843	41,045	36,848	32,186	30,588
Credit cards	6,792	6,051	5,468	6,200	6,013	5,791	6,817	6,456	6,307	6,200	6,456	4,816	4,914
Total consumer	146,502	140,998	138,581	138,288	134,670	129,618	127,224	125,302	121,875	138,288	125,302	112,792	108,342
Business and government													
Agriculture	5,665	5,737	5,685	5,509	5,373	5,315	5,355	5,207	5,167	5,509	5,207	4,955	5,039
Automotive	3,075	3,082	2,854	2,637	2,705	2,591	2,476	2,451	2,765	2,637	2,451	2,427	2,164
Consumer goods	4,871	4,814	4,621	4,731	4,801	4,629	4,437	4,821	4,836	4,731	4,821	5,180	5,246
Energy	5,252	5,479	5,794	5,648	4,188	3,658	3,561	3,493	4,217	5,648	3,493	3,711	6,775
Financial services	5,828	5,102	3,336	2,661	3,107	2,676	2,577	1,609	2,068	2,661	1,609	2,315	5,518
Forest products	1,508	1,402	1,421	1,249	1,271	1,300	1,255	1,181	1,453	1,249	1,181	1,554	1,670
Government	2,772	2,725	2,833	2,444	3,482	2,450	2,248	2,319	2,485	2,444	2,319	2,096	1,323
Industrial products	3,808	3,738	3,490	3,229	3,206	3,214	2,984	2,887	2,968	3,229	2,887	3,012	3,728
Mining and metals	1,046	1,268	1,232	553	785	779	730	671	777	553	671	1,056	1,630
Real estate and related	15,432	14,671	14,742	13,977	13,772	13,285	13,177	12,420	12,961	13,977	12,420	12,463	11,673
Technology and media	2,488	2,747	2,597	2,310	2,002	1,962	1,814	2,192	2,271	2,310	2,192	2,782	4,630
Transportation and environment	2,281	2,243	2,460	2,062	2,286	2,154	2,592	2,749	2,386	2,062	2,749	3,290	4,518
Other	14,998	13,451	12,501	13,690	12,408	12,420	12,511	11,442	12,347	13,690	11,442	10,759	13,568
Total business and government	69,024	66,459	63,566	60,700	59,386	56,433	55,717	53,442	56,701	60,700	53,442	55,600	67,482
Total Loans and Acceptances	215,526	207,457	202,147	198,988	194,056	186,051	182,941	178,744	178,576	198,988	178,744	168,392	175,824
Allowance for loan losses	(1,415)	(1,435)	(1,439)	(1,498)	(1,569)	(1,612)	(1,638)	(1,644)	(1,693)	(1,498)	(1,644)	(2,055)	(2,203)
Total Loans and Acceptances, net of allowance for loan losses	214,111	206,022	200,708	197,490	192,487	184,439	181,303	177,100	176,883	197,490	177,100	166,337	173,621
Loans and Acceptances by credit portfolio and geographic area¹													
Canada													
Residential mortgage	93,369	90,266	89,537	88,808	85,890	82,586	80,799	80,168	77,787	88,808	80,168	73,978	67,700
Personal	37,018	35,614	34,398	33,986	33,369	32,016	30,955	30,415	29,645	33,986	30,415	26,445	24,550
Credit cards	6,611	5,875	5,289	6,024	5,838	5,614	6,648	6,298	6,142	6,024	6,298	4,663	4,740
Business and government	49,577	48,144	45,681	44,929	41,159	39,753	38,469	37,783	39,327	44,929	37,783	36,576	41,585
Total Canada	186,575	179,899	174,905	173,747	166,256	159,969	156,871	154,664	152,901	173,747	154,664	141,662	138,575
United States													
Consumer	7,611	7,440	7,616	7,741	7,851	7,671	7,190	7,010	6,884	7,741	7,010	6,189	9,745
Business and government	13,715	12,817	12,736	12,317	13,122	12,680	12,318	11,698	12,650	12,317	11,698	13,213	16,537
Total United States	21,326	20,257	20,352	20,058	20,973	20,351	19,508	18,708	19,534	20,058	18,708	19,402	26,282
Other International													
Consumer	1,893	1,803	1,741	1,729	1,722	1,731	1,632	1,411	1,417	1,729	1,411	1,517	1,607
Business and government	5,732	5,498	5,149	3,454	5,105	4,000	4,930	3,961	4,724	3,454	3,961	5,811	9,360
Total Other International	7,625	7,301	6,890	5,183	6,827	5,731	6,562	5,372	6,141	5,183	5,372	7,328	10,967
Total													
Consumer	146,502	140,998	138,581	138,288	134,670	129,618	127,224	125,302	121,875	138,288	125,302	112,792	108,342
Business and government	69,024	66,459	63,566	60,700	59,386	56,433	55,717	53,442	56,701	60,700	53,442	55,600	67,482
Total Loans and Acceptances	215,526	207,457	202,147	198,988	194,056	186,051	182,941	178,744	178,576	198,988	178,744	168,392	175,824

¹Based on residence of borrower.

