

## Supplementary information

### Consolidated Balance Sheets

As at October 31 (C\$ millions)	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997
<b>Assets</b>											
Cash and deposits with banks (1)	\$ 16,107	\$ 14,903	\$ 10,238	\$ 9,978	\$ 6,013	\$ 6,659	\$ 6,244	\$ 7,149	\$ 16,591	\$ 13,389	\$ 18,390
Securities (1)	178,255	184,869	160,495	128,946	128,931	108,464	91,798	69,467	57,010	44,405	36,039
Assets purchased under reverse repurchase agreements and securities borrowed	64,313	59,378	42,973	46,949	41,182	38,929	40,177	20,749	23,091	23,008	20,107
Loans (2)											
Retail	169,462	151,050	140,239	127,230	114,127	108,342	103,120	94,737	86,958	81,774	76,557
Wholesale	69,967	58,889	51,675	45,330	48,322	59,431	65,261	60,350	56,623	63,732	61,813
	239,429	209,939	191,914	172,560	162,449	167,773	168,381	155,087	143,581	145,506	138,370
Allowance for loan losses	(1,493)	(1,409)	(1,498)	(1,644)	(2,055)	(2,203)	(2,278)	(1,871)	(1,884)	(2,026)	(1,769)
	237,936	208,530	190,416	170,916	160,394	165,570	166,103	153,216	141,697	143,480	136,601
<b>Other</b>											
Customers' liability under acceptances	11,786	9,108	7,074	6,184	5,943	8,051	9,923	11,628	9,257	10,620	10,561
Derivatives	66,585	37,729	38,834	38,897	35,616	30,258	27,240	19,155	15,151	30,413	14,776
Premises and equipment, net	2,131	1,818	1,708	1,738	1,648	1,653	1,602	1,249	1,320	1,872	1,696
Goodwill	4,752	4,304	4,203	4,280	4,356	5,004	4,919	648	611	551	607
Other intangibles	628	642	409	521	566	665	619	208	-	-	-
Assets of operations held for sale (3)	-	82	263	2,457	3,688	-	-	-	-	-	-
Other assets	17,853	15,417	12,908	15,356	11,510	10,221	10,314	6,271	5,922	6,661	5,997
	103,735	69,100	65,399	69,433	63,327	55,852	54,617	39,159	32,261	50,117	33,637
	\$ 600,346	\$ 536,780	\$ 469,521	\$ 426,222	\$ 399,847	\$ 375,474	\$ 358,939	\$ 289,740	\$ 270,650	\$ 274,399	\$ 244,774
<b>Liabilities and shareholders' equity</b>											
<b>Deposits</b>											
Personal	\$ 116,557	\$ 114,040	\$ 111,618	\$ 111,256	\$ 106,709	\$ 101,892	\$ 101,381	\$ 89,632	\$ 87,359	\$ 85,910	\$ 86,106
Business and government	219,886	189,140	160,593	133,823	129,860	119,581	107,141	93,618	86,223	76,107	64,368
Bank	28,762	40,343	34,649	25,880	22,576	22,003	24,925	19,646	14,315	17,988	22,755
	365,205	343,523	306,860	270,959	259,145	243,476	233,447	202,896	187,897	180,005	173,229
<b>Other</b>											
Acceptances	11,786	9,108	7,074	6,184	5,943	8,051	9,923	11,628	9,257	10,620	10,561
Obligations related to securities sold short	44,689	38,252	32,391	25,005	22,855	19,110	16,443	13,419	17,885	14,404	11,152
Obligations related to assets sold under repurchase agreements and securities loaned	37,033	41,103	23,381	26,473	24,496	24,056	22,672	9,895	11,093	13,756	9,669
Derivatives	72,010	42,094	42,592	42,201	37,775	32,137	28,646	18,574	15,219	29,370	14,732
Insurance claims and policy benefit liabilities	7,283	7,337	7,117	6,488	4,775	2,407	2,268	144	113	427	107
Liabilities of operations held for sale (3)	-	32	40	62	50	-	-	-	-	-	-
Other liabilities	28,483	22,649	18,408	20,172	17,850	19,405	19,417	13,128	11,872	9,339	10,176
	201,284	160,575	131,003	126,585	113,744	105,166	99,369	66,788	65,439	77,916	56,397
<b>Subordinated debentures</b>	6,235	7,103	8,167	8,116	6,243	6,614	6,513	5,825	4,596	4,087	4,227
<b>Trust capital securities</b>	1,400	1,383	1,400	2,300	2,300	1,400	1,400	650	-	-	-
<b>Preferred share liabilities</b>	300	298	300	300	300	989	1,315	1,585	1,562	1,844	1,484
<b>Non-controlling interest in subsidiaries</b>	1,483	1,775	1,944	58	40	35	45	40	103	499	531
<b>Shareholders' equity</b>											
Preferred shares	2,050	1,050	700	532	532	556	709	452	447	300	300
Common shares	7,300	7,196	7,170	6,988	7,018	6,979	6,940	3,076	3,065	2,925	2,907
Contributed surplus	235	292	265	169	85	78	33	-	-	-	-
Treasury shares - preferred	(6)	(2)	(2)	-	-	-	-	-	-	-	-
- common	(101)	(180)	(216)	(294)	-	-	-	-	-	-	-
Retained earnings	18,167	15,771	13,704	12,065	11,333	10,235	9,206	8,464	7,579	6,857	5,728
Accumulated other comprehensive income (loss)	(3,206)	(2,004)	(1,774)	(1,556)	(893)	(54)	(38)	(36)	(38)	(34)	(29)
	24,439	22,123	19,847	17,904	18,075	17,794	16,850	11,956	11,053	10,048	8,906
	\$ 600,346	\$ 536,780	\$ 469,521	\$ 426,222	\$ 399,847	\$ 375,474	\$ 358,939	\$ 289,740	\$ 270,650	\$ 274,399	\$ 244,774

