



Supplementary Financial Information

Q3 2007

For the period ended July 31, 2007

(UNAUDITED)

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Notes to Users

The financial information in this document is in Canadian dollars and based on 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 unaudited Interim Consolidated Financial Statements and accompanying Management's Discussion & Analysis for the quarter ended July 31, 2007, Q3 2007 Report to Shareholders, Q3 2007 Quarterly Results slides, our 2006 Annual Report to Shareholders and the Glossary on page 2 of this document. Effective October 31, 2006, RBC Mortgage Company had disposed of substantially all its remaining assets and obligations and we no longer separately classify its results in our unaudited Interim Consolidated Financial Statements. Results reported on a total consolidated basis are comparable to results from continuing operations for the corresponding prior periods. Certain comparative amounts have been reclassified to conform to the current period's presentations.

U.S. GAAP

Commencing in Q3 2007, we have elected to no longer include a U.S. GAAP reconciliation in our unaudited Interim Consolidated Financial Statements on a quarterly basis. However, we will continue to include a U.S. GAAP reconciliation setting out the material differences between Canadian and U.S. GAAP in our annual audited Consolidated Financial Statements and in our unaudited Interim Consolidated Financial Statements for the six-month period ending April 30. Since April 30, 2007, no new significant Canadian GAAP differences to U.S. GAAP have arisen.

Significant reporting changes made to this document in Q3/07

We reclassified certain deposits reported in Capital Markets and U.S. & International Banking related to RBC Dexia IS, in accordance with the Q2 2007 business realignment. This reclassification did not impact the consolidated balance sheet.

We reclassified expenses related to internally developed software from Non-interest expense - Other to more specific Non-interest expense lines. All related comparative amounts have been restated to reflect this reclassification, which impacted the Corporate Support segment only, and had no impact on total Non-interest expense.

The calculation of the P/E ratio has been revised to closing share price divided by diluted earnings per share. Previously the P/E ratio was calculated using the average of high and low common share price for the period divided by diluted earnings per share.

Significant reporting changes made to this document in Q2/07

Effective February 7, 2007, our previous three business segments (RBC Canadian Personal and Business, RBC U.S. and International Personal and Business and RBC Capital Markets) were reorganized into four new business segments and renamed. The comparative results have been restated to conform with the new basis of segment presentation. For further details, refer to pages 8 - 12 and 25.

The four business segments are:

Canadian Banking comprises our domestic personal and business banking operations, certain retail investment businesses and our global insurance operations.

Wealth Management comprises businesses that directly serve our clients' growing wealth management needs including those of affluent and high net worth clients globally, and businesses that provide asset management and trust products. Previously, these businesses were reported in our RBC Canadian Personal and Business and RBC U.S. and International Personal and Business segments.

U.S. & International Banking comprises our banking businesses outside Canada, including RBC Centura in the U.S. and RBC's Caribbean banking operations. In addition, this segment includes our 50% ownership in RBC Dexia IS. RBC Dexia IS was previously reported in our RBC Capital Markets segment.

Capital Markets comprises our global wholesale banking segment providing a wide range of corporate and investment banking, sales and trading, research and related products and services to corporations, public sector and institutional clients in North America and specialized products and services in select global markets.

Significant reporting changes made to this document in Q1/07

Impact of new financial instruments accounting standards

On November 1, 2006, we adopted three new accounting standards that were issued by the Canadian Institute of Chartered Accountants (CICA) related to financial instruments. These new standards, which have been applied prospectively, changed how we recognize and measure certain financial assets, financial liabilities and non-financial derivatives (financial instruments). For further details, refer to the Impact of the new financial instruments accounting standards section and Notes 1 and 2 of our unaudited Interim Consolidated Financial Statements in our Q3 2007 Report to Shareholders.

As a result of implementing the new financial instruments accounting standards, certain financial instruments have been classified on a prospective basis within Securities from Investment to Trading. This resulted in financial instruments that had been measured on an amortized cost basis are now being accounted for on a fair value basis.

Net interest income reclassification

Within Canadian Banking, certain amounts related to trustee services have been reclassified from Non-interest income - Investment management and custodial fees to Net interest income to better reflect their nature. The comparative amounts reflect the change.

Non-GAAP financial measures

Management measures and evaluates the performance of our consolidated operations and each of our segments based on a number of different measures including net income and non-GAAP measures including segment Return on equity (ROE), Return on risk capital (RORC) and economic profit. For details, refer to How we measure and report our business segments in our Q3 2007 Report to Shareholders. We also include non-GAAP cash basis financial measures in this document which we believe provides investors with supplemental information that may be useful in comparing to other financial institutions. However, readers are cautioned that non-GAAP financial measures do not have any standardized meaning prescribed by GAAP and therefore may not be comparable to similar measures presented by other companies.

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 of amortization of goodwill and other intangibles. These non-cash charges do not deplete our cash reserves.

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.

Economic profit

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

Average risk capital

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

Operating leverage

Our 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), accounting adjustments related to the new financial instruments accounting standards and Global Insurance-related revenue. Non-interest expense excludes Global Insurance-related expense.

Return on risk capital (RORC)

Net income available to common shareholders divided by average risk capital. Refer to page 25 for RORC reconciliation. Business segment return on risk capital 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. Corporate Support also includes average unattributed capital. Refer to page 25 for reconciliation.

Glossary

Goodwill and intangibles

Represents our net investment in goodwill and intangibles.

Taxable equivalent basis (teb)

Income from certain tax-advantaged sources are reported on a taxable equivalent basis (teb). Under this approach, revenue from tax-advantaged sources are grossed up, which currently includes only our Canadian taxable corporate dividends recorded in Net interest income, to their tax equivalent value with a corresponding offset recorded in the provision for income taxes. We record teb adjustments in Capital Markets and record elimination adjustments in Corporate Support thereby generating the same after-tax net income as reported under GAAP.

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 the Office of the Superintendent of Financial Institutions Canada (OSFI) based on standards issued by the Bank for International Settlements and Canadian GAAP financial information.

Efficiency ratio

Non-interest expense as a percentage of total revenue.

Return on assets

Net income divided by average assets.

Return on common equity (ROE)

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

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

Net interest margin (average assets)

Net interest income divided by average assets.

Net interest margin (average earning assets)

Net interest income divided by average earning assets.

Net write-offs

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

Risk-adjusted assets

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

FINANCIAL HIGHLIGHTS (C\$ MM)														
	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	2007 9 months	2006 9 months	2006	2005	2004
SELECTED INCOME STATEMENT INFORMATION														
Total revenue	5,480	5,669	5,698	5,349	5,206	5,122	4,960	4,796	4,929	16,847	15,288	20,637	19,184	17,802
Provision for credit losses (PCL)	178	188	162	159	99	124	47	103	128	528	270	429	455	346
Insurance policyholder benefits, claims and acquisition expense	343	677	516	611	627	619	652	740	681	1,536	1,898	2,509	2,625	2,124
Non-interest expense (NIE)	3,165	3,148	3,067	2,955	2,861	2,928	2,751	3,310	2,732	9,380	8,540	11,495	11,357	10,833
Net income from continuing operations	1,395	1,279	1,494	1,263	1,194	1,128	1,172	543	1,001	4,168	3,494	4,757	3,437	3,023
Net income (loss) from discontinued operations	-	-	-	(1)	(17)	(10)	(1)	(21)	(22)	-	(28)	(29)	(50)	(220)
Net Income	1,395	1,279	1,494	1,262	1,177	1,118	1,171	522	979	4,168	3,466	4,728	3,387	2,803
Net income available to common shareholders	1,369	1,257	1,478	1,236	1,164	1,107	1,161	515	968	4,104	3,432	4,668	3,349	2,772
PROFITABILITY MEASURES														
Total														
Earnings per share (EPS) - basic	\$1.07	\$0.99	\$1.16	\$0.97	\$0.91	\$0.86	\$0.90	\$0.40	\$0.75	\$3.22	\$2.68	\$3.65	\$2.61	\$2.14
- diluted	\$1.06	\$0.98	\$1.14	\$0.96	\$0.90	\$0.85	\$0.89	\$0.39	\$0.74	\$3.18	\$2.64	\$3.59	\$2.57	\$2.11
Return on common equity (ROE) ¹	24.4%	23.5%	27.3%	23.9%	23.1%	23.0%	23.9%	10.6%	20.0%	25.1%	23.3%	23.5%	18.0%	15.6%
Return on risk capital (RORC) ¹	36.9%	35.2%	41.6%	37.3%	35.7%	35.7%	37.9%	17.3%	33.4%	37.9%	36.4%	36.7%	29.3%	24.6%
Return on assets	0.94%	0.91%	1.06%	0.95%	0.92%	0.93%	0.97%	0.44%	0.85%	0.97%	0.94%	0.94%	0.76%	0.67%
Return on risk-adjusted assets	2.21%	2.16%	2.45%	2.24%	2.14%	2.17%	2.28%	1.05%	2.04%	2.23%	2.12%	2.21%	1.77%	1.56%
Efficiency ratio	57.8%	55.5%	53.8%	55.2%	55.0%	57.2%	55.5%	69.0%	55.4%	55.7%	55.9%	55.7%	59.2%	60.9%
Continuing Operations														
Earnings per share (EPS) - basic	\$1.07	\$0.99	\$1.16	\$0.97	\$0.92	\$0.87	\$0.90	\$0.42	\$0.77	\$3.22	\$2.70	\$3.67	\$2.65	\$2.31
- diluted	\$1.06	\$0.98	\$1.14	\$0.96	\$0.91	\$0.86	\$0.89	\$0.41	\$0.76	\$3.18	\$2.66	\$3.61	\$2.61	\$2.28
Return on common equity (ROE) ¹	24.4%	23.5%	27.3%	23.6%	23.1%	22.9%	23.6%	10.9%	20.2%	25.1%	23.2%	23.3%	18.1%	16.8%
Return on risk capital (RORC) ¹	36.9%	35.2%	41.6%	37.3%	36.2%	36.1%	38.0%	18.1%	34.1%	37.9%	36.7%	37.0%	29.7%	26.5%
Discontinued Operations														
Earnings per share (EPS) - basic	-	-	-	\$0.00	(\$0.01)	(\$0.01)	\$0.00	(\$0.02)	(\$0.02)	-	(\$0.02)	(\$0.02)	(\$0.04)	(\$0.17)
- diluted	-	-	-	\$0.00	(\$0.01)	(\$0.01)	\$0.00	(\$0.02)	(\$0.02)	-	(\$0.02)	(\$0.02)	(\$0.04)	(\$0.17)
KEY RATIOS														
Diluted EPS growth	17.8%	15.3%	28.1%	146.2%	21.6%	23.2%	18.7%	0.0%	32.1%	20.5%	21.7%	39.7%	21.8%	(4.1)%
Diluted EPS growth ² - continuing operations	16.5%	14.0%	28.1%	134.1%	19.7%	22.9%	18.7%	(21.2)%	31.0%	19.5%	21.5%	38.3%	14.5%	4.1%
Revenue growth	5.3%	10.7%	14.9%	11.5%	5.6%	9.3%	3.9%	4.9%	9.3%	10.2%	6.3%	7.6%	7.8%	4.8%
NIE growth	10.6%	7.5%	11.5%	(10.7)%	4.7%	10.0%	3.7%	21.1%	2.1%	9.8%	6.1%	1.2%	4.8%	6.6%
Operating leverage ¹	1.2%	1.7%	5.8%	3.1%	3.3%	4.3%	(0.6)%	7.2%	6.6%	2.8%	2.2%	2.5%	7.5%	(4.6)%
Specific PCL to average loans and acceptances ³	0.29%	0.35%	0.29%	0.29%	0.18%	0.26%	0.20%	0.28%	0.28%	0.31%	0.21%	0.23%	0.21%	0.30%
Net interest margin (average assets)	1.33%	1.35%	1.33%	1.31%	1.38%	1.34%	1.39%	1.49%	1.45%	1.34%	1.37%	1.35%	1.53%	1.53%
Non-interest income as % of total revenue	63.9%	66.5%	67.2%	67.6%	66.1%	68.4%	66.1%	63.2%	66.3%	65.9%	66.9%	67.1%	64.6%	63.9%
Effective tax rate	19.5%	21.3%	22.3%	21.1%	23.5%	24.0%	22.0%	14.9%	28.3%	21.0%	23.2%	22.6%	27.2%	29.8%
SELECTED BALANCE SHEET INFORMATION														
Average loans and acceptances	236,500	230,200	222,900	215,100	209,300	201,900	198,700	194,500	187,800	229,900	203,300	206,200	186,100	171,900
Total assets	604,582	589,076	571,615	536,780	523,969	502,893	487,874	469,521	463,325	604,582	523,969	536,780	469,521	426,222
Average assets	588,800	578,700	558,900	525,500	509,500	493,800	480,000	469,600	456,600	575,400	494,400	502,300	447,100	421,400
Average earning assets	507,200	500,000	483,300	455,900	437,300	428,200	414,800	398,800	387,900	496,800	426,800	434,100	378,900	353,000
Deposits	376,325	372,728	365,606	343,523	334,702	322,787	314,872	306,860	304,497	376,325	334,702	343,523	306,860	270,959
Common equity	22,500	22,052	21,861	21,075	20,290	19,756	19,538	19,149	19,410	22,500	20,290	21,075	19,149	17,372
Average common equity	22,250	21,950	21,450	20,500	20,050	19,700	19,300	19,350	19,150	21,850	19,700	19,900	18,600	17,800
Average risk capital ¹	14,700	14,650	14,100	13,150	12,950	12,700	12,150	11,800	11,500	14,500	12,600	12,750	11,450	11,300
INTEREST RATE SENSITIVITY ⁴														
Before tax impact of 1% increase in rates on:														
Net interest income using simulation	82	66	83	87	93	103	107	106	62	82	93	87	106	70
Economic value of equity	(307)	(500)	(508)	(496)	(454)	(415)	(376)	(435)	(493)	(307)	(454)	(496)	(435)	(412)
Before tax impact of 1% decrease in rates on:														
Net interest income using simulation	(140)	(123)	(143)	(153)	(173)	(183)	(188)	(181)	(137)	(140)	(173)	(153)	(181)	(150)
Economic value of equity	201	372	377	375	335	273	240	291	348	201	335	375	291	215
Before tax impact of 2% increase in rates on:														
Net interest income using simulation	160	119	148	147	165	163	188	162	85	160	165	147	162	107
Economic value of equity	(666)	(1,061)	(1,078)	(1,044)	(946)	(873)	(789)	(920)	(1,060)	(666)	(946)	(1,044)	(920)	(882)
Before tax impact of 2% decrease in rates on:														
Net interest income using simulation	(287)	(246)	(287)	(319)	(357)	(387)	(407)	(365)	(308)	(287)	(357)	(319)	(365)	(314)
Economic value of equity	337	682	680	658	588	441	385	461	613	337	588	658	461	405

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

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

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

⁴ Incorporates management assumptions based on empirical research on consumer behaviour relating to the exercise of embedded options and on the rate paid on liabilities not linked to market rates. All interest rate measures are based upon our current exposures at a specific time. The exposures change continually as a result of day-to-day business activities and our risk management initiatives.

