



# Supplementary Financial Information

## Q2 2010

For the period ended April 30, 2010

(UNAUDITED)

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## Table of Contents

Page		Page	
1	<b>Notes to Users</b>		
2	<b>Key performance and Non-GAAP measures</b>		
2	<b>Glossary</b>		
4	<b>Financial Highlights</b>		
	<b>Consolidated Results</b>		
7	Statements of income		
7	Revenue from trading activities		
8	Non-interest expense		
9	Defined operating leverage		
9	Goodwill		
	<b>Segment Details</b>		
10	Canadian Banking		
11	Wealth Management		
12	Insurance		
13	International Banking		
14	Capital Markets		
15	Corporate Support		
	<b>On- and Off-Balance Sheet</b>		
16	Balance sheets (period-end balances)		
17	Selected average balance sheet items		
17	Assets under administration and management		
17	Statements of comprehensive income		
18	Statements of changes in shareholders' equity		
19	Securitization		
	<b>Capital</b>		
20	Capital - Basel II		
21	Capital - Basel I		
22	Risk-adjusted assets - Basel II		
23	Risk-adjusted assets - Basel I		
24	Regulatory capital generation - Basel II and Basel I		
	<b>Capital (continued)</b>		
25	Economic capital		
25	Capital ratios for significant banking subsidiary		
26	Securitization subject to early amortization - seller's interest		
26	Our financial asset securitizations		
27	Loans managed		
27	Financial asset securitizations - capital charges		
	<b>Credit Quality</b>		
28	Loans and acceptances		
29	Gross impaired loans		
31	Provision for credit losses		
32	Allowance for credit losses		
33	U.S. banking loans		
34	Credit quality ratios		
	<b>Credit Risk Exposure</b>		
35	Credit risk exposure by geography and portfolio		
36	Exposure covered by credit risk mitigation		
36	Credit exposure by residual contractual maturity		
36	Credit exposure of portfolios under the standardized approach by risk weight		
36	Actual losses vs. estimated losses		
37	Retail credit exposure by portfolio and risk category		
37	Wholesale credit exposure by portfolio and risk rating		
38	Realized gains and losses on available-for-sale securities		
38	Banking book equity exposures		
39	Trading credit derivatives		
39	Other than trading credit derivatives positions		
40	Fair value of derivative instruments		
40	Derivative-related credit risk		
41	<b>Calculation of ROE and RORC</b>		

## 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 Q2 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 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 Q2 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 Q2 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 Q2 2010 Report to Shareholders and our 2009 Annual Report.

FINANCIAL HIGHLIGHTS (C\$ MM)	Q2/10	Q1/10	Q4/09	Q3/09 <sup>1</sup>	Q2/09 <sup>1</sup>	Q1/09 <sup>1</sup>	Q4/08	Q3/08	Q2/08	2010 6 months	2009 <sup>1</sup> 6 months	2009	2008	2007
	<b>SELECTED INCOME STATEMENT INFORMATION</b>													
Total revenue	6,967	7,334	7,459	7,823	6,761	7,063	5,069	5,912	4,954	14,301	13,824	29,106	21,582	22,462
Provision for credit losses (PCL)	504	493	883	770	974	786	619	334	349	997	1,760	3,413	1,595	791
Insurance policyholder benefits, claims and acquisition expense	1,096	1,130	1,322	1,253	958	1,076	(86)	553	548	2,226	2,034	4,609	1,631	2,173
Non-interest expense (NIE)	3,572	3,626	3,606	3,755	3,575	3,622	2,989	3,272	2,970	7,198	7,197	14,558	12,351	12,473
Goodwill impairment charge	-	-	-	-	1,000	-	-	-	-	-	1,000	1,000	-	-
Net income (loss)	1,329	1,497	1,237	1,561	(50)	1,110	1,120	1,262	928	2,826	1,060	3,858	4,555	5,492
Net income (loss) available to common shareholders	1,264	1,433	1,173	1,488	(105)	1,069	1,093	1,235	905	2,697	964	3,625	4,454	5,404
<b>PROFITABILITY MEASURES</b>														
<b>Total</b>														
Earnings (loss) per share (EPS) - basic	\$0.89	\$1.01	\$0.83	\$1.06	(\$0.07)	\$0.78	\$0.82	\$0.93	\$0.70	\$1.90	\$0.70	\$2.59	\$3.41	\$4.24
- diluted	\$0.88	\$1.00	\$0.82	\$1.05	(\$0.07)	\$0.78	\$0.81	\$0.92	\$0.70	\$1.88	\$0.69	\$2.57	\$3.38	\$4.19
Return on common equity (ROE)	15.8 %	17.5 %	14.7 %	19.4 %	(1.4)%	14.5 %	16.1 %	19.5 %	15.7 %	16.7 %	6.5 %	11.9 %	18.1 %	24.7%
Return on risk capital (RORC)	26.7 %	30.8 %	26.0 %	31.4 %	(2.3)%	22.7 %	26.3 %	31.1 %	26.0 %	28.7 %	10.3 %	19.5 %	29.6 %	37.4%
Return on assets	0.83%	0.90%	0.74%	0.93%	(0.03)%	0.59%	0.66%	0.78%	0.58%	0.87%	0.29%	0.55%	0.70%	0.95%
Return on risk-adjusted assets	2.19%	2.29%	2.00%	2.55%	(0.08)%	1.61%	1.60%	2.00%	1.51%	2.24%	0.79%	1.50%	1.78%	2.23%
Efficiency ratio	51.3%	49.4%	48.3%	48.0%	52.9%	51.3%	59.0%	55.3%	60.0%	50.3%	52.1%	50.0%	57.2%	55.5%
<b>CASH BASIS MEASURES<sup>2</sup></b>														
Net income (loss)	1,329	1,497	1,237	1,561	(50)	1,110	1,120	1,262	928	2,826	1,060	3,858	4,555	5,492
After-tax effect of amortization of other intangibles and goodwill impairment <sup>3</sup>	41	40	41	41	1,043	51	37	36	27	81	1,094	1,176	122	87
Cash Net income	1,370	1,537	1,278	1,602	993	1,161	1,157	1,298	955	2,907	2,154	5,034	4,677	5,579
Cash Diluted EPS	\$0.91	\$1.03	\$0.85	\$1.07	\$0.66	\$0.81	\$0.84	\$0.95	\$0.72	\$1.94	\$1.47	\$3.40	\$3.47	\$4.26
Cash ROE	15.5%	17.1%	14.5%	19.0%	12.3%	14.9%	16.4%	19.7%	16.0%	16.3%	13.6%	15.2%	18.3%	24.9%
<b>ECONOMIC PROFIT<sup>2</sup></b>														
Net income (loss)	1,329	1,497	1,237	1,561	(50)	1,110	1,120	1,262	928	2,826	1,060	3,858	4,555	5,492
After-tax effect of amortization of other intangibles and goodwill impairment <sup>3</sup>	41	40	41	41	1,043	51	37	36	27	81	1,094	1,176	122	87
Capital charge	(905)	(923)	(941)	(917)	(874)	(851)	(705)	(661)	(601)	(1,828)	(1,725)	(3,583)	(2,558)	(2,274)
Economic Profit	465	614	337	685	119	310	452	637	354	1,079	429	1,451	2,119	3,305
<b>KEY RATIOS</b>														
Diluted EPS growth	n.m.	28.2 %	1.2 %	14.1 %	(110.0)%	(17.9)%	(19.8)%	(13.2)%	(28.6)%	172.5 %	(57.9)%	(24.0)%	(19.3)%	16.7%
Revenue growth	3.0 %	3.8 %	47.1 %	32.3 %	36.5 %	25.1 %	(9.7)%	7.9 %	(12.6)%	3.5 %	30.4 %	34.9 %	(3.9)%	8.8%
NIE growth	(0.1)%	0.1 %	20.6 %	14.8 %	20.4 %	16.1 %	(3.4)%	3.4 %	(5.7)%	0.0 %	18.2 %	17.9 %	(1.0)%	8.5%
Defined operating leverage <sup>3</sup>	2.4 %	4.1 %	(5.3)%	8.6 %	10.7 %	1.1 %	9.5 %	0.6 %	(5.9)%	3.3 %	5.4 %	3.5 %	1.0 %	2.6 %
Specific PCL to average net loans and acceptances	0.68%	0.68%	1.00%	0.98%	1.06%	0.85%	0.65%	0.47%	0.54%	0.68%	0.95%	0.97%	0.53%	0.33%
Net interest margin (average assets)	1.69%	1.65%	1.73%	1.73%	1.67%	1.51%	1.54%	1.37%	1.32%	1.67%	1.59%	1.65%	1.39%	1.33%
Non-interest income as % of total revenue	61.3 %	62.5 %	61.4 %	62.9 %	57.1 %	59.9 %	48.1 %	62.4 %	57.0%	61.9 %	58.6 %	60.5 %	58.1 %	65.7%
Effective tax rate	24.7 %	27.1 %	23.6 %	22.0 %	104.7 %	29.4 %	27.7 %	25.2 %	14.4%	26.0 %	39.8 %	28.4 %	22.8 %	19.8%
<b>SELECTED BALANCE SHEET INFORMATION</b>														
Average loans and acceptances	289,400	288,300	288,800	285,400	291,500	296,000	289,800	274,000	264,100	288,900	293,800	290,400	270,900	233,500
Total assets	655,136	659,499	654,989	660,133	680,514	713,367	723,859	636,792	627,471	655,136	680,514	654,989	723,859	600,346
Average assets	653,400	660,300	661,000	665,600	712,300	742,800	677,300	642,900	654,800	657,000	727,800	695,300	650,300	581,000
Average earning assets	528,500	529,400	520,100	509,900	525,100	539,600	545,100	528,000	530,100	528,900	532,400	523,600	530,500	499,200
Deposits	397,840	394,695	398,304	404,708	411,827	422,850	438,575	409,091	399,425	397,840	411,827	398,304	438,575	365,205
Common equity	33,252	32,822	32,095	30,995	29,847	30,554	27,980	26,357	23,612	33,252	29,847	32,095	27,980	22,275
Average common equity	32,850	32,450	31,600	30,400	30,550	29,200	27,000	25,250	23,400	32,650	29,800	30,450	24,650	21,850
Average risk capital	19,450	18,450	17,900	18,800	18,950	18,700	16,500	15,750	14,150	18,950	18,850	18,600	15,050	14,450

<sup>1</sup> 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.

<sup>2</sup> Defined in the "Key performance and Non-GAAP measures" section.

<sup>3</sup> Excludes the impact of the financial instruments accounting standards related to Insurance.

n.m. not meaningful

<b>FINANCIAL HIGHLIGHTS <i>continued</i></b> <b>(C\$ MM)</b>	<b>Q2/10</b>	<b>Q1/10</b>	<b>Q4/09</b>	<b>Q3/09<sup>1</sup></b>	<b>Q2/09<sup>1</sup></b>	<b>Q1/09<sup>1</sup></b>	<b>Q4/08</b>	<b>Q3/08</b>	<b>Q2/08</b>	<b>2010</b> <b>6 months</b>	<b>2009<sup>1</sup></b> <b>6 months</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>	
<b>CAPITAL MEASURES<sup>2</sup></b>															
Tier 1 capital ratio - Basel II	13.4%	12.7%	13.0%	12.9%	11.4%	10.6%	9.0%	9.4%	9.5%	13.4%	11.4%	13.0%	9.0%		
- Basel I	11.9%	11.5%	11.3%	11.1%	10.4%	9.6%	8.3%	8.7%	8.8%	11.9%	10.4%	11.3%	8.3%	9.4%	
Total capital ratio - Basel II	14.4%	13.6%	14.2%	14.4%	13.3%	12.5%	11.0%	11.6%	11.4%	14.4%	13.3%	14.2%	11.0%		
- Basel I	13.2%	12.6%	12.7%	12.7%	12.2%	11.7%	10.5%	11.0%	10.9%	13.2%	12.2%	12.7%	10.5%	11.5%	
Assets-to-capital multiple <sup>3</sup> - Basel II	16.0X	16.2X	16.3X	16.3X	16.3X	17.5X	20.1X	19.5X	20.2X	16.0X	16.3X	16.3X	20.1X		
- Basel I	15.6X	16.0X	15.9X	16.2X	16.4X	17.4X	20.0X	19.4X	19.9X	15.6X	16.4X	15.9X	20.0X	20.0X	
Tier 1 common ratio - Basel II	9.7%	9.1%	9.2%	9.1%	7.9%	7.6%	6.5%	6.9%	7.0%	9.7%	7.9%	9.2%	6.5%		
Risk-adjusted assets (\$ billions) - Basel II	249.3	259.0	244.8	243.0	265.6	273.6	278.6	254.2	249.2	249.3	265.6	244.8	278.6		
- Basel I	290.9	297.2	293.3	291.4	302.0	309.0	311.2	283.1	273.6	290.9	302.0	293.3	311.2	247.6	
Gross-adjusted assets (\$ billions) - Basel II	599.9	600.4	591.1	596.3	605.1	624.4	652.4	606.6	600.1	599.9	605.1	591.1	652.4		
- Basel I	601.5	601.6	592.9	597.5	605.0	626.6	653.4	605.6	595.5	601.5	605.0	592.9	653.4	569.7	
<b>SHARE INFORMATION</b>															
First preferred shares outstanding (000s) - end of period	-	-	-	-	-	-	-	12,000	12,000	-	-	-	-	12,000	
Non-cumulative series N	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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	-	
Non-cumulative series AL	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	-	-	
Non-cumulative series AP	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	-	-	
Non-cumulative series AT	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	-	-	
Non-cumulative series AX	13,000	13,000	13,000	13,000	13,000	-	-	-	-	13,000	13,000	13,000	-	-	
Common shares outstanding (000s) - end of period	1,423,424	1,421,442	1,417,610	1,412,235	1,408,393	1,406,973	1,341,260	1,338,308	1,294,084	1,423,424	1,408,393	1,417,610	1,341,260	1,276,260	
- average (basic)	1,420,375	1,418,146	1,413,644	1,408,687	1,405,772	1,366,868	1,337,753	1,323,293	1,287,245	1,419,242	1,385,995	1,398,675	1,305,706	1,273,185	
- average (diluted)	1,434,232	1,432,179	1,428,409	1,422,810	1,417,038	1,379,191	1,353,588	1,340,239	1,298,069	1,433,189	1,397,831	1,412,126	1,319,744	1,289,314	
Treasury shares held - preferred (000s)	43	28	65	30	94	76	260	489	332	43	94	65	260	249	
- common (000s)	1,887	1,882	2,127	2,113	1,630	1,805	2,258	2,019	2,118	1,887	1,630	2,127	2,258	2,444	
Shares repurchased (000s)	-	-	-	-	-	-	-	-	-	-	-	-	1,120	11,845	
(\$ MM)	-	-	-	-	-	-	-	-	-	-	-	-	55	646	
Stock options outstanding (000s)	17,192	19,174	17,877	20,671	22,668	23,848	21,773	24,754	25,982	17,192	22,668	17,877	21,773	26,623	
Stock options exercisable (000s)	11,654	13,615	12,806	15,599	17,582	18,479	17,247	20,228	21,275	11,654	17,582	12,806	17,247	21,924	
<b>COMMON SHARE PERFORMANCE</b>															
Book value per share	\$23.39	\$23.12	\$22.67	\$21.98	\$21.22	\$21.74	\$20.90	\$19.72	\$18.28	\$23.39	\$21.22	\$22.67	\$20.90	\$17.49	
Common share price (RY on TSX) <sup>4</sup> - High (intraday)	\$62.89	\$58.66	\$58.50	\$51.55	\$43.74	\$48.30	\$51.50	\$51.22	\$51.76	\$62.89	\$48.30	\$58.50	\$55.84	\$61.08	
- Low (intraday)	\$52.16	\$52.10	\$49.19	\$41.12	\$25.52	\$28.05	\$39.05	\$39.51	\$42.82	\$52.10	\$25.52	\$25.52	\$39.05	\$49.50	
- Close, end of period	\$61.59	\$52.28	\$54.80	\$51.28	\$42.30	\$30.41	\$46.84	\$47.25	\$48.02	\$61.59	\$42.30	\$54.80	\$46.84	\$56.04	
Market capitalization (TSX) (\$ MM)	87,669	74,313	77,685	72,419	59,575	42,786	62,825	63,235	62,142	87,669	59,575	77,685	62,825	71,522	
P/E ratio (4-quarters trailing earnings) <sup>5</sup>	16.4	18.7	21.2	20.0	17.3	9.5	13.9	13.2	12.9	16.4	17.3	21.3	13.9	13.4	
Market price to book value	2.63	2.26	2.42	2.33	1.99	1.40	2.24	2.40	2.63	2.63	1.99	2.42	2.24	3.20	
<b>DIVIDEND INFORMATION<sup>6</sup></b>															
Dividends declared per share	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$1.00	\$1.00	\$2.00	\$2.00	\$1.82	
Dividend yield	3.5%	3.6%	3.7%	4.3%	5.8%	5.2%	4.4%	4.4%	4.2%	3.5%	5.4%	4.8%	4.2%	3.3%	
Dividend payout ratio	56%	50%	60%	47%	n.m.	66%	61%	54%	72%	53%	146%	78%	59%	43%	
Common dividends (\$ MM)	711	710	708	705	704	702	670	669	647	1,421	1,406	2,819	2,624	2,321	
Preferred dividends (\$ MM)	65	64	64	73	55	41	27	27	23	129	96	233	101	88	

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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.

<sup>5</sup> Closing share price divided by diluted earnings per share.

<sup>6</sup> Calculated using number of common shares outstanding, except as noted.

n.m. not meaningful

FINANCIAL HIGHLIGHTS <i>continued</i> (C\$ MM)	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	2010 6 months	2009 6 months	2009	2008	2007
	<b>INTEREST RATE SENSITIVITY</b>													
<b>Before tax impact of 1% increase in rates on:</b>														
Net interest income risk	160	307	339	325	228	70	45	35	9	160	228	339	45	54
Economic value of equity	(202)	(181)	(230)	(405)	(440)	(501)	(508)	(480)	(575)	(202)	(440)	(230)	(508)	(440)
<b>Before tax impact of 1% decrease in rates on:</b>														
Net interest income risk	(140)	(82)	(112)	(130)	(48)	(115)	(90)	(57)	(25)	(140)	(48)	(112)	(90)	(111)
Economic value of equity	155	155	214	351	353	396	448	397	489	155	353	214	448	309
<b>OTHER INFORMATION</b>														
Number of employees (full time equivalent)														
Canada	48,773	48,429	48,793	49,730	49,170	50,279	49,999	50,486	49,282	48,773	49,170	48,793	49,999	48,607
US	12,374	12,484	12,615	12,811	13,349	13,218	13,452	13,464	13,018	12,374	13,349	12,615	13,452	11,663
Other	9,665	9,687	9,778	9,825	9,960	9,919	9,872	9,823	4,448	9,665	9,960	9,778	9,872	4,545
Total	70,812	70,600	71,186	72,366	72,479	73,416	73,323	73,773	66,748	70,812	72,479	71,186	73,323	64,815
Number of Banking branches														
Canada	1,202	1,200	1,197	1,190	1,187	1,179	1,174	1,160	1,153	1,202	1,187	1,197	1,174	1,146
US	427	430	438	441	441	440	439	442	450	427	441	438	439	350
Other	125	126	126	128	128	128	128	127	45	125	128	126	128	45
Total	1,754	1,756	1,761	1,759	1,756	1,747	1,741	1,729	1,648	1,754	1,756	1,761	1,741	1,541
Number of automated teller machines (ATM)	5,043	5,037	5,030	5,046	5,012	4,984	4,964	4,897	4,634	5,043	5,012	5,030	4,964	4,419



STATEMENTS OF INCOME (C\$ MM)	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09 <sup>1</sup>	Q4/08	Q3/08	Q2/08	2010 6 months	2009 <sup>1</sup> 6 months	2009	2008	2007
	<b>Net interest income</b>													
Interest income	4,536	4,666	4,766	4,815	5,132	5,830	6,188	5,830	6,297	9,202	10,962	20,543	25,032	26,547
Interest expense	1,837	1,919	1,890	1,915	2,234	2,998	3,559	3,609	4,166	3,756	5,232	9,037	15,984	18,845
Total	2,699	2,747	2,876	2,900	2,898	2,832	2,629	2,221	2,131	5,446	5,730	11,506	9,048	7,702
<b>Non-interest income</b>														
Accounts	272	276	288	275	270	273	284	263	240	548	543	1,106	1,029	986
Other payment services	86	84	86	86	86	85	87	86	83	170	171	343	338	317
Service charges	358	360	374	361	356	358	371	349	323	718	714	1,449	1,367	1,303
Insurance premiums, investment and fee income	1,325	1,383	1,565	1,575	1,232	1,346	111	857	800	2,708	2,578	5,718	2,609	3,152
Investment management and custodial fees	432	440	424	392	384	419	449	450	427	872	803	1,619	1,759	1,579
Mutual fund revenue	376	397	334	361	349	356	387	414	385	773	705	1,400	1,561	1,473
Trading revenue	393	750	910	1,027	781	(47)	(446)	239	(225)	1,143	734	2,671	(96)	1,999
Securities brokerage commissions	315	338	345	337	355	321	390	345	309	653	676	1,358	1,377	1,353
Underwriting and other advisory fees	250	311	339	299	213	199	253	243	163	561	412	1,050	875	1,217
Foreign exchange revenue, other than trading	141	132	179	163	129	167	165	166	149	273	296	638	646	533
Card service revenue	128	134	165	185	164	218	182	173	134	262	382	732	648	491
Credit fees	139	173	133	151	133	113	124	99	84	312	246	530	415	293
Securitization revenue	147	197	177	179	465	348	171	103	121	344	813	1,169	461	261
Net (loss) gain on available-for-sale securities	(14)	77	(192)	(125)	(195)	(118)	(372)	(136)	(89)	63	(313)	(630)	(617)	63
Other <sup>2</sup>	278	(105)	(170)	18	(503)	551	655	389	242	173	48	(104)	1,529	1,043
Total	4,268	4,587	4,583	4,923	3,863	4,231	2,440	3,691	2,823	8,855	8,094	17,600	12,534	14,760
<b>Total revenue</b>	<b>6,967</b>	<b>7,334</b>	<b>7,459</b>	<b>7,823</b>	<b>6,761</b>	<b>7,063</b>	<b>5,069</b>	<b>5,912</b>	<b>4,954</b>	<b>14,301</b>	<b>13,824</b>	<b>29,106</b>	<b>21,582</b>	<b>22,462</b>
Provision for credit losses	504	493	883	770	974	786	619	334	349	997	1,760	3,413	1,595	791
Insurance policyholder benefits, claims and acquisition expense	1,096	1,130	1,322	1,253	958	1,076	(86)	553	548	2,226	2,034	4,609	1,631	2,173
Non-interest expense	3,572	3,626	3,606	3,755	3,575	3,622	2,989	3,272	2,970	7,198	7,197	14,558	12,351	12,473
Goodwill impairment charge	-	-	-	-	1,000	-	-	-	-	-	1,000	1,000	-	-
Income taxes	443	565	389	449	266	464	428	442	156	1,008	730	1,568	1,369	1,392
Non-controlling interest in net income of subsidiaries	23	23	22	35	38	5	(1)	49	3	46	43	100	81	141
Net income (loss)	1,329	1,497	1,237	1,561	(50)	1,110	1,120	1,262	928	2,826	1,060	3,858	4,555	5,492
Preferred dividends	(65)	(64)	(64)	(73)	(55)	(41)	(27)	(27)	(23)	(129)	(96)	(233)	(101)	(88)
Net income (loss) available to common shareholders	1,264	1,433	1,173	1,488	(105)	1,069	1,093	1,235	905	2,697	964	3,625	4,454	5,404
<b>REVENUE FROM TRADING ACTIVITIES (C\$ MM)</b>														
<b>Total Trading revenue</b>														
Net interest income	339	386	373	581	666	674	388	146	164	725	1,340	2,294	686	(220)
Non-interest income	393	750	910	1,027	781	(47)	(446)	239	(225)	1,143	734	2,671	(96)	1,999
Total	732	1,136	1,283	1,608	1,447	627	(58)	385	(61)	1,868	2,074	4,965	590	1,779
Trading revenue by product														
Interest rate and credit	490	900	1,086	1,112	1,043	63	(78)	106	(337)	1,390	1,106	3,304	(259)	640
Equities	101	141	107	360	260	281	(197)	170	170	242	541	1,008	265	784
Foreign exchange and commodities <sup>2</sup>	141	95	90	136	144	283	217	109	106	236	427	653	584	355
Total	732	1,136	1,283	1,608	1,447	627	(58)	385	(61)	1,868	2,074	4,965	590	1,779
<b>Trading revenue (teb) by product</b>														
Interest rate and credit	490	900	1,086	1,112	1,043	63	(78)	106	(337)	1,390	1,106	3,304	(259)	640
Equities	227	262	193	475	363	341	(96)	254	259	489	704	1,372	669	1,107
Foreign exchange and commodities <sup>2</sup>	141	95	90	136	144	283	217	109	106	236	427	653	584	355
Total (teb)	858	1,257	1,369	1,723	1,550	687	43	469	28	2,115	2,237	5,329	994	2,102
<b>Trading revenue (teb) by product - Capital Markets</b>														
Interest rate and credit	650	770	998	1,188	983	(14)	(88)	79	(307)	1,420	969	3,155	(318)	522
Equities	231	269	204	464	349	374	(94)	254	254	500	723	1,391	674	1,065
Foreign exchange and commodities <sup>2</sup>	141	95	89	136	136	298	254	97	107	236	434	659	611	342
Total (teb)	1,022	1,134	1,291	1,788	1,468	658	72	430	54	2,156	2,126	5,205	967	1,929

<sup>1</sup> 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.