(1) As the information is not reasonably determinable, amounts for years prior to 2001 have not been fully restated to reflect the reclassification of certificates of deposits.

(2) As the information is not reasonably determinable, amounts for years prior to 2003 have not been fully reclassified as either Retail or Wholesale.

(3) Relates to assets and liabilities of RBC Mortgage Company. As at October 31, 2006, we substantially disposed of the assets and obligations related to RBC Mortgage Company that were not transferred to Home123 Corporation. As the information is not reasonably determinable, amounts for years prior to 2003 have not been restated to reflect the presentation of assets and liabilities of operations held for sale.

## Consolidated Statements of Income

For the year ended October 31 (C\$ millions, except per share amounts)	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997
<b>Interest income</b>											
Loans	\$ 14,724	\$ 12,708	\$ 10,790	\$ 9,535	\$ 9,900	\$ 10,394	\$ 12,001	\$ 11,538	\$ 10,394	\$ 10,474	\$ 9,354
Securities	7,665	6,189	4,606	3,593	3,045	3,189	3,521	2,845	2,364	1,960	2,163
Assets purchased under reverse repurchase agreements and securities borrowed	3,450	2,827	1,354	656	873	725	1,258	1,078	893	1,169	568
Deposits with banks	538	480	231	103	101	156	337	577	513	673	971
	<b>26,377</b>	<b>22,204</b>	<b>16,981</b>	<b>13,887</b>	<b>13,919</b>	<b>14,464</b>	<b>17,117</b>	<b>16,038</b>	<b>14,164</b>	<b>14,276</b>	<b>13,056</b>
<b>Interest expense</b>											
Deposits	13,770	10,708	6,946	5,142	5,452	5,709	8,712	9,057	7,636	7,732	6,548
Other liabilities	4,737	4,281	2,800	1,897	1,735	1,562	1,868	1,551	1,291	1,296	1,251
Subordinated debentures	338	419	442	429	376	406	410	344	286	339	384
	<b>18,845</b>	<b>15,408</b>	<b>10,188</b>	<b>7,468</b>	<b>7,563</b>	<b>7,677</b>	<b>10,990</b>	<b>10,952</b>	<b>9,213</b>	<b>9,367</b>	<b>8,183</b>
<b>Net interest income</b>	<b>7,532</b>	<b>6,796</b>	<b>6,793</b>	<b>6,419</b>	<b>6,356</b>	<b>6,787</b>	<b>6,127</b>	<b>5,086</b>	<b>4,951</b>	<b>4,909</b>	<b>4,873</b>
<b>Non-interest income</b>											
Insurance premiums, investment and fee income	3,152	3,348	3,270	2,870	2,356	2,043	1,824	973	737	578	452
Trading revenue	2,261	2,574	1,594	1,563	1,908	1,689	1,770	1,594	1,106	748	606
Investment management and custodial fees	1,579	1,301	1,232	1,105	1,078	1,139	1,058	822	621	597	397
Mutual fund revenue	1,473	1,242	962	850	673	723	692	624	556	537	354
Securities brokerage commissions	1,353	1,243	1,163	1,166	1,031	1,187	1,000	841	625	549	756
Service charges	1,303	1,216	1,153	1,089	1,122	1,088	920	778	708	664	690
Underwriting and other advisory fees	1,217	1,024	1,026	918	813	755	573	643	403	369	416
Foreign exchange revenue, other than trading	533	438	407	331	279	276	303	299	243	218	211
Card service revenue	491	496	579	555	518	496	458	420	362	305	332
Credit fees	293	241	187	198	227	223	237	212	189	183	169
Securitization revenue	261	257	285	200	165	174	123	115	222	218	-
Net gain (loss) on sale of available-for-sale securities	63	-	-	-	-	-	-	-	-	-	-
Net gain (loss) on sale of investment securities	-	88	85	20	31	(111)	(130)	(16)	27	342	35
Other	951	373	448	518	431	623	921	185	250	146	222
<b>Non-interest income</b>	<b>14,930</b>	<b>13,841</b>	<b>12,391</b>	<b>11,383</b>	<b>10,632</b>	<b>10,305</b>	<b>9,749</b>	<b>7,490</b>	<b>6,049</b>	<b>5,454</b>	<b>4,640</b>
<b>Total revenue</b>	<b>22,462</b>	<b>20,637</b>	<b>19,184</b>	<b>17,802</b>	<b>16,988</b>	<b>17,092</b>	<b>15,876</b>	<b>12,576</b>	<b>11,000</b>	<b>10,363</b>	<b>9,513</b>
<b>Provision for credit losses</b>	<b>791</b>	<b>429</b>	<b>455</b>	<b>346</b>	<b>721</b>	<b>1,065</b>	<b>1,119</b>	<b>691</b>	<b>760</b>	<b>575</b>	<b>380</b>