FINANCIAL HIGHLIGHTS <i>continued</i> (C\$ MM)	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	2007 9 months	2006 9 months	2006	2005	2004	
	CAPITAL MEASURES ¹														
Tier 1 capital ratio	9.3%	9.3%	9.2%	9.6%	9.6%	9.5%	9.5%	9.6%	9.7%	9.3%	9.6%	9.6%	9.6%	9.6%	8.9%
Total capital ratio	11.4%	11.7%	11.2%	11.9%	12.4%	12.5%	12.8%	13.1%	13.4%	11.4%	12.4%	11.9%	13.1%	13.4%	12.4%
Risk-adjusted assets (\$ billions) ²	250.2	243.2	242.3	223.7	218.5	211.0	204.2	197.0	190.9	250.2	218.5	223.7	197.0	183.4	
SHARE INFORMATION															
First preferred shares outstanding (000s) - end of period															
Non-cumulative series N	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	
Non-cumulative series O	-	-	-	6,000	6,000	6,000	6,000	6,000	6,000	-	6,000	6,000	6,000	6,000	
US\$ Non-cumulative series P	-	-	-	-	-	-	-	-	4,000	-	-	-	-	4,000	
Non-cumulative series S	-	-	-	-	10,000	10,000	10,000	10,000	10,000	-	10,000	-	10,000	10,000	
Non-cumulative series W	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	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	-	-	
Non-cumulative series AB	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	-	-	-	-	
Non-cumulative series AD	10,000	10,000	10,000	-	-	-	-	-	-	10,000	-	-	-	-	
Non-cumulative series AE	10,000	10,000	10,000	-	-	-	-	-	-	10,000	-	-	-	-	
Non-cumulative series AF	8,000	8,000	-	-	-	-	-	-	-	8,000	-	-	-	-	
Non-cumulative series AG	10,000	10,000	-	-	-	-	-	-	-	10,000	-	-	-	-	
Common shares outstanding (000s) ³ - end of period	1,275,780	1,275,327	1,275,950	1,280,890	1,281,279	1,286,064	1,290,983	1,293,502	1,294,476	1,275,780	1,281,279	1,280,890	1,293,502	1,289,496	
- average (basic)	1,272,913	1,272,212	1,274,354	1,274,697	1,279,300	1,282,694	1,284,333	1,288,428	1,286,204	1,273,246	1,281,815	1,279,956	1,283,433	1,293,465	
- average (diluted)	1,288,227	1,288,415	1,293,085	1,293,864	1,297,340	1,301,645	1,304,378	1,308,339	1,306,047	1,289,947	1,301,165	1,299,785	1,304,680	1,311,016	
Treasury shares held - preferred (000s)	122	851	141	94	1,760	213	118	91	-	122	1,760	94	91	-	
- common (000s)	2,744	2,648	3,108	5,486	5,526	5,512	6,224	7,053	7,037	2,744	5,526	5,486	7,053	9,726	
Shares repurchased (000s)	1,000	2,900	7,645	1,830	5,465	6,531	4,403	3,900	-	11,545	16,399	18,229	5,911	29,203	
(\$ MM)	58	159	414	90	253	308	193	163	-	631	754	844	226	892	
Stock options outstanding (000s)	27,417	28,969	31,261	32,243	33,748	34,629	36,296	36,481	39,502	27,417	33,748	32,243	36,481	44,744	
Stock options exercisable (000s)	22,718	24,210	26,541	26,918	28,410	29,240	30,858	28,863	31,870	22,718	28,410	26,918	28,863	32,801	
COMMON SHARE PERFORMANCE															
Book value per share	\$17.67	\$17.33	\$17.17	\$16.52	\$15.90	\$15.43	\$15.21	\$14.89	\$15.08	\$17.67	\$15.90	\$16.52	\$14.89	\$13.57	
Common share price (RY on TSX) - High (intraday)	\$61.08	\$59.95	\$55.96	\$51.44	\$48.26	\$51.49	\$46.50	\$43.34	\$39.85	\$61.08	\$51.49	\$51.49	\$43.34	\$32.95	
- Low (intraday)	\$53.90	\$52.50	\$49.50	\$45.64	\$43.52	\$44.42	\$41.29	\$37.20	\$36.76	\$49.50	\$41.29	\$41.29	\$30.45	\$29.02	
- Close, end of period	\$54.09	\$57.82	\$54.60	\$49.80	\$46.03	\$47.84	\$44.54	\$41.67	\$38.70	\$54.09	\$46.03	\$49.80	\$41.67	\$31.70	
Market capitalization (TSX) (\$ MM)	69,007	73,739	69,667	63,788	58,977	61,525	57,494	53,894	50,096	69,007	58,977	63,788	53,894	40,877	
P/E ratio (4-quarters trailing earnings) ⁴	13.1	14.5	14.2	13.9	15.2	16.7	16.4	16.2	15.1	13.1	15.2	13.9	16.2	15.0	
Market price to book value	3.06	3.34	3.18	3.01	2.89	3.10	2.93	2.80	2.57	3.06	2.89	3.01	2.80	2.34	
DIVIDEND INFORMATION ⁵															
Dividends declared per share	\$0.46	\$0.46	\$0.40	\$0.40	\$0.36	\$0.36	\$0.32	\$0.32	\$0.31	\$1.32	\$1.04	\$1.44	\$1.18	\$1.01	
Dividend yield	3.2%	3.3%	3.0%	3.3%	3.1%	3.0%	2.9%	3.2%	3.2%	3.2%	3.0%	3.1%	3.2%	3.3%	
Dividend payout ratio	43%	47%	35%	41%	40%	42%	35%	80%	41%	41%	39%	40%	45%	47%	
Common dividends (\$ MM)	587	586	511	511	461	463	412	414	393	1,684	1,336	1,847	1,512	1,303	
Preferred dividends (\$ MM)	26	22	16	26	13	11	10	11	11	64	34	60	42	31	
OTHER INFORMATION															
Number of employees (full time equivalent)															
Canada	49,366	47,229	47,940	46,661	46,803	45,396	45,651	46,401	46,822	49,366	46,803	46,661	46,401	46,386	
US	11,953	12,109	10,576	10,056	9,994	9,842	9,815	9,684	9,723	11,953	9,994	10,056	9,684	10,814	
Other	4,514	4,155	4,239	4,141	4,078	3,968	3,963	3,927	4,082	4,514	4,078	4,141	3,927	3,803	
Total	65,833	63,493	62,755	60,858	60,875	59,206	59,429	60,012	60,627	65,833	60,875	60,858	60,012	61,003	
Number of bank branches ⁶															
Canada	1,132	1,126	1,120	1,117	1,109	1,105	1,105	1,104	1,102	1,132	1,109	1,117	1,104	1,098	
US	348	345	303	282	277	275	273	273	273	348	277	282	273	275	
Other	44	44	44	44	44	44	43	42	42	44	44	44	42	42	
Total	1,524	1,515	1,467	1,443	1,430	1,424	1,421	1,419	1,417	1,524	1,430	1,443	1,419	1,415	
Number of automated banking machines (ABM)	4,377	4,333	4,273	4,232	4,297	4,272	4,268	4,277	4,321	4,377	4,297	4,232	4,277	4,432	

¹ Calculated using guidelines issued by the OSFI.

² Risk-adjusted assets for April 30, 2007 has been restated to reflect a \$563 million adjustment related to equity derivative contracts.

³ 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.

⁴ Closing share price divided by diluted earnings per share.

⁵ Calculated using number of common share outstanding, except as noted.

⁶ Bank branches which provide banking services directly to clients.

STATEMENTS OF INCOME (C\$ MM)	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	2007	2006	2006	2005	2004
										9 months	9 months			
Net interest income														
Interest income	6,898	6,747	6,444	6,120	5,849	5,257	4,978	4,632	4,289	20,089	16,084	22,204	16,981	13,887
Interest expense	4,920	4,846	4,577	4,389	4,083	3,640	3,296	2,869	2,626	14,343	11,019	15,408	10,188	7,468
Total	1,978	1,901	1,867	1,731	1,766	1,617	1,682	1,763	1,663	5,746	5,065	6,796	6,793	6,419
Non-interest income														
Accounts	247	250	240	247	229	218	223	232	217	737	670	917	868	812
Other payment services	80	78	78	79	77	72	71	74	72	236	220	299	285	277
Service charges	327	328	318	326	306	290	294	306	289	973	890	1,216	1,153	1,089
Insurance premiums, investment and fee income	590	855	820	863	821	806	858	798	886	2,265	2,485	3,348	3,270	2,870
Trading revenue	546	575	803	620	683	724	547	308	452	1,924	1,954	2,574	1,594	1,563
Investment management and custodial fees	403	394	370	345	322	326	308	334	307	1,167	956	1,301	1,232	1,105
Mutual fund revenue	385	361	354	337	328	316	261	259	245	1,100	905	1,242	962	850
Securities brokerage commissions	368	338	323	296	291	347	309	300	274	1,029	947	1,243	1,163	1,166
Underwriting and other advisory fees	309	319	288	293	253	259	219	233	251	916	731	1,024	1,026	918
Card service revenue	165	134	149	147	158	46	145	152	158	448	349	496	579	555
Foreign exchange revenue, other than trading	138	134	122	106	118	118	96	118	109	394	332	438	407	331
Securitization revenue	34	97	91	86	61	61	49	83	65	222	171	257	285	200
Credit fees	71	88	60	63	66	56	56	48	46	219	178	241	187	198
Gain on sale of investment account securities	34	5	48	16	11	22	39	12	33	87	72	88	85	20
Other	132	140	85	120	22	134	97	82	151	357	253	373	448	518
Total	3,502	3,768	3,831	3,618	3,440	3,505	3,278	3,033	3,266	11,101	10,223	13,841	12,391	11,383
Total revenue	5,480	5,669	5,698	5,349	5,206	5,122	4,960	4,796	4,929	16,847	15,288	20,637	19,184	17,802
Provision for credit losses	178	188	162	159	99	124	47	103	128	528	270	429	455	346
Insurance policyholder benefits, claims and acquisition expense	343	677	516	611	627	619	652	740	681	1,536	1,898	2,509	2,625	2,124
Non-interest expense	3,165	3,148	3,067	2,955	2,861	2,928	2,751	3,310	2,732	9,380	8,540	11,495	11,357	10,833
Business realignment charges	-	-	-	-	-	-	-	40	1	-	-	-	45	177
Income taxes	349	353	435	342	381	348	332	90	392	1,137	1,061	1,403	1,278	1,287
Non-controlling interest in net income of subsidiaries	50	24	24	19	44	(25)	6	(30)	(6)	98	25	44	(13)	12
Net income from continuing operations	1,395	1,279	1,494	1,263	1,194	1,128	1,172	543	1,001	4,168	3,494	4,757	3,437	3,023
Net Income (loss) from discontinued operations	-	-	-	(1)	(17)	(10)	(1)	(21)	(22)	-	(28)	(29)	(50)	(220)
Net income	1,395	1,279	1,494	1,262	1,177	1,118	1,171	522	979	4,168	3,466	4,728	3,387	2,803
Preferred dividends	(26)	(22)	(16)	(26)	(13)	(11)	(10)	(11)	(11)	(64)	(34)	(60)	(42)	(31)
Net gain on redemption of preferred shares	-	-	-	-	-	-	-	4	-	-	-	-	4	-
Net income available to common shareholders	1,369	1,257	1,478	1,236	1,164	1,107	1,161	515	968	4,104	3,432	4,668	3,349	2,772
Revenue from Trading Activities														
Total Trading revenue														
Net interest income	(31)	(31)	(151)	(173)	(146)	(138)	(82)	13	(76)	(213)	(366)	(539)	21	286
Non-interest income	546	575	803	620	683	724	547	308	452	1,924	1,954	2,574	1,594	1,563
Total	515	544	652	447	537	586	465	321	376	1,711	1,588	2,035	1,615	1,849
Trading revenue by product														
Fixed income and money markets	284	221	375	255	291	364	264	233	251	880	919	1,174	1,025	1,044
Equity	153	232	201	130	171	135	125	46	97	586	431	561	355	527
Foreign exchange contracts ¹	78	91	76	62	75	87	76	42	28	245	238	300	235	278
Total	515	544	652	447	537	586	465	321	376	1,711	1,588	2,035	1,615	1,849
Trading revenue (teb) by product														
Fixed income and money markets	284	221	375	255	291	364	264	233	251	880	919	1,174	1,025	1,044
Equity	230	296	270	178	215	213	160	77	120	796	588	766	456	574
Foreign exchange contracts ¹	78	91	76	62	75	87	76	42	28	245	238	300	235	278
Total (teb)	592	608	721	495	581	664	500	352	399	1,921	1,745	2,240	1,716	1,896

¹ Includes commodity and precious metals.

NON-INTEREST EXPENSE (C\$ MM)	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	2007 9 months	2006 9 months	2006	2005	2004
	Human resources													
Salaries	899	880	864	832	812	782	766	774	784	2,643	2,360	3,192	3,101	3,136
Variable compensation	755	804	791	698	716	751	662	580	587	2,350	2,129	2,827	2,309	2,283
Acquisition retention compensation	2	1	4	1	-	1	1	5	4	7	2	3	20	36
Benefits related	292	294	290	242	272	283	280	252	269	876	835	1,077	1,083	1,059
Stock-based compensation ¹	44	43	58	35	28	38	68	8	56	145	134	169	169	124
Total Human resources	1,992	2,022	2,007	1,808	1,828	1,855	1,777	1,619	1,700	6,021	5,460	7,268	6,682	6,638
Equipment														
Depreciation	87	84	82	84	81	78	77	80	82	253	236	320	324	294
Computer rental and maintenance	157	155	156	166	145	151	147	153	155	468	443	609	592	557
Office equipment rental and maintenance	7	8	6	7	7	7	7	12	10	21	21	28	44	55
Total Equipment	251	247	244	257	233	236	231	245	247	742	700	957	960	906
Occupancy														
Premises rent	83	104	95	117	89	91	85	86	84	282	265	382	341	370
Premises repairs and maintenance	69	64	61	64	60	55	54	58	54	194	169	233	225	218
Depreciation	22	22	20	22	21	21	21	23	22	64	63	85	90	93
Property taxes	26	25	22	22	26	22	22	23	28	73	70	92	93	84
Total Occupancy	200	215	198	225	196	189	182	190	188	613	567	792	749	765
Communications														
Telecommunications	49	49	48	46	48	46	46	51	51	146	140	186	204	243
Postage and courier	25	26	24	23	25	25	23	24	23	75	73	96	97	99
Marketing and public relations	87	83	64	105	74	79	55	76	57	234	208	313	241	230
Stationery and printing	25	20	20	26	21	23	22	23	24	65	66	92	90	100
Total Communications	186	178	156	200	168	173	146	174	155	520	487	687	632	672
Professional fees	124	129	120	141	141	139	125	162	122	373	405	546	500	465
Outsourced item processing	77	82	74	75	70	80	73	73	73	233	223	298	296	294
Amortization of other intangibles	25	25	22	22	20	20	14	(1)	16	72	54	76	50	69
Other														
Business and capital taxes	24	21	31	11	22	39	42	48	29	76	103	114	173	153
Travel and relocation	43	38	34	42	37	32	32	40	36	115	101	143	136	140
Employee training	12	14	11	14	11	9	9	12	9	37	29	43	37	39
Donations	12	13	12	15	8	10	12	13	10	37	30	45	43	42
Other ²	219	164	158	145	127	146	108	735	147	541	381	526	1,099	650
Total Other	310	250	246	227	205	236	203	848	231	806	644	871	1,488	1,024
Total non-interest expense	3,165	3,148	3,067	2,955	2,861	2,928	2,751	3,310	2,732	9,380	8,540	11,495	11,357	10,833

