

Supplementary information

Consolidated Balance Sheets

As at October 31 (C\$ millions)	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998
Assets											
Cash and deposits with banks (1)	\$ 31,127	\$ 16,107	\$ 14,903	\$ 10,238	\$ 9,978	\$ 6,013	\$ 6,659	\$ 6,244	\$ 7,149	\$ 16,591	\$ 13,389
Securities (1)	171,134	178,255	184,869	160,495	128,946	128,931	108,464	91,798	69,467	57,010	44,405
Assets purchased under reverse repurchase agreements and securities borrowed	44,818	64,313	59,378	42,973	46,949	41,182	38,929	40,177	20,749	23,091	23,008
Loans											
Retail	195,455	169,462	151,050	140,239	127,230	114,127	108,342	103,120	94,737	86,958	81,774
Wholesale	96,300	69,967	58,889	51,675	45,330	48,322	59,431	65,261	60,350	56,623	63,732
	291,755	239,429	209,939	191,914	172,560	162,449	167,773	168,381	155,087	143,581	145,506
Allowance for loan losses	(2,215)	(1,493)	(1,409)	(1,498)	(1,644)	(2,055)	(2,203)	(2,278)	(1,871)	(1,884)	(2,026)
	289,540	237,936	208,530	190,416	170,916	160,394	165,570	166,103	153,216	141,697	143,480
Other											
Customers' liability under acceptances	11,285	11,786	9,108	7,074	6,184	5,943	8,051	9,923	11,628	9,257	10,620
Derivatives	136,134	66,585	37,729	38,834	38,897	35,616	30,258	27,240	19,155	15,151	30,413
Premises and equipment, net	3,260	2,131	1,818	1,708	1,738	1,648	1,653	1,602	1,249	1,320	1,872
Goodwill	9,977	4,752	4,304	4,203	4,280	4,356	5,004	4,919	648	611	551
Other intangibles	1,253	628	642	409	521	566	665	619	208	-	-
Assets of operations held for sale (2)	-	-	82	263	2,457	3,688	-	-	-	-	-
Other assets	25,331	17,853	15,417	12,908	15,356	11,510	10,221	10,314	6,271	5,922	6,661
	187,240	103,735	69,100	65,399	69,433	63,327	55,852	54,617	39,159	32,261	50,117
	\$ 723,859	\$ 600,346	\$ 536,780	\$ 469,521	\$ 426,222	\$ 399,847	\$ 375,474	\$ 358,939	\$ 289,740	\$ 270,650	\$ 274,399
Liabilities and shareholders' equity											
Deposits											
Personal	\$ 139,036	\$ 116,557	\$ 114,040	\$ 111,618	\$ 111,256	\$ 106,709	\$ 101,892	\$ 101,381	\$ 89,632	\$ 87,359	\$ 85,910
Business and government	269,994	219,886	189,140	160,593	133,823	129,860	119,581	107,141	93,618	86,223	76,107
Bank	29,545	28,762	40,343	34,649	25,880	22,576	22,003	24,925	19,646	14,315	17,988
	438,575	365,205	343,523	306,860	270,959	259,145	243,476	233,447	202,896	187,897	180,005
Other											
Acceptances	11,285	11,786	9,108	7,074	6,184	5,943	8,051	9,923	11,628	9,257	10,620
Obligations related to securities sold short	27,507	44,689	38,252	32,391	25,005	22,855	19,110	16,443	13,419	17,885	14,404
Obligations related to assets sold under repurchase agreements and securities loaned	32,053	37,033	41,103	23,381	26,473	24,496	24,056	22,672	9,895	11,093	13,756
Derivatives	128,705	72,010	42,094	42,592	42,201	37,775	32,137	28,646	18,574	15,219	29,370
Insurance claims and policy benefit liabilities	7,385	7,283	7,337	7,117	6,488	4,775	2,407	2,268	144	113	427
Liabilities of operations held for sale (2)	-	-	32	40	62	50	-	-	-	-	-
Other liabilities	35,689	28,483	22,649	18,408	20,172	17,850	19,405	19,417	13,128	11,872	9,339
	242,624	201,284	160,575	131,003	126,585	113,744	105,166	99,369	66,788	65,439	77,916
Subordinated debentures	8,131	6,235	7,103	8,167	8,116	6,243	6,614	6,513	5,825	4,596	4,087
Trust capital securities	1,400	1,400	1,383	1,400	2,300	2,300	1,400	1,400	650	-	-
Preferred share liabilities	-	300	298	300	300	300	989	1,315	1,585	1,562	1,844
Non-controlling interest in subsidiaries	2,371	1,483	1,775	1,944	58	40	35	45	40	103	499
Shareholders' equity											
Preferred shares	2,663	2,050	1,050	700	532	532	556	709	452	447	300
Common shares	10,384	7,300	7,196	7,170	6,988	7,018	6,979	6,940	3,076	3,065	2,925
Contributed surplus	242	235	292	265	169	85	78	33	-	-	-
Treasury shares - preferred	(5)	(6)	(2)	(2)	-	-	-	-	-	-	-
- common	(104)	(101)	(180)	(216)	(294)	-	-	-	-	-	-
Retained earnings	19,936	18,167	15,771	13,704	12,065	11,333	10,235	9,206	8,464	7,579	6,857
Accumulated other comprehensive income (loss)	(2,358)	(3,206)	(2,004)	(1,774)	(1,556)	(893)	(54)	(38)	(36)	(38)	(34)
	30,758	24,439	22,123	19,847	17,904	18,075	17,794	16,850	11,956	11,053	10,048
	\$ 723,859	\$ 600,346	\$ 536,780	\$ 469,521	\$ 426,222	\$ 399,847	\$ 375,474	\$ 358,939	\$ 289,740	\$ 270,650	\$ 274,399

