

Supplementary Financial Information



Q3 2015

For the period ended July 31, 2015

(UNAUDITED)

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Notes to Users

These Consolidated Financial Statements are prepared in compliance with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB), International Accounting Standard (IAS) 34, *Interim Financial Reporting* unless otherwise noted. Unless otherwise stated, monetary amounts are stated in Canadian dollars. This document is not audited and should be read in conjunction with our Q3 2015 Report to Shareholders and our 2014 Annual Report. Certain comparative amounts have been reclassified to conform to the current period's presentation.

Leverage ratio and Leverage ratio exposure

Banks are required to disclose the leverage ratio and its components, which has replaced the Office of the Superintendent of Financial Institutions (OSFI) assets-to-capital multiple (ACM), effective the first fiscal quarter of 2015. The leverage ratio is defined as the capital measure divided by the exposure measure. The capital measure is currently defined as Tier 1 capital and the exposure measure is the sum of (a) on-balance sheet exposures; (b) derivative exposures; (c) securities financing transaction (SFT) exposures and (d) off-balance sheet items. The leverage ratio and leverage ratio common disclosure templates can be found on pages 29 and 30.

Capital Disclosure Requirements related to Basel III Pillar 3

Capital main features disclosure provides a qualitative disclosure and sets out summary information on the terms and conditions of the main features of all capital instruments. We have also included the full terms and conditions for each of our capital instruments on our Investor Relations website at <http://www.rbc.com/investorrelations/quarterly-financial-statements.html>.

EDTF Disclosures

The Financial Stability Board's Enhanced Disclosure Task Force (EDTF) issued a report titled "*Enhancing the Risk Disclosures of Banks*" in October 2012. The following index lists the disclosure related to these recommendations contained in this document.

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For a full index of where to find all EDTF related disclosures, see p. 55 of our Q3 2015 Report to Shareholders.

FINANCIAL HIGHLIGHTS (Millions of Canadian dollars, except otherwise noted)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9 months	2014 9 months	2014	2013
SELECTED INCOME STATEMENT INFORMATION													
Net interest income	3,783	3,557	3,631	3,560	3,647	3,449	3,460	3,351	3,392	10,971	10,556	14,116	13,249
Non-interest income	5,045	5,273	6,013	4,822	5,343	4,827	5,000	4,568	3,784	16,331	15,170	19,992	17,433
Total revenue	8,828	8,830	9,644	8,382	8,990	8,276	8,460	7,919	7,176	27,302	25,726	34,108	30,682
Provision for credit losses (PCL)	270	282	270	345	283	244	292	334	267	822	819	1,164	1,237
Insurance policyholder benefits, claims and acquisition expense	656	493	1,522	752	1,009	830	982	878	263	2,671	2,821	3,573	2,784
Non-interest expense (NIE)	4,635	4,736	4,620	4,340	4,602	4,332	4,387	4,151	3,999	13,991	13,321	17,661	16,214
Net income	2,475	2,502	2,456	2,333	2,378	2,201	2,092	2,101	2,285	7,433	6,671	9,004	8,342
Less: Non-controlling interest	(26)	(29)	(22)	(17)	(26)	(26)	(25)	(24)	(25)	(77)	(77)	(94)	(98)
Preferred dividends	(50)	(47)	(40)	(44)	(55)	(52)	(62)	(61)	(63)	(137)	(169)	(213)	(253)
Net income available to common shareholders	2,399	2,426	2,394	2,272	2,297	2,123	2,005	2,016	2,197	7,219	6,425	8,697	7,991
Add: Dilutive impact of exchangeable shares	4	3	4	4	3	4	10	13	14	11	17	21	53
Net income available to common shareholders including dilutive impact of exchangeable shares	2,403	2,429	2,398	2,276	2,300	2,127	2,015	2,029	2,211	7,230	6,442	8,718	8,044
PROFITABILITY MEASURES													
Earnings per share (EPS) - basic	\$1.66	\$1.68	\$1.66	\$1.57	\$1.59	\$1.47	\$1.39	\$1.40	\$1.52	\$5.00	\$4.45	\$6.03	\$5.53
- diluted	\$1.66	\$1.68	\$1.65	\$1.57	\$1.59	\$1.47	\$1.38	\$1.39	\$1.51	\$4.99	\$4.43	\$6.00	\$5.49
Common shares outstanding (000s) ¹													
- average (basic)	1,443,052	1,442,078	1,442,591	1,442,368	1,442,312	1,443,115	1,442,434	1,440,911	1,443,350	1,442,579	1,442,615	1,442,553	1,443,735
- average (diluted)	1,449,540	1,448,651	1,449,419	1,449,342	1,449,455	1,450,271	1,458,742	1,462,728	1,465,991	1,449,206	1,452,868	1,452,003	1,466,529
Return on common equity (ROE)	18.1%	19.3%	19.3%	19.0%	19.6%	19.1%	18.1%	18.8%	21.3%	18.9%	19.0%	19.0%	19.7%
Return on risk capital (RORC)	28.4%	29.5%	29.5%	29.1%	30.5%	30.4%	28.2%	29.1%	33.2%	29.1%	29.7%	29.6%	31.1%
Return on assets	0.94%	0.99%	0.94%	0.98%	1.04%	1.01%	0.94%	0.98%	1.05%	0.96%	1.00%	0.99%	0.98%
Return on RWA ²	2.34%	2.59%	2.40%	2.51%	2.56%	2.59%	2.43%	2.61%	2.88%	2.44%	2.53%	2.52%	2.67%
Efficiency ratio	52.5%	53.6%	47.9%	51.8%	51.2%	52.3%	51.9%	52.4%	55.7%	51.2%	51.8%	51.8%	52.8%
Adjusted efficiency ratio ³	52.3%	51.9%	52.1%	52.0%	52.7%	52.5%	52.6%	52.2%	51.7%	52.1%	52.6%	52.5%	52.0%
KEY RATIOS													
Diluted EPS growth ⁴	4.4%	14.3%	19.6%	12.9%	5.3%	17.6%	3.0%	12.1%	2.0%	12.6%	8.0%	9.3%	11.1%
Revenue growth	(1.8)%	6.7%	14.0%	5.8%	25.3%	7.2%	7.6%	6.0%	(5.2)%	6.1%	13.0%	11.2%	5.3%
Adjusted revenue growth ³	1.5%	10.6%	6.4%	4.9%	13.0%	9.3%	4.9%	5.9%	5.7%	6.0%	9.0%	8.0%	8.5%
NIE growth	0.7%	9.3%	5.3%	4.6%	15.1%	7.9%	8.3%	7.7%	11.3%	5.0%	10.4%	8.9%	10.7%
Operating leverage	(2.5)%	(2.6)%	8.7%	1.3%	10.2%	(0.7)%	(0.8)%	(1.7)%	(16.5)%	1.1%	2.6%	2.2%	(5.5)%
Adjusted operating leverage ³	0.8%	1.2%	1.1%	0.4%	(2.1)%	1.4%	(3.4)%	(1.8)%	(5.6)%	1.0%	(1.4)%	(0.9)%	(2.3)%
PCL on impaired loans as a % of Average net loans and acceptances	0.23%	0.25%	0.24%	0.31%	0.26%	0.23%	0.27%	0.32%	0.26%	0.24%	0.26%	0.27%	0.31%
Net interest margin (total average assets)	1.44%	1.41%	1.39%	1.49%	1.60%	1.59%	1.56%	1.57%	1.56%	1.41%	1.58%	1.56%	1.56%
Net interest margin (total average assets) excluding Trading Assets, Trading NII and Insurance Assets	2.07%	2.07%	2.15%	2.18%	2.27%	2.28%	2.30%	2.31%	2.34%	2.09%	2.29%	2.26%	2.31%
Non-interest income as % of total revenue	57.1%	59.7%	62.3%	57.5%	59.4%	58.3%	59.1%	57.7%	52.7%	59.8%	59.0%	58.6%	56.8%
Effective tax rate	24.2%	24.6%	24.0%	20.8%	23.2%	23.3%	25.3%	17.8%	13.7%	24.3%	23.9%	23.1%	20.1%
CAPITAL MEASURES - CONSOLIDATED													
Common Equity Tier 1 capital ratio (CET1) ²	10.1%	10.0%	9.6%	9.9%	9.5%	9.7%	9.7%	9.6%	9.2%	10.1%	9.5%	9.9%	9.6%
Tier 1 capital ratio ²	11.7%	11.6%	11.0%	11.4%	11.2%	11.4%	11.5%	11.7%	11.3%	11.7%	11.2%	11.4%	11.7%
Total capital ratio ²	13.4%	13.5%	13.0%	13.4%	13.0%	13.2%	13.5%	14.0%	13.7%	13.4%	13.0%	13.4%	14.0%
Asset-to-capital multiple ⁵	n.a.	n.a.	n.a.	17.0X	17.3X	17.5X	17.6X	16.6X	16.8X	n.a.	17.3X	17.0X	16.6X
Total capital risk-weighted assets (\$ billions) ²	421.9	399.0	407.9	372.0	371.9	349.1	341.8	319.0	314.8	421.9	371.9	372.0	319.0
Gross-adjusted assets (\$ billions) ⁵	n.a.	n.a.	n.a.	885.0	867.9	849.8	850.8	807.0	792.0	n.a.	867.9	885.0	807.0
Leverage ratio - all-in basis ⁵	4.2%	4.0%	3.8%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	4.2%	n.a.	n.a.	n.a.
Leverage ratio exposure - all-in basis (\$ billions) ⁵	1,178.4	1,137.8	1,178.9	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	1,178.4	n.a.	n.a.	n.a.

¹ Average common shares outstanding includes the impact of treasury shares held.

² Effective Q3/14, different scalars are applied to the Credit valuation adjustment (CVA) included in the risk weighted asset calculation applicable to each of the three tiers of capital. This phase-in approach of CVA ends in Q4/18. During this phase-in period, RWA for Common Equity Tier 1 (CET1), Tier 1 capital and Total capital ratios will be subject to different annual CVA percentages. For the first two quarters of 2014, a 57% scalar was applied to CVA across all three tiers of capital. In Q3/14 and Q4/14, the CVA scalars are 57%, 65% and 77% applied to CET1, Tier 1 and Total capital respectively. 2015 CVA scalars are 64%, 71% and 77%.

³ Ratios and calculations have been adjusted to exclude the change in fair value backing out policyholder liabilities from revenue and revenue growth. These are non-GAAP measures. Refer to page 50 for further details.

⁴ Growth rates are calculated based on earnings in the same period a year ago.

⁵ Commencing Q1/15 Asset-to-capital multiple and gross adjusted assets have been replaced with the leverage ratio and leverage ratio exposure respectively. The leverage ratio is calculated using OSFI leverage requirements guideline based on the Basel III framework. The leverage ratio is a regulatory measure under the Basel III framework and is not applicable for prior periods. Previously, the asset-to-capital multiple and gross adjusted assets were calculated on a Total Capital basis as per OSFI CAR Guideline while the leverage ratio is based on the Tier 1 capital.

FINANCIAL HIGHLIGHTS <i>continued</i> (Millions of Canadian dollars, except otherwise noted)		Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9 months	2014 9 months	2014	2013
ADJUSTED BASIS MEASURES														
Net income available to common shareholders including dilutive impact of exchangeable shares		2,403	2,429	2,398	2,276	2,300	2,127	2,015	2,029	2,211	7,230	6,442	8,718	8,044
Adjustments for specified items														
Add:	After-tax effect of amortization of other intangibles ¹	27	34	30	36	31	31	33	30	31	91	95	131	117
	RBC Investor Services restructuring charge	-	-	-	-	-	-	-	-	-	-	-	-	31
	Income tax adjustment related to prior years	-	-	-	-	-	-	-	(124)	(90)	-	-	-	(214)
	Charge related to certain individual life insurance policies	-	-	-	-	-	-	-	118	-	-	-	-	118
	Loss on sale of RBC Jamaica	-	-	-	-	40	-	60	-	-	-	100	100	-
	Caribbean provision related to post-employment benefits and restructuring charges	-	-	-	-	-	-	32	31	-	-	32	32	31
	Cumulative translation adjustment release	-	(108)	-	-	-	-	-	-	-	(108)	-	-	-
		2,430	2,355	2,428	2,312	2,371	2,158	2,140	2,084	2,152	7,213	6,669	8,981	8,127
	Adjusted EPS	\$1.68	\$1.63	\$1.68	\$1.60	\$1.64	\$1.49	\$1.48	\$1.44	\$1.48	\$4.99	\$4.61	\$6.21	\$5.59
	Adjusted diluted EPS	\$1.68	\$1.63	\$1.67	\$1.59	\$1.64	\$1.49	\$1.47	\$1.42	\$1.47	\$4.98	\$4.59	\$6.19	\$5.54
	Adjusted ROE	18.3%	18.7%	19.5%	19.3%	20.3%	19.4%	19.2%	19.3%	20.7%	18.8%	19.6%	19.6%	19.9%
ECONOMIC PROFIT														
Net income		2,475	2,502	2,456	2,333	2,378	2,201	2,092	2,101	2,285	7,433	6,671	9,004	8,342
	Non-controlling interests	(26)	(29)	(22)	(17)	(26)	(26)	(25)	(24)	(25)	(77)	(77)	(94)	(98)
	After-tax effect of amortization of other intangibles	27	30	30	30	29	31	33	30	31	87	93	123	117
	Goodwill and other intangibles impairment	-	4	-	6	2	-	-	-	-	4	2	8	-
	Capital charge	(1,244)	(1,176)	(1,157)	(1,121)	(1,107)	(1,052)	(1,061)	(972)	(942)	(3,577)	(3,220)	(4,341)	(3,702)
	Economic profit	1,232	1,331	1,307	1,231	1,276	1,154	1,039	1,135	1,349	3,870	3,469	4,700	4,659
ADDITIONAL SHARE INFORMATION														
Common shares outstanding (000s) - end of period		1,443,192	1,443,102	1,442,592	1,442,233	1,441,536	1,441,349	1,442,195	1,441,056	1,440,178	1,443,192	1,441,536	1,442,233	1,441,056
Treasury shares held														
	- preferred (000s) ²	(6)	71	57	1	(57)	11	(2)	47	(17)	(6)	(57)	1	47
	- common (000s) ²	479	(1,357)	(742)	892	118	1,097	556	666	(107)	479	118	892	666
Stock options outstanding (000s)		8,414	8,504	9,023	8,579	9,276	9,635	10,170	10,604	11,482	8,414	9,276	8,579	10,604
Stock options exercisable (000s)		5,463	5,553	6,062	4,987	5,684	6,035	6,571	5,711	6,588	5,463	5,684	4,987	5,711
Dividends declared per common share		\$0.77	\$0.77	\$0.75	\$0.75	\$0.71	\$0.71	\$0.67	\$0.67	\$0.63	\$2.29	\$2.09	\$2.84	\$2.53
Dividend yield		4.0%	4.0%	3.9%	3.8%	3.7%	4.0%	3.8%	4.0%	4.1%	3.9%	3.7%	3.8%	4.0%
Dividend payout ratio		46%	46%	45%	48%	45%	48%	48%	48%	41%	46%	47%	47%	46%
Common dividends		1,110	1,111	1,081	1,081	1,025	1,025	966	965	908	3,302	3,016	4,097	3,651
Preferred dividends		50	47	40	44	55	52	62	61	63	137	169	213	253
Book value per share		\$38.20	\$35.91	\$35.59	\$33.69	\$32.58	\$31.85	\$31.29	\$29.87	\$29.05	\$38.20	\$32.58	\$33.69	\$29.87
Common share price (RY on TSX)														
	- High	\$80.85	\$81.53	\$83.87	\$83.20	\$81.24	\$73.69	\$73.36	\$70.76	\$65.86	\$83.87	\$81.24	\$83.20	\$70.76
	- Low	\$72.98	\$72.16	\$71.74	\$75.25	\$72.40	\$67.65	\$67.80	\$63.07	\$58.55	\$71.74	\$67.65	\$67.65	\$54.51
	- Close, end of period	\$76.26	\$80.11	\$71.74	\$80.01	\$80.47	\$73.15	\$68.93	\$70.02	\$64.16	\$76.26	\$80.47	\$80.01	\$70.02
Market capitalization (TSX)		110,058	115,607	103,492	115,393	116,000	105,435	99,411	100,903	92,402	110,058	116,000	115,393	100,903
Market price to book value		2.00	2.23	2.02	2.38	2.47	2.30	2.20	2.34	2.21	2.00	2.47	2.38	2.34

¹ Q2/15 includes \$4 million (Q4/14 - \$6 million, Q3/14 - \$2 million) related to the impairment of other intangibles.

² Presentation of the number of treasury preferred and common shares has been revised.

