



Supplementary Financial Information

Q3 2009

For the period ended July 31, 2009

(UNAUDITED)

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Notes to Users

The financial information in this document is in Canadian dollars and is based on unaudited interim financial statements prepared in accordance with Canadian generally accepted accounting principles (GAAP), unless otherwise noted. This document is not audited and should be read in conjunction with our Q3 2009 Report to Shareholders, our 2008 Annual Report to Shareholders and the Glossary on page 2 of this document. Certain comparative amounts have been reclassified to conform to the current period's presentation.

Significant reporting changes made to this document in Q3/09

Provision for credit losses (PCL) - Wholesale - Business information

We reclassified certain PCL in our Wholesale - Business portfolio - Other sector reported in Q2/09 to Non-bank financial services to better reflect the client's sector classification. There was no impact to Total PCL as a result of this reclassification.

Significant reporting changes made to this document in Q2/09

None

Significant reporting changes made to this document in Q1/09

Capital Markets - business realignment

We realigned Capital Markets into two main businesses. Capital Markets Sales and Trading includes agency sales, products trading and proprietary trading businesses. Corporate and Investment Banking provides advisory services to clients from origination, structuring and advising to distribution, and manages our private equity, conduits and securitization business. It also includes our Global Credit, Global Financial Institutions and Research businesses.

Impact of Goodwill and Other Intangible Assets accounting standard

On November 1, 2008, we adopted Canadian Institute of Chartered Accountants Handbook section 3064, *Goodwill and Other Intangible Assets*. As a result of adopting Section 3064, we have reclassified \$805 million of software from Premises and equipment to Other intangibles on our Consolidated Balance Sheets and corresponding depreciation of \$53 million from Non-interest expense - Equipment to Non-interest expense - Amortization of other intangibles on our Consolidated Statements of Income. Amounts for prior periods have also been reclassified.

Accounting adjustments

We identified the following errors pertaining to prior periods: an under accrual of \$90 million (\$62 million after-tax) of our card points liability; a \$63 million (\$43 million after-tax) over capitalization of software development costs; and a \$15 million understatement of income taxes. These errors are not material to the periods to which they relate. However, as correcting the errors in the current quarter would have materially distorted net income for the quarter, we have corrected them by decreasing opening retaining earnings for the quarter ended January 31, 2007 by \$120 million. See pages 15 and 17 for impact on Balance Sheets and Statements of Changes in Shareholders' Equity.

Key performance and Non-GAAP measures

Management measures and evaluates the performance of our consolidated operations and each of our segments based on a number of different measures including net income and non-GAAP measures. For details, refer to How we measure and report our business segments in our Q3 2009 Report to Shareholders and our 2008 Annual 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 the following 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.

Performance measures

Risk capital

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

Attributed capital (Economic capital)

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

Unattributed capital

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

Average risk capital

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

Return on risk capital (RORC)

Net income available to common shareholders divided by average risk capital. Refer to page 36 for the business segments' RORC calculation. Business segment RORC is calculated as net income available to common shareholders divided by average risk capital for the period.

Return on equity (ROE)

Business segment return on equity is calculated as net income available to common shareholders divided by Average attributed capital for the period and using methods that are intended to approximate the average of the daily balances for the period. Corporate Support also includes average unattributed capital. Refer to page 36 for calculation of ROE.

Non-GAAP measures

Cash basis measures

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

Defined operating leverage

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

Economic profit

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

Glossary

Assets-to-capital multiple

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

Assets under administration (AUA)

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

Assets under management (AUM)

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

Goodwill and intangibles

Represents our net investment in goodwill and intangibles.

Gross-adjusted assets (GAA)

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

Taxable equivalent basis (teb)

Income from certain 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. See the How we measure and report our business segments section in our 2008 Annual report.

Total trading revenue

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

Ratios

Capital ratios

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

Efficiency ratio

Non-interest expense as a percentage of total revenue.

Return on assets

Net income 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 36 for ROE calculation.

Tangible common equity / Tier 1 common capital ratio

Tier 1 capital less qualifying other non-controlling interest in subsidiaries, less Innovative Tier 1 capital instruments less preferred shares (both net of treasury shares) divided by risk-adjusted assets. This ratio is calculated consistent with a stress testing measure used by the U.S. Federal Reserve for U.S. banks in determining capital adequacy under certain adverse scenarios except that our calculation of tangible common equity / Tier 1 common capital ratio is based on the Basel II methodology as detailed in our 2008 Annual Report. For more details, refer to the Key performance and non-GAAP measures section of our Q3 2009 Report to Shareholders.

Glossary continued

Calculations

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

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

Average common equity

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

Average earning assets

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

Capital charge

Calculated by multiplying the cost of capital by the amount of average common equity. The cost of capital is a proxy for the after-tax return that we estimate to be required by shareholders for the use of their capital. The cost of capital is regularly reviewed and adjusted from time to time based on prevailing market conditions.

Market capitalization

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

Dividend yield

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

Net interest margin (average assets)

Net interest income 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 - Basel I

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

Risk-adjusted assets - Basel II

Used in the calculation of risk-based capital ratios as defined by guidelines issued by OSFI based on Basel II, effective November 1, 2007. A majority of our credit risk portfolios use the AIRB Approach and the remainder use a Standardized Approach for the calculation of Risk-adjusted assets (RAA) based on the total exposure, i.e. exposure at default, and counterparty risk weights. For market risk RAA measurement, we use internal models approach for products with regulatory approval and a standardized approach for products to be approved. For Operational risk, we use the Standardized Approach. In addition, Basel II requires a transitional capital floor adjustment. For more details, refer to our 2008 Annual Report and Q3 2009 Report to Shareholders.

FINANCIAL HIGHLIGHTS (C\$ MM)														
	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2009 9 months	2008 9 months	2008	2007	2006
SELECTED INCOME STATEMENT INFORMATION														
Total revenue	7,823	6,761	6,941	5,069	5,912	4,954	5,647	5,615	5,480	21,525	16,513	21,582	22,462	20,637
Provision for credit losses (PCL)	770	974	747	619	334	349	293	263	178	2,491	976	1,595	791	429
Insurance policyholder benefits, claims and acquisition expense	1,253	958	1,076	(86)	553	548	616	637	343	3,287	1,717	1,631	2,173	2,509
Non-interest expense (NIE)	3,755	3,575	3,622	2,989	3,272	2,970	3,120	3,093	3,165	10,952	9,362	12,351	12,473	11,495
Goodwill impairment charge	-	1,000	-	-	-	-	-	-	-	1,000	-	-	-	-
Net income (loss) from continuing operations	1,561	(50)	1,053	1,120	1,262	928	1,245	1,324	1,395	2,564	3,435	4,555	5,492	4,757
Net loss from discontinued operations	-	-	-	-	-	-	-	-	-	-	-	-	-	(29)
Net income (loss)	1,561	(50)	1,053	1,120	1,262	928	1,245	1,324	1,395	2,564	3,435	4,555	5,492	4,728
Net income (loss) available to common shareholders	1,488	(105)	1,012	1,093	1,235	905	1,221	1,300	1,369	2,395	3,361	4,454	5,404	4,668
PROFITABILITY MEASURES														
Total														
Earnings (loss) per share (EPS) - basic	\$1.06	(\$0.07)	\$0.74	\$0.82	\$0.93	\$0.70	\$0.96	\$1.02	\$1.07	\$1.72	\$2.60	\$3.41	\$4.24	\$3.65
- diluted	\$1.05	(\$0.07)	\$0.73	\$0.81	\$0.92	\$0.70	\$0.95	\$1.01	\$1.06	\$1.70	\$2.57	\$3.38	\$4.19	\$3.59
Return on common equity (ROE)	19.5 %	(1.4)%	13.8%	16.1%	19.5%	15.7%	21.5%	23.1%	24.5%	10.7%	18.8%	18.1%	24.7%	23.5%
Return on risk capital (RORC)	31.4 %	(2.3)%	21.5%	26.3%	31.1%	26.0%	35.6%	35.8%	36.9%	17.0%	30.9%	29.6%	37.4%	36.7%
Return on assets	0.93 %	(0.03)%	0.56%	0.66%	0.78%	0.58%	0.79%	0.88%	0.94%	0.49%	0.72%	0.70%	0.95%	0.94%
Return on risk-adjusted assets	2.55 %	(0.08)%	1.53%	1.60%	2.00%	1.51%	2.05%	2.12%	2.21%	0.98%	1.85%	1.78%	2.23%	2.21%
Efficiency ratio	48.0%	52.9%	52.2%	59.0%	55.3%	60.0%	55.3%	55.1%	57.8%	50.9%	56.7%	57.2%	55.5%	55.7%
Continuing Operations														
Earnings (loss) per share (EPS) - basic	\$1.06	(\$0.07)	\$0.74	\$0.82	\$0.93	\$0.70	\$0.96	\$1.02	\$1.07	\$1.72	\$2.60	\$3.41	\$4.24	\$3.67
- diluted	\$1.05	(\$0.07)	\$0.73	\$0.81	\$0.92	\$0.70	\$0.95	\$1.01	\$1.06	\$1.70	\$2.57	\$3.38	\$4.19	\$3.61
Return on common equity (ROE)	19.5 %	(1.4)%	13.8%	16.1%	19.5%	15.7%	21.5%	23.1%	24.5%	10.7%	18.8%	18.1%	24.7%	23.3%
Return on risk capital (RORC)	31.4 %	(2.3)%	21.5%	26.3%	31.1%	26.0%	35.6%	35.8%	36.9%	17.0%	30.9%	29.6%	37.4%	37.0%
Discontinued Operations														
Earnings (loss) per share (EPS) - basic	-	-	-	-	-	-	-	-	-	-	-	-	-	(\$0.02)
- diluted	-	-	-	-	-	-	-	-	-	-	-	-	-	(\$0.02)
CASH BASIS MEASURES ¹														
Net income (loss)	1,561	(50)	1,053	1,120	1,262	928	1,245	1,324	1,395	2,564	3,435	4,555	5,492	4,728
After-tax effect of amortization of other intangibles and goodwill impairment ²	41	1,043	51	37	36	27	22	22	22	1,135	85	122	87	71
Cash Net income	1,602	993	1,104	1,157	1,298	955	1,267	1,346	1,417	3,699	3,520	4,677	5,579	4,799
Cash Diluted EPS	1.07	0.66	0.77	0.84	0.95	0.72	0.97	1.03	1.08	2.51	2.63	3.47	4.26	3.65
Cash ROE	19.0%	12.3%	14.3%	16.4%	19.7%	16.0%	21.5%	23.3%	24.7%	15.3%	19.1%	18.3%	24.9%	23.7%
ECONOMIC PROFIT ²														
Net income (loss)	1,561	(50)	1,053	1,120	1,262	928	1,245	1,324	1,395	2,564	3,435	4,555	5,492	4,728
After-tax effect of amortization of other intangibles and goodwill impairment ²	41	1,043	51	37	36	27	22	22	22	1,135	85	122	87	71
Capital charge	(911)	(869)	(846)	(705)	(661)	(601)	(591)	(584)	(583)	(2,626)	(1,853)	(2,558)	(2,274)	(2,050)
Economic Profit	691	124	258	452	637	354	676	762	834	1,073	1,667	2,119	3,305	2,749
KEY RATIOS														
Diluted EPS growth	14.1 %	(110.0)%	(23.2)%	(19.8)%	(13.2)%	(28.6)%	(16.7)%	5.2%	17.8%	(33.9)%	(19.2)%	(19.3)%	16.7%	39.7%
Diluted EPS growth - continuing operations	14.1 %	(110.0)%	(23.2)%	(19.8)%	(13.2)%	(28.6)%	(16.7)%	5.2%	16.5%	(33.9)%	(19.2)%	(19.3)%	16.1%	38.3%
Revenue growth	32.3 %	36.5 %	22.9 %	(9.7)%	7.9 %	(12.6)%	(0.9)%	5.0 %	5.3%	30.4 %	(2.0)%	(3.9)%	8.8%	7.6%
NIE growth	14.8 %	20.4 %	16.1 %	(3.4)%	3.4 %	(5.7)%	1.7 %	4.7%	10.6 %	17.0 %	(0.2)%	(1.0)%	8.5%	1.2%
Defined operating leverage	8.6 %	10.7 %	(1.4)%	9.5 %	0.6 %	(5.9)%	(0.2)%	2.0%	1.2%	5.6 %	(1.8)%	1.0 %	2.6 %	2.5 %
Specific PCL to average net loans and acceptances	0.99 %	1.06 %	0.80 %	0.65 %	0.47 %	0.54 %	0.44 %	0.41%	0.29%	0.95 %	0.48 %	0.53 %	0.33%	0.23%
Net interest margin (average assets)	1.78 %	1.71 %	1.57 %	1.59 %	1.42 %	1.37 %	1.36 %	1.33%	1.32%	1.68 %	1.39 %	1.44 %	1.33%	1.35%
Non-interest income as % of total revenue	61.9 %	56.0 %	57.6 %	46.6 %	61.1 %	55.4 %	62.1 %	64.4%	64.1%	58.7 %	59.7 %	56.6 %	65.7%	67.1%
Effective tax rate	22.0 %	104.7 %	29.3 %	27.7 %	25.2 %	14.4 %	21.2 %	15.7%	19.5%	30.4 %	21.1 %	22.8 %	19.8%	22.6%
SELECTED BALANCE SHEET INFORMATION														
Average loans and acceptances	284,300	290,300	294,900	289,800	274,000	264,100	255,400	244,300	236,500	289,800	264,500	270,900	233,500	206,200
Total assets	659,942	680,323	713,176	723,859	636,792	627,471	632,761	600,346	604,582	659,942	636,792	723,859	600,346	536,780
Average assets	665,400	712,100	742,600	677,300	642,900	654,800	626,200	597,500	588,800	706,600	641,200	650,300	581,000	502,300
Average earning assets	509,600	524,800	539,300	545,100	528,000	530,100	518,700	506,600	507,200	524,500	525,600	530,500	499,200	434,100
Deposits	404,708	411,827	422,850	438,575	409,091	399,425	394,416	365,205	376,325	404,708	409,091	438,575	365,205	343,523
Common equity	30,802	29,654	30,361	27,980	26,357	23,612	22,861	22,275	22,380	30,802	26,357	27,980	22,275	21,075
Average common equity	30,200	30,400	29,050	27,000	25,250	23,400	22,600	22,300	22,100	29,850	23,850	24,650	21,850	19,900
Average risk capital	18,800	18,950	18,700	16,500	15,750	14,150	13,650	14,400	14,700	18,800	14,550	15,050	14,450	12,750
INTEREST RATE SENSITIVITY														
Before tax impact of 1% increase in rates on:														
Net interest income risk	325	228	70	45	35	9	53	54	82	325	35	45	54	87
Economic value of equity	(405)	(440)	(501)	(508)	(480)	(575)	(496)	(440)	(307)	(405)	(480)	(508)	(440)	(496)
Before tax impact of 1% decrease in rates on:														
Net interest income risk	(130)	(48)	(115)	(90)	(57)	(25)	(87)	(111)	(140)	(130)	(57)	(90)	(111)	(153)
Economic value of equity	351	353	396	448	397	489	386	309	201	351	397	448	309	375

¹ Defined in the "Key performance and Non-GAAP measures" section.

² Excludes the impact of the financial instruments accounting standards related to Insurance.

FINANCIAL HIGHLIGHTS <i>continued</i> (C\$ MM)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2009 9 months	2008 9 months	2008	2007	2006
CAPITAL MEASURES ¹														
Tier 1 capital ratio - Basel II	12.9%	11.4%	10.6%	9.0%	9.4%	9.5%	9.7%	-	-	12.9%	9.4%	9.0%	-	-
- Basel I	11.1%	10.3%	9.6%	8.3%	8.7%	8.8%	9.2%	9.4%	9.2%	11.1%	8.7%	8.3%	9.4%	9.6%
Total capital ratio - Basel II	14.4%	13.3%	12.5%	11.0%	11.6%	11.4%	11.2%	-	-	14.4%	11.6%	11.0%	-	-
- Basel I	12.6%	12.2%	11.6%	10.5%	11.0%	10.9%	11.0%	11.5%	11.3%	12.6%	11.0%	10.5%	11.5%	11.9%
Assets-to-capital multiple ² - Basel II	16.3X	16.3X	17.5X	20.1X	19.5X	20.2X	22.1X	-	-	16.3X	19.5X	20.1X	-	-
- Basel I	16.2X	16.5X	17.4X	20.0X	19.4X	19.9X	21.0X	20.0X	20.5X	16.2X	19.4X	20.0X	20.0X	19.7X
Tangible common equity (Tier 1 common capital) ratio - Basel II	9.1%	7.9%	7.5%	6.5%	6.9%	7.0%	7.3%	-	-	9.1%	6.9%	6.5%	-	-
Risk-adjusted assets (\$ billions) ³ - Basel II	243.0	265.6	273.6	278.6	254.2	249.2	241.2	-	-	243.0	254.2	278.6	-	-
- Basel I	291.4	302.0	309.0	311.2	283.1	273.6	260.0	247.6	250.2	291.4	283.1	311.2	247.6	223.7
Gross-adjusted assets (\$ billions) - Basel II	596.3	605.1	624.4	652.4	606.6	600.1	597.8	-	-	596.3	606.6	652.4	-	-
- Basel I	597.5	605.0	626.6	653.4	605.6	595.5	597.6	569.7	582.5	597.5	605.6	653.4	569.7	525.7
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
Non-cumulative series O	-	-	-	-	-	-	-	-	-	-	-	-	-	6,000
Non-cumulative series W	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000
Non-cumulative series AA	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000
Non-cumulative series AB	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000
Non-cumulative series AC	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	-
Non-cumulative series AD	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	-
Non-cumulative series AE	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	-
Non-cumulative series AF	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	8,000	-
Non-cumulative series AG	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	-
Non-cumulative series AH	8,500	8,500	8,500	8,500	8,500	8,500	-	-	-	8,500	8,500	8,500	-	-
Non-cumulative series AJ	16,000	16,000	16,000	16,000	-	-	-	-	-	16,000	-	16,000	-	-
Non-cumulative series AL	12,000	12,000	12,000	-	-	-	-	-	-	12,000	-	-	-	-
Non-cumulative series AN	9,000	9,000	9,000	-	-	-	-	-	-	9,000	-	-	-	-
Non-cumulative series AP	11,000	11,000	11,000	-	-	-	-	-	-	11,000	-	-	-	-
Non-cumulative series AR	14,000	14,000	14,000	-	-	-	-	-	-	14,000	-	-	-	-
Non-cumulative series AT	11,000	11,000	-	-	-	-	-	-	-	11,000	-	-	-	-
Non-cumulative series AV	16,000	16,000	-	-	-	-	-	-	-	16,000	-	-	-	-
Non-cumulative series AX	13,000	13,000	-	-	-	-	-	-	-	13,000	-	-	-	-
Common shares outstanding (000s) ³ - end of period	1,412,235	1,408,393	1,406,973	1,341,260	1,338,308	1,294,084	1,276,635	1,276,260	1,275,780	1,412,235	1,338,308	1,341,260	1,276,260	1,280,890
- average (basic)	1,408,687	1,405,772	1,366,868	1,337,753	1,323,293	1,287,245	1,273,862	1,273,005	1,272,913	1,393,641	1,294,946	1,305,706	1,273,185	1,279,956
- average (diluted)	1,422,810	1,417,038	1,379,191	1,353,588	1,340,239	1,298,069	1,286,595	1,287,442	1,288,227	1,406,404	1,308,387	1,319,744	1,289,314	1,299,785
Treasury shares held - preferred (000s)	30	94	76	260	489	332	290	249	122	30	489	260	249	94
- common (000s)	2,113	1,630	1,805	2,258	2,019	2,118	2,622	2,444	2,744	2,113	2,019	2,258	2,444	5,486
Shares repurchased (000s)	-	-	-	-	-	-	1,120	300	1,000	-	1,120	1,120	11,845	18,229
(\$ MM)	-	-	-	-	-	-	55	15	58	-	55	55	646	844
Stock options outstanding (000s)	20,671	22,668	23,848	21,773	24,754	25,982	27,086	26,623	27,417	20,671	24,754	21,773	26,623	32,243
Stock options exercisable (000s)	15,599	17,582	18,479	17,247	20,228	21,275	22,368	21,924	22,718	15,599	20,228	17,247	21,924	26,918
COMMON SHARE PERFORMANCE														
Book value per share	\$21.84	\$21.08	\$21.61	\$20.90	\$19.72	\$18.28	\$17.94	\$17.49	\$17.58	\$21.84	\$19.72	\$20.90	\$17.49	\$16.52
Common share price (RY on TSX) ⁴ - High (intraday)	\$51.55	\$43.74	\$48.30	\$51.50	\$51.22	\$51.76	\$55.84	\$57.00	\$61.08	\$51.55	\$55.84	\$55.84	\$61.08	\$51.49
- Low (intraday)	\$41.12	\$25.52	\$28.05	\$39.05	\$39.51	\$42.82	\$45.15	\$50.50	\$53.90	\$25.52	\$39.51	\$39.05	\$49.50	\$41.29
- Close, end of period	\$51.28	\$42.30	\$30.41	\$46.84	\$47.25	\$48.02	\$50.65	\$56.04	\$54.09	\$51.28	\$47.25	\$46.84	\$56.04	\$49.80
Market capitalization (TSX) (\$ MM)	72,419	59,575	42,786	62,825	63,235	62,142	64,662	71,522	69,007	72,419	63,235	62,825	71,522	63,788
P/E ratio (4-quarters trailing earnings) ⁵	20.3	17.7	9.6	13.9	13.2	12.9	12.7	13.4	13.1	20.3	13.2	13.9	13.4	13.9
Market price to book value	2.35	2.01	1.41	2.24	2.40	2.63	2.82	3.20	3.08	2.35	2.40	2.24	3.20	3.01
DIVIDEND INFORMATION ⁶														
Dividends declared per share	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.46	\$1.50	\$1.50	\$2.00	\$1.82	\$1.44
Dividend yield	4.3%	5.8%	5.2%	4.4%	4.4%	4.2%	4.0%	3.7%	3.2%	5.2%	4.2%	4.2%	3.3%	3.1%
Dividend payout ratio	47%	n.m.	69%	61%	54%	72%	52%	49%	43%	88%	58%	59%	43%	40%
Common dividends (\$ MM)	705	704	702	670	669	647	638	637	587	2,111	1,954	2,624	2,321	1,847
Preferred dividends (\$ MM)	73	55	41	27	27	23	24	24	26	169	74	101	88	60
OTHER INFORMATION														
Number of employees (full time equivalent)														
Canada	49,730	49,170	50,279	49,999	50,486	49,282	49,048	48,607	49,070	49,730	50,486	49,999	48,607	46,342
US	12,811	13,349	13,218	13,452	13,464	13,018	11,489	11,663	11,953	12,811	13,464	13,452	11,663	10,056
Other	9,825	9,960	9,919	9,872	9,823	4,448	4,368	4,545	4,514	9,825	9,823	9,872	4,545	4,141
Total	72,366	72,479	73,416	73,323	73,773	66,748	64,905	64,815	65,537	72,366	73,773	73,323	64,815	60,539
Number of bank branches														
Canada	1,190	1,187	1,179	1,174	1,160	1,153	1,150	1,146	1,132	1,190	1,160	1,174	1,146	1,117
US	441	441	440	439	442	450	349	350	348	441	442	439	350	282
Other	128	128	128	128	127	45	45	45	44	128	127	128	45	44
Total	1,759	1,756	1,747	1,741	1,729	1,648	1,544	1,541	1,524	1,759	1,729	1,741	1,541	1,443
Number of automated teller machines (ATM)	5,046	5,012	4,984	4,964	4,897	4,634	4,547	4,419	4,377	5,046	4,897	4,964	4,419	4,232

¹ Commencing Q1/08, capital ratios and risk-adjusted assets are calculated using guidelines issued by OSFI under the new Basel II framework. Comparative amounts are calculated using guidelines issued by the OSFI under the Basel I framework.