GROSS IMPAIRED LOANS (C\$ MM)													
	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2005	2004	2003	2002
Gross Impaired Loans (by credit portfolio and sector)													
Consumer													
Residential mortgage	133	145	145	136	123	126	114	146	135	136	146	131	131
Personal	183	210	209	169	167	179	178	189	198	169	189	235	306
Total consumer	316	355	354	305	290	305	292	335	333	305	335	366	437
Business and government													
Agriculture	40	31	34	48	52	73	68	89	102	48	89	146	159
Automotive	4	3	3	2	2	3	4	4	5	2	4	7	39
Consumer goods	74	67	54	53	55	11	13	36	32	53	36	48	57
Energy	11	34	53	46	70	105	105	162	244	46	162	240	243
Financial services	15	12	16	16	16	17	16	14	16	16	14	45	77
Forest products	6	5	9	10	19	35	155	151	167	10	151	169	199
Government	19	-	-	-	-	-	-	-	-	-	-	-	-
Industrial products	7	7	6	2	6	6	22	38	40	2	38	25	53
Mining and metals	3	4	3	3	4	4	5	8	5	3	8	57	128
Real estate and related	40	46	51	54	84	62	64	84	83	54	84	97	115
Small business	121	101	95	108	126	129	130	142	143	108	142	169	205
Technology and media	38	34	45	48	53	76	76	86	97	48	86	122	225
Transportation and environment	13	8	7	8	13	12	12	12	35	8	12	136	206
Other	84	86	70	71	76	82	91	98	120	71	98	118	145
Total business and government	475	438	446	469	576	615	761	924	1,089	469	924	1,379	1,851
Total Gross Impaired Loans	791	793	800	774	866	920	1,053	1,259	1,422	774	1,259	1,745	2,288
Gross Impaired Loans by credit portfolio and geographical area¹													
Canada													
Residential mortgage	105	118	116	106	93	93	89	96	90	106	96	110	102
Personal	174	199	198	161	158	166	166	178	182	161	178	213	275
Business and government	257	210	214	236	294	297	430	509	570	236	509	741	895
Total Canada	536	527	528	503	545	556	685	783	842	503	783	1,064	1,272
United States													
Consumer	17	18	20	16	18	25	22	44	46	16	44	29	47
Business and government	162	168	172	173	223	255	269	332	420	173	332	332	537
Total United States	179	186	192	189	241	280	291	376	466	189	376	361	584
Other International													
Consumer	20	20	20	22	21	21	15	17	15	22	17	14	13
Business and government	56	60	60	60	59	63	62	83	99	60	83	306	419
Total Other International	76	80	80	82	80	84	77	100	114	82	100	320	432
Total													
Consumer	316	355	354	305	290	305	292	335	333	305	335	366	437
Business and government	475	438	446	469	576	615	761	924	1,089	469	924	1,379	1,851
Total Gross Impaired Loans	791	793	800	774	866	920	1,053	1,259	1,422	774	1,259	1,745	2,288

¹Based on residence of borrower.

GROSS IMPAIRED LOANS <i>continued</i>														
(C\$ MM)		Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2005	2004	2003	2002
Changes in Gross Impaired Loans														
Balance at beginning of period														
Consumer		355	354	305	290	305	292	335	333	372	335	366	437	504
Business and government		438	446	469	576	615	761	924	1,089	1,266	924	1,379	1,851	1,961
		793	800	774	866	920	1,053	1,259	1,422	1,638	1,259	1,745	2,288	2,465
New impaired ¹														
Consumer		167	165	220	272	170	256	214	220	264	912	949	850	
Business and government		73	97	50	46	125	84	36	124	106	291	616	1,019	
		240	262	270	318	295	340	250	344	370	1,203	1,565	1,869	N/A
Repayments, return to performing status, sold and other ¹														
Consumer		(71)	(5)	(37)	(106)	(39)	(90)	(117)	(91)	(163)	(352)	(440)	(347)	
Business and government		(11)	(77)	(43)	(76)	(122)	(197)	(171)	(156)	(192)	(566)	(610)	(1,083)	
		(82)	(82)	(80)	(182)	(161)	(287)	(288)	(247)	(355)	(918)	(1,050)	(1,430)	N/A
Net impaired loan formation														
Consumer		96	160	183	166	131	166	97	129	101	560	509	503	521
Business and government		62	20	7	(30)	3	(113)	(135)	(32)	(86)	(275)	6	(64)	759
		158	180	190	136	134	53	(38)	97	15	285	515	439	1,280
Write-offs														
Consumer		(135)	(159)	(134)	(151)	(146)	(153)	(140)	(127)	(140)	(590)	(540)	(574)	(588)
Business and government		(25)	(28)	(30)	(77)	(42)	(33)	(28)	(133)	(91)	(180)	(461)	(408)	(869)
		(160)	(187)	(164)	(228)	(188)	(186)	(168)	(260)	(231)	(770)	(1,001)	(982)	(1,457)
Balance at end of period														
Consumer		316	355	354	305	290	305	292	335	333	305	335	366	437
Business and government		475	438	446	469	576	615	761	924	1,089	469	924	1,379	1,851
		791	793	800	774	866	920	1,053	1,259	1,422	774	1,259	1,745	2,288
Net Impaired Loans by credit portfolio and geographical area ²														
Canada														
Residential mortgage		96	107	106	97	84	83	79	85	80	97	85	98	87
Personal		86	97	96	60	66	68	65	70	71	60	70	84	112
Business and government		143	90	93	116	133	131	229	301	321	116	301	444	567
		325	294	295	273	283	282	373	456	472	273	456	626	766
United States														
Consumer		14	15	16	13	15	21	18	39	38	13	39	18	30
Business and government		143	148	154	155	169	184	195	214	242	155	214	201	325
		157	163	170	168	184	205	213	253	280	168	253	219	355
Other International														
Consumer		19	19	19	22	21	20	14	17	15	22	17	14	13
Business and government		28	31	31	29	26	29	29	46	53	29	46	129	260
		47	50	50	51	47	49	43	63	68	51	63	143	273
Total														
Consumer		215	238	237	192	186	192	176	211	204	192	211	214	242
Business and government		314	269	278	300	328	344	453	561	616	300	561	774	1,152
Total Net Impaired Loans		529	507	515	492	514	536	629	772	820	492	772	988	1,394
Net Write-offs by credit portfolio and geographic area ²														
Canada														
Residential mortgage		2	2	1	1	1	-	1	3	1	3	6	6	11
Personal		73	81	60	68	63	74	62	46	61	267	240	279	313
Credit card		36	42	43	49	47	49	47	44	44	192	166	152	135
Business and government		10	14	13	28	13	18	9	44	43	68	113	171	258
		121	139	117	146	124	141	119	137	149	530	525	608	717
United States														
Consumer		2	5	5	3	6	4	2	4	5	15	19	33	21
Business and government		(1)	(20)	(19)	28	15	-	1	64	6	44	109	121	460
		1	(15)	(14)	31	21	4	3	68	11	59	128	154	481
Other International														
Consumer		-	-	-	-	1	-	-	-	-	1	-	-	-
Business and government		2	1	-	2	2	1	1	5	23	6	132	50	61
		2	1	-	2	3	1	1	5	23	7	132	50	61
Total														
Consumer		113	130	109	121	118	127	112	97	111	478	431	470	480
Business and government		11	(5)	(6)	58	30	19	11	113	72	118	354	342	779
Total Net Write-offs		124	125	103	179	148	146	123	210	183	596	785	812	1,259