FINANCIAL HIGHLIGHTS <i>continued</i> (Millions of Canadian dollars, except otherwise noted)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9 months	2014 9 months	2014	2013
SELECTED BALANCE SHEET INFORMATION													
Average loans and acceptances	469,700	460,900	454,300	444,300	435,500	428,900	423,300	416,800	410,200	461,700	429,300	433,000	405,700
Total assets	1,085,173	1,032,172	1,086,695	940,550	913,870	895,896	904,717	859,745	850,073	1,085,173	913,870	940,550	859,745
Average assets	1,043,900	1,038,000	1,032,900	948,300	904,200	891,900	881,200	848,400	863,300	1,038,300	892,400	906,500	852,000
Average earning assets	874,700	851,700	827,300	785,000	762,400	750,900	739,800	711,400	717,000	852,600	751,000	759,600	703,700
Deposits	694,236	651,551	654,707	614,100	601,691	590,959	594,444	563,079	550,138	694,236	601,691	614,100	563,079
Common equity	55,153	51,779	51,314	48,615	46,965	45,933	45,136	43,064	41,829	55,153	46,965	48,615	43,064
Average common equity	52,600	51,500	49,250	47,450	46,400	45,550	44,050	42,500	41,000	51,100	45,300	45,700	40,600
OTHER INFORMATION													
Number of employees (full-time equivalent)													
Canada	54,507	53,509	53,414	53,426	54,094	53,212	52,982	52,961	53,550	54,507	54,094	53,426	52,961
US	7,894	7,675	7,731	7,768	7,946	7,719	7,698	7,699	7,864	7,894	7,946	7,768	7,699
Other	11,813	11,952	12,187	12,304	12,502	13,132	13,437	13,587	13,962	11,813	12,502	12,304	13,587
Total	74,214	73,136	73,332	73,498	74,542	74,063	74,117	74,247	75,376	74,214	74,542	73,498	74,247
Number of banking branches													
Canada	1,273	1,273	1,271	1,272	1,266	1,264	1,259	1,255	1,250	1,273	1,266	1,272	1,255
Other	81	88	94	94	98	115	117	117	118	81	98	94	117
Total	1,354	1,361	1,365	1,366	1,364	1,379	1,376	1,372	1,368	1,354	1,364	1,366	1,372
Number of automated teller machines (ATM)	4,892	4,913	4,913	4,929	4,940	4,972	4,979	4,973	5,043	4,892	4,940	4,929	4,973
MARKET RISK MEASURES - Non Trading Banking Activities													
Before-tax impact of 1% increase in rates on:													
Net interest income risk ¹	337	357	432	414	394	397	467	391	439	337	394	414	391
Economic value of equity	(893)	(877)	(872)	(916)	(827)	(692)	(483)	(540)	(502)	(893)	(827)	(916)	(540)
Before-tax impact of 1% decrease in rates on:													
Net interest income risk ¹	(319)	(353)	(330)	(348)	(321)	(358)	(318)	(303)	(311)	(319)	(321)	(348)	(303)
Economic value of equity	566	622	656	754	685	568	406	446	375	566	685	754	446

¹ Amounts represent the 12-month Net interest exposure to an instantaneous and sustained shift in interest rates.

STATEMENTS OF INCOME (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015	2014	2014	2013
										9 months	9 months		
Net interest income													
Interest income	5,755	5,557	5,702	5,476	5,673	5,420	5,450	5,391	5,349	17,014	16,543	22,019	21,148
Interest expense	1,972	2,000	2,071	1,916	2,026	1,971	1,990	2,040	1,957	6,043	5,987	7,903	7,899
Total	3,783	3,557	3,631	3,560	3,647	3,449	3,460	3,351	3,392	10,971	10,556	14,116	13,249
Non-interest income													
Accounts	300	292	297	286	283	276	275	278	273	889	834	1,120	1,095
Other payment services	105	99	95	100	97	88	89	90	88	299	274	374	342
Service charges	405	391	392	386	380	364	364	368	361	1,188	1,108	1,494	1,437
Insurance premiums, investment and fee income	1,021	806	1,892	1,167	1,383	1,125	1,282	1,083	561	3,719	3,790	4,957	3,911
Trading revenue	56	359	340	(153)	285	300	310	260	100	755	895	742	867
Investment management and custodial fees	966	943	927	886	838	819	812	759	732	2,836	2,469	3,355	2,870
Mutual fund revenue	739	716	695	691	671	624	635	576	574	2,150	1,930	2,621	2,201
Securities brokerage commissions	358	361	365	347	340	351	341	334	346	1,084	1,032	1,379	1,337
Underwriting and other advisory fees	531	559	445	428	552	428	401	394	305	1,535	1,381	1,809	1,569
Foreign exchange revenue, other than trading	137	301	154	207	215	237	168	187	200	592	620	827	748
Card service revenue	209	192	204	180	181	153	175	145	166	605	509	689	632
Credit fees	320	311	245	239	317	237	287	320	240	876	841	1,080	1,092
Net gain (loss) on available-for-sale securities	42	42	27	62	36	71	23	51	27	111	130	192	188
Share of profit (loss) in joint ventures and associates	28	39	42	34	44	40	44	32	43	109	128	162	159
Other	233	253	285	348	101	78	158	59	129	771	337	685	422
Total	5,045	5,273	6,013	4,822	5,343	4,827	5,000	4,568	3,784	16,331	15,170	19,992	17,433
Total revenue	8,828	8,830	9,644	8,382	8,990	8,276	8,460	7,919	7,176	27,302	25,726	34,108	30,682
Provision for credit losses	270	282	270	345	283	244	292	334	267	822	819	1,164	1,237
Insurance policyholder benefits, claims and acquisition expense	656	493	1,522	752	1,009	830	982	878	263	2,671	2,821	3,573	2,784
Non-interest expense	4,635	4,736	4,620	4,340	4,602	4,332	4,387	4,151	3,999	13,991	13,321	17,661	16,214
Net income before income taxes	3,267	3,319	3,232	2,945	3,096	2,870	2,799	2,556	2,647	9,818	8,765	11,710	10,447
Income taxes	792	817	776	612	718	669	707	455	362	2,385	2,094	2,706	2,105
Net income	2,475	2,502	2,456	2,333	2,378	2,201	2,092	2,101	2,285	7,433	6,671	9,004	8,342
Net income (loss) attributable to:													
Shareholders	2,449	2,473	2,434	2,316	2,352	2,175	2,067	2,077	2,260	7,356	6,594	8,910	8,244
Non-controlling interests (NCI)	26	29	22	17	26	26	25	24	25	77	77	94	98
Net income	2,475	2,502	2,456	2,333	2,378	2,201	2,092	2,101	2,285	7,433	6,671	9,004	8,342
Net income	2,475	2,502	2,456	2,333	2,378	2,201	2,092	2,101	2,285	7,433	6,671	9,004	8,342
Non-controlling interests	(26)	(29)	(22)	(17)	(26)	(26)	(25)	(24)	(25)	(77)	(77)	(94)	(98)
Preferred dividends	(50)	(47)	(40)	(44)	(55)	(52)	(62)	(61)	(63)	(137)	(169)	(213)	(253)
Net income available to common shareholders	2,399	2,426	2,394	2,272	2,297	2,123	2,005	2,016	2,197	7,219	6,425	8,697	7,991

REVENUE FROM TRADING ACTIVITIES (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9 months	2014 9 months	2014	2013
Total trading revenue													
Net interest income	623	595	540	524	578	498	429	390	418	1,758	1,505	2,029	1,661
Non-interest income ¹	56	359	340	(153)	285	300	310	260	100	755	895	742	867
Total	679	954	880	371	863	798	739	650	518	2,513	2,400	2,771	2,528
Trading revenue by product													
Interest rate and credit	358	498	382	120	524	459	457	406	284	1,238	1,440	1,560	1,611
Equities	206	316	349	136	251	259	168	173	147	871	678	814	594
Foreign exchange and commodities	115	140	149	115	88	80	114	71	87	404	282	397	323
Total	679	954	880	371	863	798	739	650	518	2,513	2,400	2,771	2,528
Trading revenue (teb) by product													
Interest rate and credit	358	498	382	120	524	459	457	406	284	1,238	1,440	1,560	1,611
Equities	339	430	458	236	426	380	263	267	241	1,227	1,069	1,305	972
Foreign exchange and commodities	115	140	149	115	88	80	114	71	87	404	282	397	323
Total (teb)	812	1,068	989	471	1,038	919	834	744	612	2,869	2,791	3,262	2,906
Trading revenue (teb) by product - Capital Markets													
Interest rate and credit	315	431	311	62	446	392	393	341	231	1,057	1,231	1,293	1,350
Equities	339	426	435	234	414	352	244	261	232	1,200	1,010	1,244	942
Foreign exchange and commodities	82	108	109	96	75	66	96	59	80	299	237	333	286
Total (teb)	736	965	855	392	935	810	733	661	543	2,556	2,478	2,870	2,578
Trading revenue (teb) - Investor & Treasury Services	44	58	76	47	51	43	50	41	25	178	144	191	163

¹ Q4/14 includes a \$105 million charge (\$51 million after-tax) reflecting the implementation of valuation adjustments related to funding costs on uncollateralized over-the-counter derivatives (FVA). For further information, refer to Note 2 of our 2014 Annual Consolidated Financial Statements.

NON-INTEREST EXPENSE (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9 months	2014 9 months	2014	2013
Human resources													
Salaries	1,309	1,273	1,267	1,233	1,216	1,185	1,200	1,167	1,162	3,849	3,601	4,834	4,604
Variable compensation	1,133	1,264	1,181	923	1,253	1,104	1,108	958	921	3,578	3,465	4,388	3,924
Benefits and retention compensation	399	421	432	361	373	396	431	358	362	1,252	1,200	1,561	1,464
Stock-based compensation ¹	49	38	135	64	24	49	111	47	52	222	184	248	256
Total Human resources	2,890	2,996	3,015	2,581	2,866	2,734	2,850	2,530	2,497	8,901	8,450	11,031	10,248
Equipment													
Depreciation	55	53	54	53	52	51	51	52	49	162	154	207	195
Computer rental and maintenance	268	253	238	228	231	231	229	232	224	759	691	919	868
Office equipment rental and maintenance	4	5	5	7	4	6	4	5	4	14	14	21	18
Total Equipment	327	311	297	288	287	288	284	289	277	935	859	1,147	1,081
Occupancy													
Premises rent	153	132	145	132	134	135	130	134	130	430	399	531	507
Premises repairs and maintenance	89	114	87	100	113	94	94	93	87	290	301	401	359
Depreciation	72	81	73	79	73	72	68	67	61	226	213	292	250
Property taxes	37	29	30	22	30	30	24	30	28	96	84	106	119
Total Occupancy	351	356	335	333	350	331	316	324	306	1,042	997	1,330	1,235
Communications													
Telecommunications	42	39	40	41	33	39	41	41	44	121	113	154	167
Postage and courier	41	54	41	40	42	48	40	40	41	136	130	170	172
Marketing and public relations	110	113	98	154	114	103	71	124	94	321	288	442	375
Stationery and printing	20	18	19	24	18	21	18	20	24	57	57	81	82
Total Communications	213	224	198	259	207	211	170	225	203	635	588	847	796
Professional fees	223	204	198	263	178	162	160	222	189	625	500	763	753
Amortization of other intangibles													
Computer software	145	142	138	141	135	127	117	111	109	425	379	520	427
Other	35	36	36	35	36	36	39	36	36	107	111	146	139
Total Amortization of other intangibles	180	178	174	176	171	163	156	147	145	532	490	666	566
Other													
Business and capital taxes	26	30	27	31	31	6	26	35	30	83	63	94	110
Travel and relocation	53	51	43	52	49	45	40	46	48	147	134	186	172
Employee training	13	12	9	16	11	10	9	14	10	34	30	46	41
Donations	19	18	15	22	21	12	15	23	20	52	48	70	68
Outsourced item processing	44	44	43	41	43	48	46	45	45	131	137	178	182
Impairment of other intangibles	(1)	6	1	6	2	-	-	10	-	6	2	8	10
Impairment of investments in joint ventures and associates	5	9	6	(17)	5	6	6	-	8	20	17	-	20
Other	292	297	259	289	381	316	309	241	221	848	1,006	1,295	932
Total Other	451	467	403	440	543	443	451	414	382	1,321	1,437	1,877	1,535
Total non-interest expense	4,635	4,736	4,620	4,340	4,602	4,332	4,387	4,151	3,999	13,991	13,321	17,661	16,214

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

PERSONAL & COMMERCIAL BANKING ¹ (Millions of Canadian dollars, except percentage amounts)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9 months	2014 9 months	2014	2013
Income Statement													
Net interest income	2,543	2,399	2,493	2,447	2,475	2,378	2,443	2,405	2,445	7,435	7,296	9,743	9,434
Non-interest income	1,083	1,073	1,073	1,104	987	928	968	903	927	3,229	2,883	3,987	3,585
Total revenue	3,626	3,472	3,566	3,551	3,462	3,306	3,411	3,308	3,372	10,664	10,179	13,730	13,019
Provision for credit losses (PCL)	257	235	252	314	284	231	274	275	226	744	789	1,103	995
Non-interest expense	1,648	1,618	1,628	1,686	1,632	1,572	1,673	1,602	1,586	4,894	4,877	6,563	6,168
Income taxes	440	419	431	400	408	388	393	361	393	1,290	1,189	1,589	1,476
Net income	1,281	1,200	1,255	1,151	1,138	1,115	1,071	1,070	1,167	3,736	3,324	4,475	4,380
Total revenue by business													
Personal Financial Services	1,949	1,843	1,886	1,843	1,857	1,780	1,805	1,776	1,812	5,678	5,442	7,285	6,948
Business Financial Services	780	745	792	869	771	737	758	750	781	2,317	2,266	3,135	2,990
Cards and Payment Solutions	661	656	658	634	624	576	615	583	579	1,975	1,815	2,449	2,282
Canadian Banking	3,390	3,244	3,336	3,346	3,252	3,093	3,178	3,109	3,172	9,970	9,523	12,869	12,220
Caribbean & U.S. Banking	236	228	230	205	210	213	233	199	200	694	656	861	799
Total	3,626	3,472	3,566	3,551	3,462	3,306	3,411	3,308	3,372	10,664	10,179	13,730	13,019
Financial ratios													
Return on equity (ROE)	30.3 %	29.7 %	30.8 %	28.3 %	29.4 %	30.5 %	27.7 %	27.5 %	31.2 %	30.3 %	29.2 %	29.0 %	30.5 %
Return on risk capital (RORC)	42.7 %	42.2 %	43.8 %	40.0 %	42.4 %	44.4 %	40.3 %	39.8 %	45.7 %	42.9 %	42.3 %	41.7 %	44.5 %
Net interest margin (average earning assets)	2.72 %	2.70 %	2.73 %	2.71 %	2.79 %	2.80 %	2.79 %	2.76 %	2.83 %	2.71 %	2.79 %	2.77 %	2.78 %
Efficiency ratio	45.4 %	46.6 %	45.7 %	47.5 %	47.1 %	47.5 %	49.0 %	48.4 %	47.0 %	45.9 %	47.9 %	47.8 %	47.4 %
Operating leverage	3.8 %	2.1 %	7.2 %	2.1 %	(0.2)%	0.7 %	(6.6)%	(2.7)%	(3.4)%	4.4 %	(2.0)%	(0.9)%	(1.3)%
Average balances													
Total assets ²	388,100	381,900	379,100	374,100	368,500	364,900	364,100	361,600	358,300	383,100	365,800	367,900	354,300
Total earning assets	370,700	365,100	362,300	357,600	352,500	347,800	347,200	345,800	342,300	366,200	349,200	351,300	338,700
Loans and acceptances ²	369,100	363,800	361,500	357,200	351,500	347,700	346,400	344,200	340,600	364,800	348,500	350,700	336,800
Deposits	299,200	294,400	293,700	285,200	279,100	275,800	275,100	268,200	264,400	295,800	276,700	278,800	262,200
Attributed capital	16,550	16,300	16,000	16,000	15,100	14,750	15,000	15,100	14,550	16,300	14,950	15,200	14,050
Risk capital	11,750	11,450	11,250	11,350	10,450	10,100	10,300	10,450	9,900	11,500	10,300	10,550	9,650
Credit quality													
Gross impaired loans / Average net loans and acceptances ²	0.52 %	0.52 %	0.54 %	0.54 %	0.55 %	0.55 %	0.54 %	0.54 %	0.53 %	0.53 %	0.55 %	0.55 %	0.55 %
PCL / Average net loans and acceptances	0.28 %	0.26 %	0.28 %	0.35 %	0.32 %	0.27 %	0.31 %	0.32 %	0.26 %	0.27 %	0.30 %	0.31 %	0.30 %
Net write-offs / Average net loans and acceptances	0.28 %	0.27 %	0.28 %	0.26 %	0.26 %	0.27 %	0.26 %	0.29 %	0.28 %	0.27 %	0.26 %	0.26 %	0.28 %
Business information													
Assets under administration ³	227,900	226,700	221,400	214,200	213,600	207,400	198,400	192,200	185,800	227,900	213,600	214,200	192,200
Assets under management	4,700	4,400	4,500	4,000	3,800	3,700	3,700	3,400	3,300	4,700	3,800	4,000	3,400
Other earnings measures													
Net income	1,281	1,200	1,255	1,151	1,138	1,115	1,071	1,070	1,167	3,736	3,324	4,475	4,380
Non-controlling interests	(1)	(5)	-	7	(2)	(2)	(2)	(1)	(2)	(6)	(6)	1	(4)
Add: After-tax effect of amortization of other intangibles	4	8	7	6	7	7	7	8	7	19	21	27	26
Adjusted net income	1,284	1,203	1,262	1,164	1,143	1,120	1,076	1,077	1,172	3,749	3,339	4,503	4,402
Less: Capital charge	392	372	376	378	360	342	359	349	334	1,140	1,061	1,439	1,285
Economic profit	892	831	886	786	783	778	717	728	838	2,609	2,278	3,064	3,117

¹ Average total earning assets and average loans and acceptances include average securitized residential mortgages and credit card loans for the three months ended July 31, 2015 of \$56.6 billion and \$8.4 billion, respectively (April 30, 2015 – \$56.7 billion and \$7.9 billion; July 31, 2014 – \$52.0 billion and \$8.3 billion respectively). Securitized residential mortgage and credit card loans are included in Total assets, Total earning assets and Loans and acceptances.

² Amounts have been revised from those previously presented.

³ AUA represents period-end spot balances and includes securitized residential mortgages and credit card loans as at July 31, 2015 of \$21.7 billion and \$8.4 billion, respectively (April 30, 2015 - \$22.5 billion and \$7.9 billion; July 31, 2014 - \$23.1 billion and \$8.3 billion).