Basel I and Basel II are not directly comparable.

² Effective Q2/08, the OSFI amended the treatment of the general allowance in the calculation of the Assets-to-capital multiple under Basel II. Comparative ratios have not been revised.

³ Risk-adjusted assets for Q2/07 was revised in Q3/07 to reflect a \$563 million adjustment related to equity derivative contracts.

⁴ Common shares outstanding at end of period includes Treasury shares (shares acquired and held by subsidiaries for reasons other than cancellation). Average common shares outstanding excludes Treasury shares.

⁵ Closing share price divided by diluted earnings per share.

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

⁷ Bank branches which provide banking services directly to clients.

n.m. not meaningful

STATEMENTS OF INCOME (C\$ MM)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2009	2008	2008	2007	2006
										9 months	9 months			
Net interest income														
Interest income	4,895	5,210	5,939	6,268	5,910	6,375	6,791	6,781	6,745	16,044	19,076	25,344	26,547	22,204
Interest expense	1,915	2,234	2,998	3,559	3,609	4,166	4,650	4,783	4,780	7,147	12,425	15,984	18,845	15,408
Total	2,980	2,976	2,941	2,709	2,301	2,209	2,141	1,998	1,965	8,897	6,651	9,360	7,702	6,796
Non-interest income														
Accounts	301	308	302	284	263	240	242	249	247	911	745	1,029	986	917
Other payment services	86	86	85	87	86	83	82	81	80	257	251	338	317	299
Service charges	387	394	387	371	349	323	324	330	327	1,168	996	1,367	1,303	1,216
Insurance premiums, investment and fee income	1,575	1,232	1,346	111	857	800	841	887	590	4,153	2,498	2,609	3,152	3,348
Investment management and custodial fees	392	384	419	449	450	427	433	412	403	1,195	1,310	1,759	1,579	1,301
Mutual fund revenue	335	311	327	387	414	385	375	373	385	973	1,174	1,561	1,473	1,242
Trading revenue	947	703	(126)	(526)	159	(303)	262	68	551	1,524	118	(408)	1,999	2,574
Securities brokerage commissions	337	355	321	390	345	309	333	324	368	1,013	987	1,377	1,353	1,243
Underwriting and other advisory fees	299	213	199	253	243	163	216	301	309	711	622	875	1,217	1,024
Foreign exchange revenue, other than trading	163	129	167	165	166	149	166	139	138	459	481	646	533	438
Card service revenue	185	164	218	182	173	134	159	43	165	567	466	648	491	496
Credit fees	151	133	113	124	99	84	108	74	71	397	291	415	293	241
Securitization revenue	179	465	348	171	103	121	66	39	34	992	290	461	261	257
Net (loss) gain on available-for-sale securities	(125)	(195)	(270)	(372)	(136)	(89)	(20)	(24)	34	(590)	(245)	(617)	63	-
Net gain on investment securities	-	-	-	-	-	-	-	-	-	-	-	-	-	88
Other ¹	18	(503)	551	655	389	242	243	651	140	66	874	1,529	1,043	373
Total	4,843	3,785	4,000	2,360	3,611	2,745	3,506	3,617	3,515	12,628	9,862	12,222	14,760	13,841
Total revenue	7,823	6,761	6,941	5,069	5,912	4,954	5,647	5,615	5,480	21,525	16,513	21,582	22,462	20,637
Provision for credit losses	770	974	747	619	334	349	293	263	178	2,491	976	1,595	791	429
Insurance policyholder benefits, claims and acquisition expense	1,253	958	1,076	(86)	553	548	616	637	343	3,287	1,717	1,631	2,173	2,509
Non-interest expense	3,755	3,575	3,622	2,989	3,272	2,970	3,120	3,093	3,165	10,952	9,362	12,351	12,473	11,495
Goodwill impairment charge	-	1,000	-	-	-	-	-	-	-	1,000	-	-	-	-
Income taxes	449	266	438	428	442	156	343	255	349	1,153	941	1,369	1,392	1,403
Non-controlling interest in net income of subsidiaries	35	38	5	(1)	49	3	30	43	50	78	82	81	141	44
Net income (loss) from continuing operations	1,561	(50)	1,053	1,120	1,262	928	1,245	1,324	1,395	2,564	3,435	4,555	5,492	4,757
Net loss from discontinued operations	-	-	-	-	-	-	-	-	-	-	-	-	-	(29)
Net income (loss)	1,561	(50)	1,053	1,120	1,262	928	1,245	1,324	1,395	2,564	3,435	4,555	5,492	4,728
Preferred dividends	(73)	(55)	(41)	(27)	(27)	(23)	(24)	(24)	(26)	(169)	(74)	(101)	(88)	(60)
Net income (loss) available to common shareholders	1,488	(105)	1,012	1,093	1,235	905	1,221	1,300	1,369	2,395	3,361	4,454	5,404	4,668
Revenue from Trading Activities														
Total Trading revenue														
Net interest income	661	744	744	468	226	242	62	(7)	(31)	2,149	530	998	(220)	(539)
Non-interest income	947	703	(126)	(526)	159	(303)	262	68	551	1,524	118	(408)	1,999	2,574
Total	1,608	1,447	618	(58)	385	(61)	324	61	520	3,673	648	590	1,779	2,035
Trading revenue by product														
Interest rate and credit	1,112	1,043	36	(78)	106	(337)	50	(246)	288	2,191	(181)	(259)	640	1,174
Equities	360	260	299	(197)	170	170	122	197	154	919	462	265	784	561
Foreign exchange and commodities ²	136	144	283	217	109	106	152	110	78	563	367	584	355	300
Total	1,608	1,447	618	(58)	385	(61)	324	61	520	3,673	648	590	1,779	2,035
Trading revenue (teb) by product														
Interest rate and credit	1,112	1,043	36	(78)	106	(337)	50	(246)	288	2,191	(181)	(259)	640	1,174
Equities	475	363	359	(96)	254	259	252	310	231	1,197	765	669	1,107	766
Foreign exchange and commodities ²	136	144	283	217	109	106	152	110	78	563	367	584	355	300
Total (teb)	1,723	1,550	678	43	469	28	454	174	597	3,951	951	994	2,102	2,240

¹ In Q4/07, Non-interest income - Other includes a \$326 million gain related to the Visa Inc. restructuring.

² Includes precious metals.

NON-INTEREST EXPENSE (C\$ MM)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2009 9 months	2008 9 months	2008	2007	2006
	Human resources													
Salaries	1,034	1,053	1,045	1,064	966	924	891	898	899	3,132	2,781	3,845	3,541	3,192
Variable compensation	1,040	832	867	625	763	535	766	625	755	2,739	2,064	2,689	2,975	2,827
Acquisition retention compensation	3	4	5	4	6	1	2	3	2	12	9	13	10	3
Benefits related	281	315	307	281	286	296	292	264	292	903	874	1,155	1,140	1,077
Stock-based compensation ¹	(1)	(15)	66	(20)	12	44	41	49	44	50	97	77	194	169
Total Human resources	2,357	2,189	2,290	1,954	2,033	1,800	1,992	1,839	1,992	6,836	5,825	7,779	7,860	7,268
Equipment														
Depreciation ²	66	63	62	64	54	53	48	48	46	191	155	219	183	172
Computer rental and maintenance	190	203	187	197	165	162	167	168	157	580	494	691	636	609
Office equipment rental and maintenance	6	7	6	9	4	6	5	7	7	19	15	24	28	28
Total Equipment	262	273	255	270	223	221	220	223	210	790	664	934	847	809
Occupancy														
Premises rent	107	112	108	87	101	100	99	101	83	327	300	387	383	382
Premises repairs and maintenance	86	91	84	114	78	78	67	76	69	261	223	337	270	233
Depreciation	35	35	33	22	24	28	25	25	22	103	77	99	89	85
Property taxes	32	29	26	26	28	26	23	24	26	87	77	103	97	92
Total Occupancy	260	267	251	249	231	232	214	226	200	778	677	926	839	792
Communications														
Telecommunications	51	55	50	53	46	50	48	48	49	156	144	197	194	186
Postage and courier	30	31	31	28	27	30	26	27	25	92	83	111	102	96
Marketing and public relations	84	91	64	120	81	75	67	102	87	239	223	343	336	313
Stationery and printing	27	26	25	29	26	23	20	26	25	78	69	98	91	92
Total Communications	192	203	170	230	180	178	161	203	186	565	519	749	723	687
Professional fees	133	131	125	169	132	127	134	157	124	389	393	562	530	546
Outsourced item processing	75	82	72	105	77	82	77	75	77	229	236	341	308	298
Amortization of other intangibles														
Computer software ²	66	65	53	64	57	52	48	44	41	184	157	221	162	148
Other	47	51	57	45	39	29	22	24	25	155	90	135	96	76
Total Amortization of other intangibles	113	116	110	109	96	81	70	68	66	339	247	356	258	224
Other														
Business and capital taxes	47	31	44	16	39	30	35	49	24	122	104	120	125	114
Travel and relocation	34	33	36	47	41	34	35	43	43	103	110	157	158	143
Employee training	8	9	8	13	12	11	9	17	12	25	32	45	54	43
Donations	16	10	10	17	12	12	11	14	12	36	35	52	51	45
Other ³	258	231	251	(190)	196	162	162	179	219	740	520	330	720	526
Total Other	363	314	349	(97)	300	249	252	302	310	1,026	801	704	1,108	871
Total non-interest expense	3,755	3,575	3,622	2,989	3,272	2,970	3,120	3,093	3,165	10,952	9,362	12,351	12,473	11,495

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

² Comparative information has been reclassified as a result of adopting CICA Handbook Section 3064.

³ In Q4/08, Other includes reduction of the Enron-related litigation provision of \$542 million.

DEFINED OPERATING LEVERAGE ¹ (C\$ MM, except percentage amounts)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2009	2008	2008	2007	2006
										9 months	9 months			
Total revenue	7,823	6,761	6,941	5,069	5,912	4,954	5,647	5,615	5,480	21,525	16,513	21,582	22,462	20,637
Add:														
teb adjustment	127	103	60	102	86	90	132	117	79	290	308	410	332	213
Less:														
Revenue related to VIEs	2	7	(29)	(55)	17	(15)	5	(1)	13	(20)	7	(48)	31	(7)
Insurance revenue	1,575	1,229	1,346	111	858	801	840	887	590	4,150	2,499	2,610	3,192	3,348
Impact of the financial instruments accounting standards ²								(5)	23				83	-
Total revenue (adjusted)	6,373	5,628	5,684	5,115	5,123	4,258	4,934	4,851	4,933	17,685	14,315	19,430	19,488	17,509
Non-interest expense	3,755	3,575	3,622	2,989	3,272	2,970	3,120	3,093	3,165	10,952	9,362	12,351	12,473	11,495
Less:														
Insurance related non-interest expense	135	138	141	154	145	142	135	137	137	414	422	576	537	517
Non-interest expense (adjusted)	3,620	3,437	3,481	2,835	3,127	2,828	2,985	2,956	3,028	10,538	8,940	11,775	11,936	10,978
Defined operating leverage¹ (compared to prior year)	8.6 %	10.7 %	(1.4)%	9.5 %	0.6 %	(5.9)%	(0.2)%	2.0%	1.2 %	5.6 %	(1.8)%	1.0 %	2.6%	2.5%
GOODWILL (C\$ MM)														
Opening balance	8,819	9,948	9,977	8,859	6,165	4,897	4,752	5,055	5,098	9,977	4,752	4,752	4,304	4,203
Goodwill acquired	-	19	15	159	2,633	1,270	-	2	60	34	3,903	4,062	906	86
Goodwill impairment charge	-	(1,000)	-	-	-	-	-	-	-	(1,000)	-	-	-	-
Other adjustments ³	(506)	(148)	(44)	959	61	(2)	145	(305)	(103)	(698)	204	1,163	(458)	15
Closing balance	8,313	8,819	9,948	9,977	8,859	6,165	4,897	4,752	5,055	8,313	8,859	9,977	4,752	4,304

¹ Defined in the "Key performance and Non-GAAP measures" section.

² Excludes the impact of the financial instruments accounting standards related to Insurance.

³ Other adjustments primarily include the impact of foreign exchange translations on foreign currency-denominated goodwill.

CANADIAN BANKING ¹ (C\$ MM)										2009	2008	2008	2007	2006
	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	9 months	9 months			
Income Statement														
Net interest income	1,740	1,678	1,718	1,701	1,694	1,636	1,687	1,642	1,605	5,136	5,017	6,718	6,353	5,816
Non-interest income	741	693	747	748	749	650	721	924	712	2,181	2,120	2,868	2,976	2,532
Total revenue	2,481	2,371	2,465	2,449	2,443	2,286	2,408	2,566	2,317	7,317	7,137	9,586	9,329	8,348
Provision for credit losses (PCL)	340	351	270	225	204	224	214	212	190	961	642	867	788	604
Non-interest expense	1,169	1,171	1,176	1,220	1,186	1,156	1,196	1,222	1,219	3,516	3,538	4,758	4,748	4,510
Other ²	303	288	323	328	344	302	325	335	312	894	971	1,299	1,248	1,110
Net income	669	581	696	676	709	604	673	797	596	1,946	1,986	2,662	2,545	2,124
Total Revenue by business														
Personal Financial Services	1,339	1,280	1,296	1,323	1,351	1,308	1,333	1,299	1,284	3,915	3,992	5,315	5,082	4,621
Business Financial Services	618	596	615	630	607	584	620	609	585	1,829	1,811	2,441	2,301	2,141
Cards and Payment Solutions	524	495	554	496	485	394	455	658	448	1,573	1,334	1,830	1,946	1,586
Total	2,481	2,371	2,465	2,449	2,443	2,286	2,408	2,566	2,317	7,317	7,137	9,586	9,329	8,348
Financial ratios														
Return on equity (ROE)	34.9%	32.9%	38.9%	37.7%	40.4%	35.8%	38.5%	42.7%	32.2%	35.6%	38.3%	38.1%	34.9%	32.2%
Return on risk capital (RORC)	47.3%	43.7%	51.8%	50.8%	54.1%	49.5%	54.1%	57.6%	44.4%	47.6%	52.6%	52.2%	48.1%	44.6%
Net interest margin (average earning assets)	2.71%	2.78%	2.81%	2.89%	2.95%	3.00%	3.08%	3.10%	3.15%	2.77%	3.01%	2.98%	3.17%	3.22%
Efficiency ratio	47.1%	49.4%	47.7%	49.8%	48.5%	50.6%	49.7%	47.6%	52.6%	48.1%	49.6%	49.6%	50.9%	54.0%
Operating leverage	3.0%	2.4%	4.0%	(4.4)%	8.1%	3.0%	4.1%	10.6%	(0.9)%	3.1%	5.2%	2.6%	6.5%	4.4%
Average balances														
Total assets	261,600	254,800	249,600	241,200	234,700	228,300	225,000	216,700	209,300	255,400	229,300	232,300	207,500	187,600
Total earning assets	254,400	247,400	242,300	234,200	228,100	221,800	218,100	209,900	202,200	248,000	222,700	225,600	200,400	180,500
Loans and acceptances	251,700	245,900	242,000	235,500	228,000	220,600	215,800	209,200	201,600	246,500	221,500	225,000	199,200	179,000
Residential mortgages	142,400	139,800	138,800	136,200	131,600	127,200	124,400	119,900	114,400	140,300	127,700	129,800	113,200	100,800
Personal ³	54,500	51,000	48,400	46,500	44,600	42,600	41,300	40,300	39,300	51,300	42,800	43,700	38,700	34,600
Credit cards	12,400	12,400	12,800	12,700	12,400	12,200	11,700	11,300	11,300	12,500	12,300	12,400	11,200	9,900
Small business	2,800	2,800	2,700	2,800	2,700	2,700	2,600	2,500	2,300	2,800	2,700	2,700	2,400	2,200
Total Retail	212,100	206,000	202,700	198,200	191,300	184,700	180,500	174,400	167,300	206,900	185,500	188,600	165,500	147,500
Wholesale	39,600	39,900	39,300	37,300	36,700	35,900	35,300	34,800	34,300	39,600	36,000	36,400	33,700	31,400
Deposits	174,100	171,400	168,700	159,400	154,900	152,800	152,900	150,200	147,200	171,400	153,500	155,000	147,100	139,200
Attributed capital	7,400	7,100	7,000	7,050	6,900	6,800	6,900	7,350	7,250	7,150	6,850	6,900	7,200	6,500
Risk capital	5,450	5,350	5,250	5,250	5,150	4,900	4,900	5,450	5,250	5,350	5,000	5,050	5,250	4,700
Credit quality														
Gross impaired loans / Average net loans and acceptances	0.48%	0.48%	0.36%	0.34%	0.32%	0.34%	0.32%	0.33%	0.33%	0.49%	0.33%	0.36%	0.35%	0.33%
PCL / Average net loans and acceptances	0.54%	0.59%	0.44%	0.38%	0.36%	0.41%	0.39%	0.40%	0.37%	0.52%	0.39%	0.39%	0.39%	0.34%
Net write-offs / Average net loans and acceptances	0.52%	0.50%	0.38%	0.40%	0.40%	0.41%	0.40%	0.39%	0.35%	0.47%	0.40%	0.40%	0.38%	0.35%
Business information														
Assets under administration	130,800	123,000	113,800	109,500	123,700	124,300	115,600	120,200	115,600	130,800	123,700	109,500	120,200	101,100
Other earnings measures														
Net income	669	581	696	676	709	604	673	797	596	1,946	1,986	2,662	2,545	2,124
After-tax effect of amortization of other intangibles ⁴	2	1	2	3	1	2	1	2	1	5	4	7	7	6
Cash Net income	671	582	698	679	710	606	674	799	597	1,951	1,990	2,669	2,552	2,130
Capital charge	(215)	(198)	(203)	(187)	(183)	(175)	(181)	(194)	(191)	(616)	(539)	(726)	(758)	(685)
Economic Profit	456	384	495	492	527	431	493	605	406	1,335	1,451	1,943	1,794	1,445

¹ Reported results include securitized residential mortgage and credit card loans and related amounts for income and provision for credit losses. The average securitized residential mortgage and credit card loans included as at July 31, 2009 were \$37 billion and \$4 billion, respectively. Securitized residential mortgages and credit card loans are included in Total assets, Total earning assets, Loans and acceptances, Residential mortgage, Credit cards and AUA to better reflect how the assets are managed.

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

³ As at Q3/09, average personal secured loans was \$29,000 million and average personal unsecured loans was \$25,500 million.

⁴ Excludes the amortization of computer software intangibles.