<b>Insurance policyholder benefits, claims and acquisition expense</b>	<b>2,173</b>	<b>2,509</b>	<b>2,625</b>	<b>2,124</b>	<b>1,696</b>	<b>1,535</b>	<b>1,344</b>	<b>687</b>	<b>530</b>	<b>438</b>	<b>346</b>
<b>Non-interest expense</b>											
Human resources	7,860	7,268	6,682	6,638	6,234	6,264	5,667	4,597	4,013	3,594	3,365
Equipment	1,009	957	960	906	882	893	807	679	677	585	605
Occupancy	839	792	749	765	721	759	704	556	564	508	559
Communications	723	687	632	672	707	768	673	695	699	665	587
Professional fees	530	546	500	465	431	404	398	267	298	262	228
Outsourced item processing	308	298	296	294	292	306	303	-	-	-	-
Amortization of goodwill	-	-	-	-	-	-	210	76	66	62	59
Amortization of other intangibles	96	76	50	69	71	72	36	11	-	-	-
Other	1,108	871	1,488	1,024	827	954	919	700	743	723	650
	<b>12,473</b>	<b>11,495</b>	<b>11,357</b>	<b>10,833</b>	<b>10,165</b>	<b>10,420</b>	<b>9,717</b>	<b>7,581</b>	<b>7,060</b>	<b>6,399</b>	<b>6,053</b>
<b>Business realignment charges</b>	<b>-</b>	<b>-</b>	<b>45</b>	<b>177</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Goodwill impairment</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>38</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Income from continuing operations before income taxes</b>	<b>7,025</b>	<b>6,204</b>	<b>4,702</b>	<b>4,322</b>	<b>4,406</b>	<b>4,072</b>	<b>3,658</b>	<b>3,617</b>	<b>2,650</b>	<b>2,951</b>	<b>2,734</b>
Income taxes	1,392	1,403	1,278	1,287	1,439	1,365	1,340	1,445	1,015	1,175	1,090
Net income before non-controlling interest	5,633	4,801	3,424	3,035	2,967	2,707	2,318	2,172	1,635	1,776	1,644
Non-controlling interest in net income of subsidiaries	141	44	(13)	12	12	5	11	7	8	76	77
Net income from continuing operations	5,492	4,757	3,437	3,023	2,955	2,702	2,307	2,165	1,627	1,700	1,567
Net income (loss) from discontinued operations	-	(29)	(50)	(220)	13	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
<b>Net income</b>	<b>\$ 5,492</b>	<b>\$ 4,728</b>	<b>\$ 3,387</b>	<b>\$ 2,803</b>	<b>\$ 2,968</b>	<b>\$ 2,702</b>	<b>\$ 2,307</b>	<b>\$ 2,165</b>	<b>\$ 1,627</b>	<b>\$ 1,700</b>	<b>\$ 1,567</b>
Preferred dividends	(88)	(60)	(42)	(31)	(31)	(38)	(31)	(25)	(27)	(21)	(19)
Net gain on redemption of preferred shares	-	-	4	-	-	-	-	-	-	-	-
Net income available to common shareholders	<b>\$ 5,404</b>	<b>\$ 4,668</b>	<b>\$ 3,349</b>	<b>\$ 2,772</b>	<b>\$ 2,937</b>	<b>\$ 2,664</b>	<b>\$ 2,276</b>	<b>\$ 2,140</b>	<b>\$ 1,600</b>	<b>\$ 1,679</b>	<b>\$ 1,548</b>
Average number of common shares (in thousands) (1)	1,273,185	1,279,956	1,283,433	1,293,465	1,324,159	1,345,143	1,283,031	1,212,777	1,252,316	1,234,648	1,235,624
Basic earnings per share (in dollars)	\$ 4.24	\$ 3.65	\$ 2.61	\$ 2.14	\$ 2.22	\$ 1.98	\$ 1.77	\$ 1.77	\$ 1.28	\$ 1.36	\$ 1.25
Basic earnings per share from continuing operations (in dollars)	\$ 4.24	\$ 3.67	\$ 2.65	\$ 2.31	\$ 2.21	\$ 1.98	\$ 1.77	\$ 1.77	\$ 1.28	\$ 1.36	\$ 1.25
Basic earnings (loss) per share from discontinued operations (in dollars)	\$ -	\$ (.02)	\$ (.04)	\$ (.17)	\$ .01	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Average number of diluted common shares (in thousands) (1)	1,289,314	1,299,785	1,304,680	1,311,016	1,338,032	1,356,241	1,294,432	1,219,730	1,264,610	1,267,253	1,264,103
Diluted earnings per share (in dollars)	\$ 4.19	\$ 3.59	\$ 2.57	\$ 2.11	\$ 2.20	\$ 1.96	\$ 1.76	\$ 1.76	\$ 1.27	\$ 1.34	\$ 1.23
Diluted earnings per share from continuing operations (in dollars)	\$ 4.19	\$ 3.61	\$ 2.61	\$ 2.28	\$ 2.19	\$ 1.96	\$ 1.76	\$ 1.76	\$ 1.27	\$ 1.34	\$ 1.23
Diluted earnings (loss) per share from discontinued operations (in dollars)	\$ -	\$ (.02)	\$ (.04)	\$ (.17)	\$ .01	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Dividends per share (in dollars) (1)	\$ 1.82	\$ 1.44	\$ 1.18	\$ 1.01	\$ .86	\$ .76	\$ .69	\$ .57	\$ .47	\$ .44	\$ .38