CANADIAN BANKING ¹ (Millions of Canadian dollars, except percentage amounts)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9 months	2014 9 months	2014	2013
Income Statement													
Net interest income	2,381	2,248	2,341	2,305	2,331	2,236	2,296	2,265	2,303	6,970	6,863	9,168	8,875
Non-interest income	1,009	996	995	1,041	921	857	882	844	869	3,000	2,660	3,701	3,345
Total revenue	3,390	3,244	3,336	3,346	3,252	3,093	3,178	3,109	3,172	9,970	9,523	12,869	12,220
Provision for credit losses (PCL)	238	212	234	236	230	204	258	249	213	684	692	928	908
Non-interest expense	1,476	1,426	1,460	1,479	1,426	1,392	1,390	1,398	1,414	4,362	4,208	5,687	5,464
Income taxes	437	415	422	421	411	387	393	375	394	1,274	1,191	1,612	1,496
Net income	1,239	1,191	1,220	1,210	1,185	1,110	1,137	1,087	1,151	3,650	3,432	4,642	4,352
Total revenue by business													
Personal Financial Services	1,949	1,843	1,886	1,843	1,857	1,780	1,805	1,776	1,812	5,678	5,442	7,285	6,948
Business Financial Services	780	745	792	869	771	737	758	750	781	2,317	2,266	3,135	2,990
Cards and Payment Solutions	661	656	658	634	624	576	615	583	579	1,975	1,815	2,449	2,282
Total	3,390	3,244	3,336	3,346	3,252	3,093	3,178	3,109	3,172	9,970	9,523	12,869	12,220
Financial ratios													
Return on equity (ROE)	36.5 %	37.1 %	36.9 %	36.1 %	37.7 %	37.7 %	36.7 %	34.4 %	37.9 %	36.8 %	37.4 %	37.0 %	37.5 %
Return on risk capital (RORC)	46.8 %	47.8 %	47.8 %	46.5 %	49.5 %	50.1 %	48.7 %	45.4 %	50.3 %	47.5 %	49.5 %	48.7 %	49.4 %
Net interest margin (average earning assets)	2.66 %	2.64 %	2.68 %	2.66 %	2.73 %	2.74 %	2.73 %	2.70 %	2.77 %	2.66 %	2.73 %	2.71 %	2.72 %
Efficiency ratio	43.5 %	44.0 %	43.8 %	44.2 %	43.8 %	45.0 %	43.7 %	45.0 %	44.6 %	43.8 %	44.2 %	44.2 %	44.7 %
Operating leverage	0.7 %	2.4 %	0.0 %	1.8 %	1.7 %	0.9 %	0.5 %	0.0 %	(4.0)%	1.0 %	1.0 %	1.2 %	(0.6)%
Average balances													
Total assets ²	366,500	360,900	359,300	355,700	350,200	346,300	345,800	344,000	340,700	362,200	347,500	349,500	337,000
Total earning assets	354,600	349,000	347,000	343,400	339,000	334,900	334,200	333,200	329,800	350,400	336,100	337,900	326,400
Loans and acceptances ²	360,300	354,700	352,900	349,400	344,000	340,200	338,600	336,700	333,200	356,000	340,900	343,100	329,400
Residential mortgages ²	203,300	199,200	197,700	195,000	190,900	188,800	188,400	187,100	183,600	200,100	189,400	190,800	182,900
Personal ³	83,700	84,000	85,200	85,700	85,500	85,100	85,000	85,100	85,300	84,300	85,200	85,400	83,600
Credit cards	15,200	14,700	14,900	14,600	14,200	13,700	14,100	13,800	13,600	14,900	14,000	14,100	13,600
Small business ²	4,000	4,000	4,000	4,100	4,000	4,000	4,000	4,000	4,100	4,000	4,000	4,000	3,700
Total retail ²	306,200	301,900	301,800	299,400	294,600	291,600	291,500	290,000	286,600	303,300	292,600	294,300	283,800
Wholesale ²	54,100	52,800	51,100	50,000	49,400	48,600	47,100	46,700	46,600	52,700	48,300	48,800	45,600
Personal deposits ²	165,700	164,100	163,000	160,800	159,200	158,100	156,900	155,200	153,000	164,300	158,100	158,800	152,100
Business deposits ²	116,300	112,900	114,000	108,900	104,900	102,500	102,900	98,400	96,900	114,400	103,400	104,800	96,000
Attributed capital	13,300	13,050	13,000	13,150	12,300	11,950	12,100	12,350	11,850	13,100	12,100	12,400	11,400
Risk capital	10,400	10,100	10,050	10,200	9,350	9,000	9,100	9,350	8,950	10,200	9,150	9,400	8,650
Credit quality													
Gross impaired loans / Average net loans and acceptances	0.31 %	0.32 %	0.31 %	0.32 %	0.33 %	0.36 %	0.35 %	0.35 %	0.33 %	0.31 %	0.34 %	0.33 %	0.36 %
PCL / Average net loans and acceptances ²	0.26 %	0.25 %	0.26 %	0.27 %	0.26 %	0.25 %	0.30 %	0.29 %	0.25 %	0.26 %	0.27 %	0.27 %	0.28 %
Net write-offs / Average net loans and acceptances	0.25 %	0.25 %	0.25 %	0.26 %	0.25 %	0.26 %	0.25 %	0.28 %	0.26 %	0.25 %	0.25 %	0.25 %	0.26 %
Business information													
Assets under administration ⁴	217,700	216,900	211,100	205,200	204,300	198,400	189,200	183,600	177,300	217,700	204,300	205,200	183,600
Other earnings measures													
Net income	1,239	1,191	1,220	1,210	1,185	1,110	1,137	1,087	1,151	3,650	3,432	4,642	4,352
Add: After-tax effect of amortization of other intangibles	3	3	3	3	2	3	3	2	3	9	8	11	8
Adjusted net income	1,242	1,194	1,223	1,213	1,187	1,113	1,140	1,089	1,154	3,659	3,440	4,653	4,360
Less: Capital charge	315	298	306	311	294	276	290	285	273	919	860	1,171	1,044
Economic profit	927	896	917	902	893	837	850	804	881	2,740	2,580	3,482	3,316

¹ Average total earning assets and average loans and acceptances include average securitized residential mortgages and credit card loans for the three months ended July 31, 2015 of \$56.6 billion and \$8.4 billion, respectively (April 30, 2015 – \$56.7 billion and \$7.9 billion; July 31, 2014 – \$52.0 billion and \$8.3 billion respectively). Securitized residential mortgage and credit card loans are included in Total assets, Total earning assets, Loans and acceptances, Residential mortgages and Credit cards.

² Amounts have been revised from those previously presented.

³ As at Q3/15, average personal secured loans was \$62.7 billion and average personal unsecured loans was \$21.0 billion. The loans are secured by securities, residential real estate, automotive assets and government guarantees.

⁴ AUA represents period-end spot balances and includes securitized residential mortgages and credit card loans as at July 31, 2015 of \$21.7 billion and \$8.4 billion, respectively (April 30, 2015 - \$22.5 billion and \$7.9 billion; July 31, 2014 - \$23.1 billion and \$8.3 billion).

WEALTH MANAGEMENT (Millions of Canadian dollars, except percentage amounts)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9 months	2014 9 months	2014	2013
Income Statement													
Net interest income	129	122	124	123	117	118	111	103	104	375	346	469	396
Fee-based revenue	1,200	1,166	1,145	1,112	1,059	997	1,017	910	890	3,511	3,073	4,185	3,463
Transactional and other revenue	376	425	397	393	397	422	399	373	374	1,198	1,218	1,611	1,539
U.S. Wealth accumulation plan gains/(losses) ¹	3	35	-	11	12	17	8	29	19	38	37	48	89
Total revenue	1,708	1,748	1,666	1,639	1,585	1,554	1,535	1,415	1,387	5,122	4,674	6,313	5,487
Provision for credit losses (PCL)	-	32	13	-	-	-	19	42	10	45	19	19	51
Non-interest expense	1,291	1,308	1,324	1,229	1,183	1,158	1,175	1,061	1,046	3,923	3,516	4,745	4,134
U.S. Wealth accumulation plan (gains)/losses ¹	11	32	9	16	8	15	16	28	18	52	39	55	85
Income taxes	121	105	90	109	109	103	90	82	80	316	302	411	331
Net income	285	271	230	285	285	278	235	202	233	786	798	1,083	886
Total revenue by business													
Canadian Wealth Management	561	564	539	583	555	528	520	493	475	1,664	1,603	2,186	1,889
U.S. & International Wealth Management	691	729	665	630	609	609	582	583	565	2,085	1,800	2,430	2,225
Global Asset Management	456	455	462	426	421	417	433	339	347	1,373	1,271	1,697	1,373
Total	1,708	1,748	1,666	1,639	1,585	1,554	1,535	1,415	1,387	5,122	4,674	6,313	5,487
Financial ratios													
Return on equity (ROE)	18.6%	18.3%	15.5%	19.6%	20.3%	20.2%	16.6%	14.4%	16.4%	17.5%	19.1%	19.2%	15.8%
Return on risk capital (RORC)	60.9%	57.6%	49.3%	63.1%	72.0%	73.4%	59.7%	48.6%	51.9%	55.9%	68.4%	66.9%	51.9%
Pre-tax margin	23.8%	21.5%	19.2%	24.0%	24.9%	24.5%	21.2%	20.1%	22.6%	21.5%	23.5%	23.7%	22.2%
Average balances													
Total assets	29,800	29,700	28,600	26,800	25,800	25,800	25,000	22,900	21,900	29,400	25,500	25,800	21,600
Loans and acceptances	17,700	17,900	17,800	16,800	15,900	15,700	14,600	13,400	12,500	17,800	15,400	15,700	12,100
Deposits	40,500	40,600	39,700	37,900	35,900	36,200	34,800	33,200	31,900	40,300	35,600	36,200	31,900
Attributed capital	5,950	5,950	5,800	5,650	5,450	5,500	5,400	5,350	5,450	5,900	5,450	5,500	5,400
Risk capital	1,800	1,900	1,800	1,750	1,550	1,500	1,500	1,600	1,700	1,850	1,500	1,600	1,650
Credit quality													
Gross impaired loans / Average net loans and acceptances	0.73%	0.51%	0.58%	0.07%	0.10%	0.07%	0.52%	0.72%	0.26%	0.73%	0.11%	0.07%	0.79%
PCL / Average net loans and acceptances	0.01%	0.73%	0.29%	0.00%	(0.02)%	0.00%	0.52%	1.25%	0.31%	0.34%	0.16%	0.12%	0.42%
Net write-offs / Average net loans and acceptances	0.00%	0.25%	0.00%	0.00%	0.00%	1.62%	0.00%	0.00%	0.00%	0.08%	0.54%	0.39%	0.00%
Business information													
Assets under administration													
Canadian Wealth Management	289,900	288,100	279,600	285,100	281,100	272,900	260,500	251,400	240,400	289,900	281,100	285,100	251,400
U.S. & International Wealth Management	488,500	459,400	488,300	432,400	419,500	417,900	414,800	387,800	375,400	488,500	419,500	432,400	387,800
Total	778,400	747,500	767,900	717,500	700,600	690,800	675,300	639,200	615,800	778,400	700,600	717,500	639,200
Assets under management													
Canadian Wealth Management	60,800	58,300	55,500	55,400	52,900	50,000	46,700	43,600	41,100	60,800	52,900	55,400	43,600
U.S. & International Wealth Management	54,700	52,400	53,800	46,300	43,200	41,600	40,200	37,100	37,200	54,700	43,200	46,300	37,100
Global Asset Management ²	387,700	370,400	371,200	350,600	346,000	334,700	324,600	306,500	294,800	387,700	346,000	350,600	306,500
Total	503,200	481,100	480,500	452,300	442,100	426,300	411,500	387,200	373,100	503,200	442,100	452,300	387,200
Other earnings measures													
Net income	285	271	230	285	285	278	235	202	233	786	798	1,083	886
Non-controlling interests	(1)	(1)	1	-	(1)	-	-	1	-	(1)	(1)	(1)	-
Add: After-tax effect of amortization of other intangibles ³	17	22	17	24	18	17	20	16	17	56	55	79	67
Adjusted net income	301	292	248	309	302	295	255	219	250	841	852	1,161	953
Less: Capital charge	140	136	136	134	130	127	130	124	125	412	387	521	492
Economic profit	161	156	112	175	172	168	125	95	125	429	465	640	461
(Millions of U.S. dollars)													
U.S. & International Wealth Management													
Revenue	545	591	557	565	564	553	539	560	545	1,693	1,656	2,221	2,174
Assets under administration	373,900	381,500	384,200	383,700	384,400	381,300	372,400	371,900	365,500	373,900	384,400	383,700	371,900

¹ Gains (losses) on investments in mutual funds used as economic hedges included in revenue and related variability in market-linked compensation expense in our U.S. Wealth accumulation plan.

² Excludes assets held by clients of Phillips, Hager & North Investment Management Ltd. for which we earn either a nominal or no management fee. Q3/15 AUM excludes \$0.4 billion of these assets.

³ Q2/15 includes \$4 million (Q4/14 - \$6 million) related to the impairment of other intangibles.

INSURANCE (Millions of Canadian dollars, except percentage amounts)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13 ³	Q3/13	2015 9 months	2014 9 months	2014	2013 ³
Income Statement													
Net earned premiums ¹	843	829	902	940	923	926	953	926	941	2,574	2,802	3,742	3,674
Investment income ²	52	(164)	900	159	381	138	260	92	(439)	788	779	938	(17)
Fee income	126	141	90	75	79	61	69	82	59	357	209	284	271
Total revenue	1,021	806	1,892	1,174	1,383	1,125	1,282	1,100	561	3,719	3,790	4,964	3,928
Insurance policyholder benefits, claims and acquisition expense (PBCAE) ³	656	493	1,522	752	1,009	830	982	878	263	2,671	2,821	3,573	2,784
Non-interest expense	153	156	146	149	143	140	147	143	137	455	430	579	551
Income taxes ⁴	39	34	39	17	17	1	(4)	(28)	1	112	14	31	(2)
Net income	173	123	185	256	214	154	157	107	160	481	525	781	595
Total revenue by business													
Canadian Insurance	603	337	1,490	646	871	624	770	611	24	2,430	2,265	2,911	1,962
International Insurance	418	469	402	528	512	501	512	489	537	1,289	1,525	2,053	1,966
Total	1,021	806	1,892	1,174	1,383	1,125	1,282	1,100	561	3,719	3,790	4,964	3,928
Financial ratios													
Return on equity (ROE)	43.6%	33.0%	46.0%	61.5%	53.2%	42.1%	40.5%	31.8%	44.5%	41.1%	45.5%	49.7%	41.4%
Return on risk capital (RORC)	48.1%	36.5%	50.6%	67.4%	58.7%	46.7%	44.9%	36.0%	49.8%	45.2%	50.3%	54.9%	46.4%
Average balances													
Total assets	13,800	13,800	13,100	12,700	12,100	11,500	11,600	11,600	11,900	13,500	11,700	12,000	11,900
Attributed capital	1,550	1,500	1,600	1,650	1,600	1,500	1,500	1,300	1,400	1,550	1,550	1,550	1,400
Risk capital	1,400	1,350	1,450	1,500	1,450	1,350	1,350	1,150	1,250	1,400	1,400	1,400	1,250
Additional information													
Premiums and deposits ^{1,5}	1,252	1,217	1,238	1,318	1,310	1,260	1,276	1,266	1,286	3,707	3,846	5,164	4,924
Canadian Insurance	672	685	593	615	637	592	575	605	593	1,950	1,804	2,419	2,344
International Insurance	580	532	645	703	673	668	701	661	693	1,757	2,042	2,745	2,580
Fair value changes on investments backing policyholder liabilities ⁶	(37)	(300)	775	43	255	18	123	(28)	(553)	438	396	439	(491)
PBCAE													
Insurance policyholder benefits and claims	610	446	1,448	657	925	728	884	764	154	2,504	2,537	3,194	2,326
Insurance policyholder acquisition expense	46	47	74	95	84	102	98	114	109	167	284	379	458
Insurance claims and policy benefit liabilities	9,395	9,373	9,440	8,564	8,473	8,163	8,115	8,034	7,815	9,395	8,473	8,564	8,034
Embedded value	6,927	6,823	6,748	6,239	6,175	6,050	6,233	6,302	6,021	6,927	6,175	6,239	6,302
Business information													
Assets under management	800	800	700	700	600	600	500	500	500	800	600	700	500
Other earnings measures													
Net income	173	123	185	256	214	154	157	107	160	481	525	781	595
Non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: After-tax effect of amortization of other intangibles	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted net income	173	123	185	256	214	154	157	107	160	481	525	781	595
Less: Capital charge	36	34	38	38	38	35	36	29	33	108	109	147	129
Economic profit	137	89	147	218	176	119	121	78	127	373	416	634	466

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

² Investment income can experience volatility arising from fluctuation in the fair value through profit or loss (FVTPL) assets. The investments which support actuarial liabilities are predominantly fixed income assets designated as at FVTPL and consequently changes in fair values of these assets are recorded in Insurance premiums, investment and fee income in the consolidated statements of income. Changes in fair values of these assets are largely offset by changes in the fair value of the actuarial liabilities, the impact of which is reflected in insurance policyholder benefits and claims.

³ Q4/13 results includes a charge of \$160 million (\$118 million after-tax) as a result of proposed legislation in Canada, which would affect the policyholders' tax treatment of certain individual life insurance policies.

⁴ Q1/15 results includes a change in Canadian tax legislation impacting business operations of certain foreign affiliates which became effective November 1, 2014.

⁵ Premiums and deposits include premiums on risk-based insurance and annuity products, and individual and group segregated fund deposits, consistent with insurance industry practices.

⁶ The revenue impact of the change in fair value on investments backing policyholder liabilities is reflected in Insurance premiums, investment and fee income and largely offset in PBCAE.