<sup>2</sup> Includes precious metals.

NON-INTEREST EXPENSE (C\$ MM)	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	2010 6 months	2009 6 months	2009	2008	2007
	<b>Human resources</b>													
Salaries	976	1,000	1,014	1,034	1,053	1,045	1,064	966	924	1,976	2,098	4,146	3,845	3,541
Variable compensation	875	991	822	1,040	832	867	625	763	535	1,866	1,699	3,561	2,689	2,975
Acquisition retention compensation	2	1	2	3	4	5	4	6	1	3	9	14	13	10
Benefits related	306	311	272	281	315	307	281	286	296	617	622	1,175	1,155	1,140
Stock-based compensation <sup>1</sup>	39	74	32	(1)	(15)	66	(20)	12	44	113	51	82	77	194
Total Human resources	2,198	2,377	2,142	2,357	2,189	2,290	1,954	2,033	1,800	4,575	4,479	8,978	7,779	7,860
<b>Equipment</b>														
Depreciation <sup>2</sup>	60	63	59	66	63	62	64	54	53	123	125	250	219	183
Computer rental and maintenance	178	181	172	190	203	187	197	165	162	359	390	752	691	636
Office equipment rental and maintenance	5	4	4	6	7	6	9	4	6	9	13	23	24	28
Total Equipment	243	248	235	262	273	255	270	223	221	491	528	1,025	934	847
<b>Occupancy</b>														
Premises rent	109	112	111	107	112	108	87	101	100	221	220	438	387	383
Premises repairs and maintenance	81	79	92	86	91	84	114	78	78	160	175	353	337	270
Depreciation	37	36	36	35	35	33	22	24	28	73	68	139	99	89
Property taxes	29	28	28	32	29	26	26	28	26	57	55	115	103	97
Total Occupancy	256	255	267	260	267	251	249	231	232	511	518	1,045	926	839
<b>Communications</b>														
Telecommunications	48	49	47	51	55	50	53	46	50	97	105	203	197	194
Postage and courier	31	30	29	30	31	31	28	27	30	61	62	121	111	102
Marketing and public relations	107	84	95	84	91	64	120	81	75	191	155	334	343	336
Stationery and printing	28	24	25	27	26	25	29	26	23	52	51	103	98	91
Total Communications	214	187	196	192	203	170	230	180	178	401	373	761	749	723
<b>Professional fees</b>	144	124	170	133	131	125	169	132	127	268	256	559	562	530
<b>Outsourced item processing</b>	79	72	72	75	82	72	105	77	82	151	154	301	341	308
<b>Amortization of other intangibles</b>														
Computer software <sup>2</sup>	75	73	75	66	65	53	64	57	52	148	118	259	221	162
Other	47	47	48	47	51	57	45	39	29	94	108	203	135	96
Total Amortization of other intangibles	122	120	123	113	116	110	109	96	81	242	226	462	356	258
<b>Other</b>														
Business and capital taxes	38	34	59	47	31	44	16	39	30	72	75	181	120	125
Travel and relocation	36	32	38	34	33	36	47	41	34	68	69	141	157	158
Employee training	8	6	12	8	9	8	13	12	11	14	17	37	45	54
Donations	13	11	18	16	10	10	17	12	12	24	20	54	52	51
Other <sup>3</sup>	221	160	274	258	231	251	(190)	196	162	381	482	1,014	330	720
Total Other	316	243	401	363	314	349	(97)	300	249	559	663	1,427	704	1,108
Total non-interest expense	3,572	3,626	3,606	3,755	3,575	3,622	2,989	3,272	2,970	7,198	7,197	14,558	12,351	12,473

<sup>1</sup> 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.

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

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

<b>DEFINED OPERATING LEVERAGE<sup>2</sup></b> <b>(C\$ MM, except percentage amounts)</b>	<b>Q2/10</b>	<b>Q1/10</b>	<b>Q4/09</b>	<b>Q3/09</b>	<b>Q2/09</b>	<b>Q1/09<sup>1</sup></b>	<b>Q4/08</b>	<b>Q3/08</b>	<b>Q2/08</b>	<b>2010</b> <b>6 months</b>	<b>2009<sup>1</sup></b> <b>6 months</b>	<b>2009<sup>1</sup></b>	<b>2008</b>	<b>2007</b>
<b>Total revenue</b>	6,967	7,334	7,459	7,823	6,761	7,063	5,069	5,912	4,954	14,301	13,824	29,106	21,582	22,462
Add:														
teb adjustment	127	121	76	127	103	60	102	86	90	248	163	366	410	332
Less:														
Revenue related to VIEs	2	2	(2)	2	7	(29)	(55)	17	(15)	4	(22)	(22)	(48)	31
Insurance revenue	1,327	1,382	1,565	1,575	1,229	1,346	111	858	801	2,709	2,575	5,715	2,610	3,192
Impact of the financial instruments accounting standards <sup>3</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	83
<b>Total revenue (adjusted)</b>	<b>5,765</b>	<b>6,071</b>	<b>5,972</b>	<b>6,373</b>	<b>5,628</b>	<b>5,806</b>	<b>5,115</b>	<b>5,123</b>	<b>4,258</b>	<b>11,836</b>	<b>11,434</b>	<b>23,779</b>	<b>19,430</b>	<b>19,488</b>
<b>Non-interest expense</b>	<b>3,572</b>	<b>3,626</b>	<b>3,606</b>	<b>3,755</b>	<b>3,575</b>	<b>3,622</b>	<b>2,989</b>	<b>3,272</b>	<b>2,970</b>	<b>7,198</b>	<b>7,197</b>	<b>14,558</b>	<b>12,351</b>	<b>12,473</b>
Less:														
Insurance related non-interest expense	136	129	145	135	138	141	154	145	142	265	279	559	576	537
<b>Non-interest expense (adjusted)</b>	<b>3,436</b>	<b>3,497</b>	<b>3,461</b>	<b>3,620</b>	<b>3,437</b>	<b>3,481</b>	<b>2,835</b>	<b>3,127</b>	<b>2,828</b>	<b>6,933</b>	<b>6,918</b>	<b>13,999</b>	<b>11,775</b>	<b>11,936</b>
<b>Defined operating leverage<sup>2</sup> (compared to prior year)</b>	<b>2.4 %</b>	<b>4.1 %</b>	<b>(5.3)%</b>	<b>8.6 %</b>	<b>10.7 %</b>	<b>1.1 %</b>	<b>9.5 %</b>	<b>0.6 %</b>	<b>(5.9)%</b>	<b>3.3 %</b>	<b>5.4 %</b>	<b>3.5 %</b>	<b>1.0 %</b>	<b>2.6%</b>
<b>GOODWILL</b> <b>(C\$ MM)</b>	<b>Q2/10</b>	<b>Q1/10</b>	<b>Q4/09</b>	<b>Q3/09</b>	<b>Q2/09</b>	<b>Q1/09</b>	<b>Q4/08</b>	<b>Q3/08</b>	<b>Q2/08</b>	<b>2010</b> <b>6 months</b>	<b>2009</b> <b>6 months</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>
Opening balance	8,279	8,368	8,313	8,819	9,948	9,977	8,859	6,165	4,897	8,368	9,977	9,977	4,752	4,304
Goodwill acquired	3	2	5	-	19	15	159	2,633	1,270	5	34	39	4,062	906
Goodwill impairment charge	-	-	-	-	(1,000)	-	-	-	-	-	(1,000)	(1,000)	-	-
Other adjustments <sup>4</sup>	(261)	(91)	50	(506)	(148)	(44)	959	61	(2)	(352)	(192)	(648)	1,163	(458)
Closing balance	8,021	8,279	8,368	8,313	8,819	9,948	9,977	8,859	6,165	8,021	8,819	8,368	9,977	4,752

<sup>1</sup> 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.

<sup>2</sup> Defined in the "Key performance and Non-GAAP measures" section.

<sup>3</sup> Excludes the impact of the financial instruments accounting standards related to Insurance.

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

CANADIAN BANKING <sup>1</sup> (C\$ MM)	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	2010 6 months	2009 6 months	2009	2008	2007
	<b>Income Statement</b>													
Net interest income	1,810	1,879	1,811	1,740	1,678	1,718	1,701	1,694	1,636	3,689	3,396	6,947	6,718	6,353
Non-interest income	781	759	762	741	693	747	748	749	650	1,540	1,440	2,943	2,868	2,976
<b>Total revenue</b>	<b>2,591</b>	<b>2,638</b>	<b>2,573</b>	<b>2,481</b>	<b>2,371</b>	<b>2,465</b>	<b>2,449</b>	<b>2,443</b>	<b>2,286</b>	<b>5,229</b>	<b>4,836</b>	<b>9,890</b>	<b>9,586</b>	<b>9,329</b>
Provision for credit losses (PCL)	302	318	314	340	351	270	225	204	224	620	621	1,275	867	788
Non-interest expense	1,234	1,205	1,213	1,169	1,171	1,176	1,220	1,186	1,156	2,439	2,347	4,729	4,758	4,748
Income taxes	319	338	329	303	268	323	328	344	302	657	591	1,223	1,299	1,248
<b>Net income</b>	<b>736</b>	<b>777</b>	<b>717</b>	<b>669</b>	<b>581</b>	<b>696</b>	<b>676</b>	<b>709</b>	<b>604</b>	<b>1,513</b>	<b>1,277</b>	<b>2,663</b>	<b>2,662</b>	<b>2,545</b>
<b>Total Revenue by business</b>														
Personal Financial Services	1,402	1,436	1,390	1,339	1,280	1,296	1,323	1,351	1,308	2,838	2,576	5,305	5,315	5,082
Business Financial Services	622	637	628	618	596	615	630	607	584	1,259	1,211	2,457	2,441	2,301
Cards and Payment Solutions	567	565	555	524	495	554	496	485	394	1,132	1,049	2,128	1,830	1,946
<b>Total</b>	<b>2,591</b>	<b>2,638</b>	<b>2,573</b>	<b>2,481</b>	<b>2,371</b>	<b>2,465</b>	<b>2,449</b>	<b>2,443</b>	<b>2,286</b>	<b>5,229</b>	<b>4,836</b>	<b>9,890</b>	<b>9,586</b>	<b>9,329</b>
<b>Financial ratios</b>														
Return on equity (ROE)	34.6%	39.6%	37.0%	34.9%	32.9%	38.9%	37.7%	40.4%	35.8%	37.0%	35.9%	35.9%	38.1%	34.9%
Return on risk capital (RORC)	45.0%	53.8%	50.5%	47.3%	43.7%	51.8%	50.8%	54.1%	49.5%	49.1%	47.8%	48.4%	52.2%	48.1%
Net interest margin (average earning assets)	2.76%	2.80%	2.74%	2.71%	2.78%	2.81%	2.89%	2.95%	3.00%	2.78%	2.80%	2.76%	2.98%	3.17%
Efficiency ratio	47.6%	45.7%	47.1%	47.1%	49.4%	47.7%	49.8%	48.5%	50.6%	46.6%	48.5%	47.8%	49.6%	50.9%
Operating leverage	3.9%	4.5%	5.6%	3.0%	2.4%	4.0%	-4.4%	8.1%	3.0%	4.2%	3.2%	3.8%	2.6%	6.5%
<b>Average balances</b>														
Total assets	276,700	273,600	269,400	261,600	254,800	249,600	241,200	234,700	228,300	275,100	252,200	258,900	232,300	207,500
Total earning assets	268,800	266,100	262,200	254,400	247,400	242,300	234,200	228,100	221,800	267,500	244,800	251,600	225,600	200,400
Loans and acceptances	266,400	263,200	258,800	251,700	245,900	242,000	235,500	228,000	220,600	264,800	243,900	249,600	225,000	199,200
Residential mortgages	149,400	148,500	146,400	142,400	139,800	138,800	136,200	131,600	127,200	148,900	139,300	141,800	129,800	113,200
Personal <sup>2</sup>	62,700	60,400	57,900	54,500	51,000	48,400	46,500	44,600	42,600	61,600	49,700	53,000	43,700	38,700
Credit cards	11,900	12,300	12,300	12,400	12,400	12,800	12,700	12,400	12,200	12,100	12,600	12,500	12,400	11,200
Small business	2,800	2,800	2,800	2,800	2,800	2,700	2,800	2,700	2,700	2,800	2,700	2,800	2,700	2,400
Total Retail	226,800	224,000	219,400	212,100	206,000	202,700	198,200	191,300	184,700	225,400	204,300	210,100	188,600	165,500
Wholesale	39,600	39,200	39,400	39,600	39,900	39,300	37,300	36,700	35,900	39,400	39,600	39,500	36,400	33,700
Deposits	187,700	187,500	182,700	177,400	173,700	170,300	159,400	154,900	152,800	187,600	171,900	176,000	155,000	147,100
Attributed capital	8,550	7,650	7,500	7,400	7,100	7,000	7,050	6,900	6,800	8,100	7,050	7,250	6,900	7,200
Risk capital	6,550	5,600	5,500	5,450	5,350	5,250	5,250	5,150	4,900	6,100	5,300	5,400	5,050	5,250
<b>Credit quality</b>														
Gross impaired loans / Average net loans and acceptances	0.49%	0.47%	0.48%	0.48%	0.48%	0.36%	0.34%	0.32%	0.34%	0.50%	0.48%	0.50%	0.36%	0.35%
PCL / Average net loans and acceptances	0.47%	0.48%	0.48%	0.54%	0.59%	0.44%	0.38%	0.36%	0.41%	0.47%	0.51%	0.51%	0.39%	0.39%
Net write-offs / Average net loans and acceptances	0.47%	0.45%	0.50%	0.52%	0.50%	0.38%	0.40%	0.40%	0.41%	0.46%	0.44%	0.47%	0.40%	0.38%
<b>Business information</b>														
Assets under administration	141,200	136,000	133,800	130,800	123,000	113,800	109,500	123,700	124,300	141,200	123,000	133,800	109,500	120,200
<b>Other earnings measures</b>														
Net income	736	777	717	669	581	696	676	709	604	1,513	1,277	2,663	2,662	2,545
After-tax effect of amortization of other intangibles <sup>3</sup>	5	1	1	2	1	2	3	1	2	6	3	6	7	7
Cash Net income	741	778	718	671	582	698	679	710	606	1,519	1,280	2,669	2,669	2,552
Capital charge	(235)	(217)	(218)	(215)	(198)	(203)	(187)	(183)	(175)	(452)	(401)	(834)	(726)	(758)
Economic Profit	506	561	500	456	384	495	492	527	431	1,067	879	1,835	1,943	1,794

<sup>1</sup> Reported results include securitized residential mortgage and credit card loans and related amounts for income and provision for credit losses. As at Q2/10, the average securitized residential mortgage and credit card loans included were \$37 billion and \$3 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.

<sup>2</sup> As at Q2/10, average personal secured loans was \$35.4 billion and average personal unsecured loans was \$27.3 billion.

<sup>3</sup> Excludes the amortization of computer software intangibles.

WEALTH MANAGEMENT (C\$ MM)	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	2010 6 months	2009 6 months	2009	2008	2007
	<b>Income Statement</b>													
Net interest income	72	78	85	84	100	128	133	110	113	150	228	397	468	427
Fee-based revenue	579	574	572	528	515	539	596	599	542	1,153	1,054	2,154	2,276	2,109
Transactional and other revenue	324	412	417	406	376	330	296	310	335	736	706	1,529	1,243	1,456
<b>Total revenue</b>	<b>975</b>	<b>1,064</b>	<b>1,074</b>	<b>1,018</b>	<b>991</b>	<b>997</b>	<b>1,025</b>	<b>1,019</b>	<b>990</b>	<b>2,039</b>	<b>1,988</b>	<b>4,080</b>	<b>3,987</b>	<b>3,992</b>
Provision for credit losses (PCL)	-	-	-	-	-	-	-	1	-	-	-	-	1	1
Non-interest expense	828	806	841	777	817	827	860	758	732	1,634	1,644	3,262	3,038	2,902
Income taxes	57	39	72	73	48	42	49	74	76	96	90	235	283	327
<b>Net income</b>	<b>90</b>	<b>219</b>	<b>161</b>	<b>168</b>	<b>126</b>	<b>128</b>	<b>116</b>	<b>186</b>	<b>182</b>	<b>309</b>	<b>254</b>	<b>583</b>	<b>665</b>	<b>762</b>
<b>Total Revenue by business</b>														
Canadian Wealth Management	356	355	360	326	302	335	369	383	359	711	637	1,323	1,474	1,460
U.S. & International Wealth Management	437	527	545	531	544	512	483	451	490	964	1,056	2,132	1,869	1,988
Global Asset Management	182	182	169	161	145	150	173	185	141	364	295	625	644	544
<b>Total</b>	<b>975</b>	<b>1,064</b>	<b>1,074</b>	<b>1,018</b>	<b>991</b>	<b>997</b>	<b>1,025</b>	<b>1,019</b>	<b>990</b>	<b>2,039</b>	<b>1,988</b>	<b>4,080</b>	<b>3,987</b>	<b>3,992</b>
<b>Financial ratios</b>														
Return on equity (ROE)	9.6%	21.8%	15.8%	16.5%	12.3%	12.3%	12.3%	21.0%	34.8%	16.0%	12.3%	14.2%	23.3%	32.4%
Return on risk capital (RORC)	36.2%	72.9%	53.3%	59.2%	43.2%	41.8%	42.8%	69.5%	72.4%	56.6%	42.5%	49.2%	64.9%	65.1%
<b>Average balances</b>														
Total assets	18,200	19,200	20,200	21,300	22,800	17,800	16,100	17,200	18,200	18,700	20,300	20,500	16,900	16,600
Loans and acceptances	6,400	6,300	5,900	5,600	5,700	6,000	5,900	5,300	4,900	6,300	5,900	5,800	5,200	4,600
Deposits	28,800	29,400	29,900	31,600	32,600	31,800	28,300	27,100	26,900	29,100	32,200	31,500	26,900	24,900
Attributed capital	3,550	3,850	3,850	3,800	3,950	3,950	3,650	3,450	2,100	3,700	3,950	3,900	2,800	2,300
Risk capital	950	1,150	1,150	1,050	1,150	1,150	1,050	1,050	1,000	1,050	1,150	1,100	1,000	1,150
<b>Credit quality</b>														
Gross impaired loans / Average net loans and acceptances	0.09%	0.00%	0.00%	0.02%	0.02%	0.02%	0.02%	0.06%	0.06%	0.09%	0.02%	0.00%	0.02%	0.04%
PCL / Average net loans and acceptances	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	0.00%	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%	0.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%
<b>Business information</b>														
<b>Assets under administration</b>														
Canadian Wealth Management	185,600	178,100	174,200	170,100	157,900	152,400	160,700	179,000	180,600	185,600	157,900	174,200	160,700	183,000
U.S. & International Wealth Management	315,000	331,900	328,100	321,200	323,700	312,200	334,400	330,200	300,900	315,000	323,700	328,100	334,400	305,500
<b>Total</b>	<b>500,600</b>	<b>510,000</b>	<b>502,300</b>	<b>491,300</b>	<b>481,600</b>	<b>464,600</b>	<b>495,100</b>	<b>509,200</b>	<b>481,500</b>	<b>500,600</b>	<b>481,600</b>	<b>502,300</b>	<b>495,100</b>	<b>488,500</b>
<b>Assets under management</b>														
Canadian Wealth Management	27,300	25,800	24,700	23,700	22,000	21,500	23,000	24,800	22,900	27,300	22,000	24,700	23,000	22,200
U.S. & International Wealth Management	21,700	21,200	21,300	20,000	17,900	18,400	19,500	21,500	20,600	21,700	17,900	21,300	19,500	20,200
Global Asset Management <sup>1</sup>	202,000	201,400	199,700	196,000	191,700	181,200	180,100	197,400	129,300	202,000	191,700	199,700	180,100	118,800
<b>Total</b>	<b>251,000</b>	<b>248,400</b>	<b>245,700</b>	<b>239,700</b>	<b>231,600</b>	<b>221,100</b>	<b>222,600</b>	<b>243,700</b>	<b>172,800</b>	<b>251,000</b>	<b>231,600</b>	<b>245,700</b>	<b>222,600</b>	<b>161,200</b>
<b>Other earnings measures</b>														
Net income	90	219	161	168	126	128	116	186	182	309	254	583	665	762
After-tax effect of amortization of other intangibles <sup>2</sup>	13	12	12	11	13	12	9	15	4	25	25	48	33	22
Cash Net income	103	231	173	179	139	140	125	201	186	334	279	631	698	784
Capital charge	(99)	(109)	(111)	(110)	(112)	(114)	(97)	(91)	(54)	(208)	(226)	(447)	(295)	(243)
Economic Profit	4	122	62	69	27	26	28	110	132	126	53	184	403	541
<b>(US\$ MM)</b>														
<b>Revenue by business</b>														
U.S. & International Wealth Management	431	498	504	479	439	417	434	445	488	929	856	1,839	1,812	1,826
<b>Business information</b>														
<b>Assets under administration</b>														
U.S. & International Wealth Management	310,100	310,400	303,300	298,100	271,300	254,600	277,600	322,500	298,800	310,100	271,300	303,300	277,600	323,300

<sup>1</sup> Excludes assets held by clients of Phillips, Hager & North Investment Management Ltd. for which we earn either a nominal or no management fee. Q2/10 AUM excludes \$1.4 billion of these assets.

<sup>2</sup> Excludes the amortization of computer software intangibles.