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

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

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

OTHER EARNINGS MEASURES (C\$ MM)														
	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	2007 9 months	2006 9 months	2006	2005	2004
Specified Items ¹														
Income tax reduction	-	-	-	-	-	-	70	-	-	-	70	70	-	-
Agreement termination fee	-	-	-	-	-	33	-	-	-	-	33	33	-	-
General allowance reversal	-	-	-	-	-	-	33	-	-	-	33	33	-	113
Net gain on the exchange of NYSE seats for NYX shares	-	-	-	-	-	23	-	-	-	-	23	23	-	-
Amounts related to the transfer of IIS to RBC Dexia IS	-	-	-	-	-	-	(19)	-	-	-	(19)	(19)	-	-
Credit card customer loyalty reward program liability	-	-	-	-	-	(47)	-	-	-	-	(47)	(47)	-	-
Hurricane-related charges	-	-	-	-	-	-	(61)	(203)	-	-	(61)	(61)	(203)	-
Enron litigation-related charges	-	-	-	-	-	-	-	(326)	-	-	-	-	(326)	-
Business realignment charges	-	-	-	-	-	-	-	(27)	(6)	-	-	-	(37)	(125)
Goodwill impairment	-	-	-	-	-	-	-	-	-	-	-	-	-	(130)
Rabobank settlement costs	-	-	-	-	-	-	-	-	-	-	-	-	-	(74)
Cash Basis Measures ²														
Net income	1,395	1,279	1,494	1,262	1,177	1,118	1,171	522	979	4,168	3,466	4,728	3,387	2,803
After-tax effect of amortization of other intangibles ³	22	23	20	21	18	20	12	(3)	20	65	50	71	45	191
Cash Net income ²	1,417	1,302	1,514	1,283	1,195	1,138	1,183	519	999	4,233	3,516	4,799	3,432	2,994
Cash Diluted EPS ²	1.08	0.99	1.16	0.97	0.91	0.86	0.90	0.39	0.76	3.23	2.68	3.65	2.60	2.26
Cash ROE ²	24.6%	23.7%	27.5%	24.1%	23.3%	23.3%	24.0%	10.4%	20.3%	25.3%	23.5%	23.7%	18.2%	16.6%
Economic Profit ²														
Net income	1,395	1,279	1,494	1,262	1,177	1,118	1,171	522	979	4,168	3,466	4,728	3,387	2,803
After-tax effect of amortization of other intangibles ³	22	23	20	21	18	20	12	(3)	20	65	50	71	45	191
Capital charge	(586)	(556)	(557)	(544)	(517)	(493)	(496)	(496)	(494)	(1,699)	(1,506)	(2,050)	(1,903)	(1,821)
Economic Profit ²	831	746	957	739	678	645	687	23	505	2,534	2,010	2,749	1,529	1,173
Comprehensive income														
Net income	1,395	1,279	1,494	1,262	1,177	1,118	1,171	522	979	4,168	3,466	4,728	3,387	2,803
Other comprehensive income, net of taxes														
Net unrealized gains (losses) on available-for-sale securities	(157)	(10)	26	-	-	-	-	-	-	(141)	-	-	-	-
Reclassification of (gains) losses on available-for-sale securities to income	9	(4)	13	-	-	-	-	-	-	18	-	-	-	-
Unrealized foreign currency translation gains (losses)	(701)	(1,036)	879	91	276	(253)	(615)	(650)	(714)	(858)	(592)	(501)	(624)	(1,341)
Reclassification of (gains) losses on foreign currency translation to income	-	(1)	(40)	-	-	-	2	-	1	(41)	2	2	5	-
Net foreign currency translation gains (losses) from hedging activities	405	652	(623)	17	(204)	104	352	379	515	434	252	269	401	678
Net gains (losses) on derivatives designated as cash flow hedges	144	29	17	-	-	-	-	-	-	190	-	-	-	-
Reclassification to income of (gains) losses on derivatives designated as cash flow hedges	7	4	17	-	-	-	-	-	-	28	-	-	-	-
Other comprehensive income	(293)	(366)	289	108	72	(149)	(261)	(271)	(198)	(370)	(338)	(230)	(218)	(663)
Total comprehensive income	1,102	913	1,783	1,370	1,249	969	910	251	781	3,798	3,128	4,498	3,169	2,140
OPERATING LEVERAGE ² (C\$ MM, except percentage amounts)														
Total revenue	5,480	5,669	5,698	5,349	5,206	5,122	4,960	4,796	4,929	16,847	15,288	20,637	19,184	17,802
Add:														
teb adjustment	79	66	70	50	46	80	37	33	25	215	163	213	109	55
Less:														
Revenue related to VIEs	13	8	11	4	32	(35)	(8)	(27)	(9)	32	(11)	(7)	(24)	-
Global Insurance revenue	590	855	860	863	821	806	858	801	888	2,305	2,485	3,348	3,311	2,875
Impact of the new financial instruments accounting standards ⁴	23	32	33	-	-	-	-	-	-	88	-	-	-	-
Total revenue (adjusted)	4,933	4,840	4,864	4,532	4,399	4,431	4,147	4,055	4,075	14,637	12,977	17,509	16,006	14,982
Non-interest expense ⁵	3,165	3,148	3,067	2,955	2,861	2,928	2,751	2,719	2,732	9,380	8,540	11,495	10,766	10,833
Less:														
Global insurance related non-interest expense	137	135	128	142	131	128	116	131	126	400	375	517	501	501
Non-interest expense (adjusted)	3,028	3,013	2,939	2,813	2,730	2,800	2,635	2,588	2,606	8,980	8,165	10,978	10,265	10,332
Operating leverage ² (compared to prior year)	1.2%	1.7%	5.8%	3.1%	3.3%	4.3%	(0.6)%	7.2%	6.6%	2.8%	2.2%	2.5%	7.5%	(4.6)%
GOODWILL (C\$ MM)														
Opening balance	5,098	4,932	4,304	4,137	4,105	4,157	4,203	4,278	4,412	4,304	4,203	4,203	4,280	4,356
Net goodwill acquired	60	317	527	9	-	-	77	4	-	904	77	86	10	232
Other adjustments ⁶	(103)	(151)	101	158	32	(52)	(123)	(79)	(134)	(153)	(143)	15	(87)	(308)
Closing balance	5,055	5,098	4,932	4,304	4,137	4,105	4,157	4,203	4,278	5,055	4,137	4,304	4,203	4,280

¹ Effective Q1/07, we no longer classify amounts as specified items. Amounts shown are reported on an after-tax basis. For further details, refer to the 2006 Annual Report to Shareholders.

² These measures are non-GAAP financial measures. Refer to "Notes to Users" for further discussion.

³ Includes \$130 million RBC Mortgage goodwill impairment charge in 2004.

⁴ Excludes the impact of the new financial instruments accounting standards related to Global Insurance.

⁵ In 2005, non-interest expense also includes Enron litigation-related provision. For further details, refer to Specified items.

⁶ Other adjustments include primarily foreign exchange translations on non-Canadian dollar-denominated goodwill.

CANADIAN BANKING ¹ (C\$ MM)														
	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	2007 9 months	2006 9 months	2006	2005	2004
Income Statement														
Net interest income	1,605	1,559	1,547	1,530	1,498	1,386	1,402	1,387	1,346	4,711	4,286	5,816	5,233	4,800
Non-interest income	1,302	1,521	1,534	1,518	1,477	1,394	1,491	1,445	1,538	4,357	4,362	5,880	5,765	5,105
Total revenue	2,907	3,080	3,081	3,048	2,975	2,780	2,893	2,832	2,884	9,068	8,648	11,696	10,998	9,905
Provision for credit losses (PCL)	190	204	182	173	121	168	142	138	143	576	431	604	542	410
Insurance policyholder benefits, claims and acquisition expense (PBCAE)	343	677	516	611	627	619	652	740	681	1,536	1,898	2,509	2,625	2,124
Non-interest expense	1,356	1,295	1,275	1,286	1,254	1,253	1,234	1,237	1,206	3,926	3,741	5,027	4,830	4,682
Business realignment charges	-	-	-	-	-	-	-	6	-	-	-	-	7	56
Other ²	319	286	337	303	313	229	285	289	252	942	827	1,130	987	818
Net income	699	618	771	675	660	511	580	422	602	2,088	1,751	2,426	2,007	1,815
Total Revenue by business lines														
Personal Financial Services	1,284	1,262	1,237	1,201	1,197	1,118	1,105	1,107	1,073	3,783	3,420	4,621	4,181	3,801
Business Financial Services	585	552	555	559	541	515	526	514	529	1,692	1,582	2,141	2,011	1,888
Cards and Payment Solutions	448	411	429	425	416	341	404	410	394	1,288	1,161	1,586	1,495	1,341
Global Insurance	590	855	860	863	821	806	858	801	888	2,305	2,485	3,348	3,311	2,875
Total	2,907	3,080	3,081	3,048	2,975	2,780	2,893	2,832	2,884	9,068	8,648	11,696	10,998	9,905
Financial ratios														
Return on equity (ROE) ³	31.6%	29.0%	35.7%	32.6%	32.6%	26.3%	28.8%	21.2%	30.5%	32.1%	29.3%	30.1%	26.3%	24.6%
Return on risk capital (RORC) ³	41.9%	39.0%	47.7%	42.6%	42.9%	35.1%	38.4%	28.5%	42.2%	42.9%	38.9%	39.9%	36.3%	35.3%
Net interest margin (average earning assets)	3.15%	3.25%	3.19%	3.24%	3.26%	3.20%	3.18%	3.21%	3.24%	3.19%	3.21%	3.22%	3.21%	3.28%
Efficiency ratio	46.6%	42.0%	41.4%	42.2%	42.2%	45.1%	42.7%	43.7%	41.8%	43.3%	43.3%	43.0%	43.9%	47.3%
Operating leverage ³	(0.9)%	9.6%	6.5%	4.2%	3.9%	7.1%	2.5%	17.2%	13.9%	4.9%	4.6%	4.4%	5.8%	N/A
Average balances														
Total assets	221,800	216,900	212,300	206,500	201,300	195,700	193,100	189,500	182,800	217,000	196,700	199,200	181,100	162,800
Total earning assets	202,200	196,800	192,600	187,400	182,500	177,400	175,000	171,500	164,900	197,200	178,300	180,500	163,200	146,500
Loans and acceptances	202,400	195,900	191,500	187,400	182,300	176,600	172,500	168,100	162,000	196,600	177,100	179,700	160,700	144,700
Residential mortgage	114,400	110,400	108,000	105,100	102,300	99,000	96,800	94,000	90,200	110,900	99,400	100,800	89,700	79,900
Personal	39,300	38,000	37,000	36,300	35,000	33,900	33,100	32,500	31,400	38,100	34,000	34,600	30,500	26,600
Secured loans	15,100	14,000	13,100	12,200	11,100	10,200	9,600	9,000	8,500	14,100	10,300	10,800	8,100	6,000
Unsecured loans	24,200	24,000	23,900	24,100	23,900	23,700	23,500	23,500	22,900	24,000	23,700	23,800	22,400	20,600
Credit cards	11,300	11,000	11,000	10,600	10,100	9,600	9,500	9,100	8,900	11,100	9,700	9,900	8,800	7,900
Business and government loans (includes acceptances)	37,400	36,500	35,500	35,400	34,900	34,100	33,100	32,500	31,500	36,500	34,000	34,400	31,700	30,300
Deposits	147,200	145,100	146,100	143,100	140,600	136,900	136,100	134,100	133,200	146,100	137,900	139,200	132,500	127,700
Attributed capital ³	8,650	8,600	8,500	8,100	8,000	7,900	7,950	7,850	7,750	8,600	7,950	8,000	7,550	7,350
Risk capital ³	6,500	6,400	6,350	6,150	6,050	5,900	5,950	5,850	5,600	6,450	6,950	6,050	5,450	5,150
Credit quality														
Gross impaired loans / Average loans and acceptances	0.33%	0.33%	0.33%	0.31%	0.29%	0.30%	0.30%	0.29%	0.32%	0.34%	0.30%	0.33%	0.31%	0.44%
PCL / Average loans and acceptances	0.37%	0.43%	0.38%	0.37%	0.26%	0.39%	0.33%	0.33%	0.35%	0.39%	0.33%	0.34%	0.34%	0.28%
Net write-offs / Average loans and acceptances	0.35%	0.42%	0.36%	0.35%	0.31%	0.39%	0.32%	0.38%	0.34%	0.38%	0.34%	0.34%	0.36%	0.39%
Banking related operations⁴														
Income Statement														
Total revenue	2,317	2,225	2,221	2,185	2,154	1,974	2,035	2,031	1,996	6,763	6,163	8,348	7,687	7,030
Non-interest expense	1,219	1,160	1,147	1,144	1,123	1,125	1,118	1,106	1,080	3,526	3,366	4,510	4,329	4,181
Net income	596	566	586	569	599	448	508	509	521	1,748	1,855	2,124	1,852	1,569
Global Insurance														
Net earned premiums ⁵	660	634	663	656	644	629	666	630	657	1,957	1,939	2,595	2,564	2,382
Investment income	(97)	164	133	150	114	129	142	109	150	200	385	535	540	413
Fee income	27	57	64	57	63	48	50	62	81	148	161	218	207	80
Total revenue	590	855	860	863	821	806	858	801	888	2,305	2,485	3,348	3,311	2,875
Non-interest expense	137	135	128	142	131	128	116	131	126	400	375	517	501	501
Net income	103	52	185	106	61	63	72	(87)	81	340	196	302	155	246
Additional information														
Gross premiums and deposits ⁵	899	816	895	864	860	822	860	809	837	2,600	2,542	3,406	3,288	3,185
Canadian life and health	285	278	297	272	261	259	277	256	247	860	797	1,069	1,001	726
U.S. life and health	116	113	135	135	167	167	163	182	206	364	497	632	770	974
Property & casualty	154	143	145	152	143	143	137	141	139	442	421	573	553	510
Reinsurance & other	334	282	318	305	289	259	279	226	245	934	827	1,132	964	975
Insurance policyholder benefits and claims	189	524	369	469	459	491	520	603	541	1,082	1,470	1,939	2,103	1,744
Insurance policyholder acquisition expense	154	153	147	142	168	128	132	137	140	454	428	570	522	380
Insurance claims and policy benefit liabilities	7,533	7,864	7,948	7,337	7,352	7,182	7,150	7,117	6,914	7,533	7,352	7,337	7,117	6,488
Impact of the new financial instruments accounting standards on investment income ⁶	(212)	55	(70)	-	-	-	-	-	-	(227)	-	-	-	-
Business information														
Assets under administration	51,200	49,700	47,500	44,600	42,100	41,700	37,800	33,900	33,500	51,200	42,100	44,600	33,900	27,800
Assets under management	300	300	300	300	300	300	300	300	400	300	300	300	300	400
Other earnings measures														
Net income	699	618	771	675	660	511	580	422	602	2,088	1,751	2,426	2,007	1,815
After-tax effect of amortization of other intangibles	1	2	2	1	2	1	2	1	2	5	5	6	6	6
Cash Net income ³	700	620	773	676	662	512	582	423	604	2,093	1,756	2,432	2,013	1,821
Capital charge	(228)	(221)	(225)	(214)	(212)	(201)	(211)	(206)	(206)	(674)	(624)	(838)	(794)	(769)
Economic Profit ³	472	399	548	462	450	311	371	217	398	1,419	1,132	1,594	1,219	1,052

¹ Reported results include securitized residential mortgage and credit card loans and related amounts for income and provision for credit losses. The securitized residential mortgage and credit card loans included as at July 31, 2007 were \$18.7 billion

and \$3.7 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 Assets under Administration to better reflect how the assets are managed.

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

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

⁴ Banking related operations is comprised of the following business lines: Personal Financial Services, Business Financial Services and Cards and Payment Solutions.

⁵ Net premiums equals gross premiums and deposits less the cost of premiums to other institutions for reinsurance coverage.

⁶ This amount is largely offset in PBCE.

N/A: Comparable information not available for 2004.

WEALTH MANAGEMENT (C\$ MM)	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05						
										2007 9 months	2006 9 months	2006	2005	2004	
Income Statement															
Net interest income	106	104	108	101	99	98	99	96	95	318	296	397	374	292	
Fee-based revenue	545	524	502	462	446	436	401	390	372	1,571	1,283	1,745	1,458	1,296	
Transactional and other revenue	355	380	382	340	298	355	352	319	323	1,117	1,005	1,345	1,319	1,378	
Total revenue	1,006	1,008	992	903	843	889	852	805	790	3,006	2,584	3,487	3,151	2,966	
Provision for credit losses (PCL)	-	-	-	-	-	-	1	1	1	-	1	1	2	3	
Non-interest expense	747	722	702	671	646	655	641	597	618	2,171	1,942	2,613	2,440	2,418	
Business realignment charges	-	-	-	1	-	-	-	1	-	-	-	1	1	17	
Other ¹	82	92	79	67	61	75	65	55	53	253	201	268	206	158	
Net income	177	194	211	164	136	159	145	151	118	582	440	604	502	370	
Total Revenue by business lines															
Canadian Wealth Management	369	366	356	334	316	331	309	310	283	1,091	956	1,290	1,164	1,011	
U.S. & International Wealth Management	493	508	508	448	413	443	428	387	404	1,509	1,284	1,732	1,580	1,593	
Global Asset Management	144	134	128	121	114	115	115	108	103	406	344	465	407	362	
Total	1,006	1,008	992	903	843	889	852	805	790	3,006	2,584	3,487	3,151	2,966	
Financial ratios															
Return on equity (ROE) ²	29.4%	34.3%	34.4%	28.7%	24.7%	29.1%	28.7%	30.2%	23.1%	32.7%	27.5%	27.8%	24.5%	16.5%	
Return on risk capital (RORC) ²	58.6%	66.4%	73.1%	61.0%	54.3%	62.6%	59.0%	62.3%	50.8%	65.9%	58.7%	59.3%	54.8%	37.5%	
Average balances															
Total assets	15,700	16,400	16,900	16,000	15,900	15,500	12,900	13,200	13,800	16,300	14,800	15,100	13,200	13,500	
Loans and acceptances	4,500	4,700	4,700	4,500	4,400	4,400	4,400	4,200	4,200	4,600	4,400	4,400	4,100	3,500	
Deposits	24,600	25,800	25,300	23,300	22,800	22,200	20,200	20,000	21,100	25,200	21,800	22,100	20,700	20,500	
Attributed capital ²	2,350	2,300	2,400	2,200	2,150	2,250	2,000	2,000	2,000	2,350	2,150	2,150	2,050	2,250	
Risk capital ²	1,200	1,200	1,150	1,050	1,000	1,050	1,000	950	900	1,150	1,000	1,050	900	1,000	
Business information															
Assets under administration															
Canadian Wealth Management	180,900	179,200	174,300	168,600	161,000	160,600	157,600	146,400	142,300	180,900	161,000	168,600	146,400	129,500	
U.S. & International Wealth Management	324,200	326,600	334,000	307,900	297,300	292,200	287,300	234,300	246,900	324,200	297,300	307,900	234,300	233,700	
Total	505,100	505,800	508,300	476,500	458,300	452,800	444,900	380,700	389,200	505,100	458,300	476,500	380,700	363,200	
Assets under management															
Canadian Wealth Management	21,300	20,600	19,300	17,500	15,900	15,350	14,100	12,700	11,950	21,300	15,900	17,500	12,700	8,800	
U.S. & International Wealth Management	20,700	20,700	22,400	19,700	19,000	18,500	18,100	15,600	15,325	20,700	19,000	19,700	15,600	13,100	
Global Asset Management	117,600	117,400	115,700	105,600	98,900	98,050	96,000	90,200	89,625	117,600	98,900	105,600	90,200	80,500	
Total	159,600	158,700	157,400	142,800	133,800	131,900	128,200	118,500	116,900	159,600	133,800	142,800	118,500	102,400	
Other earnings measures															
Net income	177	194	211	164	136	159	145	151	118	582	440	604	502	370	
After-tax effect of amortization of other intangibles	6	5	6	5	5	5	5	(11)	5	17	15	20	3	21	
Cash Net income ²	183	199	217	169	141	164	150	140	123	599	455	624	505	391	
Capital charge	(63)	(58)	(64)	(59)	(57)	(57)	(53)	(52)	(54)	(185)	(167)	(226)	(213)	(233)	
Economic Profit ²	120	141	153	110	84	107	97	88	69	414	288	398	292	158	
(US\$ MM)															
Revenue by business lines															
U.S. & International Wealth Management	462	445	438	403	371	388	371	330	327	1,345	1,130	1,533	1,305	1,213	