(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) 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)	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998
Interest income											
Loans	\$ 14,983	\$ 14,724	\$ 12,708	\$ 10,790	\$ 9,535	\$ 9,900	\$ 10,394	\$ 12,001	\$ 11,538	\$ 10,394	\$ 10,474
Securities	6,974	7,665	6,189	4,606	3,593	3,045	3,189	3,521	2,845	2,364	1,960
Assets purchased under reverse repurchase agreements and securities borrowed	2,889	3,620	2,827	1,354	656	873	725	1,258	1,078	893	1,169
Deposits with banks	498	538	480	231	103	101	156	337	577	513	673
	25,344	26,547	22,204	16,981	13,887	13,919	14,464	17,117	16,038	14,164	14,276
Interest expense											
Deposits	12,158	13,770	10,708	6,946	5,142	5,452	5,709	8,712	9,057	7,636	7,732
Other liabilities	3,472	4,737	4,281	2,800	1,897	1,735	1,562	1,868	1,551	1,291	1,296
Subordinated debentures	354	338	419	442	429	376	406	410	344	286	339
	15,984	18,845	15,408	10,188	7,468	7,563	7,677	10,990	10,952	9,213	9,367
Net interest income	9,360	7,702	6,796	6,793	6,419	6,356	6,787	6,127	5,086	4,951	4,909
Non-interest income											
Insurance premiums, investment and fee income	2,609	3,152	3,348	3,270	2,870	2,356	2,043	1,824	973	737	578
Trading revenue	(408)	1,999	2,574	1,594	1,563	1,908	1,689	1,770	1,594	1,106	748
Investment management and custodial fees	1,759	1,579	1,301	1,232	1,105	1,078	1,139	1,058	822	621	597
Mutual fund revenue	1,561	1,473	1,242	962	850	673	723	692	624	556	537
Securities brokerage commissions	1,377	1,353	1,243	1,163	1,166	1,031	1,187	1,000	841	625	549
Service charges	1,367	1,303	1,216	1,153	1,089	1,122	1,088	920	778	708	664
Underwriting and other advisory fees	875	1,217	1,024	1,026	918	813	755	573	643	403	369
Foreign exchange revenue, other than trading	646	533	438	407	331	279	276	303	299	243	218
Card service revenue	648	491	496	579	555	518	496	458	420	362	305
Credit fees	415	293	241	187	198	227	223	237	212	189	183
Securitization revenue	461	261	257	285	200	165	174	123	115	222	218
Net (loss) gain on sale of available-for-sale securities	(617)	63	-	-	-	-	-	-	-	-	-
Net gain (loss) on investment securities	-	-	88	85	20	31	(111)	(130)	(16)	27	342
Other	1,529	1,043	373	448	518	431	623	921	185	250	146
Non-interest income	12,222	14,760	13,841	12,391	11,383	10,632	10,305	9,749	7,490	6,049	5,454
Total revenue	21,582	22,462	20,637	19,184	17,802	16,988	17,092	15,876	12,576	11,000	10,363
Provision for credit losses	1,595	791	429	455	346	721	1,065	1,119	691	760	575
Insurance policyholder benefits, claims and acquisition expense	1,631	2,173	2,509	2,625	2,124	1,696	1,535	1,344	687	530	438
Non-interest expense											
Human resources	7,779	7,860	7,268	6,682	6,638	6,234	6,264	5,667	4,597	4,013	3,594
Equipment	1,155	1,009	957	960	906	882	893	807	679	677	585