INSURANCE (C\$ MM)	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	2010 6 months	2009 6 months	2009	2008	2007
	<b>Income Statement</b>													
Net earned premiums <sup>1</sup>	1,033	1,067	1,098	986	1,005	800	752	761	689	2,100	1,805	3,889	2,864	2,593
Investment income <sup>2</sup>	225	248	396	522	173	488	(697)	49	63	473	661	1,579	(458)	402
Fee income	69	67	71	67	51	58	56	48	49	136	109	247	204	197
<b>Total revenue</b>	<b>1,327</b>	<b>1,382</b>	<b>1,565</b>	<b>1,575</b>	<b>1,229</b>	<b>1,346</b>	<b>111</b>	<b>858</b>	<b>801</b>	<b>2,709</b>	<b>2,575</b>	<b>5,715</b>	<b>2,610</b>	<b>3,192</b>
Insurance policyholder benefits, claims and acquisition expense (PBCAE)	1,096	1,130	1,322	1,253	958	1,076	(86)	553	548	2,226	2,034	4,609	1,631	2,173
Non-interest expense	136	129	145	135	138	141	154	145	142	265	279	559	576	537
Income taxes	(12)	5	(6)	20	20	17	(16)	23	7	(7)	37	51	14	40
<b>Net income</b>	<b>107</b>	<b>118</b>	<b>104</b>	<b>167</b>	<b>113</b>	<b>112</b>	<b>59</b>	<b>137</b>	<b>104</b>	<b>225</b>	<b>225</b>	<b>496</b>	<b>389</b>	<b>442</b>
<b>Total Revenue by business</b>														
Canadian Insurance	556	623	677	726	534	717	(60)	485	515	1,179	1,251	2,654	1,400	1,733
U.S. Insurance	400	364	489	495	351	327	(118)	53	49	764	678	1,662	146	601
International and Other Insurance	371	395	399	354	344	302	289	320	237	766	646	1,399	1,064	858
<b>Total</b>	<b>1,327</b>	<b>1,382</b>	<b>1,565</b>	<b>1,575</b>	<b>1,229</b>	<b>1,346</b>	<b>111</b>	<b>858</b>	<b>801</b>	<b>2,709</b>	<b>2,575</b>	<b>5,715</b>	<b>2,610</b>	<b>3,192</b>
<b>Financial ratios</b>														
Return on equity (ROE)	27.2%	35.5%	32.3%	48.0%	33.4%	33.7%	20.1%	44.6%	34.1%	31.0%	33.6%	37.0%	32.8%	31.2%
Return on risk capital (RORC)	30.5%	40.9%	37.7%	55.4%	39.2%	38.3%	23.0%	50.1%	38.1%	35.2%	38.8%	42.9%	37.1%	34.7%
<b>Average balances</b>														
Total assets	14,800	14,300	13,900	13,000	13,000	12,600	12,800	12,600	12,700	14,600	12,800	13,100	12,600	12,500
Attributed capital	1,550	1,300	1,250	1,350	1,350	1,300	1,150	1,200	1,250	1,400	1,300	1,300	1,150	1,400
Risk capital	1,400	1,100	1,050	1,200	1,150	1,150	1,000	1,100	1,100	1,250	1,150	1,150	1,050	1,250
<b>Additional information</b>														
Premiums and deposits <sup>1,3</sup>	1,318	1,382	1,388	1,267	1,235	1,080	1,004	1,014	898	2,700	2,315	4,970	3,861	3,460
Canadian Insurance	532	534	513	501	470	480	490	485	461	1,066	950	1,964	1,915	1,746
U.S. Insurance	304	294	364	299	298	142	109	94	95	598	440	1,103	395	463
International and Other Insurance	482	554	511	467	467	458	405	435	342	1,036	925	1,903	1,551	1,251
Insurance policyholder benefits and claims	933	963	1,167	1,097	789	922	(230)	413	374	1,896	1,711	3,975	1,029	1,588
Insurance policyholder acquisition expense	163	167	155	156	169	154	144	140	174	330	323	634	602	585
Insurance claims and policy benefit liabilities	9,450	9,297	8,922	8,256	8,002	7,880	7,385	7,608	7,556	9,450	8,002	8,922	7,385	7,283
Fair value changes on investments backing policyholder liabilities <sup>4</sup>	30	78	229	338	9	341	(748)	(74)	(58)	108	350	917	(870)	(108)
<b>Business information</b>														
Assets under management	200	200	200	200	200	100	400	300	300	200	200	200	400	300
<b>Other earnings measures</b>														
Net income	107	118	104	167	113	112	59	137	104	225	225	496	389	442
After-tax effect of amortization of other intangibles <sup>5</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash Net income	107	118	104	167	113	112	59	137	104	225	225	496	389	442
Capital charge	(43)	(37)	(36)	(39)	(39)	(37)	(30)	(32)	(32)	(80)	(76)	(151)	(123)	(147)
Economic Profit	64	81	68	128	74	75	29	105	72	145	149	345	266	295

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

<sup>2</sup> 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.

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

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

<sup>5</sup> Excludes the amortization of computer software intangibles.

INTERNATIONAL BANKING (C\$ MM)	Q2/10	Q1/10	Q4/09	Q3/09 <sup>1</sup>	Q2/09 <sup>1</sup>	Q1/09 <sup>1</sup>	Q4/08	Q3/08	Q2/08	2010 6 months	2009 <sup>1</sup> 6 months	2009	2008	2007
	<b>Income Statement</b>													
Net interest income	351	320	391	423	459	414	437	347	298	671	873	1,687	1,330	1,031
Non-interest income	252	228	193	230	226	254	35	233	266	480	480	903	771	884
<b>Total revenue</b>	603	548	584	653	685	668	472	580	564	1,151	1,353	2,590	2,101	1,915
Provision for credit losses (PCL)	185	175	229	230	289	232	198	137	91	360	521	980	497	109
Non-interest expense	510	510	556	577	618	595	585	485	428	1,020	1,213	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	(65)	(80)	(76)	(59)	(96)	(59)	(105)	(26)	7	(145)	(155)	(290)	(119)	83
<b>Net (loss) income</b>	(27)	(57)	(125)	(95)	(1,126)	(100)	(206)	(16)	38	(84)	(1,226)	(1,446)	(153)	242
<b>Total Revenue by business</b>														
Banking <sup>2</sup>	447	389	422	476	507	475	281	341	349	836	982	1,880	1,246	1,156
RBC Dexia IS <sup>3</sup>	156	159	162	177	178	193	191	239	215	315	371	710	855	759
Total	603	548	584	653	685	668	472	580	564	1,151	1,353	2,590	2,101	1,915
<b>Financial ratios</b>														
Return on equity (ROE)	(2.5)%	(4.3)%	(8.3)%	(6.3)%	(53.3)%	(5.2)%	(11.4)%	(1.6)%	3.0%	(3.4)%	(29.2)%	(19.4)%	(3.4)%	6.9%
Return on risk capital (RORC)	(5.4)%	(10.2)%	(19.4)%	(14.2)%	(143.6)%	(14.6)%	(34.9)%	(3.8)%	6.3%	(7.7)%	(80.3)%	(49.1)%	(8.1)%	11.7%
Net interest margin (average earning assets) <sup>4</sup>	4.06%	3.23%	3.73%	3.86%	3.65%	3.06%	3.78%	3.72%	3.50%	3.62%	3.35%	3.56%	3.63%	3.57%
<b>Average balances</b>														
Total assets	53,400	56,100	58,300	60,100	67,300	69,100	65,000	52,600	47,200	54,800	68,200	63,700	51,300	39,700
Total earning assets <sup>4</sup>	33,900	37,100	38,900	40,400	46,200	47,100	42,000	33,400	30,400	35,500	46,600	43,100	32,800	26,100
Loans and acceptances	29,300	30,700	32,400	33,900	38,600	38,500	33,900	28,000	25,000	30,000	38,500	35,800	27,000	22,300
Deposits	44,300	47,100	48,200	49,500	54,500	54,300	51,800	42,500	40,700	45,700	54,400	51,600	42,500	34,200
Attributed capital	6,550	6,450	6,650	7,050	8,800	8,500	7,450	5,600	4,550	6,500	8,650	7,750	5,200	3,350
Risk capital	3,000	2,700	2,850	3,150	3,250	3,050	2,450	2,300	2,150	2,850	3,150	3,050	2,150	1,950
<b>Credit quality</b>														
Gross impaired loans / Average net loans and acceptances <sup>5</sup>	10.08%	10.02%	9.72%	8.94%	8.04%	7.66%	4.76%	3.98%	3.25%	9.85%	8.06%	8.80%	5.97%	1.81%
PCL / Average net loans and acceptances	2.58%	2.27%	2.80%	2.69%	3.07%	2.39%	2.32%	1.95%	1.48%	2.42%	2.73%	2.74%	1.84%	0.49%
Net write-offs / Average net loans and acceptances	2.68%	1.99%	2.38%	2.11%	3.28%	1.40%	1.94%	1.12%	0.85%	2.32%	2.33%	2.29%	1.16%	0.20%
<b>Business information</b>														
Assets under administration - RBC <sup>6</sup>	7,300	7,400	7,700	7,400	8,700	10,600	11,200	9,400	-	7,300	8,700	7,700	11,200	-
- RBC Dexia IS <sup>7</sup>	2,481,900	2,528,800	2,484,400	2,197,500	2,105,100	2,131,400	2,585,000	2,803,900	2,697,000	2,481,900	2,105,100	2,484,400	2,585,000	2,713,100
Assets under management - RBC <sup>6</sup>	2,600	2,700	3,800	3,800	3,600	3,700	3,900	3,400	-	2,600	3,600	3,800	3,900	-
<b>Other earnings measures</b>														
Net (loss) income	(27)	(57)	(125)	(95)	(1,126)	(100)	(206)	(16)	38	(84)	(1,226)	(1,446)	(153)	242
After-tax effect of amortization of other intangibles and goodwill impairment <sup>8</sup>	24	25	25	26	1,029	28	25	20	19	49	1,057	1,108	80	57
Cash Net (loss) income	(3)	(32)	(100)	(69)	(97)	(72)	(181)	4	57	(35)	(169)	(338)	(73)	299
Capital charge	(180)	(184)	(192)	(204)	(247)	(247)	(197)	(147)	(118)	(364)	(494)	(890)	(545)	(351)
Economic Profit	(183)	(216)	(292)	(273)	(344)	(319)	(378)	(143)	(61)	(399)	(663)	(1,228)	(618)	(52)
<b>(US\$ MM)</b>														
<b>Revenue by business</b>														
Banking <sup>2</sup>	435	369	390	427	408	387	262	338	346	804	795	1,612	1,221	1,059

<sup>1</sup> 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.

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

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

<sup>4</sup> Calculated based on Banking information.

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

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

<sup>7</sup> 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.

<sup>8</sup> Excludes the amortization of computer software intangibles.

CAPITAL MARKETS (C\$ MM)	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	2010 6 months	2009 6 months	2009	2008	2007
	<b>Income Statement</b>													
Net interest income (teb)	660	729	721	890	936	852	568	372	343	1,389	1,788	3,399	1,527	623
Non-interest income	940	1,111	1,113	1,224	630	557	622	761	137	2,051	1,187	3,524	2,408	3,766
<b>Total revenue (teb)</b>	<b>1,600</b>	<b>1,840</b>	<b>1,834</b>	<b>2,114</b>	<b>1,566</b>	<b>1,409</b>	<b>1,190</b>	<b>1,133</b>	<b>480</b>	<b>3,440</b>	<b>2,975</b>	<b>6,923</b>	<b>3,935</b>	<b>4,389</b>
Provision for (recovery of) credit losses (PCL)	21	30	220	177	145	160	77	20	58	51	305	702	183	(22)
Non-interest expense	862	951	826	1,085	826	891	124	717	546	1,813	1,717	3,628	2,121	2,769
Income taxes and non-controlling interest in net income of subsidiaries	215	288	227	290	175	133	405	127	(137)	503	308	825	461	350
<b>Net income</b>	<b>502</b>	<b>571</b>	<b>561</b>	<b>562</b>	<b>420</b>	<b>225</b>	<b>584</b>	<b>269</b>	<b>13</b>	<b>1,073</b>	<b>645</b>	<b>1,768</b>	<b>1,170</b>	<b>1,292</b>
<b>Total Revenue (teb)</b>														
Total Revenue	1,600	1,840	1,834	2,114	1,566	1,409	1,190	1,133	480	3,440	2,975	6,923	3,935	4,389
Revenue related to VIEs offset in Non-controlling interest	2	2	(2)	2	7	(29)	(55)	17	(15)	4	(22)	(22)	(48)	31
<b>Total revenue excluding VIEs</b>	<b>1,598</b>	<b>1,838</b>	<b>1,836</b>	<b>2,112</b>	<b>1,559</b>	<b>1,438</b>	<b>1,245</b>	<b>1,116</b>	<b>495</b>	<b>3,436</b>	<b>2,997</b>	<b>6,945</b>	<b>3,983</b>	<b>4,358</b>
<b>Total Revenue by business</b>														
Capital Markets Sales and Trading	1,172	1,267	1,338	1,768	1,250	891	446	581	156	2,439	2,141	5,247	1,824	2,453
Corporate and Investment Banking	428	573	496	346	316	518	744	552	324	1,001	834	1,676	2,111	1,936
Total	1,600	1,840	1,834	2,114	1,566	1,409	1,190	1,133	480	3,440	2,975	6,923	3,935	4,389
<b>Financial ratios</b>														
Return on equity (ROE)	25.8%	26.4%	27.9%	26.1%	19.9%	10.4%	34.6%	17.7%	0.7%	26.1%	15.2%	21.0%	20.5%	26.6%
Return on risk capital (RORC)	29.6%	30.1%	32.2%	29.9%	23.2%	12.0%	40.5%	20.8%	0.8%	29.8%	17.6%	24.3%	24.5%	32.5%
<b>Average balances</b>														
Total assets	304,300	312,100	313,100	322,200	362,800	394,200	342,800	327,900	351,400	308,200	378,800	347,900	340,300	311,200
Trading securities	126,300	133,300	124,700	118,600	118,000	122,800	133,600	138,700	143,700	129,900	120,500	121,100	140,200	152,900
Loans and acceptances	29,000	31,400	33,200	35,900	42,600	46,200	41,900	37,900	36,800	30,200	44,400	39,500	38,300	29,000
Deposits	89,900	89,800	91,300	95,000	113,600	132,700	135,000	131,100	137,200	89,900	123,300	108,100	132,600	125,700
Attributed capital	7,750	8,350	7,750	8,250	8,350	8,100	6,650	5,900	4,800	8,050	8,200	8,100	5,600	4,800
Risk capital	6,750	7,300	6,700	7,200	7,150	7,050	5,650	5,050	3,900	7,050	7,100	7,000	4,700	3,900
<b>Credit quality</b>														
Gross impaired loans / Average net loans and acceptances	2.23%	2.17%	2.76%	2.11%	1.81%	1.20%	1.19%	0.79%	0.84%	2.14%	1.74%	2.32%	1.30%	0.06%
PCL / Average net loans and acceptances	0.29%	0.38%	2.63%	1.96%	1.40%	1.37%	0.73%	0.21%	0.64%	0.34%	1.39%	1.78%	0.48%	-0.08%
Net write-offs / Average net loans and acceptances	0.45%	0.90%	2.00%	1.55%	0.81%	1.18%	0.07%	0.18%	0.13%	0.69%	1.00%	1.34%	0.09%	-0.08%
<b>Business information</b>														
Assets under administration	4,800	5,100	5,000	4,800	5,400	5,900	7,500	6,400	7,000	4,800	5,400	5,000	7,500	6,400
<b>Other earnings measures</b>														
Net income	502	571	561	562	420	225	584	269	13	1,073	645	1,768	1,170	1,292
After-tax effect of amortization of other intangibles <sup>1</sup>	1	2	2	1	1	9	-	2	-	3	10	13	2	1
Cash Net income	503	573	563	563	421	234	584	271	13	1,076	655	1,781	1,172	1,293
Capital charge	(213)	(238)	(225)	(239)	(234)	(235)	(175)	(157)	(124)	(451)	(469)	(933)	(587)	(503)
Economic Profit	290	335	338	324	187	(1)	409	114	(111)	625	186	848	585	790

<sup>1</sup> Excludes the amortization of computer software intangibles.



CORPORATE SUPPORT (C\$ MM)	Q2/10	Q1/10	Q4/09	Q3/09 <sup>1</sup>	Q2/09 <sup>1</sup>	Q1/09 <sup>1</sup>	Q4/08	Q3/08	Q2/08	2010 6 months	2009 <sup>1</sup> 6 months	2009	2008	2007
	<b>Income Statement</b>													
Net interest income (teb)	(194)	(259)	(132)	(237)	(275)	(280)	(210)	(302)	(259)	(453)	(555)	(924)	(995)	(732)
Non-interest income	65	121	(39)	219	194	458	32	181	92	186	652	832	358	377
<b>Total revenue (teb)</b>	<b>(129)</b>	<b>(138)</b>	<b>(171)</b>	<b>(18)</b>	<b>(81)</b>	<b>178</b>	<b>(178)</b>	<b>(121)</b>	<b>(167)</b>	<b>(267)</b>	<b>97</b>	<b>(92)</b>	<b>(637)</b>	<b>(355)</b>
Provision for (recovery of) credit losses (PCL) <sup>2</sup>	(4)	(30)	120	23	189	124	119	(28)	(24)	(34)	313	456	47	(85)
Non-interest expense	2	25	25	12	5	(8)	46	(19)	(34)	27	(3)	34	(18)	36
Income taxes and non-controlling interest in net income of subsidiaries	(48)	(2)	(135)	(143)	(111)	13	(234)	(51)	(96)	(50)	(98)	(376)	(488)	(515)
<b>Net (loss) income</b>	<b>(79)</b>	<b>(131)</b>	<b>(181)</b>	<b>90</b>	<b>(164)</b>	<b>49</b>	<b>(109)</b>	<b>(23)</b>	<b>(13)</b>	<b>(210)</b>	<b>(115)</b>	<b>(206)</b>	<b>(178)</b>	<b>209</b>
<b>Additional information</b>														
teb adjustment	(127)	(121)	(76)	(127)	(103)	(60)	(102)	(86)	(90)	(248)	(163)	(366)	(410)	(332)
<b>Average balances</b>														
Total assets	(14,000)	(15,000)	(13,900)	(12,600)	(8,400)	(500)	(600)	(2,100)	(3,000)	(14,400)	(4,500)	(8,800)	(3,100)	(6,500)
Attributed capital	4,900	4,850	4,600	2,550	1,000	300	1,050	2,200	3,900	4,900	650	2,150	3,000	2,800
<b>Other earnings measures</b>														
Net (loss) income	(79)	(131)	(181)	90	(164)	49	(109)	(23)	(13)	(210)	(115)	(206)	(178)	209
After-tax effect of amortization of other intangibles <sup>3</sup>	(2)	-	1	1	(1)	-	-	(2)	2	(2)	(1)	1	-	-
Cash Net (loss) income	(81)	(131)	(180)	91	(165)	49	(109)	(25)	(11)	(212)	(116)	(205)	(178)	209
Capital charge	(135)	(138)	(159)	(110)	(44)	(15)	(19)	(51)	(98)	(273)	(59)	(328)	(282)	(272)
Economic Profit	(216)	(269)	(339)	(19)	(209)	34	(128)	(76)	(109)	(485)	(175)	(533)	(460)	(63)

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Excludes the amortization of computer software intangibles.

BALANCE SHEETS (C\$ MM)	Q2/10	Q1/10	Q4/09	Q3/09 <sup>1</sup>	Q2/09 <sup>1</sup>	Q1/09 <sup>1</sup>	Q4/08	Q3/08	Q2/08	2009	2008	2007
<b>Period-end balances</b>												
<b>ASSETS</b>												
Cash and due from banks	8,757	9,535	8,353	7,966	9,342	10,199	11,086	7,571	5,958	8,353	11,086	4,226
Interest-bearing deposits with banks	8,888	7,264	8,923	8,647	11,297	15,362	20,041	13,326	12,349	8,923	20,041	11,881
Securities												
Trading	150,696	146,212	140,062	135,769	126,101	119,486	122,508	137,498	140,516	140,062	122,508	147,485
Available-for-sale	37,540	43,204	46,210	47,023	49,575	51,817	48,626	38,879	34,836	46,210	48,626	30,770
Total Securities	188,236	189,416	186,272	182,792	175,676	171,303	171,134	176,377	175,352	186,272	171,134	178,255
Assets purchased under reverse repurchase agreements and securities borrowed	52,804	49,585	41,580	43,652	42,290	40,930	44,818	56,207	61,561	41,580	44,818	64,313
Loans												
Retail <sup>2</sup>	213,241	208,282	205,224	198,999	193,195	192,988	195,455	190,669	181,802	205,224	195,455	169,462
Wholesale	72,940	76,221	78,927	81,140	88,713	94,265	96,300	81,603	77,822	78,927	96,300	69,967
Total loans	286,181	284,503	284,151	280,139	281,908	287,253	291,755	272,272	259,624	284,151	291,755	239,429
Allowance for loan losses	(3,112)	(3,180)	(3,188)	(2,987)	(2,949)	(2,652)	(2,215)	(1,859)	(1,730)	(3,188)	(2,215)	(1,493)
Total loans, net of allowance for loan losses	283,069	281,323	280,963	277,152	278,959	284,601	289,540	270,413	257,894	280,963	289,540	237,936
Customers' liability under acceptances	7,669	7,966	9,024	9,155	11,146	11,240	11,285	10,517	11,257	9,024	11,285	11,786
Derivatives	78,066	85,828	92,173	101,086	123,259	144,376	136,134	69,099	71,743	92,173	136,134	66,585
Premises and equipment, net <sup>3</sup>	2,366	2,372	2,367	2,312	2,418	2,463	2,471	2,060	1,970	2,367	2,471	1,570
Goodwill	8,021	8,279	8,368	8,313	8,819	9,948	9,977	8,859	6,165	8,368	9,977	4,752
Other intangibles <sup>3</sup>	1,861	1,952	2,033	2,038	2,150	2,196	2,042	2,109	1,344	2,033	2,042	1,189
Other assets	15,399	15,979	14,933	17,020	15,158	20,749	25,331	20,254	21,878	14,933	25,331	17,853
Total assets	655,136	659,499	654,989	660,133	680,514	713,367	723,859	636,792	627,471	654,989	723,859	600,346
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>												
Deposits												
Personal	156,173	155,865	152,328	148,670	146,476	142,414	139,036	126,140	125,543	152,328	139,036	116,557
Business and government	224,418	221,431	220,772	224,081	239,580	251,849	269,994	258,420	238,539	220,772	269,994	219,886
Bank	17,249	17,399	25,204	31,957	25,771	28,587	29,545	24,531	35,343	25,204	29,545	28,762
Total deposits	397,840	394,695	398,304	404,708	411,827	422,850	438,575	409,091	399,425	398,304	438,575	365,205
Acceptances	7,669	7,966	9,024	9,155	11,146	11,240	11,285	10,517	11,257	9,024	11,285	11,786
Obligations related to securities sold short	46,560	48,833	41,359	40,701	35,540	31,701	27,507	41,696	43,264	41,359	27,507	44,689
Obligations related to assets sold under repurchase agreements and securities loaned	41,630	42,571	35,150	30,423	28,871	32,370	32,053	27,815	28,278	35,150	32,053	37,033
Derivatives	77,859	81,246	84,390	91,963	110,284	130,196	128,705	66,623	71,551	84,390	128,705	72,010
Insurance claims and policy benefit liabilities	9,450	9,297	8,922	8,255	8,002	7,880	7,385	7,608	7,556	8,922	7,385	7,283
Other liabilities	26,610	27,874	31,007	29,105	29,009	31,274	35,809	32,852	29,599	31,007	35,809	28,603
Subordinated debentures	5,813	5,896	6,461	6,486	7,629	7,784	8,131	7,925	6,952	6,461	8,131	6,235
Trust capital securities	1,398	1,386	1,395	1,395	1,398	1,399	1,400	1,400	1,397	1,395	1,400	1,400
Preferred share liabilities	-	-	-	-	-	-	-	300	300	-	-	300
Non-controlling interest in subsidiaries	2,243	2,101	2,071	2,135	2,150	2,308	2,371	2,355	2,024	2,071	2,371	1,483
Shareholders' equity												
Preferred shares	4,813	4,813	4,813	4,813	4,813	3,813	2,663	2,263	2,263	4,813	2,663	2,050
Common shares	13,331	13,267	13,075	12,864	12,730	12,694	10,384	10,308	8,184	13,075	10,384	7,300
Contributed surplus	228	233	246	238	239	242	242	251	245	246	242	235
Treasury shares - preferred	(1)	(1)	(2)	(1)	(2)	(2)	(5)	(10)	(7)	(2)	(5)	(6)
- common	(84)	(84)	(95)	(97)	(78)	(88)	(104)	(98)	(99)	(95)	(104)	(101)
Retained earnings	21,860	21,307	20,585	20,120	19,352	20,183	19,816	19,397	18,831	20,585	19,816	18,047
Accumulated other comprehensive income (loss)	(2,083)	(1,901)	(1,716)	(2,130)	(2,396)	(2,477)	(2,358)	(3,501)	(3,549)	(1,716)	(2,358)	(3,206)
Total shareholders' equity	38,064	37,634	36,906	35,807	34,658	34,365	30,638	28,610	25,868	36,906	30,638	24,319
Total liabilities and shareholders' equity	655,136	659,499	654,989	660,133	680,514	713,367	723,859	636,792	627,471	654,989	723,859	600,346

<sup>1</sup> 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.