WEALTH MANAGEMENT (C\$ MM)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07						
										2009 9 months	2008 9 months	2008	2007	2006	
Income Statement															
Net interest income	84	100	128	133	110	113	112	109	106	312	335	468	427	397	
Fee-based revenue	528	515	539	596	599	542	539	538	545	1,582	1,680	2,276	2,109	1,745	
Transactional and other revenue	406	376	330	296	310	335	302	339	355	1,112	947	1,243	1,456	1,345	
Total revenue	1,018	991	997	1,025	1,019	990	953	986	1,006	3,006	2,962	3,987	3,992	3,487	
Provision for credit losses (PCL)	-	-	-	-	1	-	-	1	-	-	1	1	1	1	
Non-interest expense	777	817	827	860	758	732	688	731	747	2,421	2,178	3,038	2,902	2,613	
Business realignment charges	-	-	-	-	-	-	-	-	-	-	-	-	-	1	
Other ¹	73	48	42	49	74	76	84	74	82	163	234	283	327	268	
Net income	168	126	128	116	186	182	181	180	177	422	549	665	762	604	
Total Revenue by business															
Canadian Wealth Management	326	302	335	369	383	359	363	369	369	963	1,105	1,474	1,460	1,290	
U.S. & International Wealth Management	531	544	512	483	451	490	445	479	493	1,587	1,386	1,869	1,988	1,732	
Global Asset Management	161	145	150	173	185	141	145	138	144	456	471	644	544	465	
Total	1,018	991	997	1,025	1,019	990	953	986	1,006	3,006	2,962	3,987	3,992	3,487	
Financial ratios															
Return on equity (ROE)	16.5%	12.3%	12.3%	12.3%	21.0%	34.8%	35.5%	31.7%	29.4%	13.7%	28.6%	23.3%	32.4%	27.8%	
Return on risk capital (RORC)	59.2%	43.2%	41.8%	42.8%	69.5%	72.4%	76.7%	62.4%	58.6%	47.8%	72.7%	64.9%	65.1%	59.3%	
Average balances															
Total assets	21,300	22,800	17,800	16,100	17,200	18,200	16,000	17,400	15,700	20,600	17,100	16,900	16,600	15,100	
Loans and acceptances	5,600	5,700	6,000	5,900	5,300	4,900	4,600	4,400	4,500	5,800	4,900	5,200	4,600	4,400	
Deposits	31,600	32,600	31,800	28,300	27,100	26,900	25,200	24,000	24,600	32,000	26,400	26,900	24,900	22,100	
Attributed capital	3,800	3,950	3,950	3,650	3,450	2,100	2,000	2,250	2,350	3,900	2,550	2,800	2,300	2,150	
Risk capital	1,050	1,150	1,150	1,050	1,050	1,000	950	1,150	1,200	1,100	1,000	1,000	1,150	1,050	
Credit quality															
Gross impaired loans / Average net loans and acceptances	0.02%	0.02%	0.02%	0.02%	0.06%	0.06%	0.07%	0.05%	0.00%	0.02%	0.06%	0.02%	0.04%	0.00%	
PCL / Average net loans and acceptances	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	0.00%	0.09%	0.00%	0.00%	0.03%	0.02%	0.02%	0.02%	
Net write-offs / Average net loans and acceptances	0.00%	0.00%	0.00%	0.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.04%	0.00%	0.02%	
Business information															
Assets under administration															
Canadian Wealth Management	170,100	157,900	152,400	160,700	179,000	180,600	177,300	183,000	180,900	170,100	179,000	160,700	183,000	168,600	
U.S. & International Wealth Management	321,200	323,700	312,200	334,400	330,200	300,900	307,400	305,500	324,200	321,200	330,200	334,400	305,500	307,900	
Total	491,300	481,600	464,600	495,100	509,200	481,500	484,700	488,500	505,100	491,300	509,200	495,100	488,500	476,500	
Assets under management															
Canadian Wealth Management	23,700	22,000	21,500	23,000	24,800	22,900	22,200	22,200	21,300	23,700	24,800	23,000	22,200	17,500	
U.S. & International Wealth Management	20,000	17,900	18,400	19,500	21,500	20,600	21,300	20,200	20,700	20,000	21,500	19,500	20,200	19,700	
Global Asset Management ²	196,000	191,700	181,200	180,100	197,400	129,300	121,200	118,800	117,600	196,000	197,400	180,100	118,800	105,600	
Total	239,700	231,600	221,100	222,600	243,700	172,800	164,700	161,200	159,600	239,700	243,700	222,600	161,200	142,800	
Other earnings measures															
Net income	168	126	128	116	186	182	181	180	177	422	549	665	762	604	
After-tax effect of amortization of other intangibles ³	11	13	12	9	15	4	5	5	6	36	24	33	22	20	
Cash Net income	179	139	140	125	201	186	186	185	183	458	573	698	784	624	
Capital charge	(110)	(112)	(114)	(97)	(91)	(54)	(53)	(58)	(63)	(336)	(198)	(295)	(243)	(226)	
Economic Profit	69	27	26	28	110	132	133	127	120	122	375	403	541	398	
(US\$ MM)															
Revenue by business															
U.S. & International Wealth Management	479	439	417	434	445	488	445	481	462	1,335	1,378	1,812	1,826	1,533	
Business information															
Assets under administration															
U.S. & International Wealth Management	298,100	271,300	254,600	277,600	322,500	298,800	306,300	323,300	303,900	298,100	322,500	277,600	323,300	274,200	

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

² Q3/09 Global Asset Management - AUM excludes \$1.8 billion in assets held by clients of Phillips, Hager & North Investment Management Ltd. for which we earn either a nominal or no management fee.

³ Excludes the amortization of computer software intangibles.

INSURANCE (C\$ MM)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2009	2008	2008	2007	2006
										9 months	9 months			
Income Statement														
Net earned premiums ¹	986	1,005	800	752	761	689	662	636	660	2,791	2,112	2,864	2,593	2,595
Investment income ²	522	173	488	(697)	49	63	127	202	(97)	1,183	239	(458)	402	535
Fee income	67	51	58	56	48	49	51	49	27	176	148	204	197	218
Total revenue	1,575	1,229	1,346	111	858	801	840	887	590	4,150	2,499	2,610	3,192	3,348
Insurance policyholder benefits, claims and acquisition expense (PBCAE)	1,253	958	1,076	(86)	553	548	616	637	343	3,287	1,717	1,631	2,173	2,509
Non-interest expense	135	138	141	154	145	142	135	137	137	414	422	576	537	517
Other ³	20	20	17	(16)	23	7	-	11	7	57	30	14	40	20
Net income	167	113	112	59	137	104	89	102	103	392	330	389	442	302
Total Revenue by business														
Reinsurance & Other	354	344	302	289	320	237	218	216	212	1,000	775	1,064	859	744
Canadian Life and Health	558	348	542	(197)	333	343	300	355	151	1,448	976	779	1,136	1,227
Property & Casualty	175	188	176	138	154	174	161	139	141	539	489	627	601	576
U.S. Life	488	349	326	(119)	51	47	161	177	86	1,163	259	140	596	801
Total	1,575	1,229	1,346	111	858	801	840	887	590	4,150	2,499	2,610	3,192	3,348
Financial ratios														
Return on equity (ROE)	48.0%	33.4%	33.7%	20.1%	44.6%	34.1%	31.7%	29.1%	28.7%	38.5%	37.0%	32.8%	31.2%	20.5%
Return on risk capital (RORC)	55.4%	39.2%	38.3%	23.0%	50.1%	38.1%	36.0%	32.2%	31.9%	44.5%	41.6%	37.1%	34.7%	22.8%
Average balances														
Total assets	13,000	13,000	12,600	12,800	12,600	12,700	12,400	12,200	12,400	12,900	12,600	12,600	12,500	11,600
Attributed capital	1,350	1,350	1,300	1,150	1,200	1,250	1,100	1,350	1,400	1,350	1,200	1,150	1,400	1,450
Risk capital	1,200	1,150	1,150	1,000	1,100	1,100	950	1,200	1,250	1,150	1,050	1,050	1,250	1,350
Additional information														
Premiums and deposits ^{1,4}	1,267	1,235	1,080	1,004	1,014	898	945	860	889	3,582	2,857	3,861	3,460	3,406
Reinsurance & Other	467	467	458	405	435	342	369	317	334	1,392	951	1,551	1,251	1,132
Canadian Life and Health	314	306	320	321	320	307	324	286	285	940	283	1,272	1,146	1,069
Property & Casualty	193	165	161	170	166	155	156	162	154	519	477	647	604	573
U.S. Life	293	297	141	108	93	94	96	95	116	731	1,146	391	459	632
Insurance policyholder benefits and claims	1,097	789	922	(230)	413	374	472	506	189	2,808	1,259	1,029	1,588	1,939
Insurance policyholder acquisition expense	156	169	154	144	140	174	144	131	154	479	458	602	585	570
Insurance claims and policy benefit liabilities	8,256	8,002	7,880	7,385	7,608	7,556	7,558	7,283	7,533	8,256	7,608	7,385	7,283	7,337
Fair value changes on investments backing policyholder liabilities ⁵	338	9	341	(748)	(74)	(58)	10	78	(211)	688	(122)	(870)	(108)	61
Business information														
Assets under management	200	200	100	400	300	300	300	300	300	200	300	400	300	300
Other earnings measures														
Net income	167	113	112	59	137	104	89	102	103	392	330	389	442	302
After-tax effect of amortization of other intangibles ⁶	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash Net income	167	113	112	59	137	104	89	102	103	392	330	389	442	302
Capital charge	(39)	(39)	(37)	(30)	(32)	(32)	(29)	(37)	(37)	(115)	(93)	(123)	(147)	(153)
Economic Profit	128	74	75	29	105	72	60	65	66	277	237	266	295	149

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

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

³ Includes income taxes and non-controlling interest in net income of subsidiaries.

⁴ Premiums and deposits include premiums on risk-based insurance and annuity products, and deposits on individual and group segregated fund deposits, consistent with insurance industry practices.

⁵ Includes revenue impact of the change in fair value on investments backing policyholder liabilities is reflected in Investment income and largely offset in PBCAE.

⁶ Excludes the amortization of computer software intangibles.

INTERNATIONAL BANKING (C\$ MM)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2009	2008	2008	2007	2006
										9 months	9 months			
Income Statement														
Net interest income	423	459	452	437	347	298	248	239	263	1,334	893	1,330	1,031	940
Non-interest income	230	226	115	35	233	266	237	216	259	571	736	771	884	688
Total revenue	653	685	567	472	580	564	485	455	522	1,905	1,629	2,101	1,915	1,628
Provision for credit losses (PCL)	230	289	200	198	137	91	71	72	17	719	299	497	109	25
Non-interest expense	577	618	595	585	485	428	378	363	389	1,790	1,291	1,876	1,481	1,216
Goodwill impairment charge	-	1,000	-	-	-	-	-	-	-	1,000	-	-	-	-
Other ¹	(59)	(96)	(84)	(105)	(26)	7	5	(1)	29	(239)	(14)	(119)	83	126
Net (loss) income	(95)	(1,126)	(144)	(206)	(16)	38	31	21	87	(1,365)	53	(153)	242	261
Total Revenue by business														
Banking ²	476	507	374	281	341	349	275	269	302	1,357	965	1,246	1,156	1,070
RBC Dexia IS ³	177	178	193	191	239	215	210	186	220	548	664	855	759	558
Total	653	685	567	472	580	564	485	455	522	1,905	1,629	2,101	1,915	1,628
Financial ratios														
Return on equity (ROE)	(6.3)%	(53.3)%	(7.3)%	(11.4)%	(1.6)%	3.0%	3.5%	2.2%	9.0%	(23.2)%	1.2%	(3.4)%	6.9%	10.6%
Return on risk capital (RORC)	(14.2)%	(143.6)%	(20.3)%	(34.9)%	(3.8)%	6.3%	6.4%	3.8%	15.5%	(60.0)%	2.5%	(8.1)%	11.7%	16.1%
Net interest margin (average earning assets) ⁴	3.88%	3.67%	3.40%	3.78%	3.72%	3.50%	3.41%	3.40%	3.58%	3.64%	3.56%	3.63%	3.57%	3.73%
Average balances														
Total assets	60,000	67,100	68,900	65,000	52,600	47,200	40,200	39,400	41,100	65,300	46,700	51,300	39,700	32,600
Total earning assets ⁴	40,200	46,000	46,800	42,000	33,400	30,400	25,300	24,800	26,500	44,300	29,700	32,800	26,100	23,300
Loans and acceptances	32,800	37,500	37,400	33,900	28,000	25,000	21,000	20,500	23,800	35,900	24,700	27,000	22,300	18,500
Deposits	49,500	54,500	54,300	51,800	42,500	40,700	35,200	34,500	35,100	52,700	39,400	42,500	34,200	28,700
Attributed capital	7,050	8,800	8,550	7,450	5,600	4,550	3,150	3,300	3,650	8,100	4,450	5,200	3,350	2,400
Risk capital	3,150	3,250	3,050	2,450	2,300	2,150	1,750	1,900	2,100	3,150	2,050	2,150	1,950	1,600
Credit quality														
Gross impaired loans / Average net loans and acceptances ⁵	6.70%	6.06%	5.65%	4.76%	3.98%	3.25%	3.16%	1.97%	1.05%	6.12%	4.51%	5.97%	1.81%	1.01%
PCL / Average net loans and acceptances	2.78%	3.16%	2.12%	2.32%	1.95%	1.48%	1.35%	1.39%	0.28%	2.68%	1.62%	1.84%	0.49%	0.14%
Net write-offs / Average net loans and acceptances	2.18%	3.38%	1.44%	1.94%	1.12%	0.85%	0.30%	0.25%	0.25%	2.33%	0.79%	1.16%	0.20%	0.15%
Business information														
Assets under administration - RBC ⁶	7,400	8,700	10,600	11,200	9,400	-	-	-	-	7,400	9,400	11,200	-	-
- RBC Dexia IS ⁷	2,197,500	2,105,100	2,131,400	2,585,000	2,803,900	2,697,000	2,922,000	2,713,100	2,843,400	2,197,500	2,803,900	2,585,000	2,713,100	2,421,100
Assets under management - RBC ⁶	3,800	3,600	3,700	3,900	3,400	-	-	-	-	3,800	3,400	3,900	-	-
Other earnings measures														
Net (loss) income	(95)	(1,126)	(144)	(206)	(16)	38	31	21	87	(1,365)	53	(153)	242	261
After-tax effect of amortization of other intangibles and goodwill impairment ⁸	26	1,029	28	25	20	19	16	15	14	1,083	55	80	57	43
Cash Net (loss) income	(69)	(97)	(116)	(181)	4	57	47	36	101	(282)	108	(73)	299	304
Capital charge	(204)	(247)	(247)	(197)	(147)	(118)	(83)	(88)	(95)	(698)	(348)	(545)	(351)	(251)
Economic Profit	(273)	(344)	(363)	(378)	(143)	(61)	(36)	(52)	6	(980)	(240)	(618)	(52)	53
(US\$ MM)														
Revenue by business														
Banking ²	427	408	305	262	338	346	275	268	283	1,140	959	1,221	1,059	945

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

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

³ On January 2, 2006, we combined our *Institutional & Investor Services* (IIS) business with the institutional investor service business of Dexia Banque Internationale à Luxembourg (Dexia), forming a joint venture, RBC Dexia Investor Services (RBC Dexia IS).

RBC Dexia IS results are reported on a one-month lag basis.

⁴ Calculated based on Banking information.

⁵ The calculation of gross impaired loans / average net loans and acceptances for Q2/08, Q1/08, Q4/07 and 2007 have been revised to exclude certain foreclosed assets.

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

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

⁸ Excludes the amortization of computer software intangibles.

CAPITAL MARKETS (C\$ MM)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2009	2008	2008	2007	2006
										9 months	9 months			
Income Statement														
Net interest income (teb)	970	1,014	922	648	452	421	318	223	175	2,906	1,191	1,839	623	131
Non-interest income	1,144	552	487	542	681	59	814	596	983	2,183	1,554	2,096	3,766	4,005
Total revenue (teb)	2,114	1,566	1,409	1,190	1,133	480	1,132	819	1,158	5,089	2,745	3,935	4,389	4,136
Provision for (recovery of) credit losses (PCL)	177	145	160	77	20	58	28	(2)	(7)	482	106	183	(22)	(115)
Non-interest expense	1,085	826	891	124	717	546	734	584	693	2,802	1,997	2,121	2,769	2,603
Business realignment charges	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)
Other ¹	290	175	133	405	127	(137)	66	51	112	598	56	461	350	294
Net income	562	420	225	584	269	13	304	186	360	1,207	586	1,170	1,292	1,355
Total Revenue (teb)														
Total Revenue	2,114	1,566	1,409	1,190	1,133	480	1,132	819	1,158	5,089	2,745	3,935	4,389	4,136
Revenue related to VIEs offset in Non-controlling interest	2	7	(29)	(55)	17	(15)	5	(1)	13	(20)	7	(48)	31	(7)
Total revenue excluding VIEs	2,112	1,559	1,438	1,245	1,116	495	1,127	820	1,145	5,109	2,738	3,983	4,358	4,143
Total Revenue by business														
Capital Markets Sales and Trading	1,768	1,250	891	446	581	156	641	371	614	3,909	1,378	1,824	2,453	2,472
Corporate and Investment Banking	346	316	518	744	552	324	491	448	544	1,180	1,367	2,111	1,936	1,664
Total	2,114	1,566	1,409	1,190	1,133	480	1,132	819	1,158	5,089	2,745	3,935	4,389	4,136
Financial ratios														
Return on equity (ROE)	26.1%	19.9%	10.4%	34.6%	17.7%	0.7%	23.9%	15.4%	29.3%	18.8%	14.6%	20.5%	26.6%	31.5%
Return on risk capital (RORC)	29.9%	23.2%	12.0%	40.5%	20.8%	0.8%	29.1%	19.3%	35.9%	21.8%	17.5%	24.5%	32.5%	38.7%
Average balances														
Total assets	322,200	362,800	394,200	342,800	327,900	351,400	339,200	319,400	317,300	359,700	339,400	340,300	311,200	260,600
Trading securities	118,600	118,000	122,800	133,600	138,700	143,700	144,800	146,400	154,300	119,800	142,400	140,200	152,900	132,300
Loans and acceptances	35,900	42,600	46,200	41,900	37,900	36,800	36,600	32,600	28,100	41,600	37,100	38,300	29,000	22,100
Deposits	95,000	113,600	132,700	135,000	131,100	137,200	127,300	121,500	124,700	113,800	131,800	132,600	125,700	108,100
Attributed capital	8,250	8,350	8,100	6,650	5,900	4,800	4,950	4,650	4,800	8,250	5,250	5,600	4,800	4,250
Risk capital	7,200	7,150	7,050	5,650	5,050	3,900	4,100	3,750	3,900	7,100	4,350	4,700	3,900	3,450
Credit quality														
Gross impaired loans / Average net loans and acceptances	2.11 %	1.81 %	1.20 %	1.19 %	0.79 %	0.84 %	0.27 %	0.05 %	0.07 %	1.82 %	0.81 %	1.30 %	0.06 %	0.28 %
PCL / Average net loans and acceptances	1.96 %	1.40 %	1.37 %	0.73 %	0.21 %	0.64 %	0.30 %	(0.02)%	(0.10)%	1.55 %	0.38 %	0.48 %	(0.08)%	(0.52)%
Net write-offs / Average net loans and acceptances	1.55 %	0.81 %	1.18 %	0.07 %	0.18 %	0.13 %	(0.02)%	(0.02)%	(0.10)%	1.16 %	0.10 %	0.09 %	(0.08)%	(0.24)%
Business information														
Assets under administration	4,800	5,400	5,900	7,500	6,400	7,000	6,900	6,400	6,800	4,800	6,400	7,500	6,400	4,700
Other earnings measures														
Net income	562	420	225	584	269	13	304	186	360	1,207	586	1,170	1,292	1,355
After-tax effect of amortization of other intangibles ²	1	1	9	-	2	-	-	-	-	11	2	2	1	1
Cash Net income	563	421	234	584	271	13	304	186	360	1,218	588	1,172	1,293	1,356
Capital charge	(239)	(234)	(235)	(175)	(157)	(124)	(131)	(123)	(127)	(708)	(412)	(587)	(503)	(447)
Economic Profit	324	187	(1)	409	114	(111)	173	63	233	510	176	585	790	909

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

² Excludes the amortization of computer software intangibles.

CORPORATE SUPPORT (C\$ MM)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2009	2008	2008	2007	2006
										9 months	9 months			
Income Statement														
Net interest income (teb)	(237)	(275)	(279)	(210)	(302)	(259)	(224)	(215)	(184)	(791)	(785)	(995)	(732)	(488)
Non-interest income	219	194	436	32	181	92	53	117	71	849	326	358	377	178
Total revenue (teb)	(18)	(81)	157	(178)	(121)	(167)	(171)	(98)	(113)	58	(459)	(637)	(355)	(310)
Provision for (recovery of) credit losses (PCL)	23	189	117	119	(28)	(24)	(20)	(20)	(22)	329	(72)	47	(85)	(86)
Non-interest expense	12	5	(8)	46	(19)	(34)	(11)	56	(20)	9	(64)	(18)	36	36
Other (teb) ¹	(143)	(111)	12	(234)	(51)	(96)	(107)	(172)	(143)	(242)	(254)	(488)	(515)	(371)
Net income (loss)	90	(164)	36	(109)	(23)	(13)	(33)	38	72	(38)	(69)	(178)	209	111
Additional information														
teb adjustment	(127)	(103)	(60)	(102)	(86)	(90)	(132)	(117)	(79)	(290)	(308)	(410)	(332)	(213)
Average balances														
Total assets	(12,700)	(8,400)	(500)	(600)	(2,100)	(3,000)	(6,600)	(7,600)	(7,000)	(7,300)	(3,900)	(3,100)	(6,500)	(5,400)
Attributed capital	2,350	850	150	1,050	2,200	3,900	4,500	3,400	2,650	1,100	3,550	3,000	2,800	3,150
Other earnings measures														
Net income (loss)	90	(164)	36	(109)	(23)	(13)	(33)	38	72	(38)	(69)	(178)	209	111
After-tax effect of amortization of other intangibles ²	1	(1)	-	-	(2)	2	-	-	1	-	-	-	-	1
Cash Net income (loss)	91	(165)	36	(109)	(25)	(11)	(33)	38	73	(38)	(69)	(178)	209	112
Capital charge	(104)	(39)	(10)	(19)	(51)	(98)	(114)	(84)	(70)	(153)	(263)	(282)	(272)	(288)
Economic Profit	(13)	(204)	26	(128)	(76)	(109)	(147)	(46)	3	(191)	(332)	(460)	(63)	(176)
DISCONTINUED OPERATIONS ³ (C\$ MM)														
	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2009	2008	2008	2007	2006
										9 months	9 months			
Income Statement														
Net interest income	-	-	-	-	-	-	-	-	-	-	-	-	-	5
Non-interest income	-	-	-	-	-	-	-	-	-	-	-	-	-	(1)
Total revenue	-	-	-	-	-	-	-	-	-	-	-	-	-	4
Non-interest expense	-	-	-	-	-	-	-	-	-	-	-	-	-	51
Other ¹	-	-	-	-	-	-	-	-	-	-	-	-	-	(18)
Net loss	-	-	-	-	-	-	-	-	-	-	-	-	-	(29)
Average balances														
Total assets	-	-	-	-	-	-	-	-	-	-	-	-	-	200
Loans and acceptances	-	-	-	-	-	-	-	-	-	-	-	-	-	100
Other earnings measures														
Net loss	-	-	-	-	-	-	-	-	-	-	-	-	-	(29)
After-tax effect of amortization of other intangibles ²	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash Net income	-	-	-	-	-	-	-	-	-	-	-	-	-	(29)
Capital charge	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Economic Profit	-	-	-	-	-	-	-	-	-	-	-	-	-	(29)

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

² Excludes the amortization of computer software intangibles.

³ Effective October 31, 2006, RBC Mortgage Company had disposed of substantially all its remaining assets and obligations and therefore we no longer separately classify its results. Results reported on a total consolidated basis are comparable to results from continuing operations for the corresponding prior periods.