INVESTOR & TREASURY SERVICES (Millions of Canadian dollars, except percentage amounts)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9 months	2014 9 months	2014	2013
Income Statement													
Net interest income	204	198	196	183	182	184	183	165	169	598	549	732	671
Non-interest income ¹	352	330	310	293	298	292	269	281	287	992	859	1,152	1,133
Total revenue	556	528	506	476	480	476	452	446	456	1,590	1,408	1,884	1,804
Provision for credit losses (PCL)	-	-	(1)	-	-	-	-	-	-	(1)	-	-	-
Non-interest expense ²	331	312	316	321	330	325	310	324	316	959	965	1,286	1,348
Income taxes	58	57	49	42	40	39	36	31	36	164	115	157	117
Net income (loss)	167	159	142	113	110	112	106	91	104	468	328	441	339
Financial ratios													
Return on equity (ROE)	24.5%	24.2%	23.7%	19.5%	20.1%	20.1%	19.7%	17.9%	19.3%	24.2%	20.0%	19.8%	16.5%
Return on risk capital (RORC)	30.3%	29.9%	30.4%	25.4%	26.7%	26.6%	26.7%	25.0%	26.3%	30.2%	26.7%	26.4%	23.1%
Average balances													
Total assets	125,300	126,100	114,300	100,300	91,200	92,100	93,100	82,000	86,000	121,900	92,100	94,200	83,100
Trading securities	47,800	49,000	46,500	42,300	38,700	38,900	39,800	34,300	33,500	47,800	39,100	39,900	30,200
Loans and acceptances	1,900	1,900	1,800	2,500	2,500	2,600	2,600	2,700	3,200	1,900	2,600	2,500	2,900
Deposits	144,200	136,200	128,300	112,700	110,200	112,500	113,000	102,800	108,500	136,200	111,900	112,100	104,300
Client deposits	52,000	48,800	44,200	45,000	42,700	42,200	40,800	37,400	38,800	48,300	41,900	42,700	36,100
Wholesale funding deposits	92,200	87,400	84,100	67,700	67,500	70,300	72,200	65,400	69,700	87,900	70,000	69,400	68,200
Attributed capital	2,650	2,650	2,350	2,250	2,150	2,200	2,050	1,950	2,050	2,550	2,150	2,150	2,000
Risk capital	2,150	2,150	1,850	1,700	1,600	1,650	1,550	1,400	1,500	2,050	1,600	1,650	1,400
Business information													
Assets under administration	3,990,900	3,846,900	3,725,400	3,702,800	3,546,100	3,482,700	3,426,000	3,208,800	3,094,400	3,990,900	3,546,100	3,702,800	3,208,800
Other earnings measures													
Net income (loss)	167	159	142	113	110	112	106	91	104	468	328	441	339
Non-controlling interests	-	(1)	-	-	-	(1)	-	-	(1)	(1)	(1)	(1)	(1)
Add: After-tax effect of amortization of other intangibles and goodwill impairment	5	6	5	5	5	6	5	4	7	16	16	21	21
Adjusted net income	172	164	147	118	115	117	111	95	110	483	343	461	359
Less: Capital charge	63	60	55	54	50	52	49	44	47	178	151	205	180
Economic profit (loss)	109	104	92	64	65	65	62	51	63	305	192	256	179

¹ In Q3/15, the reporting period for Investor Services was aligned to that of RBC, which resulted in an additional month of earnings. The net impact of the additional month was recorded in revenue (\$42 million before-tax, \$28 million after-tax).

² 2013 results include a restructuring charge of \$44 million (\$31 million after-tax) related to our integration of RBC Investor Services.

CAPITAL MARKETS (Millions of Canadian dollars, except percentage amounts)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9 months	2014 9 months	2014	2013
Income Statement													
Net interest income (teb)	1,016	940	916	877	999	848	761	694	727	2,872	2,608	3,485	2,872
Non-interest income	1,030	1,307	1,117	622	1,186	1,024	1,049	989	701	3,454	3,259	3,881	3,708
Total revenue (teb)	2,046	2,247	2,033	1,499	2,185	1,872	1,810	1,683	1,428	6,326	5,867	7,366	6,580
Provision for credit losses (PCL)	15	15	5	32	1	13	(2)	11	28	35	12	44	188
Non-interest expense	1,187	1,280	1,157	899	1,269	1,111	1,065	960	884	3,624	3,445	4,344	3,856
Income taxes	299	327	277	166	274	241	242	243	130	903	757	923	836
Net income	545	625	594	402	641	507	505	469	386	1,764	1,653	2,055	1,700
Total revenue by business ¹													
Corporate and Investment Banking	1,006	958	886	846	965	800	826	786	669	2,850	2,591	3,437	3,014
Global Markets	1,070	1,323	1,149	721	1,184	1,047	944	833	722	3,542	3,175	3,896	3,314
Other	(30)	(34)	(2)	(68)	36	25	40	64	37	(66)	101	33	252
Total	2,046	2,247	2,033	1,499	2,185	1,872	1,810	1,683	1,428	6,326	5,867	7,366	6,580
Financial ratios													
Return on equity (ROE)	12.9 %	14.9 %	14.6 %	10.7 %	16.9 %	14.5 %	14.5 %	14.0 %	12.6 %	14.1 %	15.3 %	14.1 %	14.1 %
Return on risk capital (RORC)	13.8 %	15.9 %	15.6 %	11.4 %	18.1 %	15.5 %	15.6 %	15.1 %	13.6 %	15.1 %	16.4 %	15.1 %	15.3 %
Total compensation to revenue ²	36.9 %	38.5 %	39.4 %	31.6 %	37.8 %	38.9 %	41.4 %	35.4 %	38.7 %	38.2 %	39.2 %	37.7 %	37.8 %
Average balances													
Total assets	465,200	465,400	478,000	416,900	391,500	384,400	376,000	358,500	372,600	469,600	384,000	392,300	368,300
Trading securities	116,100	118,800	118,300	105,400	103,200	106,100	100,700	98,900	100,700	117,700	103,300	103,800	100,800
Loans and acceptances	81,300	77,700	73,900	68,500	66,300	63,800	60,600	57,400	54,800	77,600	63,600	64,800	54,700
Deposits	62,700	60,000	55,100	51,500	49,000	46,600	43,200	40,800	39,300	59,300	46,300	47,600	38,400
Attributed capital	16,300	16,750	15,800	14,450	14,650	13,950	13,350	12,800	11,650	16,300	13,950	14,100	11,500
Risk capital	15,250	15,750	14,800	13,500	13,700	13,000	12,400	11,850	10,700	15,250	13,050	13,150	10,600
Credit quality													
Gross impaired loans / Average net loans and acceptances	0.40 %	0.19 %	0.10 %	0.07 %	0.08 %	0.09 %	0.23 %	0.40 %	0.40 %	0.42 %	0.08 %	0.08 %	0.42 %
PCL / Average net loans and acceptances	0.07 %	0.08 %	0.03 %	0.19 %	0.01 %	0.08 %	(0.01)%	0.08 %	0.20 %	0.06 %	0.02 %	0.07 %	0.34 %
Net write-offs / Average net loans and acceptances	(0.01)%	0.02 %	(0.02)%	0.18 %	(0.02)%	0.16 %	0.21 %	0.18 %	0.32 %	0.00 %	0.11 %	0.13 %	0.45 %
Business information													
Assets under administration	15,700	14,000	14,600	12,500	12,000	12,100	12,200	10,700	10,100	15,700	12,000	12,500	10,700
Other earnings measures													
Net income	545	625	594	402	641	507	505	469	386	1,764	1,653	2,055	1,700
Non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: After-tax effect of amortization of other intangibles ³	1	-	-	-	3	-	-	-	1	1	3	3	1
Adjusted net income	546	625	594	402	644	507	505	469	387	1,765	1,656	2,058	1,701
Less: Capital charge	386	383	371	341	350	323	319	294	269	1,140	992	1,333	1,053
Economic profit (loss)	160	242	223	61	294	184	186	175	118	625	664	725	648

¹ Effective the first quarter of 2015, we reclassified amounts from Global Markets to Other related to certain proprietary trading strategies which we exited in the fourth quarter of 2014 to comply with the Volcker Rule. Prior period amounts have been revised from those previously presented.

² Total compensation to revenue ratio is calculated as total human resources non-interest expense / total revenue (teb) for Front Office personnel and for functional support teams (Technology, Operations, and Functions). Total human resources non-interest expense includes salary, benefits, stock based compensation, retention costs, and variable compensation.

³ Q3/14 includes \$2 million related to the impairment of other intangibles.

CORPORATE SUPPORT (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9 months	2014 9 months	2014	2013
Income Statement													
Net interest income (teb)	(109)	(102)	(98)	(70)	(126)	(79)	(38)	(16)	(53)	(309)	(243)	(313)	(124)
Non-interest income	(20)	131	79	113	21	22	8	(17)	25	190	51	164	(12)
Total revenue (teb)	(129)	29	(19)	43	(105)	(57)	(30)	(33)	(28)	(119)	(192)	(149)	(136)
Provision for (recovery of) credit losses (PCL)	(2)	-	1	(1)	(2)	-	1	6	3	(1)	(1)	(2)	3
Non-interest expense	14	30	40	40	37	11	1	33	12	84	49	89	72
Income taxes	(165)	(125)	(110)	(122)	(130)	(103)	(50)	(234)	(278)	(400)	(283)	(405)	(653)
Net income (loss)	24	124	50	126	(10)	35	18	162	235	198	43	169	442
Additional information													
teb adjustment	(133)	(115)	(109)	(101)	(174)	(122)	(95)	(94)	(95)	(357)	(391)	(492)	(380)
Average balances													
Total assets ¹	21,700	21,100	19,800	17,500	15,100	13,200	11,400	11,800	12,600	20,800	13,300	14,300	12,800
Attributed capital	9,600	8,350	7,700	7,450	7,450	7,650	6,750	6,000	5,900	8,500	7,250	7,200	6,250
Other earnings measures													
Net income (loss)	24	124	50	126	(10)	35	18	162	235	198	43	169	442
Non-controlling interests	(24)	(22)	(23)	(24)	(23)	(23)	(23)	(24)	(22)	(69)	(69)	(93)	(93)
Add: After-tax effect of amortization of other intangibles	-	(2)	1	1	(2)	1	1	2	(1)	(1)	-	1	2
Adjusted net (loss) income	-	100	28	103	(35)	13	(4)	140	212	128	(26)	77	351
Less: Capital charge	227	191	181	176	179	173	168	132	134	599	520	696	563
Economic profit (loss)	(227)	(91)	(153)	(73)	(214)	(160)	(172)	8	78	(471)	(546)	(619)	(212)

¹ Amounts have been revised from those previously presented.

BALANCE SHEETS (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2014	2013
Period-end balances											
ASSETS											
Cash and due from banks	19,976	18,393	20,027	17,421	16,297	15,879	13,786	15,550	13,928	17,421	15,550
Interest-bearing deposits with banks	10,731	4,402	3,866	8,399	5,383	5,210	8,245	9,039	7,348	8,399	9,039
Securities											
Trading	172,370	169,763	181,125	151,380	152,756	148,398	148,774	144,023	137,556	151,380	144,023
Available-for-sale	63,145	52,880	49,598	47,768	46,358	43,083	40,720	38,687	36,809	47,768	38,687
	235,515	222,643	230,723	199,148	199,114	191,481	189,494	182,710	174,365	199,148	182,710
Assets purchased under reverse repurchase agreements and securities borrowed	172,659	163,368	163,573	135,580	135,205	133,981	140,669	117,517	120,184	135,580	117,517
Loans											
Retail	343,463	336,064	336,503	334,269	329,999	324,284	322,624	320,666	317,269	334,269	320,666
Wholesale	121,214	114,283	113,764	102,954	102,348	99,035	94,983	90,143	87,057	102,954	90,143
	464,677	450,347	450,267	437,223	432,347	423,319	417,607	410,809	404,326	437,223	410,809
Allowance for loan losses	(2,078)	(2,037)	(2,057)	(1,994)	(1,926)	(1,883)	(1,979)	(1,959)	(1,921)	(1,994)	(1,959)
	462,599	448,310	448,210	435,229	430,421	421,436	415,628	408,850	402,405	435,229	408,850
Segregated fund net assets	821	780	719	675	645	593	542	513	463	675	513
Other											
Customers' liability under acceptances	12,761	12,637	11,782	11,462	10,443	10,911	10,503	9,953	10,211	11,462	9,953
Derivatives	112,459	107,004	150,564	87,402	72,823	72,633	79,475	74,822	77,846	87,402	74,822
Premises and equipment, net	2,667	2,595	2,669	2,684	2,603	2,603	2,650	2,636	2,657	2,684	2,636
Goodwill	9,322	8,890	9,153	8,647	8,568	8,566	8,616	8,332	8,204	8,647	8,332
Other intangibles	2,810	2,779	2,833	2,775	2,782	2,802	2,815	2,777	2,729	2,775	2,777
Investments in joint ventures and associates	346	319	345	295	306	273	290	247	287	295	247
Employee benefit assets	108	84	44	138	179	299	265	161	173	138	161
Other assets	42,399	39,968	42,187	30,695	29,101	29,229	31,739	26,638	29,273	30,695	26,638
Total Assets	1,085,173	1,032,172	1,086,695	940,550	913,870	895,896	904,717	859,745	850,073	940,550	859,745
LIABILITIES AND EQUITY											
Deposits											
Personal	218,629	215,903	216,236	209,217	204,427	202,670	200,125	194,943	191,383	209,217	194,943
Business and government	449,397	415,311	417,084	386,660	377,635	369,206	375,785	354,593	343,900	386,660	354,593
Bank	26,210	20,337	21,387	18,223	19,629	19,083	18,534	13,543	14,855	18,223	13,543
	694,236	651,551	654,707	614,100	601,691	590,959	594,444	563,079	550,138	614,100	563,079
Segregated fund liabilities	821	780	719	675	645	593	542	513	463	675	513
Other											
Acceptances	12,761	12,637	11,782	11,462	10,443	10,911	10,503	9,953	10,211	11,462	9,953
Obligations related to securities sold short	55,656	54,314	59,485	50,345	52,054	50,423	48,818	47,128	46,473	50,345	47,128
Obligations related to assets sold under repurchase agreements and securities loaned	83,236	81,207	81,301	64,331	65,423	63,790	67,015	60,416	65,550	64,331	60,416
Derivatives	116,083	112,219	152,869	88,982	75,096	73,206	80,702	76,745	80,378	88,982	76,745
Insurance claims and policy benefit liabilities	9,395	9,373	9,440	8,564	8,473	8,163	8,115	8,034	7,815	8,564	8,034
Employee benefit liabilities	2,431	2,611	3,078	2,420	2,205	2,034	1,979	2,027	1,940	2,420	2,027
Other liabilities	41,282	41,438	48,004	37,309	37,533	37,355	34,070	34,947	31,528	37,309	34,947
Subordinated debentures	7,374	7,795	7,889	7,859	6,810	6,486	6,521	7,443	7,392	7,859	7,443
	1,023,275	973,925	1,029,274	886,047	860,373	843,920	852,709	810,285	801,888	886,047	810,285
Equity attributable to shareholders											
Preferred shares	4,950	4,650	4,350	4,075	4,750	4,250	5,100	4,600	4,600	4,075	4,600
Common shares	14,561	14,556	14,531	14,511	14,475	14,458	14,442	14,377	14,333	14,511	14,377
Treasury shares - preferred	-	2	1	-	(1)	-	-	1	(1)	-	1
- common	37	(104)	(57)	71	10	73	33	41	(10)	71	41
Retained earnings	35,795	34,142	32,505	31,615	30,526	29,489	28,544	27,438	26,468	31,615	27,438
Other components of equity	4,760	3,185	4,335	2,418	1,954	1,913	2,117	1,208	1,038	2,418	1,208
	60,103	56,431	55,665	52,690	51,714	50,183	50,236	47,665	46,428	52,690	47,665
Non-controlling interests	1,795	1,816	1,756	1,813	1,783	1,793	1,772	1,795	1,757	1,813	1,795
	61,898	58,247	57,421	54,503	53,497	51,976	52,008	49,460	48,185	54,503	49,460
Total Liabilities and Equity	1,085,173	1,032,172	1,086,695	940,550	913,870	895,896	904,717	859,745	850,073	940,550	859,745

SELECTED AVERAGE BALANCE SHEET ITEMS ¹ (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9 months	2014 9 months	2014	2013
Securities	227,800	224,000	219,900	201,600	192,300	192,300	185,600	176,600	177,100	223,900	190,100	193,000	174,900
Assets purchased under reverse repurchase agreements and securities borrowed	170,300	162,800	156,100	143,900	138,500	132,700	132,100	120,300	130,500	163,100	134,500	136,900	123,800
Total loans ²	456,900	448,400	443,000	433,100	424,600	418,200	413,200	406,700	400,300	449,500	418,700	422,300	396,000
Retail ²	340,400	336,900	336,100	332,100	326,900	323,000	322,000	319,600	314,400	337,800	324,000	326,000	311,500
Wholesale ²	118,600	113,600	108,900	102,900	99,700	97,200	93,200	89,000	87,900	113,700	96,700	98,300	86,500
Customers' liability under acceptances	12,800	12,500	11,300	11,200	10,900	10,700	10,100	10,100	9,900	12,200	10,600	10,700	9,700
Average earning assets	874,700	851,700	827,300	785,000	762,400	750,900	739,800	711,400	717,000	852,600	751,000	759,600	703,700
Derivatives	89,400	106,800	128,100	92,200	75,700	73,200	74,600	74,500	82,100	108,100	74,500	79,000	84,000
Total assets	1,043,900	1,038,000	1,032,900	948,300	904,200	891,900	881,200	848,400	863,300	1,038,300	892,400	906,500	852,000
Deposits	674,500	657,600	638,800	609,500	593,100	588,900	580,700	553,600	546,300	657,000	583,700	593,100	537,700
Common equity	52,600	51,500	49,250	47,450	46,400	45,550	44,050	42,500	41,000	51,100	45,300	45,700	40,600
Total equity	59,200	57,800	54,900	53,500	52,600	51,200	50,100	48,700	47,400	57,300	51,500	52,000	46,900