<sup>2</sup> Reflects net of amounts securitized. Refer to the Securitization information on page 19.

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

SELECTED AVERAGE BALANCE SHEET ITEMS <sup>1</sup> (C\$ MM)	Q2/10	Q1/10	Q4/09	Q3/09 <sup>2</sup>	Q2/09 <sup>2</sup>	Q1/09 <sup>2</sup>	Q4/08	Q3/08	Q2/08	2010 6 months	2009 <sup>2</sup> 6 months	2009	2008	2007
	Securities	186,900	197,100	188,200	184,000	187,700	190,600	193,000	186,700	188,500	192,100	189,200	187,600	188,700
Assets purchased under reverse repurchase agreements and securities borrowed	51,700	44,600	43,800	42,200	45,000	46,900	57,500	66,700	74,700	48,100	46,000	44,500	68,400	71,800
Total loans <sup>3</sup>	281,500	279,900	279,600	275,600	280,900	284,700	278,800	263,000	252,400	280,700	282,800	280,200	259,600	223,200
Retail <sup>3</sup>	218,400	213,900	211,000	203,500	199,500	199,100	193,800	184,800	179,400	216,100	199,300	203,300	183,000	160,200
Wholesale <sup>3</sup>	66,200	69,200	71,600	75,000	84,100	88,000	87,000	80,100	74,800	67,700	86,100	79,700	78,300	64,500
Customers' liability under acceptances	7,900	8,400	9,200	9,800	10,600	11,400	10,900	10,900	11,700	8,200	11,000	10,200	11,300	10,300
Average earning assets	528,500	529,400	520,100	509,900	525,100	539,600	545,100	528,000	530,100	528,900	532,400	523,600	530,500	499,200
Total assets	653,400	660,300	661,000	665,600	712,300	742,800	677,300	642,900	654,800	657,000	727,800	695,300	650,300	581,000
Deposits	397,500	401,900	403,400	406,500	431,500	446,800	433,700	411,800	409,500	399,800	439,300	422,000	411,000	368,500
Common equity	32,850	32,450	31,600	30,400	30,550	29,200	27,000	25,250	23,400	32,650	29,800	30,450	24,650	21,850
Total equity	37,700	37,100	36,300	35,100	34,900	32,100	29,000	27,700	25,400	37,400	33,500	34,500	26,700	23,700

  

ASSETS UNDER ADMINISTRATION AND MANAGEMENT (C\$ MM)	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	2010 6 months	2009 6 months	2009	2008	2007
	Assets under administration - RBC <sup>4</sup>													
Institutional	140,800	150,400	126,000	122,700	128,200	124,900	134,300	129,100	107,300	140,800	128,200	126,000	134,300	111,500
Personal	445,500	443,900	459,500	449,600	432,500	414,700	430,900	450,300	436,100	445,500	432,500	459,500	430,900	436,700
Retail mutual funds	67,600	64,200	63,300	62,000	58,000	55,300	58,100	69,300	69,400	67,600	58,000	63,300	58,100	66,900
Total assets under administration	653,900	658,500	648,800	634,300	618,700	594,900	623,300	648,700	612,800	653,900	618,700	648,800	623,300	615,100
Assets under administration <sup>5</sup> - RBC Dexia IS	2,481,900	2,528,800	2,484,400	2,197,500	2,105,100	2,131,400	2,585,000	2,803,900	2,697,000	2,481,900	2,105,100	2,484,400	2,585,000	2,713,100
Assets under management - RBC <sup>4</sup>														
Institutional	76,800	78,300	78,000	75,500	69,000	69,000	68,100	71,300	22,800	76,800	69,000	78,000	68,100	21,700
Personal	55,600	53,100	51,600	52,100	45,700	44,900	47,700	53,600	50,400	55,600	45,700	51,600	47,700	48,800
Retail mutual funds	121,400	119,900	120,100	116,100	120,700	111,000	111,100	122,500	99,900	121,400	120,700	120,100	111,100	91,000
Total assets under management	253,800	251,300	249,700	243,700	235,400	224,900	226,900	247,400	173,100	253,800	235,400	249,700	226,900	161,500

  

STATEMENTS OF COMPREHENSIVE INCOME (C\$ MM)	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09 <sup>2</sup>	Q4/08	Q3/08	Q2/08	2010 6 months	2009 <sup>2</sup> 6 months	2009	2008	2007
	Net income (loss)	1,329	1,497	1,237	1,561	(50)	1,110	1,120	1,262	928	2,826	1,060	3,858	4,555
Other comprehensive income, net of taxes														
Net unrealized gains (losses) on available-for-sale securities	168	8	309	603	133	(383)	(923)	(248)	(215)	176	(250)	662	(1,376)	(93)
Reclassification of (gains) losses on available-for-sale securities to income	(135)	(46)	134	74	52	70	252	99	12	(181)	122	330	373	28
Net change in unrealized gains (losses) on available-for-sale securities	33	(38)	443	677	185	(313)	(671)	(149)	(203)	(5)	(128)	992	(1,003)	(65)
Unrealized foreign currency translation (losses) gains	(1,601)	(461)	103	(2,444)	(784)	152	3,581	434	55	(2,062)	(632)	(2,973)	5,080	(2,965)
Reclassification of (gains) losses on foreign currency translation to income	(2)	-	-	1	2	(1)	-	(1)	(2)	(2)	1	2	(3)	(42)
Net foreign currency translation gains (losses) from hedging activities	1,338	385	(124)	1,929	613	(19)	(1,678)	(252)	(46)	1,723	594	2,399	(2,672)	1,804
Foreign currency translation adjustments	(265)	(76)	(21)	(514)	(169)	132	1,903	181	7	(341)	(37)	(572)	2,405	(1,203)
Net gains (losses) on derivatives designated as cash flow hedges	42	(54)	5	116	76	(41)	(125)	(11)	(144)	(12)	35	156	(603)	80
Reclassification of losses (gains) on derivatives designated as cash flow hedges to income	8	(17)	(13)	(13)	(11)	(1)	36	27	(16)	(9)	(12)	(38)	49	31
Net change in cash flow hedges	50	(71)	(8)	103	65	(42)	(89)	16	(160)	(21)	23	118	(554)	111
Other comprehensive (loss) income	(182)	(185)	414	266	81	(223)	1,143	48	(356)	(367)	(142)	538	848	(1,157)
Total comprehensive income	1,147	1,312	1,651	1,827	31	887	2,263	1,310	572	2,459	918	4,396	5,403	4,335

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

<sup>2</sup> 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.

<sup>3</sup> 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).

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

<sup>5</sup> 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)**

	Q2/10	Q1/10	Q4/09	Q3/09 <sup>2</sup>	Q2/09 <sup>2</sup>	Q1/09 <sup>2</sup>	Q4/08	Q3/08	Q2/08	2010 6 months	2009 <sup>2</sup> 6 months	2009 <sup>2</sup>	2008	2007 <sup>1</sup>
<b>Preferred shares</b>														
Balance at beginning of period	4,813	4,813	4,813	4,813	3,813	2,663	2,263	2,263	2,050	4,813	2,663	2,663	2,050	1,050
Issued	-	-	-	-	1,000	1,150	400	-	213	-	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	3,813	2,663	2,263	2,263	4,813	4,813	4,813	2,663	2,050
<b>Common shares</b>														
Balance at beginning of period	13,267	13,075	12,864	12,730	12,694	10,384	10,308	8,184	7,328	13,075	10,384	10,384	7,300	7,196
Issued	64	192	211	134	36	2,310	76	2,124	856	256	2,346	2,691	3,090	170
Purchased for cancellation	-	-	-	-	-	-	-	-	-	-	-	-	(6)	(66)
Balance at end of period	13,331	13,267	13,075	12,864	12,730	12,694	10,384	10,308	8,184	13,331	12,730	13,075	10,384	7,300
<b>Contributed surplus</b>														
Balance at beginning of period	233	246	238	239	242	242	251	245	267	246	242	242	235	292
Renounced stock appreciation rights	-	-	(2)	(2)	(3)	-	(3)	-	-	-	(3)	(7)	(5)	(6)
Stock-based compensation awards	(3)	(7)	-	(3)	-	(8)	4	1	(18)	(10)	(8)	(11)	14	(46)
Other	(2)	(6)	10	4	-	8	(10)	5	(4)	(8)	8	22	(2)	(5)
Balance at end of period	228	233	246	238	239	242	242	251	245	228	239	246	242	235
<b>Treasury shares - preferred</b>														
Balance at beginning of period	(1)	(2)	(1)	(2)	(2)	(5)	(10)	(7)	(6)	(2)	(5)	(5)	(6)	(2)
Sales	2	2	3	3	2	5	10	2	7	4	7	13	23	33
Purchases	(2)	(1)	(4)	(2)	(2)	(2)	(5)	(5)	(8)	(3)	(4)	(10)	(22)	(37)
Balance at end of period	(1)	(1)	(2)	(1)	(2)	(2)	(5)	(10)	(7)	(1)	(2)	(2)	(5)	(6)
<b>Treasury shares - common</b>														
Balance at beginning of period	(84)	(95)	(97)	(78)	(88)	(104)	(98)	(99)	(119)	(95)	(104)	(104)	(101)	(180)
Sales	5	45	5	15	11	28	-	3	41	50	39	59	51	175
Purchases	(5)	(34)	(3)	(34)	(1)	(12)	(6)	(2)	(21)	(39)	(13)	(50)	(54)	(96)
Balance at end of period	(84)	(84)	(95)	(97)	(78)	(88)	(104)	(98)	(99)	(84)	(78)	(95)	(104)	(101)
<b>Retained earnings</b>														
Balance at beginning of period <sup>1,2</sup>	21,307	20,585	20,120	19,352	20,183	19,816	19,397	18,831	18,578	20,585	19,816	19,816	18,047	15,771
Transition adjustment - Financial instruments <sup>3</sup>	-	-	-	-	-	66	-	-	-	-	66	66	-	(86)
Adjustment <sup>1</sup>	-	-	-	-	-	-	-	-	-	-	-	-	-	(120)
Net income (loss)	1,329	1,497	1,237	1,561	(50)	1,110	1,120	1,262	928	2,826	1,060	3,858	4,555	5,492
Preferred share dividends	(65)	(64)	(64)	(73)	(55)	(41)	(27)	(27)	(23)	(129)	(96)	(233)	(101)	(88)
Common share dividends	(711)	(710)	(708)	(705)	(704)	(702)	(670)	(669)	(647)	(1,421)	(1,406)	(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)	-	(5)	(1)	(88)	(103)	(12)	(21)
Balance at end of period	21,860	21,307	20,585	20,120	19,352	20,183	19,816	19,397	18,831	21,860	19,352	20,585	19,816	18,047
<b>Accumulated other comprehensive income (loss)</b>														
Transition adjustment - Financial instruments <sup>3</sup>	59	59	59	59	59	59	(45)	(45)	(45)	59	59	59	(45)	(45)
Unrealized gains and losses on available-for-sale securities	(81)	(114)	(76)	(519)	(1,196)	(1,381)	(1,068)	(397)	(248)	(81)	(1,196)	(76)	(1,068)	(65)
Unrealized foreign currency translation gains and losses, net of hedging activities	(1,715)	(1,450)	(1,374)	(1,353)	(839)	(670)	(802)	(2,705)	(2,886)	(1,715)	(839)	(1,374)	(802)	(3,207)
Gains and losses on derivatives designated as cash flow hedges	(346)	(396)	(325)	(317)	(420)	(485)	(443)	(354)	(370)	(346)	(420)	(325)	(443)	111
Balance at end of period	(2,083)	(1,901)	(1,716)	(2,130)	(2,396)	(2,477)	(2,358)	(3,501)	(3,549)	(2,083)	(2,396)	(1,716)	(2,358)	(3,206)
<b>Retained earnings and Accumulated Other Comprehensive Income</b>	19,777	19,406	18,869	17,990	16,956	17,706	17,458	15,896	15,282	19,777	16,956	18,869	17,458	14,841
<b>Shareholders' equity at end of period</b>	38,064	37,634	36,906	35,807	34,658	34,365	30,638	28,610	25,868	38,064	34,658	36,906	30,638	24,319

<sup>1</sup> Opening retained earnings as at November 1, 2006 has been restated.

<sup>2</sup> 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.

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

SECURITIZATION (C\$ MM)	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	2010 6 months	2009 6 months	2009	2008	2007
	<b>Credit card loans <sup>1</sup></b>													
Opening balance	3,470	3,870	3,870	3,953	4,078	4,120	4,453	4,530	3,650	3,870	4,120	4,120	3,650	3,650
Securitized	-	-	-	-	-	-	-	423	1,047	-	-	-	1,470	-
Reversal of prior securitizations	(600)	(400)	-	(83)	(125)	(42)	(333)	(500)	(167)	(1,000)	(167)	(250)	(1,000)	-
Closing balance	2,870	3,470	3,870	3,870	3,953	4,078	4,120	4,453	4,530	2,870	3,953	3,870	4,120	3,650
<b>Commercial mortgages <sup>1</sup></b>														
Opening balance	1,885	1,916	2,022	2,089	2,114	2,159	2,229	2,312	2,348	1,916	2,159	2,159	2,405	1,914
Securitized	-	-	-	-	-	-	-	-	-	-	-	-	-	615
Amortization	(73)	(31)	(106)	(67)	(25)	(45)	(70)	(83)	(36)	(104)	(70)	(243)	(246)	(124)
Closing balance	1,812	1,885	1,916	2,022	2,089	2,114	2,159	2,229	2,312	1,812	2,089	1,916	2,159	2,405
<b>Commercial mortgages securitized and not administered by the bank</b>	-	-	-	-	-	-	-	-	-	-	-	-	166	1,322
<b>Bond participation certificates - sold <sup>2</sup></b>														
Opening balance	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	-	-	-	1	15	47	-
Other <sup>3</sup>	(75)	(36)	(8)	(119)	(45)	19	155	-	-	(111)	(26)	(153)	155	-
Closing balance	994	1,069	1,105	1,113	1,218	1,262	1,243	1,041	-	994	1,218	1,105	1,243	-
<b>Bond participation certificates - retained <sup>2</sup></b>														
Opening balance	48	55	57	81	86	87	118	118	-	55	87	87	118	-
Created	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sold	-	-	-	(14)	(1)	-	(47)	-	-	-	(1)	(15)	(47)	-
Other <sup>3</sup>	(7)	(7)	(2)	(10)	(4)	(1)	16	-	-	(14)	(5)	(17)	16	-
Closing balance	41	48	55	57	81	86	87	118	-	41	81	55	87	-
<b>U.S. Mortgage-backed securities - sold <sup>1</sup></b>														
Opening balance	545	429	323	337	354	308	262	237	528	429	308	308	417	224
Sold	42	136	116	40	19	54	5	26	154	178	73	229	283	295
Servicing rights sold	-	-	-	-	-	-	-	-	(435)	-	-	-	(435)	-
Amortization	(14)	(16)	(11)	(22)	(27)	(13)	(5)	(5)	(19)	(30)	(40)	(73)	(42)	(32)
Other <sup>3</sup>	(28)	(4)	1	(32)	(9)	5	46	4	9	(32)	(4)	(35)	85	(70)
Closing balance	545	545	429	323	337	354	308	262	237	545	337	429	308	417
<b>U.S. residential mortgages securitized and not administered by the bank</b>	122	-	-	-	103	237	133	100	-	122	340	340	233	-
<b>Mortgage-backed securities - sold <sup>1</sup></b>														
Opening balance	37,568	37,111	36,447	34,861	28,117	21,520	19,857	19,391	18,584	37,111	21,520	21,520	18,384	14,131
Sold	862	1,524	1,764	3,358	8,651	7,572	2,806	2,013	1,794	2,386	16,223	21,345	7,857	6,180
Proceeds reinvested in revolving securitizations	1,520	1,525	1,718	1,361	1,223	657	790	675	345	3,045	1,880	4,959	2,228	4,521
Amortization	(3,463)	(2,592)	(2,818)	(3,133)	(3,130)	(1,632)	(1,933)	(2,222)	(1,332)	(6,055)	(4,762)	(10,713)	(6,949)	(6,448)
Closing balance	36,487	37,568	37,111	36,447	34,861	28,117	21,520	19,857	19,391	36,487	34,861	37,111	21,520	18,384
<b>Mortgage-backed securities - retained <sup>4</sup></b>														
Opening balance, at amortized cost	9,118	8,817	9,192	9,951	13,244	12,079	8,461	7,652	6,527	8,817	12,079	12,079	6,049	5,591
Created	3,179	3,779	3,525	4,524	7,828	10,290	7,952	4,246	3,636	6,958	18,118	26,167	18,417	13,335
Sold	(862)	(1,524)	(1,764)	(3,358)	(8,651)	(7,572)	(2,806)	(2,013)	(1,794)	(2,386)	(16,223)	(21,345)	(7,857)	(6,180)
Proceeds reinvested in revolving securitizations	(1,520)	(1,525)	(1,718)	(1,361)	(1,223)	(657)	(790)	(675)	(345)	(3,045)	(1,880)	(4,959)	(2,228)	(4,521)
Amortization	(569)	(429)	(418)	(564)	(1,247)	(896)	(738)	(749)	(372)	(998)	(2,143)	(3,125)	(2,302)	(2,176)
Closing balance, at amortized cost	9,346	9,118	8,817	9,192	9,951	13,244	12,079	8,461	7,652	9,346	9,951	8,817	12,079	6,049
Unrealized gains/(losses)	31	114	103	119	167	373	263	82	69	31	167	762	263	(95)
Closing balance, at fair value	9,377	9,232	8,920	9,311	10,118	13,617	12,342	8,543	7,721	9,377	10,118	9,579	12,342	5,954
<b>Impact of securitizations on net income before income taxes</b>														
Net interest income	(206)	(245)	(170)	(188)	(152)	(113)	(113)	(120)	(115)	(451)	(265)	(623)	(447)	(389)
Non-interest income <sup>5</sup>	119	142	174	198	471	310	92	95	135	261	781	1,153	409	265
Provision for credit losses	32	34	37	38	35	30	27	28	24	66	65	140	99	87
Net income	(55)	(69)	41	48	354	227	6	3	44	(124)	581	670	61	(37)

<sup>1</sup> The amounts include assets that we have securitized but continue to service.

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

<sup>3</sup> Other primarily relates to foreign exchange translation gains and losses.

<sup>4</sup> Mortgage-backed securities - retained are reported as securities on the Balance Sheet.

<sup>5</sup> 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 securitization. Prior to Q1/08, the impact was nominal.

CAPITAL (C\$ MM, except percentage amounts)	Basel II									Basel II	
	Q2/10	Q1/10	Q4/09	Q3/09 <sup>1</sup>	Q2/09 <sup>1</sup>	Q1/09 <sup>1</sup>	Q4/08	Q3/08	Q2/08	2009	2008
<b>Tier 1 regulatory capital<sup>2</sup></b>											
Common shares	13,245	13,159	12,959	12,746	12,636	12,597	10,266	10,197	8,071	12,959	10,266
Contributed surplus	228	233	246	238	239	242	242	251	245	246	242
Retained earnings <sup>1</sup>	21,860	21,307	20,585	20,120	19,352	20,183	19,816	19,397	18,831	20,585	19,816
Net after tax fair value losses arising from changes in institutions' own credit risk	(21)	(10)	(9)	(48)	(136)	(361)	(316)	(194)	(184)	(9)	(316)
Foreign currency translation adjustments <sup>1</sup>	(1,715)	(1,450)	(1,374)	(1,353)	(839)	(670)	(802)	(2,705)	(2,885)	(1,374)	(802)
Net after-tax unrealized loss on available-for-sale equity securities <sup>3</sup>	(15)	(4)	(68)	(189)	(483)	(670)	(380)	(112)	(70)	(68)	(380)
Non-cumulative preferred shares	4,811	4,812	4,811	4,812	4,811	3,811	2,657	2,552	2,555	4,811	2,657
Innovative Capital Instruments	3,999	3,983	3,991	4,113	4,139	4,141	3,857	3,684	3,604	3,991	3,857
Other non-controlling interests in subsidiaries	353	354	353	353	356	357	357	351	27	353	357
Goodwill <sup>4</sup>	(8,021)	(8,279)	(8,368)	(8,313)	(8,819)	(9,948)	(9,977)	(8,859)	(6,165)	(8,368)	(9,977)
Substantial investments <sup>5</sup>	(148)	(149)	(148)	(152)	(144)	(146)	(37)	(10)	(10)	(148)	(37)
Securitization-related deductions <sup>6</sup>	(1,012)	(988)	(1,172)	(733)	(518)	(346)	(329)	(244)	(261)	(1,172)	(329)
Investment in insurance subsidiaries	(29)	(29)	(13)	(13)	-	-	-	-	-	(13)	-
Expected loss in excess of allowance - AIRB Approach	(108)	(136)	(19)	(157)	(222)	(190)	(315)	(299)	(191)	(19)	(315)
Other	-	(1)	-	(2)	(1)	(2)	(8)	(1)	(1)	-	(8)
<b>Total Tier 1 capital</b>	<b>33,427</b>	<b>32,802</b>	<b>31,774</b>	<b>31,422</b>	<b>30,371</b>	<b>28,998</b>	<b>25,031</b>	<b>24,008</b>	<b>23,566</b>	<b>31,774</b>	<b>25,031</b>
<b>Tier 2 regulatory capital<sup>2</sup></b>											
Permanent subordinated debentures	849	877	878	880	927	936	900	844	843	878	900
Non-permanent subordinated debentures <sup>7</sup>	4,924	4,979	5,583	5,606	6,702	6,695	7,223	7,074	6,102	5,583	7,223
Innovative Capital Instruments (excess over 15% of Tier 1)	-	-	-	-	-	-	142	30	175	-	142
Excess of non-cumulative preferred shares	-	-	-	-	-	-	-	-	-	-	-
Trust subordinated notes	1,027	997	1,017	1,027	1,027	1,027	1,027	1,027	1,027	1,017	1,027
General allowance	511	546	575	523	548	527	488	423	410	575	488
Substantial investments <sup>5</sup>	(148)	(149)	(147)	(153)	(144)	(146)	(277)	(269)	(282)	(147)	(277)
Investment in insurance subsidiaries	(3,626)	(3,660)	(3,628)	(3,471)	(3,326)	(3,314)	(3,198)	(3,043)	(2,971)	(3,628)	(3,198)
Securitization-related deductions <sup>8</sup>	(993)	(966)	(1,150)	(711)	(496)	(321)	(305)	(216)	(230)	(1,150)	(305)
Expected loss in excess of allowance - AIRB approach	(107)	(136)	(20)	(157)	(222)	(190)	(315)	(299)	(192)	(20)	(315)
Other	(1)	(1)	(1)	(2)	-	(3)	(6)	-	-	(1)	(6)
<b>Total Tier 2 capital</b>	<b>2,436</b>	<b>2,487</b>	<b>3,107</b>	<b>3,542</b>	<b>5,016</b>	<b>5,211</b>	<b>5,679</b>	<b>5,571</b>	<b>4,882</b>	<b>3,107</b>	<b>5,679</b>
<b>Total regulatory capital</b>	<b>35,863</b>	<b>35,289</b>	<b>34,881</b>	<b>34,964</b>	<b>35,387</b>	<b>34,209</b>	<b>30,710</b>	<b>29,579</b>	<b>28,448</b>	<b>34,881</b>	<b>30,710</b>
<b>Capital measures</b>											
Tier 1 capital ratio	13.4%	12.7%	13.0%	12.9%	11.4%	10.6%	9.0%	9.4%	9.5%	13.0%	9.0%
Total capital ratio	14.4%	13.6%	14.2%	14.4%	13.3%	12.5%	11.0%	11.6%	11.4%	14.2%	11.0%
Assets-to-capital multiple <sup>9</sup>	16.0X	16.2X	16.3X	16.3X	16.3X	17.5X	20.1X	19.5X	20.2X	16.3X	20.1X
Tier 1 common ratio	9.7%	9.1%	9.2%	9.1%	7.9%	7.6%	6.5%	6.9%	7.0%	9.2%	6.5%

<sup>1</sup> 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.

