



Supplementary Financial Information

Q3 2010

For the period ended July 31, 2010

(UNAUDITED)

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Notes to Users

The financial information in this document is in Canadian dollars and is based on unaudited interim financial statements prepared in accordance with Canadian generally accepted accounting principles (GAAP), unless otherwise noted. This document is not audited and should be read in conjunction with our Q3 2010 Report to Shareholders and our 2009 Annual Report to Shareholders. Certain comparative amounts have been reclassified to conform to the current period's presentation.

Significant reporting changes made to this document in Q3/10

Corporate Support - Trading Revenue

We reclassified certain amounts, which were reported primarily in trading revenue, to the other category of non-interest income to better reflect the nature of these amounts. Net interest income, non-interest income and trading revenue disclosures for 2007 to Q2/10 reflect these adjustments.

Significant reporting changes made to this document in Q2/10

Average retail loans

We reclassified certain average business loans, which were previously reported in Q1/10 as wholesale, to retail loans. Average loan balance, specific PCL ratio, and total net write-off ratio for Q1/10 reflect these adjustments.

Wealth Management - Money market fee waivers

We reclassified certain money market fee waivers, which were previously reported as service charges, to mutual fund revenue to better reflect the nature of the charge. Service charges and mutual fund revenue reported in the Statements of Income for Q1/09 to Q1/10 reflect these adjustments.

Significant reporting changes made to this document in Q1/10

Canadian Banking - Retail deposits

We reclassified certain retail deposits distributed through 3rd party brokers which were previously reported in Corporate Support to Canadian Banking. Average deposit balances for Q1/09 to Q4/09 reflect these adjustments.

Key performance and Non-GAAP 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. For details, refer to the 'How we measure and report our business segments' section in our Q3 2010 Report to Shareholders and our 2009 Annual Report to Shareholders. Readers are cautioned that key performance measures and non-GAAP measures do not have any standardized meaning prescribed by GAAP and therefore may not be comparable to similar measures presented by other companies.

Performance measures

Risk capital

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

Attributed capital (Economic capital)

An estimate of the amount of equity capital required to underpin risks. It is calculated by estimating the level of capital that is necessary to support our various businesses, given their risks, consistent with our desired solvency standard and credit ratings.

Unattributed capital

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

Average risk capital

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

Return on risk capital (RORC)

Net income available to common shareholders divided by average risk capital. Refer to page 41 for the business segments' RORC calculation. Business segment RORC is calculated as net income available to common shareholders divided by average risk capital for the period.

Return on equity (ROE)

Business segment return on equity is calculated as net income available to common shareholders divided by Average attributed capital for the period and using methods that are intended to approximate the average of the daily balances for the period. Corporate Support also includes average unattributed capital. Refer to page 41 for calculation of ROE.

Non-GAAP measures

Cash basis measures

Cash basis measures such as cash net income, cash diluted earnings per share (EPS) and cash ROE are calculated by adding back to net income the after-tax amount on the amortization of other intangibles and the goodwill impairment. These non-cash charges do not deplete our cash reserves.

Defined operating leverage

Our defined operating leverage is defined as the difference between revenue growth rate (as adjusted) and non-interest expense growth rate (as adjusted). Revenue is based on a taxable equivalent basis, excluding consolidated variable interest entities (VIEs) and Insurance revenue. Our revenue in 2007 excludes accounting adjustments related to the financial instruments accounting standards. Non-interest expense excludes Insurance expense.

Economic profit

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

Glossary

Assets-to-capital multiple

Total assets plus specified off balance sheet items, as defined by the Office of the Superintendent of Financial Institutions Canada (OSFI), divided by total regulatory capital.

Assets under administration (AUA)

Assets administered by us, which are beneficially owned by clients. Services provided in respect of assets under administration are of an administrative nature, including safekeeping, collecting investment income, settling purchase and sale transactions, and record keeping.

Assets under management (AUM)

Assets managed by us, which are beneficially owned by clients. Services provided in respect of assets under management include the selection of investments and the provision of investment advice. We have assets under management that are also administered by us and included in assets under administration.

Goodwill and intangibles

Represents our net investment in goodwill and intangibles.

Gross-adjusted assets (GAA)

GAA are used in the calculation of the Assets-to-Capital multiple. They represent our total assets including specified off-balance sheet items and net of prescribed deductions. Off balance sheet items for this calculation are direct credit substitutes, including letters of credit and guarantees, transaction-related contingencies, trade-related contingencies and sale and repurchase agreements.

Taxable equivalent basis (teb)

Income from certain specified tax-advantaged sources is increased to a level that would make it comparable to income from taxable sources. There is an offsetting adjustment in the tax provision, thereby generating the same after-tax net income. We record teb adjustments in Capital Markets and record elimination adjustments in Corporate Support. See the How we measure and report our business segments in our 2009 Annual Report.

Total trading revenue

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

Ratios

Capital ratios

The percentage of risk-adjusted assets supported by capital, using the guidelines of OSFI based on standards issued by the Bank for International Settlements and GAAP financial information.

Efficiency ratio

Non-interest expense as a percentage of total revenue.

Return on assets

Net income as a percentage of average assets.

Return on common equity (ROE)

Net income less preferred share dividends, expressed as a percentage of average common equity. Refer to page 41 for ROE calculation.

Tier 1 common ratio

Tier 1 capital less qualifying other non-controlling interest in subsidiaries, less Innovative Tier 1 capital instruments less preferred shares (both net of treasury shares) divided by risk-adjusted assets. This ratio is calculated consistent with a stress testing measure used by the U.S. Federal Reserve for U.S. banks in determining capital adequacy under certain adverse scenarios except that our calculation of Tier 1 common ratio is based on the Basel II methodology as detailed in our 2009 Annual Report. For more details, refer to the Key performance and non-GAAP measures section of our Q3 2010 Report to Shareholders.

Calculations

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

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

Average common equity

Calculated using methods intended to approximate the average of the daily balances for the period. For the business segments, calculated using methods intended to approximate the average of the daily attributed capital for the period.

Average earning assets

The average carrying value of deposits with banks, securities, assets purchased under reverse repurchase agreements and certain securities borrowed, and loans based on daily balances for the period.

Capital charge

Calculated by multiplying the cost of capital by the amount of average common equity. The cost of capital 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 capital is regularly reviewed and adjusted from time to time based on prevailing market conditions.

Market capitalization

End of period common shares outstanding multiplied by the closing common share price on the Toronto Stock Exchange.

Dividend yield

Dividends per common share divided by the average of the high and low share prices in the relevant period.

Net interest margin (average assets)

Net interest income as a percentage of total average assets.

Net interest margin (average earning assets)

Net interest income as a percentage of total average earning assets.

Net write-offs

Gross write-offs less recoveries of amounts previously written off.

Risk-adjusted assets - Basel I

Used in the calculation of risk-based capital ratios as defined by guidelines issued by OSFI. The face value of is discounted using risk-weighted 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 and then by applying appropriate risk-weighting factors. Specific and general market risk-adjusted assets are added to the calculation of the Balance Sheet and off-balance sheet risk-adjusted assets to obtain the total risk-adjusted assets.

Risk-adjusted assets - Basel II

Used in the calculation of risk-based capital ratios as defined by guidelines issued by OSFI based on Basel II, effective November 1, 2007. A majority of our credit risk portfolios use the AIRB Approach and the remainder use a Standardized Approach for the calculation of Risk-adjusted assets (RAA) based on the total exposure, i.e. exposure at default, and counterparty risk weights. For market risk RAA measurement, we use internal models approach for products with regulatory approval and a standardized approach for products to be approved. For Operational risk, we use the Standardized Approach. In addition, Basel II requires a transitional capital floor adjustment. For more details, refer to our Q3 2010 Report to Shareholders and our 2009 Annual Report.

FINANCIAL HIGHLIGHTS (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09 ¹	Q2/09 ¹	Q1/09 ¹	Q4/08	Q3/08	2010 9 months	2009 ¹ 9 months	2009	2008	2007
	SELECTED INCOME STATEMENT INFORMATION													
Total revenue	6,827	6,967	7,334	7,459	7,823	6,761	7,063	5,069	5,912	21,128	21,647	29,106	21,582	22,462
Provision for credit losses (PCL)	432	504	493	883	770	974	786	619	334	1,429	2,530	3,413	1,595	791
Insurance policyholder benefits, claims and acquisition expense	1,459	1,096	1,130	1,322	1,253	958	1,076	(86)	553	3,685	3,287	4,609	1,631	2,173
Non-interest expense (NIE)	3,377	3,572	3,626	3,606	3,755	3,575	3,622	2,989	3,272	10,575	10,952	14,558	12,351	12,473
Goodwill impairment charge	-	-	-	-	-	1,000	-	-	-	-	1,000	1,000	-	-
Net income (loss)	1,276	1,329	1,497	1,237	1,561	(50)	1,110	1,120	1,262	4,102	2,621	3,858	4,555	5,492
Net income (loss) available to common shareholders	1,211	1,264	1,433	1,173	1,488	(105)	1,069	1,093	1,235	3,908	2,452	3,625	4,454	5,404
PROFITABILITY MEASURES														
Total														
Earnings (loss) per share (EPS) - basic	\$0.85	\$0.89	\$1.01	\$0.83	\$1.06	(\$0.07)	\$0.78	\$0.82	\$0.93	\$2.75	\$1.76	\$2.59	\$3.41	\$4.24
- diluted	\$0.84	\$0.88	\$1.00	\$0.82	\$1.05	(\$0.07)	\$0.78	\$0.81	\$0.92	\$2.73	\$1.74	\$2.57	\$3.38	\$4.19
Return on common equity (ROE)	14.3 %	15.8 %	17.5 %	14.7 %	19.4 %	(1.4)%	14.5 %	16.1 %	19.5 %	15.9 %	10.9 %	11.9 %	18.1 %	24.7 %
Return on risk capital (RORC)	24.3 %	26.7 %	30.8 %	26.0 %	31.4 %	(2.3)%	22.7 %	26.3 %	31.1 %	27.2 %	17.4 %	19.5 %	29.6 %	37.4 %
Return on assets	0.73%	0.83%	0.90%	0.74%	0.93%	(0.03)%	0.59%	0.66%	0.78%	0.82%	0.50%	0.55%	0.70%	0.95%
Return on risk-adjusted assets	1.96%	2.19%	2.29%	2.00%	2.55%	(0.08)%	1.61%	1.60%	2.00%	2.14%	0.98%	1.50%	1.78%	2.23%
Efficiency ratio	49.5%	51.3%	49.4%	48.3%	48.0%	52.9%	51.3%	59.0%	55.3%	50.1%	50.6%	50.0%	57.2%	55.5%
CASH BASIS MEASURES²														
Net income (loss)	1,276	1,329	1,497	1,237	1,561	(50)	1,110	1,120	1,262	4,102	2,621	3,858	4,555	5,492
After-tax effect of amortization of other intangibles and goodwill impairment ³	39	41	40	41	41	1,043	51	37	36	120	1,135	1,176	122	87
Cash Net income	1,315	1,370	1,537	1,278	1,602	993	1,161	1,157	1,298	4,222	3,756	5,034	4,677	5,579
Cash Diluted EPS	\$0.87	\$0.91	\$1.03	\$0.85	\$1.07	\$0.66	\$0.81	\$0.84	\$0.95	\$2.81	\$2.55	\$3.40	\$3.47	\$4.26
Cash ROE	14.1%	15.5%	17.1%	14.5%	19.0%	12.3%	14.9%	16.4%	19.7%	15.5%	15.5%	15.2%	18.3%	24.9%
ECONOMIC PROFIT²														
Net income (loss)	1,276	1,329	1,497	1,237	1,561	(50)	1,110	1,120	1,262	4,102	2,621	3,858	4,555	5,492
After-tax effect of amortization of other intangibles and goodwill impairment ³	39	41	40	41	41	1,043	51	37	36	120	1,135	1,176	122	87
Capital charge	(952)	(905)	(923)	(941)	(917)	(874)	(851)	(705)	(661)	(2,780)	(2,642)	(3,583)	(2,558)	(2,274)
Economic Profit	363	465	614	337	685	119	310	452	637	1,442	1,114	1,451	2,119	3,305
KEY RATIOS														
Diluted EPS growth	20.0 %	n.m.	28.2 %	1.2 %	14.1 %	(110.0)%	(17.9)%	(19.8)%	(13.2)%	56.9 %	(32.3)%	(24.0)%	(19.3)%	16.7%
Revenue growth	(12.7)%	3.0 %	3.8 %	47.1 %	32.3 %	36.5 %	25.1 %	(9.7)%	7.9 %	(2.4)%	31.1 %	34.9 %	(3.8)%	8.8%
NIE growth	(10.1)%	(0.1)%	0.1 %	20.6 %	14.8 %	20.4 %	16.1 %	(3.4)%	3.4 %	(3.4)%	17.0 %	17.9 %	(1.0)%	8.5%
Defined operating leverage ³	(8.6)%	2.4 %	4.1 %	(5.3)%	8.6 %	10.7 %	1.1 %	9.5 %	0.6 %	(1.1)%	6.5 %	3.5 %	1.0 %	2.6 %
Specific PCL to average net loans and acceptances	0.59%	0.68%	0.68%	1.00%	0.98%	1.06%	0.85%	0.65%	0.47%	0.65%	0.96%	0.97%	0.53%	0.33%
Net interest margin (average assets)	1.58%	1.69%	1.65%	1.73%	1.73%	1.68%	1.52%	1.55%	1.38%	1.64%	1.08%	1.66%	1.39%	1.33%
Non-interest income as % of total revenue	59.7 %	61.3 %	62.5 %	61.4 %	62.9 %	56.9 %	59.7 %	48.0 %	62.4 %	61.2 %	60.0 %	60.3 %	58.0 %	65.7%
Effective tax rate	16.5 %	24.7 %	27.1 %	23.6 %	22.0 %	104.7 %	29.4 %	27.7 %	25.2 %	23.3 %	30.4 %	28.4 %	22.8 %	19.8%
SELECTED BALANCE SHEET INFORMATION														
Average loans and acceptances	295,300	289,400	288,300	288,800	285,400	291,500	296,000	289,800	274,000	291,000	291,000	290,400	270,900	233,500
Total assets	704,424	655,136	659,499	654,989	660,133	680,514	713,367	723,859	636,792	704,424	660,133	654,989	723,859	600,346
Average assets	691,900	653,400	660,300	661,000	665,600	712,300	742,800	677,300	642,900	668,700	706,800	695,300	650,300	581,000
Average earning assets	558,000	528,500	529,400	520,100	509,900	525,100	539,600	545,100	528,000	538,700	524,800	523,600	530,500	499,200
Deposits	418,975	397,840	394,695	398,304	404,708	411,827	422,850	438,575	409,091	418,975	404,708	398,304	438,575	365,205
Common equity	33,702	33,252	32,822	32,095	30,995	29,847	30,554	27,980	26,357	33,702	30,995	32,095	27,980	22,275
Average common equity	33,500	32,850	32,450	31,600	30,400	30,550	29,200	27,000	25,250	32,950	30,050	30,450	24,650	21,850
Average risk capital	19,800	19,450	18,450	17,900	18,800	18,700	18,500	16,500	15,750	19,250	18,800	18,600	15,050	14,450

¹ Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

² Defined in the "Key performance and Non-GAAP measures" section.

³ Excludes the impact of the financial instruments accounting standards related to Insurance.

n.m. not meaningful

FINANCIAL HIGHLIGHTS <i>continued</i> (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09¹	Q2/09¹	Q1/09¹	Q4/08	Q3/08	2010 9 months	2009¹ 9 months	2009	2008	2007
CAPITAL MEASURES²														
Tier 1 capital ratio - Basel II	12.9%	13.4%	12.7%	13.0%	12.9%	11.4%	10.6%	9.0%	9.4%	12.9%	12.9%	13.0%	9.0%	
- Basel I	11.3%	11.9%	11.5%	11.3%	11.1%	10.4%	9.6%	8.3%	8.7%	11.3%	11.1%	11.3%	8.3%	9.4%
Total capital ratio - Basel II	14.2%	14.4%	13.6%	14.2%	14.4%	13.3%	12.5%	11.0%	11.6%	14.2%	14.4%	14.2%	11.0%	
- Basel I	12.8%	13.2%	12.6%	12.7%	12.7%	12.2%	11.7%	10.5%	11.0%	12.8%	12.7%	12.7%	10.5%	11.5%
Assets-to-capital multiple ³ - Basel II	16.5X	16.0X	16.2X	16.3X	16.3X	16.3X	17.5X	20.1X	19.5X	16.5X	16.3X	16.3X	20.1X	
- Basel I	16.1X	15.6X	16.0X	15.9X	16.2X	16.4X	17.4X	20.0X	19.4X	16.1X	16.2X	15.9X	20.0X	20.0X
Tier 1 common ratio - Basel II	9.6%	9.7%	9.1%	9.2%	9.1%	7.9%	7.6%	6.5%	6.9%	9.6%	9.1%	9.2%	6.5%	
Risk-adjusted assets (\$ billions) - Basel II	258.8	249.3	259.0	244.8	243.0	265.6	273.6	278.6	254.2	258.8	243.0	244.8	278.6	
- Basel I	306.3	290.9	297.2	293.3	291.4	302.0	309.0	311.2	283.1	306.3	291.4	293.3	311.2	247.6
Gross-adjusted assets (\$ billions) - Basel II	633.0	599.9	600.4	591.1	596.3	605.1	624.4	652.4	606.6	633.0	596.3	591.1	652.4	
- Basel I	634.4	601.5	601.6	592.9	597.5	605.0	626.6	653.4	605.6	634.4	597.5	592.9	653.4	569.7
SHARE INFORMATION														
First preferred shares outstanding (000s) - end of period	-	-	-	-	-	-	-	-	12,000	-	-	-	-	12,000
Non-cumulative series N	-	-	-	-	-	-	-	-	12,000	-	-	-	-	12,000
Non-cumulative series W	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000
Non-cumulative series AA	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 AB	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 AC	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
Non-cumulative series AD	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 AE	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 AF	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000
Non-cumulative series AG	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 AH	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	8,500	-
Non-cumulative series AJ	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	-	16,000	16,000	16,000	16,000	-
Non-cumulative series AL	12,000	12,000	12,000	12,000	12,000	12,000	12,000	-	-	12,000	12,000	12,000	-	-
Non-cumulative series AN	9,000	9,000	9,000	9,000	9,000	9,000	9,000	-	-	9,000	9,000	9,000	-	-
Non-cumulative series AP	11,000	11,000	11,000	11,000	11,000	11,000	11,000	-	-	11,000	11,000	11,000	-	-
Non-cumulative series AR	14,000	14,000	14,000	14,000	14,000	14,000	14,000	-	-	14,000	14,000	14,000	-	-
Non-cumulative series AT	11,000	11,000	11,000	11,000	11,000	11,000	-	-	-	11,000	11,000	11,000	-	-
Non-cumulative series AV	16,000	16,000	16,000	16,000	16,000	16,000	-	-	-	16,000	16,000	16,000	-	-
Non-cumulative series AX	13,000	13,000	13,000	13,000	13,000	13,000	-	-	-	13,000	13,000	13,000	-	-
Common shares outstanding (000s) - end of period	1,423,744	1,423,424	1,421,442	1,417,610	1,412,235	1,408,393	1,406,973	1,341,260	1,338,308	1,423,744	1,412,235	1,417,610	1,341,260	1,276,260
- average (basic)	1,421,777	1,420,375	1,418,146	1,413,644	1,408,687	1,405,772	1,366,868	1,337,753	1,323,293	1,420,096	1,393,641	1,398,675	1,305,706	1,273,185
- average (diluted)	1,434,379	1,434,232	1,432,179	1,428,409	1,422,810	1,417,038	1,379,191	1,353,588	1,340,239	1,433,591	1,406,404	1,412,126	1,319,744	1,289,314
Treasury shares held - preferred (000s)	80	43	28	65	30	94	76	260	489	80	30	65	260	249
- common (000s)	1,546	1,887	1,882	2,127	2,113	1,630	1,805	2,258	2,019	1,546	2,113	2,127	2,258	2,444
Shares repurchased (000s)	-	-	-	-	-	-	-	-	-	-	-	-	1,120	11,845
(\$ MM)	-	-	-	-	-	-	-	-	-	-	-	-	55	646
Stock options outstanding (000s)	16,856	17,192	19,174	17,877	20,671	22,668	23,848	21,773	24,754	16,856	20,671	17,877	21,773	26,623
Stock options exercisable (000s)	11,348	11,654	13,615	12,806	15,599	17,582	18,479	17,247	20,228	11,348	15,599	12,806	17,247	21,924
COMMON SHARE PERFORMANCE														
Book value per share	\$23.70	\$23.39	\$23.12	\$22.67	\$21.98	\$21.22	\$21.74	\$20.90	\$19.72	\$23.70	\$21.98	\$22.67	\$20.90	\$17.49
Common share price (RY on TSX) ⁴ - High (intraday)	\$62.75	\$62.89	\$58.66	\$58.50	\$51.55	\$43.74	\$48.30	\$51.50	\$51.22	\$62.89	\$51.55	\$58.50	\$55.84	\$61.08
- Low (intraday)	\$50.38	\$52.16	\$52.10	\$49.19	\$41.12	\$25.52	\$28.05	\$39.05	\$39.51	\$50.38	\$25.52	\$25.52	\$39.05	\$49.50
- Close, end of period	\$53.72	\$61.59	\$52.28	\$54.80	\$51.28	\$42.30	\$30.41	\$46.84	\$47.25	\$53.72	\$51.28	\$54.80	\$46.84	\$56.04
Market capitalization (TSX) (\$ MM)	76,484	87,669	74,313	77,685	72,419	59,575	42,786	62,825	63,235	76,484	72,419	77,685	62,825	71,522
P/E ratio (4-quarters trailing earnings) ⁵	15.2	16.4	18.7	21.2	20.0	17.3	9.5	13.9	13.2	15.2	20.0	21.3	13.9	13.4
Market price to book value	2.27	2.63	2.26	2.42	2.33	1.99	1.40	2.24	2.40	2.27	2.33	2.42	2.24	3.20
DIVIDEND INFORMATION⁶														
Dividends declared per share	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$1.50	\$1.50	\$2.00	\$2.00	\$1.82
Dividend yield	3.5%	3.5%	3.6%	3.7%	4.3%	5.8%	5.2%	4.4%	4.4%	3.5%	5.2%	4.8%	4.2%	3.3%
Dividend payout ratio	59%	56%	50%	60%	47%	n.m.	66%	61%	54%	55%	86%	78%	59%	43%
Common dividends (\$ MM)	710	711	710	708	705	704	702	670	669	2,131	2,111	2,819	2,624	2,321
Preferred dividends (\$ MM)	65	65	64	64	73	55	41	27	27	194	169	233	101	88

¹ Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

² Commencing Q1/08, capital ratios and risk-adjusted assets are calculated using guidelines issued by OSFI under the new Basel II framework. Comparative amounts are calculated using guidelines issued by the OSFI under the Basel I framework. Basel I and Basel II are not directly comparable.

³ Effective Q2/08, the OSFI amended the treatment of the general allowance in the calculation of the Assets-to-capital multiple under Basel II. Comparative ratios have not been revised.

⁴ 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.

⁵ Closing share price divided by diluted earnings per share.