(1) The average number of common shares, average number of diluted common shares, basic and diluted earnings per share, as well as dividends per share, have been adjusted retroactively for the stock dividend paid on April 6, 2006. Refer to Note 25.

n.a. not available

## Consolidated Statements of Comprehensive Income

For the year ended October 31 (C\$ millions)	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997
Net income	\$ 5,492	\$ 4,728	\$ 3,387	\$ 2,803	\$ 2,968	\$ 2,702	\$ 2,307	\$ 2,165	\$ 1,627	\$ 1,700	\$ 1,567
Other comprehensive income, net of taxes											
Net unrealized gains (losses) on available-for-sale securities	(93)	-	-	-	-	-	-	-	-	-	-
Reclassification of (gains) losses on available-for-sale securities to income	28 (65)	-	-	-	-	-	-	-	-	-	-
Unrealized foreign currency translation gains (losses)	(2,965)	(501)	(624)	(1,341)	(2,991)	(59)	463	(2)	(205)	164	129
Reclassification of (gains) losses on foreign currency translation to income	(42)	2	5	-	3	-	10	-	-	-	-
Net foreign currency translation gains (losses) from hedging activities	1,804 (1,203)	269 (230)	401 (218)	678 (663)	2,149 (839)	43 (16)	(475) (2)	4 2	201 (4)	(169) (5)	(135) (6)
Net gains (losses) on derivatives designated as cash flow hedges	80	-	-	-	-	-	-	-	-	-	-
Reclassification to income of (gains) losses on derivatives designated as cash flow hedges	31 111	-	-	-	-	-	-	-	-	-	-
Other comprehensive income (loss)	(1,157)	(230)	(218)	(663)	(839)	(16)	(2)	2	(4)	(5)	(6)
<b>Total comprehensive income</b>	<b>\$ 4,335</b>	<b>\$ 4,498</b>	<b>\$ 3,169</b>	<b>\$ 2,140</b>	<b>\$ 2,129</b>	<b>\$ 2,686</b>	<b>\$ 2,305</b>	<b>\$ 2,167</b>	<b>\$ 1,623</b>	<b>\$ 1,695</b>	<b>\$ 1,561</b>

## Consolidated Statements of Changes in Shareholders' Equity

For the year ended October 31 (C\$ millions)	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997
<b>Preferred shares</b>											
Balance at beginning of year	\$ 1,050	\$ 700	\$ 532	\$ 532	\$ 556	\$ 709	\$ 452	\$ 447	\$ 300	\$ 300	\$ 300
Issued	1,150	600	300	-	-	-	250	-	296	-	-
Redeemed for cancellation	(150)	(250)	(132)	-	-	(150)	-	-	(150)	-	-
Translation adjustment	-	-	-	-	(24)	(3)	7	5	1	-	-
Balance at end of year	2,050	1,050	700	532	532	556	709	452	447	300	300
<b>Common shares</b>											
Balance at beginning of year	7,196	7,170	6,988	7,018	6,979	6,940	3,076	3,065	2,925	2,907	2,876
Issued	170	127	214	127	193	191	3,976	109	192	18	69
Purchased for cancellation	(66)	(101)	(32)	(157)	(154)	(152)	(112)	(98)	(52)	-	(38)
Balance at end of year	7,300	7,196	7,170	6,988	7,018	6,979	6,940	3,076	3,065	2,925	2,907
<b>Contributed surplus</b>											
Balance at beginning of year	292	265	169	85	78	33	-	-	-	-	-
Renounced stock appreciation rights	(6)	(2)	(6)	-	-	31	-	-	-	-	-
Stock-based compensation awards	(46)	(18)	26	56	7	14	33	-	-	-	-