ASSETS UNDER ADMINISTRATION AND MANAGEMENT (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9 months	2014 9 months	2014	2013
Assets under administration ³													
Institutional	4,155,800	4,001,800	3,891,800	3,859,200	3,704,400	3,643,500	3,591,300	3,368,900	3,249,800	4,155,800	3,704,400	3,859,200	3,368,900
Personal	704,600	684,800	691,700	644,500	628,800	615,100	593,000	561,800	540,500	704,600	628,800	644,500	561,800
Retail mutual funds	152,500	148,500	145,800	143,300	139,100	134,400	127,600	120,200	115,800	152,500	139,100	143,300	120,200
Total assets under administration	5,012,900	4,835,100	4,729,300	4,647,000	4,472,300	4,393,000	4,311,900	4,050,900	3,906,100	5,012,900	4,472,300	4,647,000	4,050,900
Assets under management													
Institutional	197,100	182,400	186,300	173,900	170,900	165,500	161,100	150,300	144,900	197,100	170,900	173,900	150,300
Personal	136,300	131,600	129,400	115,300	109,800	104,900	99,400	93,100	89,900	136,300	109,800	115,300	93,100
Retail mutual funds	175,300	172,300	170,000	167,800	165,800	160,200	155,200	147,700	142,100	175,300	165,800	167,800	147,700
Total assets under management	508,700	486,300	485,700	457,000	446,500	430,600	415,700	391,100	376,900	508,700	446,500	457,000	391,100

STATEMENTS OF COMPREHENSIVE INCOME (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9 months	2014 9 months	2014	2013
Net income	2,475	2,502	2,456	2,333	2,378	2,201	2,092	2,101	2,285	7,433	6,671	9,004	8,342
Other comprehensive income (loss), net of taxes													
Items that will be reclassified subsequently to income:													
Net change in unrealized gains (losses) on available-for-sale securities													
Net unrealized gains (losses) on available-for-sale securities	14	(122)	208	22	39	8	74	83	(172)	100	121	143	15
Reclassification of net losses (gains) on available-for-sale securities to income	(9)	(20)	-	(16)	(7)	(24)	(11)	(7)	(7)	(29)	(42)	(58)	(87)
	5	(142)	208	6	32	(16)	63	76	(179)	71	79	85	(72)
Foreign currency translation adjustments													
Unrealized foreign currency translation gains (losses)	3,542	(2,116)	4,556	924	(203)	(458)	2,480	732	553	5,982	1,819	2,743	1,402
Net foreign currency translation gains (losses) from hedging activities	(1,771)	1,096	(2,605)	(470)	166	232	(1,513)	(496)	(358)	(3,280)	(1,115)	(1,585)	(912)
Reclassification of losses (gains) on foreign currency translation to income	(4)	(167)	(11)	-	47	-	(3)	1	-	(182)	44	44	1
Reclassification of losses (gains) on net investment hedging activities to income	-	59	10	-	-	-	3	(1)	-	69	3	3	(1)
	1,767	(1,128)	1,950	454	10	(226)	967	236	195	2,589	751	1,205	490
Net change in cash flow hedges													
Net gains (losses) on derivatives designated as cash flow hedges	(236)	36	(382)	(32)	2	40	(118)	(140)	178	(582)	(76)	(108)	(11)
Reclassification of losses (gains) on derivatives designated as cash flow hedges to income	46	79	151	36	(3)	(2)	(3)	(2)	(8)	276	(8)	28	(30)
	(190)	115	(231)	4	(1)	38	(121)	(142)	170	(306)	(84)	(80)	(41)
Items that will not be reclassified subsequently to income:													
Remeasurements of employee benefit plans	203	413	(490)	(152)	(178)	17	77	(75)	551	126	(84)	(236)	319
Net fair value change due to credit risk on financial liabilities designated as at fair value through profit or loss	165	(79)	75	51	(28)	(82)	-	-	-	161	(110)	(59)	-
	368	334	(415)	(101)	(206)	(65)	77	(75)	551	287	(194)	(295)	319
Total other comprehensive income (loss), net of taxes	1,950	(821)	1,512	363	(165)	(269)	986	95	737	2,641	552	915	696
Total comprehensive income	4,425	1,681	3,968	2,696	2,213	1,932	3,078	2,196	3,022	10,074	7,223	9,919	9,038
Total comprehensive income attributable to:													
Shareholders	4,392	1,657	3,936	2,679	2,187	1,906	3,053	2,172	2,997	9,985	7,146	9,825	8,940
Non-controlling interests	33	24	32	17	26	26	25	24	25	89	77	94	98
	4,425	1,681	3,968	2,696	2,213	1,932	3,078	2,196	3,022	10,074	7,223	9,919	9,038

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 To be read in conjunction with the Segment pages.

STATEMENTS OF CHANGES IN EQUITY (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015	2014	2014	2013
										9 months	9 months		
Preferred shares													
Balance at beginning of period	4,650	4,350	4,075	4,750	4,250	5,100	4,600	4,600	4,813	4,075	4,600	4,600	4,813
Issued	300	300	600	-	500	-	500	-	-	1,200	1,000	1,000	-
Redeemed	-	-	(325)	(675)	-	(850)	-	-	(213)	(325)	(850)	(1,525)	(213)
Balance at end of period	4,950	4,650	4,350	4,075	4,750	4,250	5,100	4,600	4,600	4,950	4,750	4,075	4,600
Common shares													
Balance at beginning of period	14,556	14,531	14,511	14,475	14,458	14,442	14,377	14,333	14,354	14,511	14,377	14,377	14,323
Issued	5	25	20	36	19	30	65	44	25	50	114	150	121
Purchased for cancellation	-	-	-	-	(2)	(14)	-	-	(46)	-	(16)	(16)	(67)
Balance at end of period	14,561	14,556	14,531	14,511	14,475	14,458	14,442	14,377	14,333	14,561	14,475	14,511	14,377
Treasury shares - preferred													
Balance at beginning of period	2	1	-	(1)	-	-	1	(1)	-	-	1	1	1
Sales	26	56	15	24	49	31	20	22	35	97	100	124	127
Purchases	(28)	(55)	(14)	(23)	(50)	(31)	(21)	(20)	(36)	(97)	(102)	(125)	(127)
Balance at end of period	-	2	1	-	(1)	-	-	1	(1)	-	(1)	-	1
Treasury shares - common													
Balance at beginning of period	(104)	(57)	71	10	73	33	41	(10)	40	71	41	41	30
Sales	1,495	1,887	1,781	1,485	1,746	1,041	1,061	1,103	1,458	5,163	3,848	5,333	4,453
Purchases	(1,354)	(1,934)	(1,909)	(1,424)	(1,809)	(1,001)	(1,069)	(1,052)	(1,508)	(5,197)	(3,879)	(5,303)	(4,442)
Balance at end of period	37	(104)	(57)	71	10	73	33	41	(10)	37	10	71	41
Retained earnings													
Balance at beginning of period	34,142	32,505	31,615	30,526	29,489	28,544	27,438	26,468	24,876	31,615	27,438	27,438	23,162
Net income attributable to shareholders	2,449	2,473	2,434	2,316	2,352	2,175	2,067	2,077	2,260	7,356	6,594	8,910	8,244
Other comprehensive income	368	334	(415)	(101)	(206)	(65)	77	(75)	551	287	(194)	(295)	319
Preferred share dividends	(50)	(47)	(40)	(44)	(55)	(52)	(62)	(61)	(63)	(137)	(169)	(213)	(253)
Common share dividends	(1,110)	(1,111)	(1,081)	(1,081)	(1,025)	(1,025)	(966)	(965)	(908)	(3,302)	(3,016)	(4,097)	(3,651)
Premium paid on common shares purchased for cancellation	-	-	-	-	(11)	(86)	-	-	(234)	-	(97)	(97)	(341)
Premium paid on preferred shares redeemed	-	-	-	-	-	-	-	-	(9)	-	-	-	(9)
Share-based compensation awards	-	(2)	2	(3)	(1)	(3)	(2)	(4)	(1)	-	(6)	(9)	(7)
Issuance costs	(5)	(6)	(7)	-	(7)	-	(7)	-	-	(18)	(14)	(14)	-
Other	1	(4)	(3)	2	(10)	1	(1)	(2)	(4)	(6)	(10)	(8)	(26)
Balance at end of period	35,795	34,142	32,505	31,615	30,526	29,489	28,544	27,438	26,468	35,795	30,526	31,615	27,438
Other components of equity													
Unrealized gains and losses on available-for-sale securities	503	498	640	432	426	394	410	347	271	503	426	432	347
Unrealized foreign currency translation gains and losses, net of hedging activities	4,468	2,708	3,831	1,891	1,437	1,427	1,653	686	450	4,468	1,437	1,891	686
Gains and losses on derivatives designated as cash flow hedges	(211)	(21)	(136)	95	91	92	54	175	317	(211)	91	95	175
Balance at end of period	4,760	3,185	4,335	2,418	1,954	1,913	2,117	1,208	1,038	4,760	1,954	2,418	1,208
Total retained earnings and other components of equity	40,555	37,327	36,840	34,033	32,480	31,402	30,661	28,646	27,506	40,555	32,480	34,033	28,646
	60,103	56,431	55,665	52,690	51,714	50,183	50,236	47,665	46,428	60,103	51,714	52,690	47,665
Non-controlling interests													
Balance at beginning of period	1,816	1,756	1,813	1,783	1,793	1,772	1,795	1,757	1,772	1,813	1,795	1,795	1,761
Dividends	(46)	-	(46)	-	(47)	-	(47)	-	(47)	(92)	(94)	(94)	(94)
Net income attributable to Non-controlling interests	26	29	22	17	26	26	25	24	25	77	77	94	98
Net change in unrealized gains (losses) on available-for-sales securities	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currency translation adjustments	7	(5)	10	-	-	-	-	-	-	12	-	-	-
Other	(8)	36	(43)	13	11	(5)	(1)	14	7	(15)	5	18	30
Balance at end of period	1,795	1,816	1,756	1,813	1,783	1,793	1,772	1,795	1,757	1,795	1,783	1,813	1,795
Total equity	61,898	58,247	57,421	54,503	53,497	51,976	52,008	49,460	48,185	61,898	53,497	54,503	49,460

SECURITIZATION (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9 months	2014 9 months	2014	2013
Credit card loans ¹													
Opening balance	9,847	8,491	8,340	8,340	8,340	7,160	7,160	7,380	7,380	8,340	7,160	7,160	7,371
Securitized	1,185	1,356	151	-	-	1,180	-	647	-	2,692	1,180	1,180	1,180
Reversal of prior securitizations	(1,984)	-	-	-	-	-	-	(867)	-	(1,984)	-	-	(1,391)
Closing balance	9,048	9,847	8,491	8,340	8,340	8,340	7,160	7,160	7,380	9,048	8,340	8,340	7,160
Commercial mortgages ¹													
Opening balance	1,202	1,283	1,330	1,212	1,236	1,277	1,304	1,322	1,354	1,330	1,304	1,304	1,434
Securitized	195	-	-	173	-	-	-	-	-	195	-	173	-
Amortization	(129)	(81)	(47)	(55)	(24)	(41)	(27)	(18)	(32)	(257)	(92)	(147)	(130)
Closing balance	1,268	1,202	1,283	1,330	1,212	1,236	1,277	1,304	1,322	1,268	1,212	1,330	1,304
Bond participation certificates - sold													
Opening balance	442	537	482	522	599	629	624	634	632	482	624	624	661
Sold	-	-	-	-	-	-	-	-	-	-	-	-	-
Other ²	31	(95)	55	(40)	(77)	(30)	5	(10)	2	(9)	(102)	(142)	(37)
Closing balance	473	442	537	482	522	599	629	624	634	473	522	482	624
Bond participation certificates - retained													
Opening balance	-	-	-	-	1	1	5	5	5	-	5	5	6
Sold	-	-	-	-	-	-	-	-	-	-	-	-	-
Other ²	-	-	-	-	(1)	-	(4)	-	-	-	(5)	(5)	(1)
Closing balance	-	-	-	-	-	1	1	5	5	-	-	-	5

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

² Other primarily relates to foreign exchange translation gains and losses. For bond participation certificates, maturity of bonds is also included in this category.

SECURITIZATION SUBJECT TO EARLY AMORTIZATION SELLER'S INTEREST (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13
Our financial assets ¹									
Credit cards									
Total drawn	1,173	1,749	1,983	1,785	1,437	1,305	936	1,183	1,548
Capital charges drawn	45	68	79	70	56	53	36	45	60
Capital charges undrawn	71	106	120	104	83	77	60	73	95
Credit card loans securitized									
Past due ²	60	66	68	73	65	74	57	50	50
Net write-offs	41	44	42	42	46	49	36	37	40

EXPOSURES SECURITIZED (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13
Outstanding securitized assets ¹									
Credit cards	9,048	9,847	8,491	8,340	8,340	8,340	7,160	7,160	7,380
Commercial mortgages	1,268	1,202	1,283	1,330	1,212	1,236	1,277	1,304	1,322
Bond participation certificates	473	442	537	482	522	599	629	624	634
Total exposures securitized	10,789	11,491	10,311	10,152	10,074	10,175	9,066	9,088	9,336

OFF-BALANCE SHEET ARRANGEMENTS OUTSTANDING SECURITIZED ASSETS (Millions of Canadian dollars, except percentage amounts)	Q3/15			Q2/15			Q1/15			Q4/14		
	Securitized exposures ³	Annualized average net loss rate ^{4,5}	Average coverage multiple of average net losses ^{4,5}	Securitized exposures ³	Annualized average net loss rate ^{4,5}	Average coverage multiple of average net losses ^{4,5}	Securitized exposures ³	Annualized average net loss rate ^{4,5}	Average coverage multiple of average net losses ^{4,5}	Securitized exposures ³	Annualized average net loss rate ^{4,5}	Average coverage multiple of average net losses ^{4,5}
Asset-backed securities	774	0.04%	>100	906	0.03%	>100	966	0.04%	>100	864	0.02%	>100
Auto loans and leases	14,538	0.19%	>100	12,471	0.19%	>100	12,322	0.23%	92	10,983	0.32%	70
Consumer loans ⁵	677	0.11%	-	481	n.a.	n.a.	-	-	-	-	-	-
Credit cards	6,703	4.02%	13	8,493	4.30%	12	9,083	4.48%	12	7,011	4.37%	10
Dealer floor plan receivables	2,506	0.07%	>100	2,133	0.06%	>100	2,140	0.06%	>100	1,958	0.05%	>100
Equipment receivables	1,781	0.36%	61	1,704	0.37%	62	1,796	0.34%	59	1,466	0.22%	89
Fleet finance receivables	921	0.05%	>100	857	0.08%	>100	932	0.09%	>100	869	0.04%	>100
Insurance premiums	320	0.21%	94	307	0.22%	90	315	0.43%	38	144	0.43%	39
Residential mortgages	1,275	-	-	1,275	-	-	1,275	-	-	1,275	-	-
Student loans	4,677	0.40%	>100	5,678	0.40%	>100	5,864	0.70%	>100	2,858	0.79%	>100
Trade receivables	2,924	0.44%	59	2,835	0.36%	67	2,773	0.38%	70	2,472	0.31%	69
Transportation finance	1,732	-	-	1,613	-	-	1,384	-	-	1,119	-	-
Total off-balance sheet arrangements outstanding securitized assets	38,828			38,753			38,850			31,019		

¹ Amounts reported are based on regulatory securitization reporting requirements as it includes our credit card loans. It excludes our Canadian residential mortgages under the National Housing Act MBS (NHA MBS) program, which also encompasses our Canadian social housing mortgages. These amounts differ from, and are not directly comparable to amounts reported in our Report to Shareholders due to the differences between IFRS accounting and regulatory consolidation.

² Amounts represent credit card loans securitized greater than 90 days past due.

³ Comprised of multi-seller asset-backed commercial paper conduit programs. The outstanding securitized assets reflect our maximum exposure to loss for liquidity and credit facilities only, and excludes derivative transactions with RBC. Of the outstanding securitized assets, 100% of these are internally rated as investment grade.

⁴ Average annual net loss rates reflect impaired/past due assets. In our conduit programs, our risk of loss is significantly reduced due to the presence of first loss credit protection provided by the sellers of the financial assets. This protection provides an average coverage multiple as disclosed above, representing the number of times the credit enhancement provided by others, would cover losses. Refer to our 2014 Annual Report for a detailed discussion on credit protection and other factors, including additional credit enhancements which reduce our risk of loss.

⁵ Amounts are reported on a two-month lag, and as such consumer loan loss and coverage information is not available (n.a.) in the second quarter of 2015.