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

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

U.S. & INTERNATIONAL BANKING														
	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	2007 9 months	2006 9 months	2006	2005	2004
(C\$ MM)														
Income Statement														
Net interest income	263	272	257	238	240	234	228	235	239	792	702	940	923	831
Non-interest income	259	221	188	191	191	186	120	162	167	668	497	688	654	668
Total revenue	522	493	445	429	431	420	348	397	406	1,460	1,199	1,628	1,577	1,499
Provision for credit losses (PCL)	17	10	10	5	5	6	9	3	17	37	20	25	49	77
Non-interest expense	389	381	348	312	307	322	275	284	283	1,118	904	1,216	1,136	1,233
Business realignment charges	-	-	-	-	-	-	-	(3)	-	-	-	-	(3)	13
Other ¹	29	35	20	33	37	30	26	33	48	84	93	126	139	49
Net income	87	67	67	79	82	62	38	80	58	221	182	261	256	127
Total Revenue by business lines														
Banking	302	309	276	274	271	261	264	268	277	887	796	1,070	1,077	1,044
RBC Dexia IS ²	220	184	169	155	160	159	84	129	129	573	403	558	500	455
Total	522	493	445	429	431	420	348	397	406	1,460	1,199	1,628	1,577	1,499
Financial ratios														
Return on equity (ROE) ³	9.0%	7.4%	8.8%	11.9%	12.3%	10.1%	7.4%	14.2%	9.6%	8.4%	10.1%	10.6%	10.8%	4.5%
Return on risk capital (RORC) ³	15.5%	12.7%	14.2%	17.7%	18.8%	16.0%	10.9%	21.7%	14.7%	14.2%	15.5%	16.1%	16.4%	7.2%
Net interest margin (average earning assets) ⁴	3.58%	3.69%	3.61%	3.66%	3.70%	3.79%	3.77%	3.72%	3.61%	3.63%	3.75%	3.73%	3.70%	3.52%
Average balances														
Total assets	41,100	41,000	37,500	34,100	36,000	34,800	25,500	25,700	27,300	39,900	32,100	32,600	25,900	25,200
Total earning assets ⁴	26,500	27,500	25,800	23,500	23,200	23,400	23,300	23,400	24,900	26,600	23,300	23,300	23,600	22,500
Loans and acceptances	23,800	23,700	21,100	19,100	19,600	18,300	17,000	17,100	18,300	22,900	18,300	18,500	17,200	16,000
Deposits	35,100	35,600	31,800	30,200	34,100	30,300	20,100	20,700	22,400	34,100	28,200	28,700	21,200	21,100
Attributed capital ³	3,650	3,500	2,950	2,500	2,600	2,450	2,000	2,200	2,350	3,350	2,350	2,400	2,350	2,750
Risk capital ³	2,100	2,050	1,800	1,700	1,700	1,550	1,350	1,450	1,550	2,000	1,550	1,600	1,550	1,750
Credit quality														
Gross impaired loans / Average loans and acceptances	1.05%	0.88%	0.88%	0.97%	0.95%	1.03%	0.98%	0.94%	0.99%	1.10%	1.02%	1.01%	0.94%	1.37%
PCL / Average loans and acceptances	0.28%	0.17%	0.19%	0.10%	0.10%	0.13%	0.21%	0.07%	0.37%	0.22%	0.15%	0.14%	0.28%	0.48%
Net write-offs / Average loans and acceptances	0.25%	0.17%	0.13%	0.10%	0.10%	0.16%	0.26%	0.26%	0.24%	0.19%	0.17%	0.15%	0.23%	0.36%
Business information														
Assets under administration ⁵ - RBC	-	-	-	-	-	-	-	1,361,100	1,310,200	-	-	-	1,361,100	1,202,900
- RBC Dexia IS	2,190,800	2,119,000	2,050,000	1,893,000	1,832,700	1,832,100	1,738,100	-	-	2,190,800	1,832,700	1,893,000	-	-
Assets under management	-	-	-	-	-	-	-	-	-	-	-	-	-	100
Other earnings measures														
Net income	87	67	67	79	82	62	38	80	58	221	182	261	256	127
After-tax effect of amortization of other intangibles	14	15	13	13	12	12	6	6	7	42	30	43	32	32
Cash Net income ³	101	82	80	92	94	74	44	86	65	263	212	304	288	159
Capital charge	(95)	(91)	(77)	(66)	(69)	(63)	(53)	(59)	(61)	(263)	(185)	(251)	(245)	(287)
Economic Profit ³	6	(9)	3	26	25	11	(9)	27	4	-	27	53	43	(128)
(US\$ MM)														
Revenue by business lines														
Banking	283	269	239	246	242	229	228	228	224	791	699	945	887	794

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

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

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

⁴ Calculated based on Banking information.

⁵ Assets under administration - RBC Dexia IS represents the total Assets under administration (AUA) of the joint venture, of which we have a 50% ownership interest. RBC Dexia IS was created on January 2, 2006, and we contributed AUA of \$1,400 billion to the joint venture at that time. As RBC Dexia IS reports on a one-month lag basis, Assets under administration - RBC Dexia IS reported for Q3/07 are as at June 30, 2007.

CAPITAL MARKETS (C\$ MM)														
	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	2007 9 months	2006 9 months	2006	2005	2004
Income Statement														
Net interest income (teb)	175	169	56	(7)	28	49	61	133	65	400	138	131	557	811
Non-interest income	983	1,013	1,174	1,015	994	1,128	868	687	818	3,170	2,990	4,005	3,005	2,667
Total revenue (teb)	1,158	1,182	1,230	1,008	1,022	1,177	929	820	883	3,570	3,128	4,136	3,562	3,478
Provision for (recovery of) credit losses (PCL)	(7)	(5)	(8)	-	(7)	(23)	(85)	(25)	(18)	(20)	(115)	(115)	(91)	(108)
Non-interest expense	693	754	738	644	648	707	604	1,152	600	2,185	1,959	2,603	2,890	2,473
Business realignment charges	-	-	-	(1)	-	-	-	1	-	-	-	(1)	1	27
Other (teb) ¹	112	83	104	65	78	79	72	(232)	65	299	229	294	76	315
Net income (loss)	360	350	396	300	303	414	338	(76)	236	1,106	1,055	1,355	686	771
Total Revenue (teb)														
Total Revenue (teb)	1,158	1,182	1,230	1,008	1,022	1,177	929	820	883	3,570	3,128	4,136	3,562	3,478
Revenue related to VIEs offset in Non-controlling interest ²	13	8	11	4	32	(35)	(8)	(27)	(9)	32	(11)	(7)	(24)	-
Total revenue (teb) excluding VIEs	1,145	1,174	1,219	1,004	990	1,212	937	847	892	3,538	3,139	4,143	3,586	3,478
Total Revenue (teb) by business lines ³														
Global Markets	622	682	804	607	644	754	574	480	560	2,108	1,972	2,579	2,256	2,268
Global Investment Banking and Equity Markets	456	431	386	353	341	382	306	275	277	1,273	1,029	1,382	1,098	1,053
Other	80	69	40	48	37	41	49	65	46	189	127	175	208	157
Total	1,158	1,182	1,230	1,008	1,022	1,177	929	820	883	3,570	3,128	4,136	3,562	3,478
Financial ratios														
Return on equity (ROE) ⁴	29.3%	28.5%	32.8%	27.9%	28.2%	38.0%	31.9%	-7.9%	24.4%	30.2%	32.7%	31.5%	17.5%	19.4%
Return on risk capital (RORC) ⁴	35.9%	34.4%	39.9%	34.3%	34.5%	46.4%	39.6%	-10.0%	31.4%	36.7%	40.2%	38.7%	22.4%	25.6%
Average balances														
Total assets	317,300	310,200	297,700	274,600	261,700	253,200	252,600	243,400	235,300	308,400	255,900	260,600	229,100	219,000
Loans and acceptances	28,100	27,800	27,300	24,300	22,100	21,300	20,600	19,300	17,500	27,800	21,300	22,100	17,600	18,600
Deposits	124,700	130,400	126,100	112,100	102,200	104,100	114,100	111,100	97,300	127,000	106,800	108,100	96,500	85,900
Attributed capital ⁴	4,800	4,950	4,750	4,200	4,250	4,450	4,150	3,900	3,800	4,850	4,300	4,250	3,850	3,950
Risk capital ⁴	3,900	4,100	3,900	3,400	3,450	3,650	3,350	3,050	2,900	3,950	3,500	3,450	3,050	3,000
Credit quality														
Gross impaired loans / Average loans and acceptances	0.07%	0.07%	0.23%	0.25%	0.32%	0.37%	0.55%	0.61%	0.90%	0.07%	0.33%	0.28%	0.67%	2.18%
PCL / Average loans and acceptances	(0.10)%	(0.07)%	(0.12)%	0.00%	(0.13)%	(0.44)%	(1.64)%	(0.51)%	(0.41)%	(0.10)%	(0.72)%	(0.52)%	(0.52)%	(0.58)%
Net write-offs / Average loans and acceptances	(0.10)%	(0.06)%	(0.13)%	0.07%	(0.11)%	(0.42)%	(0.56)%	0.39%	0.25%	(0.09)%	(0.36)%	(0.24)%	0.12%	1.08%
Business information														
Assets under administration	6,800	5,400	5,400	4,700	4,300	3,600	3,300	2,500	2,200	6,800	4,300	4,700	2,500	-
Other earnings measures														
Net income (loss)	360	350	396	300	303	414	338	(76)	236	1,106	1,055	1,355	686	771
After-tax effect of amortization of other intangibles	-	-	1	-	1	-	-	1	-	1	1	1	1	1
Cash Net income ⁴	360	350	397	300	304	414	338	(75)	236	1,107	1,056	1,356	687	772
Capital charge	(127)	(127)	(126)	(111)	(112)	(114)	(110)	(104)	(100)	(380)	(336)	(447)	(407)	(414)
Economic Profit ⁴	233	223	271	189	192	300	228	(179)	136	727	720	909	280	358

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

² Starting in Q1/05, we have consolidated certain entities in accordance with Accounting Guideline 15, *Consolidation of Variable Interest Entities* (VIE). Amount represents revenue attributed to other equity investors of consolidated VIEs which is offset in Non-controlling interest in net income of subsidiaries.

³ Starting in Q2/07, the National Clients business previously reported as "Other" has been integrated with Canadian Investment Banking and are classified in "Global Investment Banking and Equity Markets". Comparative amounts have been restated to better reflect how these businesses are managed.

⁴ These measures are non-GAAP financial measures. Refer to "Notes to Users" for further discussion and page 25 for ROE and RORC reconciliation.

CORPORATE SUPPORT (C\$ MM)	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	2007 9 months	2006 9 months	2006	2005	2004
	Income Statement													
Net interest income (teb) ¹	(171)	(203)	(101)	(131)	(99)	(150)	(108)	(88)	(82)	(475)	(357)	(488)	(294)	(315)
Non-interest income	58	109	51	92	34	6	46	30	48	218	86	178	190	269
Total revenue (teb) ¹	(113)	(94)	(50)	(39)	(65)	(144)	(62)	(58)	(34)	(257)	(271)	(310)	(104)	(46)
Provision for (recovery of) credit losses (PCL)	(22)	(21)	(22)	(19)	(20)	(27)	(20)	(14)	(15)	(65)	(67)	(86)	(47)	(36)
Non-interest expense	(20)	(4)	4	42	6	(9)	(3)	40	25	(20)	(6)	36	61	27
Business realignment charges	-	-	-	-	-	-	-	35	1	-	-	-	39	64
Other (teb) ^{1,2}	(143)	(119)	(81)	(107)	(64)	(90)	(110)	(85)	(32)	(343)	(264)	(371)	(143)	(41)
Net income (loss)	72	50	49	45	13	(18)	71	(34)	(13)	171	66	111	(14)	(60)
Additional information														
teb adjustment ¹	(79)	(66)	(70)	(50)	(46)	(80)	(37)	(33)	(25)	(215)	(163)	(213)	(109)	(55)
Average balances														
Total assets	(7,100)	(5,800)	(5,500)	(5,900)	(5,600)	(5,600)	(4,400)	(3,600)	(4,500)	(6,200)	(5,300)	(5,400)	(4,000)	(2,300)
Attributed capital ³	2,800	2,600	2,850	3,500	3,050	2,650	3,200	3,400	3,250	2,700	2,950	3,100	2,800	1,500
Other earnings measures														
Net income (loss)	72	50	49	45	13	(18)	71	(34)	(13)	171	66	111	(14)	(60)
After-tax effect of amortization of other intangibles	1	1	(2)	2	(2)	2	(1)	-	-	-	(1)	1	1	1
Cash Net income ³	73	51	47	47	11	(16)	70	(34)	(13)	171	65	112	(13)	(59)
Capital charge	(73)	(59)	(65)	(94)	(67)	(58)	(69)	(75)	(73)	(197)	(194)	(288)	(244)	(118)
Economic Profit ³	-	(8)	(18)	(47)	(56)	(74)	1	(109)	(86)	(26)	(129)	(176)	(257)	(177)
DISCONTINUED OPERATIONS ⁴ (C\$ MM)														
Income Statement														
Net interest income	-	-	-	1	1	1	2	3	6	-	4	5	28	93
Non-interest income	-	-	-	-	(1)	(1)	1	-	40	-	(1)	(1)	121	60
Total revenue	-	-	-	1	-	-	3	3	46	-	3	4	149	153
Non-interest expense	-	-	-	2	27	17	5	37	64	-	49	51	211	276
Business realignment charges	-	-	-	-	-	-	-	2	9	-	-	-	13	15
Goodwill impairment	-	-	-	-	-	-	-	-	4	-	-	-	4	130
Other ²	-	-	-	-	(10)	(7)	(1)	(15)	(9)	-	(18)	(18)	(29)	(48)
Net income (loss)	-	-	-	(1)	(17)	(10)	(1)	(21)	(22)	-	(28)	(29)	(50)	(220)
Average balances														
Total assets	-	-	-	200	200	200	300	1,400	1,900	-	200	200	1,800	3,200
Loans and acceptances	-	-	-	100	100	100	100	1,000	1,500	-	100	100	1,500	2,800
Other earnings measures														
Net income (loss)	-	-	-	(1)	(17)	(10)	(1)	(21)	(22)	-	(28)	(29)	(50)	(220)
After-tax effect of amortization of other intangibles	-	-	-	-	-	-	-	-	6	-	-	-	2	130
Cash Net income ³	-	-	-	(1)	(17)	(10)	(1)	(21)	(16)	-	(28)	(29)	(48)	(90)
Capital charge	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Economic Profit ³	-	-	-	(1)	(17)	(10)	(1)	(21)	(16)	-	(28)	(29)	(48)	(90)

¹ The teb adjustments recorded in Capital Markets are eliminated in Corporate Support.