¹N/A: comparable information not available for 2002

²Based on residence of borrower.

PROVISION FOR CREDIT LOSSES (C\$ MM)	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2006 9 months	2005 9 months	2005	2004	2003	2002
	Provision for Credit Losses Specific														
Consumer															
Residential mortgage	-	2	2	1	1	1	(1)	5	-	4	1	2	7	8	2
Personal	60	85	75	70	59	74	56	42	53	220	189	259	222	254	289
Credit cards	36	43	44	50	48	49	47	44	44	123	144	194	167	155	140
Total consumer	96	130	121	121	108	124	102	91	97	347	334	455	396	417	431
Business and government															
Agriculture	-	(1)	(1)	(13)	(2)	3	-	(2)	4	(2)	1	(12)	7	-	22
Automotive	-	-	-	(1)	2	(1)	-	-	1	-	1	-	1	(1)	1
Consumer goods	(2)	-	-	4	20	(5)	2	1	(2)	(2)	17	21	(19)	10	17
Energy	(6)	(17)	(27)	-	(15)	(4)	(1)	5	10	(50)	(20)	(20)	50	78	145
Financial services	2	-	2	-	-	-	10	3	-	4	10	10	-	(1)	(6)
Forest products	(1)	(1)	-	(8)	-	(43)	(2)	(1)	6	(2)	(45)	(53)	3	13	4
Industrial products	-	-	-	2	(1)	(7)	(3)	1	(2)	-	(11)	(9)	5	1	(2)
Mining and metals	-	-	-	-	-	-	(1)	-	(11)	-	(1)	(1)	(4)	5	27
Real estate and related	-	(2)	1	(5)	2	(13)	1	(1)	(2)	(1)	(10)	(15)	(7)	(12)	(16)
Small business	5	14	11	13	9	18	4	19	13	30	31	44	75	77	110
Technology and media	-	(5)	(1)	(1)	(2)	-	(4)	(1)	6	(6)	(6)	(7)	1	30	298
Transportation and environment	2	3	(7)	(7)	-	16	(2)	(1)	(1)	(2)	14	7	(35)	77	2
Other	1	5	3	(8)	13	17	(53)	8	6	9	(23)	(31)	48	27	32
Total business and government	1	(4)	(19)	(24)	26	(19)	(49)	31	28	(22)	(42)	(66)	125	304	634
Total specific provision for credit losses	97	126	102	97	134	105	53	122	125	325	292	389	521	721	1,065
Total general provision	2	(2)	(55)	6	(6)	11	55	(25)	-	(55)	60	66	(175)	-	-
Total provision for credit losses	99	124	47	103	128	116	108	97	125	270	352	455	346	721	1,065
Specific provision for credit loss by credit portfolio and geographic areas¹															
Canada															
Residential mortgage	-	2	2	1	-	1	(1)	5	-	4	-	1	6	4	2
Personal	59	81	70	68	55	71	53	42	50	210	179	247	211	230	267
Credit cards	36	43	43	50	47	49	46	44	43	122	142	192	166	152	135
Business and government	3	13	-	(17)	25	(17)	4	13	12	16	12	(5)	30	141	125
Total Canada	98	139	115	102	127	104	102	104	105	352	333	435	413	527	529
United States															
Consumer	1	4	6	2	6	3	4	-	4	11	13	15	13	30	27
Business and government	(2)	(18)	(18)	(7)	-	(4)	(49)	19	25	(38)	(53)	(60)	106	78	413
Total United States	(1)	(14)	(12)	(5)	6	(1)	(45)	19	29	(27)	(40)	(45)	119	108	440
Other International															
Consumer	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-
Business and government	-	1	(1)	-	1	2	(4)	(1)	(9)	-	(1)	(1)	(11)	85	96
Total Other International	-	1	(1)	-	1	2	(4)	(1)	(9)	-	(1)	(1)	(11)	86	96
Total															
Consumer	96	130	121	121	108	124	102	91	97	347	334	455	396	417	431
Business and government	1	(4)	(19)	(24)	26	(19)	(49)	31	28	(22)	(42)	(66)	125	304	634
Total	97	126	102	97	134	105	53	122	125	325	292	389	521	721	1,065