SECURITIZATION AND RESECURITIZATION EXPOSURES RETAINED OR PURCHASED ^{1, 2, 3} (Millions of Canadian dollars)	Q3/15		Q2/15		Q1/15		Q4/14	
	Banking book	Trading book						
Securitization exposures retained or purchased								
Asset-backed securities	1,605	216	1,576	545	1,889	410	1,591	241
Auto loans and leases	16,824	205	14,484	178	14,270	229	12,665	165
Commercial mortgages	-	373	-	489	-	512	-	376
Consumer loans	2,760	-	1,390	-	191	-	-	-
Credit cards	11,243	117	10,318	130	10,896	205	8,365	191
Dealer floor plan receivables	2,505	-	2,133	-	2,140	-	1,957	-
Equipment receivables	1,805	-	1,726	-	1,818	-	1,466	-
Residential mortgages	3,242	3,757	3,184	3,337	3,405	2,688	3,050	1,165
Student loans	9,777	253	9,397	256	9,344	225	5,678	143
Trade receivables	2,887	-	2,801	-	2,773	-	2,472	-
Other	3,772	1,177	3,606	1,019	3,315	784	2,676	723
Total securitization and resecuritization exposures retained or purchased	56,420	6,098	50,615	5,954	50,041	5,053	39,920	3,004

SECURITIZATION AND RESECURITIZATION EXPOSURES RETAINED OR PURCHASED ^{1, 2, 3, 4} (Millions of Canadian dollars)	Q3/15						Q3/15			
	Banking book						Trading book			
	Standardized approach		Rating based approach		Internal assessment approach		Total		Standardized approach	
	Exposure	Capital charges	Exposure	Capital charges	Exposure	Capital charges	Exposure	Capital charges		
≤ 10%	-	-	729	5	36,725	216	37,454	221	2,937	17
> 10% ≤ 20%	1,659	27	2,123	29	11,223	124	15,005	180	1,498	20
> 20% ≤ 50%	5	-	347	10	481	16	833	26	461	13
> 50% ≤ 100%	-	-	99	5	2,977	155	3,076	160	588	34
> 100% ≤ 650%	-	-	-	-	-	-	-	-	268	72
> 650% < 1250%	-	-	-	-	-	-	-	-	-	-
1250%	-	-	52	52	-	-	52	52	346	348
Total securitization and resecuritization exposures retained or purchased	1,664	27	3,350	101	51,406	511	56,420	639	6,098	504

SECURITIZATION AND RESECURITIZATION EXPOSURES RETAINED OR PURCHASED ^{1, 2, 3, 4} (Millions of Canadian dollars)	Q2/15		Q2/15		Q1/15		Q1/15		Q4/14		Q4/14	
	Banking book		Trading book		Banking book		Trading book		Banking book		Trading book	
	Total	Capital charges										
≤ 10%	34,917	205	2,734	15	35,046	207	2,031	12	28,092	165	1,042	6
> 10% ≤ 20%	11,632	141	1,545	21	10,569	126	1,195	16	7,993	95	753	10
> 20% ≤ 50%	805	27	522	15	4,215	105	583	17	3,630	95	410	12
> 50% ≤ 100%	3,207	166	427	32	93	7	366	27	102	8	101	10
> 100% ≤ 650%	-	-	296	82	-	-	222	65	-	-	152	48
> 650% < 1250%	-	-	-	-	-	-	-	-	-	-	-	-
1250%	54	54	430	432	118	118	656	657	103	103	546	548
Total securitization and resecuritization exposures retained or purchased	50,615	593	5,954	597	50,041	563	5,053	794	39,920	466	3,004	634

RESECURITIZATION EXPOSURES RETAINED OR PURCHASED ^{1, 2, 3} (Millions of Canadian dollars)	Q3/15		Q2/15		Q1/15		Q4/14	
	Banking book	Trading book						
AAA to AA-	817	247	818	353	4,214	253	3,322	171
A+ to A-	3,243	208	3,357	199	-	272	-	244
BBB+ to BB	-	159	-	159	-	84	-	43
BB- and below	-	5	-	6	-	7	-	7
Unrated	-	40	-	33	-	18	-	22
Total resecuritization exposures retained or purchased	4,060	659	4,175	750	4,214	634	3,322	487

¹ The amounts reported are based on the regulatory securitization reporting requirements. It includes our credit card loans. It excludes our Canadian residential mortgages under the NHA MBS program which also encompasses our Canadian social housing mortgages. These amounts differ from, and are not directly comparable to amounts reported in our Report to Shareholders due to the differences between IFRS accounting and regulatory consolidation.

² Amounts reflect regulatory exposure values.

³ Securitization exposures include securities, liquidity facilities, protection provided to securitization positions, other commitments and credit enhancements.

⁴ Capital charges for Standardized approach deductions are net of ACL and partial write-offs. Capital charges for Rating based approach and internal assessment approach are gross of ACL and partial write-offs.

BASEL III REGULATORY CAPITAL AND RATIOS (ALL-IN BASIS) <i>continued</i> (Millions of Canadian dollars, except percentage and otherwise noted)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14
Capital ratios					
61 Common Equity Tier 1 (as percentage of risk-weighted assets)	10.1%	10.0%	9.6%	9.9%	9.5%
62 Tier 1 (as percentage of risk-weighted assets)	11.7%	11.6%	11.0%	11.4%	11.2%
63 Total capital (as percentage of risk-weighted assets)	13.4%	13.5%	13.0%	13.4%	13.0%
64 Buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement expressed as a percentage of risk-weighted assets)	7.0%	7.0%	7.0%	7.0%	7.0%
65 of which: capital conservation buffer requirement	2.5%	2.5%	2.5%	2.5%	2.5%
66 Not applicable	n.a.	n.a.	n.a.	n.a.	n.a.
67 of which: G-SIB buffer requirement	n.a.	n.a.	n.a.	n.a.	n.a.
67a of which: DSIB buffer requirement	n.a.	n.a.	n.a.	n.a.	n.a.
68 Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)	10.1%	10.0%	9.6%	9.9%	9.5%
OSFI all-in target (minimum + capital conservation buffer + DSIB surcharge (if applicable))					
69 Common Equity Tier 1 all-in target ratio	7.0%	7.0%	7.0%	7.0%	7.0%
70 Tier 1 capital all-in target ratio	8.5%	8.5%	8.5%	8.5%	8.5%
71 Total capital all-in target ratio	10.5%	10.5%	10.5%	10.5%	10.5%
Amounts below the thresholds for deduction (before risk-weighting)					
72 Non-significant investments in the capital of other financials	719	1,102	664	880	387
73 Significant investments in the common stock of financials	3,084	3,004	2,939	2,806	2,729
74 Mortgage servicing rights (net of related tax liability)	-	-	-	-	-
75 Deferred tax assets arising from temporary differences (net of related tax liability)	2,655	2,565	2,691	2,656	2,517
Applicable caps on the inclusion of allowances in Tier 2					
76 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	159	174	176	182	193
77 Cap on inclusion of allowances in Tier 2 under standardized approach	159	174	176	182	193
78 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	1,693	1,662	1,679	1,638	1,585
79 Cap on inclusion of allowances in Tier 2 under internal ratings-based approach	1,693	1,662	1,679	1,638	1,585
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)					
80 Current cap on CET1 instruments subject to phase out arrangements	-	-	-	-	-
81 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	-	-	-	-
82 Current cap on AT1 instruments subject to phase out arrangements	5,174	5,174	5,174	5,913	5,913
83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	-	-	-	-
84 Current cap on T2 instruments subject to phase out arrangements	6,433	6,433	6,433	7,352	7,352
85 Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-	-	-	-
ASSETS TO CAPITAL MULTIPLE (GROSS ADJUSTED ASSETS OVER TRADITIONAL TOTAL CAPITAL) (Millions of Canadian dollars, except multiples and otherwise noted)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14
Assets-to-capital multiple ¹	n.a.	n.a.	n.a.	17.0X	17.3X
Gross-adjusted assets (\$ billions) ¹	n.a.	n.a.	n.a.	885.0	867.9
BASEL III REGULATORY CAPITAL AND RATIOS (TRANSITIONAL BASIS) (Millions of Canadian dollars, except percentage and otherwise noted)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14
29 Common Equity Tier 1 capital (CET1) ²	50,124	46,986	46,446	44,599	43,818
45 Tier 1 capital (T1 = CET1 + AT1) ²	50,860	47,743	46,673	44,599	43,818
59 Total capital (TC = T1 + T2) ²	58,062	55,401	54,418	52,023	50,229
60 Total risk-weighted assets ^{2,3}	430,721	404,127	413,960	377,958	378,086
61 Common Equity Tier 1 (as percentage of risk-weighted assets)	11.6%	11.6%	11.2%	11.8%	11.6%
62 Tier 1 (as percentage of risk-weighted assets)	11.8%	11.8%	11.3%	11.8%	11.6%
63 Total capital (as percentage of risk-weighted assets)	13.5%	13.7%	13.2%	13.8%	13.3%

¹ Commencing Q1/15 Asset-to-capital multiple and gross adjusted assets have been replaced with the leverage ratio and leverage ratio exposure respectively. The leverage ratio is calculated using OSFI leverage requirements guideline based on the Basel III framework. The leverage ratio is a regulatory measure under the Basel III framework and is not applicable for prior periods. Previously, the asset-to-capital multiple and gross adjusted assets were calculated on a Total Capital basis as per OSFI CAR Guideline while the leverage ratio is based on the Tier 1 capital.

² The transitional Capital and RWA balances for Q1 2015 have been revised.

³ The transitional RWA does not reflect the CVA phase-in adjustments as implemented under the All-in Basis.

REGULATORY CAPITAL BALANCE SHEET
(Millions of Canadian dollars)

Cross Reference to
Basel III Regulatory Capital
Components Page 21

Q3/15

Balance sheet as in
Report to Shareholders

Under regulatory
scope of consolidation

Assets			
Cash and due from banks		19,976	19,975
Interest-bearing deposits with banks		10,731	10,731
Securities		235,515	226,222
<i>Non-significant investments in capital of other financial institutions reflected in regulatory capital</i>			-
<i>Other securities</i>			226,222
Assets purchased under reverse repurchase agreements and securities borrowed		172,659	172,659
Loans			
Retail		343,463	343,463
Wholesale		121,214	119,809
Allowance for loan losses		(2,078)	(2,078)
<i>Collective allowance reflected in Tier 2 regulatory capital</i>	s		(159)
<i>Shortfall of allowances to expected loss</i>	i		(1,001)
<i>Allowances not reflected in regulatory capital</i>			(918)
Segregated fund net assets		462,599	461,194
Other		821	-
Customers' liability under acceptances		12,761	12,761
Derivatives		112,459	112,608
Premises and equipment, net		2,667	2,659
Goodwill	e	9,322	9,322
<i>Goodwill related to insurance and joint ventures</i>	e'		7
Other intangibles	f	2,810	2,784
<i>Other intangibles related to insurance and joint ventures</i>	f'		26
Investments in joint ventures and associates		346	346
Significant investments in other financial institutions and insurance subsidiaries			3,084
<i>Significant investments exceeding regulatory thresholds</i>	l		-
<i>Significant investments not exceeding regulatory thresholds</i>			3,084
Defined-benefit pension fund net assets	k	108	108
Other		42,399	39,815
Significant investments in other financial institutions included in Other Assets but reported above			(20)
Deferred tax assets			2,254
<i>Deferred tax assets excluding those arising from temporary differences</i>	g		54
<i>Deferred tax assets arising from temporary differences exceeding regulatory thresholds</i>	m		-
<i>Deferred tax liabilities related to permitted tax netting</i>			(477)
<i>Deferred tax assets - other temporary differences</i>			2,677
Other assets			37,581
<i>of which relates to assets of operations held for sale - goodwill</i>	m'		15
<i>of which relates to assets of operations held for sale - intangibles</i>	m''		22
<i>of which relates to assets of operations held for sale - deferred tax assets</i>	m'''		6
Total assets		1,085,173	1,074,268

REGULATORY CAPITAL BALANCE SHEET *continued*
(Millions of Canadian dollars)

Liabilities
Deposits
Personal
Business and government
Bank
Segregated fund liabilities
Other
Acceptances
Obligations related to securities sold short
Obligations related to assets sold under repurchase agreements and securities loaned
Derivatives
Insurance claims and policy benefit liabilities
Employee benefit liabilities
Other liabilities
Gains and losses due to changes in own credit risk on fair value liabilities
Deferred tax liabilities
related to goodwill
related to intangibles
related to pensions
relates to permitted tax netting
Other deferred tax liabilities
Other liabilities
Subordinated debentures
Regulatory capital amortization of maturing debentures
Subordinated debentures not allowed for regulatory capital
Subordinated debentures used for regulatory capital:
of which: are qualifying
of which: are subject to phase out directly issued capital:
of which: are subject to phase out issued by subsidiaries and held by 3rd party
Total liabilities
Equity attributable to shareholders
Common shares
Retained earnings
of which relates to contributed surplus
of which relates to retained earnings for capital purposes
of which relates to insurance and joint ventures
Other components of equity
Gains and losses on derivatives designated as cash flow hedges
Unrealized foreign currency translation gains and losses, net of hedging activities
Other reserves allowed for regulatory capital
of which relates to Insurance
Preferred shares
of which: are qualifying
of which: are subject to phase out
of which: portion are not allowed for regulatory capital
Treasury shares - preferred
of which: are qualifying
of which: are subject to phase out
Treasury shares - common
Non-controlling interests
of which: are qualifying
portion allowed for inclusion into CET1
portion allowed for inclusion into Tier 1 capital
portion allowed for inclusion into Tier 2 capital
of which: are subject to phase out
of which: portion not allowed for regulatory capital
Total equity
Total liabilities and equity

	Cross Reference to Basel III Regulatory Capital Components Page 21	Q3/15	
		Balance sheet as in Report to Shareholders	Under regulatory scope of consolidation
		218,629	218,629
		449,397	449,911
		26,210	26,210
		694,236	694,750
		821	-
		12,761	12,761
		55,656	55,656
		83,236	83,236
		116,083	116,083
		9,395	-
		2,431	2,375
		41,282	40,155
	j		233
			167
	t		-
	v		637
	u		-
	w		27
			(477)
			39,735
	q	7,374	7,374
			-
	q'		31
			7,343
	q''		3,077
	q'''		4,235
	q''''		31
		1,023,275	1,012,390
		60,103	60,083
	a	14,561	14,561
		35,795	35,815
	a'		168
	b		35,647
	b'		(20)
	c	4,760	4,720
	h		(211)
			4,468
			503
	c'		(40)
	n	4,950	4,950
	n'		2,200
	n''		2,750
			-
			-
	n'''		(1)
	a''	37	37
	x	1,795	1,795
			13
	d		3
	o		33
	r		1,692
	x'		54
		61,898	61,878
		1,085,173	1,074,268
	Equity	Assets	
		-	-
		5	-
		306	1,598
		5	6
		1,683	11,495
		90	227
		-	-
		995	663
		3,084	13,989

Insurance subsidiaries ¹	Principal activities
RBC Reinsurance (Ireland) Limited	Incorporated in Ireland to provide reinsurance to international clients
Assured Assistance Inc.	Service provider for insurance claims
RBC General Insurance Company	Property and casualty insurance company
RBC Insurance Services Inc.	Service provider for insurance companies listed and the bank (creditor)
RBC Life Insurance Company	Life and health insurance company
RBC Insurance Company of Canada	Property and casualty insurance company
RBC Insurance Holdings Inc.	Holding company
Royal Bank of Canada Insurance Company Limited	Life, annuity, trade credit, title and property reinsurance company provides coverage to international clients

¹ The list of legal entities that are included within the accounting scope of consolidation but excluded from the regulatory scope of consolidation.

FLOW STATEMENT OF THE MOVEMENTS IN REGULATORY CAPITAL ¹

(Millions of Canadian dollars)

Common Tier 1 (CET1) capital
Opening amount

New capital issues	
Redeemed capital	
Gross dividends (deduction)	
Shares issued in lieu of dividends (add back)	
Profit for the year (attributable to shareholders of parent company)	
Removal of own credit spread (net of tax)	
Movement in other comprehensive income	
<i>Currency translation differences (unrealized foreign currency translation gains/(losses)), net of hedging activities</i>	
<i>Available-for-sale investments (unrealized gains (losses) on AFS securities)</i>	
<i>Other</i>	
Goodwill and other intangible assets (deduction, net of related tax liability)	
Other, including regulatory adjustments and transitional arrangements	
<i>Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)</i>	
<i>Defined benefit pension fund assets (net of related tax liability)</i>	
<i>Investment in common equity of deconsolidated subsidiaries & other significant investments</i>	
<i>Prudential valuation adjustments</i>	
<i>Other ²</i>	

Closing amount
Other 'non-core' Tier 1 (Additional Tier 1) capital
Opening amount

New non-core Tier 1 (additional Tier 1) eligible capital issues	
Redeemed capital	
Other, including regulatory adjustments and transitional arrangements ^{3, 5}	

Closing amount
Total Tier 1 capital
Tier 2 capital
Opening amount

New Tier 2 eligible capital issues	
Redeemed capital	
Amortization adjustments	
Other, including regulatory adjustments and transitional arrangements ^{4, 6}	

Closing amount
Total regulatory capital

Q3/15	Q2/15	Q1/15	Q4/14	Q3/14
39,608	38,902	36,406	34,967	33,756
5	25	20	36	19
-	-	-	-	(2)
(1,160)	(1,158)	(1,121)	(1,125)	(1,080)
-	-	-	-	-
2,449	2,473	2,434	2,316	2,352
(186)	90	(102)	(53)	42
1,575	(1,150)	1,917	464	41
1,760	(1,123)	1,940	454	10
5	(142)	208	6	32
(190)	115	(231)	4	(1)
(475)	285	(543)	(56)	106
589	141	(109)	(143)	(267)
8	3	(22)	10	(1)
(24)	(40)	94	41	116
-	-	49	(21)	(28)
-	-	-	-	-
605	178	(230)	(173)	(354)
42,405	39,608	38,902	36,406	34,967
6,381	6,015	5,796	6,441	5,969
300	300	600	-	500
-	-	-	-	-
(37)	66	(381)	(645)	(28)
6,644	6,381	6,015	5,796	6,441
49,049	45,989	44,917	42,202	41,408
7,943	8,036	7,818	6,780	6,512
1,000	-	-	1,000	1,000
-	-	-	-	-
-	-	-	-	-
(1,439)	(93)	218	38	(732)
7,504	7,943	8,036	7,818	6,780
56,553	53,932	52,953	50,020	48,188

¹ Reflects required EDTF format.