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

<sup>3</sup> 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.

<sup>4</sup> Basel II goodwill deduction reflects total consolidated goodwill. Basel I goodwill deduction reflects consolidated goodwill net of insurance goodwill.

<sup>5</sup> 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.

<sup>6</sup> Securitization deduction from Tier 1 capital consists of Seller's interest in residential mortgages of \$29 million and credit cards of \$28 million, and securitizations rated below BB- of \$862 million and unrated positions of \$93 million.

<sup>7</sup> 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.

<sup>8</sup> Securitization deduction from Tier 2 capital consists of Seller's interest in residential mortgages of \$29 million and credit cards of \$8 million, and securitizations rated below BB- of \$862 million and unrated positions of \$94 million.

<sup>9</sup> 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		
	Q2/10	Q1/10	Q4/09	Q3/09 <sup>1</sup>	Q2/09 <sup>1</sup>	Q1/09 <sup>1</sup>	Q4/08	Q3/08	Q2/08	2009 <sup>2</sup>	2008	2007
<b>Tier 1 regulatory capital<sup>2</sup></b>												
Common shares	13,245	13,159	12,959	12,746	12,636	12,597	10,266	10,197	8,071	12,959	10,266	7,135
Contributed surplus	228	233	246	238	239	242	242	251	245	246	242	235
Retained earnings <sup>1</sup>	21,860	21,307	20,585	20,120	19,352	20,183	19,816	19,397	18,831	20,585	19,816	18,047
Net after-tax fair value losses arising from changes in institutions' own credit risk	(21)	(10)	(9)	(48)	(136)	(361)	(316)	(194)	(184)	(9)	(316)	(58)
Foreign currency translation adjustments <sup>1</sup>	(1,715)	(1,450)	(1,374)	(1,353)	(839)	(670)	(802)	(2,705)	(2,885)	(1,374)	(802)	(3,207)
Net after-tax unrealized loss on available-for-sale equity securities <sup>5</sup>	(15)	(4)	(68)	(189)	(483)	(670)	(380)	(112)	(70)	(68)	(380)	-
Non-cumulative preferred shares	4,811	4,812	4,811	4,812	4,811	3,811	2,657	2,552	2,555	4,811	2,657	2,344
Innovative Capital Instruments	3,999	3,983	3,991	4,113	4,139	4,141	3,857	3,684	3,604	3,991	3,857	3,489
Other non-controlling interests in subsidiaries	353	354	353	353	356	357	357	351	27	353	357	25
Goodwill <sup>3</sup>	(8,021)	(8,279)	(8,368)	(8,313)	(8,819)	(9,948)	(9,977)	(8,859)	(6,164)	(8,368)	(9,977)	(4,752)
<b>Total Tier 1 capital</b>	<b>34,724</b>	<b>34,105</b>	<b>33,126</b>	<b>32,479</b>	<b>31,256</b>	<b>29,682</b>	<b>25,720</b>	<b>24,562</b>	<b>24,030</b>	<b>33,126</b>	<b>25,720</b>	<b>23,258</b>
<b>Tier 2 regulatory capital<sup>2</sup></b>												
Permanent subordinated debentures	849	877	878	880	927	936	900	844	843	878	900	779
Non-permanent subordinated debentures <sup>4</sup>	4,924	4,979	5,583	5,606	6,702	6,695	7,223	7,074	6,102	5,583	7,223	5,473
Innovative Capital Instruments (excess over 15% of Tier 1)	-	-	-	-	-	-	142	30	175	-	142	5
Excess of non-cumulative preferred shares	-	-	-	-	-	-	-	-	-	-	-	-
Trust subordinated notes	1,027	997	1,017	1,027	1,027	1,027	1,027	1,027	1,027	1,017	1,027	1,027
General allowance	1,982	2,017	2,023	1,867	1,894	1,688	1,532	1,337	1,300	2,023	1,532	1,221
Net unrealized gain on available-for-sale equity securities <sup>5</sup>	-	-	-	-	-	-	-	-	-	-	-	105
Other	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Tier 2 capital</b>	<b>8,782</b>	<b>8,870</b>	<b>9,501</b>	<b>9,380</b>	<b>10,550</b>	<b>10,346</b>	<b>10,824</b>	<b>10,312</b>	<b>9,447</b>	<b>9,501</b>	<b>10,824</b>	<b>8,610</b>
<b>Total regulatory capital</b>												
Total Tier 1 and Tier 2 capital	43,506	42,975	42,627	41,859	41,806	40,028	36,544	34,874	33,477	42,627	36,544	31,868
Substantial investments	(296)	(298)	(295)	(305)	(289)	(292)	(314)	(279)	(292)	(295)	(314)	(309)
Investment in insurance subsidiaries	(3,721)	(3,761)	(3,715)	(3,559)	(3,403)	(3,401)	(3,282)	(3,108)	(3,035)	(3,715)	(3,282)	(2,912)
First-loss facility	(955)	(1,328)	(1,318)	(1,114)	(1,286)	(273)	(228)	(217)	(219)	(1,318)	(228)	(196)
<b>Total regulatory capital<sup>2</sup></b>	<b>38,534</b>	<b>37,588</b>	<b>37,299</b>	<b>36,881</b>	<b>36,828</b>	<b>36,062</b>	<b>32,720</b>	<b>31,270</b>	<b>29,931</b>	<b>37,299</b>	<b>32,720</b>	<b>28,451</b>
<b>Capital measures</b>												
Tier 1 capital ratio	11.9%	11.5%	11.3%	11.1%	10.4%	9.6%	8.3%	8.7%	8.8%	11.3%	8.3%	9.4%
Total capital ratio	13.2%	12.6%	12.7%	12.7%	12.2%	11.7%	10.5%	11.0%	10.9%	12.7%	10.5%	11.5%
Assets-to-capital multiple	15.6X	16.0X	15.9X	16.2X	16.4X	17.4X	20.0X	19.4X	19.9X	15.9X	20.0X	20.0X

<sup>1</sup> 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.

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

<sup>3</sup> Basel II goodwill deduction reflects total consolidated goodwill. Basel I goodwill deduction reflects consolidated goodwill net of insurance goodwill.

<sup>4</sup> 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.

<sup>5</sup> 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 <sup>1</sup> (C\$ MM)	Q2/10					Risk-adjusted assets								
	Exposure <sup>2</sup>	Average of risk weights <sup>3</sup>	Risk-adjusted assets			Total <sup>5</sup>	Q1/10 Total <sup>5</sup>	Q4/09 Total <sup>5</sup>	Q3/09 Total <sup>5</sup>	Q2/09 Total <sup>5</sup>	Q1/09 Total <sup>5</sup>	Q4/08 Total <sup>5</sup>	Q3/08 Total <sup>5</sup>	Q2/08 Total <sup>5</sup>
			Standardized approach	Advanced approach	Other <sup>4</sup>									
<b>Credit risk<sup>6</sup></b>														
Lending-related and other														
Residential mortgages	109,683	7%	1,553	5,938	7,491	7,556	6,350	6,290	6,141	5,974	7,442	6,959	5,844	
Other retail (Personal, Credit cards and Small business treated as retail)	185,876	22%	7,512	32,895	40,407	39,521	32,821	32,256	33,023	32,190	31,928	30,849	28,684	
Business (Corporate, Commercial, Medium-sized enterprises and Non-bank financial institutions)	132,064	59%	28,470	50,018	78,488	82,837	84,084	83,998	93,238	92,757	97,326	86,717	81,201	
Sovereign (Government)	28,537	9%	319	2,240	2,559	2,276	2,272	2,722	1,971	2,130	1,826	1,736	1,785	
Bank	39,688	6%	1,477	1,065	2,542	2,725	2,375	2,510	2,903	8,650	9,000	8,017	8,414	
Total lending-related and other	495,848	27%	39,331	92,156	131,487	134,915	127,902	127,776	137,276	141,701	147,522	134,278	125,928	
Trading-related														
Repo-style transactions	136,218	1%	388	977	1,365	1,156	1,113	1,307	1,157	1,368	3,115	3,427	2,815	
Over-the-counter derivatives	50,262	35%	2,365	15,459	17,824	18,638	17,173	19,617	22,700	25,548	25,896	20,667	23,641	
Total trading-related	186,480	10%	2,753	16,436	19,189	19,794	18,286	20,924	23,857	26,916	29,011	24,094	26,456	
Total lending-related and other and trading-related	682,328	22%	42,084	108,592	150,676	154,709	146,188	148,700	161,133	168,617	176,533	158,372	152,384	
Bank book equities <sup>7</sup>	1,634	88%	-	1,432	1,432	1,618	1,896	2,541	2,449	2,553	2,826	2,688	2,765	
Securitization exposures	44,170	14%	520	5,720	6,240	8,210	8,628	8,788	10,962	7,934	7,294	5,755	6,169	
Regulatory scaling factor <sup>8</sup>	n.a.	n.a.	n.a.	6,945	6,945	7,086	6,619	6,799	7,314	7,258	7,491	6,712	6,506	
Other assets <sup>4</sup>	37,299	64%	n.a.	n.a.	23,708	24,108	21,720	23,110	29,727	34,102	35,393	32,361	31,699	
<b>Total credit risk<sup>4</sup></b>	765,431	25%	42,604	122,689	23,708	195,731	185,051	189,938	211,585	220,464	229,537	205,888	199,523	
<b>Market risk<sup>9</sup></b>														
Interest rate			3,575	2,672	6,247	7,807	8,136	6,719	7,678	5,921	4,829	4,272	3,725	
Equity			240	1,442	1,682	2,228	1,418	1,676	1,560	1,835	2,573	1,842	1,910	
Foreign exchange			795	44	839	810	470	273	399	402	348	229	159	
Commodities			664	31	695	625	430	302	266	316	347	504	46	
Specific risk			7,215	5,877	13,092	14,666	12,867	8,667	10,197	10,710	9,123	10,747	13,829	
<b>Total market risk</b>			12,489	10,066	22,555	26,136	23,321	17,637	20,100	19,184	17,220	17,594	19,669	
<b>Operational risk<sup>10</sup></b>			37,713	-	37,713	37,149	36,465	35,434	33,962	33,913	31,822	30,707	30,050	
<b>Total risk-adjusted assets</b>	765,431		92,806	132,755	23,708	259,016	244,837	243,009	265,647	273,561	278,579	254,189	249,242	

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> Represents the average of counterparty risk weights within a particular category.

<sup>4</sup> For credit risk, portfolios using the Standardized and Advanced Internal Ratings Based (AIRB) Approach represents 23% and 65%, respectively, of RAA. The remaining 12% represents Balance Sheet assets not included in Standardized or AIRB Approaches.

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

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

<sup>7</sup> 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 \$130 million for Q2/10.

<sup>8</sup> 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.

<sup>9</sup> 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.

<sup>10</sup> For operational risk, we use the Standardized Approach.

n.a. not applicable





REGULATORY CAPITAL GENERATION (C\$ MM)	Basel II									Basel II			
	Q2/10	Q1/10	Q4/09	Q3/09 <sup>1</sup>	Q2/09 <sup>1</sup>	Q1/09 <sup>1</sup>	Q4/08	Q3/08	Q2/08	2010 6 months	2009 <sup>1</sup> 6 months	2009	2008
<b>Regulatory capital generation</b>													
Internal capital generation <sup>2</sup>	553	723	465	783	(809)	367	423	566	258	1,276	(442)	806	1,830
External capital generation:													
Common shares	64	192	211	134	36	2,310	76	2,124	856	256	2,346	2,691	3,084
Contributed surplus	(5)	(13)	8	(1)	(3)	-	(9)	6	(22)	(18)	(3)	4	7
Premium paid on common shares repurchased	-	-	-	-	-	-	-	-	-	-	-	-	(49)
Preferred shares	-	-	-	-	1,000	1,150	401	(1)	213	-	2,150	2,150	613
Trust capital securities <sup>3</sup>	-	-	-	-	-	-	-	-	329	-	-	-	329
Treasury shares - common	21	8	3	(24)	2	21	(6)	1	33	29	23	2	47
Subordinated debentures	(168)	(517)	(26)	(1,172)	(134)	(363)	211	942	1,088	(685)	(497)	(1,695)	1,867
Trust subordinated notes	30	(20)	(10)	-	-	-	-	-	-	10	-	(10)	-
	(58)	(350)	186	(1,063)	901	3,118	673	3,072	2,497	(408)	4,019	3,142	5,898
Other comprehensive income													
Net change in foreign currency translation adjustments, net of hedging activities	(265)	(76)	(22)	(513)	(169)	132	1,903	181	8	(341)	(37)	(572)	2,406
Net change in unrealized gains (losses) on available-for-sale equity securities	(11)	64	121	294	187	(290)	(268)	(43)	(22)	53	(103)	312	(486)
Other <sup>4</sup>	355	47	(833)	76	1,068	172	(1,600)	(2,645)	(1,286)	402	1,240	483	(7,389)
	79	35	(734)	(143)	1,086	14	35	(2,507)	(1,300)	114	1,100	223	(5,469)
Total regulatory capital generation	574	408	(83)	(423)	1,178	3,499	1,131	1,131	1,455	982	4,677	4,171	2,259

  

REGULATORY CAPITAL GENERATION (C\$ MM)	Basel I									Basel I				
	Q2/10	Q1/10	Q4/09	Q3/09 <sup>1</sup>	Q2/09 <sup>1</sup>	Q1/09 <sup>1</sup>	Q4/08	Q3/08	Q2/08	2010 6 months	2009 <sup>1</sup> 6 months	2009	2008	2007
<b>Regulatory capital generation</b>														
Internal capital generation <sup>2</sup>	553	723	465	783	(809)	367	423	566	258	1,276	(442)	806	1,830	3083
External capital generation:														
Common shares	64	192	211	134	36	2,310	76	2,124	856	256	2,346	2,691	3,084	104
Contributed surplus	(5)	(13)	8	(1)	(3)	-	(9)	6	(22)	(18)	(3)	4	7	(57)
Premium paid on common shares repurchased	-	-	-	-	-	-	-	-	-	-	-	-	(49)	(580)
Preferred shares	-	-	-	-	1,000	1,150	401	(1)	213	-	2,150	2,150	613	1,000
Trust capital securities <sup>3</sup>	-	-	-	-	-	-	-	-	329	-	-	-	329	-
Treasury shares - common	21	8	3	(24)	2	21	(6)	1	33	29	23	2	47	27
Subordinated debentures	(168)	(517)	(26)	(1,172)	(134)	(363)	211	942	1,088	(685)	(497)	(1,695)	1,867	(880)
Trust subordinated notes	30	(20)	(10)	-	-	-	-	-	-	10	-	(10)	-	1,027
	(58)	(350)	186	(1,063)	901	3,118	673	3,072	2,497	(408)	4,019	3,142	5,898	641
Other comprehensive income														
Net change in foreign currency translation adjustments, net of hedging activities	(265)	(76)	(22)	(513)	(169)	132	1,903	181	8	(341)	(37)	(572)	2,406	(1,203)
Net change in unrealized gains (losses) on available-for-sale equity securities	(11)	64	121	294	187	(290)	(268)	(43)	(22)	53	(103)	312	(486)	105
Other <sup>4</sup>	727	(72)	(332)	552	656	15	(1,281)	(2,437)	(1,304)	655	671	891	(5,379)	(839)
	451	(84)	(233)	333	674	(143)	354	(2,299)	(1,318)	367	531	631	(3,459)	(1,937)
Total regulatory capital generation	946	289	418	53	766	3,342	1,450	1,339	1,437	1,235	4,108	4,579	4,269	1,787

<sup>1</sup> 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.

<sup>2</sup> Internal capital generation is net income available to common shareholders less common share dividends.

<sup>3</sup> In Q2/08, we issued \$500 million of RBC Trust Capital Securities (TruCS), of which \$171 million was not initially recognized as regulatory capital due to OSFI constraints.

<sup>4</sup> 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.

<b>ECONOMIC CAPITAL (C\$ MM)</b>	<b>Q2/10</b>	<b>Q1/10</b>	<b>Q4/09</b>	<b>Q3/09<sup>1</sup></b>	<b>Q2/09<sup>1</sup></b>	<b>Q1/09<sup>1</sup></b>	<b>Q4/08</b>	<b>Q3/08</b>	<b>Q2/08</b>	<b>2010 6 months</b>	<b>2009<sup>1</sup> 6 months</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>
<b>Economic capital</b>														
Credit risk	10,100	9,350	9,650	10,150	10,500	10,100	8,800	8,350	7,850	9,700	10,300	10,100	8,100	6,850
Market risk (trading and non-trading)	2,800	3,050	2,300	2,250	2,550	2,800	2,000	1,850	1,750	2,950	2,700	2,450	1,750	2,700
Operational risk	3,600	3,500	3,450	3,800	3,450	3,400	3,100	3,050	2,400	3,500	3,400	3,550	2,850	2,750
Business and fixed assets risk	2,500	2,350	2,350	2,450	2,300	2,250	2,450	2,350	2,000	2,450	2,300	2,350	2,200	2,000
Insurance risk	450	200	150	150	150	150	150	150	150	350	150	150	150	150
Risk capital	19,450	18,450	17,900	18,800	18,950	18,700	16,500	15,750	14,150	18,950	18,850	18,600	15,050	14,450
Goodwill and intangibles	9,950	10,200	10,350	10,450	12,100	12,200	10,550	8,400	6,450	10,100	12,150	11,250	7,700	5,550
Economic capital	29,400	28,650	28,250	29,250	31,050	30,900	27,050	24,150	20,600	29,050	31,000	29,850	22,750	20,000
Under/(over) attribution of capital <sup>2</sup>	3,450	3,800	3,350	1,150	(500)	(1,700)	(50)	1,100	2,800	3,600	(1,200)	600	1,900	1,850
Total average common equity	32,850	32,450	31,600	30,400	30,550	29,200	27,000	25,250	23,400	32,650	29,800	30,450	24,650	21,850
<b>CAPITAL RATIOS FOR SIGNIFICANT BANKING SUBSIDIARY</b>	<b>Q2/10</b>	<b>Q1/10</b>	<b>Q4/09</b>	<b>Q3/09</b>	<b>Q2/09</b>	<b>Q1/09</b>	<b>Q4/08</b>	<b>Q3/08</b>	<b>Q2/08</b>	<b>2010 6 months</b>	<b>2009 6 months</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>
<b>RBC Bank (USA)<sup>3,4</sup></b>														
Tier 1 capital ratio	13.2%	9.8%	9.9%	9.9%	9.3%	7.3%	8.2%	9.5%	9.8%	13.2%	9.3%	9.9%	8.2%	10.7%
Total capital ratio	16.6%	13.1%	13.2%	13.1%	12.6%	10.6%	11.5%	12.6%	12.1%	16.6%	12.6%	13.2%	11.5%	13.0%

<sup>1</sup> 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.

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

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

<sup>4</sup> As RBC Bank (USA)'s fiscal year runs from January 1 to December 31, the ratios shown are reported on a one-month lag. Q2/10 ratios are as at March 31, 2010.

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

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

Credit cards

Total drawn

Capital charges drawn

Capital charges undrawn

Total drawn	3,305	2,706	2,445	2,559	2,656	2,709	2,854	2,587	2,533
Capital charges drawn	123	102	76	79	82	85	84	75	80
Capital charges undrawn	227	186	73	75	101	100	100	90	88

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

	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 <sup>1</sup>

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 <sup>2</sup>

Bond participation certificates retained

Credit cards	2,870	3,470	3,870	3,870	3,953	4,078	4,120
Commercial and residential mortgages	38,844	39,998	39,456	38,792	37,390	30,822	24,120
Bond participation certificates	994	1,069	1,105	1,113	1,218	1,262	1,243
	42,708	44,537	44,431	43,775	42,561	36,162	29,483
<b>Retained interests</b>							
Residential mortgages							
Mortgage-backed securities retained <sup>1</sup>	9,377	9,232	8,920	9,311	10,118	13,617	12,342
Retained rights to future excess interest	1,419	1,465	1,497	1,527	1,400	1,140	699
Credit cards							
Asset-backed securities purchased	967	976	981	984	981	960	954
Retained rights to future excess interest	49	62	33	20	23	24	26
Subordinated loan receivables	4	5	5	6	7	7	8
Commercial mortgages							
Asset-backed securities purchased <sup>2</sup>	2	2	2	3	3	5	7
Bond participation certificates retained	41	48	55	57	81	86	87
	11,859	11,790	11,493	11,908	12,613	15,839	14,123

<sup>1</sup> All residential mortgages securitized are Canadian mortgages and are government guaranteed.

<sup>2</sup> Securities purchased during the securitization process.

LOANS MANAGED (C\$ MM)	Q2/10			Q1/10			Q4/09			Q3/09 <sup>1</sup>		
	Loan Principal	Past due <sup>2</sup>	Net write-offs	Loan Principal	Past due <sup>2</sup>	Net write-offs	Loan Principal	Past due <sup>2</sup>	Net write-offs	Loan Principal	Past due <sup>2</sup>	Net write-offs
Retail	251,987	1,755	334	248,505	1,824	312	245,430	1,746	346	239,348	1,684	337
Wholesale	72,940	3,894	196	76,221	4,018	210	78,927	4,384	342	81,140	4,115	314
Total loans managed <sup>3</sup>	324,927	5,649	530	324,726	5,842	522	324,357	6,130	688	320,488	5,799	651
Less: Loans securitized and managed												
Credit card loans	2,870	63	33	3,470	61	34	3,870	57	37	3,870	59	38
Canadian residential mortgage-backed securities created and sold	27,781	219	-	28,942	224	-	28,815	204	-	28,285	181	-
Canadian residential mortgage-backed securities created and retained	8,095	64	-	7,811	60	-	7,521	53	-	7,871	51	-
U.S. residential mortgage-backed securities created and sold <sup>4</sup>	-	-	-	-	-	-	-	-	-	323	3	-
Total loans reported on the Consolidated Balance Sheets	286,181	5,303	497	284,503	5,497	488	284,151	5,816	651	280,139	5,505	613

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

FINANCIAL ASSET SECURITIZATIONS - CAPITAL CHARGES (C\$ MM)	Q2/10		Q1/10		Q4/09		Q3/09	
	Retained interest	Capital charges	Retained interest	Capital charges	Retained interest	Capital charges	Retained interest	Capital charges
<b>Capital charges</b>								
Superior (rated AA or higher)	8,759	4	9,731	4	9,409	4	9,872	4
Investment grade (rated A to BBB)	174	10	174	7	174	7	174	7
Non-investment grade (rated BB to CC)	-	-	-	-	-	-	-	-
<b>Total non-impaired</b>	8,933	14	9,905	11	9,583	11	10,046	11
Impaired / Default (rated C or lower)	8,933	14	9,905	11	9,583	11	10,046	11

FINANCIAL ASSET SECURITIZATIONS - CAPITAL CHARGES (C\$ MM)	Q2/09		Q1/09		Q4/08		Q3/08	
	Retained interest	Capital charges	Retained interest	Capital charges	Retained interest	Capital charges	Retained interest	Capital charges
<b>Capital charges</b>								
Superior (rated AA or higher)	10,231	4	12,867	4	11,950	4	8,266	4
Investment grade (rated A to BBB)	174	7	174	7	174	7	174	7
Non-investment grade (rated BB to CC)	-	-	-	-	-	-	-	-
<b>Total non-impaired</b>	10,405	11	13,041	11	12,124	11	8,440	11
Impaired / Default (rated C or lower)	-	-	-	-	-	-	-	-
	10,405	11	13,041	11	12,124	11	8,440	11

<sup>1</sup> 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.