Gain on redemption of preferred shares	-	-	7	-	-	-	-	-	-	-	-
Reclassified amounts	-	-	-	34	-	-	-	-	-	-	-
Initial adoption of AcG-15, Consolidation of Variable Interest Entities	-	-	54	-	-	-	-	-	-	-	-
Other	(5)	47	15	(6)	-	-	-	-	-	-	-
Balance at end of year	235	292	265	169	85	78	33	-	-	-	-
<b>Treasury shares – preferred</b>											
Balance at beginning of year	(2)	(2)	-	-	-	-	-	-	-	-	-
Sales	33	51	-	-	-	-	-	-	-	-	-
Purchases	(37)	(51)	(2)	-	-	-	-	-	-	-	-
Balance at end of year	(6)	(2)	(2)	-	-	-	-	-	-	-	-
<b>Treasury shares – common</b>											
Balance at beginning of year	(180)	(216)	(294)	-	-	-	-	-	-	-	-
Sales	175	193	179	248	-	-	-	-	-	-	-
Purchases	(96)	(157)	(47)	(238)	-	-	-	-	-	-	-
Reclassified amounts	-	-	-	(304)	-	-	-	-	-	-	-
Initial adoption of AcG-15, Consolidation of Variable Interest Entities	-	-	(54)	-	-	-	-	-	-	-	-
Balance at end of year	(101)	(180)	(216)	(294)	-	-	-	-	-	-	-
<b>Retained earnings</b>											
Balance at beginning of year	15,771	13,704	12,065	11,333	10,235	9,206	8,464	7,579	6,857	5,728	4,809
Transition adjustment – Financial instruments	(86)	-	-	-	-	-	-	-	-	-	-
Net income	5,492	4,728	3,387	2,803	2,968	2,702	2,307	2,165	1,627	1,700	1,567
Preferred share dividends	(88)	(60)	(42)	(31)	(31)	(38)	(31)	(25)	(27)	(21)	(19)
Common share dividends	(2,321)	(1,847)	(1,512)	(1,303)	(1,137)	(1,022)	(897)	(689)	(588)	(543)	(469)
Premium paid on common shares purchased for cancellation	(580)	(743)	(194)	(735)	(698)	(612)	(397)	(562)	(281)	-	(160)
Issuance costs and other	(21)	(11)	-	-	(4)	(1)	(19)	(4)	(9)	(7)	-
Cumulative effect of initial adoption of Employee Future Benefits	-	-	-	-	-	-	(221)	-	-	-	-
Cumulative effect of adopting AcG-17, Equity-Linked Deposit Contracts	-	-	-	(2)	-	-	-	-	-	-	-
Balance at end of year	18,167	15,771	13,704	12,065	11,333	10,235	9,206	8,464	7,579	6,857	5,728
<b>Accumulated other comprehensive income (loss)</b>											
Transition adjustment – Financial instruments	(45)	-	-	-	-	-	-	-	-	-	-
Unrealized gains and losses on available-for-sale securities	(65)	-	-	-	-	-	-	-	-	-	-
Unrealized foreign currency translation gains and losses, net of hedging activities	(3,207)	(2,004)	(1,774)	(1,556)	(893)	(54)	(38)	(36)	(38)	(34)	(29)
Gains and losses on derivatives designated as cash flow hedges	111	-	-	-	-	-	-	-	-	-	-
Balance at end of year	(3,206)	(2,004)	(1,774)	(1,556)	(893)	(54)	(38)	(36)	(38)	(34)	(29)
<b>Retained earnings and Accumulated other comprehensive income (loss)</b>											
	14,961	13,767	11,930	10,509	10,440	10,181	9,168	8,428	7,541	6,823	5,699
<b>Shareholders' equity at end of year</b>	<b>\$ 24,439</b>	<b>\$ 22,123</b>	<b>\$ 19,847</b>	<b>\$ 17,904</b>	<b>\$ 18,075</b>	<b>\$ 17,794</b>	<b>\$ 16,850</b>	<b>\$ 11,956</b>	<b>\$ 11,053</b>	<b>\$ 10,048</b>	<b>\$ 8,906</b>