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

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

⁴ Effective October 31, 2006, RBC Mortgage Company had disposed of substantially all its remaining assets and obligations and we no longer separately classify its results in our unaudited Interim Consolidated Financial Statements. Results reported on a total consolidated basis are comparable to results from continuing operations for the corresponding prior periods.

BALANCE SHEETS (C\$ MM)	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	2006	2005	2004
Period-end balances												
ASSETS												
Cash and due from banks	5,091	4,270	3,878	4,401	3,814	5,222	4,682	5,001	5,287	4,401	5,001	3,711
Interest-bearing deposits with banks	10,159	8,512	7,637	10,502	11,430	8,878	10,913	5,237	6,476	10,502	5,237	6,267
Securities												
Trading	163,907	170,205	169,030	147,237	137,672	127,026	131,551	125,760	117,545	147,237	125,760	89,322
Investment	26,312	28,304	27,821	37,632	35,131	36,965	34,107	34,735	38,137	37,632	34,735	39,624
Total Securities	190,219	198,509	196,851	184,869	172,803	163,991	165,658	160,495	155,682	184,869	160,495	128,946
Assets purchased under reverse repurchase agreements and securities borrowed	77,183	72,142	67,744	59,378	63,981	56,301	47,564	42,973	44,471	59,378	42,973	46,949
Loans												
Residential mortgage ¹	106,681	101,479	98,527	96,675	95,688	92,506	91,776	91,043	88,029	96,675	91,043	81,998
Personal	48,524	47,255	45,787	44,902	44,022	42,441	41,337	41,045	40,628	44,902	41,045	36,848
Credit cards ¹	7,913	7,622	7,553	7,155	6,792	6,051	5,468	6,200	6,013	7,155	6,200	6,456
Business and government	69,681	69,293	67,851	61,207	59,418	57,583	55,615	53,626	52,381	61,207	53,626	47,258
Total loans	232,799	225,649	219,718	209,939	205,920	198,581	194,196	191,914	187,051	209,939	191,914	172,560
Allowance for loan losses	(1,449)	(1,446)	(1,455)	(1,409)	(1,415)	(1,435)	(1,439)	(1,498)	(1,569)	(1,409)	(1,498)	(1,644)
Total loans, net of allowance for loan losses	231,350	224,203	218,263	208,530	204,505	197,146	192,757	190,416	185,482	208,530	190,416	170,916
Customers' liability under acceptances	10,463	9,944	10,011	9,108	9,606	8,876	7,951	7,074	7,005	9,108	7,074	6,184
Derivatives	54,279	45,692	42,226	37,729	37,139	42,192	38,237	38,834	38,677	37,729	38,834	38,897
Premises and equipment, net	2,055	1,993	1,917	1,818	1,717	1,699	1,736	1,708	1,722	1,818	1,708	1,738
Goodwill	5,055	5,098	4,932	4,304	4,137	4,105	4,157	4,203	4,278	4,304	4,203	4,280
Other intangibles	702	727	699	642	644	686	704	409	475	642	409	521
Assets of operations held for sale ²	-	-	-	82	167	172	178	263	1,625	82	263	2,457
Other assets	18,026	17,986	17,457	15,417	14,026	13,625	13,337	12,908	12,145	15,417	12,908	15,356
Total assets	604,582	589,076	571,615	536,780	523,969	502,893	487,874	469,521	463,325	536,780	469,521	426,222
LIABILITIES AND SHAREHOLDERS' EQUITY												
Deposits												
Personal	119,405	119,692	117,867	114,040	113,590	113,437	111,880	111,618	112,370	114,040	111,618	111,256
Business and government	214,036	210,168	198,796	189,140	178,598	170,145	160,221	160,593	156,970	189,140	160,593	133,823
Bank	42,884	42,868	48,943	40,343	42,514	39,205	42,771	34,649	35,157	40,343	34,649	25,880
Total deposits	376,325	372,728	365,606	343,523	334,702	322,787	314,872	306,860	304,497	343,523	306,860	270,959
Acceptances	10,463	9,944	10,011	9,108	9,606	8,876	7,951	7,074	7,005	9,108	7,074	6,184
Obligations related to securities sold short	51,157	48,377	46,361	38,252	40,508	36,014	35,856	32,391	34,202	38,252	32,391	25,005
Obligations related to assets sold under repurchase agreements and securities loaned	39,842	41,207	41,117	41,103	38,030	28,315	28,841	23,381	20,998	41,103	23,381	26,473
Derivatives	58,128	48,660	43,971	42,094	40,839	47,072	42,668	42,592	42,391	42,094	42,592	42,201
Insurance claims and policy benefit liabilities	7,534	7,864	7,948	7,337	7,352	7,182	7,150	7,117	6,914	7,337	7,117	6,488
Liabilities of operations held for sale ²	-	-	-	32	36	32	37	40	50	32	40	62
Other liabilities	27,142	26,222	22,853	22,649	20,027	20,388	18,533	18,408	15,680	22,649	18,408	20,172
Subordinated debentures	6,204	6,809	6,807	7,103	7,822	7,839	8,116	8,167	8,839	7,103	8,167	8,116
Trust capital securities	1,382	1,379	1,385	1,383	1,400	1,390	1,399	1,400	1,392	1,383	1,400	2,300
Preferred share liabilities	298	297	299	298	300	300	300	300	300	298	300	300
Non-controlling interest in subsidiaries	1,560	1,508	1,799	1,775	1,800	1,947	1,916	1,944	815	1,775	1,944	58
Shareholders' equity												
Preferred shares	2,050	2,050	1,600	1,050	1,300	1,000	700	700	832	1,050	700	532
Common shares	7,283	7,250	7,216	7,196	7,176	7,191	7,189	7,170	7,126	7,196	7,170	6,988
Contributed surplus	235	241	255	292	287	278	299	265	254	292	265	169
Treasury shares - preferred	(3)	(21)	(3)	(2)	(43)	(5)	(3)	(2)	-	(2)	(2)	-
- common	(116)	(99)	(114)	(180)	(181)	(178)	(199)	(216)	(215)	(180)	(216)	(294)
Retained earnings	17,517	16,786	16,264	15,771	15,120	14,649	14,284	13,704	13,748	15,771	13,704	12,065
Accumulated other comprehensive income (loss)	(2,419)	(2,126)	(1,760)	(2,004)	(2,112)	(2,184)	(2,035)	(1,774)	(1,503)	(2,004)	(1,774)	(1,556)
Total shareholders' equity	24,547	24,081	23,458	22,123	21,547	20,751	20,235	19,847	20,242	22,123	19,847	17,904
Total liabilities and shareholders' equity	604,582	589,076	571,615	536,780	523,969	502,893	487,874	469,521	463,325	536,780	469,521	426,222

¹ Reflects net of amounts securitized. Refer to the Loan securitization information on page 16.

² Relates to assets and liabilities of discontinued operations (RBC Mortgage Company). For further information, refer to Discontinued Operations on page 12.

SELECTED AVERAGE BALANCE SHEET ITEMS ^{1,3} (C\$ MM)	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	2007	2006	2006	2005	2004
										9 months	9 months			
Securities	193,200	198,500	199,930	178,200	170,400	171,100	172,000	157,000	152,400	197,200	171,200	173,000	148,200	137,700
Assets purchased under reverse repurchase agreements and securities borrowed	76,600	73,400	61,500	63,300	58,900	53,000	47,100	47,400	47,500	70,500	53,000	55,600	44,400	43,900
Total loans ²	226,500	220,000	213,300	206,000	200,200	193,300	190,500	187,500	181,300	219,900	194,700	197,500	179,700	165,900
Residential mortgage ²	103,100	99,200	97,200	96,100	94,000	91,500	91,100	89,400	86,000	99,800	92,200	93,200	85,200	77,600
Personal ²	48,600	47,800	46,700	45,700	44,600	43,200	42,400	42,000	41,600	47,700	43,400	44,000	40,600	34,900
Credit cards ²	7,800	7,500	7,500	7,100	6,400	5,600	6,500	6,200	5,900	7,600	6,200	6,400	6,400	5,800
Business and government ²	68,500	66,900	63,300	58,500	56,700	54,500	52,000	51,400	49,300	66,200	54,400	55,400	49,100	49,400
Customers' liability under acceptances	10,000	10,200	9,600	9,100	9,100	8,600	8,200	7,000	6,500	9,900	8,600	8,700	6,400	6,000
Average earning assets	507,200	500,000	483,300	455,900	437,300	428,200	414,800	398,800	387,900	496,800	426,800	434,100	378,900	353,000
Total assets	588,800	578,700	558,900	525,500	509,500	493,800	480,000	469,600	456,600	575,400	494,400	502,300	447,100	421,400
Deposits	371,300	370,900	359,300	336,500	327,400	318,700	310,500	304,100	291,900	367,100	318,900	323,300	288,200	268,200
Common equity	22,250	21,950	21,450	20,500	20,050	19,700	19,300	19,350	19,150	21,850	19,700	19,900	18,600	17,800
Total equity	24,200	23,600	22,600	21,600	20,900	20,400	19,900	20,200	19,900	23,400	20,400	20,700	19,500	18,600
ASSETS UNDER ADMINISTRATION AND MANAGEMENT (C\$ MM)	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	2007	2006	2006	2005	2004
										9 months	9 months			
Assets under administration⁴ - RBC														
Institutional	110,700	113,400	113,900	106,100	103,300	98,500	96,100	1,373,800	1,331,700	110,700	103,300	106,100	1,373,800	1,217,500
Personal	452,400	447,500	447,300	419,700	401,400	399,600	389,900	350,400	353,100	452,400	401,400	419,700	350,400	333,000
Retail mutual funds	-	-	-	-	-	-	-	54,000	50,300	-	-	-	54,000	43,400
Total assets under administration	563,100	560,900	561,200	525,800	504,700	498,100	486,000	1,778,200	1,735,100	563,100	504,700	525,800	1,778,200	1,593,900
Assets under administration⁴ - RBC Dexia IS	2,190,800	2,119,000	2,050,000	1,893,000	1,832,700	1,832,100	1,738,100	-	-	2,190,800	1,832,700	1,893,000	-	-
Assets under management														
Institutional	23,000	24,500	28,100	24,100	22,700	22,600	24,000	23,300	23,300	23,000	22,700	24,100	23,300	20,600
Personal	47,700	46,300	44,200	39,400	36,400	35,200	32,900	29,400	28,500	47,700	36,400	39,400	29,400	24,700
Retail mutual funds	89,200	88,200	85,400	79,600	75,000	74,400	71,600	66,100	65,500	89,200	75,000	79,600	66,100	57,600
Total assets under management	159,900	159,000	157,700	143,100	134,100	132,200	128,500	118,800	117,300	159,900	134,100	143,100	118,800	102,900

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

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

³ Prior to Q1/07, all amounts were reported as from continuing operations except for Total assets which also included assets of discontinued operations on page 12.

⁴ Assets under administration - RBC Dexia IS represents the total Assets under administration (AUA) of the joint venture, of which we have a 50% ownership interest. RBC Dexia IS was created on January 2, 2006, and we contributed AUA of \$1,400 billion to the joint venture at that time. As RBC Dexia IS reports on a one-month lag basis, Assets under administration - RBC Dexia IS reported for Q3/07 are as at June 30, 2007.

STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (C\$ MM)	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	2007	2006	2006	2005	2004
										9 months	9 months			
Preferred shares														
Balance at beginning of period	2,050	1,600	1,050	1,300	1,000	700	700	832	832	1,050	700	700	532	532
Issued	-	450	700	-	300	300	-	-	-	1,150	600	600	300	-
Redeemed for cancellation	-	-	(150)	(250)	-	-	-	(132)	-	(150)	-	(250)	(132)	-
Balance at end of period	2,050	2,050	1,600	1,050	1,300	1,000	700	700	832	2,050	1,300	1,050	700	532
Common shares														
Balance at beginning of period	7,250	7,216	7,196	7,176	7,191	7,189	7,170	7,126	7,091	7,196	7,170	7,170	6,988	7,018
Issued	39	50	63	30	16	38	43	65	35	152	97	127	214	127
Purchased for cancellation	(6)	(16)	(43)	(10)	(31)	(36)	(24)	(21)	-	(65)	(91)	(101)	(32)	(157)
Balance at end of period	7,283	7,250	7,216	7,196	7,176	7,191	7,189	7,170	7,126	7,283	7,176	7,196	7,170	6,988
Contributed surplus														
Balance at beginning of period	241	255	292	287	278	299	265	254	242	292	265	265	169	85
Renounced stock appreciation rights	(1)	(2)	(2)	(1)	(1)	-	-	(4)	-	(5)	(1)	(2)	(6)	-
Stock-based compensation awards	1	(10)	(39)	2	10	(19)	(11)	14	13	(48)	(20)	(18)	26	56
Gain on redemption of preferred shares	-	-	-	-	-	-	-	7	-	-	-	-	7	-
Reclassified amounts	-	-	-	-	-	-	-	-	-	-	-	-	-	34
Initial adoption of AcG-15, Consolidation of Variable Interest Entities	-	-	-	-	-	-	-	-	-	-	-	-	54	-
Other	(6)	(2)	4	4	-	(2)	45	(6)	(1)	(4)	43	47	15	(6)
Balance at end of period	235	241	255	292	287	278	299	265	254	235	287	292	265	169
Treasury shares - preferred														
Balance at beginning of period	(21)	(3)	(2)	(43)	(5)	(3)	(2)	-	-	(2)	(2)	(2)	-	-
Sales	25	5	2	44	3	3	1	-	-	32	7	51	-	-
Purchases	(7)	(23)	(3)	(3)	(41)	(5)	(2)	(2)	-	(33)	(48)	(51)	(2)	-
Balance at end of period	(3)	(21)	(3)	(2)	(43)	(5)	(3)	(2)	-	(3)	(43)	(2)	(2)	-
Treasury shares - common														
Balance at beginning of period	(99)	(114)	(180)	(181)	(178)	(199)	(216)	(215)	(227)	(180)	(216)	(216)	(294)	-
Sales	15	16	102	48	16	33	96	4	20	133	145	193	179	248
Purchases	(32)	(1)	(36)	(47)	(19)	(12)	(79)	(5)	(8)	(69)	(110)	(157)	(47)	(238)
Reclassified amounts	-	-	-	-	-	-	-	-	-	-	-	-	-	(304)
Initial adoption of AcG-15, Consolidation of Variable Interest Entities	-	-	-	-	-	-	-	-	-	-	-	-	(54)	-
Balance at end of period	(116)	(99)	(114)	(180)	(181)	(178)	(199)	(216)	(215)	(116)	(181)	(180)	(216)	(294)
Retained earnings														
Balance at beginning of period	16,786	16,264	15,771	15,120	14,649	14,284	13,704	13,748	13,173	15,771	13,704	13,704	12,065	11,333
Transition adjustment - Financial instruments ¹	-	-	(86)	-	-	-	-	-	-	(86)	-	-	-	-
Net income	1,395	1,279	1,494	1,262	1,177	1,118	1,171	522	979	4,168	3,466	4,728	3,387	2,803
Preferred share dividends	(26)	(22)	(16)	(26)	(13)	(11)	(10)	(11)	(11)	(64)	(34)	(60)	(42)	(31)
Common share dividends	(587)	(586)	(511)	(511)	(461)	(463)	(412)	(414)	(393)	(1,684)	(1,336)	(1,847)	(1,512)	(1,303)
Premium paid on common shares purchased for cancellation	(52)	(143)	(371)	(80)	(222)	(272)	(169)	(141)	-	(566)	(663)	(743)	(194)	(735)
Issuance costs and other	1	(6)	(17)	6	(10)	(7)	-	-	-	(22)	(17)	(11)	-	-
Cumulative effect of adopting AcG 17, Equity-linked Deposit Contracts	-	-	-	-	-	-	-	-	-	-	-	-	-	(2)
Balance at end of period	17,517	16,786	16,264	15,771	15,120	14,649	14,284	13,704	13,748	17,517	15,120	15,771	13,704	12,065
Accumulated other comprehensive income (loss)														
Transition adjustment - Financial instruments ¹	(45)	(45)	(45)	-	-	-	-	-	-	(45)	-	-	-	-
Unrealized gains and losses on available-for-sale securities	(123)	25	39	-	-	-	-	-	-	(123)	-	-	-	-
Unrealized foreign currency translation gains and losses, net of hedging activities	(2,469)	(2,173)	(1,788)	(2,004)	(2,112)	(2,184)	(2,035)	(1,774)	(1,503)	(2,469)	(2,112)	(2,004)	(1,774)	(1,556)
Gains and losses on derivatives designated as cash flow hedges	218	67	34	-	-	-	-	-	-	218	-	-	-	-
Balance at end of period	(2,419)	(2,126)	(1,760)	(2,004)	(2,112)	(2,184)	(2,035)	(1,774)	(1,503)	(2,419)	(2,112)	(2,004)	(1,774)	(1,556)
Retained earnings and Accumulated Other Comprehensive Income	15,098	14,660	14,504	13,767	13,008	12,465	12,249	11,930	12,245	15,098	13,008	13,767	11,930	10,509
Shareholders' equity at end of period	24,547	24,081	23,458	22,123	21,547	20,751	20,235	19,847	20,242	24,547	21,547	22,123	19,847	17,904

¹The transition adjustment relates to the implementation of the new financial instruments accounting standards.