¹Based on residence of borrower

ALLOWANCE FOR CREDIT LOSSES (C\$ MM)	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2006 9 months	2005 9 months	2005	2004	2003	2002
	Allowance for credit losses by risk (ACL)														
Specific															
Consumer															
Residential mortgage	11	13	12	10	10	12	12	13	11	11	10	10	13	13	17
Personal	90	104	105	103	94	101	104	111	118	90	94	103	111	139	177
Total consumer	101	117	117	113	104	113	116	124	129	101	104	113	124	152	194
Business and government															
Agriculture	11	10	10	15	32	32	28	28	45	11	32	15	28	43	50
Automotive	2	2	2	2	2	1	-	2	2	2	2	2	2	1	14
Consumer goods	24	26	25	25	22	2	3	5	5	24	22	25	5	19	24
Energy	6	8	9	9	26	54	55	53	113	6	26	9	53	143	103
Financial services	24	24	25	24	24	25	25	14	19	24	24	24	14	31	32
Forest products	2	3	3	3	12	12	55	57	58	2	12	3	57	54	43
Industrial products	3	2	2	2	4	4	12	15	17	3	4	2	15	18	28
Mining and metals	-	-	-	-	1	-	-	2	3	-	1	-	2	32	38
Real estate and related	5	4	5	7	9	9	11	18	20	5	9	7	18	22	34
Small business	52	60	61	53	72	75	76	80	81	52	72	53	80	89	101
Technology and media	5	5	6	6	7	11	11	13	18	5	7	6	13	35	103
Transportation and environment	5	3	1	2	4	19	5	11	26	5	4	2	11	67	59
Other	22	22	19	21	33	27	27	65	66	22	33	21	65	51	71
Total business and government	161	169	168	169	248	271	308	363	473	161	248	169	363	605	700
General	1,223	1,219	1,224	1,286	1,287	1,298	1,284	1,227	1,264	1,223	1,287	1,286	1,227	1,407	1,420
Total	1,485	1,505	1,509	1,568	1,639	1,682	1,708	1,714	1,866	1,485	1,639	1,568	1,714	2,164	2,314
Allowance for credit loss by credit portfolio and geographic area ¹															
Canada															
Residential mortgage	9	11	10	9	9	10	10	11	10	9	9	9	11	12	14
Personal	88	102	102	101	92	98	101	108	111	88	92	101	108	129	163
Business and government	114	120	121	120	161	166	201	208	249	114	161	120	208	297	329
Total Canada	211	233	233	230	262	274	312	327	370	211	262	230	327	438	506
United States															
Consumer	3	3	4	3	3	4	4	5	8	3	3	3	5	11	17
Business and government	19	20	18	18	54	71	74	118	178	19	54	18	118	131	212
Total United States	22	23	22	21	57	75	78	123	186	22	57	21	123	142	229
Other International															
Consumer	1	1	1	-	-	1	1	-	-	1	-	-	-	-	-
Business and government	28	29	29	31	33	34	33	37	46	28	33	31	37	177	159
Total Other International	29	30	30	31	33	35	34	37	46	29	33	31	37	177	159
Total															
Consumer	101	117	117	113	104	113	116	124	129	101	104	113	124	152	194
Business and government	161	169	168	169	248	271	308	363	473	161	248	169	363	605	700
General	1,223	1,219	1,224	1,286	1,287	1,298	1,284	1,227	1,264	1,223	1,287	1,286	1,227	1,407	1,420
Total Allowance for Credit Loss by Geographies	1,485	1,505	1,509	1,568	1,639	1,682	1,708	1,714	1,866	1,485	1,639	1,568	1,714	2,164	2,314
Allowance for credit losses by type															
Allowance for loan losses	1,415	1,435	1,439	1,498	1,569	1,612	1,638	1,644	1,693	1,415	1,569	1,498	1,644	2,055	2,203
Allowance for off-balance sheet items	70	70	70	70	70	70	70	70	173	70	70	70	70	109	109
Allowance for loan substitute securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
Total	1,485	1,505	1,509	1,568	1,639	1,682	1,708	1,714	1,866	1,485	1,639	1,568	1,714	2,164	2,314
Changes in the allowance for credit losses															
Balance at beginning of period	1,505	1,509	1,568	1,639	1,682	1,708	1,714	1,866	1,929	1,568	1,714	1,714	2,164	2,314	2,392
Provision for credit losses	99	124	47	103	128	116	108	97	125	270	352	455	346	721	1,065
Write-offs	(160)	(188)	(164)	(228)	(188)	(186)	(168)	(260)	(231)	(512)	(542)	(770)	(1,001)	(982)	(1,457)
Recoveries	36	63	61	49	40	40	45	50	48	160	125	174	216	170	198
Adjustments on acquisition ²	-	-	-	-	-	-	-	-	-	-	-	-	6	8	18
Other adjustments ³	5	(3)	(3)	5	(23)	4	9	(39)	(5)	(1)	(10)	(5)	(17)	(67)	98
Balance at end of period	1,485	1,505	1,509	1,568	1,639	1,682	1,708	1,714	1,866	1,485	1,639	1,568	1,714	2,164	2,314

¹Based on residence of borrower.

²Adjustment amounts include: Provident Financial Group Inc. \$6 million in Q1/04; Admiralty Bancorp, Inc. \$8 million in Q1/03 and Eagle Bancshares, Inc. \$18 million in Q3/02.

³Other adjustments include primarily foreign exchange translations on non-Canadian dollar denominated ACL.