## Financial highlights

(C\$ millions, except per share and percentage amounts)	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997
<b>Performance ratios</b>											
Return on common equity	24.6%	23.5%	18.0%	15.6%	16.7%	15.8%	16.4%	19.8%	15.6%	18.4%	19.3%
Return on assets	.95	.94	.76	.67	.76	.74	.71	.77	.60	.65	.65
Return on assets after preferred dividends	.93	.93	.75	.66	.75	.73	.70	.76	.59	.64	.65
Net interest margin (1)	1.30	1.35	1.53	1.53	1.64	1.86	1.90	1.80	1.83	1.88	2.03
Non-interest income as a % of total revenue	66.5%	67.1%	64.6%	63.9%	62.6%	60.3%	61.4%	59.6%	55.0%	52.6%	48.8%
<b>Average balances and year-end off-balance sheet data</b>											
<b>Averages (2)</b>											
Assets	\$ 581,000	\$ 502,300	\$ 447,100	\$ 421,400	\$ 390,700	\$ 364,000	\$ 322,900	\$ 281,900	\$ 269,900	\$ 261,300	\$ 239,500
Assets from continuing operations	\$ 581,000	\$ 502,100	\$ 445,300	\$ 418,200	\$ 387,700	\$ 364,000	\$ 322,900	\$ 281,900	\$ 269,900	\$ 261,300	\$ 239,500
Loans, acceptances and reverse repurchase agreements	305,265	261,911	230,484	215,733	209,161	208,184	196,861	181,240	177,052	178,822	154,809
Deposits	368,476	323,299	288,197	268,202	250,777	240,397	218,425	193,762	184,796	178,688	166,249
Common equity	21,985	19,898	18,592	17,790	17,551	16,809	13,843	10,814	10,264	9,107	8,003
Total equity	23,737	20,709	19,451	18,622	18,761	18,522	15,916	12,789	12,475	11,078	9,744
Assets under administration											
RBC	548,200	525,800	1,778,200	1,593,900	1,483,800	1,365,900	1,342,500	1,175,200	967,800	829,200	783,300
Assets under administration RBC Dexia IS	2,713,100	2,421,100	-	-	-	-	-	-	-	-	-
Assets under management	161,500	143,100	118,800	102,900	94,400	93,300	100,000	92,300	81,600	73,400	67,700
<b>Capital ratios (3)</b>											
Tier 1 capital	\$ 23,383	\$ 21,478	\$ 18,901	\$ 16,272	\$ 16,259	\$ 15,380	\$ 14,851	\$ 13,567	\$ 12,026	\$ 11,593	\$ 10,073
Total capital	28,571	26,664	25,813	22,733	21,374	21,012	20,171	19,044	16,698	16,480	14,705
Total risk-adjusted assets	247,635	223,709	197,004	183,409	166,911	165,559	171,047	158,364	149,078	157,064	147,672
Tier 1 capital ratio	9.4%	9.6%	9.6%	8.9%	9.7%	9.3%	8.7%	8.6%	8.1%	7.4%	6.8%
Total capital ratio	11.5	11.9	13.1	12.4	12.8	12.7	11.8	12.0	11.2	10.5	10.0
<b>Common share information</b>											