LOAN SECURITIZATION (C\$ MM)	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	2007 9 months	2006 9 months	2006	2005	2004
	Credit card loans ¹													
Opening balance	3,650	3,650	3,650	3,650	4,300	4,300	3,100	3,100	3,100	3,650	3,100	3,100	1,900	2,675
Securitized	-	-	-	-	-	-	1,200	-	-	-	1,200	1,200	1,200	-
Reversal of prior securitizations	-	-	-	-	(650)	-	-	-	-	-	(650)	(650)	-	(775)
Closing balance	3,650	3,650	3,650	3,650	3,650	4,300	4,300	3,100	3,100	3,650	3,650	3,650	3,100	1,900
Commercial mortgages ¹														
Opening balance	2,316	2,125	1,914	1,599	1,611	1,228	1,237	765	770	1,914	1,237	1,237	603	129
Securitized	159	226	230	322	-	396	-	479	-	615	396	718	655	486
Amortization	(37)	(35)	(19)	(7)	(12)	(13)	(9)	(7)	(5)	(91)	(34)	(41)	(21)	(12)
Closing balance	2,438	2,316	2,125	1,914	1,599	1,611	1,228	1,237	765	2,438	1,599	1,914	1,237	603
Commercial mortgages securitized and not administered by the bank	491	376	90	-	-	-	-	-	-	957	-	-	-	-
Mortgage-backed securities - sold ¹														
Opening balance	16,014	15,082	14,131	12,459	11,563	10,872	9,561	7,820	7,255	14,131	9,561	9,561	5,983	2,936
Sold	1,831	1,579	1,438	2,059	1,442	1,295	1,533	1,811	641	4,848	4,270	6,329	3,752	3,074
Proceeds reinvested in revolving securitizations	1,410	748	722	791	719	500	707	700	530	2,880	1,926	2,717	1,939	1,202
Amortization	(2,079)	(1,395)	(1,209)	(1,178)	(1,265)	(1,104)	(929)	(770)	(606)	(4,683)	(3,298)	(4,476)	(2,113)	(1,229)
Closing balance	17,176	16,014	15,082	14,131	12,459	11,563	10,872	9,561	7,820	17,176	12,459	14,131	9,561	5,983
Mortgage-backed securities - retained ²														
Opening balance, at amortized cost	5,214	5,462	5,591	4,048	4,233	3,109	2,654	3,057	3,491	5,591	2,654	2,654	3,068	3,276
Created	3,264	2,640	2,482	4,839	2,362	3,221	3,169	2,564	1,039	8,386	8,752	13,591	6,458	4,977
Sold	(1,831)	(1,579)	(1,438)	(2,059)	(1,442)	(1,295)	(1,533)	(1,811)	(641)	(4,848)	(4,270)	(6,329)	(3,752)	(3,074)
Proceeds reinvested in revolving securitizations	(1,410)	(748)	(722)	(791)	(719)	(500)	(707)	(700)	(530)	(2,880)	(1,926)	(2,717)	(1,939)	(1,202)
Amortization	(593)	(561)	(451)	(446)	(386)	(302)	(474)	(456)	(302)	(1,605)	(1,162)	(1,608)	(1,181)	(909)
Closing balance, at amortized cost	4,644	5,214	5,462	5,591	4,048	4,233	3,109	2,654	3,057	4,644	4,048	5,591	2,654	3,068
Unrealized gains/(losses) ³	(117)	(81)	(101)	-	-	-	-	-	-	(117)	-	-	-	-
Closing balance, at fair value	4,527	5,133	5,361	5,591	4,048	4,233	3,109	2,654	3,057	4,527	4,048	5,591	2,654	3,068
Impact of securitizations on net income before income taxes														
Net interest income	(96)	(98)	(94)	(99)	(102)	(104)	(86)	(75)	(68)	(288)	(292)	(391)	(239)	(178)
Non-interest income ⁴	33	88	88	80	57	59	41	78	61	209	157	237	255	156
Provision for credit losses	22	22	22	18	19	28	20	14	14	66	67	85	46	36
Net income	(41)	12	16	(1)	(26)	(17)	(25)	17	7	(13)	(68)	(69)	62	14

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

² Mortgage-backed securities - retained are reported as securities on the Balance Sheet.

³ Upon adoption of CICA's new financial instruments accounting standards on November 1, 2006, mortgage-backed securities - retained arising from securitization are reported at fair value on the Balance Sheet.

⁴ 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.

CAPITAL (C\$ MM)	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	2007 9 months	2006 9 months	2006	2005	2004
	Tier 1 regulatory capital¹													
Common shareholders' equity	22,428	21,985	21,802	21,065	20,186	19,658	19,496	19,115	19,368	22,428	20,186	21,065	19,115	17,349
Non-cumulative preferred shares	2,345	2,272	1,895	1,345	1,554	1,290	994	997	1,132	2,345	1,554	1,345	997	832
Trust capital securities	3,456	3,407	3,339	3,222	3,133	2,998	2,907	2,835	2,292	3,456	3,133	3,222	2,835	2,300
Other Non-controlling interests in subsidiaries	28	29	30	28	29	27	27	28	28	28	29	28	28	27
Goodwill	(5,055)	(4,977)	(4,803)	(4,182)	(4,014)	(3,983)	(4,033)	(4,074)	(4,230)	(5,055)	(4,014)	(4,182)	(4,074)	(4,236)
Total Tier 1 capital	23,202	22,716	22,263	21,478	20,888	19,990	19,391	18,901	18,590	23,202	20,888	21,478	18,901	16,272
Tier 2 regulatory capital¹														
Permanent subordinated debentures	789	810	813	839	841	838	864	874	868	789	841	839	874	954
Non-permanent subordinated debentures	5,434	6,020	6,046	6,313	7,031	6,945	7,195	7,234	7,909	5,434	7,031	6,313	7,234	7,131
General allowances	1,230	1,235	1,253	1,223	1,223	1,219	1,224	1,286	1,287	1,230	1,223	1,223	1,286	1,227
Excess of non-cumulative preferred shares	-	54	-	-	-	-	-	-	-	-	-	-	-	-
Trust capital securities (excess over 15% Tier 1)	-	72	146	249	364	482	581	567	-	-	364	249	567	-
Trust subordinated notes	1,027	1,000	-	-	-	-	-	-	-	1,027	-	-	-	-
Accumulated net unrealized gain on available-for-sale equity securities	89	112	135	-	-	-	-	-	-	89	-	-	-	-
Total Tier 2 capital	8,569	9,303	8,393	8,624	9,459	9,484	9,864	9,961	10,064	8,569	9,459	8,624	9,961	9,312
Total regulatory capital¹														
Total Tier 1 and Tier 2 capital	31,771	32,019	30,656	30,102	30,347	29,474	29,255	28,862	28,654	31,771	30,347	30,102	28,862	25,584
Substantial investments/investments in insurance subsidiaries/other	(3,328)	(3,513)	(3,621)	(3,438)	(3,199)	(3,194)	(3,152)	(3,049)	(3,145)	(3,328)	(3,199)	(3,438)	(3,049)	(2,851)
Total regulatory capital	28,443	28,506	27,035	26,664	27,148	26,280	26,103	25,813	25,509	28,443	27,148	26,664	25,813	22,733
Regulatory capital ratios¹														
Tier 1 capital ratio	9.3%	9.3%	9.2%	9.6%	9.6%	9.5%	9.5%	9.6%	9.7%	9.3%	9.6%	9.6%	9.6%	8.9%
Total capital ratio	11.4%	11.7%	11.2%	11.9%	12.4%	12.5%	12.8%	13.1%	13.4%	11.4%	12.4%	11.9%	13.1%	12.4%
Regulatory capital generation¹														
Internal capital generation ²	782	671	967	725	703	644	749	97	575	2,420	2,096	2,821	1,833	1,469
External capital generation:														
Common shares	33	34	20	20	(15)	2	19	44	35	87	6	26	182	(30)
Contributed surplus	(6)	(14)	(37)	5	9	(21)	34	11	12	(57)	22	27	96	84
Premium paid on common shares repurchased	(52)	(143)	(371)	(80)	(222)	(272)	(169)	(141)	-	(566)	(663)	(743)	(194)	(735)
Preferred shares	-	450	550	(250)	300	300	-	(132)	-	1,000	600	350	168	-
Trust capital securities ³	-	-	-	-	-	-	-	1,104	-	-	-	-	1,104	-
Treasury shares - common	(27)	29	48	94	(9)	(34)	5	8	(17)	50	(38)	56	70	(318)
Subordinated debentures	(533)	(42)	(302)	(697)	(8)	(268)	(45)	(745)	747	(877)	(321)	(1,018)	(26)	1,982
Trust subordinated notes	27	1,000	-	-	-	-	-	-	-	1,027	-	-	-	-
Other comprehensive income	(558)	1,314	(92)	(908)	55	(293)	(156)	149	777	664	(394)	(1,302)	1,400	983
Net change in foreign currency translation adjustments, net of hedging activities	(296)	(385)	216	108	72	(149)	(261)	(271)	(198)	(465)	(338)	(230)	(218)	(663)
Net change in unrealized gains (losses) on available-for-sale equity securities	(23)	(23)	135	-	-	-	-	-	-	89	-	-	-	-
Other ⁴	32	(106)	(855)	(409)	38	(25)	(42)	329	(35)	(929)	(29)	(438)	65	(430)
Total regulatory capital generation	(63)	1,471	371	(484)	868	177	290	304	1,119	1,779	1,335	851	3,080	1,359
Average common equity (allocated by risk type)														
Credit risk	6,950	6,800	6,550	6,100	5,850	5,700	5,500	5,300	5,000	6,800	5,700	5,800	5,100	5,200
Market risk (trading and non-trading)	2,800	2,850	2,650	2,550	2,600	2,400	2,400	2,350	2,300	2,750	2,450	2,500	2,200	2,100
Operational risk	2,800	2,850	2,750	2,550	2,500	2,500	2,300	2,400	2,350	2,800	2,450	2,450	2,350	2,200
Business and fixed assets risk	2,000	2,000	2,000	1,800	1,750	1,850	1,700	1,550	1,600	2,000	1,750	1,800	1,600	1,650
Insurance risk	150	150	150	150	250	250	250	200	250	150	250	200	200	150
Risk capital	14,700	14,650	14,100	13,150	12,950	12,700	12,150	11,800	11,500	14,500	12,600	12,750	11,450	11,300
Goodwill and intangibles	5,750	5,600	5,400	4,700	4,800	4,900	4,450	4,650	4,950	5,600	4,750	4,650	4,850	5,400
Attributed equity capital (Economic capital)	20,450	20,250	19,500	17,850	17,750	17,600	16,600	16,450	16,450	20,100	17,350	17,400	16,300	16,700
Unattributed equity capital ⁵	1,800	1,700	1,950	2,650	2,300	2,100	2,700	2,900	2,700	1,750	2,350	2,500	2,300	1,100
Total average common equity	22,250	21,950	21,450	20,500	20,050	19,700	19,300	19,350	19,150	21,850	19,700	19,900	18,600	17,800

¹ Calculated using guidelines issued by the OSFI.

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

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

⁴ 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.

⁵ Unattributed equity capital is reported in Corporate Support.

RISK-ADJUSTED ASSETS ¹ (C\$ MM)	Q3/07				Risk-Adjusted Balance								
	Balance Sheet	Contract/Notional	Current	Credit Equivalent	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05
On-balance sheet assets ²													
Cash resources	15,250				2,590	2,610	1,839	2,322	2,372	2,193	2,544	1,830	1,909
Securities	190,247				9,186	9,098	10,226	7,853	7,441	6,297	6,150	5,326	4,254
Residential mortgages ³													
Insured	29,451				367	352	346	363	371	353	375	385	386
Conventional	77,202				31,039	28,104	28,798	27,921	26,424	24,538	26,562	25,592	24,020
Other loans and acceptances ³													
Issued or guaranteed by Canadian or other OECD ⁴ governments	35,405				5,914	5,532	3,017	3,848	3,901	4,470	3,151	2,991	2,110
Other	176,554				117,837	117,365	115,764	107,336	106,318	101,231	97,266	95,639	94,512
Other assets	80,355				10,629	9,949	10,356	10,609	10,265	9,598	9,786	7,014	7,222
Total	604,464				177,562	173,010	170,346	160,252	157,092	148,680	145,834	138,777	134,413
Off-balance sheet credit instruments													
Guarantees and standby letters of credit		22,284		19,959	12,391	12,306	14,764	14,092	12,562	12,650	12,640	12,154	11,077
Documentary and commercial letters of credit		584		117	97	104	115	65	72	52	50	56	61
Securities lending		57,245		57,245	4,155	4,371	3,468	3,022	2,184	4,332	2,787	2,299	2,099
Commitments to extend credit		67,543		22,230	18,677	17,807	17,549	16,666	15,479	15,385	14,595	14,968	15,207
Uncommitted amounts		61,158		-	-	-	-	-	-	-	-	-	-
Liquidity facilities		39,748		5,445	5,445	5,181	4,985	4,413	4,966	4,848	4,289	3,513	3,706
Note issuances and revolving underwriting facilities								4	4	3	3	3	4
Total		248,562		104,996	40,765	39,769	40,881	38,262	35,267	37,270	34,364	32,993	32,154
Derivative financial instruments ⁵													
Interest rate agreements		2,981,541	3,724	7,790	1,700	1,460	1,371	1,408	1,288	1,225	1,228	1,205	1,308
Foreign exchange rate contracts		1,211,532	10,913	25,297	5,086	5,338	5,043	4,253	4,564	4,872	4,252	4,152	4,001
Precious metals, commodities, equity-linked contracts and credit derivatives		902,476	6,307	21,218	6,131	5,208	5,683	4,771	4,919	4,375	3,947	4,339	3,548
Total		5,095,549	20,944	54,305	12,917	12,006	12,097	10,432	10,771	10,472	9,427	9,696	8,857
Market risk													
				Minimum capital required ('000s)									
				Multiplier									
Total specific and general market risk				1,516,220	18,953	18,417	18,966	14,763	15,352	14,543	14,622	15,538	15,484
Total risk-adjusted assets ⁶					250,197	243,202	242,290	223,709	218,482	210,965	204,247	197,004	190,908

¹ Calculated using guidelines issued by the OSFI.

² When calculating risk-adjusted assets, amortized costs rather than fair value balances are used for certain asset classes as prescribed by the OSFI.

³ Amounts are shown net of the allowance for loan losses.

⁴ OECD stands for Organization for Economic Cooperation and Development.

⁵ Includes non-trading credit derivatives given guarantee treatment for credit capital purposes.

⁶ Risk-adjusted assets for April 30, 2007 has been restated to reflect a \$563 million adjustment related to equity derivative contracts.