⁶ Calculated using number of common shares outstanding, except as noted.

n.m. not meaningful

FINANCIAL HIGHLIGHTS <i>continued</i> (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9 months	2009 9 months	2009	2008	2007
	INTEREST RATE SENSITIVITY													
Before tax impact of 1% increase in rates on:														
Net interest income risk	141	160	307	339	325	228	70	45	35	141	325	339	45	54
Economic value of equity	(151)	(202)	(181)	(230)	(405)	(440)	(501)	(508)	(480)	(151)	(405)	(230)	(508)	(440)
Before tax impact of 1% decrease in rates on:														
Net interest income risk	(157)	(140)	(82)	(112)	(130)	(48)	(115)	(90)	(57)	(157)	(130)	(112)	(90)	(111)
Economic value of equity	84	155	155	214	351	353	396	448	397	84	351	214	448	309
OTHER INFORMATION														
Number of employees (full time equivalent)														
Canada	49,842	48,773	48,429	48,793	49,730	49,170	50,279	49,999	50,486	49,842	49,730	48,793	49,999	48,607
US	12,409	12,374	12,484	12,615	12,811	13,349	13,218	13,452	13,464	12,409	12,811	12,615	13,452	11,663
Other	9,721	9,665	9,687	9,778	9,825	9,960	9,919	9,872	9,823	9,721	9,825	9,778	9,872	4,545
Total	71,972	70,812	70,600	71,186	72,366	72,479	73,416	73,323	73,773	71,972	72,366	71,186	73,323	64,815
Number of Banking branches														
Canada	1,205	1,202	1,200	1,197	1,190	1,187	1,179	1,174	1,160	1,205	1,190	1,197	1,174	1,146
US	426	427	430	438	441	441	440	439	442	426	441	438	439	350
Other	125	125	126	126	128	128	128	128	127	125	128	126	128	45
Total	1,756	1,754	1,756	1,761	1,759	1,756	1,747	1,741	1,729	1,756	1,759	1,761	1,741	1,541
Number of automated teller machines (ATM)	5,048	5,043	5,037	5,030	5,046	5,012	4,984	4,964	4,897	5,048	5,046	5,030	4,964	4,419

STATEMENTS OF INCOME (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09 ¹	Q4/08	Q3/08	2010 9 months	2009 ¹ 9 months	2009	2008	2007
	Net interest income													
Interest income	4,632	4,536	4,666	4,766	4,819	5,148	5,845	6,193	5,832	13,834	15,812	20,578	25,038	26,545
Interest expense	1,884	1,837	1,919	1,890	1,915	2,234	2,998	3,559	3,609	5,640	7,147	9,037	15,984	18,845
Total	2,748	2,699	2,747	2,876	2,904	2,914	2,847	2,634	2,223	8,194	8,665	11,541	9,054	7,700
Non-interest income														
Accounts	274	272	276	288	275	270	273	284	263	822	818	1,106	1,029	986
Other payment services	88	86	84	86	86	86	85	87	86	258	257	343	338	317
Service charges	362	358	360	374	361	356	358	371	349	1,080	1,075	1,449	1,367	1,303
Insurance premiums, investment and fee income	1,759	1,325	1,383	1,565	1,575	1,232	1,346	111	857	4,467	4,153	5,718	2,609	3,152
Investment management and custodial fees	448	432	440	424	392	384	419	449	450	1,320	1,195	1,619	1,759	1,579
Mutual fund revenue	388	376	397	334	361	349	356	387	414	1,161	1,066	1,400	1,561	1,473
Trading revenue	(243)	592	651	876	1,149	786	(61)	(425)	237	1,000	1,874	2,750	(81)	1,985
Securities brokerage commissions	313	315	338	345	337	355	321	390	345	966	1,013	1,358	1,377	1,353
Underwriting and other advisory fees	295	250	311	339	299	213	199	253	243	856	711	1,050	875	1,217
Foreign exchange revenue, other than trading	176	141	132	179	163	129	167	165	166	449	459	638	646	533
Card service revenue	133	128	134	165	185	164	218	182	173	395	567	732	648	491
Credit fees	158	139	173	133	151	133	113	124	99	470	397	530	415	293
Securitization revenue	214	147	197	177	179	465	348	171	103	558	992	1,169	461	261
Net (loss) gain on available-for-sale securities	(14)	(14)	77	(192)	(125)	(195)	(118)	(372)	(136)	49	(438)	(630)	(617)	63
Other	90	79	(6)	(136)	(108)	(524)	550	629	389	163	(82)	(218)	1,508	1,059
Total	4,079	4,268	4,587	4,583	4,919	3,847	4,216	2,435	3,689	12,934	12,982	17,565	12,528	14,762
Total revenue	6,827	6,967	7,334	7,459	7,823	6,761	7,063	5,069	5,912	21,128	21,647	29,106	21,582	22,462
Provision for credit losses	432	504	493	883	770	974	786	619	334	1,429	2,530	3,413	1,595	791
Insurance policyholder benefits, claims and acquisition expense	1,459	1,096	1,130	1,322	1,253	958	1,076	(86)	553	3,685	3,287	4,609	1,631	2,173
Non-interest expense	3,377	3,572	3,626	3,606	3,755	3,575	3,622	2,989	3,272	10,575	10,952	14,558	12,351	12,473
Goodwill impairment charge	-	-	-	-	-	1,000	-	-	-	-	1,000	1,000	-	-
Income taxes	257	443	565	389	449	266	464	428	442	1,265	1,179	1,568	1,369	1,392
Non-controlling interest in net income of subsidiaries	26	23	23	22	35	38	5	(1)	49	72	78	100	81	141
Net income (loss)	1,276	1,329	1,497	1,237	1,561	(50)	1,110	1,120	1,262	4,102	2,621	3,858	4,555	5,492
Preferred dividends	(65)	(65)	(64)	(64)	(73)	(55)	(41)	(27)	(27)	(194)	(169)	(233)	(101)	(88)
Net income (loss) available to common shareholders	1,211	1,264	1,433	1,173	1,488	(105)	1,069	1,093	1,235	3,908	2,452	3,625	4,454	5,404
REVENUE FROM TRADING ACTIVITIES (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09 ¹	Q4/08	Q3/08	2010 9 months	2009 ¹ 9 months	2009	2008	2007
Total Trading revenue														
Net interest income	368	344	390	377	589	673	677	389	147	1,102	1,939	2,316	680	(222)
Non-interest income	(243)	592	651	876	1,149	786	(61)	(425)	237	1,000	1,874	2,750	(81)	1,985
Total	125	936	1,041	1,253	1,738	1,459	616	(36)	384	2,102	3,813	5,066	599	1,763
Trading revenue by product														
Interest rate and credit	13	694	805	1,056	1,242	1,055	52	(56)	105	1,512	2,349	3,405	(250)	624
Equities	7	101	141	107	360	260	281	(197)	170	249	901	1,008	265	784
Foreign exchange and commodities ²	105	141	95	90	136	144	283	217	109	341	563	653	584	355
Total	125	936	1,041	1,253	1,738	1,459	616	(36)	384	2,102	3,813	5,066	599	1,763
Trading revenue (teb) by product														
Interest rate and credit	13	694	805	1,056	1,242	1,055	52	(56)	105	1,512	2,349	3,405	(250)	624
Equities	90	227	262	193	475	363	341	(96)	254	579	1,179	1,372	669	1,107
Foreign exchange and commodities ²	105	141	95	90	136	144	283	217	109	341	563	653	584	355
Total (teb)	208	1,062	1,162	1,339	1,853	1,562	676	65	468	2,432	4,091	5,430	1,003	2,086
Trading revenue (teb) by product - Capital Markets														
Interest rate and credit	(19)	650	770	998	1,188	983	(14)	(88)	79	1,401	2,157	3,155	(318)	522
Equities	105	231	269	204	464	349	374	(94)	254	605	1,187	1,391	674	1,065
Foreign exchange and commodities ²	102	141	95	89	136	136	298	254	97	338	570	659	611	342
Total (teb)	188	1,022	1,134	1,291	1,788	1,468	658	72	430	2,344	3,914	5,205	967	1,929

¹ Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

² Includes precious metals.

NON-INTEREST EXPENSE (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010	2009	2009	2008	2007
										9 months	9 months			
Human resources														
Salaries	1,007	976	1,000	1,014	1,034	1,053	1,045	1,064	966	2,983	3,132	4,146	3,845	3,541
Variable compensation	655	875	991	822	1,040	832	867	625	763	2,521	2,739	3,561	2,689	2,975
Acquisition retention compensation	2	2	1	2	3	4	5	4	6	5	12	14	13	10
Benefits related	298	306	311	272	281	315	307	281	286	915	903	1,175	1,155	1,140
Stock-based compensation ¹	38	39	74	32	(1)	(15)	66	(20)	12	151	50	82	77	194
Total Human resources	2,000	2,198	2,377	2,142	2,357	2,189	2,290	1,954	2,033	6,575	6,836	8,978	7,779	7,860
Equipment														
Depreciation ²	64	60	63	59	66	63	62	64	54	187	191	250	219	183
Computer rental and maintenance	184	178	181	172	190	203	187	197	165	543	580	752	691	636
Office equipment rental and maintenance	4	5	4	4	6	7	6	9	4	13	19	23	24	28
Total Equipment	252	243	248	235	262	273	255	270	223	743	790	1,025	934	847
Occupancy														
Premises rent	112	109	112	111	107	112	108	87	101	333	327	438	387	383
Premises repairs and maintenance	79	81	79	92	86	91	84	114	78	239	261	353	337	270
Depreciation	38	37	36	36	35	35	33	22	24	111	103	139	99	89
Property taxes	30	29	28	28	32	29	26	26	28	87	87	115	103	97
Total Occupancy	259	256	255	267	260	267	251	249	231	770	778	1,045	926	839
Communications														
Telecommunications	48	48	49	47	51	55	50	53	46	145	156	203	197	194
Postage and courier	28	31	30	29	30	31	31	28	27	89	92	121	111	102
Marketing and public relations	83	107	84	95	84	91	64	120	81	274	239	334	343	336
Stationery and printing	27	28	24	25	27	26	25	29	26	79	78	103	98	91
Total Communications	186	214	187	196	192	203	170	230	180	587	565	761	749	723
Professional fees	165	144	124	170	133	131	125	169	132	433	389	559	562	530
Outsourced item processing	69	79	72	72	75	82	72	105	77	220	229	301	341	308
Amortization of other intangibles														
Computer software ²	78	75	73	75	66	65	53	64	57	226	184	259	221	162
Other	45	47	47	48	47	51	57	45	39	139	155	203	135	96
Total Amortization of other intangibles	123	122	120	123	113	116	110	109	96	365	339	462	356	258
Other														
Business and capital taxes	37	38	34	59	47	31	44	16	39	109	122	181	120	125
Travel and relocation	39	36	32	38	34	33	36	47	41	107	103	141	157	158
Employee training	8	8	6	12	8	9	8	13	12	22	25	37	45	54
Donations	16	13	11	18	16	10	10	17	12	40	36	54	52	51
Other ³	223	221	160	274	258	231	251	(190)	196	604	740	1,014	330	720
Total Other	323	316	243	401	363	314	349	(97)	300	882	1,026	1,427	704	1,108
Total non-interest expense	3,377	3,572	3,626	3,606	3,755	3,575	3,622	2,989	3,272	10,575	10,952	14,558	12,351	12,473

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

² Comparative information has been reclassified as a result of adopting CICA Handbook Section 3064 on November 1, 2008.

³ Other includes reduction of the Enron-related litigation provision: \$53 million in Q1/10, \$542 million in Q4/08.

DEFINED OPERATING LEVERAGE² (C\$ MM, except percentage amounts)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09¹	Q4/08	Q3/08	2010 9 months	2009¹ 9 months	2009¹	2008	2007
Total revenue	6,827	6,967	7,334	7,459	7,823	6,761	7,063	5,069	5,912	21,128	21,647	29,106	21,582	22,462
Add:														
teb adjustment	83	127	121	76	127	103	60	102	86	331	290	366	410	332
Less:														
Revenue related to VIEs	-	2	2	(2)	2	7	(29)	(55)	17	4	(20)	(22)	(48)	31
Insurance revenue	1,759	1,327	1,382	1,565	1,575	1,229	1,346	111	858	4,468	4,150	5,715	2,610	3,192
Impact of the financial instruments accounting standards ³	-	-	-	-	-	-	-	-	-	-	-	-	-	83
Total revenue (adjusted)	5,151	5,765	6,071	5,972	6,373	5,628	5,806	5,115	5,123	16,987	17,807	23,779	19,430	19,488
Non-interest expense	3,377	3,572	3,626	3,606	3,755	3,575	3,622	2,989	3,272	10,575	10,952	14,558	12,351	12,473
Less:														
Insurance related non-interest expense	142	136	129	145	135	138	141	154	145	407	414	559	576	537
Non-interest expense (adjusted)	3,235	3,436	3,497	3,461	3,620	3,437	3,481	2,835	3,127	10,168	10,538	13,999	11,775	11,936
Defined operating leverage² (compared to prior year)	(8.6)%	2.4 %	4.1 %	(5.3)%	8.6 %	10.7 %	1.1 %	9.5 %	0.6 %	(1.1)%	6.5 %	3.5 %	1.0 %	2.6%
GOODWILL (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9 months	2009 9 months	2009	2008	2007
Opening balance	8,021	8,279	8,368	8,313	8,819	9,948	9,977	8,859	6,165	8,368	9,977	9,977	4,752	4,304
Goodwill acquired	35	3	2	5	-	19	15	159	2,633	40	34	39	4,062	906
Goodwill impairment charge	-	-	-	-	-	(1,000)	-	-	-	-	(1,000)	(1,000)	-	-
Other adjustments ⁴	55	(261)	(91)	50	(506)	(148)	(44)	959	61	(297)	(698)	(648)	1,163	(458)
Closing balance	8,111	8,021	8,279	8,368	8,313	8,819	9,948	9,977	8,859	8,111	8,313	8,368	9,977	4,752

¹ Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

² Defined in the "Key performance and Non-GAAP measures" section.

³ Excludes the impact of the financial instruments accounting standards related to Insurance.

⁴ Other adjustments primarily include the impact of foreign exchange translations on foreign currency-denominated goodwill.

CANADIAN BANKING ¹ (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9 months	2009 9 months	2009	2008	2007
	Income Statement													
Net interest income	1,865	1,810	1,879	1,811	1,740	1,678	1,718	1,701	1,694	5,554	5,136	6,947	6,718	6,353
Non-interest income	763	781	759	762	741	693	747	748	749	2,303	2,181	2,943	2,868	2,976
Total revenue	2,628	2,591	2,638	2,573	2,481	2,371	2,465	2,449	2,443	7,857	7,317	9,890	9,586	9,329
Provision for credit losses (PCL)	284	302	318	314	340	351	270	225	204	904	961	1,275	867	788
Non-interest expense	1,243	1,234	1,205	1,213	1,169	1,171	1,176	1,220	1,186	3,682	3,516	4,729	4,758	4,748
Income taxes	335	319	338	329	303	268	323	328	344	992	894	1,223	1,299	1,248
Net income	766	736	777	717	669	581	696	676	709	2,279	1,946	2,663	2,662	2,545
Total Revenue by business														
Personal Financial Services	1,421	1,402	1,436	1,390	1,339	1,280	1,296	1,323	1,351	4,259	3,915	5,305	5,315	5,082
Business Financial Services	644	622	637	628	618	596	615	630	607	1,903	1,829	2,457	2,441	2,301
Cards and Payment Solutions	563	567	565	555	524	495	554	496	485	1,695	1,573	2,128	1,830	1,946
Total	2,628	2,591	2,638	2,573	2,481	2,371	2,465	2,449	2,443	7,857	7,317	9,890	9,586	9,329
Financial ratios														
Return on equity (ROE)	34.7%	34.6%	39.6%	37.0%	34.9%	32.9%	38.9%	37.7%	40.4%	36.2%	35.6%	35.9%	38.1%	34.9%
Return on risk capital (RORC)	45.4%	45.0%	53.8%	50.5%	47.3%	43.7%	51.8%	50.8%	54.1%	47.8%	47.6%	48.4%	52.2%	48.1%
Net interest margin (average earning assets)	2.70%	2.76%	2.80%	2.74%	2.71%	2.78%	2.81%	2.89%	2.95%	2.75%	2.77%	2.76%	2.98%	3.17%
Efficiency ratio	47.3%	47.6%	45.7%	47.1%	47.1%	49.4%	47.7%	49.8%	48.5%	46.9%	48.1%	47.8%	49.6%	50.9%
Operating leverage	(0.4)%	3.9%	4.5%	5.6%	3.0%	2.4%	4.0%	(4.4)%	8.1%	2.7%	3.1%	3.8%	2.6%	6.5%
Average balances														
Total assets	282,300	276,700	273,600	269,400	261,600	254,800	249,600	241,200	234,700	277,500	255,400	258,900	232,300	207,500
Total earning assets	274,400	268,800	266,100	262,200	254,400	247,400	242,300	234,200	228,100	269,800	248,000	251,600	225,600	200,400
Loans and acceptances	271,700	266,400	263,200	258,800	251,700	245,900	242,000	235,500	228,000	267,100	246,500	249,600	225,000	199,200
Residential mortgages	151,900	149,400	148,500	146,400	142,400	139,800	138,800	136,200	131,600	149,900	140,300	141,800	129,800	113,200
Personal ²	64,700	62,700	60,400	57,900	54,500	51,000	48,400	46,500	44,600	62,600	51,300	53,000	43,700	38,700
Credit cards	12,600	11,900	12,300	12,300	12,400	12,400	12,800	12,700	12,400	12,300	12,500	12,500	12,400	11,200
Small business	2,700	2,800	2,800	2,800	2,800	2,800	2,700	2,800	2,700	2,700	2,800	2,800	2,700	2,400
Total Retail	231,900	226,800	224,000	219,400	212,100	206,000	202,700	198,200	191,300	227,500	206,900	210,100	188,600	165,500
Wholesale	39,800	39,600	39,200	39,400	39,600	39,900	39,300	37,300	36,700	39,600	39,600	39,500	36,400	33,700
Deposits	193,000	187,700	187,500	182,700	177,400	173,700	170,300	159,400	154,900	189,400	173,800	176,000	155,000	147,100
Attributed capital	8,550	8,550	7,650	7,500	7,400	7,100	7,000	7,050	6,900	8,250	7,150	7,250	6,900	7,200
Risk capital	6,550	6,550	5,600	5,500	5,450	5,350	5,250	5,250	5,150	6,250	5,350	5,400	5,050	5,250
Credit quality														
Gross impaired loans / Average net loans and acceptances	0.48%	0.49%	0.47%	0.48%	0.48%	0.48%	0.36%	0.34%	0.32%	0.49%	0.49%	0.50%	0.36%	0.35%
PCL / Average net loans and acceptances	0.41%	0.47%	0.48%	0.48%	0.54%	0.59%	0.44%	0.38%	0.36%	0.45%	0.52%	0.51%	0.39%	0.39%
Net write-offs / Average net loans and acceptances	0.40%	0.47%	0.45%	0.50%	0.52%	0.50%	0.38%	0.40%	0.40%	0.44%	0.47%	0.47%	0.40%	0.38%
Business information														
Assets under administration	141,100	141,200	136,000	133,800	130,800	123,000	113,800	109,500	123,700	141,100	130,800	133,800	109,500	120,200
Other earnings measures														
Net income	766	736	777	717	669	581	696	676	709	2,279	1,946	2,663	2,662	2,545
After-tax effect of amortization of other intangibles ³	-	5	1	1	2	1	2	3	1	6	5	6	7	7
Cash Net income	766	741	778	718	671	582	698	679	710	2,285	1,951	2,669	2,669	2,552
Capital charge	(244)	(235)	(217)	(218)	(215)	(198)	(203)	(187)	(183)	(696)	(616)	(834)	(726)	(758)
Economic Profit	522	506	561	500	456	384	495	492	527	1,589	1,335	1,835	1,943	1,794

¹ Reported results include securitized residential mortgage and credit card loans and related amounts for income and provision for credit losses. As at Q3/10, the average securitized residential mortgage and credit card loans included were \$37 billion and \$4 billion, respectively.

Securitized residential mortgages and credit card loans are included in Total assets, Total earning assets, Loans and acceptances, Residential mortgage, Credit cards and AUA to better reflect how the assets are managed.

² As at Q3/10, average personal secured loans was \$37.1 billion and average personal unsecured loans was \$27.6 billion.

³ Excludes the amortization of computer software intangibles.

WEALTH MANAGEMENT (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010	2009	2009	2008	2007
										9 months	9 months			
Income Statement														
Net interest income	75	72	78	85	84	100	128	133	110	225	312	397	468	427
Fee-based revenue	594	579	574	572	528	515	539	596	599	1,747	1,582	2,154	2,276	2,109
Transactional and other revenue	375	324	412	417	406	376	330	296	310	1,111	1,112	1,529	1,243	1,456
Total revenue	1,044	975	1,064	1,074	1,018	991	997	1,025	1,019	3,083	3,006	4,080	3,987	3,992
Provision for credit losses (PCL)	3	-	-	-	-	-	-	-	1	3	-	-	1	1
Non-interest expense	806	828	806	841	777	817	827	860	758	2,440	2,421	3,262	3,038	2,902
Income taxes	50	57	39	72	73	48	42	49	74	146	163	235	283	327
Net income	185	90	219	161	168	126	128	116	186	494	422	583	665	762
Total Revenue by business														
Canadian Wealth Management	354	356	355	360	326	302	335	369	383	1,065	963	1,323	1,474	1,460
U.S. & International Wealth Management	505	437	527	545	531	544	512	483	451	1,469	1,587	2,132	1,869	1,988
Global Asset Management	185	182	182	169	161	145	150	173	185	549	456	625	644	544
Total	1,044	975	1,064	1,074	1,018	991	997	1,025	1,019	3,083	3,006	4,080	3,987	3,992
Financial ratios														
Return on equity (ROE)	19.9%	9.6%	21.8%	15.8%	16.5%	12.3%	12.3%	12.3%	21.0%	17.3%	13.7%	14.2%	23.3%	32.4%
Return on risk capital (RORC)	75.9%	36.2%	72.9%	53.3%	59.2%	43.2%	41.8%	42.8%	69.5%	62.6%	47.8%	49.2%	64.9%	65.1%
Average balances														
Total assets	18,200	18,200	19,200	20,200	21,300	22,800	17,800	16,100	17,200	18,500	20,600	20,500	16,900	16,600
Loans and acceptances	7,000	6,400	6,300	5,900	5,600	5,700	6,000	5,900	5,300	6,600	5,800	5,800	5,200	4,600
Deposits	28,900	28,800	29,400	29,900	31,600	32,600	31,800	28,300	27,100	29,100	32,000	31,500	26,900	24,900
Attributed capital	3,550	3,550	3,850	3,850	3,800	3,950	3,950	3,650	3,450	3,650	3,900	3,900	2,800	2,300
Risk capital	950	950	1,150	1,150	1,050	1,150	1,150	1,050	1,050	1,000	1,100	1,100	1,000	1,150
Credit quality														
Gross impaired loans / Average net loans and acceptances	0.09%	0.09%	0.00%	0.00%	0.02%	0.02%	0.02%	0.02%	0.06%	0.09%	0.02%	0.00%	0.02%	0.04%
PCL / Average net loans and acceptances	0.17%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.06%	0.00%	0.00%	0.02%	0.02%
Net write-offs / Average net loans and acceptances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%
Business information														
Assets under administration														
Canadian Wealth Management	184,200	185,600	178,100	174,200	170,100	157,900	152,400	160,700	179,000	184,200	170,100	174,200	160,700	183,000
U.S. & International Wealth Management	316,800	315,000	331,900	328,100	321,200	323,700	312,200	334,400	330,200	316,800	321,200	328,100	334,400	305,500
Total	501,000	500,600	510,000	502,300	491,300	481,600	464,600	495,100	509,200	501,000	491,300	502,300	495,100	488,500
Assets under management														
Canadian Wealth Management	27,500	27,300	25,800	24,700	23,700	22,000	21,500	23,000	24,800	27,500	23,700	24,700	23,000	22,200
U.S. & International Wealth Management	22,000	21,700	21,200	21,300	20,000	17,900	18,400	19,500	21,500	22,000	20,000	21,300	19,500	20,200
Global Asset Management ¹	201,600	202,000	201,400	199,700	196,000	191,700	181,200	180,100	197,400	201,600	196,000	199,700	180,100	118,800
Total	251,100	251,000	248,400	245,700	239,700	231,600	221,100	222,600	243,700	251,100	239,700	245,700	222,600	161,200
Other earnings measures														
Net income	185	90	219	161	168	126	128	116	186	494	422	583	665	762
After-tax effect of amortization of other intangibles ²	12	13	12	12	11	13	12	9	15	37	36	48	33	22
Cash Net income	197	103	231	173	179	139	140	125	201	531	458	631	698	784
Capital charge	(101)	(99)	(109)	(111)	(110)	(112)	(114)	(97)	(91)	(309)	(336)	(447)	(295)	(243)
Economic Profit	96	4	122	62	69	27	26	28	110	222	122	184	403	541
(US\$ MM)														
Revenue by business														
U.S. & International Wealth Management	483	431	498	504	479	439	417	434	445	1,412	1,335	1,839	1,812	1,826
Business information														
Assets under administration														
U.S. & International Wealth Management	308,000	310,100	310,400	303,300	298,100	271,300	254,600	277,600	322,500	308,000	298,100	303,300	277,600	323,300

¹ Excludes assets held by clients of Phillips, Hager & North Investment Management Ltd. for which we earn either a nominal or no management fee. Q3/10 AUM excludes \$.4 billion of these assets.

² Excludes the amortization of computer software intangibles.