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

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

<sup>4</sup> 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)	Q2/10	Q1/10	Q4/09	Q3/09 <sup>1</sup>	Q2/09 <sup>1</sup>	Q1/09 <sup>1</sup>	Q4/08	Q3/08	Q2/08	2009	2008	2007
<b>By portfolio and sector</b>												
<b>Retail</b>												
Residential mortgages	125,307	122,873	122,130	119,214	115,874	117,791	122,991	122,197	116,495	122,130	122,991	109,745
Personal	75,463	73,681	71,542	68,204	65,622	63,592	60,727	57,419	54,605	71,542	60,727	48,743
Credit cards	9,697	8,983	8,701	8,775	8,914	8,926	8,933	8,367	8,063	8,701	8,933	8,322
Small business	2,774	2,745	2,851	2,806	2,785	2,679	2,804	2,686	2,639	2,851	2,804	2,652
	213,241	208,282	205,224	198,999	193,195	192,988	195,455	190,669	181,802	205,224	195,455	169,462
<b>Wholesale</b>												
<b>Business</b>												
Agriculture	4,997	5,084	5,090	5,126	5,272	5,296	5,305	5,321	5,439	5,090	5,305	5,367
Automotive	3,681	3,663	3,657	3,762	4,128	4,069	3,999	3,877	3,625	3,657	3,999	3,285
Consumer goods	5,728	5,808	6,141	6,310	6,866	7,094	7,389	6,362	5,801	6,141	7,389	5,206
Energy	5,626	6,230	7,055	7,062	8,445	8,827	8,146	7,146	6,876	7,055	8,146	7,632
Non-bank financial services	2,593	2,765	3,541	3,734	4,252	5,294	8,788	4,775	4,365	3,541	8,788	6,959
Forest products	896	884	830	885	1,028	1,088	1,152	1,188	1,294	830	1,152	1,349
Industrial products	3,854	3,858	3,972	4,340	5,115	4,932	5,033	4,685	4,010	3,972	5,033	4,119
Mining and metals	948	1,470	1,774	1,748	3,228	3,703	3,947	2,475	2,511	1,774	3,947	2,301
Real estate and related <sup>2</sup>	19,622	20,363	21,049	21,625	23,169	23,749	22,978	21,581	21,091	21,049	22,978	19,187
Technology and media	2,322	2,546	2,562	2,538	3,467	4,046	3,206	2,602	2,773	2,562	3,206	2,423
Transportation and environment	3,852	4,046	4,413	4,484	4,154	4,179	4,239	3,363	3,180	4,413	4,239	2,656
Other <sup>3</sup>	20,912	22,304	22,572	23,256	25,734	27,104	25,623	23,196	22,112	22,572	25,623	17,583
Sovereign	3,594	2,656	2,779	2,724	2,374	2,370	2,496	2,393	2,024	2,779	2,496	932
Bank	1,984	2,510	2,516	2,701	2,627	3,754	5,284	3,156	3,978	2,516	5,284	2,754
	80,609	84,187	87,951	90,295	99,859	105,505	107,585	92,120	89,079	87,951	107,585	81,753
<b>Total Loans and Acceptances</b>	293,850	292,469	293,175	289,294	293,054	298,493	303,040	282,789	270,881	293,175	303,040	251,215
Allowance for loan losses	(3,112)	(3,180)	(3,188)	(2,987)	(2,949)	(2,652)	(2,215)	(1,859)	(1,730)	(3,188)	(2,215)	(1,493)
<b>Total Loans and Acceptances, net of allowance for loan losses</b>	290,738	289,289	289,987	286,307	290,105	295,841	300,825	280,930	269,151	289,987	300,825	249,722
<b>Loans and Acceptances by geography<sup>4</sup> and portfolio</b>												
<b>Canada</b>												
Residential mortgages	120,707	118,026	117,292	113,993	110,086	112,206	117,690	117,787	113,177	117,292	117,690	107,453
Personal	65,024	62,674	60,493	57,334	53,755	51,227	48,780	47,047	45,131	60,493	48,780	42,506
Credit cards	9,300	8,558	8,285	8,382	8,495	8,496	8,538	8,054	7,848	8,285	8,538	8,142
Small business	2,774	2,745	2,851	2,806	2,785	2,679	2,804	2,686	2,639	2,851	2,804	2,652
	197,805	192,003	188,921	182,515	175,121	174,608	177,812	175,574	168,795	188,921	177,812	160,753
<b>Retail</b>												
Business	44,636	45,978	47,110	48,055	53,314	53,994	53,775	50,632	49,900	47,110	53,775	51,237
Sovereign	2,727	1,435	1,394	1,410	1,490	1,588	1,544	1,526	1,356	1,394	1,544	585
Bank	607	1,064	1,096	1,440	1,028	1,444	978	573	831	1,096	978	521
	47,970	48,477	49,600	50,905	55,832	57,026	56,297	52,731	52,087	49,600	56,297	52,343
<b>Wholesale</b>												
<b>United States</b>												
Retail	10,925	11,584	11,678	12,025	13,318	13,288	12,931	11,065	10,856	11,678	12,931	6,804
Wholesale	21,672	23,646	25,387	26,381	30,149	32,717	30,943	25,747	26,796	25,387	30,943	18,548
	32,597	35,230	37,065	38,406	43,467	46,005	43,874	36,812	37,652	37,065	43,874	25,352
<b>Other International</b>												
Retail	4,511	4,695	4,625	4,459	4,756	5,092	4,712	4,030	2,151	4,625	4,712	1,905
Wholesale	10,967	12,064	12,964	13,009	13,878	15,762	20,345	13,642	10,196	12,964	20,345	10,862
	15,478	16,759	17,589	17,468	18,634	20,854	25,057	17,672	12,347	17,589	25,057	12,767
<b>Total</b>												
Retail	213,241	208,282	205,224	198,999	193,195	192,988	195,455	190,669	181,802	205,224	195,455	169,462
Wholesale	80,609	84,187	87,951	90,295	99,859	105,505	107,585	92,120	89,079	87,951	107,585	81,753
<b>Total Loans and Acceptances</b>	293,850	292,469	293,175	289,294	293,054	298,493	303,040	282,789	270,881	293,175	303,040	251,215

<sup>1</sup> 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.

<sup>2</sup> Wholesale - Real estate and related loans and acceptances in Q2/10 is comprised of amounts based in Canada \$10.9 billion, United States \$7.6 billion, and Other International \$1.1 billion.

<sup>3</sup> Wholesale - Other in Q2/10 related to other services \$8.6 billion, financing products \$5 billion, holding and investments \$3.8 billion, health \$2.5 billion, and other \$1 billion.

<sup>4</sup> Geographic information is based on residence of borrower.

<b>GROSS IMPAIRED LOANS (C\$ MM)</b>	<b>Q2/10</b>	<b>Q1/10</b>	<b>Q4/09</b>	<b>Q3/09<sup>1</sup></b>	<b>Q2/09<sup>1</sup></b>	<b>Q1/09<sup>1</sup></b>	<b>Q4/08</b>	<b>Q3/08</b>	<b>Q2/08</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>
<b>Gross Impaired Loans by portfolio and sector</b>												
<b>Retail</b>												
Residential mortgages	736	701	641	624	569	450	340	283	257	641	340	180
Personal	390	403	409	430	424	397	348	292	227	409	348	189
Small business	55	59	59	56	54	52	40	33	30	59	40	19
	1,181	1,163	1,109	1,110	1,047	899	728	608	514	1,109	728	388
<b>Wholesale</b>												
<b>Business</b>												
Agriculture	81	84	82	98	95	83	95	84	83	82	95	65
Automotive	89	83	41	52	78	54	20	9	18	41	20	5
Consumer goods	123	121	145	147	78	70	57	57	61	145	57	83
Energy	122	63	107	103	81	83	80	76	15	107	80	3
Non-bank financial services	61	66	227	247	279	29	25	16	15	227	25	14
Forest products	60	73	53	51	53	13	25	21	23	53	25	29
Industrial products	128	141	172	175	203	204	194	41	45	172	194	29
Mining and metals	21	23	22	21	34	21	7	7	3	22	7	4
Real estate and related <sup>2</sup>	1,639	1,660	1,625	1,467	1,590	1,450	1,137	772	661	1,625	1,137	353
Technology and media	101	125	115	146	152	45	45	49	52	115	45	10
Transportation and environment	62	37	29	25	14	13	10	9	13	29	10	19
Other <sup>3</sup>	1,354	1,450	1,658	1,403	1,487	1,550	500	407	382	1,658	500	116
Sovereign	9	10	10	10	-	-	-	-	-	10	-	-
Bank	33	40	62	77	-	-	-	-	-	62	-	-
	3,883	3,976	4,348	4,022	4,144	3,615	2,195	1,548	1,371	4,348	2,195	730
<b>Total Gross Impaired Loans</b>	<b>5,064</b>	<b>5,139</b>	<b>5,457</b>	<b>5,132</b>	<b>5,191</b>	<b>4,514</b>	<b>2,923</b>	<b>2,156</b>	<b>1,885</b>	<b>5,457</b>	<b>2,923</b>	<b>1,118</b>
<b>Gross Impaired Loans by geography<sup>4</sup> and portfolio</b>												
<b>Canada</b>												
Residential mortgages	503	459	441	410	369	293	238	209	197	441	238	149
Personal	179	178	173	177	166	157	150	136	153	173	150	152
Small business	55	59	59	56	54	52	40	33	30	59	40	19
Retail	737	696	673	643	589	502	428	378	380	673	428	320
Business	824	806	839	716	758	533	529	366	414	839	529	377
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale	824	806	839	716	758	533	529	366	414	839	529	377
	1,561	1,502	1,512	1,359	1,347	1,035	957	744	794	1,512	957	697
<b>United States</b>												
Retail	215	234	227	265	242	209	133	98	69	227	133	27
Wholesale	2,635	2,822	3,194	3,002	3,203	2,938	1,526	1,065	922	3,194	1,526	322
	2,850	3,056	3,421	3,267	3,445	3,147	1,659	1,163	991	3,421	1,659	349
<b>Other International</b>												
Retail	229	233	209	202	216	188	167	132	65	209	167	41
Wholesale	424	348	315	304	183	144	140	117	35	315	140	31
	653	581	524	506	399	332	307	249	100	524	307	72
<b>Total</b>												
Retail	1,181	1,163	1,109	1,110	1,047	899	728	608	514	1,109	728	388
Wholesale	3,883	3,976	4,348	4,022	4,144	3,615	2,195	1,548	1,371	4,348	2,195	730
<b>Total Gross Impaired Loans</b>	<b>5,064</b>	<b>5,139</b>	<b>5,457</b>	<b>5,132</b>	<b>5,191</b>	<b>4,514</b>	<b>2,923</b>	<b>2,156</b>	<b>1,885</b>	<b>5,457</b>	<b>2,923</b>	<b>1,118</b>

<sup>1</sup> 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.

<sup>2</sup> Wholesale - Real estate and related Gross Impaired Loans in Q2/10 is comprised of loans based in Canada \$146 million, United States \$1,274 million, and Other International \$219 million.

<sup>3</sup> Wholesale - Other in Q2/10 related to financing products \$937 million, other services \$247 million, holding and investments \$48 million, health \$22 million and other \$100 million.

<sup>4</sup> Geographic information is based on residence of borrower.

GROSS IMPAIRED LOANS <i>continued</i> (C\$ MM)										2009	2008	2007
	Q2/10	Q1/10	Q4/09	Q3/09 <sup>1</sup>	Q2/09 <sup>1</sup>	Q1/09 <sup>1</sup>	Q4/08	Q3/08	Q2/08			
<b>Changes in Gross Impaired Loans</b>												
<b>Balance at beginning of period<sup>1</sup></b>												
Retail	1,163	1,109	1,110	1,047	899	728	608	514	434	728	388	383
Wholesale	3,976	4,348	4,022	4,144	3,615	2,951	1,548	1,371	1,016	2,951	730	443
	5,139	5,457	5,132	5,191	4,514	3,679	2,156	1,885	1,450	3,679	1,118	826
<b>New impaired<sup>2</sup></b>												
Retail	504	496	486	531	582	510	360	294	329	2,109	1,263	896
Wholesale	627	472	1,042	698	1,218	2,437	731	459	538	5,395	2,138	721
	1,131	968	1,528	1,229	1,800	2,947	1,091	753	867	7,504	3,401	1,617
<b>Repayments, return to performing status, sold and other<sup>2</sup></b>												
Retail	(144)	(124)	(141)	(134)	(86)	(74)	(5)	21	(30)	(435)	(47)	(132)
Wholesale	(512)	(623)	(362)	(495)	(247)	(1,521)	106	(169)	(100)	(2,625)	(238)	(325)
	(656)	(747)	(503)	(629)	(333)	(1,595)	101	(148)	(130)	(3,060)	(285)	(457)
<b>Net impaired loan formation<sup>2</sup></b>												
Retail	360	372	345	397	496	436	355	315	299	1,674	1,216	764
Wholesale	115	(151)	680	203	971	916	837	290	438	2,770	1,900	396
	475	221	1,025	600	1,467	1,352	1,192	605	737	4,444	3,116	1,160
<b>Write-offs</b>												
Retail	(342)	(318)	(346)	(334)	(348)	(265)	(235)	(221)	(219)	(1,293)	(876)	(759)
Wholesale	(208)	(221)	(354)	(325)	(442)	(252)	(190)	(113)	(83)	(1,373)	(435)	(109)
	(550)	(539)	(700)	(659)	(790)	(517)	(425)	(334)	(302)	(2,666)	(1,311)	(868)
<b>Balance at end of period</b>												
Retail	1,181	1,163	1,109	1,110	1,047	899	728	608	514	1,109	728	388
Wholesale	3,883	3,976	4,348	4,022	4,144	3,615	2,195	1,548	1,371	4,348	2,195	730
	5,064	5,139	5,457	5,132	5,191	4,514	2,923	2,156	1,885	5,457	2,923	1,118
<b>Net Impaired Loans by geography<sup>3</sup> and portfolio</b>												
<b>Canada</b>												
Residential mortgages	458	418	402	373	336	266	215	191	180	402	215	136
Personal	89	80	79	85	80	71	71	58	65	79	71	73
Small business	32	35	37	35	34	31	23	19	18	37	23	10
<b>Retail</b>	579	533	518	493	450	368	309	268	263	518	309	219
Business	562	537	577	487	537	366	391	247	278	577	391	224
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-
<b>Wholesale</b>	562	537	577	487	537	366	391	247	278	577	391	224
<b>United States</b>												
Retail	174	189	183	227	203	179	112	87	58	183	112	20
Wholesale	2,090	2,250	2,571	2,377	2,595	2,339	1,151	797	712	2,571	1,151	261
	2,264	2,439	2,754	2,604	2,798	2,518	1,263	884	770	2,754	1,263	281
<b>Other International</b>												
Retail	148	153	135	132	141	118	99	79	47	135	99	29
Wholesale	270	200	194	212	124	94	94	75	17	194	94	14
	418	353	329	344	265	212	193	154	64	329	193	43
<b>Total</b>												
Retail	901	875	836	852	794	665	520	434	368	836	520	268
Wholesale	2,922	2,987	3,342	3,076	3,256	2,799	1,636	1,119	1,007	3,342	1,636	499
<b>Total Net Impaired Loans</b>	3,823	3,862	4,178	3,928	4,050	3,464	2,156	1,553	1,375	4,178	2,156	767
<b>Net Write-offs by geography<sup>3</sup> and portfolio</b>												
<b>Canada</b>												
Residential mortgages	1	3	2	2	2	1	1	1	1	7	5	3
Personal	119	112	123	120	115	93	86	90	93	451	352	346
Credit cards	113	101	107	107	97	82	70	67	65	393	266	219
Small business	16	11	11	11	13	13	11	8	10	48	36	35
<b>Retail</b>	249	227	243	240	227	189	168	166	169	899	659	603
Business	26	39	45	179	(65)	146	42	37	39	305	157	63
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-
<b>Wholesale</b>	26	39	45	179	(65)	146	42	37	39	305	157	63
<b>United States</b>												
Retail	50	45	59	53	87	41	28	18	14	240	71	21
Wholesale	152	170	291	135	401	94	134	70	37	921	244	7
	202	215	350	188	488	135	162	88	51	1,161	315	28
<b>Other International</b>												
Retail	2	6	7	6	4	4	7	3	2	21	13	7
Wholesale	18	1	6	-	1	-	3	1	1	7	5	(3)
	20	7	13	6	5	4	10	4	3	28	18	4
<b>Total</b>												
Retail	301	278	309	299	318	234	203	187	185	1,160	743	631
Wholesale	196	210	342	314	337	240	179	108	77	1,233	406	67
<b>Total Net Write-offs</b>	497	488	651	613	655	474	382	295	262	2,393	1,149	698

<sup>1</sup> 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.

<sup>2</sup> Net impaired loan formation for Canadian 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.

<sup>3</sup> There is no impact to total Net impaired loan formation amounts.

<sup>3</sup> Geographic information is based on residence of borrower, net of specific allowance.



PROVISION FOR CREDIT LOSSES (C\$ MM)	Q2/10	Q1/10	Q4/09	Q3/09 <sup>1</sup>	Q2/09 <sup>1</sup>	Q1/09 <sup>1</sup>	Q4/08	Q3/08	Q2/08	2010 6 months	2009 <sup>1</sup> 6 months	2009	2008	2007
	<b>Provision for Credit Losses by portfolio and sector</b>													
<b>Specific</b>														
<b>Retail</b>														
Residential mortgages	12	13	13	14	30	16	10	-	3	25	46	73	16	5
Personal	153	156	184	175	198	144	126	99	110	309	342	701	445	364
Credit cards	117	105	110	110	99	83	72	67	66	222	182	402	270	223
Small business	15	13	13	14	13	15	14	11	12	28	28	55	46	34
	297	287	320	313	340	258	222	177	191	584	598	1,231	777	626
<b>Wholesale</b>														
<b>Business</b>														
Agriculture	3	11	2	9	5	4	1	-	3	14	9	20	5	2
Automotive	-	6	(2)	11	2	10	-	2	7	6	12	21	10	2
Consumer goods	3	7	12	32	14	3	8	4	5	10	17	61	19	27
Energy	(3)	(2)	1	18	(1)	(2)	(4)	23	(8)	(5)	(3)	16	21	(7)
Non-bank financial services	(1)	(4)	102	(10)	32	142	-	-	-	(5)	174	266	-	-
Forest products	-	1	2	2	8	1	-	1	(1)	1	9	13	2	10
Industrial products	2	3	13	29	12	13	46	8	21	5	25	67	95	10
Mining and metals	1	(1)	-	2	-	5	-	2	-	-	5	7	2	1
Real estate and related <sup>2</sup>	148	132	169	115	174	129	155	91	69	280	303	587	345	78
Technology and media	1	14	(1)	33	54	10	-	1	20	15	64	96	21	(2)
Transportation and environment	8	2	2	4	4	1	1	1	1	10	5	11	3	7
Other <sup>3</sup>	18	22	90	148	107	63	45	15	42	40	170	408	130	28
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	15	17	3	-	-	-	-	-	15	-	20	-	-
	180	206	407	396	411	379	252	148	159	386	790	1,593	653	156
<b>Total specific provision for credit losses</b>	477	493	727	709	751	637	474	325	350	970	1,388	2,824	1,430	782
<b>Total general provision</b>	27	-	156	61	223	149	145	9	(1)	27	372	589	165	9
<b>Total provision for credit losses</b>	504	493	883	770	974	786	619	334	349	997	1,760	3,413	1,595	791
<b>Specific provision for credit loss by geography<sup>4</sup> and portfolio</b>														
<b>Canada</b>														
Residential mortgages	3	1	1	5	6	6	4	-	1	4	12	18	8	5
Personal	112	117	125	125	116	101	87	78	92	229	217	467	352	334
Credit cards	112	102	108	107	97	81	71	66	65	214	178	393	266	220
Small business	15	13	13	14	13	15	14	11	12	28	28	55	46	34
<b>Retail</b>	242	233	247	251	232	203	176	155	170	475	435	933	672	593
<b>Business</b>	24	49	77	193	(8)	174	64	20	36	73	166	436	152	102
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Wholesale</b>	24	49	77	193	(8)	174	64	20	36	73	166	436	152	102
	266	282	324	444	224	377	240	175	206	548	601	1,369	824	695
<b>United States</b>														
Retail	49	45	64	56	98	49	36	18	17	94	147	267	84	26
Wholesale	122	127	297	189	409	201	183	127	123	249	610	1,096	494	58
	171	172	361	245	507	250	219	145	140	343	757	1,363	578	84
<b>Other International</b>														
Retail	6	9	9	6	10	6	10	4	4	15	16	31	21	7
Wholesale	34	30	33	14	10	4	5	1	-	64	14	61	7	(4)
	40	39	42	20	20	10	15	5	4	79	30	92	28	3
<b>Total</b>														
Retail	297	287	320	313	340	258	222	177	191	584	598	1,231	777	626
Wholesale	180	206	407	396	411	379	252	148	159	386	790	1,593	653	156
	477	493	727	709	751	637	474	325	350	970	1,388	2,824	1,430	782

<sup>1</sup> 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.

<sup>2</sup> Wholesale - Real estate and related provision for credit losses in Q2/10 is comprised of losses based in Canada \$3 million, United States \$110 million, and Other International \$35 million.

<sup>3</sup> Wholesale - Other in Q2/10 related to financing products \$2 million, other services \$14 million, health \$1 million, holding and investments \$4 million and other \$(3) million.

<sup>4</sup> Geographic information is based on residence of borrower.

ALLOWANCE FOR CREDIT LOSSES (C\$ MM)												
	Q2/10	Q1/10	Q4/09	Q3/09 <sup>1</sup>	Q2/09 <sup>1</sup>	Q1/09 <sup>1</sup>	Q4/08	Q3/08	Q2/08	2009	2008	2007
<b>Allowance for credit losses by portfolio and sector</b>												
<b>Specific</b>												
<b>Retail</b>												
Residential mortgages	65	61	54	53	50	40	30	21	20	54	30	15
Personal	192	203	197	184	183	173	161	139	114	197	161	96
Small business	23	24	22	21	20	21	17	14	12	22	17	9
	280	288	273	258	253	234	208	174	146	273	208	120
<b>Wholesale</b>												
<b>Business</b>												
Agriculture	17	20	11	18	18	15	13	13	12	11	13	9
Automotive	19	18	11	12	16	14	5	5	9	11	5	2
Consumer goods	37	45	45	58	24	17	18	15	16	45	18	45
Energy	22	24	44	42	31	33	30	32	8	44	30	1
Non-bank financial services	26	27	75	128	153	31	23	21	21	75	23	20
Forest products	10	21	10	10	10	4	4	6	4	10	4	10
Industrial products	65	75	80	76	70	74	57	19	24	80	57	9
Mining and metals	6	6	6	8	7	7	2	2	1	6	2	1
Real estate and related <sup>2</sup>	340	312	298	259	267	286	250	182	139	298	250	74
Technology and media	33	50	38	54	21	29	19	24	22	38	19	5
Transportation and environment	16	12	11	11	7	6	5	6	7	11	5	7
Other <sup>3</sup>	328	334	347	257	264	300	133	104	101	347	133	48
Sovereign	9	10	10	10	-	-	-	-	-	10	-	-
Bank	33	35	20	3	-	-	-	-	-	20	-	-
	961	989	1,006	946	888	816	559	429	364	1,006	559	231
<b>Total</b>	1,241	1,277	1,279	1,204	1,141	1,050	767	603	510	1,279	767	351
<b>General</b>												
<b>Retail</b>												
Residential mortgages	68	67	50	26	30	16	20	24	19	50	20	16
Personal	662	666	671	614	609	517	461	372	356	671	461	349
Credit cards	332	330	327	299	297	296	270	194	194	327	270	193
Small business	60	47	47	47	47	47	47	37	37	47	47	37
	1,122	1,110	1,095	986	983	876	798	627	606	1,095	798	595
<b>Wholesale</b>	749	793	814	797	825	726	650	442	452	814	650	370
<b>General allowance for off-balance sheet and other items</b>	111	114	114	84	86	86	84	268	242	114	84	256
<b>Total</b>	1,982	2,017	2,023	1,867	1,894	1,688	1,532	1,337	1,300	2,023	1,532	1,221
<b>Total allowance for credit losses</b>	3,223	3,294	3,302	3,071	3,035	2,738	2,299	1,940	1,810	3,302	2,299	1,572
<b>Allowance for credit losses by geography<sup>4</sup> and portfolio</b>												
<b>Specific</b>												
<b>Canada</b>												
Residential mortgages	45	41	39	37	33	27	23	18	17	39	23	13
Personal	90	98	94	92	86	86	79	78	88	94	79	79
Small business	23	24	22	21	20	21	17	14	12	22	17	9
<b>Retail</b>	158	163	155	150	139	134	119	110	117	155	119	101
<b>Business</b>	262	269	262	229	221	167	138	119	136	262	138	153
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-
<b>Wholesale</b>	262	269	262	229	221	167	138	119	136	262	138	153
<b>Canada - Total</b>	420	432	417	379	360	301	257	229	253	417	257	254
<b>United States</b>												
<b>Retail</b>	41	45	44	38	39	30	21	11	11	44	21	6
<b>Wholesale</b>	545	572	623	625	608	599	375	268	210	623	375	62
<b>United States - Total</b>	586	617	667	663	647	629	396	279	221	667	396	68
<b>Other International</b>												
<b>Retail</b>	81	80	74	70	75	70	68	53	18	74	68	13
<b>Wholesale</b>	154	148	121	92	59	50	46	42	18	121	46	16
<b>Other International - Total</b>	235	228	195	162	134	120	114	95	36	195	114	29
<b>Total specific allowance for credit losses</b>	1,241	1,277	1,279	1,204	1,141	1,050	767	603	510	1,279	767	351
<b>Total general allowance for credit losses</b>	1,982	2,017	2,023	1,867	1,894	1,688	1,532	1,337	1,300	2,023	1,532	1,221
<b>Total allowance for credit losses</b>	3,223	3,294	3,302	3,071	3,035	2,738	2,299	1,940	1,810	3,302	2,299	1,572

<sup>1</sup> 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.