LOANS AND ACCEPTANCES (C\$ MM)												
	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	2006	2005	2004
By portfolio and sector												
Consumer												
Residential mortgage	106,681	101,479	98,527	96,675	95,688	92,506	91,776	91,043	88,029	96,675	91,043	81,998
Personal	48,524	47,255	45,787	44,902	44,022	42,441	41,337	41,045	40,628	44,902	41,045	36,848
Credit cards	7,913	7,622	7,553	7,155	6,792	6,051	5,468	6,200	6,013	7,155	6,200	6,456
	163,118	156,356	151,867	148,732	146,502	140,998	138,581	138,288	134,670	148,732	138,288	125,302
Business and government												
Agriculture	5,730	5,789	5,822	5,708	5,665	5,737	5,685	5,509	5,373	5,708	5,509	5,207
Automotive	3,305	3,304	3,221	3,053	3,075	3,082	2,854	2,637	2,705	3,053	2,637	2,451
Consumer goods	5,030	4,786	4,905	4,864	4,871	4,814	4,621	4,731	4,801	4,864	4,731	4,821
Energy	7,296	7,659	8,038	6,064	5,252	5,479	5,794	5,648	4,188	6,064	5,648	3,493
Financial services	7,179	7,454	6,623	5,756	5,828	5,102	3,336	2,661	3,107	5,756	2,661	1,609
Forest products	1,135	1,133	1,061	1,166	1,508	1,402	1,421	1,249	1,271	1,166	1,249	1,181
Government	2,672	2,652	2,685	2,719	2,772	2,725	2,833	2,444	3,482	2,719	2,444	2,319
Industrial products	4,014	3,904	3,826	3,733	3,808	3,738	3,490	3,229	3,206	3,733	3,229	2,887
Mining and metals	1,273	1,099	949	1,161	1,046	1,268	1,232	553	785	1,161	553	671
Real estate and related	18,744	18,266	18,106	16,421	15,432	14,671	14,742	13,977	13,772	16,421	13,977	12,420
Technology and media	2,241	2,348	2,511	2,395	2,488	2,747	2,597	2,310	2,002	2,395	2,310	2,192
Transportation and environment	3,574	3,690	3,682	2,581	2,281	2,243	2,460	2,062	2,286	2,581	2,062	2,749
Other	17,951	17,153	16,433	14,694	14,998	13,451	12,501	13,690	12,408	14,694	13,690	11,442
	80,144	79,237	77,862	70,315	69,024	66,459	63,566	60,700	59,386	70,315	60,700	53,442
Total Loans and Acceptances	243,262	235,593	229,729	219,047	215,526	207,457	202,147	198,988	194,056	219,047	198,988	178,744
Allowance for loan losses	(1,449)	(1,446)	(1,455)	(1,409)	(1,415)	(1,435)	(1,439)	(1,498)	(1,569)	(1,409)	(1,498)	(1,644)
Total Loans and Acceptances, net of allowance for loan losses	241,813	234,147	228,274	217,638	214,111	206,022	200,708	197,490	192,487	217,638	197,490	177,100
Loans and Acceptances by geography and portfolio¹												
Canada												
Residential mortgage	104,170	98,847	96,010	94,272	93,369	90,266	89,537	88,808	85,890	94,272	88,808	80,168
Personal	41,497	39,923	38,591	37,946	37,018	35,614	34,398	33,986	33,369	37,946	33,986	30,415
Credit cards	7,720	7,427	7,346	6,966	6,611	5,875	5,289	6,024	5,838	6,966	6,024	6,298
Business and government	54,474	54,360	51,268	49,255	49,577	48,144	45,681	44,929	41,159	49,255	44,929	37,783
	207,861	200,557	193,215	188,439	186,575	179,899	174,905	173,747	166,256	188,439	173,747	154,664
United States												
Consumer	7,687	8,127	7,842	7,652	7,611	7,440	7,616	7,741	7,851	7,652	7,741	7,010
Business and government	17,150	17,640	17,812	13,847	13,715	12,817	12,736	12,317	13,122	13,847	12,317	11,698
	24,837	25,767	25,654	21,499	21,326	20,257	20,352	20,058	20,973	21,499	20,058	18,708
Other International												
Consumer	2,044	2,032	2,078	1,896	1,893	1,803	1,741	1,729	1,722	1,896	1,729	1,411
Business and government	8,520	7,237	8,782	7,213	5,732	5,498	5,149	3,454	5,105	7,213	3,454	3,961
	10,564	9,269	10,860	9,109	7,625	7,301	6,890	5,183	6,827	9,109	5,183	5,372
Total												
Consumer	163,118	156,356	151,867	148,732	146,502	140,998	138,581	138,288	134,670	148,732	138,288	125,302
Business and government	80,144	79,237	77,862	70,315	69,024	66,459	63,566	60,700	59,386	70,315	60,700	53,442
Total Loans and Acceptances	243,262	235,593	229,729	219,047	215,526	207,457	202,147	198,988	194,056	219,047	198,988	178,744

¹ Based on residence of borrower.

GROSS IMPAIRED LOANS (C\$ MM)	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	2006	2005	2004
Gross Impaired Loans (by portfolio and sector)												
Consumer												
Residential mortgage	166	164	161	154	133	145	145	136	123	154	136	146
Personal	173	182	195	190	183	210	209	169	167	190	169	189
	339	346	356	344	316	355	354	305	290	344	305	335
Business and government												
Agriculture	62	51	51	45	40	31	34	48	52	45	48	89
Automotive	3	3	4	5	4	3	3	2	2	5	2	4
Consumer goods	62	49	51	59	74	67	54	53	55	59	53	36
Energy	4	4	4	6	11	34	53	46	70	6	46	162
Financial services	16	19	18	15	15	12	16	16	16	15	16	14
Forest products	2	1	1	1	6	5	9	10	19	1	10	151
Government	19	20	19	21	19	-	-	-	-	21	-	-
Industrial products	14	8	13	4	7	7	6	2	6	4	2	38
Mining and metals	2	3	3	3	3	4	3	3	4	3	3	8
Real estate and related	151	109	68	64	40	46	51	54	84	64	54	84
Small business	184	176	153	129	121	101	95	108	126	129	108	142
Technology and media	5	6	45	42	38	34	45	48	53	42	48	86
Transportation and environment	1	2	12	14	13	8	7	8	13	14	8	12
Other	76	82	78	82	84	86	70	71	76	82	71	98
	601	533	520	490	475	438	446	469	576	490	469	924
Total Gross Impaired Loans	940	879	876	834	791	793	800	774	866	834	774	1,259
Gross Impaired Loans by geography and portfolio ¹												
Canada												
Residential mortgage	143	141	135	127	105	118	116	106	93	127	106	96
Personal	157	169	187	183	174	199	198	161	158	183	161	178
Business and government	372	342	307	279	257	210	214	236	294	279	236	509
	672	652	629	589	536	527	528	503	545	589	503	783
United States												
Consumer	23	20	16	15	17	18	20	16	18	15	16	44
Business and government	167	129	148	151	162	168	172	173	223	151	173	332
	190	149	164	166	179	186	192	189	241	166	189	376
Other International												
Consumer	16	16	18	19	20	20	20	22	21	19	22	17
Business and government	62	62	65	60	56	60	60	60	59	60	60	83
	78	78	83	79	76	80	80	82	80	79	82	100
Total												
Consumer	339	346	356	344	316	355	354	305	290	344	305	335
Business and government	601	533	520	490	475	438	446	469	576	490	469	924
Total Gross Impaired Loans	940	879	876	834	791	793	800	774	866	834	774	1,259

¹ Based on residence of borrower.

GROSS IMPAIRED LOANS <i>continued</i> (C\$ MM)	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	2006	2005	2004
Changes in Gross Impaired Loans												
Balance at beginning of period												
Consumer	346	356	344	316	355	354	305	290	305	305	335	366
Business and government	533	520	490	475	438	446	469	576	615	469	924	1,379
	879	876	834	791	793	800	774	866	920	774	1,259	1,745
New impaired												
Consumer	199	216	191	194	167	165	220	272	170	746	912	949
Business and government	184	147	120	115	73	97	50	46	125	335	291	616
	383	363	311	309	240	262	270	318	295	1,081	1,203	1,565
Repayments, return to performing status, sold and other												
Consumer	(36)	(37)	(10)	(11)	(71)	(5)	(37)	(106)	(39)	(124)	(352)	(440)
Business and government	(72)	(99)	(64)	(53)	(11)	(77)	(43)	(76)	(122)	(184)	(566)	(610)
	(108)	(136)	(74)	(64)	(82)	(82)	(80)	(182)	(161)	(308)	(918)	(1,050)
Net impaired loan formation												
Consumer	163	179	181	183	96	160	183	166	131	622	560	509
Business and government	112	48	56	62	62	20	7	(30)	3	151	(275)	6
	275	227	237	245	158	180	190	136	134	773	285	515
Write-offs												
Consumer	(170)	(189)	(169)	(155)	(135)	(159)	(134)	(151)	(146)	(583)	(590)	(540)
Business and government	(44)	(35)	(26)	(47)	(25)	(28)	(30)	(77)	(42)	(130)	(180)	(461)
	(214)	(224)	(195)	(202)	(160)	(187)	(164)	(228)	(188)	(713)	(770)	(1,001)
Balance at end of period												
Consumer	339	346	356	344	316	355	354	305	290	344	305	335
Business and government	601	533	520	490	475	438	446	469	576	490	469	924
	940	879	876	834	791	793	800	774	866	834	774	1,259
Net Impaired Loans by geography and portfolio ^{1,2}												
Canada												
Residential mortgage	131	129	123	116	96	107	106	97	84	116	97	85
Personal	71	83	98	95	86	97	96	60	66	95	60	70
Business and government	224	204	177	158	143	90	93	116	133	158	116	301
	426	416	398	369	325	294	295	273	283	369	273	456
United States												
Consumer	19	16	13	12	14	15	16	13	15	12	13	39
Business and government	149	109	135	139	143	148	154	155	169	139	155	214
	168	125	148	151	157	163	170	168	184	151	168	253
Other International												
Consumer	15	15	17	18	19	19	19	22	21	18	22	17
Business and government	32	31	32	33	28	31	31	29	26	33	29	46
	47	46	49	51	47	50	50	51	47	51	51	63
Total												
Consumer	236	243	251	241	215	238	237	192	186	241	192	211
Business and government	405	344	344	330	314	269	278	300	328	330	300	561
Total Net Impaired Loans	641	587	595	571	529	507	515	492	514	571	492	772
Net Write-offs by geography and portfolio ¹												
Canada												
Residential mortgage	-	1	1	-	2	2	1	1	1	5	3	6
Personal	74	95	89	86	73	81	60	68	63	300	267	240
Credit card	57	59	48	39	36	42	43	49	47	160	192	166
Business and government	27	20	12	23	10	14	13	28	13	60	68	113
	158	175	150	148	121	139	117	146	124	525	530	525
United States												
Consumer	6	3	4	1	2	5	5	3	6	13	15	19
Business and government	3	3	(2)	5	(1)	(20)	(19)	28	15	(35)	44	109
	9	6	2	6	1	(15)	(14)	31	21	(22)	59	128
Other International												
Consumer	-	-	-	-	-	-	-	-	1	-	1	-
Business and government	1	3	(2)	2	2	1	-	2	2	5	6	132
	1	3	(2)	2	2	1	-	2	3	5	7	132
Total												
Consumer	137	158	142	126	113	130	109	121	118	478	478	431
Business and government	31	26	8	30	11	(5)	(6)	58	30	30	118	354
Total Net Write-offs	168	184	150	156	124	125	103	179	148	508	596	785

¹ Based on residence of borrower.

² Net of specific allowance.

PROVISION FOR CREDIT LOSSES (C\$ MM)	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	2007 9 months	2006 9 months	2006	2005	2004
	Provision for Credit Losses by portfolio and sector													
Specific														
Consumer														
Residential mortgage	-	1	2	2	-	2	2	1	1	3	4	6	2	7
Personal	79	96	91	86	60	85	75	70	59	266	220	306	259	222
Credit cards	58	59	49	40	36	43	44	50	48	166	123	163	194	167
	137	156	142	128	96	130	121	121	108	435	347	475	455	396
Business and government														
Agriculture	1	1	-	1	-	(1)	(1)	(13)	(2)	2	(2)	(1)	(12)	7
Automotive	-	2	-	3	-	-	-	(1)	2	2	-	3	-	1
Consumer goods	11	3	-	2	(2)	-	-	4	20	14	(2)	-	21	(19)
Energy	(2)	(1)	(4)	(3)	(6)	(17)	(27)	-	(15)	(7)	(50)	(53)	(20)	50
Financial services	-	-	-	-	2	-	2	-	-	-	4	4	10	-
Forest products	(1)	(1)	1	-	(1)	(1)	-	(8)	-	(1)	(2)	(2)	(53)	3
Governments	-	-	1	-	-	-	-	-	-	1	-	-	-	-
Industrial products	3	-	-	(1)	-	-	-	2	(1)	3	-	(1)	(9)	5
Mining and metals	-	-	-	-	-	-	-	-	-	-	-	-	(1)	(4)
Real estate and related	4	6	-	(3)	-	(2)	1	(5)	2	10	(1)	(4)	(15)	(7)
Small business	23	23	22	24	5	14	11	13	9	68	30	54	44	75
Technology and media	(4)	-	(1)	-	-	(5)	(1)	(1)	(2)	(5)	(6)	(6)	(7)	1
Transportation and environment	2	1	1	-	2	3	(7)	(7)	-	4	(2)	(2)	7	(35)
Other	1	5	-	6	1	5	3	(8)	13	6	9	15	(31)	48
	38	39	20	29	1	(4)	(19)	(24)	26	97	(22)	7	(66)	125
Total specific provision for credit losses	175	195	162	157	97	126	102	97	134	532	325	482	389	521
Total general provision	3	(7)	-	2	2	(2)	(55)	6	(6)	(4)	(55)	(53)	66	(175)
Total provision for credit losses	178	188	162	159	99	124	47	103	128	528	270	429	455	346
Specific provision for credit loss by geography and portfolio¹														
Canada														
Residential mortgage	1	1	2	2	-	2	2	1	-	4	4	6	1	6
Personal	73	92	88	86	59	81	70	68	55	253	210	296	247	211
Credit cards	57	59	48	39	36	43	43	50	47	164	122	161	192	166
Business and government	36	27	21	28	3	13	-	(17)	25	84	16	44	(5)	30
	167	179	159	155	98	139	115	102	127	505	352	507	435	413
United States														
Consumer	7	4	4	1	1	4	6	2	6	15	11	12	15	13
Business and government	1	11	(2)	-	(2)	(18)	(18)	(7)	-	10	(38)	(38)	(60)	106
	8	15	2	1	(1)	(14)	(12)	(5)	6	25	(27)	(26)	(45)	119
Other International														
Consumer	(1)	-	-	-	-	-	-	-	-	(1)	-	-	-	-
Business and government	1	1	1	1	-	1	(1)	-	1	3	-	1	(1)	(11)
	-	1	1	1	-	1	(1)	-	1	2	-	1	(1)	(11)
Total														
Consumer	137	156	142	128	96	130	121	121	108	435	347	475	455	396
Business and government	38	39	20	29	1	(4)	(19)	(24)	26	97	(22)	7	(66)	125
	175	195	162	157	97	126	102	97	134	532	325	482	389	521

¹Based on residence of borrower.

ALLOWANCE FOR CREDIT LOSSES (C\$ MM)	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	2007	2006	2006	2005	2004
										9 months	9 months			
Allowance for credit losses (ACL) by portfolio and sector														
Specific														
Consumer														
Residential mortgage	13	14	14	13	11	13	12	10	10	13	11	13	10	13
Personal	90	89	91	90	90	104	105	103	94	90	90	90	103	111
	103	103	105	103	101	117	117	113	104	103	101	103	113	124
Business and government														
Agriculture	9	8	8	9	11	10	10	15	32	9	11	9	15	28
Automotive	5	5	5	4	2	2	2	2	2	5	2	4	2	2
Consumer goods	33	24	23	24	24	26	25	25	22	33	24	24	25	5
Energy	4	4	4	5	6	8	9	9	26	4	6	5	9	53
Financial services	23	24	24	24	24	24	25	24	24	23	24	24	24	14
Forest products	-	-	-	(3)	2	3	3	3	12	-	2	(3)	3	57
Governments	1	1	1	-	-	-	-	-	-	1	-	-	-	-
Industrial products	5	3	3	2	3	2	2	2	4	5	3	2	2	15
Mining and metals	-	-	-	-	-	-	-	-	1	-	-	-	-	2
Real estate and related	6	6	2	3	5	4	5	7	9	6	5	3	7	18
Small business	72	72	68	59	52	60	61	53	72	72	52	59	53	80
Technology and media	4	5	3	2	5	5	6	6	7	4	5	2	6	13
Transportation and environment	10	6	5	5	5	3	1	2	4	10	5	5	2	11
Other	24	31	30	26	22	22	19	21	33	24	22	26	21	65
	196	189	176	160	161	169	168	169	248	196	161	160	169	363
General	1,230	1,234	1,253	1,223	1,223	1,219	1,224	1,286	1,287	1,230	1,223	1,223	1,286	1,227
Total	1,529	1,526	1,534	1,486	1,485	1,505	1,509	1,568	1,639	1,529	1,485	1,486	1,568	1,714
Allowance for credit loss by geography and portfolio ¹														
Specific														
Canada														
Residential mortgage	12	12	12	11	9	11	10	9	9	12	9	11	9	11
Personal	86	86	89	88	88	102	102	101	92	86	88	88	101	108
Business and government	148	138	130	121	114	120	121	120	161	148	114	121	120	208
	246	236	231	220	211	233	233	230	262	246	211	220	230	327
United States														
Consumer	4	4	3	3	3	3	4	3	3	4	3	3	3	5
Business and government	18	20	13	12	19	20	18	18	54	18	19	12	18	118
	22	24	16	15	22	23	22	21	57	22	22	15	21	123
Other International														
Consumer	1	1	1	1	1	1	1	-	-	1	1	1	-	-
Business and government	30	31	33	27	28	29	29	31	33	30	28	27	31	37
	31	32	34	28	29	30	30	31	33	31	29	28	31	37
Total														
Specific														
Consumer	103	103	105	103	101	117	117	113	104	103	101	103	113	124
Business and government	196	189	176	160	161	169	168	169	248	196	161	160	169	363
General	1,230	1,234	1,253	1,223	1,223	1,219	1,224	1,286	1,287	1,230	1,223	1,223	1,286	1,227
Total Allowance for Credit Loss by Geographies	1,529	1,526	1,534	1,486	1,485	1,505	1,509	1,568	1,639	1,529	1,485	1,486	1,568	1,714
Allowance for credit losses by type														
Allowance for loan losses	1,449	1,446	1,455	1,409	1,415	1,435	1,439	1,498	1,569	1,449	1,415	1,409	1,498	1,644
Allowance for off-balance sheet items	80	80	79	77	70	70	70	70	70	80	70	77	70	70
Total	1,529	1,526	1,534	1,486	1,485	1,505	1,509	1,568	1,639	1,529	1,485	1,486	1,568	1,714
Changes in the allowance for credit losses														
Balance at beginning of period	1,526	1,534	1,486	1,485	1,505	1,509	1,568	1,639	1,682	1,486	1,568	1,568	1,714	2,164
Provision for credit losses	178	188	162	159	99	124	47	103	128	528	270	429	455	346
Write-offs	(214)	(224)	(195)	(202)	(160)	(187)	(164)	(228)	(188)	(633)	(511)	(713)	(770)	(1,001)
Recoveries	46	40	45	46	36	62	61	49	40	131	159	205	174	216
Adjustments on acquisition ²	-	-	20	-	-	-	-	-	-	20	-	-	-	6
Other adjustments ³	(7)	(12)	16	(2)	5	(3)	(3)	5	(23)	(3)	(1)	(3)	(5)	(17)
Balance at end of period	1,529	1,526	1,534	1,486	1,485	1,505	1,509	1,568	1,639	1,529	1,485	1,486	1,568	1,714

¹ Based on residence of borrower.