BALANCE SHEETS (C\$ MM)	Q3/09 ¹	Q2/09 ¹	Q1/09 ¹	Q4/08 ¹	Q3/08 ¹	Q2/08 ¹	Q1/08 ¹	Q4/07 ¹	Q3/07 ¹	2008 ¹	2007 ¹	2006
Period-end balances												
ASSETS												
Cash and due from banks	7,966	9,342	10,199	11,086	7,571	5,958	4,187	4,226	5,091	11,086	4,226	4,401
Interest-bearing deposits with banks	8,647	11,297	15,362	20,041	13,326	12,349	13,664	11,881	10,159	20,041	11,881	10,502
Securities												
Trading	135,920	126,252	119,637	122,508	137,498	140,516	150,750	147,485	163,251	122,508	147,485	147,109
Available-for-sale	47,751	50,303	52,545	48,626	38,879	34,836	33,598	30,770	26,968	48,626	30,770	-
Investments	-	-	-	-	-	-	-	-	-	-	-	37,760
Total Securities	183,671	176,555	172,182	171,134	176,377	175,352	184,348	178,255	190,219	171,134	178,255	184,869
Assets purchased under reverse repurchase agreements and securities borrowed	43,652	42,290	40,930	44,818	56,207	61,561	76,419	64,313	77,183	44,818	64,313	59,378
Loans												
Retail ²	198,999	193,195	192,988	195,455	190,669	181,802	174,779	169,462	165,554	195,455	169,462	151,050
Wholesale	79,816	87,389	92,941	96,300	81,603	77,822	72,430	69,967	67,245	96,300	69,967	58,889
Total loans	278,815	280,584	285,929	291,755	272,272	259,624	247,209	239,429	232,799	291,755	239,429	209,939
Allowance for loan losses	(2,828)	(2,790)	(2,493)	(2,215)	(1,859)	(1,730)	(1,591)	(1,493)	(1,449)	(2,215)	(1,493)	(1,409)
Total loans, net of allowance for loan losses	275,987	277,794	283,436	289,540	270,413	257,894	245,618	237,936	231,350	289,540	237,936	208,530
Customers' liability under acceptances	9,155	11,146	11,240	11,285	10,517	11,257	11,700	11,786	10,463	11,285	11,786	9,108
Derivatives	101,086	123,259	144,376	136,134	69,099	71,743	73,345	66,585	54,279	136,134	66,585	37,729
Premises and equipment, net ³	2,312	2,418	2,463	2,471	2,060	1,970	1,638	1,570	1,533	2,471	1,570	1,361
Goodwill	8,313	8,819	9,948	9,977	8,859	6,165	4,897	4,752	5,055	9,977	4,752	4,304
Other intangibles ³	2,038	2,150	2,196	2,042	2,109	1,344	1,264	1,189	1,224	2,042	1,189	1,099
Assets of operations held for sale ⁴	-	-	-	-	-	-	-	-	-	-	-	82
Other assets	17,115	15,253	20,844	25,331	20,254	21,878	15,681	17,853	18,026	25,331	17,853	15,417
Total assets	659,942	680,323	713,176	723,859	636,792	627,471	632,761	600,346	604,582	723,859	600,346	536,780
LIABILITIES AND SHAREHOLDERS' EQUITY												
Deposits												
Personal	148,670	146,476	142,414	139,036	126,140	125,543	121,351	116,557	119,405	139,036	116,557	114,040
Business and government	224,081	239,580	251,849	269,994	258,420	238,539	229,598	219,886	214,036	269,994	219,886	189,140
Bank	31,957	25,771	28,587	29,545	24,531	35,343	43,467	28,762	42,884	29,545	28,762	40,343
Total deposits	404,708	411,827	422,850	438,575	409,091	399,425	394,416	365,205	376,325	438,575	365,205	343,523
Acceptances	9,155	11,146	11,240	11,285	10,517	11,257	11,700	11,786	10,463	11,285	11,786	9,108
Obligations related to securities sold short	40,701	35,540	31,701	27,507	41,696	43,264	44,312	44,689	51,157	27,507	44,689	38,252
Obligations related to assets sold under repurchase agreements and securities loaned	30,423	28,871	32,370	32,053	27,815	28,278	40,522	37,033	39,842	32,053	37,033	41,103
Derivatives	91,963	110,284	130,196	128,705	66,623	71,551	74,127	72,010	58,128	128,705	72,010	42,094
Insurance claims and policy benefit liabilities	8,255	8,002	7,880	7,385	7,608	7,556	7,558	7,283	7,534	7,385	7,283	7,337
Liabilities of operations held for sale ⁴	-	-	-	-	-	-	-	-	-	-	-	32
Other liabilities	29,107	29,011	31,276	35,809	32,852	29,599	26,133	28,603	27,262	35,809	28,603	22,649
Subordinated debentures	6,486	7,629	7,784	8,131	7,925	6,952	5,865	6,235	6,204	8,131	6,235	7,103
Trust capital securities	1,395	1,398	1,399	1,400	1,400	1,397	1,400	1,400	1,382	1,400	1,400	1,383
Preferred share liabilities	-	-	-	-	300	300	300	300	298	-	300	298
Non-controlling interest in subsidiaries	2,135	2,150	2,308	2,371	2,355	2,024	1,523	1,483	1,560	2,371	1,483	1,775
Shareholders' equity												
Preferred shares	4,813	4,813	3,813	2,663	2,263	2,263	2,050	2,050	2,050	2,663	2,050	1,050
Common shares	12,864	12,730	12,694	10,384	10,308	8,184	7,328	7,300	7,283	10,384	7,300	7,196
Contributed surplus	238	239	242	242	251	245	267	235	235	242	235	292
Treasury shares - preferred	(1)	(2)	(2)	(5)	(10)	(7)	(6)	(6)	(3)	(5)	(6)	(2)
- common	(97)	(78)	(88)	(104)	(98)	(99)	(119)	(101)	(116)	(104)	(101)	(180)
Retained earnings ¹	19,997	19,229	20,060	19,816	19,397	18,831	18,578	18,047	17,397	19,816	18,047	15,771
Accumulated other comprehensive income (loss)	(2,200)	(2,466)	(2,547)	(2,358)	(3,501)	(3,549)	(3,193)	(3,206)	(2,419)	(2,358)	(3,206)	(2,004)
Total shareholders' equity	35,614	34,465	34,172	30,638	28,610	25,868	24,905	24,319	24,427	30,638	24,319	22,123
Total liabilities and shareholders' equity	659,942	680,323	713,176	723,859	636,792	627,471	632,761	600,346	604,582	723,859	600,346	536,780

¹ Opening retained earnings as at November 1, 2006 has been restated. Refer to Notes to Users.

² Reflects net of amounts securitized. Refer to the Loan securitization information on page 18.

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

⁴ Relates to assets and liabilities of discontinued operations (RBC Mortgage Company). For further information, refer to Discontinued Operations on page 14.

SELECTED AVERAGE BALANCE SHEET ITEMS ^{1,3} (C\$ MM)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2009	2008	2008	2007	2006
										9 months	9 months			
Securities	184,900	188,600	191,500	193,000	186,700	188,500	186,700	185,900	193,200	188,300	187,300	188,700	194,300	173,000
Assets purchased under reverse repurchase agreements and securities borrowed	42,200	45,000	46,900	57,500	66,700	74,700	74,700	75,600	76,600	44,700	72,000	68,400	71,800	55,600
Total loans ²	274,400	279,700	283,500	278,800	263,000	252,400	243,800	233,100	226,500	279,200	253,100	259,600	223,200	197,500
Retail ²	203,500	199,500	199,100	193,800	184,800	179,400	174,100	168,200	161,800	200,700	179,400	183,000	160,200	145,700
Wholesale ²	73,700	82,700	86,700	87,000	80,100	74,800	71,200	66,200	66,200	81,000	75,400	78,300	64,500	53,300
Customers' liability under acceptances	9,800	10,600	11,400	10,900	10,900	11,700	11,700	11,300	10,000	10,600	11,400	11,300	10,300	8,700
Average earning assets	509,600	524,800	539,300	545,100	528,000	530,100	518,700	506,600	507,200	524,500	525,600	530,500	499,200	434,100
Total assets	665,400	712,100	742,600	677,300	642,900	654,800	626,200	597,500	588,800	706,600	641,200	650,300	581,000	502,300
Deposits	406,500	431,500	446,800	433,700	411,800	409,500	389,000	372,400	371,300	428,200	403,400	411,000	368,500	323,300
Common equity	30,200	30,400	29,050	27,000	25,250	23,400	22,600	22,300	22,100	29,850	23,850	24,650	21,850	19,900
Total equity	34,900	34,700	31,900	29,000	27,700	25,400	24,600	24,400	24,100	33,800	25,900	26,700	23,700	20,700
ASSETS UNDER ADMINISTRATION AND MANAGEMENT (C\$ MM)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2009	2008	2008	2007	2006
										9 months	9 months			
Assets under administration - RBC⁴														
Institutional	122,700	128,200	124,900	134,300	129,100	107,300	114,300	111,500	110,700	122,700	129,100	134,300	111,500	106,100
Personal	449,600	432,500	414,700	430,900	450,300	436,100	427,700	436,700	452,400	449,600	450,300	430,900	436,700	419,700
Retail mutual funds	62,000	58,000	55,300	58,100	69,300	69,400	65,200	66,900	64,400	62,000	69,300	58,100	66,900	56,500
Total assets under administration	634,300	618,700	594,900	623,300	648,700	612,800	607,200	615,100	627,500	634,300	648,700	623,300	615,100	582,300
Assets under administration⁵ - RBC Dexia IS	2,197,500	2,105,100	2,131,400	2,585,000	2,803,900	2,697,000	2,922,000	2,713,100	2,843,400	2,197,500	2,803,900	2,585,000	2,713,100	2,421,100
Assets under management - RBC⁴														
Institutional	75,500	69,000	69,000	68,100	71,300	22,800	22,100	21,700	23,000	75,500	71,300	68,100	21,700	24,100
Personal	52,100	45,700	44,900	47,700	53,600	50,400	49,500	48,800	47,700	52,100	53,600	47,700	48,800	39,400
Retail mutual funds	116,100	120,700	111,000	111,100	122,500	99,900	93,400	91,000	89,200	116,100	122,500	111,100	91,000	79,600
Total assets under management	243,700	235,400	224,900	226,900	247,400	173,100	165,000	161,500	159,900	243,700	247,400	226,900	161,500	143,100
STATEMENTS OF COMPREHENSIVE INCOME (C\$ MM)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2009	2008	2008	2007	2006
										9 months	9 months			
Net income (loss)	1,561	(50)	1,053	1,120	1,262	928	1,245	1,324	1,395	2,564	3,435	4,555	5,492	4,728
Other comprehensive income, net of taxes														
Net unrealized gains (losses) on available-for-sale securities	603	133	(476)	(923)	(248)	(215)	10	48	(157)	260	(453)	(1,376)	(93)	-
Reclassification of losses (gains) on available-for-sale securities to income	74	52	171	252	99	12	10	10	9	297	121	373	28	-
Net change in unrealized gains (losses) on available-for-sale securities	677	185	(305)	(671)	(149)	(203)	20	58	(148)	557	(332)	(1,003)	(65)	-
Unrealized foreign currency translation (losses) gains	(2,444)	(784)	178	3,581	434	55	1,010	(2,107)	(701)	(3,050)	1,499	5,080	(2,965)	(501)
Reclassification of losses (gains) on foreign currency translation to income	1	2	(1)	-	(1)	(2)	-	(1)	-	2	(3)	(3)	(42)	2
Net foreign currency translation gains (losses) from hedging activities	1,929	613	(19)	(1,678)	(252)	(46)	(696)	1,370	405	2,523	(994)	(2,672)	1,804	269
Foreign currency translation adjustments	(514)	(169)	158	1,903	181	7	314	(738)	(296)	(525)	502	2,405	(1,203)	(230)
Net gains (losses) on derivatives designated as cash flow hedges	116	76	(41)	(125)	(11)	(144)	(323)	(110)	144	151	(478)	(603)	80	-
Reclassification of (gains) losses on derivatives designated as cash flow hedges to income	(13)	(11)	(1)	36	27	(16)	2	3	7	(25)	13	49	31	-
Net change in cash flow hedges	103	65	(42)	(89)	16	(160)	(321)	(107)	151	126	(465)	(554)	111	-
Other comprehensive income (loss)	266	81	(189)	1,143	48	(356)	13	(787)	(293)	158	(295)	848	(1,157)	(230)
Total comprehensive income	1,827	31	864	2,263	1,310	572	1,258	537	1,102	2,722	3,140	5,403	4,335	4,498

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

² Average total loans are reported net of allowance for loan losses. Average retail and wholesale balances are reported on a gross basis (before deducting allowance for loan losses).

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 14.

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

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

STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY (C\$ MM)	Q3/09 ¹	Q2/09 ¹	Q1/09 ¹	Q4/08 ¹	Q3/08 ¹	Q2/08 ¹	Q1/08 ¹	Q4/07 ¹	Q3/07 ¹	2009 ¹	2008 ¹	2008 ¹	2007 ¹	2006
										9 months	9 months			
Preferred shares														
Balance at beginning of period	4,813	3,813	2,663	2,263	2,263	2,050	2,050	2,050	2,050	2,663	2,050	2,050	1,050	700
Issued	-	1,000	1,150	400	-	213	-	-	-	2,150	213	613	1,150	600
Redeemed for cancellation	-	-	-	-	-	-	-	-	-	-	-	-	(150)	(250)
Balance at end of period	4,813	4,813	3,813	2,663	2,263	2,263	2,050	2,050	2,050	4,813	2,263	2,663	2,050	1,050
Common shares														
Balance at beginning of period	12,730	12,694	10,384	10,308	8,184	7,328	7,300	7,283	7,250	10,384	7,300	7,300	7,196	7,170
Issued	134	36	2,310	76	2,124	856	34	18	39	2,480	3,014	3,090	170	127
Purchased for cancellation	-	-	-	-	-	-	(6)	(1)	(6)	-	(6)	(6)	(66)	(101)
Balance at end of period	12,864	12,730	12,694	10,384	10,308	8,184	7,328	7,300	7,283	12,864	10,308	10,384	7,300	7,196
Contributed surplus														
Balance at beginning of period	239	242	242	251	245	267	235	235	241	242	235	235	292	265
Renounced stock appreciation rights	(2)	(3)	-	(3)	-	-	(2)	(1)	(1)	(5)	(2)	(5)	(6)	(2)
Stock-based compensation awards	(3)	-	(8)	4	1	(18)	27	2	1	(11)	10	14	(46)	(18)
Other	4	-	8	(10)	5	(4)	7	(1)	(6)	12	8	(2)	(5)	47
Balance at end of period	238	239	242	242	251	245	267	235	235	238	251	242	235	292
Treasury shares - preferred														
Balance at beginning of period	(2)	(2)	(5)	(10)	(7)	(6)	(6)	(3)	(21)	(5)	(6)	(6)	(2)	(2)
Sales	3	2	5	10	2	7	4	1	25	10	13	23	33	51
Purchases	(2)	(2)	(2)	(5)	(5)	(8)	(4)	(4)	(7)	(6)	(17)	(22)	(37)	(51)
Balance at end of period	(1)	(2)	(2)	(5)	(10)	(7)	(6)	(6)	(3)	(1)	(10)	(5)	(6)	(2)
Treasury shares - common														
Balance at beginning of period	(78)	(88)	(104)	(98)	(99)	(119)	(101)	(116)	(99)	(104)	(101)	(101)	(180)	(216)
Sales	15	11	28	-	3	41	7	42	15	54	51	51	175	193
Purchases	(34)	(1)	(12)	(6)	(2)	(21)	(25)	(27)	(32)	(47)	(48)	(54)	(96)	(157)
Balance at end of period	(97)	(78)	(88)	(104)	(98)	(99)	(119)	(101)	(116)	(97)	(98)	(104)	(101)	(180)
Retained earnings														
Balance at beginning of period ¹	19,229	20,060	19,816	19,397	18,831	18,578	18,047	17,397	16,666	19,816	18,047	18,047	15,771	13,704
Transition adjustment - Financial instruments ²	-	-	-	-	-	-	-	-	-	-	-	-	(86)	-
Adjustment ¹	-	-	-	-	-	-	-	-	-	-	-	-	(120)	-
Net income (loss)	1,561	(50)	1,053	1,120	1,262	928	1,245	1,324	1,395	2,564	3,435	4,555	5,492	4,728
Preferred share dividends	(73)	(55)	(41)	(27)	(27)	(23)	(24)	(24)	(26)	(169)	(74)	(101)	(88)	(60)
Common share dividends	(705)	(704)	(702)	(670)	(669)	(647)	(638)	(637)	(587)	(2,111)	(1,954)	(2,624)	(2,321)	(1,847)
Premium paid on common shares purchased for cancellation	-	-	-	-	-	-	(49)	(14)	(52)	-	(49)	(49)	(580)	(743)
Issuance costs and other	(15)	(22)	(66)	(4)	-	(5)	(3)	1	1	(103)	(8)	(12)	(21)	(11)
Balance at end of period	19,997	19,229	20,060	19,816	19,397	18,831	18,578	18,047	17,397	19,997	19,397	19,816	18,047	15,771
Accumulated other comprehensive income (loss)														
Transition adjustment - Financial instruments ²	(45)	(45)	(45)	(45)	(45)	(45)	(45)	(45)	(45)	(45)	(45)	(45)	(45)	-
Unrealized gains and losses on available-for-sale securities	(511)	(1,188)	(1,373)	(1,068)	(397)	(248)	(45)	(65)	(123)	(511)	(397)	(1,068)	(65)	-
Unrealized foreign currency translation gains and losses, net of hedging activities	(1,327)	(813)	(644)	(802)	(2,705)	(2,886)	(2,893)	(3,207)	(2,469)	(1,327)	(2,705)	(802)	(3,207)	(2,004)
Gains and losses on derivatives designated as cash flow hedges	(317)	(420)	(485)	(443)	(354)	(370)	(210)	111	218	(317)	(354)	(443)	111	-
Balance at end of period	(2,200)	(2,466)	(2,547)	(2,358)	(3,501)	(3,549)	(3,193)	(3,206)	(2,419)	(2,200)	(3,501)	(2,358)	(3,206)	(2,004)
Retained earnings and Accumulated Other Comprehensive Income	17,797	16,763	17,513	17,458	15,896	15,282	15,385	14,841	14,978	17,797	15,896	17,458	14,841	13,767
Shareholders' equity at end of period	35,614	34,465	34,172	30,638	28,610	25,868	24,905	24,319	24,427	35,614	28,610	30,638	24,319	22,123

¹ Opening retained earnings as at November 1, 2006 has been restated. Refer to Notes to Users.

² The transition adjustment relates to the implementation of the financial instruments accounting standards on November 1, 2006.

LOAN SECURITIZATION (C\$ MM)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2009	2008	2008	2007	2006
										9 months	9 months			
Credit card loans ¹														
Opening balance	3,953	4,078	4,120	4,453	4,530	3,650	3,650	3,650	3,650	4,120	3,650	3,650	3,650	3,100
Securitized	-	-	-	-	423	1,047	-	-	-	-	1,470	1,470	-	1,200
Reversal of prior securitizations	(83)	(125)	(42)	(333)	(500)	(167)	-	-	-	(250)	(667)	(1,000)	-	(650)
Closing balance	3,870	3,953	4,078	4,120	4,453	4,530	3,650	3,650	3,650	3,870	4,453	4,120	3,650	3,650
Commercial mortgages ¹														
Opening balance	2,089	2,114	2,159	2,229	2,312	2,348	2,405	2,438	2,316	2,159	2,405	2,405	1,914	1,237
Securitized	-	-	-	-	-	-	-	-	159	-	-	-	615	718
Amortization	(67)	(25)	(45)	(70)	(83)	(36)	(57)	(33)	(37)	(137)	(176)	(246)	(124)	(41)
Closing balance	2,022	2,089	2,114	2,159	2,229	2,312	2,348	2,405	2,438	2,022	2,229	2,159	2,405	1,914
Commercial mortgages securitized and not administered by the bank	-	-	-	-	-	-	166	365	491	-	166	166	1,322	-
U.S. Mortgage-backed securities - sold ¹														
Opening balance	337	354	308	262	237	528	417	389	329	308	417	417	224	2,100
Sold	40	19	54	5	26	154	98	86	81	113	278	283	295	284
Servicing rights sold	-	-	-	-	-	(435)	-	-	-	-	(435)	(435)	-	(1,935)
Amortization	(22)	(27)	(13)	(5)	(5)	(19)	(13)	(10)	(7)	(62)	(37)	(42)	(32)	(138)
Other ²	(32)	(9)	5	46	4	9	26	(48)	(14)	(36)	39	85	(70)	(87)
Closing balance	323	337	354	308	262	237	528	417	389	323	262	308	417	224
U.S. residential mortgages securitized and not administered by the bank	-	103	237	133	100	-	-	-	-	340	100	233	-	-
Mortgage-backed securities - sold ¹														
Opening balance	34,861	28,117	21,520	19,857	19,391	18,584	18,384	17,176	16,014	21,520	18,384	18,384	14,131	9,561
Sold	3,358	8,651	7,572	2,806	2,013	1,794	1,244	1,332	1,831	19,581	5,051	7,857	6,180	6,329
Proceeds reinvested in revolving securitizations	1,361	1,223	657	790	675	345	418	1,641	1,410	3,241	1,438	2,228	4,521	2,717
Amortization	(3,133)	(3,130)	(1,632)	(1,933)	(2,222)	(1,332)	(1,462)	(1,765)	(2,079)	(7,895)	(5,016)	(6,949)	(6,448)	(4,476)
Closing balance	36,447	34,861	28,117	21,520	19,857	19,391	18,584	18,384	17,176	36,447	19,857	21,520	18,384	14,131
Mortgage-backed securities - retained ³														
Opening balance, at amortized cost	9,951	13,244	12,079	8,461	7,652	6,527	6,049	4,644	5,214	12,079	6,049	6,049	5,591	2,654
Created	4,524	7,828	10,290	7,952	4,246	3,636	2,583	4,949	3,264	22,642	10,465	18,417	13,335	13,591
Sold	(3,358)	(8,651)	(7,572)	(2,806)	(2,013)	(1,794)	(1,244)	(1,332)	(1,831)	(19,581)	(5,051)	(7,857)	(6,180)	(6,329)
Proceeds reinvested in revolving securitizations	(1,361)	(1,223)	(657)	(790)	(675)	(345)	(418)	(1,641)	(1,410)	(3,241)	(1,438)	(2,228)	(4,521)	(2,717)
Amortization	(564)	(1,247)	(896)	(738)	(749)	(372)	(443)	(571)	(593)	(2,707)	(1,564)	(2,302)	(2,176)	(1,608)
Closing balance, at amortized cost	9,192	9,951	13,244	12,079	8,461	7,652	6,527	6,049	4,644	9,192	8,461	12,079	6,049	5,591
Unrealized gains/(losses) ⁴	119	167	373	263	82	69	17	(95)	(117)	119	82	263	(95)	-
Closing balance, at fair value	9,311	10,118	13,617	12,342	8,543	7,721	6,544	5,954	4,527	9,311	8,543	12,342	5,954	5,591
Impact of securitizations on net income before income taxes														
Net interest income	(188)	(152)	(113)	(113)	(120)	(115)	(99)	(101)	(96)	(453)	(334)	(447)	(389)	(391)
Non-interest income ⁵	197	471	310	91	95	135	88	53	34	978	318	409	265	245
Provision for credit losses	38	35	30	27	28	24	20	21	22	103	72	99	87	85
Net income	47	354	227	5	3	44	9	(27)	(40)	628	56	61	(37)	(61)

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

	Q3/09	Q2/09	Q1/09	Q4/08
Outstanding securitized assets				
Residential mortgages	36,770	35,198	28,471	21,828
Credit cards	3,870	3,953	4,078	4,120
Commercial mortgages	2,022	2,089	2,114	2,159
	42,662	41,240	34,663	28,107
Retained interests				
Residential mortgages				
Mortgage-backed securities retained ¹	9,311	10,118	13,617	12,342
Retained rights to future excess interest	1,527	1,400	1,140	699
Credit cards				
Asset-backed securities purchased	984	981	960	954
Retained rights to future excess interest	20	23	24	26
Subordinated loan receivables	6	7	7	8
Commercial mortgages				
Asset-backed securities purchased	3	3	5	7
	11,851	12,532	15,753	14,036

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

² Other relates to foreign exchange translation gains and losses.