CREDIT QUALITY RATIOS																
(C\$ MM)	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2006 9 months	2005 9 months	2005	2004	2003	2002	
Diversification ratios																
as a % of Total Loans and Acceptances																
Consumer	68%	68%	69%	69%	69%	70%	70%	70%	68%	68%	69%	69%	70%	67%	62%	
Business and government	32%	32%	31%	31%	31%	30%	30%	30%	32%	32%	31%	31%	30%	33%	38%	
Canada	87%	87%	87%	87%	86%	86%	86%	87%	86%	87%	86%	87%	87%	84%	79%	
U.S.	10%	10%	10%	10%	11%	11%	11%	10%	11%	10%	11%	10%	10%	12%	15%	
Other International	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	3%	4%	6%	
Condition ratios																
Gross Impaired Loans (GILs) as a % of related Loans and Acceptances																
Consumer	0.37%	0.38%	0.40%	0.39%	0.45%	0.49%	0.58%	0.70%	0.80%	0.37%	0.45%	0.39%	0.70%	1.04%	1.30%	
Business and government	0.22%	0.25%	0.26%	0.22%	0.22%	0.24%	0.23%	0.27%	0.27%	0.22%	0.22%	0.22%	0.27%	0.32%	0.40%	
Canada	0.69%	0.66%	0.70%	0.77%	0.97%	1.09%	1.37%	1.73%	1.92%	0.69%	0.97%	0.77%	1.73%	2.48%	2.74%	
U.S.	0.29%	0.29%	0.30%	0.29%	0.33%	0.35%	0.44%	0.51%	0.55%	0.29%	0.33%	0.29%	0.51%	0.75%	0.92%	
Other International	0.84%	0.92%	0.94%	0.94%	1.15%	1.38%	1.49%	2.01%	2.39%	0.84%	1.15%	0.94%	2.01%	1.86%	2.22%	
Canada	1.00%	1.10%	1.16%	1.58%	1.17%	1.47%	1.17%	1.86%	1.86%	1.00%	1.17%	1.58%	1.86%	4.37%	3.94%	
U.S.	0.25%	0.24%	0.25%	0.25%	0.26%	0.29%	0.34%	0.43%	0.46%	0.25%	0.26%	0.25%	0.43%	0.59%	0.79%	
Other International	0.15%	0.17%	0.17%	0.14%	0.14%	0.15%	0.14%	0.17%	0.17%	0.15%	0.14%	0.14%	0.17%	0.19%	0.22%	
Canada	0.45%	0.40%	0.44%	0.49%	0.55%	0.61%	0.81%	1.05%	1.09%	0.45%	0.55%	0.49%	1.05%	1.39%	1.71%	
U.S.	0.17%	0.16%	0.17%	0.16%	0.17%	0.18%	0.24%	0.29%	0.31%	0.17%	0.17%	0.16%	0.29%	0.44%	0.55%	
Other International	0.74%	0.80%	0.84%	0.84%	0.88%	1.01%	1.09%	1.35%	1.43%	0.74%	0.88%	0.84%	1.35%	1.13%	1.35%	
Canada	0.62%	0.68%	0.73%	0.98%	0.69%	0.85%	0.66%	1.17%	1.11%	0.62%	0.69%	0.98%	1.71%	1.95%	2.49%	
U.S.	0.19%	0.25%	0.09%	0.21%	0.27%	0.26%	0.24%	0.22%	0.28%	0.18%	0.26%	0.24%	0.20%	0.43%	0.62%	
Other International	0.18%	0.26%	0.20%	0.20%	0.28%	0.24%	0.12%	0.27%	0.28%	0.21%	0.21%	0.21%	0.30%	0.43%	0.62%	
Canada	0.26%	0.38%	0.34%	0.35%	0.32%	0.39%	0.32%	0.29%	0.32%	0.33%	0.34%	0.35%	0.34%	0.39%	0.42%	
U.S.	0.01%	(0.03)%	(0.13)%	(0.17)%	0.19%	(0.15)%	(0.37)%	0.23%	0.20%	(0.05)%	(0.10)%	(0.12)%	0.23%	0.52%	0.93%	
Other International																
Coverage ratios																
ACL as a % of Total Loans and Acceptances																
Consumer	0.69%	0.73%	0.75%	0.79%	0.85%	0.91%	0.94%	0.97%	1.05%	0.69%	0.85%	0.79%	0.97%	1.30%	1.33%	
Business and government	0.05%	0.06%	0.06%	0.06%	0.05%	0.06%	0.06%	0.07%	0.07%	0.05%	0.05%	0.06%	0.07%	0.09%	0.11%	
Canada	0.08%	0.08%	0.08%	0.09%	0.13%	0.15%	0.17%	0.20%	0.27%	0.08%	0.13%	0.09%	0.20%	0.36%	0.40%	
U.S.	187.74%	189.70%	188.52%	202.49%	189.35%	182.86%	162.19%	136.14%	131.22%	187.74%	189.35%	202.49%	136.14%	124.01%	101.14%	
Other International	178.89%	180.87%	179.77%	193.45%	181.26%	175.25%	155.54%	130.58%	119.05%	178.89%	181.26%	193.45%	130.58%	117.78%	96.37%	
Allowance for loan losses as a % of GIL																
Consumer	12.77%	14.75%	14.63%	14.60%	12.01%	12.28%	11.02%	9.85%	9.07%	12.77%	12.01%	14.60%	9.85%	8.71%	8.48%	
Business and government	20.35%	21.31%	21.00%	21.83%	28.64%	29.46%	29.25%	28.83%	33.26%	20.35%	28.64%	21.83%	28.83%	34.67%	30.59%	
Canada	0.24%	0.25%	0.21%	0.37%	0.31%	0.33%	0.27%	0.47%	0.42%	0.23%	0.30%	0.32%	0.46%	0.49%	0.74%	
U.S.	0.21%	0.26%	0.22%	0.25%	0.25%	0.29%	0.25%	0.22%	0.25%	0.23%	0.26%	0.26%	0.25%	0.28%	0.28%	
Other International	0.02%	(0.01)%	(0.01)%	0.12%	0.06%	0.04%	0.02%	0.25%	0.16%	0.00%	0.04%	0.06%	0.21%	0.21%	0.46%	
Canada	0.23%	0.28%	0.23%	0.30%	0.26%	0.32%	0.26%	0.31%	0.34%	0.25%	0.28%	0.28%	0.31%	0.36%	0.42%	
U.S.	0.00%	(0.03)%	(0.03)%	0.06%	0.04%	0.01%	0.01%	0.15%	0.03%	(0.02)%	0.02%	0.03%	0.07%	0.09%	0.28%	
Other International	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.01%	0.05%	0.00%	0.00%	0.00%	0.08%	0.03%	0.04%	

¹ A \$52 million transfer of the allocated specific allowance to the allocated general allowance during Q1/05 decreased this ratio by 0.11% or 0.03% for fiscal 2005.