Occupancy	926	839	792	749	765	721	759	704	556	564	508
Communications	749	723	687	632	672	707	768	673	695	699	665
Professional fees	562	530	546	500	465	431	404	398	267	298	262
Outsourced item processing	341	308	298	296	294	292	306	303	-	-	-
Amortization of goodwill	-	-	-	-	-	-	-	210	76	66	62
Amortization of other intangibles	135	96	76	50	69	71	72	36	11	-	-
Other	704	1,108	871	1,488	1,024	827	954	919	700	743	723
	12,351	12,473	11,495	11,357	10,833	10,165	10,420	9,717	7,581	7,060	6,399
Business realignment charges	-	-	-	45	177	-	-	-	-	-	-
Goodwill impairment	-	-	-	-	-	-	-	38	-	-	-
Income from continuing operations before income taxes	6,005	7,025	6,204	4,702	4,322	4,406	4,072	3,658	3,617	2,650	2,951
Income taxes	1,369	1,392	1,403	1,278	1,287	1,439	1,365	1,340	1,445	1,015	1,175
Net income before non-controlling interest	4,636	5,633	4,801	3,424	3,035	2,967	2,707	2,318	2,172	1,635	1,776
Non-controlling interest in net income of subsidiaries	81	141	44	(13)	12	12	5	11	7	8	76
Net income from continuing operations	4,555	5,492	4,757	3,437	3,023	2,955	2,702	2,307	2,165	1,627	1,700
Net (loss) income from discontinued operations	-	-	(29)	(50)	(220)	13	n.a.	n.a.	n.a.	n.a.	n.a.
Net income	\$ 4,555	\$ 5,492	\$ 4,728	\$ 3,387	\$ 2,803	\$ 2,968	\$ 2,702	\$ 2,307	\$ 2,165	\$ 1,627	\$ 1,700
Preferred dividends	(101)	(88)	(60)	(42)	(31)	(31)	(38)	(31)	(25)	(27)	(21)
Net gain on redemption of preferred shares	-	-	-	4	-	-	-	-	-	-	-
Net income available to common shareholders	\$ 4,454	\$ 5,404	\$ 4,668	\$ 3,349	\$ 2,772	\$ 2,937	\$ 2,664	\$ 2,276	\$ 2,140	\$ 1,600	\$ 1,679
Average number of common shares (in thousands) (1)	1,305,706	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
Basic earnings per share (in dollars)	\$ 3.41	\$ 4.24	\$ 3.65	\$ 2.61	\$ 2.14	\$ 2.22	\$ 1.98	\$ 1.77	\$ 1.77	\$ 1.28	\$ 1.36
Basic earnings per share from continuing operations (in dollars)	\$ 3.41	\$ 4.24	\$ 3.67	\$ 2.65	\$ 2.31	\$ 2.21	\$ 1.98	\$ 1.77	\$ 1.77	\$ 1.28	\$ 1.36
Basic earnings (loss) per share from discontinued operations (in dollars)	\$ -	\$ -	\$ (.02)	\$ (.04)	\$ (.17)	\$.01	n.a.	n.a.	n.a.	n.a.	n.a.
Average number of diluted common shares (in thousands) (1)	1,319,744	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
Diluted earnings per share (in dollars)	\$ 3.38	\$ 4.19	\$ 3.59	\$ 2.57	\$ 2.11	\$ 2.20	\$ 1.96	\$ 1.76	\$ 1.76	\$ 1.27	\$ 1.34
Diluted earnings per share from continuing operations (in dollars)	\$ 3.38	\$ 4.19	\$ 3.61	\$ 2.61	\$ 2.28	\$ 2.19	\$ 1.96	\$ 1.76	\$ 1.76	\$ 1.27	\$ 1.34
Diluted earnings (loss) per share from discontinued operations (in dollars)	\$ -	\$ -	\$ (.02)	\$ (.04)	\$ (.17)	\$.01	n.a.	n.a.	n.a.	n.a.	n.a.
Dividends per share (in dollars)	\$ 2.00	\$ 1.82	\$ 1.44	\$ 1.18	\$ 1.01	\$.86	\$.76	\$.69	\$.57	\$.47	\$.44