<sup>2</sup> Wholesale - Real estate and related allowance for credit losses in Q2/10 is comprised of allowances based in Canada \$35 million, United States \$248 million, and Other International \$57 million.

<sup>3</sup> Wholesale - Other in Q2/10 related to financing products \$180 million, other services \$98 million, health \$8 million, holding and investments \$10 million, and other \$32 million.

<sup>4</sup> Geographic information is based on residence of borrower.

ALLOWANCE FOR CREDIT LOSSES <i>continued</i> (C\$ MM)														
	Q2/10	Q1/10	Q4/09	Q3/09 <sup>1</sup>	Q2/09 <sup>1</sup>	Q1/09 <sup>1</sup>	Q4/08	Q3/08	Q2/08	2010 6 months	2009 <sup>1</sup> 6 months	2009	2008	2007
<b>Allowance for credit losses by type</b>														
Allowance for loan losses	3,112	3,180	3,188	2,987	2,949	2,652	2,215	1,859	1,730	3,112	2,949	3,188	2,215	1,493
Allowance for off-balance sheet items	111	114	114	84	86	86	84	81	80	111	86	114	84	79
<b>Total</b>	<b>3,223</b>	<b>3,294</b>	<b>3,302</b>	<b>3,071</b>	<b>3,035</b>	<b>2,738</b>	<b>2,299</b>	<b>1,940</b>	<b>1,810</b>	<b>3,223</b>	<b>3,035</b>	<b>3,302</b>	<b>2,299</b>	<b>1,572</b>
<b>Allowance for credit losses continuity</b>														
Specific allowance														
Balance at beginning of period <sup>1</sup>	1,277	1,279	1,204	1,141	1,050	906	603	510	426	1,279	906	906	351	263
Provision for credit losses	477	493	727	709	751	637	474	325	350	970	1,388	2,824	1,430	782
Write-offs	(550)	(539)	(700)	(659)	(790)	(517)	(425)	(334)	(302)	(1,089)	(1,307)	(2,666)	(1,311)	(868)
Recoveries	53	51	49	46	135	43	43	39	40	104	178	273	162	170
Other adjustments <sup>2</sup>	(16)	(7)	(1)	(33)	(5)	(19)	72	63	(4)	(23)	(24)	(58)	135	4
Specific allowance for credit losses at end of period	1,241	1,277	1,279	1,204	1,141	1,050	767	603	510	1,241	1,141	1,279	767	351
General allowance														
Balance at beginning of period	2,017	2,023	1,867	1,894	1,688	1,532	1,337	1,300	1,244	2,023	1,532	1,532	1,221	1,223
Provision for credit losses	27	-	156	61	223	149	145	9	(1)	27	372	589	165	9
Adjustments on acquisition <sup>3</sup>	-	-	-	-	4	-	(4)	25	54	-	4	4	75	21
Other adjustments <sup>2</sup>	(62)	(6)	-	(88)	(21)	7	54	3	3	(68)	(14)	(102)	71	(32)
General allowance for credit losses at end of period	1,982	2,017	2,023	1,867	1,894	1,688	1,532	1,337	1,300	1,982	1,894	2,023	1,532	1,221
<b>Allowance for credit losses</b>	<b>3,223</b>	<b>3,294</b>	<b>3,302</b>	<b>3,071</b>	<b>3,035</b>	<b>2,738</b>	<b>2,299</b>	<b>1,940</b>	<b>1,810</b>	<b>3,223</b>	<b>3,035</b>	<b>3,302</b>	<b>2,299</b>	<b>1,572</b>
<b>U.S. BANKING LOANS</b> (C\$ MM)														
	Q2/10	Q1/10	Q4/09	Q3/09 <sup>1</sup>	Q2/09 <sup>1</sup>	Q1/09 <sup>1</sup>	Q4/08	Q3/08		2009	2008			
<b>Retail</b>														
Residential mortgages	2,291	2,427	2,468	2,935	3,312	3,093	2,922	2,431		2,468	2,922			
Home equity	3,935	4,158	4,201	4,151	4,575	4,576	4,269	3,434		4,201	4,269			
Lot loans	683	756	804	859	1,007	1,110	1,142	1,037		804	1,142			
Credit cards	217	226	213	198	204	202	187	154		213	187			
Other	223	243	243	234	297	317	320	287		243	320			
<b>Total retail</b>	<b>7,349</b>	<b>7,810</b>	<b>7,929</b>	<b>8,377</b>	<b>9,395</b>	<b>9,298</b>	<b>8,840</b>	<b>7,343</b>		<b>7,929</b>	<b>8,840</b>			
<b>Wholesale</b>														
Commercial loans	11,458	12,395	12,542	12,775	14,462	15,371	14,588	12,354		12,542	14,588			
Residential builder finance loans	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)	387	504	642	616	827	1,069	1,153	1,193		642	1,153			
Other	756	822	1,197	1,247	1,274	1,328	585	254		1,197	585			
<b>Total wholesale</b>	<b>13,497</b>	<b>14,812</b>	<b>15,547</b>	<b>16,123</b>	<b>18,415</b>	<b>19,802</b>	<b>18,442</b>	<b>15,766</b>		<b>15,547</b>	<b>18,442</b>			
<b>Total U.S. banking loans</b>	<b>20,846</b>	<b>22,622</b>	<b>23,476</b>	<b>24,500</b>	<b>27,810</b>	<b>29,100</b>	<b>27,282</b>	<b>23,109</b>		<b>23,476</b>	<b>27,282</b>			

<sup>1</sup> 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.

<sup>2</sup> Other adjustments include primarily foreign exchange translations on non-Canadian dollar denominated ACL. In Q2/10, other adjustments also includes a transfer of \$30 million from general allowance to specific allowance to more appropriately reflect the nature of these provisions. 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.

<sup>3</sup> 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)	Q2/10	Q1/10	Q4/09	Q3/09 <sup>1</sup>	Q2/09 <sup>1</sup>	Q1/09 <sup>1</sup>	Q4/08	Q3/08	Q2/08	2010 6 months	2009 <sup>1</sup> 6 months	2009	2008	2007
	<b>Diversification ratios</b>													
Portfolio as a % of Total Loans and Acceptances														
Retail	73%	71%	70%	69%	66%	65%	64%	67%	67%	73%	66%	70%	64%	67%
Wholesale	27%	29%	30%	31%	34%	35%	36%	33%	33%	27%	34%	30%	36%	33%
Canada	84%	82%	81%	81%	79%	78%	77%	81%	81%	84%	79%	81%	77%	85%
United States	11%	12%	13%	13%	15%	15%	14%	13%	14%	11%	15%	13%	14%	10%
Other International	5%	6%	6%	6%	6%	7%	8%	6%	5%	5%	6%	6%	8%	5%
<b>Condition ratios</b>														
Gross Impaired Loans (GILs) as a % of related Loans and Acceptances														
Retail	1.72%	1.76%	1.86%	1.77%	1.77%	1.51%	0.96%	0.76%	0.70%	1.72%	1.77%	1.86%	0.96%	0.45%
Wholesale	0.55%	0.56%	0.54%	0.56%	0.54%	0.47%	0.37%	0.32%	0.28%	0.55%	0.54%	0.54%	0.37%	0.23%
Canada	4.82%	4.72%	4.94%	4.45%	4.15%	3.43%	2.04%	1.68%	1.54%	4.82%	4.15%	4.94%	2.04%	0.89%
United States	0.64%	0.62%	0.63%	0.58%	0.58%	0.45%	0.41%	0.33%	0.36%	0.64%	0.58%	0.63%	0.41%	0.33%
Other International	8.74%	8.67%	9.23%	8.51%	7.93%	6.84%	3.78%	3.16%	2.63%	8.74%	7.93%	9.23%	3.78%	1.38%
Net Impaired Loans as a % of Loans and Acceptances	4.22%	3.47%	2.98%	2.90%	2.14%	1.59%	1.23%	1.41%	0.81%	4.22%	2.14%	2.98%	1.23%	0.56%
Retail	1.30%	1.32%	1.43%	1.36%	1.38%	1.16%	0.71%	0.55%	0.51%	1.30%	1.38%	1.43%	0.71%	0.31%
Wholesale	0.42%	0.42%	0.41%	0.43%	0.41%	0.34%	0.27%	0.23%	0.20%	0.42%	0.41%	0.41%	0.27%	0.16%
Canada	3.62%	3.55%	3.80%	3.41%	3.26%	2.65%	1.52%	1.21%	1.13%	3.62%	3.26%	3.80%	1.52%	0.61%
United States	0.46%	0.44%	0.46%	0.42%	0.43%	0.32%	0.30%	0.23%	0.24%	0.46%	0.43%	0.46%	0.30%	0.21%
Other International	6.95%	6.92%	7.43%	6.78%	6.44%	5.47%	2.88%	2.40%	2.05%	6.95%	6.44%	7.43%	2.88%	1.11%
PCL as a % of Average Net Loans and Acceptances	2.70%	2.11%	1.87%	1.97%	1.42%	1.02%	0.77%	0.87%	0.52%	2.70%	1.42%	1.87%	0.77%	0.34%
Specific PCL as a % of Average Net Loans and Acceptances	0.71%	0.68%	1.21%	1.07%	1.37%	1.05%	0.84%	0.48%	0.54%	0.70%	1.21%	1.18%	0.59%	0.34%
Retail	0.68%	0.68%	1.00%	0.98%	1.06%	0.85%	0.65%	0.47%	0.54%	0.68%	0.95%	0.97%	0.53%	0.33%
Wholesale	0.56%	0.54%	0.61%	0.61%	0.70%	0.52%	0.46%	0.38%	0.43%	0.55%	0.61%	0.61%	0.43%	0.39%
Canada	1.02%	1.08%	2.04%	1.89%	1.81%	1.53%	1.03%	0.65%	0.76%	1.05%	1.67%	1.80%	0.74%	0.21%
United States	0.45%	0.47%	0.55%	0.77%	0.40%	0.65%	0.42%	0.31%	0.38%	0.46%	0.53%	0.59%	0.37%	0.35%
Other International	2.15%	1.97%	3.93%	2.48%	4.81%	2.27%	2.21%	1.57%	1.79%	2.06%	3.54%	3.39%	1.72%	0.35%
Total Net Write-offs as a % of Average Net Loans and Acceptances	1.05%	0.93%	0.95%	0.45%	0.43%	0.18%	0.28%	0.15%	0.13%	0.99%	0.29%	0.47%	0.19%	0.02%
<b>Coverage ratios</b>														
ACL as a % of Total Loans and Acceptances														
Retail	1.10%	1.13%	1.13%	1.06%	1.04%	0.92%	0.76%	0.69%	0.67%	1.10%	1.04%	1.13%	0.76%	0.63%
Wholesale	0.42%	0.44%	0.44%	0.42%	0.39%	0.35%	0.25%	0.21%	0.19%	0.42%	0.39%	0.44%	0.25%	0.14%
Canada	0.09%	0.10%	0.09%	0.09%	0.09%	0.08%	0.07%	0.06%	0.05%	0.09%	0.09%	0.09%	0.07%	0.05%
United States	0.33%	0.34%	0.34%	0.33%	0.30%	0.27%	0.18%	0.15%	0.13%	0.33%	0.30%	0.34%	0.18%	0.09%
Other International	24.51%	24.85%	23.44%	23.46%	21.98%	23.26%	26.24%	27.97%	27.06%	24.51%	21.98%	23.44%	26.24%	31.40%
Specific ACL as a % of GIL	23.71%	24.76%	24.61%	23.24%	24.16%	26.03%	28.57%	28.62%	28.40%	23.71%	24.16%	24.61%	28.57%	30.93%
Retail	24.75%	24.87%	23.14%	23.52%	21.43%	22.57%	25.47%	27.71%	26.62%	24.75%	21.43%	23.14%	25.47%	31.64%
Wholesale	0.71%	0.67%	0.89%	0.85%	0.92%	0.64%	0.52%	0.43%	0.40%	0.69%	0.77%	0.82%	0.42%	0.30%
Canada	0.57%	0.52%	0.58%	0.59%	0.66%	0.47%	0.42%	0.40%	0.42%	0.54%	0.56%	0.57%	0.41%	0.40%
United States	1.11%	1.10%	1.72%	1.50%	1.48%	0.97%	0.74%	0.48%	0.36%	1.10%	1.22%	1.40%	0.46%	0.09%
Other International	0.47%	0.44%	0.49%	0.73%	0.29%	0.58%	0.36%	0.36%	0.39%	0.46%	0.44%	0.52%	0.37%	0.34%
Total Net Write-offs as a % of Average Net Loans and Acceptances	2.54%	2.47%	3.81%	1.90%	4.62%	1.23%	1.63%	0.95%	0.65%	2.51%	2.92%	2.89%	0.94%	0.12%
Retail	0.52%	0.17%	0.30%	0.13%	0.11%	0.07%	0.19%	0.12%	0.09%	0.34%	0.09%	0.14%	0.13%	0.13%
Wholesale														
Canada														
United States														
Other International														

<sup>1</sup> 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		Q2/10 Total <sup>5</sup>	Q1/10 Total <sup>5</sup>	Q4/09 Total <sup>5</sup>	Q3/09 Total <sup>5</sup>	Q2/09 Total <sup>5</sup>	Q1/09 Total <sup>5</sup>	Q4/08 Total <sup>5</sup>	Q3/08 Total <sup>5</sup>	Q2/08 Total <sup>5</sup>
	Loans and acceptances			Repo-style transactions <sup>3</sup>	Over- the-counter derivatives <sup>4</sup>									
	Undrawn		Other <sup>2</sup>											
	Outstanding	commitments												
<b>Credit risk exposure by geography<sup>1</sup> and portfolio</b>														
<b>Canada</b>														
Residential mortgages <sup>6</sup>	120,707	13	-	-	-	120,720	118,037	117,303	114,004	110,090	112,209	117,692	117,789	113,178
Personal	65,024	55,311	34	-	-	120,369	116,582	110,187	100,529	95,997	92,883	89,788	88,538	84,601
Credit cards	9,300	31,054	-	-	-	40,354	37,000	28,155	27,879	28,831	28,326	28,200	26,407	25,377
Small business	2,774	2,961	45	-	-	5,780	5,713	5,281	5,203	5,138	4,989	5,118	5,586	5,490
Retail	197,805	89,339	79	-	-	287,223	277,332	260,926	247,615	240,056	238,407	240,798	238,320	228,646
Business	44,636	17,751	6,802	30,088	6,628	105,905	110,027	105,658	109,819	110,236	108,766	116,461	115,518	120,872
Sovereign	2,727	3,152	17,980	4,140	2,811	30,810	28,191	23,910	21,858	14,105	15,847	19,366	15,790	15,766
Bank	607	65	25,233	15,176	1,655	42,736	42,898	41,376	38,050	40,015	46,358	51,512	46,498	68,020
Wholesale	47,970	20,968	50,015	49,404	11,094	179,451	181,116	170,944	169,727	164,356	170,971	187,339	177,806	204,658
Total Canada	245,775	110,307	50,094	49,404	11,094	466,674	458,448	431,870	417,342	404,412	409,378	428,137	416,126	433,304
<b>United States</b>														
Residential mortgages <sup>6</sup>	2,307	-	349	-	-	2,656	3,038	2,490	2,956	3,336	3,119	2,948	2,453	2,318
Personal	8,401	1,980	7	-	-	10,388	10,967	10,300	10,189	11,219	11,413	11,193	9,596	9,372
Credit cards	217	238	-	-	-	455	451	356	340	370	366	354	307	300
Small business	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail	10,925	2,218	356	-	-	13,499	14,456	13,146	13,485	14,925	14,898	14,495	12,356	11,990
Business	21,471	11,998	5,523	24,209	6,235	69,436	71,059	69,359	73,773	79,181	83,802	83,572	76,456	81,556
Sovereign	-	-	878	-	964	1,842	1,541	1,212	640	649	860	459	151	257
Bank	201	185	913	14,573	3,749	19,621	14,180	10,971	13,642	12,448	14,624	18,348	22,125	21,778
Wholesale	21,672	12,183	7,314	38,782	10,948	90,899	86,780	81,542	88,055	92,278	99,286	102,379	98,732	103,591
Total United States	32,597	14,401	7,670	38,782	10,948	104,398	101,236	94,688	101,540	107,203	114,184	116,874	111,088	115,581
<b>Other International</b>														
Residential mortgages <sup>6</sup>	2,293	-	-	-	-	2,293	2,400	2,348	2,265	2,452	2,466	2,353	1,957	1,000
Personal	2,038	198	14	-	-	2,250	2,256	2,234	2,145	2,211	2,519	2,275	2,051	1,182
Credit cards	180	159	-	-	-	339	347	303	293	322	333	312	255	159
Small business	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail	4,511	357	14	-	-	4,882	5,003	4,885	4,703	4,985	5,318	4,940	4,263	2,341
Business	8,924	5,864	5,934	22,573	4,404	47,699	55,120	40,734	38,969	40,542	40,617	43,553	44,085	40,229
Sovereign	867	261	2,672	2,334	2,911	9,045	9,628	11,747	13,118	12,898	13,874	16,576	14,481	14,617
Bank	1,176	321	10,987	23,125	20,905	56,514	56,683	79,440	78,271	84,076	88,893	93,371	84,999	92,166
Wholesale	10,967	6,446	19,593	48,032	28,220	113,258	121,431	131,921	130,358	137,516	143,384	153,500	143,565	147,012
Total Other International	15,478	6,803	19,607	48,032	28,220	118,140	126,434	136,806	135,061	142,501	148,702	158,440	147,828	149,353
Total exposure	293,850	131,511	77,371	136,218	50,262	689,212	686,118	663,364	653,943	654,116	672,264	703,451	675,042	698,238

<sup>1</sup> Based on residence of borrower.

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

<sup>3</sup> Includes repurchase and reverse repurchase agreements and securities borrowing and lending transactions.

<sup>4</sup> Credit equivalent amount after factoring in master netting agreements.

<sup>5</sup> 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.

<sup>6</sup> Includes certain synthetic mortgage securitizations.

EXPOSURE COVERED BY CREDIT RISK MITIGATION (C\$ MM)	Q2/10				Q1/10				Q4/09				Q3/09			
	Standardized		AIRB <sup>2</sup>		Standardized		AIRB <sup>2</sup>		Standardized		AIRB <sup>2</sup>		Standardized		AIRB <sup>2</sup>	
	Eligible financial collateral <sup>1</sup>	Guarantees/credit derivatives	Guarantees/credit derivatives	Total	Eligible financial collateral <sup>1</sup>	Guarantees/credit derivatives	Guarantees/credit derivatives	Total	Eligible financial collateral <sup>1</sup>	Guarantees/credit derivatives	Guarantees/credit derivatives	Total	Eligible financial collateral <sup>1</sup>	Guarantees/credit derivatives	Guarantees/credit derivatives	Total
<b>Retail</b>																
Residential mortgages	-	747	18,744	19,491	-	544	18,750	19,294	-	751	19,479	20,230	-	409	19,531	19,940
Personal	-	1,830	1,294	3,124	-	1,920	1,324	3,244	-	2,008	1,116	3,124	-	1,941	1,130	3,071
Credit cards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Small business	-	-	237	237	-	-	240	240	-	-	241	241	-	-	238	238
	-	2,577	20,275	22,852	-	2,464	20,314	22,778	-	2,759	20,836	23,595	-	2,350	20,899	23,249
<b>Wholesale</b>																
Business	8,175	-	641	8,816	10,788	-	621	11,409	9,332	-	603	9,935	9,656	-	575	10,231
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	19,430	-	-	19,430	18,261	-	-	18,261	19,747	-	-	19,747	18,689	-	-	18,689
	27,605	-	641	28,246	29,049	-	621	29,670	29,079	-	603	29,682	28,345	-	575	28,920
<b>Total exposure covered by credit risk mitigation</b>	<b>27,605</b>	<b>2,577</b>	<b>20,916</b>	<b>51,098</b>	<b>29,049</b>	<b>2,464</b>	<b>20,935</b>	<b>52,448</b>	<b>29,079</b>	<b>2,759</b>	<b>21,439</b>	<b>53,277</b>	<b>28,345</b>	<b>2,350</b>	<b>21,474</b>	<b>52,169</b>

CREDIT EXPOSURE BY RESIDUAL CONTRACTUAL MATURITY (C\$ MM)	Q2/10				Q1/10				Q4/09				Q3/09			
	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
<b>Lending-related</b>																
Outstanding loans and acceptances	119,524	141,621	32,705	293,850	119,527	139,660	33,282	292,469	120,722	138,944	33,509	293,175	120,305	135,415	33,574	289,294
Undrawn commitments	110,110	19,045	2,356	131,511	105,146	19,210	2,575	126,931	90,408	19,750	2,087	112,245	82,983	19,980	2,184	105,147
Other <sup>3</sup>	59,505	14,074	3,792	77,371	54,975	18,533	3,844	77,352	56,485	17,251	3,851	77,587	55,618	17,605	3,503	76,726
	289,139	174,740	38,853	502,732	279,648	177,403	39,701	496,752	267,615	175,945	39,447	483,007	258,906	173,000	39,261	471,167
<b>Trading-related</b>																
Repo-style transactions <sup>4</sup>	136,218	-	-	136,218	136,705	535	-	137,240	126,048	-	-	126,048	122,377	-	-	122,377
Over-the-counter derivatives <sup>5</sup>	11,501	19,349	19,412	50,262	11,495	19,662	20,969	52,126	11,225	21,639	21,445	54,309	15,193	23,367	21,839	60,399
	147,719	19,349	19,412	186,480	148,200	20,197	20,969	189,366	137,273	21,639	21,445	180,357	137,570	23,367	21,839	182,776
<b>Total exposure<sup>6</sup></b>	<b>436,858</b>	<b>194,089</b>	<b>58,265</b>	<b>689,212</b>	<b>427,848</b>	<b>197,600</b>	<b>60,670</b>	<b>686,118</b>	<b>404,888</b>	<b>197,584</b>	<b>60,892</b>	<b>663,364</b>	<b>396,476</b>	<b>196,367</b>	<b>61,100</b>	<b>653,943</b>

CREDIT EXPOSURE OF PORTFOLIOS UNDER THE STANDARDIZED APPROACH BY RISK WEIGHT (C\$ MM)	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09
	Gross exposure <sup>6</sup>	Gross exposure <sup>6</sup>	Gross exposure <sup>6</sup>	Gross exposure <sup>6</sup>	Gross exposure <sup>6</sup>	Gross exposure <sup>6</sup>
<b>Risk weight<sup>7</sup></b>						
0%	4,745	5,839	4,985	4,088	2,434	796
20%	36,965	37,069	38,017	37,072	31,737	34,605
35%	1,597	1,734	1,831	2,035	2,167	1,718
50%	436	22	43	64	123	120
75%	12,659	13,337	12,422	12,262	13,434	13,560
100%	29,488	33,198	33,194	33,407	38,852	44,246
150%	1,730	1,726	1,858	1,684	1,666	1,376
<b>Total</b>	<b>87,620</b>	<b>92,925</b>	<b>92,350</b>	<b>90,612</b>	<b>90,413</b>	<b>96,421</b>

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

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

<sup>2</sup> 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.