<b>Shares outstanding (in thousands)</b>											
End of year	1,276,260	1,280,890	1,293,502	1,289,496	1,312,043	1,330,514	1,348,042	1,204,796	1,235,535	1,235,162	1,233,342
Average basic	1,273,185	1,279,956	1,283,433	1,293,465	1,324,159	1,345,143	1,283,031	1,212,777	1,252,316	1,234,648	1,235,624
Average diluted	1,289,314	1,299,785	1,304,680	1,311,016	1,338,032	1,356,241	1,294,432	1,219,730	1,264,610	1,267,253	1,264,103
Dividends per share	\$ 1.82	\$ 1.44	\$ 1.18	\$ 1.01	\$ .86	\$ .76	\$ .69	\$ .57	\$ .47	\$ .44	\$ .38
Book value per share	17.58	16.52	14.89	13.57	13.37	12.96	11.97	9.55	8.58	7.89	6.98
<b>Common share price (RY on TSX)</b>											
High (4)	61.08	51.49	43.34	32.95	32.50	29.45	26.63	24.44	21.06	23.05	19.11
Low (4)	49.50	41.29	30.45	29.02	26.63	22.53	20.80	13.63	14.83	14.38	11.00
Close	56.04	49.80	41.67	31.70	31.74	27.21	23.40	24.15	15.86	17.78	18.84
Price/earnings multiple (5)	13.4	13.9	16.2	15.0	14.4	13.9	13.3	13.7	12.5	13.3	15.3
Dividend yield (6)	3.3%	3.1%	3.2%	3.3%	2.9%	2.9%	2.9%	3.0%	2.6%	2.4%	2.5%
Dividend payout ratio (7)	43	40	45	47	39	38	39	32	37	32	30
<b>Number of</b>											
Employees (8)	65,045	60,858	60,012	61,003	60,812	59,549	57,568	49,232	51,891	51,776	48,816
Automated teller machines	4,419	4,232	4,277	4,432	4,469	4,572	4,697	4,517	4,585	4,317	4,248
<b>Bank branches (9)</b>											
Canada	1,146	1,117	1,104	1,098	1,104	1,117	1,125	1,333	1,410	1,422	1,453
U.S. and Other international	395	326	315	317	282	278	283	306	99	106	105

- (1) Net interest income as a percentage of average assets from continuing operations.
- (2) Based on methods intended to approximate the average of the daily balances for the period.
- (3) Calculated using guidelines issued by the Office of the Superintendent of Financial Institutions Canada.
- (4) Intra-day high and low share prices.
- (5) Average of high and low common share price divided by diluted earnings per share.
- (6) Dividends per common share divided by the average of high and low share price.
- (7) Common dividends as a percentage of net income after preferred dividends.
- (8) On a full-time equivalent basis.
- (9) Bank branches which provide full or limited banking services dealing directly with clients. Bank branches prior to 2001 are reported on the basis of service delivery units.