³ Mortgage-backed securities - retained are reported as securities on the Balance Sheet.

⁴ Upon adoption of CICA's financial instruments accounting standards on November 1, 2006, mortgage-backed securities - retained arising from securitization are reported at fair value on the Balance Sheet.

⁵ Excludes the impact of liquidity, credit and administration fees earned on the securitization of client or third-party assets that are recorded in securitization revenue.

Commencing Q1/08, non-interest income includes the impact of hedging activities on securitization. Prior to Q1/08, the impact was nominal.

CAPITAL (C\$ MM, except percentage amounts)	Basel II							Basel II
	Q3/09 ¹	Q2/09 ¹	Q1/09 ¹	Q4/08 ¹	Q3/08 ¹	Q2/08 ¹	Q1/08 ¹	2008 ¹
Tier 1 regulatory capital²								
Common shares	12,746	12,636	12,597	10,266	10,197	8,071	7,183	10,266
Contributed surplus	238	239	242	242	251	245	267	242
Retained earnings	19,997	19,229	20,060	19,816	19,397	18,831	18,578	19,816
Net after tax fair value losses arising from changes in institutions' own credit risk	(48)	(136)	(361)	(316)	(194)	(184)	(149)	(316)
Foreign currency translation adjustments	(1,328)	(813)	(644)	(802)	(2,705)	(2,885)	(2,893)	(802)
Net after tax unrealized holding loss on available-for-sale equity securities	(189)	(483)	(670)	(380)	(112)	(70)	(48)	(380)
Non-cumulative preferred shares	4,812	4,811	3,811	2,657	2,552	2,555	2,344	2,657
Innovative Capital Instruments	4,113	4,139	4,141	3,857	3,684	3,604	3,500	3,857
Other non-controlling interests in subsidiaries	353	356	357	357	351	27	27	357
Goodwill ³	(8,313)	(8,819)	(9,948)	(9,977)	(8,859)	(6,165)	(4,897)	(9,977)
Substantial investments ⁴	(152)	(144)	(146)	(37)	(10)	(10)	(8)	(37)
Securitization-related deductions ⁵	(733)	(518)	(346)	(329)	(244)	(261)	(224)	(329)
Investment in insurance subsidiaries	(13)	-	-	-	-	-	-	-
Expected loss in excess of allowance - AIRB Approach	(157)	(222)	(190)	(315)	(299)	(191)	(235)	(315)
Other	(2)	(1)	(2)	(8)	(1)	(1)	(1)	(8)
Total Tier 1 capital	31,324	30,274	28,901	25,031	24,008	23,566	23,444	25,031
Tier 2 regulatory capital²								
Permanent subordinated debentures	880	927	936	900	844	843	789	900
Non-permanent subordinated debentures ⁶	5,606	6,702	6,695	7,223	7,074	6,102	5,094	7,223
Innovative Capital Instruments (excess over 15% of Tier 1)	-	-	-	142	30	175	-	142
Excess of non-cumulative preferred shares	-	-	-	-	-	-	-	-
Trust subordinated notes	1,027	1,027	1,027	1,027	1,027	1,027	1,027	1,027
General allowance	523	548	527	488	423	410	377	488
Substantial investments ⁴	(153)	(144)	(146)	(277)	(269)	(282)	(376)	(277)
Investment in insurance subsidiaries	(3,471)	(3,326)	(3,314)	(3,198)	(3,043)	(2,971)	(2,922)	(3,198)
Securitization-related deductions ⁷	(711)	(496)	(321)	(305)	(216)	(230)	(204)	(305)
Expected loss in excess of allowance - AIRB approach	(157)	(222)	(190)	(315)	(299)	(192)	(236)	(315)
Other	(2)	-	(3)	(6)	-	-	-	(6)
Total Tier 2 capital	3,542	5,016	5,211	5,679	5,571	4,882	3,549	5,679
Total regulatory capital	34,866	35,290	34,112	30,710	29,579	28,448	26,993	30,710
Capital measures								
Tier 1 capital ratio	12.9%	11.4%	10.6%	9.0%	9.4%	9.5%	9.7%	9.0%
Total capital ratio	14.4%	13.3%	12.5%	11.0%	11.6%	11.4%	11.2%	11.0%
Assets-to-capital multiple ⁸	16.3X	16.3X	17.5X	20.1X	19.5X	20.2X	22.1X	20.1X
Tangible common equity (Tier 1 common capital) ratio	9.1%	7.9%	7.5%	6.5%	6.9%	7.0%	7.3%	6.5%

¹ Opening retained earnings as at November 1, 2006 has been restated. Refer to Notes to Users.

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

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

⁴ Under Basel II, substantial investment deductions are made 50% from each of Tier I and Tier 2 capital. There was a transitional provision until October 31, 2008, to deduct substantial investments held prior to December 31, 2006 in full from Tier 2 capital. Under Basel I, these investments were deducted from Total capital.

⁵ Securitization deduction from Tier 1 capital consists of Seller's interest in residential mortgages of \$40 million and credit cards of \$25 million, and securitizations rated below BB- of \$nil million and unrated positions of \$668 million.

⁶ Subordinated debentures that are within five years of maturity are subject to straight-line amortization to zero during their remaining term and, accordingly, are included at their amortized value.

⁷ Securitization deduction from Tier 2 capital consists of Seller's interest in residential mortgages of \$39 million and credit cards of \$3 million, and securitizations rated below BB- of \$nil million and unrated positions of \$669 million.

⁸ Effective Q2/08, OSFI amended the treatment of the general allowance in the calculation of Basel II Asset-to-capital multiple. Comparative ratios have not been revised.

CAPITAL (C\$ MM, except percentage amounts)	Basel I									Basel I		
	Q3/09 ¹	Q2/09 ¹	Q1/09 ¹	Q4/08 ¹	Q3/08 ¹	Q2/08 ¹	Q1/08 ¹	Q4/07 ¹	Q3/07 ¹	2008 ¹	2007 ¹	2006
Tier 1 regulatory capital²												
Common shares	12,746	12,636	12,597	10,266	10,197	8,071	7,183	7,135	7,141	10,266	7,135	7,005
Contributed surplus	238	239	242	242	251	245	267	235	235	242	235	292
Retained earnings	19,997	19,229	20,060	19,816	19,397	18,831	18,578	18,047	17,397	19,816	18,047	15,771
Net after tax fair value losses arising from changes in institutions' own credit risk	(48)	(136)	(361)	(316)	(194)	(184)	(149)	(58)	4	(316)	(58)	-
Foreign currency translation adjustments	(1,328)	(813)	(644)	(802)	(2,705)	(2,885)	(2,893)	(3,207)	(2,469)	(802)	(3,207)	(2,003)
Net after tax unrealized holding loss on available-for-sale equity securities	(189)	(483)	(670)	(380)	(112)	(70)	(48)	-	-	(380)	-	-
Non-cumulative preferred shares	4,812	4,811	3,811	2,657	2,552	2,555	2,344	2,344	2,345	2,657	2,344	1,345
Innovative Capital Instruments	4,113	4,139	4,141	3,857	3,684	3,604	3,500	3,489	3,463	3,857	3,489	3,222
Other non-controlling interests in subsidiaries	353	356	357	357	351	27	27	25	28	357	25	28
Goodwill ³	(8,313)	(8,819)	(9,948)	(9,977)	(8,859)	(6,164)	(4,896)	(4,752)	(5,055)	(9,977)	(4,752)	(4,182)
Total Tier 1 capital	32,381	31,159	29,585	25,720	24,562	24,030	23,913	23,258	23,089	25,720	23,258	21,478
Tier 2 regulatory capital²												
Permanent subordinated debentures	880	927	936	900	844	843	789	779	789	900	779	839
Non-permanent subordinated debentures ⁴	5,606	6,702	6,695	7,223	7,074	6,102	5,094	5,473	5,434	7,223	5,473	6,313
Innovative Capital Instruments (excess over 15% of Tier 1)	-	-	-	142	30	175	-	5	19	142	5	249
Excess of non-cumulative preferred shares	-	-	-	-	-	-	-	-	-	-	-	-
Trust subordinated notes	1,027	1,027	1,027	1,027	1,027	1,027	1,027	1,027	1,027	1,027	1,027	-
General allowance	1,867	1,894	1,688	1,532	1,337	1,300	1,244	1,221	1,230	1,532	1,221	1,223
Accumulated net unrealized gain on available-for-sale equity securities ⁵	-	-	-	-	-	-	-	105	89	-	105	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total Tier 2 capital	9,380	10,550	10,346	10,824	10,312	9,447	8,154	8,610	8,588	10,824	8,610	8,624
Total regulatory capital												
Total Tier 1 and Tier 2 capital	41,761	41,709	39,931	36,544	34,874	33,477	32,067	31,868	31,677	36,544	31,868	30,102
Substantial investments	(305)	(289)	(292)	(314)	(279)	(292)	(384)	(309)	(293)	(314)	(309)	(445)
Investment in insurance subsidiaries	(3,559)	(3,403)	(3,401)	(3,282)	(3,108)	(3,035)	(2,986)	(2,912)	(2,838)	(3,282)	(2,912)	(2,794)
First-loss facility	(1,114)	(1,286)	(273)	(228)	(217)	(219)	(203)	(196)	(197)	(228)	(196)	(199)
Total regulatory capital²	36,783	36,731	35,965	32,720	31,270	29,931	28,494	28,451	28,349	28,494	28,451	26,664
Capital measures												
Tier 1 capital ratio	11.1%	10.3%	9.6%	8.3%	8.7%	8.8%	9.2%	9.4%	9.2%	8.3%	9.4%	9.6%
Total capital ratio	12.6%	12.2%	11.6%	10.5%	11.0%	10.9%	11.0%	11.5%	11.3%	10.5%	11.5%	11.9%
Assets-to-capital multiple	16.2X	16.5X	17.4X	20.0X	19.4X	19.9X	21.0X	20.0X	20.5X	20.0X	20.0X	19.7X

¹ Opening retained earnings as at November 1, 2006 has been restated. Refer to Notes to Users.

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

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

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

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

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

RISK-ADJUSTED ASSETS - BASEL II ¹ (C\$ MM)	Q3/09						Q2/09						Q1/09 Total ⁵	Q4/08 Total ⁵	Q3/08 Total ⁵	Q2/08 Total ⁵	Q1/08 Total ⁵	
	Risk-adjusted assets					Total ⁵	Risk-adjusted assets					Total ⁵						
	Exposure ²	Average of risk weights ³	Standardized approach	Advanced approach	Other ⁴		Exposure ²	Average of risk weights ³	Standardized approach	Advanced approach	Other ⁴							Total ⁵
Credit risk⁶																		
Lending-related and other																		
Residential mortgages	103,852	6%	1,517	4,773		6,290	100,295	6%	1,627	4,514		6,141	5,974	7,442	6,959	5,844	5,886	
Other retail (Personal, Credit cards and Small business treated as retail)	152,549	21%	7,599	24,657		32,256	149,886	22%	8,080	24,943		33,023	32,190	31,928	30,849	28,684	30,345	
Business (Corporate, Commercial, Medium-sized enterprises and Non-bank financial institutions)	142,486	59%	32,334	51,664		83,998	156,414	60%	37,344	55,894		93,238	92,757	97,326	86,717	81,201	74,561	
Sovereign (Government)	24,446	11%	743	1,979		2,722	15,934	12%	710	1,261		1,971	2,130	1,826	1,736	1,785	1,919	
Bank	40,318	6%	1,509	1,001		2,510	43,415	7%	1,838	1,065		2,903	8,650	9,000	8,017	8,414	8,229	
Total lending-related and other	463,651	28%	43,702	84,074	-	127,776	465,944	29%	49,599	87,677	-	137,276	141,701	147,522	134,278	125,928	120,940	
Trading-related																		
Repo-style transactions	122,377	1%	362	945		1,307	110,298	1%	378	779		1,157	1,368	3,115	3,427	2,815	4,155	
Over-the-counter derivatives	60,399	32%	1,461	18,156		19,617	68,976	33%	1,825	20,875		22,700	25,548	25,896	20,667	23,641	24,055	
Total trading-related	182,776	11%	1,823	19,101	-	20,924	179,274	13%	2,203	21,654	-	23,857	26,916	29,011	24,094	26,456	28,210	
Total lending-related and other and trading-related	646,427	23%	45,525	103,175		148,700	645,218	25%	51,802	109,331		161,133	168,617	176,533	158,372	152,384	149,150	
Bank book equities ⁷	2,758	92%	-	2,541		2,541	2,699	91%	-	2,449		2,449	2,553	2,826	2,688	2,765	2,898	
Securitization exposures	56,816	15%	1,187	7,601		8,788	68,122	16%	842	10,120		10,962	7,934	7,294	5,755	6,169	6,837	
Regulatory scaling factor ⁸	n.a.	n.a.	n.a.	6,799		6,799	n.a.	n.a.	n.a.	7,314		7,314	7,258	7,491	6,712	6,506	6,529	
Other assets ⁴	37,212	62%	n.a.	n.a.	23,110	23,110	44,217	67%	n.a.	n.a.	29,727	29,727	34,102	35,393	32,361	31,699	23,069	
Total credit risk⁴	743,213	26%	46,712	120,116	23,110	189,938	760,256	28%	52,644	129,214	29,727	211,585	220,464	229,537	205,888	199,523	188,483	
Market risk⁹																		
Interest rate			2,250	4,469		6,719			2,348	5,330		7,678	5,921	4,829	4,272	3,725	3,362	
Equity			501	1,175		1,676			304	1,256		1,560	1,835	2,573	1,842	1,910	1,814	
Foreign exchange			252	21		273			380	19		399	402	348	229	159	161	
Commodities			299	3		302			265	1		266	316	347	504	46	17	
Specific risk			4,788	3,879		8,667			6,203	3,994		10,197	10,710	9,123	10,747	13,829	13,716	
Total market risk			8,090	9,547	-	17,637			9,500	10,600	-	20,100	19,184	17,220	17,594	19,669	19,070	
Operational risk¹⁰			35,434	n.a.		35,434			33,962	n.a.		33,962	33,913	31,822	30,707	30,050	29,942	
Total risk-adjusted assets	743,213		90,236	129,663	23,110	243,009	760,256		96,106	139,814	29,727	265,647	273,561	278,579	254,189	249,242	237,495	
Transitional capital floor risk-adjustment prescribed by OSFI ¹¹						-						-	-	-	-	-	3,711	
Total transitional risk-adjusted assets						243,009						265,647	273,561	278,579	254,189	249,242	241,206	

¹ Calculated using guidelines issued by OSFI under the new BASEL II framework. For further details, refer to pages 102 to 106 of the Risk management section in our 2008 Annual Report.

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

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

⁴ For credit risk, portfolios using the Standardized and Advanced Internal Ratings Based (AIRB) Approach represents 25% and 63%, respectively, of RAA. The remaining 12% represents Balance Sheet assets not included in Standardized or AIRB Approaches.

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

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

⁷ The amount of available-for-sale securities held in the banking book that were "grandfathered" under Basel II, and thus subject to a 100% risk-weighting until the end of 2017, was \$1,121 million for Q3/09.

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

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

¹⁰ For operational risk, we use the Standardized Approach.

¹¹ Transitional adjustment as prescribed by OSFI Capital Adequacy Requirements guideline Section 1.7.

n.a. not applicable

RISK-ADJUSTED ASSETS - BASEL I ¹ (C\$ MM)	Q3/09				Risk-Adjusted Balance								
	Balance	Contract/	Replacement	Credit	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07
	Sheet	Notional	Cost	Equivalent ²									
On-balance sheet assets³													
Cash resources	16,613				2,922	3,262	4,533	6,093	4,078	4,021	3,320	2,852	2,590
Securities	184,233				15,858	15,975	15,604	14,894	13,351	11,970	10,743	9,547	9,186
Residential mortgages ⁴													
Insured	29,413				350	392	416	438	992	614	351	355	367
Conventional	89,748				46,516	44,917	42,209	41,172	41,792	37,942	34,996	32,885	31,039
Other loans and acceptances ⁴													
Issued or guaranteed by Canadian or other OECD ⁵ governments	30,962				4,695	3,650	4,530	5,190	6,317	5,641	6,838	5,651	5,914
Other	178,480				136,205	144,149	145,613	145,517	132,051	127,135	120,721	118,723	117,837
Other assets	130,916				15,921	15,278	18,169	18,530	13,008	11,752	10,674	10,487	10,629
Total	660,365				222,467	227,623	231,074	231,834	211,589	199,075	187,643	180,500	177,562
Off-balance sheet credit instruments													
Guarantees and standby letters of credit		22,965		20,328	13,399	12,777	14,909	13,439	12,716	12,845	12,567	11,807	12,391
Documentary and commercial letters of credit		334		67	49	32	46	53	91	91	75	78	97
Securities lending ⁶		21,911		21,911	644	492	435	528	1,522	1,008	1,236	962	4,155
Commitments to extend credit		60,938		22,746	19,897	20,622	20,452	21,090	19,549	19,813	19,463	18,752	18,677
Uncommitted amounts		52,695		-	-	-	-	-	-	-	-	-	-
Liquidity facilities		25,583		2,718	2,718	3,873	3,801	4,261	4,052	4,326	4,529	4,746	5,445
Note issuances and revolving underwriting facilities		-		-	-	-	-	-	-	-	-	-	-
Total		184,426		67,770	36,707	37,796	39,643	39,371	37,930	38,083	37,870	36,345	40,765
Derivative financial instruments⁷													
Interest rate agreements		3,382,334	13,148	18,242	4,535	5,334	5,027	3,286	2,466	2,511	2,305	1,594	1,700
Foreign exchange rate contracts		1,096,739	9,669	22,191	5,426	5,824	7,312	10,371	6,396	6,201	5,297	5,877	5,086
Precious metals, commodities, equity-linked contracts and credit derivatives		324,957	8,912	14,250	4,837	6,046	7,885	9,323	7,561	8,770	8,485	6,986	6,131
Total		4,804,030	31,729	54,683	14,798	17,204	20,224	22,980	16,423	17,482	16,087	14,457	12,917
Market risk													
Total specific and general market risk					17,442	19,362	18,085	16,985	17,137	18,945	18,378	16,333	18,953
Total risk-adjusted assets⁸					291,414	301,985	309,026	311,170	283,079	273,585	259,978	247,635	250,197

¹ Calculated using guidelines issued by OSFI under the Basel I framework.

² The amount of credit exposure attributable to an off-balance sheet financial instrument, derived from the notional value of exposure.

³ When calculating risk-adjusted assets, amortized costs rather than fair value balances are used for certain asset classes as prescribed by OSFI.

⁴ Amounts are shown net of allowance for loan losses.

⁵ OECD stands for Organisation for Economic Co-operation and Development.

⁶ In Q4/07, we implemented a new trading credit risk system that enables clearer identification of these balances, resulting in a lower risk-adjusted balance.

⁷ Excludes non-trading credit derivatives given guarantee treatment for credit risk capital purposes. Credit equivalent is net of collateral.

⁸ Risk-adjusted assets for April 30, 2007 was revised in Q3/07 to reflect a \$563 million adjustment related to equity derivative contracts.