(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 24.
n.a. not available

Consolidated Statements of Comprehensive Income

For the year ended October 31 (C\$ millions)	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998
Net income	\$ 4,555	\$ 5,492	\$ 4,728	\$ 3,387	\$ 2,803	\$ 2,968	\$ 2,702	\$ 2,307	\$ 2,165	\$ 1,627	\$ 1,700
Other comprehensive income, net of taxes											
Net unrealized losses on available-for-sale securities	(1,376)	(93)	-	-	-	-	-	-	-	-	-
Reclassification of losses on available-for-sale securities to income	373	28	-	-	-	-	-	-	-	-	-
	(1,003)	(65)	-	-	-	-	-	-	-	-	-
Unrealized foreign currency translation gains (losses)	5,080	(2,965)	(501)	(624)	(1,341)	(2,991)	(59)	463	(2)	(205)	164
Reclassification of (gains) losses on foreign currency translation to income	(3)	(42)	2	5	-	3	-	10	-	-	-
Net foreign currency translation (losses) gains from hedging activities	(2,672)	1,804	269	401	678	2,149	43	(475)	4	201	(169)
	2,405	(1,203)	(230)	(218)	(663)	(839)	(16)	(2)	2	(4)	(5)
Net (losses) gains on derivatives designated as cash flow hedges	(603)	80	-	-	-	-	-	-	-	-	-
Reclassification of losses on derivatives designated as cash flow hedges to income	49	31	-	-	-	-	-	-	-	-	-
	(554)	111	-	-	-	-	-	-	-	-	-
Other comprehensive income (loss)	848	(1,157)	(230)	(218)	(663)	(839)	(16)	(2)	2	(4)	(5)
Total comprehensive income	\$ 5,403	\$ 4,335	\$ 4,498	\$ 3,169	\$ 2,140	\$ 2,129	\$ 2,686	\$ 2,305	\$ 2,167	\$ 1,623	\$ 1,695