GOODWILL															
	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2006 9 months	2005 9 months	2005	2004	2003	2002
(C\$ MM)															
Opening balance - continuing operations	4,105	4,157	4,203	4,278	4,412	4,337	4,280	4,610	4,741	4,203	4,280	4,280	4,356	5,004	4,919
Net goodwill acquired	(16)	10	77	4	-	3	3	14	3	71	6	10	232	188	181
Other adjustments ¹	48	(62)	(123)	(79)	(134)	72	54	(344)	(134)	(137)	(8)	(87)	(308)	(836)	(96)
Closing balance - continuing operations	4,137	4,105	4,157	4,203	4,278	4,412	4,337	4,280	4,610	4,137	4,278	4,203	4,280	4,356	5,004

BUSINESS REALIGNMENT CHARGES	Q3/06			Q2/06			Q4/05				Q3/05			
	Employee-related charges	Premises-related charges	Total charges	Employee-related charges	Premises-related charges	Total charges	Employee-related charges	Premises-related charges	Other charges	Total charges	Employee-related charges	Premises-related charges	Other charges	Total charges
(C\$ MM)														
Opening liability balance - continuing operations	74	-	74	90	-	90	109	-	1	110	130	-	1	131
Adjustments	-	-	-	-	-	-	40	-	(1)	39	-	-	-	-
Cash payments	(14)	-	(14)	(16)	-	(16)	(30)	-	-	(30)	(20)	-	-	(20)
Foreign exchange translation	-	-	-	-	-	-	(1)	-	-	(1)	(1)	-	-	(1)
Closing liability balance - continuing operations	60	-	60	74	-	74	118	-	-	118	109	-	1	110
Opening liability balance - discontinued operations	-	15	15	-	11	11	1	16	-	17	1	11	-	12
Adjustments	-	-	-	-	6	6	1	1	-	2	-	9	-	9
Cash payments	-	-	-	-	(2)	(2)	(1)	(5)	-	(6)	-	(4)	-	(4)
Closing liability balance - discontinued operations	-	15	15	-	15	15	1	12	-	13	1	16	-	17
Closing liability balance - total	60	15	75	74	15	89	119	12	-	131	110	16	1	127

SECURITIES MARKET VALUE SURPLUS ²	Q3/06					Q2/06					Q1/06	Q4/05	Q3/05	
	Book Value	Fair Value	Fair Value over (under) Book Value	Fair Value of Hedging Derivatives	Unrealized gains (losses) net of Fair Value of Hedging Derivatives	Book Value	Fair Value	Fair Value over (under) Book Value	Fair Value of Hedging Derivatives	Unrealized gains (losses) net of Fair Value of Hedging Derivatives	Unrealized gains (losses) net of Fair Value of Hedging Derivatives			
(C\$ MM)														
Government debt	8,468	8,564	96	(6)	90	9,843	9,859	16	(43)	(27)	33	26	142	
Mortgage-backed securities	10,075	9,924	(151)	-	(151)	10,423	10,235	(188)	-	(188)	(85)	(71)	2	
Other debt	14,564	14,644	80	(1)	79	15,090	15,176	86	1	87	143	165	260	
Equity	2,024	1,962	(62)	(5)	(67)	1,609	1,577	(32)	(6)	(38)	(29)	(50)	(41)	
Total	35,131	35,094	(37)	(12)	(49)	36,965	36,847	(118)	(48)	(166)	62	70	363	

¹Other adjustments include primarily foreign exchange translations on non-Canadian dollar denominated goodwill.

²Includes investment account and loan substitute securities.