**REGULATORY CAPITAL GENERATION
(C\$ MM)**

Regulatory capital generation	
Internal capital generation ¹	
External capital generation:	
Common shares	
Contributed surplus	
Premium paid on common shares repurchased	
Preferred shares	
Trust capital securities ²	
Treasury shares - common	
Subordinated debentures	
Trust subordinated notes	
Other comprehensive income	
Net change in foreign currency translation adjustments, net of hedging activities	
Net change in unrealized gains (losses) on available-for-sale equity securities	
Other ³	
Total regulatory capital generation	

Basel II							
Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	
783	(809)	310	423	566	258	583	
134	36	2,310	76	2,124	856	28	
(1)	(3)	-	(9)	6	(22)	32	
-	-	-	-	-	-	(49)	
-	1,000	1,150	401	(1)	213	-	
-	-	-	-	-	329	-	
(24)	2	21	(6)	1	33	19	
(1,172)	(134)	(363)	211	942	1,088	(374)	
-	-	-	-	-	-	-	
(1,063)	901	3,118	673	3,072	2,497	(344)	
(514)	(169)	158	1,903	181	8	314	
294	187	(290)	(268)	(43)	(22)	(153)	
76	1,068	106	(1,600)	(2,645)	(1,286)	(1,858)	
(144)	1,086	(26)	35	(2,507)	(1,300)	(1,697)	
(424)	1,178	3,402	1,131	1,131	1,455	(1,458)	

Basel II		
2009 9 months	2008 9 months	2008
284	1,407	1,830
2,480	3,008	3,084
(4)	16	7
-	(49)	(49)
2,150	212	613
-	329	329
(1)	53	47
(1,669)	1,656	1,867
-	-	-
2,956	5,225	5,898
(525)	503	2,406
191	(218)	(486)
1,250	(5,789)	(7,389)
916	(5,504)	(5,469)
4,156	1,128	2,259

**REGULATORY CAPITAL GENERATION
(C\$ MM)**

Regulatory capital generation	
Internal capital generation ¹	
External capital generation:	
Common shares	
Contributed surplus	
Premium paid on common shares repurchased	
Preferred shares	
Trust capital securities ²	
Treasury shares - common	
Subordinated debentures	
Trust subordinated notes	
Other comprehensive income	
Net change in foreign currency translation adjustments, net of hedging activities	
Net change in unrealized gains (losses) on available-for-sale equity securities	
Other ³	
Total regulatory capital generation	

Basel I									
Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	
783	(809)	310	423	566	258	583	663	782	
134	36	2,310	76	2,124	856	28	17	33	
(1)	(3)	-	(9)	6	(22)	32	-	(6)	
-	-	-	-	-	-	(49)	(14)	(52)	
-	1,000	1,150	401	(1)	213	-	-	-	
-	-	-	-	-	329	-	-	-	
(24)	2	21	(6)	1	33	19	(23)	(27)	
(1,172)	(134)	(363)	211	942	1,088	(374)	(3)	(533)	
-	-	-	-	-	-	-	-	27	
(1,063)	901	3,118	673	3,072	2,497	(344)	(23)	(558)	
(514)	(169)	158	1,903	181	8	314	(738)	(296)	
294	187	(290)	(268)	(43)	(22)	(153)	16	(23)	
552	656	(51)	(1,281)	(2,437)	(1,304)	(357)	184	58	
332	674	(183)	354	(2,299)	(1,318)	(196)	(538)	(261)	
52	766	3,245	1,450	1,339	1,437	43	102	(37)	

Basel I				
2009 9 months	2008 9 months	2008	2007	2006
284	1,407	1,830	3,083	2,821
2,480	3,008	3,084	104	26
(4)	16	7	(57)	27
-	(49)	(49)	(580)	(743)
2,150	212	613	1,000	350
-	329	329	-	-
(1)	53	47	27	56
(1,669)	1,656	1,867	(880)	(1,018)
-	-	-	1,027	-
2,956	5,225	5,898	641	(1,302)
(525)	503	2,406	(1,203)	(230)
191	(218)	(486)	105	-
1,157	(4,098)	(5,379)	(839)	(438)
823	(3,813)	(3,459)	(1,937)	(668)
4,063	2,819	4,269	1,787	851

¹ Internal capital generation is net income available to common shareholders less common share dividends.

² In Q2/08, we issued \$500 million of RBC Trust Capital Securities (TruCS), of which \$171 million was not initially recognized as regulatory capital due to OSFI constraints.

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

ECONOMIC CAPITAL (C\$ MM)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2009	2008	2008	2007	2006
											9 months	9 months		
Economic capital														
Credit risk	10,150	10,500	10,100	8,800	8,350	7,850	7,400	7,100	6,950	10,250	7,900	8,100	6,850	5,800
Market risk (trading and non-trading)	2,250	2,550	2,800	2,000	1,850	1,750	1,300	2,550	2,800	2,500	1,650	1,750	2,700	2,500
Operational risk	3,800	3,450	3,400	3,100	3,050	2,400	2,750	2,600	2,800	3,550	2,750	2,850	2,750	2,450
Business and fixed assets risk	2,450	2,300	2,250	2,450	2,350	2,000	2,050	2,000	2,000	2,350	2,100	2,200	2,000	1,800
Insurance risk	150	150	150	150	150	150	150	150	150	150	150	150	150	200
Risk capital	18,800	18,950	18,700	16,500	15,750	14,150	13,650	14,400	14,700	18,800	14,550	15,050	14,450	12,750
Goodwill and intangibles	10,450	12,100	12,200	10,550	8,400	6,450	5,450	5,450	5,750	11,600	6,850	7,700	5,550	4,600
Economic capital	29,250	31,050	30,900	27,050	24,150	20,600	19,100	19,850	20,450	30,400	21,400	22,750	20,000	17,350
Under/(over) attribution of capital ¹	950	(650)	(1,850)	(50)	1,100	2,800	3,500	2,450	1,650	(550)	2,450	1,900	1,850	2,550
Total average common equity	30,200	30,400	29,050	27,000	25,250	23,400	22,600	22,300	22,100	29,850	23,850	24,650	21,850	19,900

FINANCIAL ASSET SECURITIZATIONS - CAPITAL CHARGES (C\$ MM)	Q3/09		Q2/09		Q1/09		Q4/08		Q3/08		Q2/08		Q1/08	
	Retained interest	Capital charges	Retained interest	Capital charges	Retained interest	Capital charges	Retained interest	Capital charges	Retained interest	Capital charges	Retained interest	Capital charges	Retained interest	Capital charges
Capital charges														
Superior (rated AA or higher)	9,872	4	10,231	4	12,867	4	11,950	4	8,266	4	7,311	4	6,551	5
Investment grade (rated A to BBB)	174	7	174	7	174	7	174	7	174	7	155	6	108	4
Non-investment grade (rated BB to CC)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total non-impaired	10,046	11	10,405	11	13,041	11	12,124	11	8,440	11	7,466	10	6,659	9
Impaired / Default (rated C or lower)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	10,046	11	10,405	11	13,041	11	12,124	11	8,440	11	7,466	10	6,659	9

SECURITIZATION SUBJECT TO EARLY AMORTIZATION SELLER'S INTEREST (C\$ MM)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08

Our financial assets	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08
Credit cards							
Total drawn	2,559	2,656	2,709	2,854	2,587	2,533	3,465
Capital charges drawn	79	82	85	84	75	80	112
Capital charges undrawn	75	101	100	100	90	88	119

LOANS MANAGED (C\$ MM)	Q3/09			Q2/09			Q1/09			Q4/08		
	Loan Principal	Past due ²	Net write-offs	Loan Principal	Past due ²	Net write-offs	Loan Principal	Past due ²	Net write-offs	Loan Principal	Past due ²	Net write-offs
Retail	239,348	1,684	337	233,203	1,582	353	229,950	1,379	264	225,775	1,144	230
Wholesale	79,816	3,141	314	87,389	3,203	337	92,941	2,847	240	96,300	2,309	179
Total loans managed ³	319,164	4,825	651	320,592	4,785	690	322,891	4,226	504	322,075	3,453	409
Less: Loans securitized and managed												
Credit card loans	3,870	59	38	3,953	59	35	4,078	52	30	4,120	48	27
Canadian residential mortgage-backed securities created and sold	28,285	181	-	27,421	133	-	21,351	98	-	15,196	70	-
Canadian residential mortgage-backed securities created and retained	7,871	51	-	8,297	40	-	11,179	52	-	10,696	49	-
U.S. residential mortgage-backed securities created and sold	323	3	-	337	1	-	354	7	-	308	3	-
Total loans reported on the Consolidated Balance Sheets	278,815	4,531	613	280,584	4,552	655	285,929	4,017	474	291,755	3,283	382

¹ Under/(over) attribution of capital is reported in Corporate Support.

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

LOANS AND ACCEPTANCES (C\$ MM)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2008	2007	2006
By portfolio and sector												
Retail												
Residential mortgages	119,214	115,874	117,791	122,991	122,197	116,495	113,430	109,745	106,681	122,991	109,745	96,675
Personal	68,204	65,622	63,592	60,727	57,419	54,605	49,991	48,743	48,524	60,727	48,743	44,902
Credit cards	8,775	8,914	8,926	8,933	8,367	8,063	8,772	8,322	7,913	8,933	8,322	7,155
Small business	2,806	2,785	2,679	2,804	2,686	2,639	2,586	2,652	2,436	2,804	2,652	2,318
	198,999	193,195	192,988	195,455	190,669	181,802	174,779	169,462	165,554	195,455	169,462	151,050
Wholesale												
Business												
Agriculture	5,126	5,272	5,296	5,305	5,321	5,439	5,479	5,367	5,386	5,305	5,367	5,435
Automotive	3,762	4,128	4,069	3,999	3,877	3,625	3,440	3,285	3,193	3,999	3,285	2,958
Consumer goods	6,282	6,838	7,066	7,389	6,362	5,801	5,222	5,206	4,673	7,389	5,206	4,553
Energy	7,062	8,445	8,827	8,146	7,146	6,876	7,680	7,632	7,244	8,146	7,632	6,010
Non-bank financial services	3,734	4,252	5,294	8,788	4,775	4,365	4,395	6,959	4,725	8,788	6,959	4,459
Forest products	885	1,028	1,088	1,152	1,188	1,294	1,450	1,349	1,089	1,152	1,349	1,126
Industrial products	4,340	5,115	4,932	5,033	4,685	4,010	3,964	4,119	3,919	5,033	4,119	3,659
Mining and metals	1,748	3,228	3,703	3,947	2,475	2,511	2,425	2,301	1,215	3,947	2,301	1,072
Real estate and related ¹	21,602	23,146	23,726	22,978	21,581	21,091	19,220	19,187	18,398	22,978	19,187	16,145
Technology and media	2,538	3,467	4,046	3,206	2,602	2,773	2,680	2,423	2,164	3,206	2,423	2,326
Transportation and environment	4,484	4,154	4,179	4,239	3,363	3,180	2,971	2,656	3,348	4,239	2,656	2,400
Other ²	22,116	24,594	25,964	25,623	23,196	22,112	20,457	17,583	19,110	25,623	17,583	15,586
Sovereign	2,591	2,241	2,237	2,496	2,393	2,024	2,032	932	801	2,496	932	887
Bank	2,701	2,627	3,754	5,284	3,156	3,978	2,715	2,754	2,443	5,284	2,754	1,381
	88,971	98,535	104,181	107,585	92,120	89,079	84,130	81,753	77,708	107,585	81,753	67,997
Total Loans and Acceptances	287,970	291,730	297,169	303,040	282,789	270,881	258,909	251,215	243,262	303,040	251,215	219,047
Allowance for loan losses	(2,828)	(2,790)	(2,493)	(2,215)	(1,859)	(1,730)	(1,591)	(1,493)	(1,449)	(2,215)	(1,493)	(1,409)
Total Loans and Acceptances, net of allowance for loan losses	285,142	288,940	294,676	300,825	280,930	269,151	257,318	249,722	241,813	300,825	249,722	217,638
Loans and Acceptances by geography³ and portfolio												
Canada												
Residential mortgages	113,993	110,086	112,206	117,690	117,787	113,177	110,946	107,453	104,170	117,690	107,453	94,272
Personal	57,334	53,755	51,227	48,780	47,047	45,131	43,330	42,506	41,497	48,780	42,506	37,946
Credit cards	8,382	8,495	8,496	8,538	8,054	7,848	8,569	8,142	7,720	8,538	8,142	6,966
Small business	2,806	2,785	2,679	2,804	2,686	2,639	2,586	2,652	2,436	2,804	2,652	2,318
Retail	182,515	175,121	174,608	177,812	175,574	168,795	165,431	160,753	155,823	177,812	160,753	141,502
Business	48,055	53,314	53,994	53,775	50,632	49,900	51,220	51,237	49,336	53,775	51,237	44,353
Sovereign	1,410	1,490	1,588	1,544	1,526	1,356	1,257	585	559	1,544	585	553
Bank	1,440	1,028	1,444	978	573	831	713	521	208	978	521	160
Wholesale	50,905	55,832	57,026	56,297	52,731	52,087	53,190	52,343	50,103	56,297	52,343	45,066
United States												
Retail	12,025	13,318	13,288	12,931	11,065	10,856	7,258	6,804	7,687	12,931	6,804	7,652
Wholesale	25,241	29,009	31,577	30,943	25,747	26,796	19,617	18,548	17,150	30,943	18,548	13,847
	37,266	42,327	44,865	43,874	36,812	37,652	26,875	25,352	24,837	43,874	25,352	21,499
Other International												
Retail	4,459	4,756	5,092	4,712	4,030	2,151	2,090	1,905	2,044	4,712	1,905	1,896
Wholesale	12,825	13,694	15,578	20,345	13,642	10,196	11,323	10,862	10,455	20,345	10,862	9,084
	17,284	18,450	20,670	25,057	17,672	12,347	13,413	12,767	12,499	25,057	12,767	10,980
Total												
Retail	198,999	193,195	192,988	195,455	190,669	181,802	174,779	169,462	165,554	195,455	169,462	151,050
Wholesale	88,971	98,535	104,181	107,585	92,120	89,079	84,130	81,753	77,708	107,585	81,753	67,997
Total Loans and Acceptances	287,970	291,730	297,169	303,040	282,789	270,881	258,909	251,215	243,262	303,040	251,215	219,047

¹ Wholesale - Real estate and related loans and acceptances in Q3/09 is comprised of amounts based in Canada of \$10.6 billion, United States of \$9.5 billion and Other International of \$1.5 billion.

² Wholesale - Other in Q3/09 related to other services \$10.1 billion, financing products \$4.5 billion, holding and investments \$4.0 billion, health \$2.3 billion, and other \$1.2 billion.

³ Geographic information is based on residence of borrower.

GROSS IMPAIRED LOANS (C\$ MM)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2008	2007	2006
Gross Impaired Loans (by portfolio and sector)												
Retail												
Residential mortgages	624	569	450	340	283	257	213	180	178	340	180	165
Personal	430	424	397	348	292	227	200	189	190	348	189	205
Small business	56	54	52	40	33	30	21	19	18	40	19	13
	1,110	1,047	899	728	608	514	434	388	386	728	388	383
Wholesale												
Business												
Agriculture	98	95	83	95	84	83	58	65	61	95	65	45
Automotive	52	78	54	20	9	18	7	5	7	20	5	8
Consumer goods	147	78	70	57	57	61	53	83	94	57	83	85
Energy	103	81	83	80	76	15	15	3	7	80	3	6
Non-bank financial services	247	279	29	25	16	15	15	14	15	25	14	15
Forest products	51	53	13	25	21	23	39	29	10	25	29	12
Industrial products	175	203	204	194	41	45	52	29	32	194	29	17
Mining and metals	21	34	21	7	7	3	6	4	4	7	4	5
Real estate and related ¹	1,467	1,590	1,450	1,137	772	661	553	353	176	1,137	353	74
Technology and media	146	152	45	45	49	52	5	10	10	45	10	49
Transportation and environment	25	14	13	10	9	13	15	19	10	10	19	19
Other ²	429	513	576	500	407	382	198	116	117	500	116	108
Sovereign	10	-	-	-	-	-	-	-	-	-	-	-
Bank	77	-	-	-	-	-	-	-	-	-	-	-
	3,048	3,170	2,641	2,195	1,548	1,371	1,016	730	543	2,195	730	443
Total Gross Impaired Loans	4,158	4,217	3,540	2,923	2,156	1,885	1,450	1,118	929	2,923	1,118	826
Gross Impaired Loans by geography³ and portfolio												
Canada												
Residential mortgages	410	369	293	238	209	197	169	149	143	238	149	127
Personal	177	166	157	150	136	153	147	152	157	150	152	183
Small business	56	54	52	40	33	30	21	19	18	40	19	13
Retail	643	589	502	428	378	380	337	320	318	428	320	323
Business	716	758	533	529	366	414	381	377	354	529	377	266
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale	716	758	533	529	366	414	381	377	354	529	377	266
	1,359	1,347	1,035	957	744	794	718	697	672	957	697	589
United States												
Retail	265	242	209	133	98	69	44	27	23	133	27	15
Wholesale	2,028	2,229	1,964	1,526	1,065	922	599	322	156	1,526	322	143
	2,293	2,471	2,173	1,659	1,163	991	643	349	179	1,659	349	158
Other International												
Retail	202	216	188	167	132	65	53	41	45	167	41	45
Wholesale	304	183	144	140	117	35	36	31	33	140	31	34
	506	399	332	307	249	100	89	72	78	307	72	79
Total												
Retail	1,110	1,047	899	728	608	514	434	388	386	728	388	383
Wholesale	3,048	3,170	2,641	2,195	1,548	1,371	1,016	730	543	2,195	730	443
Total Gross Impaired Loans	4,158	4,217	3,540	2,923	2,156	1,885	1,450	1,118	929	2,923	1,118	826

¹ Wholesale - Real estate and related Gross Impaired Loans in Q3/09 is comprised of loans based in Canada of \$189 million, United States of \$1,264 million and Other International of \$14 million.

² Wholesale - Other in Q3/09 related to financing products \$65 million, other services \$148 million, holding and investments \$37 million, health \$23 million and other \$156 million.

³ Geographic information is based on residence of borrower.

GROSS IMPAIRED LOANS <i>continued</i> (C\$ MM)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2008	2007	2006
Changes in Gross Impaired Loans												
Balance at beginning of period												
Retail	1,047	899	728	608	514	434	388	386	393	388	383	340
Wholesale	3,170	2,641	2,195	1,548	1,371	1,016	730	543	476	730	443	418
	4,217	3,540	2,923	2,156	1,885	1,450	1,118	929	869	1,118	826	758
New impaired ¹												
Retail	531	582	510	360	294	329	280	239	213	1,263	896	810
Wholesale	698	1,218	2,138	731	459	538	410	334	164	2,138	721	263
	1,229	1,800	2,648	1,091	753	867	690	573	377	3,401	1,617	1,073
Repayments, return to performing status, sold and other ¹												
Retail	(134)	(86)	(74)	(5)	21	(30)	(33)	(44)	(37)	(47)	(132)	(144)
Wholesale	(495)	(247)	(1,440)	106	(169)	(100)	(75)	(105)	(66)	(238)	(325)	(148)
	(629)	(333)	(1,514)	101	(148)	(130)	(108)	(149)	(103)	(285)	(457)	(292)
Net impaired loan formation ¹												
Retail	397	496	436	355	315	299	247	195	176	1,216	764	666
Wholesale	203	971	698	837	290	438	335	229	98	1,900	396	115
	600	1,467	1,134	1,192	605	737	582	424	274	3,116	1,160	781
Write-offs												
Retail	(334)	(348)	(265)	(235)	(221)	(219)	(201)	(193)	(183)	(876)	(759)	(623)
Wholesale	(325)	(442)	(252)	(190)	(113)	(83)	(49)	(42)	(31)	(435)	(109)	(90)
	(659)	(790)	(517)	(425)	(334)	(302)	(250)	(235)	(214)	(1,311)	(868)	(713)
Balance at end of period												
Retail	1,110	1,047	899	728	608	514	434	388	386	728	388	383
Wholesale	3,048	3,170	2,641	2,195	1,548	1,371	1,016	730	543	2,195	730	443
	4,158	4,217	3,540	2,923	2,156	1,885	1,450	1,118	929	2,923	1,118	826
Net Impaired Loans by geography ² and portfolio												
Canada												
Residential mortgages	373	336	266	215	191	180	154	136	131	215	136	116
Personal	85	80	71	71	58	65	56	73	71	71	73	95
Small business	35	34	31	23	19	18	11	10	10	23	10	4
Retail	493	450	368	309	268	263	221	219	212	309	219	215
Business	487	537	366	391	247	278	235	224	214	391	224	154
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale	487	537	366	391	247	278	235	224	214	391	224	154
United States												
Retail	227	203	179	112	87	58	36	20	19	112	20	12
Wholesale	1,562	1,780	1,524	1,151	797	712	476	261	138	1,151	261	131
	1,789	1,983	1,703	1,263	884	770	512	281	157	1,263	281	143
Other International												
Retail	132	141	118	99	79	47	37	29	31	99	29	33
Wholesale	212	124	94	94	75	17	19	14	16	94	14	18
	344	265	212	193	154	64	56	43	47	193	43	51
Total												
Retail	852	794	665	520	434	368	294	268	262	520	268	260
Wholesale	2,261	2,441	1,984	1,636	1,119	1,007	730	499	368	1,636	499	303
Total Net Impaired Loans	3,113	3,235	2,649	2,156	1,553	1,375	1,024	767	630	2,156	767	563
Net Write-offs by geography ² and portfolio												
Canada												
Residential mortgages	2	2	1	1	1	1	2	1	-	5	3	5
Personal	120	115	93	86	90	93	83	88	74	352	346	300
Credit cards	107	97	82	70	67	65	64	55	57	266	219	160
Small business	11	13	13	11	8	10	7	7	9	36	35	29
Retail	240	227	189	168	166	169	156	151	140	659	603	494
Business	179	(65)	146	42	37	39	39	32	18	157	63	31
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale	179	(65)	146	42	37	39	39	32	18	157	63	31
United States												
Retail	53	87	41	28	18	14	11	8	6	71	21	13
Wholesale	135	401	94	134	70	37	3	3	3	244	7	(35)
	188	488	135	162	88	51	14	11	9	315	28	(22)
Other International												
Retail	6	4	4	7	3	2	1	2	2	13	7	5
Wholesale	-	1	-	3	1	1	-	-	(1)	5	(3)	-
	6	5	4	10	4	3	1	2	1	18	4	5
Total												
Retail	299	318	234	203	187	185	168	161	148	743	631	512
Wholesale	314	337	240	179	108	77	42	35	20	406	67	(4)
Total Net Write-offs	613	655	474	382	295	262	210	196	168	1,149	698	508

¹ Net impaired loan formation for Canadian Banking retail and wholesale portfolios are generally allocated to New impaired as Repayment, return to performing status, sold and other adjustments are not reasonably determinable.

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

² Geographic information is based on residence of borrower, net of specific allowance.