INSURANCE (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010	2009	2009	2008	2007
										9 months	9 months			
Income Statement														
Net earned premiums ¹	1,257	1,033	1,067	1,098	986	1,005	800	752	761	3,357	2,791	3,889	2,864	2,593
Investment income ²	454	225	248	396	522	173	488	(697)	49	927	1,183	1,579	(458)	402
Fee income	48	69	67	71	67	51	58	56	48	184	176	247	204	197
Total revenue	1,759	1,327	1,382	1,565	1,575	1,229	1,346	111	858	4,468	4,150	5,715	2,610	3,192
Insurance policyholder benefits, claims and acquisition expense (PBCAE)	1,459	1,096	1,130	1,322	1,253	958	1,076	(86)	553	3,685	3,287	4,609	1,631	2,173
Non-interest expense	142	136	129	145	135	138	141	154	145	407	414	559	576	537
Income taxes	5	(12)	5	(6)	20	20	17	(16)	23	(2)	57	51	14	40
Net income	153	107	118	104	167	113	112	59	137	378	392	496	389	442
Total Revenue by business														
Canadian Insurance	724	556	623	677	726	534	717	(60)	485	1,903	1,977	2,654	1,400	1,733
U.S. Insurance	517	400	364	489	495	351	327	(118)	53	1,281	1,173	1,662	146	601
International and Other Insurance	518	371	395	399	354	344	302	289	320	1,284	1,000	1,399	1,064	858
Total	1,759	1,327	1,382	1,565	1,575	1,229	1,346	111	858	4,468	4,150	5,715	2,610	3,192
Financial ratios														
Return on equity (ROE)	37.0%	27.2%	35.5%	32.3%	48.0%	33.4%	33.7%	20.1%	44.6%	33.2%	38.5%	37.0%	32.8%	31.2%
Return on risk capital (RORC)	41.5%	30.5%	40.9%	37.7%	55.4%	39.2%	38.3%	23.0%	50.1%	37.5%	44.5%	42.9%	37.1%	34.7%
Average balances														
Total assets	15,400	14,800	14,300	13,900	13,000	13,000	12,600	12,800	12,600	14,800	12,900	13,100	12,600	12,500
Attributed capital	1,600	1,550	1,300	1,250	1,350	1,350	1,300	1,150	1,200	1,500	1,350	1,300	1,150	1,400
Risk capital	1,450	1,400	1,100	1,050	1,200	1,150	1,150	1,000	1,100	1,300	1,150	1,150	1,050	1,250
Additional information														
Premiums and deposits ^{1,3}	1,574	1,318	1,382	1,388	1,267	1,235	1,080	1,004	1,014	4,274	3,582	4,970	3,861	3,460
Canadian Insurance	562	532	534	513	501	470	480	490	485	1,628	1,451	1,964	1,915	1,746
U.S. Insurance	358	304	294	364	299	298	142	109	94	956	739	1,103	395	463
International and Other Insurance	654	482	554	511	467	467	458	405	435	1,690	1,392	1,903	1,551	1,251
Insurance policyholder benefits and claims	1,272	933	963	1,167	1,097	789	922	(230)	413	3,168	2,808	3,975	1,029	1,588
Insurance policyholder acquisition expense	187	163	167	155	156	169	154	144	140	517	479	634	602	585
Insurance claims and policy benefit liabilities	10,139	9,450	9,297	8,922	8,256	8,002	7,880	7,385	7,608	10,139	8,256	8,922	7,385	7,283
Fair value changes on investments backing policyholder liabilities ⁴	230	30	78	229	338	9	341	(748)	(74)	338	688	917	(870)	(108)
Business information														
Assets under management	200	200	200	200	200	200	100	400	300	200	200	200	400	300
Other earnings measures														
Net income	153	107	118	104	167	113	112	59	137	378	392	496	389	442
After-tax effect of amortization of other intangibles ⁵	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash Net income	153	107	118	104	167	113	112	59	137	378	392	496	389	442
Capital charge	(46)	(43)	(37)	(36)	(39)	(39)	(37)	(30)	(32)	(126)	(115)	(151)	(123)	(147)
Economic Profit	107	64	81	68	128	74	75	29	105	252	277	345	266	295

¹ Premium and deposits equals net earned premiums excluding the cost of premiums to other institutions for reinsurance coverage, plus segregated fund deposits.

² Investment income can experience volatility arising from fluctuation in the fair value of held-for-trading assets. The investments which support actuarial liabilities are predominantly fixed income assets designated as held-for-trading, and consequently changes in fair values of these assets are recorded in investment income in the consolidated statements of income. Changes in fair values of these assets are largely offset by changes in the fair value of the actuarial liabilities, the impact of which is reflected in insurance policyholder benefits and claims.

³ Premiums and deposits include premiums on risk-based insurance and annuity products, and individual and group segregated fund deposits, consistent with insurance industry practices.

⁴ Includes revenue impact of the change in fair value on investments backing policyholder liabilities is reflected in Investment income and largely offset in PBCAE.

⁵ Excludes the amortization of computer software intangibles.

INTERNATIONAL BANKING (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09 ¹	Q2/09 ¹	Q1/09 ¹	Q4/08	Q3/08	2010 9 months	2009 ¹ 9 months	2009	2008	2007
Income Statement														
Net interest income	340	351	320	391	423	459	414	437	347	1,011	1,296	1,687	1,330	1,031
Non-interest income	224	252	228	193	230	226	254	35	233	704	710	903	771	884
Total revenue	564	603	548	584	653	685	668	472	580	1,715	2,006	2,590	2,101	1,915
Provision for credit losses (PCL)	192	185	175	229	230	289	232	198	137	552	751	980	497	109
Non-interest expense	524	510	510	556	577	618	595	585	485	1,544	1,790	2,346	1,876	1,481
Goodwill impairment charge	-	-	-	-	-	1,000	-	-	-	-	1,000	1,000	-	-
Income taxes and non-controlling interest in net income of subsidiaries	(76)	(65)	(80)	(76)	(59)	(96)	(59)	(105)	(26)	(221)	(214)	(290)	(119)	83
Net (loss) income	(76)	(27)	(57)	(125)	(95)	(1,126)	(100)	(206)	(16)	(160)	(1,321)	(1,446)	(153)	242
Total Revenue by business														
Banking ²	393	447	389	422	476	507	475	281	341	1,229	1,458	1,880	1,246	1,156
RBC Dexia IS ³	171	156	159	162	177	178	193	191	239	486	548	710	855	759
Total	564	603	548	584	653	685	668	472	580	1,715	2,006	2,590	2,101	1,915
Financial ratios														
Return on equity (ROE)	(5.3)%	(2.5)%	(4.3)%	(8.3)%	(6.3)%	(53.3)%	(5.2)%	(11.4)%	(1.6)%	(4.0)%	(22.5)%	(19.4)%	(3.4)%	6.9%
Return on risk capital (RORC)	(11.5)%	(5.4)%	(10.2)%	(19.4)%	(14.2)%	(143.6)%	(14.6)%	(34.9)%	(3.8)%	(9.1)%	(58.1)%	(49.1)%	(8.1)%	11.7%
Net interest margin (average earning assets) ⁴	3.78%	4.06%	3.23%	3.73%	3.86%	3.65%	3.06%	3.78%	3.72%	3.67%	3.50%	3.56%	3.63%	3.57%
Average balances														
Total assets	55,200	53,400	56,100	58,300	60,100	67,300	69,100	65,000	52,600	54,900	65,500	63,700	51,300	39,700
Total earning assets ⁴	34,400	33,900	37,100	38,900	40,400	46,200	47,100	42,000	33,400	35,100	44,600	43,100	32,800	26,100
Loans and acceptances	29,400	29,300	30,700	32,400	33,900	38,600	38,500	33,900	28,000	29,800	37,000	35,800	27,000	22,300
Deposits	46,200	44,300	47,100	48,200	49,500	54,500	54,300	51,800	42,500	45,900	52,700	51,600	42,500	34,200
Attributed capital	6,750	6,550	6,450	6,650	7,050	8,800	8,550	7,450	5,600	6,600	8,100	7,750	5,200	3,350
Risk capital	3,100	3,000	2,700	2,850	3,150	3,250	3,050	2,450	2,300	2,950	3,150	3,050	2,150	1,950
Credit quality														
Gross impaired loans / Average net loans and acceptances ⁵	10.44%	10.08%	10.02%	9.72%	8.94%	8.04%	7.66%	4.76%	3.98%	10.28%	8.19%	8.80%	5.97%	1.81%
PCL / Average net loans and acceptances	2.59%	2.58%	2.27%	2.80%	2.69%	3.07%	2.39%	2.32%	1.95%	2.47%	2.72%	2.74%	1.84%	0.49%
Net write-offs / Average net loans and acceptances	2.08%	2.68%	1.99%	2.38%	2.11%	3.28%	1.40%	1.94%	1.12%	2.24%	2.26%	2.29%	1.16%	0.20%
Business information														
Assets under administration - RBC ⁶	7,900	7,300	7,400	7,700	7,400	8,700	10,600	11,200	9,400	7,900	7,400	7,700	11,200	-
- RBC Dexia IS ⁷	2,652,500	2,481,900	2,528,800	2,484,400	2,197,500	2,105,100	2,131,400	2,585,000	2,803,900	2,652,500	2,197,500	2,484,400	2,585,000	2,713,100
Assets under management - RBC ⁶	2,600	2,600	2,700	3,800	3,800	3,600	3,700	3,900	3,400	2,600	3,800	3,800	3,900	-
Other earnings measures														
Net (loss) income	(76)	(27)	(57)	(125)	(95)	(1,126)	(100)	(206)	(16)	(160)	(1,321)	(1,446)	(153)	242
After-tax effect of amortization of other intangibles and goodwill impairment ⁸	24	24	25	25	26	1,029	28	25	20	73	1,083	1,108	80	57
Cash Net (loss) income	(52)	(3)	(32)	(100)	(69)	(97)	(72)	(181)	4	(87)	(238)	(338)	(73)	299
Capital charge	(192)	(180)	(184)	(192)	(204)	(247)	(247)	(197)	(147)	(556)	(698)	(890)	(545)	(351)
Economic Profit	(244)	(183)	(216)	(292)	(273)	(344)	(319)	(378)	(143)	(643)	(936)	(1,228)	(618)	(52)
(US\$ MM)														
Revenue by business														
Banking ²	375	435	369	390	427	408	387	262	338	1,179	1,222	1,612	1,221	1,059

¹ Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

² Includes U.S. and Caribbean banking businesses. RBTT Financial Group (RBTT) results are reported on a one-month lag basis.

³ RBC Dexia Investor Services (RBC Dexia IS) results are reported on a one-month lag basis.

⁴ Calculated based on Banking information.

⁵ The calculation of gross impaired loans / average net loans and acceptances for Q2/08 have been revised to exclude certain foreclosed assets.

⁶ AUA - RBC and AUM - RBC represent the AUA and AUM, respectively, of RBTT reported on a one-month lag.

⁷ AUA - RBC Dexia IS represents the total AUA of the joint venture, of which we have a 50% ownership interest, reported on a one-month lag.

⁸ Excludes the amortization of computer software intangibles.

CAPITAL MARKETS (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010	2009	2009	2008	2007
										9 months	9 months			
Income Statement														
Net interest income (teb)	638	660	729	721	890	936	852	568	372	2,027	2,678	3,399	1,527	623
Non-interest income	316	940	1,111	1,113	1,224	630	557	622	761	2,367	2,411	3,524	2,408	3,766
Total revenue (teb)	954	1,600	1,840	1,834	2,114	1,566	1,409	1,190	1,133	4,394	5,089	6,923	3,935	4,389
Provision for (recovery of) credit losses (PCL)	(9)	21	30	220	177	145	160	77	20	42	482	702	183	(22)
Non-interest expense	674	862	951	826	1,085	826	891	124	717	2,487	2,802	3,628	2,121	2,769
Income taxes and non-controlling interest in net income of subsidiaries	88	215	288	227	290	175	133	405	127	591	598	825	461	350
Net income	201	502	571	561	562	420	225	584	269	1,274	1,207	1,768	1,170	1,292
Total Revenue (teb)														
Total Revenue	954	1,600	1,840	1,834	2,114	1,566	1,409	1,190	1,133	4,394	5,089	6,923	3,935	4,389
Revenue related to VIEs offset in Non-controlling interest	-	2	2	(2)	2	7	(29)	(55)	17	4	(20)	(22)	(48)	31
Total revenue excluding VIEs	954	1,598	1,838	1,836	2,112	1,559	1,438	1,245	1,116	4,390	5,109	6,945	3,983	4,358
Total Revenue by business														
Capital Markets Sales and Trading	415	1,172	1,267	1,338	1,768	1,250	891	446	581	2,854	3,909	5,247	1,824	2,453
Corporate and Investment Banking	539	428	573	496	346	316	518	744	552	1,540	1,180	1,676	2,111	1,936
Total	954	1,600	1,840	1,834	2,114	1,566	1,409	1,190	1,133	4,394	5,089	6,923	3,935	4,389
Financial ratios														
Return on equity (ROE)	9.2%	25.8%	26.4%	27.9%	26.1%	19.9%	10.4%	34.6%	17.7%	20.4%	18.8%	21.0%	20.5%	26.6%
Return on risk capital (RORC)	10.5%	29.6%	30.1%	32.2%	29.9%	23.2%	12.0%	40.5%	20.8%	23.3%	21.8%	24.3%	24.5%	32.5%
Average balances														
Total assets	333,900	304,300	312,100	313,100	322,200	362,800	394,200	342,800	327,900	316,900	359,700	347,900	340,300	311,200
Trading securities	133,300	126,300	133,300	124,700	118,600	118,000	122,800	133,600	138,700	131,000	119,800	121,100	140,200	152,900
Loans and acceptances	29,200	29,000	31,400	33,200	35,900	42,600	46,200	41,900	37,900	29,900	41,600	39,500	38,300	29,000
Deposits	95,900	89,900	89,800	91,300	95,000	113,600	132,700	135,000	131,100	91,900	113,800	108,100	132,600	125,700
Attributed capital	8,050	7,750	8,350	7,750	8,250	8,350	8,100	6,650	5,900	8,050	8,250	8,100	5,600	4,800
Risk capital	7,050	6,750	7,300	6,700	7,200	7,150	7,050	5,650	5,050	7,050	7,100	7,000	4,700	3,900
Credit quality														
Gross impaired loans / Average net loans and acceptances	1.70%	2.23%	2.17%	2.76%	2.11%	1.81%	1.20%	1.19%	0.79%	1.66%	1.82%	2.32%	1.30%	0.06%
PCL / Average net loans and acceptances	(0.12)%	0.29%	0.38%	2.63%	1.96%	1.40%	1.37%	0.73%	0.21%	0.19%	1.55%	1.78%	0.48%	(0.08)%
Net write-offs / Average net loans and acceptances	1.38%	0.45%	0.90%	2.00%	1.55%	0.81%	1.18%	0.07%	0.18%	0.92%	1.16%	1.34%	0.09%	(0.08)%
Business information														
Assets under administration	5,800	4,800	5,100	5,000	4,800	5,400	5,900	7,500	6,400	5,800	4,800	5,000	7,500	6,400
Other earnings measures														
Net income	201	502	571	561	562	420	225	584	269	1,274	1,207	1,768	1,170	1,292
After-tax effect of amortization of other intangibles ¹	1	1	2	2	1	1	9	-	2	4	11	13	2	1
Cash Net income	202	503	573	563	563	421	234	584	271	1,278	1,218	1,781	1,172	1,293
Capital charge	(228)	(213)	(238)	(225)	(239)	(234)	(235)	(175)	(157)	(679)	(708)	(933)	(587)	(503)
Economic Profit	(26)	290	335	338	324	187	(1)	409	114	599	510	848	585	790

¹ Excludes the amortization of computer software intangibles.

CORPORATE SUPPORT (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09 ¹	Q2/09 ¹	Q1/09 ¹	Q4/08	Q3/08	2010 9 months	2009 ¹ 9 months	2009	2008	2007
	Income Statement													
Net interest income (teb)	(170)	(194)	(259)	(132)	(233)	(259)	(265)	(205)	(300)	(623)	(757)	(889)	(989)	(734)
Non-interest income	48	65	121	(39)	215	178	443	27	179	234	836	797	352	379
Total revenue (teb)	(122)	(129)	(138)	(171)	(18)	(81)	178	(178)	(121)	(389)	79	(92)	(637)	(355)
Provision for (recovery of) credit losses (PCL) ²	(38)	(4)	(30)	120	23	189	124	119	(28)	(72)	336	456	47	(85)
Non-interest expense	(12)	2	25	25	12	5	(8)	46	(19)	15	9	34	(18)	36
Income taxes and non-controlling interest in net income of subsidiaries	(119)	(48)	(2)	(135)	(143)	(111)	13	(234)	(51)	(169)	(241)	(376)	(488)	(515)
Net (loss) income	47	(79)	(131)	(181)	90	(164)	49	(109)	(23)	(163)	(25)	(206)	(178)	209
Additional information														
teb adjustment	(83)	(127)	(121)	(76)	(127)	(103)	(60)	(102)	(86)	(331)	(290)	(366)	(410)	(332)
Average balances														
Total assets	(13,100)	(14,000)	(15,000)	(13,900)	(12,600)	(8,400)	(500)	(600)	(2,100)	(13,900)	(7,300)	(8,800)	(3,100)	(6,500)
Attributed capital	5,000	4,900	4,850	4,600	2,550	1,000	300	1,050	2,200	4,900	1,300	2,150	3,000	2,800
Other earnings measures														
Net (loss) income	47	(79)	(131)	(181)	90	(164)	49	(109)	(23)	(163)	(25)	(206)	(178)	209
After-tax effect of amortization of other intangibles ³	2	(2)	-	1	1	(1)	-	-	(2)	-	-	1	-	-
Cash Net (loss) income	49	(81)	(131)	(180)	91	(165)	49	(109)	(25)	(163)	(25)	(205)	(178)	209
Capital charge	(141)	(135)	(138)	(159)	(110)	(44)	(15)	(19)	(51)	(414)	(169)	(328)	(282)	(272)
Economic Profit	(92)	(216)	(269)	(339)	(19)	(209)	34	(128)	(76)	(577)	(194)	(533)	(460)	(63)

¹ Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

² PCL primarily comprises the general provision, an adjustment related to PCL on securitized credit card loans managed by Canadian Banking. In Q4/09 and Q1/09, PCL also included an amount related to the reclassification of certain AFS securities to loans.

³ Excludes the amortization of computer software intangibles.

BALANCE SHEETS (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09 ¹	Q2/09 ¹	Q1/09 ¹	Q4/08	Q3/08	2009	2008	2007
Period-end balances												
ASSETS												
Cash and due from banks	9,056	8,757	9,535	8,353	7,966	9,342	10,199	11,086	7,571	8,353	11,086	4,226
Interest-bearing deposits with banks	11,421	8,888	7,264	8,923	8,647	11,297	15,362	20,041	13,326	8,923	20,041	11,881
Securities												
Trading	152,886	150,696	146,212	140,062	135,769	126,101	119,486	122,508	137,498	140,062	122,508	147,485
Available-for-sale	39,853	37,540	43,204	46,210	47,023	49,575	51,817	48,626	38,879	46,210	48,626	30,770
Total Securities	192,739	188,236	189,416	186,272	182,792	175,676	171,303	171,134	176,377	186,272	171,134	178,255
Assets purchased under reverse repurchase agreements and securities borrowed	68,200	52,804	49,585	41,580	43,652	42,290	40,930	44,818	56,207	41,580	44,818	64,313
Loans												
Retail ²	218,294	213,241	208,282	205,224	198,999	193,195	192,988	195,455	190,669	205,224	195,455	169,462
Wholesale	73,693	72,940	76,221	78,927	81,140	88,713	94,265	96,300	81,603	78,927	96,300	69,967
Total loans	291,987	286,181	284,503	284,151	280,139	281,908	287,253	291,755	272,272	284,151	291,755	239,429
Allowance for loan losses	(3,068)	(3,112)	(3,180)	(3,188)	(2,987)	(2,949)	(2,652)	(2,215)	(1,859)	(3,188)	(2,215)	(1,493)
Total loans, net of allowance for loan losses	288,919	283,069	281,323	280,963	277,152	278,959	284,601	289,540	270,413	280,963	289,540	237,936
Customers' liability under acceptances	7,701	7,669	7,966	9,024	9,155	11,146	11,240	11,285	10,517	9,024	11,285	11,786
Derivatives	96,436	78,066	85,828	92,173	101,086	123,259	144,376	136,134	69,099	92,173	136,134	66,585
Premises and equipment, net ³	2,310	2,366	2,372	2,367	2,312	2,418	2,463	2,471	2,060	2,367	2,471	1,570
Goodwill	8,111	8,021	8,279	8,368	8,313	8,819	9,948	9,977	8,859	8,368	9,977	4,752
Other intangibles ³	2,021	1,861	1,952	2,033	2,038	2,150	2,196	2,042	2,109	2,033	2,042	1,189
Other assets	17,510	15,399	15,979	14,933	17,020	15,158	20,749	25,331	20,254	14,933	25,331	17,853
Total assets	704,424	655,136	659,499	654,989	660,133	680,514	713,367	723,859	636,792	654,989	723,859	600,346
LIABILITIES AND SHAREHOLDERS' EQUITY												
Deposits												
Personal	159,783	156,173	155,865	152,328	148,670	146,476	142,414	139,036	126,140	152,328	139,036	116,557
Business and government	240,357	224,418	221,431	220,772	224,081	239,580	251,849	269,994	258,420	220,772	269,994	219,886
Bank	18,835	17,249	17,399	25,204	31,957	25,771	28,587	29,545	24,531	25,204	29,545	28,762
Total deposits	418,975	397,840	394,695	398,304	404,708	411,827	422,850	438,575	409,091	398,304	438,575	365,205
Acceptances	7,701	7,669	7,966	9,024	9,155	11,146	11,240	11,285	10,517	9,024	11,285	11,786
Obligations related to securities sold short	46,706	46,560	48,833	41,359	40,701	35,540	31,701	27,507	41,696	41,359	27,507	44,689
Obligations related to assets sold under repurchase agreements and securities loaned	44,818	41,630	42,571	35,150	30,423	28,871	32,370	32,053	27,815	35,150	32,053	37,033
Derivatives	100,003	77,859	81,246	84,390	91,963	110,284	130,196	128,705	66,623	84,390	128,705	72,010
Insurance claims and policy benefit liabilities	10,139	9,450	9,297	8,922	8,255	8,002	7,880	7,385	7,608	8,922	7,385	7,283
Other liabilities	27,949	26,610	27,874	31,007	29,105	29,009	31,274	35,809	32,852	31,007	35,809	28,603
Subordinated debentures	6,661	5,813	5,896	6,461	6,486	7,629	7,784	8,131	7,925	6,461	8,131	6,235
Trust capital securities	744	1,398	1,386	1,395	1,395	1,398	1,399	1,400	1,400	1,395	1,400	1,400
Preferred share liabilities	-	-	-	-	-	-	-	-	300	-	-	300
Non-controlling interest in subsidiaries	2,215	2,243	2,101	2,071	2,135	2,150	2,308	2,371	2,355	2,071	2,371	1,483
Shareholders' equity												
Preferred shares	4,813	4,813	4,813	4,813	4,813	4,813	3,813	2,663	2,263	4,813	2,663	2,050
Common shares	13,340	13,331	13,267	13,075	12,864	12,730	12,694	10,384	10,308	13,075	10,384	7,300
Contributed surplus	232	228	233	246	238	239	242	242	251	246	242	235
Treasury shares - preferred	(2)	(1)	(1)	(2)	(1)	(2)	(2)	(5)	(10)	(2)	(5)	(6)
- common	(71)	(84)	(84)	(95)	(97)	(78)	(88)	(104)	(98)	(95)	(104)	(101)
Retained earnings	22,361	21,860	21,307	20,585	20,120	19,352	20,183	19,816	19,397	20,585	19,816	18,047
Accumulated other comprehensive income (loss)	(2,160)	(2,083)	(1,901)	(1,716)	(2,130)	(2,396)	(2,477)	(2,358)	(3,501)	(1,716)	(2,358)	(3,206)
Total shareholders' equity	38,513	38,064	37,634	36,906	35,807	34,658	34,365	30,638	28,610	36,906	30,638	24,319
Total liabilities and shareholders' equity	704,424	655,136	659,499	654,989	660,133	680,514	713,367	723,859	636,792	654,989	723,859	600,346

¹ Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

² Reflects net of amounts securitized. Refer to the Securitization information on page 19.

³ Comparative information has been reclassified as a result of adopting CICA Handbook Section 3064.