² Includes changes in shortfall in allowance, treasury shares, issue costs and other, share-based compensation awards, threshold deduction allocated to loss carry back, de-recognition of cash flow hedge reserves, transitional adjustment and common equity issued by consolidated subsidiaries to third parties.

³ Includes changes to capital issued by consolidated bank subsidiaries to third parties and non-qualifying capital instruments.

⁴ Includes changes to non-qualifying capital issued by consolidated bank subsidiaries to third parties, non-qualifying capital instruments and eligible collective allowance.

⁵ Includes \$675 million non-qualifying preferred shares redeemed in Q4/14, includes \$325 million non-qualifying preferred shares redeemed in Q1/15.

⁶ Includes \$1,500 million non-qualifying subordinated debentures redeemed in Q3/15, includes \$600 million non-qualifying subordinated debentures redeemed in Q3/14.

TOTAL CAPITAL RISK-WEIGHTED ASSETS ¹ (Millions of Canadian dollars, except percentage and per share amounts)	Q3/15					Q3/15	Risk-weighted assets All-in Basis				
	Risk-weighted assets All-in Basis					Capital requirements					
	Exposure ²	Average of risk weights ³	Standardized approach	Advanced approach	Other	Total ⁴	Total ⁴	Q2/15 Total ⁴	Q1/15 Total ⁴	Q4/14 Total ⁴	Q3/14 Total ⁴
Credit risk ⁵											
Lending-related and other											
Residential mortgages	200,729	6%	1,196	10,968	-	12,164	973	10,468	10,504	10,573	10,315
Other retail (Personal, Credit cards and Small business treated as retail)	234,385	21%	4,669	44,442	-	49,111	3,929	49,291	49,359	48,976	48,238
Business (Corporate, Commercial, Medium-sized enterprises and Non-bank financial institutions)	277,958	55%	18,931	133,549	-	152,480	12,199	141,158	141,348	126,948	122,167
Sovereign (Government)	71,820	14%	2,916	6,871	-	9,787	783	9,072	8,725	7,683	7,844
Bank	96,218	9%	742	7,825	-	8,567	685	7,531	7,978	7,079	7,134
Total lending-related and other	881,110	26%	28,454	203,655	-	232,109	18,569	217,520	217,914	201,259	195,698
Trading-related											
Repo-style transactions	341,854	2%	34	7,369	24	7,427	594	7,093	5,125	4,912	4,289
Derivatives -including CVA - CET1 phase-in adjustment ⁶	92,174	35%	2,016	18,109	12,492	32,617	2,609	28,787	34,230	26,875	27,766
Total trading-related	434,028	9%	2,050	25,478	12,516	40,044	3,203	35,880	39,355	31,787	32,055
Total lending-related and other and trading-related	1,315,138	21%	30,504	229,133	12,516	272,153	21,772	253,400	257,269	233,046	227,753
Bank book equities ^{7,8}	2,081	99%	-	2,069	-	2,069	166	1,998	2,034	2,025	2,052
Securitization exposures	56,430	14%	334	7,646	-	7,980	638	7,416	7,035	5,830	6,032
Regulatory scaling factor ⁹	n.a.	n.a.	n.a.	14,292	-	14,292	1,143	13,184	13,175	11,938	11,543
Other assets ¹⁰	46,858	68%	n.a.	n.a.	31,659	31,659	2,533	28,715	32,023	30,032	30,675
Total credit risk ¹⁰	1,420,507	23%	30,838	253,140	44,175	328,153	26,252	304,713	311,536	282,871	278,055
Market risk ^{11,12}											
Interest rate			1,922	6,351	-	8,273	662	7,310	7,462	6,326	5,703
Equity			1,880	1,228	-	3,108	249	863	1,266	1,621	3,414
Foreign exchange			1,640	194	-	1,834	147	1,631	1,522	1,274	1,474
Commodities			1,148	10	-	1,158	92	2,306	2,682	2,030	1,926
Specific risk			10,931	3,318	-	14,249	1,140	14,896	18,325	14,980	18,926
Incremental risk charge ^{13,14}			-	12,700	-	12,700	1,016	15,909	14,366	12,229	12,599
Total market risk			17,521	23,801	-	41,322	3,306	42,915	45,623	38,460	44,042
Operational risk ¹⁵			50,009	n.a.	n.a.	50,009	4,001	49,246	48,148	47,263	46,223
CET1 capital risk-weighted assets	1,420,507		98,368	276,941	44,175	419,484	33,559	396,874	405,307	368,594	368,320
Additional CVA adjustment, prescribed by OSFI, for Tier 1 Capital ⁶				1,305	1,305		104	1,140	1,415	1,382	1,452
Tier 1 capital risk-weighted assets	1,420,507		98,368	276,941	45,480	420,789	33,663	398,014	406,722	369,976	369,772
Additional CVA adjustment, prescribed by OSFI, for Total Capital ⁶				1,119	1,119		90	978	1,212	2,074	2,177
Total capital risk-weighted assets (RWA)	1,420,507		98,368	276,941	46,599	421,908	33,753	398,992	407,934	372,050	371,949
RWA CVA PHASE-IN CALCULATION ⁶											
	CVA (A)	OSFI Scalars (B)	Total RWA before CVA phase-in (C)	CVA Phase -in Adjustments (D)=A*(100%-B)	RWA Net CVA phase-in (E)=C-D						
Common equity tier 1 (CET1) capital RWA	18,648	64%	426,197	6,713	419,484						
Tier 1 capital RWA	18,648	71%	426,197	5,408	420,789						
Total capital RWA	18,648	77%	426,197	4,289	421,908						

¹ Calculated using guidelines issued by OSFI under the Basel III All-in framework.

² Total exposure represents exposure at default which is the expected gross exposure upon the default of an obligor. This amount excludes any allowance against impaired loans or partial write-offs and does not reflect the impact of credit risk mitigation.

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

⁴ The minimum capital requirements for each category can be calculated by multiplying the total RWA by 8%.

⁵ For credit risk, a majority of our portfolios use the Internal Ratings Based (IRB) Approach and the remainder use the Standardized Approach.

⁶ Commencing Q1/14, a new CVA regulatory capital charge was applied to derivatives. For the first two quarters of 2014, a 57% scalar was applied to CVA across all three tiers of capital. In Q3/14, OSFI introduced a new three tier capital approach with different scalars for each tier. In Q3 and Q4 2014, the CVA scalars 57%, 65% and 77% were applied to CET1, Tier 1, and Total Capital respectively. See above for the 2015 calculation with the 2015 scalars percentages.

⁷ CAR (Capital Adequacy Requirement) guidelines define banking book equities based on the economic substance of the transaction rather than the legal form or accounting treatment associated with the financial instrument. As such, differences exist in the identification of equity securities held in the banking book and those reported in the financial statements. Banking book equities are financial instruments held for investment purposes and are not part of our trading book, consisting of publicly-traded and private equities, partnership units, venture capital and derivative instruments tied to equity interests.

As at Q3/15, the amount of publicly-traded equity exposures was \$943 million and private equity exposures amounted to \$1,138 million. Total exposure represents exposure at default, which is the expected gross exposure upon the default of an obligor.

⁸ The amount of available-for-sale securities held in the banking book that were "grandfathered" under CAR (Capital Adequacy Requirement) guidelines, and thus subject to a 100% risk-weighting until the end of 2017, was \$100 million for Q3/15.

⁹ The scaling factor represents a calibration adjustment of 6% as prescribed by OSFI under the Basel III framework and is applied to RWA amounts for credit risk assessed under the IRB Approach.

¹⁰ For credit risk, portfolios using the Standardized and IRB Approaches represents 9% and 77%, respectively, of RWA. The remaining 14% represents Balance Sheet assets not included in Standardized or IRB Approaches.

¹¹ For market risk RWA measurement, we use an internal models approach where we have obtained regulatory approval, and a standardized approach for products yet to be approved.

¹² Regulatory capital for our correlation trading portfolios is determined through the standardized approach as prescribed by OSFI. Therefore, we do not have a Comprehensive Risk Charge for these portfolios. Our securitization and resecuritization positions in our trading book also have capital requirements under the standardized approach. The changes in value due to market and credit risk in the securitization and resecuritization in the trading book are managed through the daily mark-to-market process. Furthermore, we employ market risk measures such as sensitivities to changes in option-adjusted spreads and underlying asset prices as well as VaR and stress testing measures.

¹³ The incremental risk charge (IRC) was \$1,016 million as at Q3/15. The average was \$970 million, high was \$1,299 million and low was \$839 million for Q3/15. The IRC is measured over a one-year horizon at a 99.9% confidence level. We utilize a technique known as the Monte Carlo simulation process to generate a statistically relevant number of loss scenarios due to ratings migration and default in order to establish the losses at that confidence level. We also make certain assumptions about position liquidity (the length of time to close out a position) within the model that range from a floor of three months to maximum of one year. The determination of liquidity is based on issuer type and credit rating. Credit rating migration and default probabilities are based on historical data.

¹⁴ The models are subject to the same internal independent vetting and validation procedures used for all regulatory capital models. Important assumptions are re-reviewed at least annually. Due to long time horizon and high confidence level of the risk measure, we do not perform back-testing as we do for the VaR measure.

¹⁵ For operational risk, we use the Standardized Approach.

MARKET RISK - RISK-WEIGHTED ASSETS BY APPROACH (ALL-IN BASIS) (Millions of Canadian dollars, except percentage and otherwise noted)	Q3/15		Q2/15		Q1/15		Q4/14		Q3/14	
	Risk-weighted assets	Capital requirements								
Internal models-based approach										
VaR	2,873	230	2,762	221	2,712	217	2,401	192	2,769	221
Stressed VaR	8,228	658	6,129	490	6,354	508	6,552	524	7,067	565
Incremental risk charge	12,700	1,016	15,909	1,273	14,366	1,150	12,229	979	12,599	1,008
Comprehensive risk measure	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-
	23,801	1,904	24,800	1,984	23,432	1,875	21,182	1,695	22,435	1,794
Standardized approach	17,521	1,402	18,115	1,449	22,191	1,775	17,278	1,382	21,607	1,729
Total Market Risk RWA	41,322	3,306	42,915	3,433	45,623	3,650	38,460	3,077	44,042	3,523

TOTAL CAPITAL RISK-WEIGHTED ASSETS BY BUSINESS SEGMENTS (ALL-IN BASIS) (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14
Personal and Commercial Banking							
Canadian Banking	131,377	128,439	127,240	125,187	123,792	112,682	109,793
Caribbean & U.S. Banking	17,775	16,443	17,205	14,557	14,183	14,411	15,858
Wealth Management	24,491	24,124	25,340	23,049	22,740	20,217	20,302
Insurance	7,975	7,795	7,649	7,301	7,261	7,039	7,193
Investor & Treasury Services	29,502	28,131	28,515	23,533	21,944	19,858	21,862
Capital Markets	203,622	189,743	195,686	171,057	172,871	166,579	158,040
Corporate Support	7,166	4,317	6,299	7,366	9,158	8,308	8,704
Total capital risk-weighted assets	421,908	398,992	407,934	372,050	371,949	349,094	341,752

MOVEMENT OF TOTAL CAPITAL RISK-WEIGHTED ASSETS (RWA) BY RISK TYPE (ALL-IN BASIS) (Millions of Canadian dollars, except percentage and otherwise noted)	Q3/15			Q2/15			Q1/15			Q4/14		
	Non-counterparty credit risk	Counterparty credit risk	Total	Non-counterparty credit risk	Counterparty credit risk	Total	Non-counterparty credit risk	Counterparty credit risk	Total	Non-counterparty credit risk	Counterparty credit risk	Total
Credit risk RWA												
Opening balance of credit risk RWA	268,730	38,101	306,831	272,180	41,983	314,163	251,084	35,243	286,327	246,000	35,684	281,684
Portfolio size ¹	7,503	2,267	9,770	1,923	(4,194)	(2,271)	8,787	5,767	14,554	3,312	488	3,800
Portfolio credit quality ²	871	(593)	278	760	(744)	16	894	(4,397)	(3,503)	290	(1,784)	(1,494)
Model updates ³	415	-	415	-	1,781	1,781	687	-	687	-	-	-
Methodology and policy ⁴	-	-	-	-	-	-	-	-	-	-	-	-
Acquisitions and dispositions	-	-	-	-	-	-	-	-	-	-	-	-
Foreign exchange movements	11,081	2,533	13,614	(6,796)	(1,566)	(8,362)	13,084	3,200	16,284	2,050	421	2,471
Other	(493)	162	(331)	663	841	1,504	(2,356)	2,170	(186)	(568)	434	(134)
Closing balance of credit risk RWA	288,107	42,470	330,577	268,730	38,101	306,831	272,180	41,983	314,163	251,084	35,243	286,327
Market risk RWA												
Opening balance of market risk RWA	n.a.	n.a.	42,915	n.a.	n.a.	45,623	n.a.	n.a.	38,460	n.a.	n.a.	44,042
Movement in risk levels ⁵	n.a.	n.a.	(3,550)	n.a.	n.a.	(1,812)	n.a.	n.a.	4,204	n.a.	n.a.	(5,689)
Model updates ³	n.a.	n.a.	1,573	n.a.	n.a.	-	n.a.	n.a.	-	n.a.	n.a.	-
Methodology and policy ⁴	n.a.	n.a.	(1,375)	n.a.	n.a.	(250)	n.a.	n.a.	(725)	n.a.	n.a.	-
Acquisitions and dispositions	n.a.	n.a.	-									
Foreign exchange movements	n.a.	n.a.	1,759	n.a.	n.a.	(496)	n.a.	n.a.	4,122	n.a.	n.a.	511
Other	n.a.	n.a.	-	n.a.	n.a.	(150)	n.a.	n.a.	(438)	n.a.	n.a.	(404)
Closing balance of market risk RWA	n.a.	n.a.	41,322	n.a.	n.a.	42,915	n.a.	n.a.	45,623	n.a.	n.a.	38,460
Operational risk RWA												
Opening balance of operational risk RWA	n.a.	n.a.	49,246	n.a.	n.a.	48,148	n.a.	n.a.	47,263	n.a.	n.a.	46,223
Revenue generation	n.a.	n.a.	763	n.a.	n.a.	1,098	n.a.	n.a.	885	n.a.	n.a.	1,040
Closing balance of operational risk RWA	n.a.	n.a.	50,009	n.a.	n.a.	49,246	n.a.	n.a.	48,148	n.a.	n.a.	47,263
Total capital RWA	288,107	42,470	421,908	268,730	38,101	398,992	272,180	41,983	407,934	251,084	35,243	372,050

ATTRIBUTED CAPITAL (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9 months	2014 9 months	2014	2013
Attributed capital													
Credit risk	16,500	16,050	15,450	15,250	13,900	13,050	13,000	12,450	11,700	16,000	13,300	13,800	11,800
Market risk (trading and non-trading)	3,800	3,900	4,200	4,200	4,000	3,600	3,900	3,050	3,150	3,950	3,800	3,900	3,300
Operational risk	4,600	4,800	4,600	4,200	4,550	4,300	4,200	4,000	3,950	4,700	4,400	4,300	4,050
Business and fixed assets risk	2,900	3,050	2,900	2,600	2,850	2,750	2,700	2,550	2,500	2,950	2,800	2,750	2,650
Insurance risk	550	550	500	500	500	550	500	500	450	500	500	500	500
Goodwill and intangibles	11,950	11,850	11,650	11,400	11,300	11,350	11,350	11,150	10,950	11,800	11,350	11,350	10,750
Regulatory capital allocation ⁶	5,100	5,400	4,600	4,200	4,050	4,400	3,900	4,950	4,500	5,050	4,100	4,150	3,400
Attributed capital	45,400	45,600	43,900	42,350	41,150	40,000	39,550	38,650	37,200	44,950	40,250	40,750	36,450
Under/(over) attribution of capital ^{6,7}	7,200	5,900	5,350	5,100	5,250	5,550	4,500	3,850	3,800	6,150	5,050	4,950	4,150
Total average common equity	52,600	51,500	49,250	47,450	46,400	45,550	44,050	42,500	41,000	51,100	45,300	45,700	40,600

¹ Organic changes in portfolio size and composition (including new business and maturing loans).

² Quality of book changes caused by experience such as underlying customer behaviour or demographics and credit migration.

³ Updates to the model to reflect recent experience, model implementation, change in model scope or any change to address model malfunctions including changes through model calibrations/realignments.

⁴ Methodology changes to the calculations driven by regulatory policy changes.

⁵ Change in risk due to position changes and market movements.

⁶ Our capital allocation methodology is annually revised to anticipate and incorporate any changes in the regulatory (Basel and/or OSFI) environment that affects our capital requirement. As such, effective 2014 attributed capital includes the Credit Valuation Adjustment (CVA) as prescribed by OSFI.

⁷ Under/(over) attribution of capital is reported in Corporate Support.