PROVISION FOR CREDIT LOSSES (C\$ MM)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2009	2008	2008	2007	2006
										9 months	9 months			
Provision for Credit Losses by portfolio and sector														
Specific														
Retail														
Residential mortgages	14	30	16	10	-	3	3	2	-	60	6	16	5	6
Personal	175	198	144	126	99	110	110	98	79	517	319	445	364	306
Credit cards	110	99	83	72	67	66	65	57	58	292	198	270	223	163
Small business	14	13	15	14	11	12	9	9	10	42	32	46	34	29
	313	340	258	222	177	191	187	166	147	911	555	777	626	504
Wholesale														
Business														
Agriculture	9	5	4	1	-	3	1	-	1	18	4	5	2	(1)
Automotive	11	2	10	-	2	7	1	(2)	-	23	10	10	2	4
Consumer goods	32	14	3	8	4	5	2	5	14	49	11	19	27	7
Energy	18	(1)	(2)	(4)	23	(8)	10	-	(2)	15	25	21	(7)	(53)
Non-bank financial services	(10)	32	142	-	-	-	-	-	-	164	-	-	-	4
Forest products	2	8	1	-	1	(1)	2	8	-	11	2	2	10	2
Industrial products	29	12	13	46	8	21	20	3	4	54	49	95	10	4
Mining and metals	2	-	5	-	2	-	-	1	-	7	2	2	1	-
Real estate and related ¹	115	174	129	155	91	69	30	59	7	418	190	345	78	1
Technology and media	33	54	10	-	1	20	-	2	(4)	97	21	21	(2)	(5)
Transportation and environment	4	4	1	1	1	1	-	-	3	9	2	3	7	1
Other ²	148	107	24	45	15	42	28	8	5	279	85	130	28	14
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	3	-	-	-	-	-	-	-	-	3	-	-	-	-
	396	411	340	252	148	159	94	84	28	1,147	401	653	156	(22)
Total specific provision for credit losses	709	751	598	474	325	350	281	250	175	2,058	956	1,430	782	482
Total general provision	61	223	149	145	9	(1)	12	13	3	433	20	165	9	(53)
Total provision for credit losses	770	974	747	619	334	349	293	263	178	2,491	976	1,595	791	429
Specific provision for credit loss by geography ³ and portfolio														
Canada														
Residential mortgages	5	6	6	4	-	1	3	1	1	17	4	8	5	6
Personal	125	116	101	87	78	92	95	81	73	342	265	352	334	296
Credit cards	107	97	81	71	66	65	64	56	57	285	195	266	220	161
Small business	14	13	15	14	11	12	9	9	10	42	32	46	34	29
Retail	251	232	203	176	155	170	171	147	141	686	496	672	593	492
Business	193	(8)	174	64	20	36	32	43	26	359	88	152	102	15
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale	193	(8)	174	64	20	36	32	43	26	359	88	152	102	15
	444	224	377	240	175	206	203	190	167	1,045	584	824	695	507
United States														
Retail	56	98	49	36	18	17	13	11	7	203	48	84	26	12
Wholesale	189	409	162	183	127	123	61	48	1	760	311	494	58	(38)
	245	507	211	219	145	140	74	59	8	963	359	578	84	(26)
Other International														
Retail	6	10	6	10	4	4	3	8	(1)	22	11	21	7	-
Wholesale	14	10	4	5	1	-	1	(7)	1	28	2	7	(4)	1
	20	20	10	15	5	4	4	1	-	50	13	28	3	1
Total														
Retail	313	340	258	222	177	191	187	166	147	911	555	777	626	504
Wholesale	396	411	340	252	148	159	94	84	28	1,147	401	653	156	(22)
	709	751	598	474	325	350	281	250	175	2,058	956	1,430	782	482

¹ Wholesale - Real estate and related provision for credit losses in Q3/09 is comprised of losses based in Canada of \$2 million, United States of \$110 million and Other International of \$3 million.

² Wholesale - Other in Q3/09 related to financing products, \$117 million; other services, \$9 million; health, \$6 million; holding and investments, \$9 million; and other, \$7 million.

³ Geographic information is based on residence of borrower.

ALLOWANCE FOR CREDIT LOSSES (C\$ MM)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2008	2007	2006
Allowance for credit losses by portfolio and sector												
Specific												
Retail												
Residential mortgages	53	50	40	30	21	20	17	15	13	30	15	13
Personal	184	183	173	161	139	114	113	96	103	161	96	101
Small business	21	20	21	17	14	12	10	9	8	17	9	9
	258	253	234	208	174	146	140	120	124	208	120	123
Wholesale												
Business												
Agriculture	18	18	15	13	13	12	11	9	9	13	9	9
Automotive	12	16	14	5	5	9	3	2	6	5	2	5
Consumer goods	58	24	17	18	15	16	13	45	45	18	45	35
Energy	42	31	33	30	32	8	12	1	4	30	1	5
Non-bank financial services	128	153	31	23	21	21	22	20	23	23	20	24
Forest products	10	10	4	4	6	4	10	10	3	4	10	2
Industrial products	76	70	74	57	19	24	28	9	12	57	9	8
Mining and metals	8	7	7	2	2	1	2	1	1	2	1	1
Real estate and related ¹	259	267	286	250	182	139	97	74	20	250	74	11
Technology and media	54	21	29	19	24	22	3	5	6	19	5	5
Transportation and environment	11	7	6	5	6	7	8	7	14	5	7	7
Other ²	98	105	141	133	104	101	77	48	32	133	48	28
Sovereign	10	-	-	-	-	-	-	-	-	-	-	-
Bank	3	-	-	-	-	-	-	-	-	-	-	-
	787	729	657	559	429	364	286	231	175	559	231	140
Total	1,045	982	891	767	603	510	426	351	299	767	351	263
General												
Retail												
Residential mortgages	26	30	16	20	24	19	16	16	16	20	16	19
Personal	614	609	517	461	372	356	354	349	356	461	349	365
Credit cards	299	297	296	270	194	194	194	193	193	270	193	195
Small business	47	47	47	47	37	37	37	37	37	47	37	37
	986	983	876	798	627	606	601	595	602	798	595	616
Wholesale	797	825	726	650	442	452	383	370	367	650	370	349
General allowance for off-balance sheet and other items	84	86	86	84	268	242	260	256	261	84	256	258
Total	1,867	1,894	1,688	1,532	1,337	1,300	1,244	1,221	1,230	1,532	1,221	1,223
Total allowance for credit losses	2,912	2,876	2,579	2,299	1,940	1,810	1,670	1,572	1,529	2,299	1,572	1,486
Allowance for credit losses by geography ³ and portfolio												
Specific												
Canada												
Residential mortgages	37	33	27	23	18	17	15	13	12	23	13	11
Personal	92	86	86	79	78	88	91	79	86	79	79	88
Small business	21	20	21	17	14	12	10	9	8	17	9	9
Retail	150	139	134	119	110	117	116	101	106	119	101	108
Business	229	221	167	138	119	136	146	153	140	138	153	112
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale	229	221	167	138	119	136	146	153	140	138	153	112
Canada - Total	379	360	301	257	229	253	262	254	246	257	254	220
United States												
Retail	38	39	30	21	11	11	8	6	4	21	6	3
Wholesale	466	449	440	375	268	210	123	62	18	375	62	12
United States - Total	504	488	470	396	279	221	131	68	22	396	68	15
Other International												
Retail	70	75	70	68	53	18	16	13	14	68	13	12
Wholesale	92	59	50	46	42	18	17	16	17	46	16	16
Other International - Total	162	134	120	114	95	36	33	29	31	114	29	28
Total specific allowance for credit losses	1,045	982	891	767	603	510	426	351	299	767	351	263
Total general allowance for credit losses	1,867	1,894	1,688	1,532	1,337	1,300	1,244	1,221	1,230	1,532	1,221	1,223
Total allowance for credit losses	2,912	2,876	2,579	2,299	1,940	1,810	1,670	1,572	1,529	2,299	1,572	1,486

¹ Wholesale - Real estate and related allowance for credit losses in Q3/09 is comprised of allowances based in Canada of \$43 million, United States of \$207 million and Other International of \$9 million.

² Wholesale - Other in Q3/09 related to financing products, \$3 million; other services, \$23 million; health, \$7 million; holding and investments, \$9 million; and other, \$56 million.

³ Geographic information is based on residence of borrower.

ALLOWANCE FOR CREDIT LOSSES <i>continued</i> (C\$ MM)														
	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2009 9 months	2008 9 months	2008	2007	2006
Allowance for credit losses by type														
Allowance for loan losses	2,828	2,790	2,493	2,215	1,859	1,730	1,591	1,493	1,449	2,828	1,859	2,215	1,493	1,409
Allowance for off-balance sheet items	84	86	86	84	81	80	79	79	80	84	81	84	79	77
Total	2,912	2,876	2,579	2,299	1,940	1,810	1,670	1,572	1,529	2,912	1,940	2,299	1,572	1,486
Allowance for credit losses continuity														
Specific allowance														
Balance at beginning of period	982	891	767	603	510	426	351	299	292	767	351	351	263	282
Provision for credit losses	709	751	598	474	325	350	281	250	175	2,058	956	1,430	782	482
Write-offs	(659)	(790)	(517)	(425)	(334)	(302)	(250)	(235)	(214)	(1,966)	(886)	(1,311)	(868)	(713)
Recoveries	46	135	43	43	39	40	40	39	46	224	119	162	170	205
Other adjustments ¹	(33)	(5)	-	72	63	(4)	4	(2)	-	(38)	63	135	4	7
Specific allowance for credit losses at end of period	1,045	982	891	767	603	510	426	351	299	1,045	603	767	351	263
General allowance														
Balance at beginning of period	1,894	1,688	1,532	1,337	1,300	1,244	1,221	1,230	1,234	1,532	1,221	1,221	1,223	1,286
Provision for credit losses	61	223	149	145	9	(1)	12	13	3	433	20	165	9	(53)
Adjustments on acquisition ²	-	4	-	(4)	25	54	-	-	-	4	79	75	21	-
Other adjustments ¹	(88)	(21)	7	54	3	3	11	(22)	(7)	(102)	17	71	(32)	(10)
General allowance for credit losses at end of period	1,867	1,894	1,688	1,532	1,337	1,300	1,244	1,221	1,230	1,867	1,337	1,532	1,221	1,223
Allowance for credit losses	2,912	2,876	2,579	2,299	1,940	1,810	1,670	1,572	1,529	2,912	1,940	2,299	1,572	1,486

¹ Other adjustments include primarily foreign exchange translations on non-Canadian dollar denominated ACL. Included in the wholesale general allowance adjustment is \$27 million related to the loans acquired in connection with the acquisition of RBTT of which we have reclassified \$22 million to specific allowance as it related to specific wholesale loans; the remaining \$5 million was recorded in net income in Q3/09. In Q3/08, adjustment of \$57 million relates to loans acquired in connection with the acquisition of RBTT.

² Adjustment amounts include: RBTT \$4 million in Q2/09 and \$25 million in Q3/08, Alabama National BanCorporation \$(4) million in Q4/08 and \$54 million in Q2/08 respectively and Flag Bank \$21 million in 2007.

CREDIT QUALITY RATIOS (C\$ MM)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2009	2008	2008	2007	2006
										9 months	9 months			
Diversification ratios														
Portfolio as a % of Total Loans and Acceptances														
Retail	69%	66%	65%	64%	67%	67%	68%	67%	68%	69%	67%	64%	67%	69%
Wholesale	31%	34%	35%	36%	33%	33%	32%	33%	32%	31%	33%	36%	33%	31%
Canada	81%	79%	78%	77%	81%	81%	85%	85%	85%	81%	81%	77%	85%	85%
United States	13%	15%	15%	14%	13%	14%	10%	10%	10%	13%	13%	14%	10%	10%
Other International	6%	6%	7%	8%	6%	5%	5%	5%	5%	6%	6%	8%	5%	5%
Condition ratios														
Gross Impaired Loans (GILs) as a % of related Loans and Acceptances														
Retail	1.44%	1.45%	1.19%	0.96%	0.76%	0.70%	0.56%	0.45%	0.38%	1.44%	0.76%	0.96%	0.45%	0.38%
Wholesale	0.56%	0.54%	0.47%	0.37%	0.32%	0.28%	0.25%	0.23%	0.23%	0.56%	0.32%	0.37%	0.23%	0.25%
Canada	3.43%	3.22%	2.54%	2.04%	1.68%	1.54%	1.21%	0.89%	0.70%	3.43%	1.68%	2.04%	0.89%	0.65%
United States	0.58%	0.58%	0.45%	0.41%	0.33%	0.36%	0.33%	0.33%	0.33%	0.58%	0.33%	0.41%	0.33%	0.32%
Other International	6.15%	5.84%	4.84%	3.78%	3.16%	2.63%	2.39%	1.38%	0.72%	6.15%	3.16%	3.78%	1.38%	0.73%
Net Impaired Loans as a % of Loans and Acceptances	2.93%	2.16%	1.61%	1.23%	1.41%	0.81%	0.66%	0.56%	0.62%	2.93%	1.41%	1.23%	0.56%	0.72%
Retail	1.08%	1.11%	0.89%	0.71%	0.55%	0.51%	0.40%	0.31%	0.26%	1.08%	0.55%	0.71%	0.31%	0.26%
Wholesale	0.43%	0.41%	0.34%	0.27%	0.23%	0.20%	0.17%	0.16%	0.16%	0.43%	0.23%	0.27%	0.16%	0.17%
Canada	2.54%	2.48%	1.90%	1.52%	1.21%	1.13%	0.87%	0.61%	0.47%	2.54%	1.21%	1.52%	0.61%	0.45%
United States	0.42%	0.43%	0.32%	0.30%	0.23%	0.24%	0.21%	0.21%	0.21%	0.42%	0.23%	0.30%	0.21%	0.20%
Other International	4.80%	4.68%	3.80%	2.88%	2.40%	2.05%	1.91%	1.11%	0.63%	4.80%	2.40%	2.88%	1.11%	0.67%
PCL as a % of Average Net Loans and Acceptances	1.99%	1.44%	1.03%	0.77%	0.87%	0.52%	0.42%	0.34%	0.38%	1.99%	0.87%	0.77%	0.34%	0.46%
Specific PCL as a % of Average Net Loans and Acceptances	1.07%	1.38%	1.00%	0.84%	0.48%	0.54%	0.46%	0.43%	0.30%	1.15%	0.49%	0.59%	0.34%	0.21%
Retail	0.99%	1.06%	0.80%	0.65%	0.47%	0.54%	0.44%	0.41%	0.29%	0.95%	0.48%	0.53%	0.33%	0.23%
Wholesale	0.61%	0.70%	0.52%	0.46%	0.38%	0.43%	0.43%	0.39%	0.36%	0.61%	0.41%	0.43%	0.39%	0.35%
Canada	1.92%	1.83%	1.39%	1.03%	0.65%	0.76%	0.46%	0.43%	0.15%	1.70%	0.62%	0.74%	0.21%	(0.04)%
United States	0.77%	0.40%	0.65%	0.42%	0.31%	0.38%	0.37%	0.36%	0.33%	0.61%	0.35%	0.37%	0.35%	0.29%
Other International	2.54%	4.92%	1.95%	2.21%	1.57%	1.79%	1.14%	0.95%	0.13%	3.17%	1.57%	1.72%	0.35%	(0.13)%
	0.45%	0.43%	0.18%	0.28%	0.15%	0.13%	0.12%	0.03%	0.00%	0.33%	0.15%	0.19%	0.02%	0.01%
Coverage ratios														
ACL as a % of Total Loans and Acceptances	1.01%	0.99%	0.87%	0.76%	0.69%	0.67%	0.65%	0.63%	0.63%	1.01%	0.69%	0.76%	0.63%	0.68%
Specific ACL as a % of Total Loans and Acceptances	0.36%	0.34%	0.30%	0.25%	0.21%	0.19%	0.16%	0.14%	0.12%	0.36%	0.21%	0.25%	0.14%	0.12%
Retail	0.09%	0.09%	0.08%	0.07%	0.06%	0.05%	0.05%	0.05%	0.05%	0.09%	0.06%	0.07%	0.05%	0.06%
Wholesale	0.27%	0.25%	0.22%	0.18%	0.15%	0.13%	0.11%	0.09%	0.07%	0.27%	0.15%	0.18%	0.09%	0.06%
Specific ACL as a % of GIL	25.13%	23.29%	25.17%	26.24%	27.97%	27.06%	29.38%	31.40%	32.19%	25.13%	27.97%	26.24%	31.40%	31.84%
Retail	23.24%	24.16%	26.03%	28.57%	28.62%	28.40%	32.26%	30.93%	32.12%	23.24%	28.62%	28.57%	30.93%	32.11%
Wholesale	25.82%	23.00%	24.88%	25.47%	27.71%	26.62%	28.15%	31.64%	32.23%	25.82%	27.71%	25.47%	31.64%	31.60%
Total Net Write-offs as a % of Average Net Loans and Acceptances	0.86%	0.93%	0.64%	0.52%	0.43%	0.40%	0.33%	0.32%	0.28%	0.80%	0.39%	0.42%	0.30%	0.25%
Retail	0.59%	0.66%	0.47%	0.42%	0.40%	0.42%	0.39%	0.38%	0.25%	0.57%	0.40%	0.41%	0.40%	0.25%
Wholesale	1.52%	1.50%	0.98%	0.74%	0.48%	0.36%	0.20%	0.18%	0.03%	1.32%	0.35%	0.46%	0.09%	0.00%
Canada	0.73%	0.29%	0.58%	0.36%	0.36%	0.39%	0.36%	0.35%	0.31%	0.53%	0.37%	0.37%	0.34%	0.30%
United States	1.95%	4.73%	1.24%	1.63%	0.95%	0.65%	0.21%	0.18%	0.14%	2.67%	0.65%	0.94%	0.12%	(0.11)%
Other International	0.14%	0.11%	0.07%	0.19%	0.12%	0.09%	0.03%	0.06%	0.03%	0.10%	0.08%	0.13%	0.13%	0.06%

CREDIT RISK EXPOSURE BY GEOGRAPHY AND PORTFOLIO (C\$ MM)	Lending-related and other					Trading-related					Lending-related and other					Trading-related					Q1/09 Total ⁵	Q4/08 Total ⁵	Q3/08 Total ⁵	Q2/08 Total ⁵	Q1/08 Total ⁵
	Loans and acceptances			Undrawn		Repo-style transactions ³	Over- the-counter derivatives ⁴	Q3/09 Total ⁵	Loans and acceptances			Undrawn		Repo-style transactions ³	Over- the-counter derivatives ⁴	Q2/09 Total ⁵									
	Outstanding	commitments	Other ²	Outstanding	commitments				Other ²	Outstanding	commitments	Other ²	Outstanding				commitments	Other ²							
Credit risk exposure by geography¹ and portfolio																									
Canada																									
Residential mortgages ⁶	113,993	11	-	-	-	-	114,004	110,086	4	-	-	-	-	110,090	112,209	117,692	117,789	113,178	110,949						
Personal	57,334	43,159	36	-	-	-	100,529	53,755	42,204	38	-	-	-	95,997	92,883	89,788	88,538	84,601	82,302						
Credit cards	8,382	19,497	-	-	-	-	27,879	8,495	20,336	-	-	-	-	28,831	28,326	28,200	26,407	25,377	27,644						
Small business	2,806	2,348	49	-	-	-	5,203	2,785	2,304	49	-	-	-	5,138	4,989	5,118	5,586	5,490	5,294						
Retail	182,515	65,015	85	-	-	-	247,615	175,121	64,848	87	-	-	-	240,056	238,407	240,798	238,320	228,646	226,189						
Business	48,055	18,164	8,316	28,009	7,275	-	109,819	53,314	18,183	8,706	20,839	9,194	110,236	108,766	116,461	115,518	120,872	120,279							
Sovereign	1,410	1,857	15,671	93	2,827	-	21,858	1,490	1,844	7,704	238	2,829	14,105	15,847	19,366	15,790	15,766	15,997							
Bank	1,440	116	23,479	10,063	2,952	-	38,050	1,028	161	23,768	11,957	3,101	40,015	46,358	51,512	46,498	68,020	64,334							
Wholesale	50,905	20,137	47,466	38,165	13,054	-	169,727	55,832	20,188	40,178	33,034	15,124	164,356	170,971	187,339	177,806	204,658	200,610							
Total Canada	233,420	85,152	47,551	38,165	13,054	-	417,342	230,953	85,036	40,265	33,034	15,124	404,412	409,378	428,137	416,126	433,304	426,799							
United States																									
Residential mortgages ⁶	2,956	-	-	-	-	-	2,956	3,336	-	-	-	-	3,336	3,119	2,948	2,453	2,318	1,514							
Personal	8,871	1,310	8	-	-	-	10,189	9,778	1,433	8	-	-	11,219	11,413	11,193	9,596	9,372	5,759							
Credit cards	198	142	-	-	-	-	340	204	166	-	-	-	370	366	354	307	300	291							
Small business	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
Retail	12,025	1,452	8	-	-	-	13,485	13,318	1,599	8	-	-	14,925	14,898	14,495	12,356	11,990	7,564							
Business	25,166	11,007	6,042	22,721	7,697	-	72,633	28,845	13,673	5,761	20,327	9,435	78,041	82,662	83,572	76,456	81,556	73,090							
Sovereign	-	-	102	-	538	-	640	-	-	153	-	496	649	860	459	151	257	160							
Bank	75	170	1,508	7,140	4,749	-	13,642	164	197	1,561	4,863	5,663	12,448	14,624	18,348	22,125	21,778	31,159							
Wholesale	25,241	11,177	7,652	29,861	12,984	-	86,915	29,009	13,870	7,475	25,190	15,594	91,138	98,146	102,379	98,732	103,591	104,400							
Total United States	37,266	12,629	7,660	29,861	12,984	-	100,400	42,327	15,469	7,483	25,190	15,594	106,063	113,044	116,874	111,088	115,581	111,973							
Other International																									
Residential mortgages ⁶	2,265	-	-	-	-	-	2,265	2,452	-	-	-	-	2,452	2,466	2,353	1,957	1,000	970							
Personal	1,999	139	7	-	-	-	2,145	2,089	114	8	-	-	2,211	2,519	2,275	2,051	1,182	1,163							
Credit cards	195	98	-	-	-	-	293	215	107	-	-	-	322	333	312	255	159	163							
Small business	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
Retail	4,459	237	7	-	-	-	4,703	4,756	221	8	-	-	4,985	5,318	4,940	4,263	2,341	2,296							
Business	10,458	6,310	5,758	10,907	5,485	-	38,918	11,508	6,907	7,306	8,114	6,656	40,491	40,566	43,553	44,085	40,229	45,893							
Sovereign	1,181	486	3,739	1,396	6,183	-	12,985	751	826	3,166	919	7,103	12,765	13,741	16,576	14,481	14,617	13,760							
Bank	1,186	333	12,011	42,048	22,693	-	78,271	1,435	401	14,700	43,041	24,499	84,076	88,893	93,371	84,999	92,166	89,602							
Wholesale	12,825	7,129	21,508	54,351	34,361	-	130,174	13,694	8,134	25,172	52,074	38,258	137,332	143,200	153,500	143,565	147,012	149,255							
Total Other International	17,284	7,366	21,515	54,351	34,361	-	134,877	18,450	8,355	25,180	52,074	38,258	142,317	148,518	158,440	147,828	149,353	151,551							
Total exposure	287,970	105,147	76,726	122,377	60,399	-	652,619	291,730	108,860	72,928	110,298	68,976	652,792	670,940	703,451	675,042	698,238	690,323							

¹ Based on residence of borrower.