SELECTED AVERAGE BALANCE SHEET ITEMS ¹ (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09 ²	Q2/09 ²	Q1/09 ²	Q4/08	Q3/08	2010	2009 ²	2009	2008	2007
										9 months	9 months			
Securities	196,100	186,900	197,100	188,200	184,000	187,700	190,600	193,000	186,700	193,400	187,500	187,600	188,700	194,300
Assets purchased under reverse repurchase agreements and securities borrowed	63,500	51,700	44,600	43,800	42,200	45,000	46,900	57,500	66,700	53,300	44,700	44,500	68,400	71,800
Total loans ³	287,300	281,500	279,900	279,600	275,600	280,900	284,700	278,800	263,000	282,900	280,400	280,200	259,600	223,200
Retail ³	223,700	218,400	213,900	211,000	203,500	199,500	199,100	193,800	184,800	218,700	200,700	203,300	183,000	160,200
Wholesale ³	66,900	66,200	69,200	71,600	75,000	84,100	88,000	87,000	80,100	67,400	82,400	79,700	78,300	64,500
Customers' liability under acceptances	7,900	7,900	8,400	9,200	9,800	10,600	11,400	10,900	10,900	8,100	10,600	10,200	11,300	10,300
Average earning assets	558,000	528,500	529,400	520,100	509,900	525,100	539,600	545,100	528,000	538,700	524,800	523,600	530,500	499,200
Total assets	691,900	653,400	660,300	661,000	665,600	712,300	742,800	677,300	642,900	668,700	706,800	695,300	650,300	581,000
Deposits	415,000	397,500	401,900	403,400	406,500	431,500	446,800	433,700	411,800	404,900	428,200	422,000	411,000	368,500
Common equity	33,500	32,850	32,450	31,600	30,400	30,550	29,200	27,000	25,250	32,950	30,050	30,450	24,650	21,850
Total equity	38,200	37,700	37,100	36,300	35,100	34,900	32,100	29,000	27,700	37,700	34,000	34,500	26,700	23,700

ASSETS UNDER ADMINISTRATION AND MANAGEMENT (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010	2009	2009	2008	2007
										9 months	9 months			
Assets under administration - RBC ⁴														
Institutional	146,700	140,800	150,400	126,000	122,700	128,200	124,900	134,300	129,100	146,700	122,700	126,000	134,300	111,500
Personal	434,100	445,500	443,900	459,500	449,600	432,500	414,700	430,900	450,300	434,100	449,600	459,500	430,900	436,700
Retail mutual funds	75,000	67,600	64,200	63,300	62,000	58,000	55,300	58,100	69,300	75,000	62,000	63,300	58,100	66,900
Total assets under administration	655,800	653,900	658,500	648,800	634,300	618,700	594,900	623,300	648,700	655,800	634,300	648,800	623,300	615,100
Assets under administration ⁵ - RBC Dexia IS	2,652,500	2,481,900	2,528,800	2,484,400	2,197,500	2,105,100	2,131,400	2,585,000	2,803,900	2,652,500	2,197,500	2,484,400	2,585,000	2,713,100
Assets under management - RBC ⁴														
Institutional	81,500	76,800	78,300	78,000	75,500	69,000	69,000	68,100	71,300	81,500	75,500	78,000	68,100	21,700
Personal	56,300	55,600	53,100	51,600	52,100	45,700	44,900	47,700	53,600	56,300	52,100	51,600	47,700	48,800
Retail mutual funds	116,100	121,400	119,900	120,100	116,100	120,700	111,000	111,100	122,500	116,100	116,100	120,100	111,100	91,000
Total assets under management	253,900	253,800	251,300	249,700	243,700	235,400	224,900	226,900	247,400	253,900	243,700	249,700	226,900	161,500

STATEMENTS OF COMPREHENSIVE INCOME (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09 ²	Q4/08	Q3/08	2010	2009 ²	2009	2008	2007
										9 months	9 months			
Net income (loss)	1,276	1,329	1,497	1,237	1,561	(50)	1,110	1,120	1,262	4,102	2,621	3,858	4,555	5,492
Other comprehensive income, net of taxes														
Net unrealized gains (losses) on available-for-sale securities	131	168	8	309	603	133	(383)	(923)	(248)	307	353	662	(1,376)	(93)
Reclassification of (gains) losses on available-for-sale securities to income	(79)	(135)	(46)	134	74	52	70	252	99	(260)	196	330	373	28
Net change in unrealized gains (losses) on available-for-sale securities	52	33	(38)	443	677	185	(313)	(671)	(149)	47	549	992	(1,003)	(65)
Unrealized foreign currency translation gains (losses)	414	(1,601)	(461)	103	(2,444)	(784)	152	3,581	434	(1,648)	(3,076)	(2,973)	5,080	(2,965)
Reclassification of (gains) losses on foreign currency translation to income	-	(2)	-	-	1	2	(1)	-	(1)	(2)	2	2	(3)	(42)
Net foreign currency translation (losses) gains from hedging activities	(353)	1,338	385	(124)	1,929	613	(19)	(1,678)	(252)	1,370	2,523	2,399	(2,672)	1,804
Foreign currency translation adjustments	61	(265)	(76)	(21)	(514)	(169)	132	1,903	181	(280)	(551)	(572)	2,405	(1,203)
Net (losses) gains on derivatives designated as cash flow hedges	(222)	42	(54)	5	116	76	(41)	(125)	(11)	(234)	151	156	(603)	80
Reclassification of losses (gains) on derivatives designated as cash flow hedges to income	32	8	(17)	(13)	(13)	(11)	(1)	36	27	23	(25)	(38)	49	31
Net change in cash flow hedges	(190)	50	(71)	(8)	103	65	(42)	(89)	16	(211)	126	118	(554)	111
Other comprehensive (loss) income	(77)	(182)	(185)	414	266	81	(223)	1,143	48	(444)	124	538	848	(1,157)
Total comprehensive income	1,199	1,147	1,312	1,651	1,827	31	887	2,263	1,310	3,658	2,745	4,396	5,403	4,335

¹ Calculated using methods intended to approximate the average of the daily balances for the period, as applicable.

² Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

³ Average total loans are reported net of allowance for loan losses. Average retail and wholesale balances are reported on a gross basis (before deducting allowance for loan losses).

⁴ AUA - RBC and AUM - RBC include RBTT balances reported on a one-month lag.

⁵ AUA - RBC Dexia IS represents the total AUA of the joint venture, of which we have a 50% ownership interest, reported on a one month lag.

**STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY
(C\$ MM)**

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09 ²	Q2/09 ²	Q1/09 ²	Q4/08	Q3/08	2010 9 months	2009 ² 9 months	2009 ²	2008	2007 ¹
Preferred shares														
Balance at beginning of period	4,813	4,813	4,813	4,813	4,813	3,813	2,663	2,263	2,263	4,813	2,663	2,663	2,050	1,050
Issued	-	-	-	-	-	1,000	1,150	400	-	-	2,150	2,150	613	1,150
Redeemed for cancellation	-	-	-	-	-	-	-	-	-	-	-	-	-	(150)
Balance at end of period	4,813	4,813	4,813	4,813	4,813	4,813	3,813	2,663	2,263	4,813	4,813	4,813	2,663	2,050
Common shares														
Balance at beginning of period	13,331	13,267	13,075	12,864	12,730	12,694	10,384	10,308	8,184	13,075	10,384	10,384	7,300	7,196
Issued	9	64	192	211	134	36	2,310	76	2,124	265	2,480	2,691	3,090	170
Purchased for cancellation	-	-	-	-	-	-	-	-	-	-	-	-	(6)	(66)
Balance at end of period	13,340	13,331	13,267	13,075	12,864	12,730	12,694	10,384	10,308	13,340	12,864	13,075	10,384	7,300
Contributed surplus														
Balance at beginning of period	228	233	246	238	239	242	242	251	245	246	242	242	235	292
Renounced stock appreciation rights	-	-	-	(2)	(2)	(3)	-	(3)	-	-	(5)	(7)	(5)	(6)
Stock-based compensation awards	1	(3)	(7)	-	(3)	-	(8)	4	1	(9)	(11)	(11)	14	(46)
Other	3	(2)	(6)	10	4	-	8	(10)	5	(5)	12	22	(2)	(5)
Balance at end of period	232	228	233	246	238	239	242	242	251	232	238	246	242	235
Treasury shares - preferred														
Balance at beginning of period	(1)	(1)	(2)	(1)	(2)	(2)	(5)	(10)	(7)	(2)	(5)	(5)	(6)	(2)
Sales	1	2	2	3	3	2	5	10	2	5	10	13	23	33
Purchases	(2)	(2)	(1)	(4)	(2)	(2)	(2)	(5)	(5)	(5)	(6)	(10)	(22)	(37)
Balance at end of period	(2)	(1)	(1)	(2)	(1)	(2)	(2)	(5)	(10)	(2)	(1)	(2)	(5)	(6)
Treasury shares - common														
Balance at beginning of period	(84)	(84)	(95)	(97)	(78)	(88)	(104)	(98)	(99)	(95)	(104)	(104)	(101)	(180)
Sales	13	5	45	5	15	11	28	-	3	63	54	59	51	175
Purchases	-	(5)	(34)	(3)	(34)	(1)	(12)	(6)	(2)	(39)	(47)	(50)	(54)	(96)
Balance at end of period	(71)	(84)	(84)	(95)	(97)	(78)	(88)	(104)	(98)	(71)	(97)	(95)	(104)	(101)
Retained earnings														
Balance at beginning of period ^{1,2}	21,860	21,307	20,585	20,120	19,352	20,183	19,816	19,397	18,831	20,585	19,816	19,816	18,047	15,771
Transition adjustment - Financial instruments ³	-	-	-	-	-	-	66	-	-	-	66	66	-	(86)
Adjustment ¹	-	-	-	-	-	-	-	-	-	-	-	-	-	(120)
Net income (loss)	1,276	1,329	1,497	1,237	1,561	(50)	1,110	1,120	1,262	4,102	2,621	3,858	4,555	5,492
Preferred share dividends	(65)	(65)	(64)	(64)	(73)	(55)	(41)	(27)	(27)	(194)	(169)	(233)	(101)	(88)
Common share dividends	(710)	(711)	(710)	(708)	(705)	(704)	(702)	(670)	(669)	(2,131)	(2,111)	(2,819)	(2,624)	(2,321)
Premium paid on common shares purchased for cancellation	-	-	-	-	-	-	-	-	-	-	-	-	(49)	(580)
Issuance costs and other	-	-	(1)	-	(15)	(22)	(66)	(4)	-	(1)	(103)	(103)	(12)	(21)
Balance at end of period	22,361	21,860	21,307	20,585	20,120	19,352	20,183	19,816	19,397	22,361	20,120	20,585	19,816	18,047
Accumulated other comprehensive income (loss)														
Transition adjustment - Financial instruments ³	59	59	59	59	59	59	59	(45)	(45)	59	59	59	(45)	(45)
Unrealized gains and losses on available-for-sale securities ²	(29)	(81)	(114)	(76)	(519)	(1,196)	(1,381)	(1,068)	(397)	(29)	(519)	(76)	(1,068)	(65)
Unrealized foreign currency translation gains and losses, net of hedging activities	(1,654)	(1,715)	(1,450)	(1,374)	(1,353)	(839)	(670)	(802)	(2,705)	(1,654)	(1,353)	(1,374)	(802)	(3,207)
Gains and losses on derivatives designated as cash flow hedges	(536)	(346)	(396)	(325)	(317)	(420)	(485)	(443)	(354)	(536)	(317)	(325)	(443)	111
Balance at end of period	(2,160)	(2,083)	(1,901)	(1,716)	(2,130)	(2,396)	(2,477)	(2,358)	(3,501)	(2,160)	(2,130)	(1,716)	(2,358)	(3,206)
Retained earnings and Accumulated Other Comprehensive Income	20,201	19,777	19,406	18,869	17,990	16,956	17,706	17,458	15,896	20,201	17,990	18,869	17,458	14,841
Shareholders' equity at end of period	38,513	38,064	37,634	36,906	35,807	34,658	34,365	30,638	28,610	38,513	35,807	36,906	30,638	24,319

¹ Opening retained earnings as at November 1, 2006 has been restated.

² Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

³ The transition adjustment relates to the implementation of the financial instruments accounting standards on November 1, 2006 and November 1, 2008.

SECURITIZATION (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010	2009	2009	2008	2007
										9 months	9 months			
Credit card loans ¹														
Opening balance	2,870	3,470	3,870	3,870	3,953	4,078	4,120	4,453	4,530	3,870	4,120	4,120	3,650	3,650
Securitized	1,283	-	-	-	-	-	-	-	423	1,283	-	-	1,470	-
Reversal of prior securitizations	(200)	(600)	(400)	-	(83)	(125)	(42)	(333)	(500)	(1,200)	(250)	(250)	(1,000)	-
Closing balance	3,953	2,870	3,470	3,870	3,870	3,953	4,078	4,120	4,453	3,953	3,870	3,870	4,120	3,650
Commercial mortgages ¹														
Opening balance	1,812	1,885	1,916	2,022	2,089	2,114	2,159	2,229	2,312	1,916	2,159	2,159	2,405	1,914
Securitized	-	-	-	-	-	-	-	-	-	-	-	-	-	615
Amortization	(49)	(73)	(31)	(106)	(67)	(25)	(45)	(70)	(83)	(153)	(137)	(243)	(246)	(124)
Closing balance	1,763	1,812	1,885	1,916	2,022	2,089	2,114	2,159	2,229	1,763	2,022	1,916	2,159	2,405
Commercial mortgages securitized and not administered by the bank	-	-	-	-	-	-	-	-	-	-	-	-	166	1,322
Bond participation certificates - sold ²														
Opening balance	994	1,069	1,105	1,113	1,218	1,262	1,243	1,041	1,041	1,105	1,243	1,243	1,041	-
Sold	-	-	-	-	14	1	-	47	-	-	15	15	47	-
Other ³	2	(75)	(36)	(8)	(119)	(45)	19	155	-	(109)	(145)	(153)	155	-
Closing balance	996	994	1,069	1,105	1,113	1,218	1,262	1,243	1,041	996	1,113	1,105	1,243	-
Bond participation certificates - retained ²														
Opening balance	41	48	55	57	81	86	87	118	118	55	87	87	118	-
Created	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sold	-	-	-	-	(14)	(1)	-	(47)	-	-	(15)	(15)	(47)	-
Other ³	(6)	(7)	(7)	(2)	(10)	(4)	(1)	16	-	(20)	(15)	(17)	16	-
Closing balance	35	41	48	55	57	81	86	87	118	35	57	55	87	-
U.S. Mortgage-backed securities - sold ¹														
Opening balance	545	545	429	323	337	354	308	262	237	429	308	308	417	224
Sold	65	42	136	116	40	19	54	5	26	243	113	229	283	295
Servicing rights sold	-	-	-	-	-	-	-	-	-	-	-	-	(435)	-
Amortization	(18)	(14)	(16)	(11)	(22)	(27)	(13)	(5)	(5)	(48)	(62)	(73)	(42)	(32)
Other ³	6	(28)	(4)	1	(32)	(9)	5	46	4	(26)	(36)	(35)	85	(70)
Closing balance	598	545	545	429	323	337	354	308	262	598	323	429	308	417
U.S. residential mortgages securitized and not administered by the bank	120	122	-	-	-	103	237	133	100	242	340	340	233	-
Mortgage-backed securities - sold ¹														
Opening balance	36,487	37,568	37,111	36,447	34,861	28,117	21,520	19,857	19,391	37,111	21,520	21,520	18,384	14,131
Sold	1,873	862	1,524	1,764	3,358	8,651	7,572	2,806	2,013	4,259	19,581	21,345	7,857	6,180
Proceeds reinvested in revolving securitizations	2,056	1,520	1,525	1,718	1,361	1,223	657	790	675	5,101	3,241	4,959	2,228	4,521
Amortization	(3,883)	(3,463)	(2,592)	(2,818)	(3,133)	(3,130)	(1,632)	(1,933)	(2,222)	(9,938)	(7,895)	(10,713)	(6,949)	(6,448)
Closing balance	36,533	36,487	37,568	37,111	36,447	34,861	28,117	21,520	19,857	36,533	36,447	37,111	21,520	18,384
Mortgage-backed securities - retained ⁴														
Opening balance, at amortized cost	9,346	9,118	8,817	9,192	9,951	13,244	12,079	8,461	7,652	8,817	12,079	12,079	6,049	5,591
Created	4,849	3,179	3,779	3,525	4,524	7,828	10,290	7,952	4,246	11,807	22,642	26,167	18,417	13,335
Sold	(1,873)	(862)	(1,524)	(1,764)	(3,358)	(8,651)	(7,572)	(2,806)	(2,013)	(4,259)	(19,581)	(21,345)	(7,857)	(6,180)
Proceeds reinvested in revolving securitizations	(2,056)	(1,520)	(1,525)	(1,718)	(1,361)	(1,223)	(657)	(790)	(675)	(5,101)	(3,241)	(4,959)	(2,228)	(4,521)
Amortization	(580)	(569)	(429)	(418)	(564)	(1,247)	(896)	(738)	(749)	(1,578)	(2,707)	(3,125)	(2,302)	(2,176)
Closing balance, at amortized cost	9,686	9,346	9,118	8,817	9,192	9,951	13,244	12,079	8,461	9,686	9,192	8,817	12,079	6,049
Unrealized gains/(losses)	117	31	114	103	119	167	373	263	82	117	119	762	263	(95)
Closing balance, at fair value	9,803	9,377	9,232	8,920	9,311	10,118	13,617	12,342	8,543	9,803	9,311	9,579	12,342	5,954
Impact of securitizations on net income before income taxes														
Net interest income	(210)	(206)	(245)	(170)	(188)	(152)	(113)	(113)	(120)	(661)	(453)	(623)	(447)	(389)
Non-interest income ⁵	166	119	142	174	198	471	310	92	95	427	979	1,153	409	265
Provision for credit losses	34	32	34	37	38	35	30	27	28	100	103	140	99	87
Net income	(10)	(55)	(69)	41	48	354	227	6	3	(134)	629	670	61	(37)

¹ The amounts include assets that we have securitized but continue to service.

² Opening balance in Q3/08 relates to securitization activities prior to the acquisition of RBTT.

³ Other primarily relates to foreign exchange translation gains and losses.

⁴ Mortgage-backed securities - retained are reported as securities on the Balance Sheet.

⁵ Excludes the impact of liquidity, credit and administration fees earned on the securitization of client or third-party assets that are recorded in securitization revenue. Commencing Q1/08, non-interest income includes the impact of hedging activities on. Prior to Q1/08, the impact was nominal.

CAPITAL (C\$ MM, except percentage amounts)	Basel II									Basel II	
	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09 ¹	Q2/09 ¹	Q1/09 ¹	Q4/08	Q3/08	2009	2008
Tier 1 regulatory capital²											
Common shares	13,261	13,245	13,159	12,959	12,746	12,636	12,597	10,266	10,197	12,959	10,266
Contributed surplus	232	228	233	246	238	239	242	242	251	246	242
Retained earnings ¹	22,361	21,860	21,307	20,585	20,120	19,352	20,183	19,816	19,397	20,585	19,816
Net after tax fair value losses arising from changes in institutions' own credit risk	(23)	(21)	(10)	(9)	(48)	(136)	(361)	(316)	(194)	(9)	(316)
Foreign currency translation adjustments ^{1,3}	(1,654)	(1,715)	(1,450)	(1,374)	(1,353)	(839)	(670)	(802)	(2,705)	(1,374)	(802)
Net after-tax unrealized loss on available-for-sale equity securities ³	(19)	(15)	(4)	(68)	(189)	(483)	(670)	(380)	(112)	(68)	(380)
Non-cumulative preferred shares	4,810	4,811	4,812	4,811	4,812	4,811	3,811	2,657	2,552	4,811	2,657
Innovative Capital Instruments	3,341	3,999	3,983	3,991	4,113	4,139	4,141	3,857	3,684	3,991	3,857
Other non-controlling interests in subsidiaries	355	353	354	353	353	356	357	357	351	353	357
Goodwill ⁴	(8,111)	(8,021)	(8,279)	(8,368)	(8,313)	(8,819)	(9,948)	(9,977)	(8,859)	(8,368)	(9,977)
Substantial investments ⁵	(122)	(148)	(149)	(148)	(152)	(144)	(146)	(37)	(10)	(148)	(37)
Securitization-related deductions ⁶	(898)	(1,012)	(988)	(1,172)	(733)	(518)	(346)	(329)	(244)	(1,172)	(329)
Investment in insurance subsidiaries	(29)	(29)	(29)	(13)	(13)	-	-	-	-	(13)	-
Expected loss in excess of allowance - AIRB Approach	(38)	(108)	(136)	(19)	(157)	(222)	(190)	(315)	(299)	(19)	(315)
Other	-	-	(1)	-	(2)	(1)	(2)	(8)	(1)	-	(8)
Total Tier 1 capital	33,466	33,427	32,802	31,774	31,422	30,371	28,998	25,031	24,008	31,774	25,031
Tier 2 regulatory capital²											
Permanent subordinated debentures	861	849	877	878	880	927	936	900	844	878	900
Non-permanent subordinated debentures ⁷	5,759	4,924	4,979	5,583	5,606	6,702	6,695	7,223	7,074	5,583	7,223
Innovative Capital Instruments (excess over 15% of Tier 1)	-	-	-	-	-	-	-	142	30	-	142
Excess of non-cumulative preferred shares	-	-	-	-	-	-	-	-	-	-	-
Trust subordinated notes	1,013	1,027	997	1,017	1,027	1,027	1,027	1,027	1,027	1,017	1,027
General allowance	515	511	546	575	523	548	527	488	423	575	488
Substantial investments ⁵	(122)	(148)	(149)	(147)	(153)	(144)	(146)	(277)	(269)	(147)	(277)
Investment in insurance subsidiaries	(3,818)	(3,626)	(3,660)	(3,628)	(3,471)	(3,326)	(3,314)	(3,198)	(3,043)	(3,628)	(3,198)
Securitization-related deductions ⁸	(875)	(993)	(966)	(1,150)	(711)	(496)	(321)	(305)	(216)	(1,150)	(305)
Expected loss in excess of allowance - AIRB approach	(38)	(107)	(136)	(20)	(157)	(222)	(190)	(315)	(299)	(20)	(315)
Other	1	(1)	(1)	(1)	(2)	-	(3)	(6)	-	(1)	(6)
Total Tier 2 capital	3,296	2,436	2,487	3,107	3,542	5,016	5,211	5,679	5,571	3,107	5,679
Total regulatory capital	36,762	35,863	35,289	34,881	34,964	35,387	34,209	30,710	29,579	34,881	30,710
Capital measures											
Tier 1 capital ratio	12.9%	13.4%	12.7%	13.0%	12.9%	11.4%	10.6%	9.0%	9.4%	13.0%	9.0%
Total capital ratio	14.2%	14.4%	13.6%	14.2%	14.4%	13.3%	12.5%	11.0%	11.6%	14.2%	11.0%
Assets-to-capital multiple ⁹	16.5X	16.0X	16.2X	16.3X	16.3X	16.3X	17.5X	20.1X	19.5X	16.3X	20.1X
Tier 1 common ratio	9.6%	9.7%	9.1%	9.2%	9.1%	7.9%	7.6%	6.5%	6.9%	9.2%	6.5%

¹ Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

² As defined in the guidelines issued by OSFI. Basel I and Basel II calculations are not directly comparable.

³ As prescribed by OSFI, certain components of Accumulated other comprehensive income are included in the determination of regulatory capital. Accumulated net foreign currency translation adjustments are included in Tier 1 capital. Net unrealized fair value losses on available-for-sale equities are deducted in the determination of Tier 1 capital while net unrealized fair value gains on available-for-sale equities are included in Tier 2A capital.

⁴ Basel II goodwill deduction reflects total consolidated goodwill. Basel I goodwill deduction reflects consolidated goodwill net of insurance goodwill.

⁵ Under Basel II, substantial investment deductions are made 50% from each of Tier 1 and Tier 2 capital. There was a transitional provision until October 31, 2008, to deduct substantial investments held prior to December 31, 2006 in full from Tier 2 capital. Under Basel I, these investments were deducted from Total capital.

⁶ Securitization deduction from Tier 1 capital consists of Seller's interest in residential mortgages of \$29 million and credit cards of \$34 million, and securitizations rated below BB- of \$764 million and unrated positions of \$71 million.

⁷ Subordinated debentures that are within five years of maturity are subject to straight-line amortization to zero during their remaining term and, accordingly, are included at their amortized value.

⁸ Securitization deduction from Tier 2 capital consists of Seller's interest in residential mortgages of \$29 million and credit cards of \$12 million, and securitizations rated below BB- of \$764 million and unrated positions of \$70 million.

⁹ Effective Q2/08, OSFI amended the treatment of the general allowance in the calculation of Basel II Asset-to-capital multiple. Comparative ratios have not been revised.