ROE AND RORC RECONCILIATION ¹															
	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2006	2005	2005	2004	2003	2002
(C\$ MM)										9 months	9 months				
RBC Canadian Personal and Business															
Net Income	742	608	669	504	679	524	597	448	523	2,019	1,800	2,304	2,043	1,844	1,675
less: Preferred dividends ⁶	6	5	4	3	5	6	4	4	4	15	15	18	14	15	18
Net Income available to common shareholders ²	736	603	665	501	674	518	593	444	519	2,004	1,785	2,286	2,029	1,829	1,657
Average risk capital ⁴	6,450	6,350	6,350	6,250	5,950	5,700	5,500	5,700	5,450	6,400	5,700	5,850	5,400	5,350	5,300
Return on risk capital (RORC)⁴	45.3%	39.1%	41.5%	31.7%	44.8%	37.3%	43.0%	31.0%	37.8%	42.0%	41.8%	39.1%	37.6%	34.3%	31.3%
ROE															
Add: Average goodwill and other intangibles	2,350	2,400	2,400	2,450	2,650	2,650	2,600	2,750	3,000	2,350	2,650	2,600	2,800	2,850	2,750
Average attributed equity ³	8,800	8,750	8,750	8,700	8,600	8,350	8,100	8,450	8,450	8,750	8,350	8,450	8,200	8,200	8,050
ROE⁴	33.2%	28.3%	30.0%	22.8%	31.1%	25.5%	29.1%	20.9%	24.4%	30.6%	28.6%	27.1%	24.7%	22.3%	20.6%
RBC U.S. and International Personal and Business															
Net Income	111	106	101	132	80	82	93	35	70	318	255	387	214	330	316
less: Preferred dividends ⁶	2	2	1	1	2	2	1	2	2	5	5	6	8	6	8
Net Income available to common shareholders ²	109	104	100	131	78	80	92	33	68	313	250	381	206	324	308
Average risk capital ³	2,000	1,900	1,850	1,850	1,950	2,050	1,900	2,150	2,300	1,900	2,000	1,950	2,250	1,950	2,050
Return on risk capital (RORC)⁴	21.6%	22.5%	21.6%	28.2%	15.7%	16.0%	19.0%	6.3%	12.0%	21.9%	16.9%	19.6%	9.1%	16.4%	15.0%
ROE															
Add: Average goodwill and other intangibles	1,300	1,350	1,150	1,200	1,300	1,300	1,300	1,500	1,600	1,250	1,300	1,300	1,550	1,600	1,500
Average attributed equity ³	3,300	3,250	3,000	3,050	3,250	3,350	3,200	3,650	3,900	3,150	3,300	3,250	3,800	3,550	3,550
ROE⁴	13.1%	13.2%	13.3%	17.0%	9.5%	9.7%	11.3%	3.7%	7.0%	13.2%	10.2%	11.8%	5.4%	9.1%	8.7%
RBC Capital Markets															
Net Income (loss)	329	433	330	(57)	255	294	268	214	196	1,092	817	760	827	704	588
less: Preferred dividends ⁶	3	3	2	2	2	3	2	2	2	8	7	9	8	8	10
Net Income (loss) available to common shareholders ²	326	430	328	(59)	253	291	266	212	194	1,084	810	751	819	696	578
Average risk capital ³	3,750	3,900	3,400	3,200	3,100	3,150	3,200	3,150	3,200	3,700	3,150	3,150	3,150	3,300	3,500
Return on risk capital (RORC)⁴	34.4%	45.2%	37.8%	(7.4)%	32.5%	38.1%	33.0%	27.1%	23.9%	39.2%	34.5%	23.8%	26.3%	21.2%	16.5%
ROE															
Add: Average goodwill and other intangibles	1,150	1,150	900	1,000	1,000	1,050	1,050	1,000	1,200	1,050	950	950	1,050	1,100	1,000
Average attributed equity ³	4,900	5,050	4,300	4,200	4,100	4,200	4,250	4,150	4,400	4,750	4,100	4,100	4,200	4,400	4,500
ROE⁴	26.5%	35.0%	30.0%	(5.7)%	24.6%	28.9%	25.2%	20.3%	17.7%	30.5%	26.2%	18.1%	19.5%	15.9%	12.8%
Corporate Support															
Net Income (loss)	12	(19)	72	(36)	(13)	16	19	(10)	(18)	65	22	(14)	(61)	77	123
less: Preferred dividends ⁶	2	1	3	1	2	1	1	(1)	1	6	4	5	1	2	2
Net Income (loss) available to common shareholders ²	10	(20)	69	(37)	(15)	15	18	(9)	(19)	59	18	(19)	(62)	75	121
Average risk capital ³	750	550	550	500	500	450	550	450	550	600	450	500	500	400	600
ROE															
Add: Average unattributed equity ⁵	2,300	2,100	2,700	2,900	2,700	2,050	1,500	1,200	900	2,450	2,150	2,300	1,100	1,000	100
Average attributed equity ³	3,050	2,650	3,250	3,400	3,200	2,500	2,050	1,650	1,450	3,050	2,600	2,800	1,600	1,400	700
ROE⁴	1.4%	(3.1)%	8.7%	(4.1)%	(1.9)%	2.3%	3.2%	(2.8)%	(5.1)%	2.7%	0.8%	(0.7)%	(3.8)%	5.2%	17.0%
RBC															
Net income from continuing operations	1,194	1,128	1,172	543	1,001	916	977	687	771	3,494	2,894	3,437	3,023	2,955	2,702
Net income (loss) from discontinued operations	(17)	(10)	(1)	(21)	(22)	(9)	2	(173)	(28)	(28)	(29)	(50)	(220)	13	N/A
Net income	1,177	1,118	1,171	522	979	907	979	514	743	3,466	2,865	3,387	2,803	2,968	2,702
less: Preferred dividends ⁶	13	11	10	7	11	12	8	7	9	34	31	38	31	31	38
Net Income available to common shareholders ²	1,164	1,107	1,161	515	968	895	971	507	734	3,432	2,834	3,349	2,772	2,937	2,664
Average risk capital ³	12,950	12,700	12,150	11,800	11,500	11,350	11,150	11,450	11,500	12,600	11,300	11,450	11,300	11,000	11,450
Return on risk capital (RORC) - Continuing Operations⁵	36.2%	36.1%	38.0%	18.1%	34.1%	32.7%	34.5%	23.6%	26.4%	36.7%	33.8%	29.7%	26.5%	26.4%	23.3%
RORC⁴	35.7%	35.7%	37.9%	17.3%	33.4%	32.4%	34.6%	17.6%	25.4%	36.4%	33.5%	29.3%	24.6%	26.5%	23.3%
ROE															
Average common equity	20,050	19,700	19,300	19,350	19,150	18,400	17,600	17,900	18,200	19,700	18,350	18,600	17,800	17,550	16,800
ROE - Continuing Operations⁵	23.1%	22.9%	23.6%	10.9%	20.2%	19.9%	21.6%	15.1%	16.6%	23.2%	20.6%	18.1%	16.8%	16.7%	15.8%
ROE⁴	23.1%	23.0%	23.9%	10.6%	20.0%	19.9%	21.9%	11.3%	16.1%	23.3%	20.6%	18.0%	15.6%	16.7%	15.8%

¹ The average risk capital, goodwill and intangible capital, average attributed equity and average common equity figures shown above and throughout this document represent rounded figures. The ROE and RORC measures shown above and throughout this document are based on actual balances before rounding.

² Segment return calculations are based on segment net income less an allocation of preferred dividends (based on each segment's common equity).

³ Average risk capital includes credit, market (trading and non-trading), insurance, operational, business and fixed assets risk capital. Average attributed equity includes risk capital plus the net amounts of goodwill and intangibles capital.

⁴ RORC is based on average risk capital only. Segment ROE is based on average attributed equity. We do not report RORC for Corporate Support as it is not considered meaningful.

⁵ Unattributed equity is reported in our Corporate Support segment and included in its calculation of ROE.

⁶ Preferred dividends include a net gain on redemption of preferred shares.