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

<sup>4</sup> Includes repurchase and reverse repurchase agreements and securities borrowing and lending transactions.

<sup>5</sup> Credit equivalent amount after factoring in master netting agreements.

<sup>6</sup> 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.

<sup>7</sup> 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.

<sup>8</sup> 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.

<sup>9</sup> 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.

<sup>10</sup> 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)**

Low risk (0.00%-1.00%)  
Medium risk (1.10%-6.40%)  
High risk (6.50%-99.99%)  
Impaired (100%)  
**Total exposure**<sup>1</sup>

		Q2/10			Total
Residential mortgages	Personal	Credit cards	Small business		
103,494	114,934	35,652	2,792	256,872	
17,972	14,601	4,860	1,981	39,414	
3,467	3,082	636	952	8,137	
736	390	-	55	1,181	
125,669	133,007	41,148	5,780	305,604	

		Q1/10			Total
Residential mortgages	Personal	Credit cards	Small business		
101,763	112,168	32,246	2,900	249,077	
17,610	14,232	4,905	1,888	38,635	
3,401	3,002	647	866	7,916	
701	403	-	59	1,163	
123,475	129,805	37,798	5,713	296,991	

**WHOLESALE CREDIT EXPOSURE  
BY PORTFOLIO AND RISK RATING  
(C\$ MM, except percentage amounts)**
**INTERNAL RATING**<sup>2</sup>
**Business**

	Q2/10					
Total exposure <sup>3</sup>	Undrawn commitments (Notional amount)	Average probability of default <sup>4</sup> (%)	Average loss given default rate <sup>4</sup> (%)	Average exposure at default rate <sup>4</sup> (%)	Average risk weight <sup>4</sup> (%)	
1-4	4,888	7,494	0.02%	22.19%	55.76%	10.93%
5-7	12,756	29,099	0.07%	36.50%	53.29%	23.38%
8-10	25,159	29,594	0.26%	35.82%	55.62%	38.71%
11-13	43,872	38,608	1.17%	27.42%	37.12%	72.53%
14-16	15,737	7,517	3.79%	28.24%	39.58%	92.19%
17-20	4,391	1,457	17.23%	23.38%	36.48%	141.57%
21-22	3,841	285	100.00%	24.63%	48.59%	157.12%
<b>Total Business</b>	<b>110,644</b>	<b>114,054</b>	<b>5.23%</b>	<b>30.01%</b>	<b>49.88%</b>	<b>64.92%</b>

**Sovereign**

1-4	2,639	8,475	0.01%	28.69%	36.47%	3.02%
5-7	3,281	3,318	0.04%	38.21%	43.82%	9.12%
8-10	732	785	0.14%	28.41%	56.97%	31.56%
11-13	322	480	1.01%	35.72%	35.06%	14.73%
14-16	22	6	4.38%	36.35%	20.24%	101.90%
17-20	2	2	29.96%	25.00%	25.00%	102.29%
21-22	9	-	100.00%	45.00%		150.00%
<b>Total Sovereign</b>	<b>7,007</b>	<b>13,066</b>	<b>0.23%</b>	<b>33.49%</b>	<b>40.76%</b>	<b>9.92%</b>

**Bank**

1-4	33	230	0.03%	37.53%	9.65%	6.32%
5-7	1,341	3,000	0.06%	29.92%	33.07%	9.43%
8-10	871	706	0.17%	29.84%	48.46%	18.17%
11-13	120	409	0.34%	10.02%	16.77%	65.70%
14-16	42	93	1.04%	32.07%	26.42%	58.40%
17-20	115	2	5.36%	45.00%	2.00%	75.14%
21-22	33	-	100.00%	25.00%		50.00%
<b>Total Bank</b>	<b>2,555</b>	<b>4,440</b>	<b>1.66%</b>	<b>29.71%</b>	<b>35.62%</b>	<b>19.27%</b>

		Q1/10				Average risk weight <sup>4</sup> (%)
Total exposure <sup>3</sup>	Undrawn commitments (Notional amount)	Average probability of default <sup>4</sup> (%)	Average loss given default rate <sup>4</sup> (%)	Average exposure at default rate <sup>4</sup> (%)	Average risk weight <sup>4</sup> (%)	
5,754	10,105	0.02%	24.22%	52.15%	9.18%	
14,333	30,433	0.06%	36.64%	52.43%	22.48%	
25,947	30,879	0.26%	36.17%	55.34%	39.92%	
44,188	38,342	1.15%	26.42%	32.13%	72.30%	
16,139	7,528	3.83%	27.58%	41.88%	93.95%	
4,730	1,382	18.16%	25.78%	35.79%	148.98%	
3,926	329	100.00%	25.23%	47.68%	158.27%	
<b>115,017</b>	<b>118,998</b>	<b>5.21%</b>	<b>29.88%</b>	<b>48.81%</b>	<b>64.76%</b>	

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> 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.

<b>REALIZED GAINS AND LOSSES ON AVAILABLE-FOR-SALE SECURITIES (C\$ MM)</b>	<b>Q2/10</b>	<b>Q1/10</b>	<b>Q4/09</b>	<b>Q3/09<sup>1</sup></b>	<b>Q2/09<sup>1</sup></b>	<b>Q1/09<sup>1</sup></b>	<b>Q4/08</b>		<b>2009</b>	<b>2008</b>
Realized gains	94	158	119	17	8	152	16		296	99
Realized losses and writedowns	(108)	(78)	(323)	(143)	(202)	(268)	(403)		(936)	(731)
Net gains (losses) on Available-for-sale securities	(14)	80	(204)	(126)	(194)	(116)	(387)		(640)	(632)

  

<b>BANKING BOOK EQUITY EXPOSURES (C\$ MM)</b>	<b>Q2/10</b>	<b>Q1/10</b>	<b>Q4/09</b>	<b>Q3/09</b>	<b>Q2/09</b>	<b>Q1/09</b>	<b>Q4/08</b>	<b>Q3/08</b>	<b>Q2/08</b>	<b>2009</b>	<b>2008</b>
Public	338	505	781	1,436	1,261	1,287	1,461	1,687	1,570	781	1,461
Private	1,296	1,341	1,344	1,322	1,438	1,525	1,630	1,376	1,405	1,344	1,630
Total banking book equity exposures <sup>2</sup>	1,634	1,846	2,125	2,758	2,699	2,812	3,091	3,063	2,975	2,125	3,091
Less: Unfunded equity commitments - off-balance sheet	(218)	(204)	(212)	(215)	(243)	(257)	(251)	(213)	(266)	(212)	(251)
Banking book equity exposures - on-balance sheet	1,416	1,642	1,913	2,543	2,456	2,555	2,840	2,850	2,709	1,913	2,840
Less: Non-available-for-sale equity items											
Shares of associated corporations	-	-	-	(48)	(76)	(87)	(96)	(93)	(52)	-	(96)
Loan substitute securities	(227)	(207)	(186)	(187)	(152)	(159)	(227)	(250)	(248)	(186)	(227)
	(227)	(207)	(186)	(235)	(228)	(246)	(323)	(343)	(300)	(186)	(323)
Add: Available-for-sale equities											
Auction rate preferred shares	404	489	512	518	579	585	-	-	-	512	-
Equities held by insurance subsidiaries	111	112	112	109	101	98	107	132	142	112	107
Available-for-sale equities classified as substantial investments	53	60	60	74	37	37	59	61	60	60	59
	568	661	684	701	717	720	166	193	202	684	166
Available-for-sale securities as reported on Balance Sheet	1,757	2,096	2,411	3,009	2,945	3,029	2,683	2,700	2,611	2,411	2,683

<sup>1</sup> 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.

<sup>2</sup> 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.



<b>TRADING CREDIT DERIVATIVES<sup>1</sup></b> <b>(C\$ MM)</b>	<b>Q2/10</b>	<b>Q1/10</b>	<b>Q4/09</b>	<b>Q3/09</b>	<b>Q2/09</b>	<b>Q1/09</b>	<b>Q4/08</b>	<b>Q3/08</b>	<b>Q2/08</b>
Notional amount									
Protection purchased	51,531	59,745	68,643	77,033	95,963	136,248	140,010	152,976	198,920
Protection sold	41,371	49,617	58,369	65,270	85,488	124,319	132,515	144,129	185,777
Fair value <sup>2</sup>									
Positive	2,390	3,349	5,192	6,750	11,181	16,718	16,456	9,863	11,245
Negative	2,031	2,755	4,398	5,355	9,419	14,694	15,344	9,253	9,781
Replacement cost <sup>3</sup>	1,129	1,538	2,409	3,317	4,781	6,054	5,607	3,639	3,865
<b>OTHER THAN TRADING CREDIT DERIVATIVES POSITIONS<sup>4</sup></b> <b>(Notional amount and fair value)</b> <b>(C\$ MM)</b>	<b>Q2/10</b>	<b>Q1/10</b>	<b>Q4/09</b>	<b>Q3/09</b>	<b>Q2/09</b>	<b>Q1/09</b>	<b>Q4/08</b>	<b>Q3/08</b>	<b>Q2/08</b>
Notional amount									
Automotive	213	291	342	339	369	377	473	415	408
Energy	229	251	336	346	275	283	279	236	479
Non-bank financial services	475	500	230	194	274	343	379	384	484
Mining & metals	137	262	265	264	435	601	590	527	519
Real estate & related	184	239	243	242	214	231	220	225	257
Technology & media	-	-	-	-	-	10	10	18	18
Transportation & environment	186	196	198	197	218	224	224	238	234
Other <sup>5</sup>	45	59	59	32	75	433	439	471	469
Sovereign	103	147	150	259	289	299	294	250	348
Bank	335	353	340	339	256	263	259	266	728
Net protection purchased	1,907	2,298	2,163	2,212	2,405	3,064	3,167	3,030	3,944
Offsetting protection sold related to the same reference entity	-	-	-	21	23	24	-	20	20
Gross protection purchased	1,907	2,298	2,163	2,233	2,428	3,088	3,167	3,050	3,964
Net protection sold <sup>6</sup>	-	10	10	58	64	141	147	132	130
Offsetting protection purchased related to the same reference entity	-	-	-	21	23	24	-	20	20
Gross protection sold	-	10	10	79	87	165	147	152	150
Gross protection purchased and sold (notional amount)	1,907	2,308	2,173	2,312	2,515	3,253	3,314	3,202	4,114
Fair value <sup>2</sup>									
Positive	45	79	128	161	316	384	400	159	85
Negative	32	22	20	18	14	15	15	27	43

<sup>1</sup> Comprises credit default swaps, total return swaps and credit default baskets. Over 93% of our net exposures are with investment grade counterparties.

<sup>2</sup> Gross fair value before netting.

<sup>3</sup> Replacement cost includes the impact of netting but excludes collateral.

<sup>4</sup> Comprises credit default swaps.

<sup>5</sup> As at Q2/10, Other related to health \$20 million, and other \$25 million.

<sup>6</sup> Net protection sold as at Q2/10 related to Other \$nil million.

FAIR VALUE OF DERIVATIVE INSTRUMENTS (C\$ MM)	Q2/10		Q1/10		Q4/09		Q3/09	
	Fair value		Fair value		Fair value		Fair value	
	Positive	Negative	Positive	Negative	Positive	Negative	Positive	Negative
Held or issued for trading purposes	74,170	73,213	81,224	76,232	86,165	79,747	94,181	86,883
Held or issued for other than trading purposes	4,705	4,861	5,381	5,197	6,909	4,911	7,971	5,501
Total gross fair values before netting <sup>1</sup>	78,875	78,074	86,605	81,429	93,074	84,658	102,152	92,384
Impact of master netting agreements								
With intent to settle net or simultaneously <sup>2</sup>	(215)	(215)	(183)	(183)	(268)	(268)	(421)	(421)
Without intent to settle net or simultaneously <sup>3</sup>	(54,090)	(54,090)	(59,745)	(59,745)	(62,868)	(62,868)	(65,564)	(65,564)
<b>Total</b>	<b>24,570</b>	<b>23,769</b>	<b>26,677</b>	<b>21,501</b>	<b>29,938</b>	<b>21,522</b>	<b>36,167</b>	<b>26,399</b>

DERIVATIVE-RELATED CREDIT RISK (C\$ MM)	Q2/10				Q1/10				Q4/09				Q3/09			
	Notional amount <sup>4</sup>	Replacement cost	Credit equivalent amount	Risk-adjusted balance <sup>5</sup>	Notional amount <sup>4</sup>	Replacement cost	Credit equivalent amount	Risk-adjusted balance <sup>5</sup>	Notional amount <sup>4</sup>	Replacement cost	Credit equivalent amount	Risk-adjusted balance <sup>5</sup>	Notional amount <sup>4</sup>	Replacement cost	Credit equivalent amount	Risk-adjusted balance <sup>5</sup>
Interest rate contracts																
Forward rate agreements	585,600	250	957	949	485,672	187	737	720	356,064	152	365	352	325,005	260	516	433
Swaps	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	2,628,278	12,540	16,971	5,519
Options purchased	62,159	328	514	269	58,186	333	510	205	113,391	466	975	316	81,232	348	755	277
	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	3,034,515	13,148	18,242	6,229
Foreign exchange contracts																
Forward contracts	752,074	3,035	7,270	1,664	679,459	3,863	7,517	1,654	644,496	3,280	6,663	1,214	653,338	4,431	7,767	1,507
Swaps	397,597	3,611	11,811	3,129	398,359	3,270	11,593	3,122	377,593	4,697	12,744	2,888	361,077	4,817	13,036	2,897
Options purchased	39,771	903	1,498	423	42,148	967	1,582	423	38,402	892	1,504	346	41,273	772	1,388	303
	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	1,055,688	10,020	22,191	4,707
Credit derivatives <sup>6</sup>	92,903	1,129	2,558	3,171	109,362	1,539	3,107	3,388	127,012	2,409	4,140	4,096	142,303	3,316	5,320	5,344
Other contracts <sup>7</sup>	77,765	2,470	4,955	2,753	66,315	2,937	5,293	3,063	70,601	2,886	4,868	2,476	66,903	5,596	8,931	3,337
Total derivatives <sup>8</sup>	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	4,299,409	32,080	54,684	19,617

DERIVATIVE-RELATED CREDIT RISK (C\$ MM)	Q2/09				Q1/09				Q4/08			
	Notional amount <sup>4</sup>	Replacement cost	Credit equivalent amount	Risk-adjusted balance <sup>5</sup>	Notional amount <sup>4</sup>	Replacement cost	Credit equivalent amount	Risk-adjusted balance <sup>5</sup>	Notional amount <sup>4</sup>	Replacement cost	Credit equivalent amount	Risk-adjusted balance <sup>5</sup>
Interest rate contracts												
Forward rate agreements	370,640	345	538	393	424,807	436	645	437	265,042	329	430	244
Swaps	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	82,623	759	1,206	375	97,450	313	701	214	92,607	353	729	230
	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	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	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	41,898	831	1,494	333	46,192	1,594	2,391	490	46,398	508	1,101	274
	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 <sup>6</sup>	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 <sup>7</sup>	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 derivatives <sup>8</sup>	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

<sup>1</sup> 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 Q2/10, positive fair values exclude market and credit valuation adjustments of \$594 million.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> As at Q2/10, the notional amounts exclude exchange traded of \$447 billion, over-the-counter options written of \$188 billion, and non-trading credit derivatives of \$2 billion.

<sup>5</sup> Calculated using guidelines issued by OSFI under the BASEL II framework.

<sup>6</sup> 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 \$45 million as at Q2/10.

As at Q2/10, 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.

<sup>7</sup> Comprises precious metal, commodity and equity-linked derivative contracts.

<sup>8</sup> As at Q2/10, the total credit equivalent amount after netting includes collateral applied of \$6 billion.

CALCULATION OF ROE AND RORC <sup>1</sup> (C\$ MM, except for percentage amounts)	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	2010 6 months	2009 6 months	2009	2008	2007
	<b>Canadian Banking</b>													
Net income available to common shareholders	719	762	702	651	568	686	669	702	597	1,481	1,254	2,607	2,634	2,516
Average risk capital <sup>2</sup>	6,550	5,600	5,500	5,450	5,350	5,250	5,250	5,150	4,900	6,100	5,300	5,400	5,050	5,250
Add: Average goodwill and other intangibles	2,000	2,050	2,000	1,950	1,750	1,750	1,800	1,750	1,900	2,000	1,750	1,850	1,850	1,950
Average attributed capital <sup>2</sup>	8,550	7,650	7,500	7,400	7,100	7,000	7,050	6,900	6,800	8,100	7,050	7,250	6,900	7,200
ROE <sup>3</sup>	34.6%	39.6%	37.0%	34.9%	32.9%	38.9%	37.7%	40.4%	35.8%	37.0%	35.9%	35.9%	38.1%	34.9%
Return on risk capital (RORC) <sup>4</sup>	45.0%	53.8%	50.5%	47.3%	43.7%	51.8%	50.8%	54.1%	49.5%	49.1%	47.8%	48.4%	52.2%	48.1%
<b>Wealth Management</b>														
Net income available to common shareholders	83	211	153	159	119	122	112	182	180	294	241	553	653	753
Average risk capital <sup>2</sup>	950	1,150	1,150	1,050	1,150	1,150	1,050	1,050	1,000	1,050	1,150	1,100	1,000	1,150
Add: Average goodwill and other intangibles	2,600	2,700	2,700	2,750	2,800	2,800	2,600	2,400	1,100	2,650	2,800	2,800	1,800	1,150
Average attributed capital <sup>2</sup>	3,550	3,850	3,850	3,800	3,950	3,950	3,650	3,450	2,100	3,700	3,950	3,900	2,800	2,300
ROE <sup>3</sup>	9.6%	21.8%	15.8%	16.5%	12.3%	12.3%	12.3%	21.0%	34.8%	16.0%	12.3%	14.2%	23.3%	32.4%
Return on risk capital (RORC) <sup>4</sup>	36.2%	72.9%	53.3%	59.2%	43.2%	41.8%	42.8%	69.5%	72.4%	56.6%	42.5%	49.2%	64.9%	65.1%
<b>Insurance</b>														
Net income available to common shareholders	104	115	101	164	111	110	58	136	103	219	221	486	385	437
Average risk capital <sup>2</sup>	1,400	1,100	1,050	1,200	1,150	1,150	1,000	1,100	1,100	1,250	1,150	1,150	1,050	1,250
Add: Average goodwill and other intangibles	150	200	200	150	200	150	150	100	150	150	150	150	100	150
Average attributed capital <sup>2</sup>	1,550	1,300	1,250	1,350	1,350	1,300	1,150	1,200	1,250	1,400	1,300	1,300	1,150	1,400
ROE <sup>3</sup>	27.2%	35.5%	32.3%	48.0%	33.4%	33.7%	20.1%	44.6%	34.1%	31.0%	33.6%	37.0%	32.8%	31.2%
Return on risk capital (RORC) <sup>4</sup>	30.5%	40.9%	37.7%	55.4%	39.2%	38.3%	23.0%	50.1%	38.1%	35.2%	38.8%	42.9%	37.1%	34.7%
<b>International Banking</b>														
Net (loss) income available to common shareholders	(40)	(70)	(138)	(112)	(1,142)	(112)	(213)	(22)	33	(110)	(1,254)	(1,504)	(174)	228
Average risk capital <sup>2</sup>	3,000	2,700	2,850	3,150	3,250	3,050	2,450	2,300	2,150	2,850	3,150	3,050	2,150	1,950
Add: Average goodwill and other intangibles	3,550	3,750	3,800	3,900	5,550	5,500	5,000	3,300	2,400	3,650	5,500	4,700	3,050	1,400
Average attributed capital <sup>2</sup>	6,550	6,450	6,650	7,050	8,800	8,550	7,450	5,600	4,550	6,500	8,650	7,750	5,200	3,350
ROE <sup>3</sup>	(2.5%)	(4.3%)	(8.3%)	(6.3%)	(53.3)%	(5.2)%	(11.4)%	(1.6)%	3.0%	(3.4)%	(29.2)%	(19.4)%	(3.4)%	6.9%
Return on risk capital (RORC) <sup>4</sup>	(5.4)%	(10.2)%	(19.4)%	(14.2)%	(143.6)%	(14.6)%	(34.9)%	(3.8)%	6.3%	(7.7)%	(80.3)%	(49.1)%	(8.1)%	11.7%
<b>Capital Markets</b>														
Net income available to common shareholders	487	555	545	542	405	214	577	263	8	1,042	619	1,706	1,147	1,272
Average risk capital <sup>2</sup>	6,750	7,300	6,700	7,200	7,150	7,050	5,650	5,050	3,900	7,050	7,100	7,000	4,700	3,900
Add: Average goodwill and other intangibles	1,000	1,050	1,050	1,050	1,200	1,050	1,000	850	900	1,000	1,100	1,100	900	900
Average attributed capital <sup>2</sup>	7,750	8,350	7,750	8,250	8,350	8,100	6,650	5,900	4,800	8,050	8,200	8,100	5,600	4,800
ROE <sup>3</sup>	25.8%	26.4%	27.9%	26.1%	19.9%	10.4%	34.6%	17.7%	0.7%	26.1%	15.2%	21.0%	20.5%	26.6%
Return on risk capital (RORC) <sup>4</sup>	29.6%	30.1%	32.2%	29.9%	23.2%	12.0%	40.5%	20.8%	0.8%	29.8%	17.6%	24.3%	24.5%	32.5%
<b>Corporate Support</b>														
Net (loss) income available to common shareholders	(89)	(140)	(190)	84	(166)	49	(110)	(26)	(16)	(229)	(117)	(223)	(191)	198
Average risk capital and other <sup>2,5</sup>	1,450	1,050	1,250	1,400	1,500	2,000	1,100	1,100	1,100	1,300	1,850	1,550	1,100	950
Add: Average under/(over) attribution of capital	3,450	3,800	3,350	1,150	(500)	(1,700)	(50)	1,100	2,800	3,600	(1,200)	600	1,900	1,850
Average attributed capital <sup>2</sup>	4,900	4,850	4,600	2,550	1,000	300	1,050	2,200	3,900	4,900	650	2,150	3,000	2,800
<b>RBC</b>														
Net (loss) income available to common shareholders	1,264	1,433	1,173	1,488	(105)	1,069	1,093	1,235	905	2,697	964	3,625	4,454	5,404
Average risk capital <sup>2</sup>	19,450	18,450	17,900	18,800	18,950	18,700	16,500	15,750	14,150	18,950	18,850	18,600	15,050	14,450
Average common equity	32,850	32,450	31,600	30,400	30,550	29,200	27,000	25,250	23,400	32,650	29,800	30,450	24,650	21,850
ROE <sup>3</sup>	15.8%	17.5%	14.7%	19.4%	(1.4)%	14.5%	16.1%	19.5%	15.7%	16.7%	6.5%	11.9%	18.1%	24.7%
Return on risk capital (RORC) <sup>4</sup>	26.7%	30.8%	26.0%	31.4%	(2.3)%	22.7%	26.3%	31.1%	26.0%	28.7%	10.3%	19.5%	29.6%	37.4%

<sup>1</sup> 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.

<sup>2</sup> 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.

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

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

<sup>5</sup> 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.