CAPITAL (C\$ MM, except percentage amounts)	Basel I									Basel I		
	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09 ¹	Q2/09 ¹	Q1/09 ¹	Q4/08	Q3/08	2009 ²	2008	2007
Tier 1 regulatory capital²												
Common shares	13,261	13,245	13,159	12,959	12,746	12,636	12,597	10,266	10,197	12,959	10,266	7,135
Contributed surplus	232	228	233	246	238	239	242	242	251	246	242	235
Retained earnings ¹	22,361	21,860	21,307	20,585	20,120	19,352	20,183	19,816	19,397	20,585	19,816	18,047
Net after-tax fair value losses arising from changes in institutions' own credit risk	(23)	(21)	(10)	(9)	(48)	(136)	(361)	(316)	(194)	(9)	(316)	(58)
Foreign currency translation adjustments ¹	(1,654)	(1,715)	(1,450)	(1,374)	(1,353)	(839)	(670)	(802)	(2,705)	(1,374)	(802)	(3,207)
Net after-tax unrealized loss on available-for-sale equity securities ⁵	(19)	(15)	(4)	(68)	(189)	(483)	(670)	(380)	(112)	(68)	(380)	-
Non-cumulative preferred shares	4,810	4,811	4,812	4,811	4,812	4,811	3,811	2,657	2,552	4,811	2,657	2,344
Innovative Capital Instruments	3,341	3,999	3,983	3,991	4,113	4,139	4,141	3,857	3,684	3,991	3,857	3,489
Other non-controlling interests in subsidiaries	355	353	354	353	353	356	357	357	351	353	357	25
Goodwill ³	(8,111)	(8,021)	(8,279)	(8,368)	(8,313)	(8,819)	(9,948)	(9,977)	(8,859)	(8,368)	(9,977)	(4,752)
Total Tier 1 capital	34,553	34,724	34,105	33,126	32,479	31,256	29,682	25,720	24,562	33,126	25,720	23,258
Tier 2 regulatory capital²												
Permanent subordinated debentures	861	849	877	878	880	927	936	900	844	878	900	779
Non-permanent subordinated debentures ⁴	5,759	4,924	4,979	5,583	5,606	6,702	6,695	7,223	7,074	5,583	7,223	5,473
Innovative Capital Instruments (excess over 15% of Tier 1)	-	-	-	-	-	-	-	142	30	-	142	5
Excess of non-cumulative preferred shares	-	-	-	-	-	-	-	-	-	-	-	-
Trust subordinated notes	1,013	1,027	997	1,017	1,027	1,027	1,027	1,027	1,027	1,017	1,027	1,027
General allowance	1,985	1,982	2,017	2,023	1,867	1,894	1,688	1,532	1,337	2,023	1,532	1,221
Net unrealized gain on available-for-sale equity securities ⁵	-	-	-	-	-	-	-	-	-	-	-	105
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total Tier 2 capital	9,618	8,782	8,870	9,501	9,380	10,550	10,346	10,824	10,312	9,501	10,824	8,610
Total regulatory capital												
Total Tier 1 and Tier 2 capital	44,171	43,506	42,975	42,627	41,859	41,806	40,028	36,544	34,874	42,627	36,544	31,868
Substantial investments	(244)	(296)	(298)	(295)	(305)	(289)	(292)	(314)	(279)	(295)	(314)	(309)
Investment in insurance subsidiaries	(3,914)	(3,721)	(3,761)	(3,715)	(3,559)	(3,403)	(3,401)	(3,282)	(3,108)	(3,715)	(3,282)	(2,912)
First-loss facility	(667)	(955)	(1,328)	(1,318)	(1,114)	(1,286)	(273)	(228)	(217)	(1,318)	(228)	(196)
Total regulatory capital²	39,346	38,534	37,588	37,299	36,881	36,828	36,062	32,720	31,270	37,299	32,720	28,451
Capital measures												
Tier 1 capital ratio	11.3%	11.9%	11.5%	11.3%	11.1%	10.4%	9.6%	8.3%	8.7%	11.3%	8.3%	9.4%
Total capital ratio	12.8%	13.2%	12.6%	12.7%	12.7%	12.2%	11.7%	10.5%	11.0%	12.7%	10.5%	11.5%
Assets-to-capital multiple	16.1X	15.6X	16.0X	15.9X	16.2X	16.4X	17.4X	20.0X	19.4X	15.9X	20.0X	20.0X

¹ Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

² As defined in the guidelines issued by OSFI. Basel I and Basel II calculations are not directly comparable.

³ Basel II goodwill deduction reflects total consolidated goodwill. Basel I goodwill deduction reflects consolidated goodwill net of insurance goodwill.

⁴ Subordinated debentures that are within five years of maturity are subject to straight-line amortization to zero during their remaining term and, accordingly, are included at their amortized value.

⁵ As prescribed by OSFI, certain components of Accumulated other comprehensive income are included in the determination of regulatory capital. Accumulated net foreign currency translation adjustments are included in Tier 1 capital.

Net unrealized fair value losses on available-for-sale equities are deducted in the determination of Tier 1 capital while net unrealized fair value gains on available-for-sale equities are included in Tier 2A capital.

RISK-ADJUSTED ASSETS - BASEL II ¹ (C\$ MM)	Q3/10					Risk-adjusted assets								
	Exposure ²	Average of risk weights ³	Risk-adjusted assets			Total ⁵	Q2/10 Total ⁵	Q1/10 Total ⁵	Q4/09 Total ⁵	Q3/09 Total ⁵	Q2/09 Total ⁵	Q1/09 Total ⁵	Q4/08 Total ⁵	Q3/08 Total ⁵
			Standardized approach	Advanced approach	Other									
Credit risk⁶														
Lending-related and other														
Residential mortgages	112,166	7%	1,531	6,112	7,643	7,491	7,556	6,350	6,290	6,141	5,974	7,442	6,959	
Other retail (Personal, Credit cards and Small business treated as retail)	185,841	21%	7,602	32,062	39,664	40,407	39,521	32,821	32,256	33,023	32,190	31,928	30,849	
Business (Corporate, Commercial, Medium-sized enterprises and Non-bank financial institutions)	131,822	61%	28,708	51,295	80,003	78,488	82,837	84,084	83,998	93,238	92,757	97,326	86,717	
Sovereign (Government)	32,135	6%	343	1,659	2,002	2,559	2,276	2,272	2,722	1,971	2,130	1,826	1,736	
Bank	48,959	6%	1,536	1,297	2,833	2,542	2,725	2,375	2,510	2,903	8,650	9,000	8,017	
Total lending-related and other	510,923	26%	39,720	92,425	132,145	131,487	134,915	127,902	127,776	137,276	141,701	147,522	134,278	
Trading-related														
Repo-style transactions	152,488	1%	333	1,150	1,483	1,365	1,156	1,113	1,307	1,157	1,368	3,115	3,427	
Over-the-counter derivatives	54,781	36%	2,970	16,919	19,889	17,824	18,638	17,173	19,617	22,700	25,548	25,896	20,667	
Total trading-related	207,269	10%	3,303	18,069	21,372	19,189	19,794	18,286	20,924	23,857	26,916	29,011	24,094	
Total lending-related and other and trading-related	718,192	21%	43,023	110,494	153,517	150,676	154,709	146,188	148,700	161,133	168,617	176,533	158,372	
Bank book equities ⁷	1,667	86%	-	1,440	1,440	1,432	1,618	1,896	2,541	2,449	2,553	2,826	2,688	
Securitization exposures	45,013	13%	572	5,313	5,885	6,240	8,210	8,628	8,788	10,962	7,934	7,294	5,755	
Regulatory scaling factor ⁸	n.a.	n.a.	n.a.	7,035	7,035	6,945	7,086	6,619	6,799	7,314	7,258	7,491	6,712	
Other assets ⁴	40,056	64%	n.a.	n.a.	25,768	23,708	24,108	21,720	23,110	29,727	34,102	35,393	32,361	
Total credit risk⁴	804,928	24%	43,595	124,282	193,645	189,001	195,731	185,051	189,938	211,585	220,464	229,537	205,888	
Market risk⁹														
Interest rate			4,961	3,394	8,355	6,247	7,807	8,136	6,719	7,678	5,921	4,829	4,272	
Equity			396	1,921	2,317	1,682	2,228	1,418	1,676	1,560	1,835	2,573	1,842	
Foreign exchange			652	40	692	839	810	470	273	399	402	348	229	
Commodities			835	7	842	695	625	430	302	266	316	347	504	
Specific risk			7,451	7,630	15,081	13,092	14,666	12,867	8,667	10,197	10,710	9,123	10,747	
Total market risk			14,295	12,992	27,287	22,555	26,136	23,321	17,637	20,100	19,184	17,220	17,594	
Operational risk¹⁰			37,834	n.a.	n.a.	37,713	37,149	36,465	35,434	33,962	33,913	31,822	30,707	
Total risk-adjusted assets	804,928		95,724	137,274	25,768	249,269	259,016	244,837	243,009	265,647	273,561	278,579	254,189	

¹ Calculated using guidelines issued by OSFI under the new BASEL II framework. For further details, refer to pages 48 to 52 of the Risk management section in our 2009 Annual Report.

² Total exposure represents exposure at default which is the expected gross exposure upon the default of an obligor. This amount is before any specific allowances or partial write-offs and does not reflect the impact of credit risk mitigation and collateral held.

³ Represents the average of counterparty risk weights within a particular category.

⁴ For credit risk, portfolios using the Standardized and Advanced Internal Ratings Based (AIRB) Approach represents 23% and 64%, respectively, of RAA. The remaining 13% represents Balance Sheet assets not included in Standardized or AIRB Approaches.

⁵ The minimum capital requirements for each category can be calculated by multiplying the total RAA by 8%.

⁶ For credit risk, a majority of our portfolios use the AIRB Approach and the remainder use the Standardized Approach.

⁷ The amount of available-for-sale securities held in the banking book that were "grandfathered" under Basel II, and thus subject to a 100% risk-weighting until the end of 2017, was \$ 134 million for Q3/10.

⁸ The scaling factor represents a calibration adjustment of 6% as prescribed by OSFI under the Basel II framework and is applied to RAA amounts for credit risk assessed under the AIRB Approach.

⁹ For market risk RAA measurement, we use an internal models approach where we have obtained regulatory approval, and a standardized approach for products yet to be approved.

¹⁰ For operational risk, we use the Standardized Approach.

n.a. not applicable

REGULATORY CAPITAL GENERATION (C\$ MM)	Basel II									Basel II				
	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09 ¹	Q2/09 ¹	Q1/09 ¹	Q4/08	Q3/08	2010	2009 ¹	2009	2008	
										9 months	9 months			
Regulatory capital generation														
Internal capital generation ²	501	553	723	465	783	(809)	367	423	566	1,777	341	806	1,830	
External capital generation:														
Common shares	9	64	192	211	134	36	2,310	76	2,124	265	2,480	2,691	3,084	
Contributed surplus	4	(5)	(13)	8	(1)	(3)	-	(9)	6	(14)	(4)	4	7	
Premium paid on common shares repurchased	-	-	-	-	-	-	-	-	-	-	-	-	(49)	
Preferred shares	-	-	-	-	-	1,000	1,150	401	(1)	-	2,150	2,150	613	
Trust capital securities	-	-	-	-	-	-	-	-	-	-	-	-	329	
Treasury shares - common	7	21	8	3	(24)	2	21	(6)	1	36	(1)	2	47	
Subordinated debentures	851	(168)	(517)	(26)	(1,172)	(134)	(363)	211	942	166	(1,669)	(1,695)	1,867	
Trust subordinated notes	(14)	30	(20)	(10)	-	-	-	-	-	(4)	-	(10)	-	
	857	(58)	(350)	186	(1,063)	901	3,118	673	3,072	449	2,956	3,142	5,898	
Other comprehensive income														
Net change in foreign currency translation adjustments, net of hedging activities	61	(265)	(76)	(22)	(513)	(169)	132	1,903	181	(280)	(550)	(572)	2,406	
Net change in unrealized gains (losses) on available-for-sale equity securities	(4)	(11)	64	121	294	187	(290)	(268)	(43)	49	191	312	(486)	
Other ³	(516)	355	47	(833)	76	1,068	172	(1,600)	(2,645)	(114)	1,316	483	(7,389)	
	(459)	79	35	(734)	(143)	1,086	14	35	(2,507)	(345)	957	223	(5,469)	
Total regulatory capital generation	899	574	408	(83)	(423)	1,178	3,499	1,131	1,131	1,881	4,254	4,171	2,259	

REGULATORY CAPITAL GENERATION (C\$ MM)	Basel I									Basel I				
	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09 ¹	Q2/09 ¹	Q1/09 ¹	Q4/08	Q3/08	2010	2009 ¹	2009	2008	2007
										9 months	9 months			
Regulatory capital generation														
Internal capital generation ²	501	553	723	465	783	(809)	367	423	566	1,777	341	806	1,830	3,083
External capital generation:														
Common shares	9	64	192	211	134	36	2,310	76	2,124	265	2,480	2,691	3,084	104
Contributed surplus	4	(5)	(13)	8	(1)	(3)	-	(9)	6	(14)	(4)	4	7	(57)
Premium paid on common shares repurchased	-	-	-	-	-	-	-	-	-	-	-	-	(49)	(580)
Preferred shares	-	-	-	-	-	1,000	1,150	401	(1)	-	2,150	2,150	613	1,000
Trust capital securities	-	-	-	-	-	-	-	-	-	-	-	-	329	-
Treasury shares - common	7	21	8	3	(24)	2	21	(6)	1	36	(1)	2	47	27
Subordinated debentures	851	(168)	(517)	(26)	(1,172)	(134)	(363)	211	942	166	(1,669)	(1,695)	1,867	(880)
Trust subordinated notes	(14)	30	(20)	(10)	-	-	-	-	-	(4)	-	(10)	-	1,027
	857	(58)	(350)	186	(1,063)	901	3,118	673	3,072	449	2,956	3,142	5,898	641
Other comprehensive income														
Net change in foreign currency translation adjustments, net of hedging activities	61	(265)	(76)	(22)	(513)	(169)	132	1,903	181	(280)	(550)	(572)	2,406	(1,203)
Net change in unrealized gains (losses) on available-for-sale equity securities	(4)	(11)	64	121	294	187	(290)	(268)	(43)	49	191	312	(486)	105
Other ³	(603)	727	(72)	(332)	552	656	15	(1,281)	(2,437)	52	1,223	891	(5,379)	(839)
	(546)	451	(84)	(233)	333	674	(143)	354	(2,299)	(179)	864	631	(3,459)	(1,937)
Total regulatory capital generation	812	946	289	418	53	766	3,342	1,450	1,339	2,047	4,161	4,579	4,269	1,787

¹ Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

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

³ Includes changes to investments in insurance subsidiaries, regulatory capital deductions for goodwill, substantial investments, eligible general allowance, non-controlling interest in subsidiaries, securitization related amounts, treasury shares (other than common) and other adjustments to retained earnings.

ECONOMIC CAPITAL (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09¹	Q2/09¹	Q1/09¹	Q4/08	Q3/08	2010 9 months	2009¹ 9 months	2009	2008	2007
Economic capital														
Credit risk	10,150	10,100	9,350	9,650	10,150	10,500	10,100	8,800	8,350	9,900	10,250	10,100	8,100	6,850
Market risk (trading and non-trading)	3,900	2,800	3,050	2,300	2,250	2,550	2,800	2,000	1,850	3,250	2,500	2,450	1,750	2,700
Operational risk	3,000	3,600	3,500	3,450	3,800	3,450	3,400	3,100	3,050	3,350	3,550	3,550	2,850	2,750
Business and fixed assets risk	2,300	2,500	2,350	2,350	2,450	2,300	2,250	2,450	2,350	2,400	2,350	2,350	2,200	2,000
Insurance risk	450	450	200	150	150	150	150	150	150	350	150	150	150	150
Risk capital	19,800	19,450	18,450	17,900	18,800	18,950	18,700	16,500	15,750	19,250	18,800	18,600	15,050	14,450
Goodwill and intangibles	10,100	9,950	10,200	10,350	10,450	12,100	12,200	10,550	8,400	10,050	11,600	11,250	7,700	5,550
Economic capital	29,900	29,400	28,650	28,250	29,250	31,050	30,900	27,050	24,150	29,300	30,400	29,850	22,750	20,000
Under/(over) attribution of capital ²	3,600	3,450	3,800	3,350	1,150	(500)	(1,700)	(50)	1,100	3,650	(350)	600	1,900	1,850
Total average common equity	33,500	32,850	32,450	31,600	30,400	30,550	29,200	27,000	25,250	32,950	30,050	30,450	24,650	21,850
CAPITAL RATIOS FOR SIGNIFICANT BANKING SUBSIDIARY	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9 months	2009 9 months	2009	2008	2007
RBC Bank (USA)^{3,4}														
Tier 1 capital ratio	13.1%	13.2%	9.8%	9.9%	9.9%	9.3%	7.3%	8.2%	9.5%	13.1%	9.9%	9.9%	8.2%	10.7%
Total capital ratio	16.2%	16.6%	13.1%	13.2%	13.1%	12.6%	10.6%	11.5%	12.6%	16.2%	13.1%	13.2%	11.5%	13.0%

¹ Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

² Under/(over) attribution of capital is reported in Corporate Support.

³ Calculated using guidelines issued by the U.S. Federal Reserve Board under Basel I.

⁴ As RBC Bank (USA)'s fiscal year runs from January 1 to December 31, the ratios shown are reported on a one-month lag. Q3/10 ratios are as at June 30, 2010.

**SECURITIZATION SUBJECT TO EARLY AMORTIZATION
SELLER'S INTEREST
(C\$ MM)**

Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08
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Our financial assets

Credit cards

Total drawn

Capital charges drawn

Capital charges undrawn

2,384	3,305	2,706	2,445	2,559	2,656	2,709	2,854	2,587
86	123	102	76	79	82	85	84	75
157	227	186	73	75	101	100	100	90

**OUR FINANCIAL ASSET SECURITIZATIONS
(C\$ MM)**

Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08
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Outstanding securitized assets

Credit cards

Commercial and residential mortgages

Bond participation certificates

Retained interests

Residential mortgages

Mortgage-backed securities retained ¹

Retained rights to future excess interest

Credit cards

Asset-backed securities purchased

Retained rights to future excess interest

Subordinated loan receivables

Commercial mortgages

Asset-backed securities purchased ²

Bond participation certificates retained

3,953	2,870	3,470	3,870	3,870	3,953	4,078	4,120
38,894	38,844	39,998	39,456	38,792	37,390	30,822	24,120
996	994	1,069	1,105	1,113	1,218	1,262	1,243
43,843	42,708	44,537	44,431	43,775	42,561	36,162	29,483
9,803	9,377	9,232	8,920	9,311	10,118	13,617	12,342
1,074	1,419	1,465	1,497	1,527	1,400	1,140	699
422	967	976	981	984	981	960	954
23	49	62	33	20	23	24	26
10	4	5	5	6	7	7	8
3	2	2	2	3	3	5	7
35	41	48	55	57	81	86	87
11,370	11,859	11,790	11,493	11,908	12,613	15,839	14,123

¹ All residential mortgages securitized are Canadian mortgages and are government guaranteed.

² Securities purchased during the securitization process.

LOANS MANAGED (C\$ MM)	Q3/10			Q2/10			Q1/10			Q4/09		
	Loan Principal	Past due ²	Net write-offs	Loan Principal	Past due ²	Net write-offs	Loan Principal	Past due ²	Net write-offs	Loan Principal	Past due ²	Net write-offs
Retail	258,412	1,751	297	251,987	1,755	334	248,505	1,824	312	245,430	1,746	346
Wholesale	73,693	3,906	232	72,940	3,894	196	76,221	4,018	210	78,927	4,384	342
Total loans managed ³	332,105	5,657	529	324,927	5,649	530	324,726	5,842	522	324,357	6,130	688
Less: Loans securitized and managed												
Credit card loans	3,953	58	33	2,870	63	33	3,470	61	34	3,870	57	37
Canadian residential mortgage-backed securities created and sold	27,827	232	-	27,781	219	-	28,942	224	-	28,815	204	-
Canadian residential mortgage-backed securities created and retained	8,338	69	-	8,095	64	-	7,811	60	-	7,521	53	-
U.S. residential mortgage-backed securities created and sold ⁴	-	-	-	-	-	-	-	-	-	-	-	-
Total loans reported on the Consolidated Balance Sheets	291,987	5,298	496	286,181	5,303	497	284,503	5,497	488	284,151	5,816	651

LOANS MANAGED (C\$ MM)	Q3/09 ¹			Q2/09 ¹			Q1/09 ¹			Q4/08		
	Loan Principal	Past due ²	Net write-offs	Loan Principal	Past due ²	Net write-offs	Loan Principal	Past due ²	Net write-offs	Loan Principal	Past due ²	Net write-offs
Retail	239,348	1,684	337	233,203	1,582	353	229,950	1,379	264	225,775	1,379	1,144
Wholesale	81,140	4,115	314	88,713	4,177	337	94,265	3,821	240	96,300	2,847	2,309
Total loans managed ³	320,488	5,799	651	321,916	5,759	690	324,215	5,200	504	322,075	4,226	3,453
Less: Loans securitized and managed												
Credit card loans	3,870	59	38	3,953	59	35	4,078	52	30	4,120	52	48
Canadian residential mortgage-backed securities created and sold	28,285	181	-	27,421	133	-	21,351	98	-	15,196	98	70
Canadian residential mortgage-backed securities created and retained	7,871	51	-	8,297	40	-	11,179	52	-	10,696	52	49
U.S. residential mortgage-backed securities created and sold ⁴	323	3	-	337	1	-	354	7	-	308	7	3
Total loans reported on the Consolidated Balance Sheets	280,139	5,505	613	281,908	5,526	655	287,253	4,991	474	291,755	4,017	3,283

FINANCIAL ASSET SECURITIZATIONS - CAPITAL CHARGES (C\$ MM)	Q3/10		Q2/10		Q1/10		Q4/09	
	Retained interest	Capital charges	Retained interest	Capital charges	Retained interest	Capital charges	Retained interest	Capital charges
Capital charges								
Superior (rated AA or higher)	9,556	1	8,759	4	9,731	4	9,409	4
Investment grade (rated A to BBB)	178	11	174	10	174	7	174	7
Non-investment grade (rated BB to CC)	-	-	-	-	-	-	-	-
Total non-impaired	9,734	12	8,933	14	9,905	11	9,583	11
Impaired / Default (rated C or lower)	-	-	-	-	-	-	-	-
	9,734	12	8,933	14	9,905	11	9,583	11

FINANCIAL ASSET SECURITIZATIONS - CAPITAL CHARGES (C\$ MM)	Q3/09		Q2/09		Q1/09		Q4/08	
	Retained interest	Capital charges	Retained interest	Capital charges	Retained interest	Capital charges	Retained interest	Capital charges
Capital charges								
Superior (rated AA or higher)	9,872	4	10,231	4	12,867	4	11,950	4
Investment grade (rated A to BBB)	174	7	174	7	174	7	174	7
Non-investment grade (rated BB to CC)	-	-	-	-	-	-	-	-
Total non-impaired	10,046	11	10,405	11	13,041	11	12,124	11
Impaired / Default (rated C or lower)	-	-	-	-	-	-	-	-
	10,046	11	10,405	11	13,041	11	12,124	11

¹ Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

² Includes impaired loans as well as loans that are contractually 90 days past due but are not considered impaired.

³ Excludes any assets temporarily acquired with the intent at acquisition to sell to special purpose entities.

⁴ Loans held as at August 1, 2009 were reclassified to held-for-trading securities in accordance with CICA's amendments to Section 3855. The reclassified securities are included in the 2008 balances and excluded from 2009 balances.