U.S. GAAP RECONCILIATION (C\$ MM)	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	2006	2005	2005	2004	2003	2002
										9 months	9 months				
Net income from continuing operations, Canadian GAAP	1,194	1,128	1,172	543	1,001	916	977	687	771	3,494	2,894	3,437	3,023	2,955	2,702
Differences:															
Net interest income															
Derivatives instruments and hedging activities	-	13	7	8	12	12	4	5	2	20	28	36	10	(1)	(65)
Variable interest entities	-	-	-	-	-	-	-	(3)	2	-	-	-	(19)	(15)	-
Joint ventures	(28)	(20)	-	-	-	-	-	-	-	(48)	-	-	-	(2)	(1)
Liabilities and equity	29	30	28	29	29	29	28	42	42	87	86	115	166	152	163
Non-interest income															
Insurance accounting	(146)	(142)	(140)	(145)	(157)	(138)	(166)	(169)	(160)	(428)	(461)	(606)	(603)	(311)	(133)
Derivatives instruments and hedging activities	(6)	6	(33)	4	10	(7)	4	(34)	23	(33)	7	11	(1)	29	156
Reclassification of securities	(54)	58	3	27	-	-	-	-	-	7	-	27	7	(12)	-
Variable interest entities	-	-	-	-	-	-	-	-	(2)	-	-	-	-	1	-
Limited partnerships	1	3	(1)	(3)	(2)	(2)	(2)	4	5	3	(6)	(9)	(11)	-	-
Joint ventures	(140)	(128)	(40)	(47)	(39)	(48)	(37)	(39)	(40)	(308)	(124)	(171)	(146)	(147)	(150)
Other	(6)	(7)	(12)	-	-	-	(4)	-	3	(25)	(4)	(4)	-	5	(2)
Provision for (recovery of) credit losses															
Reclassification of securities	-	-	-	-	-	-	-	-	-	-	-	-	(1)	6	-
Joint ventures	1	1	(1)	-	1	17	-	-	-	1	18	18	-	-	-
Insurance policyholder benefits, claims and acquisition expense															
Insurance accounting	133	147	102	51	155	144	234	166	145	382	533	584	582	270	205
Non-interest expense															
Stock appreciation rights	(4)	7	6	7	3	15	-	2	-	9	18	25	(3)	16	17
Insurance accounting	21	19	16	19	20	16	17	10	15	56	53	72	47	58	38
Joint ventures	132	127	30	33	27	29	29	30	31	289	85	118	114	122	122
Variable interest entities	-	-	-	-	-	-	-	(10)	(15)	-	-	-	(35)	-	-
Other	6	7	8	-	-	-	-	(1)	-	21	-	-	(1)	(1)	(1)
Income taxes and net difference in income taxes due to the above items	49	(14)	22	26	(4)	(12)	(23)	17	(2)	57	(39)	(13)	35	9	(50)
Non-controlling interest in net income of subsidiaries															
Variable interest entities	-	-	-	-	-	-	-	13	15	-	-	-	52	14	-
Liabilities and equity	(25)	(26)	(25)	(25)	(26)	(25)	(25)	(38)	(39)	(76)	(76)	(101)	(152)	(115)	(103)
Net income from continuing operations, U.S. GAAP	1,157	1,209	1,142	527	1,030	946	1,036	682	796	3,508	3,012	3,539	3,064	3,033	2,898
Net income (loss) from discontinued operations, Canadian GAAP	(17)	(10)	(1)	(21)	(22)	(9)	2	(173)	(28)	(28)	(29)	(50)	(220)	13	N/A
Differences - Other	-	-	-	3	-	(1)	3	(5)	-	-	2	5	(5)	(10)	N/A
Net income (loss) from discontinued operations, U.S. GAAP	(17)	(10)	(1)	(18)	(22)	(10)	5	(178)	(28)	(28)	(27)	(45)	(225)	3	N/A
Net income, U.S. GAAP	1,140	1,199	1,141	509	1,008	936	1,041	504	768	3,480	2,985	3,494	2,839	3,036	2,898
U.S. GAAP:															
Basic earnings per share	\$ 0.87	\$ 0.92	\$ 0.87	\$ 0.39	\$ 0.77	\$ 0.71	\$ 0.80	\$ 0.38	\$ 0.58	\$ 2.67	\$ 2.29	\$ 2.67	\$ 2.16	\$ 2.24	\$ 2.08
Basic earnings per share from continuing operations	\$ 0.88	\$ 0.93	\$ 0.87	\$ 0.40	\$ 0.79	\$ 0.72	\$ 0.80	\$ 0.52	\$ 0.60	\$ 2.69	\$ 2.31	\$ 2.71	\$ 2.33	\$ 2.24	\$ 2.08
Basic earnings (loss) per share from discontinued operations	\$ (0.01)	\$ (0.01)	\$ -	\$ (0.01)	\$ (0.02)	\$ (0.01)	\$ -	\$ (0.14)	\$ (0.02)	\$ (0.02)	\$ (0.02)	\$ (0.04)	\$ (0.17)	\$ -	N/A
Diluted earnings per share	\$ 0.86	\$ 0.91	\$ 0.86	\$ 0.38	\$ 0.76	\$ 0.70	\$ 0.79	\$ 0.38	\$ 0.58	\$ 2.63	\$ 2.25	\$ 2.63	\$ 2.13	\$ 2.21	\$ 2.06
Diluted earnings per share from continuing operations	\$ 0.87	\$ 0.92	\$ 0.86	\$ 0.39	\$ 0.78	\$ 0.71	\$ 0.79	\$ 0.52	\$ 0.60	\$ 2.65	\$ 2.27	\$ 2.67	\$ 2.30	\$ 2.21	\$ 2.06
Diluted earnings (loss) per share from discontinued operations	\$ (0.01)	\$ (0.01)	\$ -	\$ (0.01)	\$ (0.02)	\$ (0.01)	\$ -	\$ (0.14)	\$ (0.02)	\$ (0.02)	\$ (0.02)	\$ (0.04)	\$ (0.17)	\$ -	N/A