² Adjustment amounts include: Flag Bank \$20 million in Q1/07; Provident Financial Group Inc. \$6 million in 2004.

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

CREDIT QUALITY RATIOS (C\$ MM)														
	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	2007 9 months	2006 9 months	2006	2005	2004
Diversification ratios														
Portfolio as a % of Total Loans and Acceptances														
Consumer	67%	66%	66%	68%	68%	68%	69%	69%	69%	67%	68%	68%	69%	70%
Business and government	33%	34%	34%	32%	32%	32%	31%	31%	31%	33%	32%	32%	31%	30%
Canada	86%	83%	84%	86%	87%	87%	87%	87%	86%	86%	87%	86%	87%	87%
U.S.	10%	11%	11%	10%	10%	10%	10%	10%	11%	10%	10%	10%	10%	10%
Other International	4%	6%	5%	4%	3%	3%	3%	3%	3%	4%	3%	4%	3%	3%
Condition ratios														
Gross Impaired Loans (GILs) as a % of related Loans and Acceptances														
Consumer	0.39%	0.37%	0.38%	0.38%	0.37%	0.38%	0.40%	0.39%	0.45%	0.39%	0.37%	0.38%	0.39%	0.70%
Business and government	0.21%	0.22%	0.23%	0.23%	0.22%	0.25%	0.26%	0.22%	0.22%	0.21%	0.22%	0.23%	0.22%	0.27%
Canada	0.75%	0.67%	0.67%	0.70%	0.69%	0.66%	0.70%	0.77%	0.97%	0.75%	0.69%	0.70%	0.77%	1.73%
U.S.	0.32%	0.34%	0.33%	0.31%	0.29%	0.29%	0.30%	0.29%	0.33%	0.32%	0.29%	0.31%	0.29%	0.51%
Other International	0.76%	0.56%	0.64%	0.77%	0.84%	0.92%	0.94%	0.94%	1.15%	0.76%	0.84%	0.77%	0.94%	2.01%
Net Impaired Loans (NILs) as a % of related Loans and Acceptances														
Consumer	0.26%	0.25%	0.26%	0.26%	0.25%	0.24%	0.25%	0.25%	0.26%	0.26%	0.25%	0.26%	0.25%	0.43%
Business and government and acceptances	0.14%	0.16%	0.17%	0.16%	0.15%	0.17%	0.17%	0.14%	0.14%	0.14%	0.15%	0.16%	0.14%	0.17%
Canada	0.51%	0.43%	0.44%	0.47%	0.45%	0.40%	0.44%	0.49%	0.55%	0.51%	0.45%	0.47%	0.49%	1.05%
U.S.	0.20%	0.21%	0.21%	0.20%	0.17%	0.16%	0.17%	0.16%	0.17%	0.20%	0.17%	0.20%	0.16%	0.29%
Other International	0.68%	0.47%	0.58%	0.70%	0.74%	0.80%	0.84%	0.84%	0.88%	0.68%	0.74%	0.70%	0.84%	1.35%
PCL as a % of Average Loans and Acceptances														
Consumer	0.30%	0.33%	0.29%	0.29%	0.19%	0.25%	0.09%	0.21%	0.27%	0.31%	0.18%	0.21%	0.24%	0.20%
Business and government	0.29%	0.35%	0.29%	0.29%	0.18%	0.26%	0.20%	0.20%	0.28%	0.31%	0.21%	0.23%	0.21%	0.30%
Specific PCL as a % of Average Loans and Acceptances ¹														
Consumer	0.34%	0.42%	0.37%	0.34%	0.26%	0.38%	0.34%	0.35%	0.32%	0.38%	0.33%	0.33%	0.35%	0.34%
Business and government	0.19%	0.21%	0.11%	0.17%	0.01%	(0.03)%	(0.13)%	(0.17)%	0.19%	0.17%	(0.05)%	0.01%	(0.12)%	0.23%
Coverage ratios														
ACL as a % of Total Loans and Acceptances	0.63%	0.65%	0.67%	0.68%	0.69%	0.73%	0.75%	0.79%	0.85%	0.63%	0.69%	0.68%	0.79%	0.97%
Specific ACL as a % of Total Loans and Acceptances														
Consumer	0.04%	0.04%	0.05%	0.05%	0.05%	0.06%	0.06%	0.06%	0.05%	0.04%	0.05%	0.05%	0.06%	0.07%
Business and government	0.08%	0.08%	0.08%	0.07%	0.08%	0.08%	0.08%	0.09%	0.13%	0.08%	0.08%	0.07%	0.09%	0.20%
Specific ACL as a % of related GIL														
Consumer	30.38%	29.77%	29.49%	29.94%	31.96%	32.96%	33.05%	37.05%	35.86%	30.38%	31.96%	29.94%	37.05%	37.01%
Business and government	32.61%	35.46%	33.85%	32.65%	33.89%	38.58%	37.67%	36.03%	43.06%	32.61%	33.89%	32.65%	36.03%	39.29%
Total Net Write-offs as a % of Average Loans and Acceptances														
Consumer	0.28%	0.33%	0.27%	0.29%	0.24%	0.25%	0.21%	0.37%	0.31%	0.29%	0.23%	0.25%	0.32%	0.46%
Business and government and acceptances	0.23%	0.28%	0.25%	0.23%	0.21%	0.26%	0.22%	0.25%	0.25%	0.25%	0.23%	0.23%	0.26%	0.25%
Canada	0.05%	0.05%	0.01%	0.06%	0.02%	(0.01)%	(0.01)%	0.12%	0.06%	0.04%	0.00%	0.01%	0.06%	0.21%
U.S.	0.27%	0.31%	0.27%	0.27%	0.23%	0.28%	0.23%	0.30%	0.26%	0.28%	0.25%	0.25%	0.28%	0.31%
Other International	0.02%	0.01%	0.00%	0.01%	0.00%	(0.03)%	(0.03)%	0.06%	0.04%	0.01%	(0.02)%	(0.01)%	0.03%	0.07%
	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	0.08%

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

ROE AND RORC RECONCILIATION ¹ (C\$ MM)										2007	2006	2006	2005	2004
	Q3/07	Q2/07	Q1/07	Q4/06	Q3/06	Q2/06	Q1/06	Q4/05	Q3/05	9 months	9 months	2006	2005	2004
Canadian Banking														
Net Income	699	618	771	675	660	511	580	422	602	2,088	1,751	2,426	2,007	1,815
less: Preferred dividends ⁶	10	9	6	10	5	5	4	2	5	25	14	24	15	13
Net Income available to common shareholders ²	689	609	765	665	655	506	576	420	597	2,063	1,737	2,402	1,992	1,802
Average risk capital ³	6,500	6,400	6,350	6,150	6,050	5,900	5,950	5,850	5,600	6,450	5,950	6,050	5,450	5,150
Return on risk capital (RORC) ⁴	41.9%	39.0%	47.7%	42.6%	42.9%	35.1%	38.4%	28.5%	42.2%	42.9%	38.9%	39.9%	36.3%	35.3%
ROE														
Add: Average goodwill and other intangibles	2,150	2,200	2,150	1,950	1,950	2,000	2,000	2,000	2,150	2,150	2,000	1,950	2,100	2,200
Average attributed capital ³	8,650	8,600	8,500	8,100	8,000	7,900	7,950	7,850	7,750	8,600	7,950	8,000	7,550	7,350
ROE ⁴	31.6%	29.0%	35.7%	32.6%	32.6%	26.3%	28.8%	21.2%	30.5%	32.1%	29.3%	30.1%	26.3%	24.6%
Wealth Management														
Net Income	177	194	211	164	136	159	145	151	118	582	440	604	502	370
less: Preferred dividends ⁶	3	2	2	2	2	1	1	1	1	7	4	6	4	4
Net Income available to common shareholders ²	174	192	209	162	134	158	144	150	117	575	436	598	498	366
Average risk capital ³	1,200	1,200	1,150	1,050	1,000	1,050	1,000	950	900	1,150	1,000	1,050	900	1,000
Return on risk capital (RORC) ⁴	58.6%	66.4%	73.1%	61.0%	54.3%	62.6%	59.0%	62.3%	50.8%	65.9%	58.7%	59.3%	54.8%	37.5%
ROE														
Add: Average goodwill and other intangibles	1,150	1,100	1,250	1,150	1,150	1,200	1,000	1,050	1,100	1,200	1,150	1,100	1,150	1,250
Average attributed capital ³	2,350	2,300	2,400	2,200	2,150	2,250	2,000	2,000	2,000	2,350	2,150	2,150	2,050	2,250
ROE ⁴	29.4%	34.3%	34.4%	28.7%	24.7%	29.1%	28.7%	30.2%	23.1%	32.7%	27.5%	27.8%	24.5%	16.5%
U.S. and International Banking														
Net Income	87	67	67	79	82	62	38	80	58	221	182	261	256	127
less: Preferred dividends ⁶	4	4	2	3	2	1	1	1	1	10	4	7	5	5
Net Income available to common shareholders ²	83	63	65	76	80	61	37	79	57	211	178	254	251	122
Average risk capital ³	2,100	2,050	1,800	1,700	1,700	1,550	1,350	1,450	1,550	2,000	1,550	1,600	1,550	1,750
Return on risk capital (RORC) ⁴	15.5%	12.7%	14.2%	17.7%	18.8%	16.0%	10.9%	21.7%	14.7%	14.2%	15.5%	16.1%	16.4%	7.2%
ROE														
Add: Average goodwill and other intangibles	1,550	1,450	1,150	800	900	900	650	750	800	1,350	800	800	800	1,000
Average attributed capital ³	3,650	3,500	2,950	2,500	2,600	2,450	2,000	2,200	2,350	3,350	2,350	2,400	2,350	2,750
ROE ⁴	9.0%	7.4%	8.8%	11.9%	12.3%	10.1%	7.4%	14.2%	9.6%	8.4%	10.1%	10.6%	10.8%	4.5%
Capital Markets														
Net Income (loss)	360	350	396	300	303	414	338	(76)	236	1,106	1,055	1,355	686	771
less: Preferred dividends ⁶	6	5	4	6	2	3	2	1	3	15	7	13	8	7
Net Income (loss) available to common shareholders ²	354	345	392	294	301	411	336	(77)	233	1,091	1,048	1,342	678	764
Average risk capital ³	3,900	4,100	3,900	3,400	3,450	3,650	3,350	3,050	2,900	3,950	3,500	3,450	3,050	3,000
Return on risk capital (RORC) ⁴	35.9%	34.4%	39.9%	34.3%	34.5%	46.4%	39.6%	(10.0)%	31.4%	36.7%	40.2%	38.7%	22.4%	25.6%
ROE														
Add: Average goodwill and other intangibles	900	850	850	800	800	800	800	850	900	900	800	800	800	950
Average attributed capital ³	4,800	4,950	4,750	4,200	4,250	4,450	4,150	3,900	3,800	4,850	4,300	4,250	3,850	3,950
ROE ⁴	29.3%	28.5%	32.8%	27.9%	28.2%	38.0%	31.9%	(7.9)%	24.4%	30.2%	32.7%	31.5%	17.5%	19.4%
Corporate Support														
Net Income (loss)	72	50	49	45	13	(18)	71	(34)	(13)	171	66	111	(14)	(60)
less: Preferred dividends ⁶	3	2	2	5	2	1	2	2	1	7	5	10	6	2
Net Income (loss) available to common shareholders ²	69	48	47	40	11	(19)	69	(36)	(14)	164	61	101	(20)	(62)
Average risk capital ³	1,000	900	900	850	750	550	500	500	550	950	600	600	500	400
ROE														
Add: Average unattributed capital ⁵	1,800	1,700	1,950	2,650	2,300	2,100	2,700	2,900	2,700	1,750	2,350	2,500	2,300	1,100
Average attributed capital ³	2,800	2,600	2,850	3,500	3,050	2,650	3,200	3,400	3,250	2,700	2,950	3,100	2,800	1,500
ROE ⁴	9.8%	7.6%	6.4%	3.8%	1.4%	(3.1)%	8.7%	(4.1)%	(1.9)%	8.0%	2.7%	3.0%	(0.7)%	(3.8)%
RBC														
Net income from continuing operations	1,395	1,279	1,494	1,263	1,194	1,128	1,172	543	1,001	4,168	3,494	4,757	3,437	3,023
Net income (loss) from discontinued operations	-	-	-	(1)	(17)	(10)	(1)	(21)	(22)	-	(28)	(29)	(50)	(220)
Net income	1,395	1,279	1,494	1,262	1,177	1,118	1,171	522	979	4,168	3,466	4,728	3,387	2,803
less: Preferred dividends ⁶	26	22	16	26	13	11	10	7	11	64	34	60	38	31
Net Income available to common shareholders ²	1,369	1,257	1,478	1,236	1,164	1,107	1,161	515	968	4,104	3,432	4,668	3,349	2,772
Average risk capital ³	14,700	14,650	14,100	13,150	12,950	12,700	12,150	11,800	11,500	14,500	12,600	12,750	11,450	11,300
Return on risk capital (RORC) - Continuing Operations ⁵	36.9%	35.2%	41.6%	37.3%	36.2%	36.1%	38.0%	18.1%	34.1%	37.9%	36.7%	37.0%	29.7%	26.5%
RORC ⁴	36.9%	35.2%	41.6%	37.3%	35.7%	35.7%	37.9%	17.3%	33.4%	37.9%	36.4%	37.0%	29.3%	24.6%
ROE														
Average common equity	22,250	21,950	21,450	20,500	20,050	19,700	19,300	19,350	19,150	21,850	19,700	19,900	18,600	17,800
ROE - Continuing Operations ⁵	24.4%	23.5%	27.3%	23.6%	23.1%	22.9%	23.6%	10.9%	20.2%	25.1%	23.2%	23.3%	18.1%	16.8%
ROE ⁴	24.4%	23.5%	27.3%	23.9%	23.1%	23.0%	23.9%	10.6%	20.0%	25.1%	23.3%	23.5%	18.0%	15.6%

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

² Segment return calculations are based on segment net income less an allocation of preferred dividends (based on each segment's Average attributed capital). These amounts are calculated using methods intended to approximate the average of the daily balances for the period.

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

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

⁵ Unattributed capital is reported in Corporate Support and included in its calculation of ROE.

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