LOANS AND ACCEPTANCES (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09 ¹	Q2/09 ¹	Q1/09 ¹	Q4/08	Q3/08	2009	2008	2007
By portfolio and sector												
Retail												
Residential mortgages	128,077	125,307	122,873	122,130	119,214	115,874	117,791	122,991	122,197	122,130	122,991	109,745
Personal	78,452	75,463	73,681	71,542	68,204	65,622	63,592	60,727	57,419	71,542	60,727	48,743
Credit cards	9,044	9,697	8,983	8,701	8,775	8,914	8,926	8,933	8,367	8,701	8,933	8,322
Small business	2,721	2,774	2,745	2,851	2,806	2,785	2,679	2,804	2,686	2,851	2,804	2,652
	218,294	213,241	208,282	205,224	198,999	193,195	192,988	195,455	190,669	205,224	195,455	169,462
Wholesale												
Business												
Agriculture	4,824	4,997	5,084	5,090	5,126	5,272	5,296	5,305	5,321	5,090	5,305	5,367
Automotive	3,639	3,681	3,663	3,657	3,762	4,128	4,069	3,999	3,877	3,657	3,999	3,285
Consumer goods	5,934	5,728	5,808	6,141	6,310	6,866	7,094	7,389	6,362	6,141	7,389	5,206
Energy	5,537	5,626	6,230	7,055	7,062	8,445	8,827	8,146	7,146	7,055	8,146	7,632
Non-bank financial services	2,841	2,593	2,765	3,541	3,734	4,252	5,294	8,788	4,775	3,541	8,788	6,959
Forest products	836	896	884	830	885	1,028	1,088	1,152	1,188	830	1,152	1,349
Industrial products	3,863	3,854	3,858	3,972	4,340	5,115	4,932	5,033	4,685	3,972	5,033	4,119
Mining and metals	714	948	1,470	1,774	1,748	3,228	3,703	3,947	2,475	1,774	3,947	2,301
Real estate and related ²	19,181	19,622	20,363	21,049	21,625	23,169	23,749	22,978	21,581	21,049	22,978	19,187
Technology and media	2,351	2,322	2,546	2,562	2,538	3,467	4,046	3,206	2,602	2,562	3,206	2,423
Transportation and environment	3,963	3,852	4,046	4,413	4,484	4,154	4,179	4,239	3,363	4,413	4,239	2,656
Other ³	21,899	20,912	22,304	22,572	23,256	25,734	27,104	25,623	23,196	22,572	25,623	17,583
Sovereign	3,722	3,594	2,656	2,779	2,724	2,374	2,370	2,496	2,393	2,779	2,496	932
Bank	2,090	1,984	2,510	2,516	2,701	2,627	3,754	5,284	3,156	2,516	5,284	2,754
	81,394	80,609	84,187	87,951	90,295	99,859	105,505	107,585	92,120	87,951	107,585	81,753
Total Loans and Acceptances	299,688	293,850	292,469	293,175	289,294	293,054	298,493	303,040	282,789	293,175	303,040	251,215
Allowance for loan losses	(3,068)	(3,112)	(3,180)	(3,188)	(2,987)	(2,949)	(2,652)	(2,215)	(1,859)	(3,188)	(2,215)	(1,493)
Total Loans and Acceptances, net of allowance for loan losses	296,620	290,738	289,289	289,987	286,307	290,105	295,841	300,825	280,930	289,987	300,825	249,722
Loans and Acceptances by geography⁴ and portfolio												
Canada												
Residential mortgages	123,315	120,707	118,026	117,292	113,993	110,086	112,206	117,690	117,787	117,292	117,690	107,453
Personal	67,498	65,024	62,674	60,493	57,334	53,755	51,227	48,780	47,047	60,493	48,780	42,506
Credit cards	8,646	9,300	8,558	8,285	8,382	8,495	8,496	8,538	8,054	8,285	8,538	8,142
Small business	2,721	2,774	2,745	2,851	2,806	2,785	2,679	2,804	2,686	2,851	2,804	2,652
	202,180	197,805	192,003	188,921	182,515	175,121	174,608	177,812	175,574	188,921	177,812	160,753
Retail												
Business	44,866	44,636	45,978	47,110	48,055	53,314	53,994	53,775	50,632	47,110	53,775	51,237
Sovereign	2,803	2,727	1,435	1,394	1,410	1,490	1,588	1,544	1,526	1,394	1,544	585
Bank	950	607	1,064	1,096	1,440	1,028	1,444	978	573	1,096	978	521
	48,619	47,970	48,477	49,600	50,905	55,832	57,026	56,297	52,731	49,600	56,297	52,343
Wholesale												
United States												
Retail	11,302	10,925	11,584	11,678	12,025	13,318	13,288	12,931	11,065	11,678	12,931	6,804
Wholesale	21,773	21,672	23,646	25,387	26,381	30,149	32,717	30,943	25,747	25,387	30,943	18,548
	33,075	32,597	35,230	37,065	38,406	43,467	46,005	43,874	36,812	37,065	43,874	25,352
Other International												
Retail	4,812	4,511	4,695	4,625	4,459	4,756	5,092	4,712	4,030	4,625	4,712	1,905
Wholesale	11,002	10,967	12,064	12,964	13,009	13,878	15,762	20,345	13,642	12,964	20,345	10,862
	15,814	15,478	16,759	17,589	17,468	18,634	20,854	25,057	17,672	17,589	25,057	12,767
Total												
Retail	218,294	213,241	208,282	205,224	198,999	193,195	192,988	195,455	190,669	205,224	195,455	169,462
Wholesale	81,394	80,609	84,187	87,951	90,295	99,859	105,505	107,585	92,120	87,951	107,585	81,753
Total Loans and Acceptances	299,688	293,850	292,469	293,175	289,294	293,054	298,493	303,040	282,789	293,175	303,040	251,215

¹ Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

² Wholesale - Real estate and related loans and acceptances in Q3/10 is comprised of amounts based in Canada \$10.7 billion, United States \$7.3 billion, and Other International \$1.2 billion.

³ Wholesale - Other in Q3/10 related to other services \$9.4 billion, financing products \$5.1 billion, holding and investments \$3.7 billion, health \$2.6 billion, and other \$1.1 billion.

⁴ Geographic information is based on residence of borrower.

GROSS IMPAIRED LOANS (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09¹	Q2/09¹	Q1/09¹	Q4/08	Q3/08	2009	2008	2007
Gross Impaired Loans by portfolio and sector												
Retail												
Residential mortgages	745	736	701	641	624	569	450	340	283	641	340	180
Personal	397	390	403	409	430	424	397	348	292	409	348	189
Small business	49	55	59	59	56	54	52	40	33	59	40	19
	1,191	1,181	1,163	1,109	1,110	1,047	899	728	608	1,109	728	388
Wholesale												
Business												
Agriculture	86	81	84	82	98	95	83	95	84	82	95	65
Automotive	96	89	83	41	52	78	54	20	9	41	20	5
Consumer goods	127	123	121	145	147	78	70	57	57	145	57	83
Energy	128	122	63	107	103	81	83	80	76	107	80	3
Non-bank financial services	74	61	66	227	247	279	29	25	16	227	25	14
Forest products	55	60	73	53	51	53	13	25	21	53	25	29
Industrial products	133	128	141	172	175	203	204	194	41	172	194	29
Mining and metals	16	21	23	22	21	34	21	7	7	22	7	4
Real estate and related ²	1,627	1,639	1,660	1,625	1,467	1,590	1,450	1,137	772	1,625	1,137	353
Technology and media	47	101	125	115	146	152	45	45	49	115	45	10
Transportation and environment	55	62	37	29	25	14	13	10	9	29	10	19
Other ³	1,342	1,354	1,450	1,658	1,403	1,487	1,550	500	407	1,658	500	116
Sovereign	9	9	10	10	10	-	-	-	-	10	-	-
Bank	34	33	40	62	77	-	-	-	-	62	-	-
	3,829	3,883	3,976	4,348	4,022	4,144	3,615	2,195	1,548	4,348	2,195	730
Total Gross Impaired Loans	5,020	5,064	5,139	5,457	5,132	5,191	4,514	2,923	2,156	5,457	2,923	1,118
Gross Impaired Loans by geography⁴ and portfolio												
Canada												
Residential mortgages	503	503	459	441	410	369	293	238	209	441	238	149
Personal	171	179	178	173	177	166	157	150	136	173	150	152
Small business	49	55	59	59	56	54	52	40	33	59	40	19
Retail	723	737	696	673	643	589	502	428	378	673	428	320
Business	803	824	806	839	716	758	533	529	366	839	529	377
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale	803	824	806	839	716	758	533	529	366	839	529	377
	1,526	1,561	1,502	1,512	1,359	1,347	1,035	957	744	1,512	957	697
United States												
Retail	210	215	234	227	265	242	209	133	98	227	133	27
Wholesale	2,560	2,635	2,822	3,194	3,002	3,203	2,938	1,526	1,065	3,194	1,526	322
	2,770	2,850	3,056	3,421	3,267	3,445	3,147	1,659	1,163	3,421	1,659	349
Other International												
Retail	258	229	233	209	202	216	188	167	132	209	167	41
Wholesale	466	424	348	315	304	183	144	140	117	315	140	31
	724	653	581	524	506	399	332	307	249	524	307	72
Total												
Retail	1,191	1,181	1,163	1,109	1,110	1,047	899	728	608	1,109	728	388
Wholesale	3,829	3,883	3,976	4,348	4,022	4,144	3,615	2,195	1,548	4,348	2,195	730
Total Gross Impaired Loans	5,020	5,064	5,139	5,457	5,132	5,191	4,514	2,923	2,156	5,457	2,923	1,118

¹ Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

² Wholesale - Real estate and related Gross Impaired Loans in Q3/10 is comprised of loans based in Canada \$155 million, United States \$1,222 million, and Other International \$250 million.

³ Wholesale - Other in Q3/10 related to financing products \$912 million, other services \$250 million, holding and investments \$49 million, health \$28 million and other \$103 million.

⁴ Geographic information is based on residence of borrower.

GROSS IMPAIRED LOANS <i>continued</i> (C\$ MM)										2009	2008	2007
	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09 ¹	Q2/09 ¹	Q1/09 ¹	Q4/08	Q3/08			
Changes in Gross Impaired Loans												
Balance at beginning of period¹												
Retail	1,181	1,163	1,109	1,110	1,047	899	728	608	514	728	388	383
Wholesale	3,883	3,976	4,348	4,022	4,144	3,615	2,951	1,548	1,371	2,951	730	443
	5,064	5,139	5,457	5,132	5,191	4,514	3,679	2,156	1,885	3,679	1,118	826
New impaired²												
Retail	443	504	496	486	531	582	510	360	294	2,109	1,263	896
Wholesale	425	627	472	1,042	698	1,218	2,437	731	459	5,395	2,138	721
	868	1,131	968	1,528	1,229	1,800	2,947	1,091	753	7,504	3,401	1,617
Repayments, return to performing status, sold and other²												
Retail	(126)	(144)	(124)	(141)	(134)	(86)	(74)	(5)	21	(435)	(47)	(132)
Wholesale	(223)	(512)	(623)	(362)	(495)	(247)	(1,521)	106	(169)	(2,625)	(238)	(325)
	(349)	(656)	(747)	(503)	(629)	(333)	(1,595)	101	(148)	(3,060)	(285)	(457)
Net impaired loan formation²												
Retail	317	360	372	345	397	496	436	355	315	1,674	1,216	764
Wholesale	202	115	(151)	680	203	971	916	837	290	2,770	1,900	396
	519	475	221	1,025	600	1,467	1,352	1,192	605	4,444	3,116	1,160
Write-offs												
Retail	(307)	(342)	(318)	(346)	(334)	(348)	(265)	(235)	(221)	(1,293)	(876)	(759)
Wholesale	(256)	(208)	(221)	(354)	(325)	(442)	(252)	(190)	(113)	(1,373)	(435)	(109)
	(563)	(550)	(539)	(700)	(659)	(790)	(517)	(425)	(334)	(2,666)	(1,311)	(868)
Balance at end of period												
Retail	1,191	1,181	1,163	1,109	1,110	1,047	899	728	608	1,109	728	388
Wholesale	3,829	3,883	3,976	4,348	4,022	4,144	3,615	2,195	1,548	4,348	2,195	730
	5,020	5,064	5,139	5,457	5,132	5,191	4,514	2,923	2,156	5,457	2,923	1,118
Net Impaired Loans by geography³ and portfolio												
Canada												
Residential mortgages	458	458	418	402	373	336	266	215	191	402	215	136
Personal	83	89	80	79	85	80	71	71	58	79	71	73
Small business	29	32	35	37	35	34	31	23	19	37	23	10
Retail	570	579	533	518	493	450	368	309	268	518	309	219
Business	538	562	537	577	487	537	366	391	247	577	391	224
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale	538	562	537	577	487	537	366	391	247	577	391	224
United States												
Retail	170	174	189	183	227	203	179	112	87	183	112	20
Wholesale	2,082	2,090	2,250	2,571	2,377	2,595	2,339	1,151	797	2,571	1,151	261
	2,252	2,264	2,439	2,754	2,604	2,798	2,518	1,263	884	2,754	1,263	281
Other International												
Retail	172	148	153	135	132	141	118	99	79	135	99	29
Wholesale	294	270	200	194	212	124	94	94	75	194	94	14
	466	418	353	329	344	265	212	193	154	329	193	43
Total												
Retail	912	901	875	836	852	794	665	520	434	836	520	268
Wholesale	2,914	2,922	2,987	3,342	3,076	3,256	2,799	1,636	1,119	3,342	1,636	499
Total Net Impaired Loans	3,826	3,823	3,862	4,178	3,928	4,050	3,464	2,156	1,553	4,178	2,156	767
Net Write-offs by geography³ and portfolio												
Canada												
Residential mortgages	3	1	3	2	2	2	1	1	1	7	5	3
Personal	105	119	112	123	120	115	93	86	90	451	352	346
Credit cards	95	113	101	107	107	97	82	70	67	393	266	219
Small business	11	16	11	11	11	13	13	11	8	48	36	35
Retail	214	249	227	243	240	227	189	168	166	899	659	603
Business	23	26	39	45	179	(65)	146	42	37	305	157	63
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale	23	26	39	45	179	(65)	146	42	37	305	157	63
United States												
Retail	47	50	45	59	53	87	41	28	18	240	71	21
Wholesale	203	152	170	291	135	401	94	134	70	921	244	7
	250	202	215	350	188	488	135	162	88	1,161	315	28
Other International												
Retail	3	2	6	7	6	4	4	7	3	21	13	7
Wholesale	6	18	1	6	-	1	-	3	1	7	5	(3)
	9	20	7	13	6	5	4	10	4	28	18	4
Total												
Retail	264	301	278	309	299	318	234	203	187	1,160	743	631
Wholesale	232	196	210	342	314	337	240	179	108	1,233	406	67
Total Net Write-offs	496	497	488	651	613	655	474	382	295	2,393	1,149	698

¹ Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

² Net impaired loan formation for Canadian Banking and certain Caribbean Banking retail and wholesale portfolios are generally allocated to New impaired as Repayment, return to performing status, sold and other adjustments are not reasonably determinable.

³ There is no impact to total Net impaired loan formation amounts.

³ Geographic information is based on residence of borrower.

PROVISION FOR CREDIT LOSSES (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09 ¹	Q2/09 ¹	Q1/09 ¹	Q4/08	Q3/08	2010 9 months	2009 ¹ 9 months	2009	2008	2007
	Provision for Credit Losses by portfolio and sector													
Specific														
Retail														
Residential mortgages	7	12	13	13	14	30	16	10	-	32	60	73	16	5
Personal	153	153	156	184	175	198	144	126	99	462	517	701	445	364
Credit cards	98	117	105	110	110	99	83	72	67	320	292	402	270	223
Small business	8	15	13	13	14	13	15	14	11	36	42	55	46	34
	266	297	287	320	313	340	258	222	177	850	911	1,231	777	626
Wholesale														
Business														
Agriculture	4	3	11	2	9	5	4	1	-	18	18	20	5	2
Automotive	7	-	6	(2)	11	2	10	-	2	13	23	21	10	2
Consumer goods	11	3	7	12	32	14	3	8	4	21	49	61	19	27
Energy	5	(3)	(2)	1	18	(1)	(2)	(4)	23	-	15	16	21	(7)
Non-bank financial services	(16)	(1)	(4)	102	(10)	32	142	-	-	(21)	164	266	-	-
Forest products	3	-	1	2	2	8	1	-	1	4	11	13	2	10
Industrial products	2	2	3	13	29	12	13	46	8	7	54	67	95	10
Mining and metals	1	1	(1)	-	2	-	5	-	2	1	7	7	2	1
Real estate and related ²	142	148	132	169	115	174	129	155	91	422	418	587	345	78
Technology and media	(16)	1	14	(1)	33	54	10	-	1	(1)	97	96	21	(2)
Transportation and environment	2	8	2	2	4	4	1	1	1	12	9	11	3	7
Other ³	26	18	22	90	148	107	63	45	15	66	318	408	130	28
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	15	17	3	-	-	-	-	15	3	20	-	-
	171	180	206	407	396	411	379	252	148	557	1,186	1,593	653	156
Total specific provision for credit losses	437	477	493	727	709	751	637	474	325	1,407	2,097	2,824	1,430	782
Total general provision	(5)	27	-	156	61	223	149	145	9	22	433	589	165	9
Total provision for credit losses	432	504	493	883	770	974	786	619	334	1,429	2,530	3,413	1,595	791
Specific provision for credit loss by geography⁴ and portfolio														
Canada														
Residential mortgages	(1)	3	1	1	5	6	6	4	-	3	17	18	8	5
Personal	104	112	117	125	125	116	101	87	78	333	342	467	352	334
Credit cards	95	112	102	108	107	97	81	71	66	309	285	393	266	220
Small business	8	15	13	13	14	13	15	14	11	36	42	55	46	34
Retail	206	242	233	247	251	232	203	176	155	681	686	933	672	593
Business	25	24	49	77	193	(8)	174	64	20	98	359	436	152	102
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale	25	24	49	77	193	(8)	174	64	20	98	359	436	152	102
	231	266	282	324	444	224	377	240	175	779	1,045	1,369	824	695
United States														
Retail	46	49	45	64	56	98	49	36	18	140	203	267	84	26
Wholesale	130	122	127	297	189	409	201	183	127	379	799	1,096	494	58
	176	171	172	361	245	507	250	219	145	519	1,002	1,363	578	84
Other International														
Retail	14	6	9	9	6	10	6	10	4	29	22	31	21	7
Wholesale	16	34	30	33	14	10	4	5	1	80	28	61	7	(4)
	30	40	39	42	20	20	10	15	5	109	50	92	28	3
Total														
Retail	266	297	287	320	313	340	258	222	177	850	911	1,231	777	626
Wholesale	171	180	206	407	396	411	379	252	148	557	1,186	1,593	653	156
	437	477	493	727	709	751	637	474	325	1,407	2,097	2,824	1,430	782

¹ Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

² Wholesale - Real estate and related provision for credit losses in Q3/10 is comprised of losses based in Canada \$8 million, United States \$130 million, and Other International \$4 million.

³ Wholesale - Other in Q3/10 related to financing products \$(1) million, other services \$6 million, health \$3 million, holding and investments \$6 million and other \$12 million.

⁴ Geographic information is based on residence of borrower.

**ALLOWANCE FOR CREDIT LOSSES
(C\$ MM)**
Allowance for credit losses by portfolio and sector
Specific
Retail

Residential mortgages

Personal

Small business

Wholesale
Business

Agriculture

Automotive

Consumer goods

Energy

Non-bank financial services

Forest products

Industrial products

Mining and metals

 Real estate and related ²

Technology and media

Transportation and environment

 Other ³

Sovereign

Bank

Total
General
Retail

Residential mortgages

Personal

Credit cards

Small business

Wholesale
General allowance for off-balance sheet and other items
Total
Total allowance for credit losses

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09 ¹	Q2/09 ¹	Q1/09 ¹	Q4/08	Q3/08	2009	2008	2007
Specific												
Retail												
Residential mortgages	65	65	61	54	53	50	40	30	21	54	30	15
Personal	194	192	203	197	184	183	173	161	139	197	161	96
Small business	20	23	24	22	21	20	21	17	14	22	17	9
	279	280	288	273	258	253	234	208	174	273	208	120
Wholesale												
Business												
Agriculture	17	17	20	11	18	18	15	13	13	11	13	9
Automotive	25	19	18	11	12	16	14	5	5	11	5	2
Consumer goods	46	37	45	45	58	24	17	18	15	45	18	45
Energy	29	22	24	44	42	31	33	30	32	44	30	1
Non-bank financial services	21	26	27	75	128	153	31	23	21	75	23	20
Forest products	8	10	21	10	10	10	4	4	6	10	4	10
Industrial products	63	65	75	80	76	70	74	57	19	80	57	9
Mining and metals	7	6	6	6	8	7	7	2	2	6	2	1
Real estate and related ²	286	340	312	298	259	267	286	250	182	298	250	74
Technology and media	13	33	50	38	54	21	29	19	24	38	19	5
Transportation and environment	11	16	12	11	11	7	6	5	6	11	5	7
Other ³	346	328	334	347	257	264	300	133	104	347	133	48
Sovereign	9	9	10	10	10	-	-	-	-	10	-	-
Bank	34	33	35	20	3	-	-	-	-	20	-	-
	915	961	989	1,006	946	888	816	559	429	1,006	559	231
Total	1,194	1,241	1,277	1,279	1,204	1,141	1,050	767	603	1,279	767	351
General												
Retail												
Residential mortgages	75	68	67	50	26	30	16	20	24	50	20	16
Personal	669	662	666	671	614	609	517	461	372	671	461	349
Credit cards	333	332	330	327	299	297	296	270	194	327	270	193
Small business	60	60	47	47	47	47	47	47	37	47	47	37
	1,137	1,122	1,110	1,095	986	983	876	798	627	1,095	798	595
Wholesale	737	749	793	814	797	825	726	650	442	814	650	370
General allowance for off-balance sheet and other items	111	111	114	114	84	86	86	84	268	114	84	256
Total	1,985	1,982	2,017	2,023	1,867	1,894	1,688	1,532	1,337	2,023	1,532	1,221
Total allowance for credit losses	3,179	3,223	3,294	3,302	3,071	3,035	2,738	2,299	1,940	3,302	2,299	1,572
Allowance for credit losses by geography ⁴ and portfolio												
Specific												
Canada												
Residential mortgages	45	45	41	39	37	33	27	23	18	39	23	13
Personal	88	90	98	94	92	86	86	79	78	94	79	79
Small business	20	23	24	22	21	20	21	17	14	22	17	9
Retail	153	158	163	155	150	139	134	119	110	155	119	101
Business	265	262	269	262	229	221	167	138	119	262	138	153
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale	265	262	269	262	229	221	167	138	119	262	138	153
Canada - Total	418	420	432	417	379	360	301	257	229	417	257	254
United States												
Retail	40	41	45	44	38	39	30	21	11	44	21	6
Wholesale	478	545	572	623	625	608	599	375	268	623	375	62
United States - Total	518	586	617	667	663	647	629	396	279	667	396	68
Other International												
Retail	86	81	80	74	70	75	70	68	53	74	68	13
Wholesale	172	154	148	121	92	59	50	46	42	121	46	16
Other International - Total	258	235	228	195	162	134	120	114	95	195	114	29
Total specific allowance for credit losses	1,194	1,241	1,277	1,279	1,204	1,141	1,050	767	603	1,279	767	351
Total general allowance for credit losses	1,985	1,982	2,017	2,023	1,867	1,894	1,688	1,532	1,337	2,023	1,532	1,221
Total allowance for credit losses	3,179	3,223	3,294	3,302	3,071	3,035	2,738	2,299	1,940	3,302	2,299	1,572

¹ Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

² Wholesale - Real estate and related allowance for credit losses in Q3/10 is comprised of allowances based in Canada \$39 million, United States \$184 million, and Other International \$63 million.

³ Wholesale - Other in Q3/10 related to financing products \$182 million, other services \$98 million, health \$10 million, holding and investments \$10 million, and other \$46 million.

⁴ Geographic information is based on residence of borrower.

ALLOWANCE FOR CREDIT LOSSES <i>continued</i> (C\$ MM)														
	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09 ¹	Q2/09 ¹	Q1/09 ¹	Q4/08	Q3/08	2010 9 months	2009 ¹ 9 months	2009	2008	2007
Allowance for credit losses by type														
Allowance for loan losses	3,068	3,112	3,180	3,188	2,987	2,949	2,652	2,215	1,859	3,068	2,987	3,188	2,215	1,493
Allowance for off-balance sheet items	111	111	114	114	84	86	86	84	81	111	84	114	84	79
Total	3,179	3,223	3,294	3,302	3,071	3,035	2,738	2,299	1,940	3,179	3,071	3,302	2,299	1,572
Allowance for credit losses continuity														
Specific allowance														
Balance at beginning of period ¹	1,241	1,277	1,279	1,204	1,141	1,050	906	603	510	1,279	906	906	351	263
Provision for credit losses	437	477	493	727	709	751	637	474	325	1,407	2,097	2,824	1,430	782
Write-offs	(563)	(550)	(539)	(700)	(659)	(790)	(517)	(425)	(334)	(1,652)	(1,966)	(2,666)	(1,311)	(868)
Recoveries	67	53	51	49	46	135	43	43	39	171	224	273	162	170
Other adjustments ²	12	(16)	(7)	(1)	(33)	(5)	(19)	72	63	(11)	(57)	(58)	135	4
Specific allowance for credit losses at end of period	1,194	1,241	1,277	1,279	1,204	1,141	1,050	767	603	1,194	1,204	1,279	767	351
General allowance														
Balance at beginning of period	1,982	2,017	2,023	1,867	1,894	1,688	1,532	1,337	1,300	2,023	1,532	1,532	1,221	1,223
Provision for credit losses	(5)	27	-	156	61	223	149	145	9	22	433	589	165	9
Adjustments on acquisition ³	-	-	-	-	-	4	-	(4)	25	-	4	4	75	21
Other adjustments ²	8	(62)	(6)	-	(88)	(21)	7	54	3	(60)	(102)	(102)	71	(32)
General allowance for credit losses at end of period	1,985	1,982	2,017	2,023	1,867	1,894	1,688	1,532	1,337	1,985	1,867	2,023	1,532	1,221
Allowance for credit losses	3,179	3,223	3,294	3,302	3,071	3,035	2,738	2,299	1,940	3,179	3,071	3,302	2,299	1,572
U.S. BANKING LOANS (C\$ MM)														
	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09 ¹	Q2/09 ¹	Q1/09 ¹	Q4/08	Q3/08	2009	2008			
Retail														
Residential mortgages	2,349	2,291	2,427	2,468	2,935	3,312	3,093	2,922	2,431	2,468	2,922			
Home equity	3,963	3,935	4,158	4,201	4,151	4,575	4,576	4,269	3,434	4,201	4,269			
Lot loans	658	683	756	804	859	1,007	1,110	1,142	1,037	804	1,142			
Credit cards	215	217	226	213	198	204	202	187	154	213	187			
Other	226	223	243	243	234	297	317	320	287	243	320			
Total retail	7,411	7,349	7,810	7,929	8,377	9,395	9,298	8,840	7,343	7,929	8,840			
Wholesale														
Commercial loans	11,478	11,458	12,395	12,542	12,775	14,462	15,371	14,588	12,354	12,542	14,588			
Residential builder finance loans	800	896	1,091	1,166	1,485	1,852	2,034	2,116	1,965	1,166	2,116			
RBC Real Estate Finance Inc. (REFI)	322	387	504	642	616	827	1,069	1,153	1,193	642	1,153			
Other	801	756	822	1,197	1,247	1,274	1,328	585	254	1,197	585			
Total wholesale	13,401	13,497	14,812	15,547	16,123	18,415	19,802	18,442	15,766	15,547	18,442			
Total U.S. banking loans	20,812	20,846	22,622	23,476	24,500	27,810	29,100	27,282	23,109	23,476	27,282			

¹ Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

² Other adjustments include primarily foreign exchange translations on non-Canadian dollar denominated ACL.