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

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

⁴ Credit equivalent amount after factoring in master netting agreements.

⁵ Total exposure represents exposure at default, which is the expected gross exposure upon the default of an obligor. This amount is before any specific allowances and does not reflect the impact of credit risk mitigation.

Exposure under Basel II asset classes of qualifying revolving retail and other retail are largely included within Personal and Credit cards, while home equity lines of credit are included in Personal.

⁶ Includes certain synthetic mortgage securitizations.

EXPOSURE COVERED BY CREDIT RISK MITIGATION ¹
(C\$MM)

Retail
Residential mortgages
Personal
Credit cards
Small business
Wholesale
Business
Sovereign
Bank
Total exposure covered by credit risk mitigation

	Q3/09				Q2/09				Q1/09			
	Standardized		AIRB		Standardized		AIRB		Standardized		AIRB	
	Eligible financial collateral ²	Guarantees/credit derivatives	Guarantees/credit derivatives	Total	Eligible financial collateral ²	Guarantees/credit derivatives	Guarantees/credit derivatives	Total	Eligible financial collateral ²	Guarantees/credit derivatives	Guarantees/credit derivatives	Total
	-	409	19,531	19,940	-	261	19,428	19,689	-	186	23,327	23,513
	-	1,941	1,130	3,071	-	2,237	1,166	3,403	-	2,247	1,159	3,406
	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	238	238	-	-	234	234	-	-	232	232
	-	2,350	20,899	23,249	-	2,498	20,828	23,326	-	2,433	24,718	27,151
	9,656	-	575	10,231	3,640	-	544	4,184	2,455	-	538	2,993
	-	-	-	-	-	-	-	-	-	-	-	-
	18,689	-	-	18,689	18,844	-	-	18,844	20,619	-	-	20,619
	28,345	-	575	28,920	22,484	-	544	23,028	23,074	-	538	23,612
	28,345	2,350	21,474	52,169	22,484	2,498	21,372	46,354	23,074	2,433	25,256	50,763

CREDIT EXPOSURE BY RESIDUAL CONTRACTUAL MATURITY
(C\$ MM)

Lending-related
Outstanding loans and acceptances
Undrawn commitments
Other ³
Trading-related
Repo-style transactions ⁴
Over-the-counter derivatives ⁵
Total exposure ⁶

	Q3/09				Q2/09				Q1/09			
	Residual contractual maturity term				Residual contractual maturity term				Residual contractual maturity term			
	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total
	120,305	135,347	32,318	287,970	122,543	135,764	33,423	291,730	127,936	135,763	33,470	297,169
	82,983	19,980	2,184	105,147	84,930	21,319	2,611	108,860	84,876	21,738	2,752	109,366
	55,618	17,605	3,503	76,726	60,816	9,463	2,649	72,928	66,140	12,197	3,541	81,878
	258,906	172,932	38,005	469,843	268,289	166,546	38,683	473,518	278,952	169,698	39,763	488,413
	122,377	-	-	122,377	110,298	-	-	110,298	107,099	-	-	107,099
	15,193	23,367	21,839	60,399	16,854	25,352	26,770	68,976	21,735	27,843	25,850	75,428
	137,570	23,367	21,839	182,776	127,152	25,352	26,770	179,274	128,834	27,843	25,850	182,527
	396,476	196,299	59,844	652,619	395,441	191,898	65,453	652,792	407,786	197,541	65,613	670,940

CREDIT EXPOSURE OF PORTFOLIOS UNDER THE STANDARDIZED APPROACH BY RISK WEIGHT
(C\$ MM)

Risk weight
0%
20%
35%
50%
75%
100%
150%
Total

	Q3/09	Q2/09	Q1/09
	Gross exposure ⁷	Gross exposure ⁷	Gross exposure ⁷
	4,088	2,434	796
	37,072	31,737	34,605
	2,035	2,167	1,718
	64	123	120
	12,262	13,434	13,560
	33,407	38,852	44,246
	1,684	1,666	1,376
	90,612	90,413	96,421

¹ Under the AIRB approach, disclosure on eligible financial collateral is not required as the benefit the collateral provides has been taken into account in the Loss Given Default (LGD) estimates in our internal LGD risk rating system.

² Eligible financial collateral includes cash and deposit, gold, as well as qualifying debt securities, equities and mutual funds.

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

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

⁵ Credit equivalent amount after factoring in master netting agreements.

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

⁷ Gross exposure represents exposure at default, which is the expected gross exposure upon the default of an obligor. This amount is before any specific allowances and does not reflect the impact of credit risk mitigation.

**RETAIL CREDIT EXPOSURE
BY PORTFOLIO AND RISK CATEGORY
(C\$MM)**

Low risk (0.00%-1.00%)
Medium risk (1.10%-6.40%)
High risk (6.50%-99.99%)
Impaired (100%)
Total exposure¹

Q3/09					
Residential mortgages	Personal	Credit cards	Small business	Total	
100,983	101,059	25,189	2,123	229,354	
13,934	9,115	2,842	2,131	28,022	
3,684	2,259	481	893	7,317	
624	430	-	56	1,110	
119,225	112,863	28,512	5,203	265,803	

Q2/09					
Residential mortgages	Personal	Credit cards	Small business	Total	
98,006	98,015	25,670	2,051	223,742	
13,720	8,770	3,345	2,142	27,977	
3,583	2,218	508	891	7,200	
569	424	-	54	1,047	
115,878	109,427	29,523	5,138	259,966	

**WHOLESALE CREDIT EXPOSURE
BY PORTFOLIO AND RISK RATING
(C\$ MM, except percentage amounts)**

Q3/09					
Total exposure ³	Undrawn commitments (Notional amount)	Average probability of default ⁴ (%)	Average loss given default rate ⁴ (%)	Average exposure at default rate ⁴ (%)	Average risk weight ⁴ (%)

Q2/09					
Total exposure ³	Undrawn commitments (Notional amount)	Average probability of default ⁴ (%)	Average loss given default rate ⁴ (%)	Average exposure at default rate ⁴ (%)	Average risk weight ⁴ (%)

INTERNAL RATING²

Business	
1-4	
5-7	
8-10	
11-13	
14-16	
17-20	
21-22	
Total Business	
Sovereign	
1-4	
5-7	
8-10	
11-13	
14-16	
17-20	
21-22	
Total Sovereign	
Bank	
1-4	
5-7	
8-10	
11-13	
14-16	
17-20	
21-22	
Total Bank	

6,913	12,343	0.02%	26.32%	58.20%	9.71%
14,991	28,168	0.06%	35.68%	60.32%	22.60%
27,145	30,052	0.26%	35.51%	55.12%	41.26%
46,234	37,042	1.16%	26.68%	39.33%	72.71%
16,658	7,525	3.81%	26.84%	34.61%	94.47%
4,258	999	16.68%	23.50%	32.33%	144.12%
2,961	313	100.00%	18.10%	47.91%	146.09%
119,160	116,442	4.13%	29.50%	52.71%	63.00%
Total Business					
2,128	5,967	0.01%	25.94%	45.03%	3.24%
1,803	2,130	0.04%	35.04%	44.75%	9.45%
811	875	0.14%	23.06%	59.09%	38.43%
164	369	1.06%	9.04%	39.16%	66.33%
16	12	3.70%	34.02%	9.87%	91.81%
2	2	29.95%	10.21%	20.00%	100.56%
10	-	100.00%	35.05%	-	200.56%
4,934	9,355	0.30%	28.27%	47.18%	14.12%
Total Sovereign					
166	2,197	0.03%	35.22%	29.58%	6.25%
1,918	2,354	0.03%	26.70%	41.01%	4.77%
691	905	0.05%	29.01%	40.64%	7.92%
339	403	0.20%	31.54%	10.38%	29.27%
14	92	1.19%	26.18%	22.34%	57.19%
115	2	6.00%	44.93%	2.00%	141.59%
77	-	100.00%	38.13%	-	206.39%
3,320	5,953	2.58%	28.99%	37.37%	17.64%
Total Bank					

7,628	13,422	0.02%	25.65%	59.20%	10.27%
18,254	30,829	0.06%	35.71%	64.02%	22.36%
30,344	29,107	0.26%	35.49%	56.06%	42.17%
53,448	38,102	1.15%	25.13%	39.94%	75.57%
17,028	7,533	3.78%	27.54%	35.70%	97.87%
2,558	863	17.37%	25.36%	32.66%	148.81%
3,170	285	100.00%	24.72%	49.51%	133.90%
132,430	120,141	3.75%	29.30%	54.80%	62.50%
Total Business					
2,344	7,622	0.01%	23.16%	48.86%	3.31%
1,546	2,207	0.04%	32.92%	44.43%	9.42%
826	841	0.14%	24.08%	58.52%	37.05%
166	463	1.06%	9.37%	40.84%	60.80%
21	13	3.73%	33.77%	10.52%	91.27%
8	3	22.97%	14.87%	10.60%	174.06%
-	-	-	-	-	-
4,911	11,149	0.13%	25.95%	49.09%	13.51%
Total Sovereign					
381	1,669	0.03%	39.89%	27.01%	6.88%
1,079	2,447	0.03%	30.73%	41.44%	5.77%
996	1,166	0.07%	34.30%	41.74%	11.63%
761	426	0.28%	21.45%	9.86%	62.60%
36	96	1.09%	26.45%	23.13%	47.74%
133	-	6.01%	44.89%	10.00%	100.00%
-	-	-	-	-	-
3,386	5,804	0.34%	31.24%	37.84%	24.53%
Total Bank					

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

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

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

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

FAIR VALUE OF DERIVATIVE INSTRUMENTS (C\$MM)	Q3/09		Q2/09		Q1/09		Q4/08	
	Fair value		Fair value		Fair value		Fair value	
	Positive	Negative	Positive	Negative	Positive	Negative	Positive	Negative
Held or issued for trading purposes	94,181	86,883	114,682	104,597	134,866	123,499	129,061	123,762
Held or issued for other than trading purposes	7,971	5,501	9,895	6,276	11,190	7,265	8,922	6,699
Total gross fair values before netting ¹	102,152	92,384	124,577	110,873	146,056	130,764	137,983	130,461
Impact of master netting agreements								
With intent to settle net or simultaneously ²	(421)	(421)	(589)	(589)	(568)	(568)	(1,756)	(1,756)
Without intent to settle net or simultaneously ³	(65,564)	(65,564)	(80,115)	(80,115)	(93,998)	(93,998)	(76,179)	(76,179)
Total	36,167	26,399	43,873	30,169	51,490	36,198	60,048	52,526

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

REALIZED GAINS AND LOSSES ON AVAILABLE-FOR-SALE SECURITIES (C\$MM)	Q3/09	Q2/09	Q1/09	Q4/08
	Realized gains	47	8	22
Realized losses and writedowns	(173)	(202)	(290)	(403)
Net (losses) gains on Available-for-sale securities	(126)	(194)	(268)	(387)

BANKING BOOK EQUITY EXPOSURES (C\$MM)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08
	Public	1,436	1,261	1,287	1,461	1,687	1,570
Private	1,322	1,438	1,525	1,630	1,376	1,405	1,300
Total banking book equity exposures ⁹	2,758	2,699	2,812	3,091	3,063	2,975	3,113
Less: Unfunded equity commitments - off-balance sheet	(215)	(243)	(257)	(251)	(213)	(266)	(258)
Banking book equity exposures - on-balance sheet	2,543	2,456	2,555	2,840	2,850	2,709	2,855
Less: Non-AFS equity items							
Shares of associated corporations	(48)	(76)	(87)	(96)	(93)	(52)	(35)
Loan substitute securities	(187)	(152)	(159)	(227)	(250)	(248)	(246)
	(235)	(228)	(246)	(323)	(343)	(300)	(281)
Add: AFS equities							
Auction rate preferred shares	518	579	585	-	-	-	-
Equities held by insurance subsidiaries	109	101	98	107	132	142	140
AFS equities classified as substantial investments	74	37	37	59	61	60	62
	701	717	720	166	193	202	202
Available-for-sale securities as reported on Balance Sheet	3,009	2,945	3,029	2,683	2,700	2,611	2,776

¹ Market and credit valuation adjustments that are determined on an instrument-specific basis are included. For the remaining instruments, these adjustments are determined on a pooled basis and thus, have been excluded. Positive fair values exclude market and credit valuation adjustments of (\$719) million (Q2/09 - (\$798) million) and margin requirements of \$74 million (Q2/09 - \$69 million).

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

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

⁴ The notional amounts exclude exchange traded of \$291 billion (Q2/09 - \$247 billion), over-the-counter options written of \$214 billion (Q2/09 - \$212 billion), and non-trading credit derivatives of \$2 billion (Q2/09 - \$3 billion).

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

⁶ Comprises credit default swaps, total return swaps and credit default baskets. The above excludes credit derivatives issued for other-than-trading purposes related to bought and sold protection with a replacement cost of \$161 million (Q2/09 - \$316 million). Credit derivatives issued for other-than-trading purposes related to sold protection with a replacement cost of \$nil (Q2/09 - nil), credit equivalent amount of \$78 million (Q2/09 - \$87 million) and risk-adjusted asset amount of \$18 million (Q2/09 - \$43 million) which were given guarantee treatment per OSFI guidance.

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

⁸ The total credit equivalent amount after netting includes collateral applied of \$5,716 million (Q2/09 - \$7,462 million).

⁹ Total exposure represents exposure at default, which is the expected gross exposure upon the default of an obligor. Basel II defines banking book equities based on the economic substance of the transaction rather than the legal form or accounting treatment associated with the instrument. As such, differences exist in the identification of equity securities held in the banking book and those reported in the financial statements.

CALCULATION OF ROE AND RORC ¹ (C\$ MM, except for percentage amounts)	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08	Q1/08	Q4/07	Q3/07	2009	2008	2008	2007	2006
										9 months	9 months			
Canadian Banking														
Net income available to common shareholders	651	568	686	669	702	597	666	789	588	1,905	1,965	2,634	2,516	2,104
Average risk capital ²	5,450	5,350	5,250	5,250	5,150	4,900	4,900	5,450	5,250	5,350	5,000	5,050	5,250	4,700
Add: Average goodwill and other intangibles	1,950	1,750	1,750	1,800	1,750	1,900	2,000	1,900	2,000	1,800	1,850	1,850	1,950	1,800
Average attributed capital ²	7,400	7,100	7,000	7,050	6,900	6,800	6,900	7,350	7,250	7,150	6,850	6,900	7,200	6,500
ROE ³	34.9%	32.9%	38.9%	37.7%	40.4%	35.8%	38.5%	42.7%	32.2%	35.6%	38.3%	38.1%	34.9%	32.2%
Return on risk capital (RORC) ⁴	47.3%	43.7%	51.8%	50.8%	54.1%	49.5%	54.1%	57.6%	44.4%	47.6%	52.6%	52.2%	48.1%	44.6%
Wealth Management														
Net income available to common shareholders	159	119	122	112	182	180	179	178	174	400	541	653	753	598
Average risk capital ²	1,050	1,150	1,150	1,050	1,050	1,000	950	1,150	1,200	1,100	1,000	1,000	1,150	1,050
Add: Average goodwill and other intangibles	2,750	2,800	2,800	2,600	2,400	1,100	1,050	1,100	1,150	2,800	1,550	1,800	1,150	1,100
Average attributed capital ²	3,800	3,950	3,950	3,650	3,450	2,100	2,000	2,250	2,350	3,900	2,550	2,800	2,300	2,150
ROE ³	16.5%	12.3%	12.3%	12.3%	21.0%	34.8%	35.5%	31.7%	29.4%	13.7%	28.6%	23.3%	32.4%	27.8%
Return on risk capital (RORC) ⁴	59.2%	43.2%	41.8%	42.8%	69.5%	72.4%	76.7%	62.4%	58.6%	47.8%	72.7%	64.9%	65.1%	59.3%
Insurance														
Net income available to common shareholders	164	111	110	58	136	103	88	101	101	385	327	385	437	298
Average risk capital ²	1,200	1,150	1,150	1,000	1,100	1,100	950	1,200	1,250	1,150	1,050	1,050	1,250	1,350
Add: Average goodwill and other intangibles	150	200	150	150	100	150	150	150	150	200	150	100	150	100
Average attributed capital ²	1,350	1,350	1,300	1,150	1,200	1,250	1,100	1,350	1,400	1,350	1,200	1,150	1,400	1,450
ROE ³	48.0%	33.4%	33.7%	20.1%	44.6%	34.1%	31.7%	29.1%	28.7%	38.5%	37.0%	32.8%	31.2%	20.5%
Return on risk capital (RORC) ⁴	55.4%	39.2%	38.3%	23.0%	50.1%	38.1%	36.0%	32.2%	31.9%	44.5%	41.6%	37.1%	34.7%	22.8%
International Banking														
Net (loss) income available to common shareholders	(112)	(1,142)	(156)	(213)	(22)	33	28	17	83	(1,410)	39	(174)	228	254
Average risk capital ²	3,150	3,250	3,050	2,450	2,300	2,150	1,750	1,900	2,100	3,150	2,050	2,150	1,950	1,600
Add: Average goodwill and other intangibles	3,900	5,550	5,500	5,000	3,300	2,400	1,400	1,400	1,550	4,950	2,400	3,050	1,400	800
Average attributed capital ²	7,050	8,800	8,550	7,450	5,600	4,550	3,150	3,300	3,650	8,100	4,450	5,200	3,350	2,400
ROE ³	(6.3%)	(53.3)%	(7.3)%	(11.4)%	(1.6)%	3.0%	3.5%	2.2%	9.0%	(23.2)%	1.2%	(3.4)%	6.9%	10.6%
Return on risk capital (RORC) ⁴	(14.2)%	(143.6)%	(20.3)%	(34.9)%	(3.8)%	6.3%	6.4%	3.8%	15.5%	(60.0)%	2.5%	(8.1)%	11.7%	16.1%
Capital Markets														
Net income available to common shareholders	542	405	214	577	263	8	299	181	354	1,161	570	1,147	1,272	1,342
Average risk capital ²	7,200	7,150	7,050	5,650	5,050	3,900	4,100	3,750	3,900	7,100	4,350	4,700	3,900	3,450
Add: Average goodwill and other intangibles	1,050	1,200	1,050	1,000	850	900	850	900	900	1,150	900	900	900	800
Average attributed capital ²	8,250	8,350	8,100	6,650	5,900	4,800	4,950	4,650	4,800	8,250	5,250	5,600	4,800	4,250
ROE ³	26.1%	19.9%	10.4%	34.6%	17.7%	0.7%	23.9%	15.4%	29.3%	18.8%	14.6%	20.5%	26.6%	31.5%
Return on risk capital (RORC) ⁴	29.9%	23.2%	12.0%	40.5%	20.8%	0.8%	29.1%	19.3%	35.9%	21.8%	17.5%	24.5%	32.5%	38.7%
Corporate Support														
Net (loss) income available to common shareholders	84	(166)	36	(110)	(26)	(16)	(39)	34	69	(46)	(81)	(191)	198	101
Average risk capital and other ^{2,5}	1,400	1,500	2,000	1,100	1,100	1,100	1,000	950	1,000	1,650	1,100	1,100	950	600
Add: Average under/(over) attribution of capital	950	(650)	(1,850)	(50)	1,100	2,800	3,500	2,450	1,650	(550)	2,450	1,900	1,850	2,550
Average attributed capital ²	2,350	850	150	1,050	2,200	3,900	4,500	3,400	2,650	1,100	3,550	3,000	2,800	3,150
RBC														
Net (loss) income available to common shareholders	1,488	(105)	1,012	1,093	1,235	905	1,221	1,300	1,369	2,395	3,361	4,454	5,404	4,668
Average risk capital ²	18,800	18,950	18,700	16,500	15,750	14,150	13,650	14,400	14,700	18,800	14,550	15,050	14,450	12,750
Average common equity	30,200	30,400	29,050	27,000	25,250	23,400	22,600	22,300	22,100	29,850	23,850	24,650	21,850	19,900
ROE - Continuing Operations	19.5%	(1.4)%	13.8%	16.1%	19.5%	15.7%	21.5%	23.1%	24.5%	10.7%	18.8%	18.1%	24.7%	23.3%
ROE ³	19.5%	(1.4)%	13.8%	16.1%	19.5%	15.7%	21.5%	23.1%	24.5%	10.7%	18.8%	18.1%	24.7%	23.5%
Return on risk capital (RORC) - Continuing Operations	31.4%	(2.3)%	21.5%	26.3%	31.1%	26.0%	35.6%	35.8%	36.9%	17.0%	30.9%	29.6%	37.4%	37.0%
RORC ⁴	31.4%	(2.3)%	21.5%	26.3%	31.1%	26.0%	35.6%	35.8%	36.9%	17.0%	30.9%	29.6%	37.4%	36.7%

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

² Average risk capital includes Credit, Market (trading and non-trading), Insurance, Operational, Business and fixed assets risk capital. Average attributed capital includes risk capital plus the net amounts of goodwill and intangibles capital.

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

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

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