Consolidated Statements of Changes in Shareholders' Equity

For the year ended October 31 (C\$ millions)	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998
Preferred shares											
Balance at beginning of year	\$ 2,050	\$ 1,050	\$ 700	\$ 532	\$ 532	\$ 556	\$ 709	\$ 452	\$ 447	\$ 300	\$ 300
Issued	613	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	2,663	2,050	1,050	700	532	532	556	709	452	447	300
Common shares											
Balance at beginning of year	7,300	7,196	7,170	6,988	7,018	6,979	6,940	3,076	3,065	2,925	2,907
Issued	3,090	170	127	214	127	193	191	3,976	109	192	18
Purchased for cancellation	(6)	(66)	(101)	(32)	(157)	(154)	(152)	(112)	(98)	(52)	-
Balance at end of year	10,384	7,300	7,196	7,170	6,988	7,018	6,979	6,940	3,076	3,065	2,925
Contributed surplus											
Balance at beginning of year	235	292	265	169	85	78	33	-	-	-	-
Renounced stock appreciation rights	(5)	(6)	(2)	(6)	-	-	31	-	-	-	-
Stock-based compensation awards	14	(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	(2)	(5)	47	15	(6)	-	-	-	-	-	-
Balance at end of year	242	235	292	265	169	85	78	33	-	-	-
Treasury shares – preferred											
Balance at beginning of year	(6)	(2)	(2)	-	-	-	-	-	-	-	-
Sales	23	33	51	-	-	-	-	-	-	-	-
Purchases	(22)	(37)	(51)	(2)	-	-	-	-	-	-	-
Balance at end of year	(5)	(6)	(2)	(2)	-	-	-	-	-	-	-
Treasury shares – common											
Balance at beginning of year	(101)	(180)	(216)	(294)	-	-	-	-	-	-	-
Sales	51	175	193	179	248	-	-	-	-	-	-
Purchases	(54)	(96)	(157)	(47)	(238)	-	-	-	-	-	-
Reclassified amounts	-	-	-	-	(304)	-	-	-	-	-	-
Initial adoption of AcG-15, Consolidation of Variable Interest Entities	-	-	-	(54)	-	-	-	-	-	-	-
Balance at end of year	(104)	(101)	(180)	(216)	(294)	-	-	-	-	-	-
Retained earnings											
Balance at beginning of year	18,167	15,771	13,704	12,065	11,333	10,235	9,206	8,464	7,579	6,857	5,728
Transition adjustment – Financial instruments	-	(86)	-	-	-	-	-	-	-	-	-
Net income	4,555	5,492	4,728	3,387	2,803	2,968	2,702	2,307	2,165	1,627	1,700
Preferred share dividends	(101)	(88)	(60)	(42)	(31)	(31)	(38)	(31)	(25)	(27)	(21)
Common share dividends	(2,624)	(2,321)	(1,847)	(1,512)	(1,303)	(1,137)	(1,022)	(897)	(689)	(588)	(543)
Premium paid on common shares purchased for cancellation	(49)	(580)	(743)	(194)	(735)	(698)	(612)	(397)	(562)	(281)	-
Issuance costs and other	(12)	(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	19,936	18,167	15,771	13,704	12,065	11,333	10,235	9,206	8,464	7,579	6,857
Accumulated other comprehensive income (loss)											
Transition adjustment – Financial instruments	(45)	(45)	-	-	-	-	-	-	-	-	-
Unrealized gains and losses on available-for-sale securities	(1,068)	(65)	-	-	-	-	-	-	-	-	-
Unrealized foreign currency translation gains and losses, net of hedging activities	(802)	(3,207)	(2,004)	(1,774)	(1,556)	(893)	(54)	(38)	(36)	(38)	(34)
Gains and losses on derivatives designated as cash flow hedges	(443)	111	-	-	-	-	-	-	-	-	-
Balance at end of year	(2,358)	(3,206)	(2,004)	(1,774)	(1,556)	(893)	(54)	(38)	(36)	(38)	(34)
Retained earnings and Accumulated other comprehensive income (loss)	17,578	14,961	13,767	11,930	10,509	10,440	10,181	9,168	8,428	7,541	6,823
Shareholders' equity at end of year	\$ 30,758	\$ 24,439	\$ 22,123	\$ 19,847	\$ 17,904	\$ 18,075	\$ 17,794	\$ 16,850	\$ 11,956	\$ 11,053	\$ 10,048