In Q3/09, included in the wholesale general allowance adjustment is \$27 million related to the loans acquired in connection with the acquisition of RBTT of which we have reclassified \$22 million to specific allowance as it related to specific wholesale loans; the remaining \$5 million was recorded in net income. In Q3/08, adjustment of \$57 million relates to loans acquired in connection with the acquisition of RBTT.

³ Adjustment amounts relate to: RBTT (\$4 million in Q2/09 and \$25 million in Q3/08); Alabama National BanCorporation (\$4 million in Q4/08 and \$54 million in Q2/08); and Flag Bank (\$21 million in 2007).

CREDIT QUALITY RATIOS (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09 ¹	Q2/09 ¹	Q1/09 ¹	Q4/08	Q3/08	2010 9 months	2009 ¹ 9 months	2009	2008	2007
	Diversification ratios													
Portfolio as a % of Total Loans and Acceptances														
Retail	73%	73%	71%	70%	69%	66%	65%	64%	67%	73%	69%	70%	64%	67%
Wholesale	27%	27%	29%	30%	31%	34%	35%	36%	33%	27%	31%	30%	36%	33%
Canada	84%	84%	82%	81%	81%	79%	78%	77%	81%	84%	81%	81%	77%	85%
United States	11%	11%	12%	13%	13%	15%	15%	14%	13%	11%	13%	13%	14%	10%
Other International	5%	5%	6%	6%	6%	6%	7%	8%	6%	5%	6%	6%	8%	5%
Condition ratios														
Gross Impaired Loans (GILs) as a % of related Loans and Acceptances														
Retail	1.68%	1.72%	1.76%	1.86%	1.77%	1.77%	1.51%	0.96%	0.76%	1.68%	1.77%	1.86%	0.96%	0.45%
Wholesale	0.55%	0.55%	0.56%	0.54%	0.56%	0.54%	0.47%	0.37%	0.32%	0.55%	0.56%	0.54%	0.37%	0.23%
Canada	4.70%	4.82%	4.72%	4.94%	4.45%	4.15%	3.43%	2.04%	1.68%	4.70%	4.45%	4.94%	2.04%	0.89%
United States	0.61%	0.64%	0.62%	0.63%	0.58%	0.58%	0.45%	0.41%	0.33%	0.61%	0.58%	0.63%	0.41%	0.33%
Other International	8.37%	8.74%	8.67%	9.23%	8.51%	7.93%	6.84%	3.78%	3.16%	8.37%	8.51%	9.23%	3.78%	1.38%
Net Impaired Loans as a % of Loans and Acceptances	4.58%	4.22%	3.47%	2.98%	2.90%	2.14%	1.59%	1.23%	1.41%	4.58%	2.90%	2.98%	1.23%	0.56%
Retail	1.28%	1.30%	1.32%	1.43%	1.36%	1.38%	1.16%	0.71%	0.55%	1.28%	1.36%	1.43%	0.71%	0.31%
Wholesale	0.42%	0.42%	0.42%	0.41%	0.43%	0.41%	0.34%	0.27%	0.23%	0.42%	0.43%	0.41%	0.27%	0.16%
Canada	3.58%	3.62%	3.55%	3.80%	3.41%	3.26%	2.65%	1.52%	1.21%	3.58%	3.41%	3.80%	1.52%	0.61%
United States	0.44%	0.46%	0.44%	0.46%	0.42%	0.43%	0.32%	0.30%	0.23%	0.44%	0.42%	0.46%	0.30%	0.21%
Other International	6.81%	6.95%	6.92%	7.43%	6.78%	6.44%	5.47%	2.88%	2.40%	6.81%	6.78%	7.43%	2.88%	1.11%
PCL as a % of Average Net Loans and Acceptances	2.95%	2.70%	2.11%	1.87%	1.97%	1.42%	1.02%	0.77%	0.87%	2.95%	1.97%	1.87%	0.77%	0.34%
Specific PCL as a % of Average Net Loans and Acceptances	0.58%	0.71%	0.68%	1.21%	1.07%	1.37%	1.05%	0.84%	0.48%	0.66%	1.16%	1.18%	0.59%	0.34%
Retail	0.58%	0.68%	0.68%	1.00%	0.98%	1.06%	0.85%	0.65%	0.47%	0.65%	0.96%	0.97%	0.53%	0.33%
Wholesale	0.47%	0.56%	0.54%	0.61%	0.61%	0.70%	0.52%	0.46%	0.38%	0.52%	0.61%	0.61%	0.43%	0.39%
Canada	0.93%	1.02%	1.08%	2.04%	1.89%	1.81%	1.53%	1.03%	0.65%	1.01%	1.74%	1.80%	0.74%	0.21%
United States	0.37%	0.45%	0.47%	0.55%	0.77%	0.40%	0.65%	0.42%	0.31%	0.43%	0.61%	0.59%	0.37%	0.35%
Other International	2.20%	2.15%	1.97%	3.93%	2.48%	4.81%	2.27%	2.21%	1.57%	2.09%	3.23%	3.39%	1.72%	0.35%
Total Net Write-offs as a % of Average Net Loans and Acceptances	0.76%	1.05%	0.93%	0.95%	0.45%	0.43%	0.18%	0.28%	0.15%	0.91%	0.33%	0.47%	0.19%	0.02%
Coverage ratios														
ACL as a % of Total Loans and Acceptances	1.06%	1.10%	1.13%	1.13%	1.06%	1.04%	0.92%	0.76%	0.69%	1.06%	1.06%	1.13%	0.76%	0.63%
Specific ACL as a % of Total Loans and Acceptances	0.40%	0.42%	0.44%	0.44%	0.42%	0.39%	0.35%	0.25%	0.21%	0.40%	0.42%	0.44%	0.25%	0.14%
Retail	0.09%	0.09%	0.10%	0.09%	0.09%	0.09%	0.08%	0.07%	0.06%	0.09%	0.09%	0.09%	0.07%	0.05%
Wholesale	0.31%	0.33%	0.34%	0.34%	0.33%	0.30%	0.27%	0.18%	0.15%	0.31%	0.33%	0.34%	0.18%	0.09%
Specific ACL as a % of GIL	23.79%	24.51%	24.85%	23.44%	23.46%	21.98%	23.26%	26.24%	27.97%	23.79%	23.46%	23.44%	26.24%	31.40%
Retail	23.34%	23.71%	24.76%	24.61%	23.24%	24.16%	26.03%	28.57%	28.62%	23.34%	23.24%	24.61%	28.57%	30.93%
Wholesale	23.93%	24.75%	24.87%	23.14%	23.52%	21.43%	22.57%	25.47%	27.71%	23.93%	23.52%	23.14%	25.47%	31.64%
Total Net Write-offs as a % of Average Net Loans and Acceptances	0.67%	0.71%	0.67%	0.89%	0.85%	0.92%	0.64%	0.52%	0.43%	0.68%	0.80%	0.82%	0.42%	0.30%
Retail	0.47%	0.57%	0.52%	0.58%	0.59%	0.66%	0.47%	0.42%	0.40%	0.52%	0.57%	0.57%	0.41%	0.40%
Wholesale	1.26%	1.11%	1.10%	1.72%	1.50%	1.48%	0.97%	0.74%	0.48%	1.15%	1.30%	1.40%	0.46%	0.09%
Canada	0.38%	0.47%	0.44%	0.49%	0.73%	0.29%	0.58%	0.36%	0.36%	0.43%	0.53%	0.52%	0.37%	0.34%
United States	3.12%	2.54%	2.47%	3.81%	1.90%	4.62%	1.23%	1.63%	0.95%	2.69%	2.62%	2.89%	0.94%	0.12%
Other International	0.25%	0.52%	0.17%	0.30%	0.13%	0.11%	0.07%	0.19%	0.12%	0.31%	0.10%	0.14%	0.13%	0.13%

¹ Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

CREDIT RISK EXPOSURE BY GEOGRAPHY AND PORTFOLIO (C\$ MM)	Lending-related and other			Trading-related		Q3/10 Total ⁵	Q2/10 Total ⁵	Q1/10 Total ⁵	Q4/09 Total ⁵	Q3/09 Total ⁵	Q2/09 Total ⁵	Q1/09 Total ⁵	Q4/08 Total ⁵	Q3/08 Total ⁵
	Loans and acceptances			Repo-style transactions ³	Over- the-counter derivatives ⁴									
	Outstanding	Undrawn commitments												
		Other ²												
Credit risk exposure by geography¹ and portfolio														
Canada														
Residential mortgages ⁶	123,315	12	-	-	-	123,327	120,720	118,037	117,303	114,004	110,090	112,209	117,692	117,789
Personal	67,498	57,367	34	-	-	124,899	120,369	116,582	110,187	100,529	95,997	92,883	89,788	88,538
Credit cards	8,646	26,775	-	-	-	35,421	40,354	37,000	28,155	27,879	28,831	28,326	28,200	26,407
Small business	2,721	3,049	46	-	-	5,816	5,780	5,713	5,281	5,203	5,138	4,989	5,118	5,586
Retail	202,180	87,203	80	-	-	289,463	287,223	277,332	260,926	247,615	240,056	238,407	240,798	238,320
Business	44,866	17,796	6,573	37,766	6,830	113,831	105,905	110,027	105,658	109,819	110,236	108,766	116,461	115,518
Sovereign	2,803	3,247	18,314	3,249	2,712	30,325	30,810	28,191	23,910	21,858	14,105	15,847	19,366	15,790
Bank	950	64	27,114	15,876	1,739	45,743	42,736	42,898	41,376	38,050	40,015	46,358	51,512	46,498
Wholesale	48,619	21,107	52,001	56,891	11,281	189,899	179,451	181,116	170,944	169,727	164,356	170,971	187,339	177,806
Total Canada	250,799	108,310	52,081	56,891	11,281	479,362	466,674	458,448	431,870	417,342	404,412	409,378	428,137	416,126
United States														
Residential mortgages ⁶	2,363	-	226	-	-	2,589	2,656	3,038	2,490	2,956	3,336	3,119	2,948	2,453
Personal	8,724	2,027	7	-	-	10,758	10,388	10,967	10,300	10,189	11,219	11,413	11,193	9,596
Credit cards	215	298	-	-	-	513	455	451	356	340	370	366	354	307
Small business	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail	11,302	2,325	233	-	-	13,860	13,499	14,456	13,146	13,485	14,925	14,898	14,495	12,356
Business	21,550	12,402	5,862	27,587	7,548	74,949	69,436	71,059	69,359	73,773	79,181	83,802	83,572	76,456
Sovereign	-	-	1,135	-	1,836	2,971	1,842	1,541	1,212	640	649	860	459	151
Bank	223	184	1,141	13,738	4,455	19,741	19,621	14,180	10,971	13,642	12,448	14,624	18,348	22,125
Wholesale	21,773	12,586	8,138	41,325	13,839	97,661	90,899	86,780	81,542	88,055	92,278	99,286	102,379	98,732
Total United States	33,075	14,911	8,371	41,325	13,839	111,521	104,398	101,236	94,688	101,540	107,203	114,184	116,874	111,088
Other International														
Residential mortgages ⁶	2,399	-	-	-	-	2,399	2,293	2,400	2,348	2,265	2,452	2,466	2,353	1,957
Personal	2,230	212	15	-	-	2,457	2,250	2,256	2,234	2,145	2,211	2,519	2,275	2,051
Credit cards	183	147	-	-	-	330	339	347	303	293	322	333	312	255
Small business	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail	4,812	359	15	-	-	5,186	4,882	5,003	4,885	4,703	4,985	5,318	4,940	4,263
Business	9,166	5,789	5,834	21,876	5,216	47,881	47,699	55,120	40,734	38,969	40,542	40,617	43,553	44,085
Sovereign	919	258	5,459	1,656	3,517	11,809	9,045	9,628	11,747	13,118	12,898	13,874	16,576	14,481
Bank	917	388	17,978	30,740	20,928	70,951	56,514	56,683	79,440	78,271	84,076	88,893	93,371	84,999
Wholesale	11,002	6,435	29,271	54,272	29,661	130,641	113,258	121,431	131,921	130,358	137,516	143,384	153,500	143,565
Total Other International	15,814	6,794	29,286	54,272	29,661	135,827	118,140	126,434	136,806	135,061	142,501	148,702	158,440	147,828
Total exposure	299,688	130,015	89,738	152,488	54,781	726,710	689,212	686,118	663,364	653,943	654,116	672,264	703,451	675,042

¹ Based on residence of borrower.

² Includes contingent liabilities such as letters of credit and guarantees, and available-for-sale debt securities.

³ Includes repurchase and reverse repurchase agreements and securities borrowing and lending transactions.

⁴ Credit equivalent amount after factoring in master netting agreements.

⁵ Total exposure represents exposure at default, which is the expected gross exposure upon the default of an obligor. This amount is before any specific allowances and does not reflect the impact of credit risk mitigation. Exposure under Basel II asset classes of qualifying revolving retail and other retail are largely included within Personal and Credit cards, while home equity lines of credit are included in Personal. For trading credit risk, we use statistical models to derive a credit risk exposure profile by modeling the potential value of the portfolio of trades with each counterparty over its life to estimate expected credit risk exposure and expected loss. The model takes into account wrong-way risk which arises when default risk and credit exposure increase together, in which case we use the worst case exposure value.

⁶ Includes certain synthetic mortgage securitizations.

EXPOSURE COVERED BY CREDIT RISK MITIGATION (C\$ MM)	Q3/10				Q2/10				Q1/10				Q4/09			
	Standardized		AIRB ²		Standardized		AIRB ²		Standardized		AIRB ²		Standardized		AIRB ²	
	Eligible financial collateral ¹	Guarantees/credit derivatives	Guarantees/credit derivatives	Total	Eligible financial collateral ¹	Guarantees/credit derivatives	Guarantees/credit derivatives	Total	Eligible financial collateral ¹	Guarantees/credit derivatives	Guarantees/credit derivatives	Total	Eligible financial collateral ¹	Guarantees/credit derivatives	Guarantees/credit derivatives	Total
Retail																
Residential mortgages	-	788	17,955	18,743	-	747	18,744	19,491	-	544	18,750	19,294	-	751	19,479	20,230
Personal	-	1,724	1,232	2,956	-	1,830	1,294	3,124	-	1,920	1,324	3,244	-	2,008	1,116	3,124
Credit cards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Small business	-	-	237	237	-	-	237	237	-	-	240	240	-	-	241	241
	-	2,512	19,424	21,936	-	2,577	20,275	22,852	-	2,464	20,314	22,778	-	2,759	20,836	23,595
Wholesale																
Business	13,714	-	626	14,340	8,175	-	641	8,816	10,788	-	621	11,409	9,332	-	603	9,935
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	24,137	-	-	24,137	19,430	-	-	19,430	18,261	-	-	18,261	19,747	-	-	19,747
	37,851	-	626	38,477	27,605	-	641	28,246	29,049	-	621	29,670	29,079	-	603	29,682
Total exposure covered by credit risk mitigation	37,851	2,512	20,050	60,413	27,605	2,577	20,916	51,098	29,049	2,464	20,935	52,448	29,079	2,759	21,439	53,277

CREDIT EXPOSURE BY RESIDUAL CONTRACTUAL MATURITY (C\$ MM)	Q3/10				Q2/10				Q1/10				Q4/09			
	Residual contractual maturity term				Residual contractual maturity term				Residual contractual maturity term				Residual contractual maturity term			
	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total
Lending-related																
Outstanding loans and acceptances	122,574	144,398	32,716	299,688	119,524	141,621	32,705	293,850	119,527	139,660	33,282	292,469	120,722	138,944	33,509	293,175
Undrawn commitments	106,255	21,370	2,390	130,015	110,110	19,045	2,356	131,511	105,146	19,210	2,575	126,931	90,408	19,750	2,087	112,245
Other ³	71,352	14,272	4,114	89,738	59,505	14,074	3,792	77,371	54,975	18,533	3,844	77,352	56,485	17,251	3,851	77,587
	300,181	180,040	39,220	519,441	289,139	174,740	38,853	502,732	279,648	177,403	39,701	496,752	267,615	175,945	39,447	483,007
Trading-related																
Repo-style transactions ⁴	152,488	-	-	152,488	136,218	-	-	136,218	136,705	535	-	137,240	126,048	-	-	126,048
Over-the-counter derivatives ⁵	11,856	20,207	22,718	54,781	11,501	19,349	19,412	50,262	11,495	19,662	20,969	52,126	11,225	21,639	21,445	54,309
	164,344	20,207	22,718	207,269	147,719	19,349	19,412	186,480	148,200	20,197	20,969	189,366	137,273	21,639	21,445	180,357
Total exposure⁶	464,525	200,247	61,938	726,710	436,858	194,089	58,265	689,212	427,848	197,600	60,670	686,118	404,888	197,584	60,892	663,364

CREDIT EXPOSURE OF PORTFOLIOS UNDER THE STANDARDIZED APPROACH BY RISK WEIGHT (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09
	Gross exposure ⁶	Gross exposure ⁶	Gross exposure ⁶	Gross exposure ⁶	Gross exposure ⁶	Gross exposure ⁶	Gross exposure ⁶
Risk weight⁷							
0%	5,277	4,745	5,839	4,985	4,088	2,434	796
20%	47,784	36,965	37,069	38,017	37,072	31,737	34,605
35%	1,602	1,597	1,734	1,831	2,035	2,167	1,718
50%	523	436	22	43	64	123	120
75%	12,707	12,659	13,337	12,422	12,262	13,434	13,560
100%	29,732	29,488	33,198	33,194	33,407	38,852	44,246
150%	2,057	1,730	1,726	1,858	1,684	1,666	1,376
Total	99,682	87,620	92,925	92,350	90,612	90,413	96,421

ACTUAL LOSSES VS. ESTIMATED LOSSES	Q3/10		Q2/10		Q1/10		Q4/09		Average historical actual loss rate ¹⁰
	Actual loss rate ⁸	Estimated loss rate ⁹	Actual loss rate ⁸	Estimated loss rate ⁹	Actual loss rate ⁸	Estimated loss rate ⁹	Actual loss rate ⁸	Estimated loss rate ⁹	
Residential mortgages	0.04%	0.07%	0.04%	0.08%	0.06%	0.08%	0.06%	0.08%	0.02%
Personal	0.86%	0.78%	0.92%	0.80%	1.02%	0.81%	1.04%	0.80%	0.77%
Credit cards	4.72%	2.88%	4.89%	2.93%	4.79%	2.89%	4.55%	2.79%	3.14%
Small business	1.77%	2.77%	1.97%	2.80%	1.90%	2.85%	1.98%	2.86%	1.75%
Retail	0.55%	0.48%	0.59%	0.50%	0.63%	0.49%	0.62%	0.46%	0.41%
Business	1.19%	0.79%	1.44%	0.82%	1.62%	0.84%	1.74%	0.80%	0.45%
Sovereign	0.00%	0.01%	0.00%	0.02%	0.00%	0.02%	0.00%	0.02%	0.00%
Bank	1.41%	0.07%	1.44%	0.08%	1.35%	0.08%	0.69%	0.08%	0.10%
Wholesale	1.15%	0.74%	1.39%	0.78%	1.57%	0.79%	1.66%	0.75%	0.43%

¹ Eligible financial collateral includes cash and deposit, gold, as well as qualifying debt securities, equities and mutual funds.

² Under the AIRB approach, disclosure on eligible financial collateral is not required as the benefit the collateral provides has been taken into account in the Loss Given Default (LGD) estimates in our internal LGD risk rating system.

³ Includes contingent liabilities such as letters of credit and guarantees, and available-for-sale debt securities.

⁴ Includes repurchase and reverse repurchase agreements and securities borrowing and lending transactions.

⁵ Credit equivalent amount after factoring in master netting agreements.

⁶ Represents exposure at default, which is the expected gross exposure upon the default of an obligor. This amount is before any specific allowances and does not reflect the impact of credit risk mitigation.

⁷ To determine the appropriate risk weight, credit assessments by OSFI-recognized external credit rating agencies of S&P, Moody's, Fitch and DBRS are used. For rated exposure primarily in sovereign and bank, we assign the corresponding risk weight according to OSFI's standard mapping. For unrated exposure mainly in business and retail, we generally apply OSFI prescribed risk weights in accordance with OSFI's standards and guidelines taking into consideration certain exposure specific factors including counterparty type, exposure type and credit risk mitigation technique employed.

⁸ Actual loss reflects internal credit loss experience realized over a given period or "point in time". Actual loss rate is the sum of specific provision for credit losses divided by average of loans and acceptances period end outstanding for the current and prior 3 quarters.

⁹ Estimated loss represents expected loss which is calculated using the Basel II "through the cycle" parameters of probability of default x loss given default x exposure at default, conservatively estimated based on available historical loss data. Estimated loss rate is the expected loss divided by loans and acceptances outstanding at the beginning of the applicable consecutive 4-quarter period defined above. Actual loss will normally exceed estimated loss during economic downturns and come below in periods of expansion.

¹⁰ Average annual actual loss rate from fiscal 2003 through to the most recent full year. The information will be updated on an annual basis.