Financial highlights

(C\$ millions, except per share and percentage amounts)	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998
Performance ratios											
Return on common equity	18.0%	24.6%	23.5%	18.0%	15.6%	16.7%	15.8%	16.4%	19.8%	15.6%	18.4%
Return on assets	.70	.95	.94	.76	.67	.76	.74	.71	.77	.60	.65
Return on assets after preferred dividends	.68	.93	.93	.75	.66	.75	.73	.70	.76	.59	.64
Net interest margin (1)	1.44	1.33	1.35	1.53	1.53	1.64	1.86	1.90	1.80	1.83	1.88
Non-interest income as a % of total revenue	56.6%	65.7%	67.1%	64.6%	63.9%	62.6%	60.3%	61.4%	59.6%	55.0%	52.6%
Average balances and year-end off-balance sheet data											
Averages (2)											
Assets	\$ 650,300	\$ 581,000	\$ 502,300	\$ 447,100	\$ 421,400	\$ 390,700	\$ 364,000	\$ 322,900	\$ 281,900	\$ 269,900	\$ 261,300
Assets from continuing operations	\$ 650,300	\$ 581,000	\$ 502,100	\$ 445,300	\$ 418,200	\$ 387,700	\$ 364,000	\$ 322,900	\$ 281,900	\$ 269,900	\$ 261,300
Loans, acceptances and reverse repurchase agreements	339,300	305,300	261,800	230,500	215,733	209,161	208,184	196,861	181,240	177,052	178,822
Deposits	438,575	365,205	343,523	306,860	268,202	250,777	240,397	218,425	193,762	184,796	178,688
Common equity	28,100	22,395	21,075	19,149	17,790	17,551	16,809	13,843	10,814	10,264	9,107
Total equity	26,800	23,800	20,700	19,500	18,622	18,761	18,522	15,916	12,789	12,475	11,078
Assets under administration											
RBC	623,300	615,100	582,300	1,824,800	1,593,900	1,483,800	1,365,900	1,342,500	1,175,200	967,800	829,200
Assets under administration RBC Dexia IS	2,585,000	2,713,100	2,421,100	-	-	-	-	-	-	-	-
Assets under management	226,900	161,500	143,100	118,800	102,900	94,400	93,300	100,000	92,300	81,600	73,400
Capital ratios (3)											
Tier 1 capital	\$ 25,173	\$ 23,383	\$ 21,478	\$ 18,901	\$ 16,272	\$ 16,259	\$ 15,380	\$ 14,851	\$ 13,567	\$ 12,026	\$ 11,593
Total capital	30,830	28,571	26,664	25,813	22,733	21,374	21,012	20,171	19,044	16,698	16,480
Total risk-adjusted assets	278,579	247,635	223,709	197,004	183,409	166,911	165,559	171,047	158,364	149,078	157,064
Tier 1 capital ratio	9.0%	9.4%	9.6%	9.6%	8.9%	9.7%	9.3%	8.7%	8.6%	8.1%	7.4%
Total capital ratio	11.1	11.5	11.9	13.1	12.4	12.8	12.7	11.8	12.0	11.2	10.5
Common share information											
Shares outstanding (in thousands)											
End of year	1,341,260	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
Average basic	1,305,706	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
Average diluted	1,319,744	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
Dividends per share	\$ 2.00	\$ 1.82	\$ 1.44	\$ 1.18	\$ 1.01	\$.86	\$.76	\$.69	\$.57	\$.47	\$.44
Book value per share	20.99	17.58	16.52	14.89	13.57	13.37	12.96	11.97	9.55	8.58	7.89
Common share price (RY on TSX)											
High (4)	55.84	61.08	51.49	43.34	32.95	32.50	29.45	26.63	24.44	21.06	23.05
Low (4)	39.05	49.50	41.29	30.45	29.02	26.63	22.53	20.80	13.63	14.83	14.38
Close	46.84	56.04	49.80	41.67	31.70	31.74	27.21	23.40	24.15	15.86	17.78
Price/earnings multiple (5)	13.9	13.4	13.9	16.2	15.0	14.4	13.9	13.3	13.7	12.5	13.3
Dividend yield (6)	4.2%	3.3%	3.1%	3.2%	3.3%	2.9%	2.9%	2.9%	3.0%	2.6%	2.4%
Dividend payout ratio (7)	59	43	40	45	47	39	38	39	32	37	32
Number of											
Employees (8)	73,323	64,815	60,539	59,647	61,003	60,812	59,549	57,568	49,232	51,891	51,776
Automated teller machines	4,964	4,419	4,232	4,277	4,432	4,469	4,572	4,697	4,517	4,585	4,317
Bank branches (9)											
Canada	1,174	1,146	1,117	1,104	1,098	1,104	1,117	1,125	1,333	1,410	1,422
U.S. and Other international	567	395	326	315	317	282	278	283	306	99	106

(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 prices divided by diluted earnings per share.

(6) Dividends per common share divided by the average of high and low share prices.

(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.