RETAIL CREDIT EXPOSURE BY PORTFOLIO AND RISK CATEGORY (C\$ MM)	Q3/10					Q2/10				
	Residential mortgages	Personal	Credit cards	Small business	Total	Residential mortgages	Personal	Credit cards	Small business	Total
Low risk (0.00%-1.00%)	106,192	119,330	30,733	2,846	259,101	103,494	114,934	35,652	2,792	256,872
Medium risk (1.10%-6.40%)	17,998	15,395	4,916	1,954	40,263	17,972	14,601	4,860	1,981	39,414
High risk (6.50%-99.99%)	3,380	2,992	615	967	7,954	3,467	3,082	636	952	8,137
Impaired (100%)	745	397	-	49	1,191	736	390	-	55	1,181
Total exposure¹	128,315	138,114	36,264	5,816	308,509	125,669	133,007	41,148	5,780	305,604

WHOLESALE CREDIT EXPOSURE BY PORTFOLIO AND RISK RATING (C\$ MM, except percentage amounts)	Q3/10						Q2/10					
	Total exposure ³	Undrawn commitments (Notional amount)	Average probability of default ⁴ (%)	Average loss given default rate ⁴ (%)	Average exposure at default rate ⁴ (%)	Average risk weight ⁴ (%)	Total exposure ³	Undrawn commitments (Notional amount)	Average probability of default ⁴ (%)	Average loss given default rate ⁴ (%)	Average exposure at default rate ⁴ (%)	Average risk weight ⁴ (%)
Business												
1-4	5,011	7,367	0.02%	22.31%	56.27%	12.32%	4,888	7,494	0.02%	22.19%	55.76%	10.93%
5-7	11,554	19,843	0.07%	35.47%	56.29%	24.02%	12,756	29,099	0.07%	36.50%	53.29%	23.38%
8-10	25,835	31,644	0.26%	35.86%	56.18%	39.88%	25,159	29,594	0.26%	35.82%	55.62%	38.71%
11-13	45,530	39,273	1.18%	28.14%	37.32%	74.36%	43,872	38,608	1.17%	27.42%	37.12%	72.53%
14-16	15,219	7,515	3.83%	27.54%	34.85%	90.75%	15,737	7,517	3.79%	28.24%	39.58%	92.19%
17-20	4,634	1,447	16.72%	24.32%	35.71%	143.40%	4,391	1,457	17.23%	23.38%	36.48%	141.57%
21-22	3,786	271	100.00%	24.56%	49.34%	165.34%	3,841	285	100.00%	24.63%	48.59%	157.12%
Total Business	111,569	107,360	5.16%	30.06%	50.67%	66.57%	110,644	114,054	5.23%	30.01%	49.88%	64.92%
Sovereign												
1-4	2,860	6,617	0.01%	27.07%	39.94%	2.93%	2,639	8,475	0.01%	28.69%	36.47%	3.02%
5-7	3,334	3,402	0.03%	38.38%	43.33%	8.93%	3,281	3,318	0.04%	38.21%	43.82%	9.12%
8-10	600	673	0.14%	25.68%	51.47%	32.08%	732	785	0.14%	28.41%	56.97%	31.56%
11-13	398	482	0.84%	37.49%	36.92%	37.55%	322	480	1.01%	35.72%	35.06%	14.73%
14-16	24	9	3.44%	38.39%	19.49%	97.95%	22	6	4.38%	36.35%	20.24%	101.90%
17-20	2	2	29.98%	25.00%	25.00%	101.66%	2	2	29.96%	25.00%	25.00%	102.29%
21-22	9	-	100.00%	45.00%	-	150.00%	9	-	100.00%	45.00%	-	150.00%
Total Sovereign	7,227	11,185	0.22%	32.81%	41.67%	10.54%	7,007	13,066	0.23%	33.49%	40.76%	9.92%
Bank												
1-4	154	228	0.03%	36.65%	9.68%	6.17%	33	230	0.03%	37.53%	9.65%	6.32%
5-7	1,411	2,288	0.06%	28.25%	38.66%	8.46%	1,341	3,000	0.06%	29.92%	33.07%	9.43%
8-10	948	850	0.17%	32.07%	44.35%	19.39%	871	706	0.17%	29.84%	48.46%	18.17%
11-13	54	372	0.37%	17.82%	9.86%	45.30%	120	409	0.34%	10.02%	16.77%	65.70%
14-16	9	71	1.38%	19.12%	13.82%	37.17%	42	93	1.04%	32.07%	26.42%	58.40%
17-20	116	2	5.40%	45.00%	2.00%	75.38%	115	2	5.36%	45.00%	2.00%	75.14%
21-22	34	-	100.00%	25.00%	-	50.00%	33	-	100.00%	25.00%	-	50.00%
Total Bank	2,726	3,811	1.58%	30.49%	37.88%	16.32%	2,555	4,440	1.66%	29.71%	35.62%	19.27%

¹ Total exposure represents exposure at default, which is the expected gross exposure upon the default of an obligor. This amount is before any specific allowances and does not reflect the impact of credit risk mitigation such as guarantees. Exposure under Basel II asset classes of qualifying revolving retail and other retail are largely included within Personal and Credit cards, while home equity lines of credit are included in Personal.

² Ratings 8-10 or above are regarded as investment grade while ratings 11-13 or below to 17-20 inclusive are non-investment grade. Ratings 21-22 represent impaired/default.

³ Total exposure includes loans and acceptances outstanding and undrawn commitments and represents exposure at default, which is the expected gross exposure upon the default of an obligor. This amount is before any specific allowances and does not reflect the impact of credit risk mitigation.

⁴ Represents the exposure-weighted average of probability of default, loss given default rate, exposure at default (EAD) rate and risk weight within each internal rating. EAD rate is a percentage of undrawn commitments (notional amount) that is currently undrawn but expected to be drawn in the event of a default.

REALIZED GAINS AND LOSSES ON AVAILABLE-FOR-SALE SECURITIES (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09 ¹	Q2/09 ¹	Q1/09 ¹	Q4/08	2009	2008
Realized gains	62	94	215	119	17	8	152	16	296	99
Realized losses and writedowns	(76)	(108)	(135)	(323)	(143)	(202)	(268)	(403)	(936)	(731)
Net gains (losses) on Available-for-sale securities	(14)	(14)	80	(204)	(126)	(194)	(116)	(387)	(640)	(632)
Less: Amount booked in Insurance Premium, Investment and fee income	-	-	3	(12)	(1)	1	2	(15)	(10)	(15)
Net gains (losses) on Available-for-sale securities net of Insurance Premium, Investment and fee income	(14)	(14)	77	(192)	(125)	(195)	(118)	(372)	(630)	(617)

BANKING BOOK EQUITY EXPOSURES (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2009	2008
Public	330	338	505	781	1,436	1,261	1,287	1,461	1,687	781	1,461
Private	1,337	1,296	1,341	1,344	1,322	1,438	1,525	1,630	1,376	1,344	1,630
Total banking book equity exposures ²	1,667	1,634	1,846	2,125	2,758	2,699	2,812	3,091	3,063	2,125	3,091
Less: Unfunded equity commitments - off-balance sheet	(211)	(218)	(204)	(212)	(215)	(243)	(257)	(251)	(213)	(212)	(251)
Banking book equity exposures - on-balance sheet	1,456	1,416	1,642	1,913	2,543	2,456	2,555	2,840	2,850	1,913	2,840
Less: Non-available-for-sale equity items											
Shares of associated corporations	-	-	-	-	(48)	(76)	(87)	(96)	(93)	-	(96)
Loan substitute securities	(219)	(227)	(207)	(186)	(187)	(152)	(159)	(227)	(250)	(186)	(227)
	(219)	(227)	(207)	(186)	(235)	(228)	(246)	(323)	(343)	(186)	(323)
Add: Available-for-sale equities											
Auction rate preferred shares	400	404	489	512	518	579	585	-	-	512	-
Equities held by insurance subsidiaries	121	111	112	112	109	101	98	107	132	112	107
Available-for-sale equities classified as substantial investments	39	53	60	60	74	37	37	59	61	60	59
	560	568	661	684	701	717	720	166	193	684	166
Available-for-sale securities as reported on Balance Sheet	1,797	1,757	2,096	2,411	3,009	2,945	3,029	2,683	2,700	2,411	2,683

¹ Comparative information has been restated as at November 1, 2008 due to the implementation of amendments to CICA Handbook Section 3855 issued in August, 2009.

² Total exposure represents exposure at default, which is the expected gross exposure upon the default of an obligor. Basel II defines banking book equities based on the economic substance of the transaction rather than the legal form or accounting treatment associated with the instrument. As such, differences exist in the identification of equity securities held in the banking book and those reported in the financial statements. Banking book equities are financial instruments held for investment purposes and are not part of our trading book, consisting of publicly traded and private equities, partnership units, venture capital and derivatives instruments tied to equity interests.

TRADING CREDIT DERIVATIVES¹ (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08
Notional amount									
Protection purchased	47,035	51,531	59,745	68,643	77,033	95,963	136,248	140,010	152,976
Protection sold	36,769	41,371	49,617	58,369	65,270	85,488	124,319	132,515	144,129
Fair value ²									
Positive	2,190	2,390	3,349	5,192	6,750	11,181	16,718	16,456	9,863
Negative	1,889	2,031	2,755	4,398	5,355	9,419	14,694	15,344	9,253
Replacement cost ³	1,050	1,129	1,538	2,409	3,317	4,781	6,054	5,607	3,639
OTHER THAN TRADING CREDIT DERIVATIVES POSITIONS⁴ (Notional amount and fair value) (C\$ MM)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08
Notional amount									
Automotive	139	213	291	342	339	369	377	473	415
Energy	231	229	251	336	346	275	283	279	236
Non-bank financial services	265	475	500	230	194	274	343	379	384
Mining & metals	41	137	262	265	264	435	601	590	527
Real estate & related	177	184	239	243	242	214	231	220	225
Technology & media	-	-	-	-	-	-	10	10	18
Transportation & environment	248	186	196	198	197	218	224	224	238
Other ⁵	47	45	59	59	32	75	433	439	471
Sovereign	103	103	147	150	259	289	299	294	250
Bank	339	335	353	340	339	256	263	259	266
Net protection purchased	1,590	1,907	2,298	2,163	2,212	2,405	3,064	3,167	3,030
Offsetting protection sold related to the same reference entity	-	-	-	-	21	23	24	-	20
Gross protection purchased	1,590	1,907	2,298	2,163	2,233	2,428	3,088	3,167	3,050
Net protection sold ⁶	-	-	10	10	58	64	141	147	132
Offsetting protection purchased related to the same reference entity	-	-	-	-	21	23	24	-	20
Gross protection sold	-	-	10	10	79	87	165	147	152
Gross protection purchased and sold (notional amount)	1,590	1,907	2,308	2,173	2,312	2,515	3,253	3,314	3,202
Fair value ²									
Positive	43	45	79	128	161	316	384	400	159
Negative	22	32	22	20	18	14	15	15	27

¹ Comprises credit default swaps, total return swaps and credit default baskets. Over 92% of our net exposures are with investment grade counterparties.

² Gross fair value before netting.

³ Replacement cost includes the impact of netting but excludes collateral.

⁴ Comprises credit default swaps.

⁵ As at Q3/10, Other related to health \$21 million, and other \$26 million.

⁶ Net protection sold as at Q3/10 related to Other \$nil million.

FAIR VALUE OF DERIVATIVE INSTRUMENTS (C\$ MM)	Q3/10		Q2/10		Q1/10		Q4/09	
	Fair value		Fair value		Fair value		Fair value	
	Positive	Negative	Positive	Negative	Positive	Negative	Positive	Negative
Held or issued for trading purposes	92,714	95,121	74,170	73,213	81,224	76,232	86,165	79,747
Held or issued for other than trading purposes	4,815	5,285	4,705	4,861	5,381	5,197	6,909	4,911
Total gross fair values before netting ¹	97,529	100,406	78,875	78,074	86,605	81,429	93,074	84,658
Impact of master netting agreements								
With intent to settle net or simultaneously ²	(403)	(403)	(215)	(215)	(183)	(183)	(268)	(268)
Without intent to settle net or simultaneously ³	(69,510)	(69,510)	(54,090)	(54,090)	(59,745)	(59,745)	(62,868)	(62,868)
Total	27,616	30,493	24,570	23,769	26,677	21,501	29,938	21,522

DERIVATIVE-RELATED CREDIT RISK (C\$ MM)	Q3/10				Q2/10				Q1/10				Q4/09			
	Notional amount ⁴		Replacement cost		Credit equivalent amount		Risk-adjusted balance ⁵		Notional amount ⁴		Replacement cost		Credit equivalent amount		Risk-adjusted balance ⁵	
	Notional amount ⁴	Replacement cost	Credit equivalent amount	Risk-adjusted balance ⁵	Notional amount ⁴	Replacement cost	Credit equivalent amount	Risk-adjusted balance ⁵	Notional amount ⁴	Replacement cost	Credit equivalent amount	Risk-adjusted balance ⁵	Notional amount ⁴	Replacement cost	Credit equivalent amount	Risk-adjusted balance ⁵
Interest rate contracts																
Forward rate agreements	687,700	253	1,109	1,104	585,600	250	957	949	485,672	187	737	720	356,064	152	365	352
Swaps	3,228,508	12,557	17,445	6,641	2,800,230	10,175	14,617	5,466	2,849,464	10,985	15,688	6,063	2,675,994	11,794	15,773	5,485
Options purchased	67,853	247	396	139	62,159	328	514	269	58,186	333	510	205	113,391	466	975	316
	3,984,061	13,057	18,950	7,884	3,447,989	10,753	16,088	6,684	3,393,322	11,505	16,935	6,988	3,145,449	12,412	17,113	6,153
Foreign exchange contracts																
Forward contracts	783,019	3,705	8,037	1,900	752,074	3,035	7,270	1,664	679,459	3,863	7,517	1,654	644,496	3,280	6,663	1,214
Swaps	422,164	3,219	11,553	3,030	397,597	3,611	11,811	3,129	398,359	3,270	11,593	3,122	377,593	4,697	12,744	2,888
Options purchased	41,217	927	1,542	429	39,771	903	1,498	423	42,148	967	1,582	423	38,402	892	1,504	346
	1,246,400	7,851	21,132	5,359	1,189,442	7,549	20,579	5,216	1,119,966	8,100	20,692	5,199	1,060,491	8,869	20,911	4,448
Credit derivatives ⁶	83,804	1,050	2,369	2,685	92,903	1,129	2,558	3,171	109,362	1,539	3,107	3,388	127,012	2,409	4,140	4,096
Other contracts ⁷	76,401	3,208	5,770	3,961	77,765	2,470	4,955	2,753	66,315	2,937	5,293	3,063	70,601	2,886	4,868	2,476
Total derivatives⁸	5,390,666	25,166	48,221	19,889	4,808,099	21,901	44,180	17,824	4,688,965	24,081	46,027	18,638	4,403,553	26,576	47,032	17,173

DERIVATIVE-RELATED CREDIT RISK (C\$ MM)	Q3/09				Q2/09				Q1/09				Q4/08			
	Notional amount ⁴		Replacement cost		Credit equivalent amount		Risk-adjusted balance ⁵		Notional amount ⁴		Replacement cost		Credit equivalent amount		Risk-adjusted balance ⁵	
	Notional amount ⁴	Replacement cost	Credit equivalent amount	Risk-adjusted balance ⁵	Notional amount ⁴	Replacement cost	Credit equivalent amount	Risk-adjusted balance ⁵	Notional amount ⁴	Replacement cost	Credit equivalent amount	Risk-adjusted balance ⁵	Notional amount ⁴	Replacement cost	Credit equivalent amount	Risk-adjusted balance ⁵
Interest rate contracts																
Forward rate agreements	325,005	260	516	433	370,640	345	538	393	424,807	436	645	437	265,042	329	430	244
Swaps	2,628,278	12,540	16,971	5,519	2,595,044	15,744	18,467	6,367	2,598,992	13,923	17,136	6,025	2,758,202	7,743	12,938	4,106
Options purchased	81,232	348	755	277	82,623	759	1,206	375	97,450	313	701	214	92,607	353	729	230
	3,034,515	13,148	18,242	6,229	3,048,307	16,848	20,211	7,135	3,121,249	14,672	18,482	6,676	3,115,851	8,425	14,097	4,580
Foreign exchange contracts																
Forward contracts	653,338	4,431	7,767	1,507	707,691	5,159	8,554	1,713	711,394	8,142	11,367	2,499	901,723	16,438	19,797	3,938
Swaps	361,077	4,817	13,036	2,897	342,345	5,756	13,513	2,936	351,334	6,723	14,251	3,047	371,187	9,692	19,212	3,806
Options purchased	41,273	772	1,388	303	41,898	831	1,494	333	46,192	1,594	2,391	490	46,398	508	1,101	274
	1,055,688	10,020	22,191	4,707	1,091,934	11,746	23,561	4,982	1,108,920	16,459	28,009	6,036	1,319,308	26,638	40,110	8,018
Credit derivatives ⁶	142,303	3,316	5,320	5,344	181,451	4,781	7,350	6,713	260,567	6,054	10,758	8,629	272,524	5,607	10,344	8,130
Other contracts ⁷	66,903	5,596	8,931	3,337	80,105	6,270	10,392	3,870	78,840	8,371	12,391	4,207	87,973	12,979	17,680	5,168
Total derivatives⁸	4,299,409	32,080	54,684	19,617	4,401,797	39,645	61,514	22,700	4,569,576	45,556	69,640	25,548	4,795,656	53,649	82,231	25,896

¹ Market and credit valuation adjustments that are determined on an instrument-specific basis are included. For the remaining instruments, these adjustments are determined on a pooled basis and thus, have been excluded.

As at Q3/10, positive fair values exclude market and credit valuation adjustments of \$(690) million.

² Impact of offsetting credit exposures on contracts where we have both a legally enforceable master netting agreement in place and we intend to settle the contracts on either a net basis or simultaneously.

³ Additional impact of offsetting credit exposures on contracts where we have a legally enforceable master netting agreement in place but do not intend to settle the contracts on a net basis or simultaneously.

⁴ As at Q3/10, the notional amounts exclude exchange traded of \$467 billion, over-the-counter options written of \$196 billion, and non-trading credit derivatives of \$2 billion.

⁵ Calculated using guidelines issued by OSFI under the BASEL II framework.

⁶ Comprises credit default swaps, total return swaps and credit default baskets. The above excludes credit derivatives issued for other-than-trading purposes related to bought and sold protection with a replacement cost of \$43 million as at Q3/10.

As at Q3/10, credit derivatives issued for other-than-trading purposes related to sold protection with a replacement cost of \$nil, credit equivalent amount of \$nil million and risk-adjusted asset amount of \$nil million which were given guarantee treatment per OSFI guidance.

⁷ Comprises precious metal, commodity, stable value and equity-linked derivative contracts.

⁸ As at Q3/10, the total credit equivalent amount after netting includes collateral applied of \$7 billion.

CALCULATION OF ROE AND RORC ¹ (C\$ MM, except for percentage amounts)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010	2009	2009	2008	2007
										9 months	9 months			
Canadian Banking														
Net income available to common shareholders	749	719	762	702	651	568	686	669	702	2,230	1,905	2,607	2,634	2,516
Average risk capital ²	6,550	6,550	5,600	5,500	5,450	5,350	5,250	5,250	5,150	6,250	5,350	5,400	5,050	5,250
Add: Average goodwill and other intangibles	2,000	2,000	2,050	2,000	1,950	1,750	1,750	1,800	1,750	2,000	1,800	1,850	1,850	1,950
Average attributed capital ²	8,550	8,550	7,650	7,500	7,400	7,100	7,000	7,050	6,900	8,250	7,150	7,250	6,900	7,200
ROE ³	34.7%	34.6%	39.6%	37.0%	34.9%	32.9%	38.9%	37.7%	40.4%	36.2%	35.6%	35.9%	38.1%	34.9%
Return on risk capital (RORC) ⁴	45.4%	45.0%	53.8%	50.5%	47.3%	43.7%	51.8%	50.8%	54.1%	47.8%	47.6%	48.4%	52.2%	48.1%
Wealth Management														
Net income available to common shareholders	178	83	211	153	159	119	122	112	182	472	400	553	653	753
Average risk capital ²	950	950	1,150	1,150	1,050	1,150	1,150	1,050	1,050	1,000	1,100	1,100	1,000	1,150
Add: Average goodwill and other intangibles	2,600	2,600	2,700	2,700	2,750	2,800	2,800	2,600	2,400	2,650	2,800	2,800	1,800	1,150
Average attributed capital ²	3,550	3,550	3,850	3,850	3,800	3,950	3,950	3,650	3,450	3,650	3,900	3,900	2,800	2,300
ROE ³	19.9%	9.6%	21.8%	15.8%	16.5%	12.3%	12.3%	12.3%	21.0%	17.3%	13.7%	14.2%	23.3%	32.4%
Return on risk capital (RORC) ⁴	75.9%	36.2%	72.9%	53.3%	59.2%	43.2%	41.8%	42.8%	69.5%	62.6%	47.8%	49.2%	64.9%	65.1%
Insurance														
Net income available to common shareholders	150	104	115	101	164	111	110	58	136	369	385	486	385	437
Average risk capital ²	1,450	1,400	1,100	1,050	1,200	1,150	1,150	1,000	1,100	1,300	1,150	1,150	1,050	1,250
Add: Average goodwill and other intangibles	150	150	200	200	150	200	150	150	100	200	200	150	100	150
Average attributed capital ²	1,600	1,550	1,300	1,250	1,350	1,350	1,300	1,150	1,200	1,500	1,350	1,300	1,150	1,400
ROE ³	37.0%	27.2%	35.5%	32.3%	48.0%	33.4%	33.7%	20.1%	44.6%	33.2%	38.5%	37.0%	32.8%	31.2%
Return on risk capital (RORC) ⁴	41.5%	30.5%	40.9%	37.7%	55.4%	39.2%	38.3%	23.0%	50.1%	37.5%	44.5%	42.9%	37.1%	34.7%
International Banking														
Net (loss) income available to common shareholders	(89)	(40)	(70)	(138)	(112)	(1,142)	(112)	(213)	(22)	(199)	(1,366)	(1,504)	(174)	228
Average risk capital ²	3,100	3,000	2,700	2,850	3,150	3,250	3,050	2,450	2,300	2,950	3,150	3,050	2,150	1,950
Add: Average goodwill and other intangibles	3,650	3,550	3,750	3,800	3,900	5,550	5,500	5,000	3,300	3,650	4,950	4,700	3,050	1,400
Average attributed capital ²	6,750	6,550	6,450	6,650	7,050	8,800	8,550	7,450	5,600	6,600	8,100	7,750	5,200	3,350
ROE ³	(5.3%)	(2.5%)	(4.3%)	(8.3%)	(6.3%)	(53.3%)	(5.2%)	(11.4%)	(1.6%)	(4.0%)	(22.5%)	(19.4%)	(3.4%)	6.9%
Return on risk capital (RORC) ⁴	(11.5%)	(5.4%)	(10.2%)	(19.4%)	(14.2%)	(143.6%)	(14.6%)	(34.9%)	(3.8%)	(9.1%)	(58.1%)	(49.1%)	(8.1%)	11.7%
Capital Markets														
Net income available to common shareholders	185	487	555	545	542	405	214	577	263	1,227	1,161	1,706	1,147	1,272
Average risk capital ²	7,050	6,750	7,300	6,700	7,200	7,150	7,050	5,650	5,050	7,050	7,100	7,000	4,700	3,900
Add: Average goodwill and other intangibles	1,000	1,000	1,050	1,050	1,050	1,200	1,050	1,000	850	1,000	1,150	1,100	900	900
Average attributed capital ²	8,050	7,750	8,350	7,750	8,250	8,350	8,100	6,650	5,900	8,050	8,250	8,100	5,600	4,800
ROE ³	9.2%	25.8%	26.4%	27.9%	26.1%	19.9%	10.4%	34.6%	17.7%	20.4%	18.8%	21.0%	20.5%	26.6%
Return on risk capital (RORC) ⁴	10.5%	29.6%	30.1%	32.2%	29.9%	23.2%	12.0%	40.5%	20.8%	23.3%	21.8%	24.3%	24.5%	32.5%
Corporate Support														
Net (loss) income available to common shareholders	38	(89)	(140)	(190)	84	(166)	49	(110)	(26)	(191)	(33)	(223)	(191)	198
Average risk capital and other ^{2,5}	1,400	1,450	1,050	1,250	1,400	1,500	2,000	1,100	1,100	1,250	1,650	1,550	1,100	950
Add: Average under/(over) attribution of capital	3,600	3,450	3,800	3,350	1,150	(500)	(1,700)	(50)	1,100	3,650	(350)	600	1,900	1,850
Average attributed capital ²	5,000	4,900	4,850	4,600	2,550	1,000	300	1,050	2,200	4,900	1,300	2,150	3,000	2,800
RBC														
Net (loss) income available to common shareholders	1,211	1,264	1,433	1,173	1,488	(105)	1,069	1,093	1,235	3,908	2,452	3,625	4,454	5,404
Average risk capital ²	19,800	19,450	18,450	17,900	18,800	18,950	18,700	16,500	15,750	19,250	18,800	18,600	15,050	14,450
Average common equity	33,500	32,850	32,450	31,600	30,400	30,550	29,200	27,000	25,250	32,950	30,050	30,450	24,650	21,850
ROE ³	14.3%	15.8%	17.5%	14.7%	19.4%	(1.4)%	14.5%	16.1%	19.5%	15.9%	10.9%	11.9%	18.1%	24.7%
Return on risk capital (RORC) ⁴	24.3%	26.7%	30.8%	26.0%	31.4%	(2.3)%	22.7%	26.3%	31.1%	27.2%	17.4%	19.5%	29.6%	37.4%

¹ Average risk capital, Goodwill and intangible capital, and Average attributed capital represent rounded figures. These amounts are calculated using methods intended to approximate the average of the daily balances for the period. ROE and RORC measures are based on actual balances before rounding.

² Average risk capital includes Credit, Market (trading and non-trading), Insurance, Operational, Business and Fixed Asset risk capital. Average attributed capital includes risk capital plus the Goodwill and Intangible capital.

³ Business segment ROE is based on Average attributed capital. Under/(over) attribution of capital is reported in Corporate Support.

⁴ RORC is based on Average risk capital only. We do not report ROE and RORC for Corporate Support as they are considered not meaningful.

⁵ Other includes software intangible assets reclassified from Premises and equipment in Q1/09 on adoption of CICA Handbook Section 3064, Goodwill and Other Intangible Assets.