LEVERAGE RATIO Summary comparison of accounting assets vs. leverage ratio exposure measure - transitional basis (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15
1 Total consolidated assets as per published financial statements	1,085,173	1,032,172	1,086,695
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(11,054)	(10,620)	(10,668)
3 Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-	-
4 Adjustments for derivative financial instruments	(29,871)	(32,496)	(49,259)
5 Adjustment for securities financing transactions (SFT) (i.e. repo assets and similar secured lending)	16,263	13,202	12,186
6 Adjustments for off-balance sheet items (i.e., credit equivalent amounts of off-balance sheet exposures)	150,674	150,149	154,887
7 Other adjustments	(31,259)	(12,995)	(13,389)
8 Leverage Ratio Exposure - (transitional basis)	1,179,926	1,139,412	1,180,452
Additional information			
Leverage ratio exposure - transitional basis	1,179,926	1,139,412	1,180,452
Additional asset amounts deducted in determining Basel III all-in Tier 1 capital	(1,503)	(1,652)	(1,532)
Leverage Ratio Exposure - all-in basis	1,178,423	1,137,760	1,178,920

LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE¹
(Millions of Canadian dollars, except percentages)

On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures, but including collateral)
2	(Asset amounts deducted in determining Basel III transitional Tier 1 capital)
3	Total on-balance sheet exposure (excluding derivatives and SFTs) (sum of lines 1 and 2)
Derivatives exposures	
4	Replacement cost associated with all derivatives transactions (i.e., net of eligible cash variation margin)
5	Add-on amounts for PFE associated with all derivatives transactions
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions) ²
8	(Exempted CCP-leg of client-cleared trade exposures)
9	Adjusted effective notional amount of written credit derivatives
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)
11	Total derivative exposures (sum of lines 4 to 10)
Securities financing transaction exposures	
12	Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)
14	Counterparty credit risk (CCR) exposure for SFTs
15	Agent transaction exposures
16	Total securities financing transaction exposures (sum of lines 12 to 15)
Other off-balance sheet exposures	
17	Off-balance sheet exposures at gross notional amount
18	(Adjustments for conversion to credit equivalent amounts)
19	Off-balance sheet items (sum of lines 17 and 18)
Capital and Total Exposures - Transitional Basis	
20	Tier 1 capital
21	Total Exposures (sum of lines 3,11,16 and 19)
Leverage ratio - Transitional Basis	
22	Basel III leverage ratio
All-in basis (Required by OSFI)	
23	Tier 1 capital - All-in basis
24	(Regulatory adjustments)
25	Total Exposures (sum of lines 21 and 24, less the amount reported in line 2) - All-in basis
26	Leverage ratio - All-in basis

	Q3/15	Q2/15	Q1/15
	786,321	748,418	758,886
	(10,988)	(10,485)	(10,755)
	775,333	737,933	748,131
	24,914	20,479	44,920
	56,870	51,790	51,556
	-	-	-
	(17,819)	(19)	(25)
	-	-	-
	804	2,239	4,830
	-	-	-
	64,769	74,489	101,281
	184,520	171,837	175,594
	(11,633)	(8,199)	(11,626)
	8,930	7,115	7,020
	7,333	6,088	5,165
	189,150	176,841	176,153
	445,733	414,059	423,576
	(295,059)	(263,910)	(268,689)
	150,674	150,149	154,887
	50,860	47,743	46,673
	1,179,926	1,139,412	1,180,452
	4.3%	4.2%	4.0%
	49,049	45,989	44,917
	(12,491)	(12,137)	(12,287)
	1,178,423	1,137,760	1,178,920
	4.2%	4.0%	3.8%

¹ Based on OSFI's Leverage Requirements Guidelines issued October 2014.

² Effective Q3/15, we commenced excluding from Leverage exposure all qualifying cash variation margin provided by RBC to a counterparty that meets the criteria specified under OSFI's Leverage Requirements Guideline. These are recorded as receivables on our Balance Sheet and are not required to be included in Leverage exposure.

LOANS AND ACCEPTANCES (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2014	2013
By portfolio and sector											
Retail											
Residential mortgages	229,088	222,485	221,558	219,257	215,523	211,255	210,246	209,238	206,441	219,257	209,238
Personal	94,819	94,281	95,994	96,021	95,843	94,801	94,336	93,260	92,881	96,021	93,260
Credit cards	15,544	15,276	14,922	14,924	14,579	14,185	14,016	14,142	13,881	14,924	14,142
Small business	4,012	4,022	4,029	4,067	4,054	4,043	4,026	4,026	4,066	4,067	4,026
	343,463	336,064	336,503	334,269	329,999	324,284	322,624	320,666	317,269	334,269	320,666
Wholesale											
Business											
Agriculture	5,981	5,962	5,893	5,694	5,594	5,599	5,524	5,441	5,349	5,694	5,441
Automotive	7,061	6,784	6,612	6,209	6,402	6,768	6,456	6,167	7,192	6,209	6,167
Consumer goods	7,020	6,884	6,933	7,172	6,827	7,337	6,393	6,230	6,068	7,172	6,230
Energy											
Oil and gas	7,483	6,999	6,901	5,849	5,326	5,892	5,350	5,046	4,988	5,849	5,046
Utilities	5,445	4,594	5,042	3,766	3,999	4,030	3,777	3,860	3,968	3,766	3,860
Non-bank financial services	6,031	5,855	5,719	5,688	5,571	5,341	5,186	4,903	4,913	5,688	4,903
Forest products	1,105	1,154	1,077	979	997	1,114	959	893	917	979	893
Industrial products	4,718	4,747	4,999	4,665	4,532	4,329	4,149	4,038	3,910	4,665	4,038
Mining and metals	1,442	1,494	1,518	1,320	1,420	957	1,006	1,074	1,018	1,320	1,074
Real estate and related ¹	33,149	32,022	32,506	30,387	29,283	27,273	25,840	24,413	23,534	30,387	24,413
Technology and media	6,533	5,834	5,351	4,822	4,960	4,813	4,693	4,006	3,911	4,822	4,006
Transportation and environment	6,043	5,908	5,661	5,432	5,781	5,662	5,593	5,593	5,502	5,432	5,593
Other ²	35,283	32,408	30,394	26,604	25,994	25,113	24,798	22,716	21,029	26,604	22,716
Sovereign	5,282	5,033	5,170	4,628	4,450	4,294	4,641	4,396	4,089	4,628	4,396
Bank	1,399	1,242	1,770	1,201	1,655	1,424	1,121	1,320	880	1,201	1,320
	133,975	126,920	125,546	114,416	112,791	109,946	105,486	100,096	97,268	114,416	100,096
Total loans and acceptances	477,438	462,984	462,049	448,685	442,790	434,230	428,110	420,762	414,537	448,685	420,762
Allowance for loan losses	(2,078)	(2,037)	(2,057)	(1,994)	(1,926)	(1,883)	(1,979)	(1,959)	(1,921)	(1,994)	(1,959)
Total loans and acceptances, net of allowance for loan losses	475,360	460,947	459,992	446,691	440,864	432,347	426,131	418,803	412,616	446,691	418,803
Loans and acceptances by geography ³ and portfolio											
Canada											
Residential mortgages	225,128	218,917	217,743	215,624	212,061	207,936	206,918	206,134	203,446	215,624	206,134
Personal	85,183	85,210	85,796	86,984	87,227	86,462	86,242	86,102	86,135	86,984	86,102
Credit cards	15,226	14,962	14,580	14,650	14,327	13,920	13,744	13,902	13,651	14,650	13,902
Small business	4,012	4,022	4,029	4,067	4,054	4,043	4,026	4,026	4,066	4,067	4,026
Retail	329,549	323,111	322,148	321,325	317,669	312,361	310,930	310,164	307,298	321,325	310,164
Business	70,461	69,551	67,146	64,643	63,215	62,619	59,994	58,920	58,318	64,643	58,920
Sovereign	3,869	3,986	3,899	3,840	3,705	3,639	3,940	3,807	3,648	3,840	3,807
Bank	547	444	498	413	440	498	657	823	429	413	823
Wholesale	74,877	73,981	71,543	68,896	67,360	66,756	64,591	63,550	62,395	68,896	63,550
United States											
Retail	5,286	4,953	5,388	4,686	4,401	4,337	4,131	3,734	3,510	4,686	3,734
Wholesale	33,839	29,367	28,942	23,639	22,959	23,089	22,469	19,443	18,321	23,639	19,443
	39,125	34,320	34,330	28,325	27,360	27,426	26,600	23,177	21,831	28,325	23,177
Other International											
Retail	8,628	8,000	8,967	8,258	7,929	7,586	7,563	6,768	6,461	8,258	6,768
Wholesale	25,259	23,572	25,061	21,881	22,472	20,101	18,426	17,103	16,552	21,881	17,103
	33,887	31,572	34,028	30,139	30,401	27,687	25,989	23,871	23,013	30,139	23,871
Total											
Retail	343,463	336,064	336,503	334,269	329,999	324,284	322,624	320,666	317,269	334,269	320,666
Wholesale	133,975	126,920	125,546	114,416	112,791	109,946	105,486	100,096	97,268	114,416	100,096
	477,438	462,984	462,049	448,685	442,790	434,230	428,110	420,762	414,537	448,685	420,762

¹ Wholesale - Real estate and related loans and acceptances in Q3/15 is comprised of amounts based in Canada of \$21.6 billion, United States of \$6.3 billion and Other International of \$5.2 billion.

² Wholesale - Other in Q3/15 related to financing products, \$8.5 billion; health, \$5.8 billion; holding and investments, \$7.1 billion; other services, \$9.2 billion; and other, \$4.7 billion.

³ Geographic information is based on residence of borrower.

GROSS IMPAIRED LOANS (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2014	2013
Gross impaired loans by portfolio and sector											
Retail											
Residential mortgages	686	686	702	678	678	716	734	691	666	678	691
Personal	304	312	313	300	310	333	407	363	284	300	363
Small business	42	47	44	47	48	47	45	37	32	47	37
	1,032	1,045	1,059	1,025	1,036	1,096	1,186	1,091	982	1,025	1,091
Wholesale											
Business											
Agriculture	55	49	45	40	34	34	31	43	35	40	43
Automotive	11	10	10	12	11	8	10	12	17	12	12
Consumer goods	131	125	100	108	108	99	90	101	91	108	101
Energy											
Oil and gas	183	46	5	6	5	7	1	14	3	6	14
Utilities	57	33	24	-	-	-	-	-	-	-	-
Non-bank financial services	3	2	2	3	7	4	5	1	8	3	1
Forest products	26	24	27	25	24	24	26	26	27	25	26
Industrial products	51	55	49	48	54	42	49	54	68	48	54
Mining and metals	13	10	9	9	10	9	2	2	1	9	2
Real estate and related ¹	312	300	328	314	319	325	313	367	353	314	367
Technology and media	41	41	38	38	40	53	97	117	125	38	117
Transportation and environment	52	49	44	32	35	42	37	98	69	32	98
Other ²	410	354	391	315	314	229	261	272	290	315	272
Sovereign	-	-	-	-	-	-	-	-	-	-	-
Bank	2	2	2	2	2	3	3	3	3	2	3
	1,347	1,100	1,074	952	963	879	925	1,110	1,090	952	1,110
Total gross impaired loans	2,379	2,145	2,133	1,977	1,999	1,975	2,111	2,201	2,072	1,977	2,201
Individually assessed	1,008	768	746	633	635	572	721	889	813	633	889
Collectively assessed	1,371	1,377	1,387	1,344	1,364	1,403	1,390	1,312	1,259	1,344	1,312
Total gross impaired loans	2,379	2,145	2,133	1,977	1,999	1,975	2,111	2,201	2,072	1,977	2,201
Gross impaired loans by geography ³ and portfolio											
Canada											
Residential mortgages	375	397	382	388	408	456	477	464	448	388	464
Personal	223	231	226	224	240	266	272	229	215	224	229
Small business	42	47	44	47	48	47	45	36	32	47	36
Retail	640	675	652	659	696	769	794	729	695	659	729
Business	589	490	471	487	480	487	446	526	490	487	526
Sovereign	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-
Wholesale	589	490	471	487	480	487	446	526	490	487	526
Total - Canada	1,229	1,165	1,123	1,146	1,176	1,256	1,240	1,255	1,185	1,146	1,255
United States											
Retail	10	10	12	13	13	15	15	14	14	13	14
Wholesale	199	99	36	18	18	15	86	98	136	18	98
	209	109	48	31	31	30	101	112	150	31	112
Other International											
Retail	382	360	395	353	327	312	377	348	273	353	348
Wholesale	559	511	567	447	465	377	393	486	464	447	486
	941	871	962	800	792	689	770	834	737	800	834
Total											
Retail	1,032	1,045	1,059	1,025	1,036	1,096	1,186	1,091	982	1,025	1,091
Wholesale	1,347	1,100	1,074	952	963	879	925	1,110	1,090	952	1,110
Total gross impaired loans	2,379	2,145	2,133	1,977	1,999	1,975	2,111	2,201	2,072	1,977	2,201

¹ Wholesale - Real estate and related gross impaired loans in Q3/15 is comprised of amounts based in Canada of \$164 million, United States of \$nil and Other International of \$148 million.

² Wholesale - Other in Q3/15 related to financing products, \$105 million; health, \$21 million; holding and investments, \$157 million; other services, \$72 million; and other, \$55 million.

³ Geographic information is based on residence of borrower.

GROSS IMPAIRED LOANS <i>continued</i> (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2014	2013
Impaired loan book movements (Change in gross impaired loans)											
Impaired loans beginning balance											
Retail	1,045	1,059	1,025	1,036	1,096	1,186	1,091	982	1,020	1,091	980
Wholesale	1,100	1,074	952	963	879	925	1,110	1,090	1,165	1,110	1,270
	2,145	2,133	1,977	1,999	1,975	2,111	2,201	2,072	2,185	2,201	2,250
Classified as impaired during the period (New impaired) ¹											
Retail	232	285	248	236	193	234	319	364	196	982	1,100
Wholesale	266	153	159	90	137	90	18	194	135	335	669
	498	438	407	326	330	324	337	558	331	1,317	1,769
Transferred to not impaired during the period (Return to performing status) ¹											
Retail	-	-	-	-	-	-	-	-	-	-	-
Wholesale	(2)	(1)	(17)	(3)	1	(1)	(19)	(31)	(2)	(22)	(41)
	(2)	(1)	(17)	(3)	1	(1)	(19)	(31)	(2)	(22)	(41)
Net repayments ¹											
Retail	(3)	(2)	-	-	-	(4)	(10)	(1)	(5)	(14)	(8)
Wholesale	(15)	(42)	(32)	(45)	(19)	(24)	(126)	(56)	(37)	(214)	(257)
	(18)	(44)	(32)	(45)	(19)	(28)	(136)	(57)	(42)	(228)	(265)
Amounts written off											
Retail	(278)	(277)	(267)	(268)	(269)	(322)	(249)	(262)	(254)	(1,108)	(1,023)
Wholesale	(48)	(46)	(48)	(69)	(30)	(52)	(70)	(86)	(127)	(221)	(448)
	(326)	(323)	(315)	(337)	(299)	(374)	(319)	(348)	(381)	(1,329)	(1,471)
Recoveries of loans and advances previously written off											
Retail	-	-	-	-	-	-	-	-	-	-	-
Wholesale	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-
Disposal of loans (sold) ¹											
Retail	-	-	-	-	-	-	-	-	-	-	(3)
Wholesale	-	-	-	-	-	(47)	-	(1)	(45)	(47)	(63)
	-	-	-	-	-	(47)	-	(1)	(45)	(47)	(66)
Exchange and other movements ¹											
Retail	36	(20)	53	21	16	2	35	8	25	74	45
Wholesale	46	(38)	60	16	(5)	(12)	12	-	1	11	(20)
	82	(58)	113	37	11	(10)	47	8	26	85	25
Balance at end of period											
Retail	1,032	1,045	1,059	1,025	1,036	1,096	1,186	1,091	982	1,025	1,091
Wholesale	1,347	1,100	1,074	952	963	879	925	1,110	1,090	952	1,110
	2,379	2,145	2,133	1,977	1,999	1,975	2,111	2,201	2,072	1,977	2,201
Net impaired loans by geography ² and portfolio											
Canada											
Residential mortgages	346	366	351	357	377	422	440	428	414	357	428
Personal	128	136	128	131	142	159	157	132	129	131	132
Small business	24	26	24	28	27	26	23	20	20	28	20
Retail	498	528	503	516	546	607	620	580	563	516	580
Business	441	351	322	327	324	344	289	356	320	327	356
Sovereign	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-
Wholesale	441	351	322	327	324	344	289	356	320	327	356
United States											
Retail	9	8	11	12	12	14	13	12	11	12	12
Wholesale	163	72	8	2	2	3	63	79	101	2	79
	172	80	19	14	14	17	76	91	112	14	91
Other International											
Retail	199	192	210	181	214	207	209	202	171	181	202
Wholesale	367	326	400	307	334	276	298	373	345	307	373
	566	518	610	488	548	483	507	575	516	488	575
Total											
Retail	706	728	724	709	772	828	842	794	745	709	794
Wholesale	971	749	730	636	660	623	650	808	766	636	808
Total net impaired loans	1,677	1,477	1,454	1,345	1,432	1,451	1,492	1,602	1,511	1,345	1,602

¹ Certain GIL movements for Canadian Banking retail and wholesale portfolios are generally allocated to New Impaired, as Return to performing status. Net repayments, Sold, and Exchange and other movements amounts are not reasonably determinable. Certain GIL movements for Caribbean Banking retail and wholesale portfolios are generally allocated to Exchange and other movements, as Return to performing status, Net repayments, and Sold amounts are not reasonably determinable.

² Geographic information is based on residence of borrower, net of allowance for impaired loans.

GROSS IMPAIRED LOANS <i>continued</i> (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2014	2013
Net write-offs by geography¹ and portfolio											
Canada											
Residential mortgages	6	2	5	8	4	6	5	8	2	23	16
Personal	94	99	88	96	101	91	97	102	93	385	374
Credit cards	94	93	92	85	87	90	83	80	88	345	346
Small business	8	8	8	12	8	10	8	5	7	38	26
Retail	202	202	193	201	200	197	193	195	190	791	762
Business	28	12	31	24	16	28	46	39	48	114	188
Sovereign	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-
Wholesale	28	12	31	24	16	28	46	39	48	114	188
United States											
Retail	-	1	-	1	1	1	-	1	1	3	3
Wholesale	(1)	9	(2)	34	(1)	12	(2)	3	25	43	48
	(1)	10	(2)	35	-	13	(2)	4	26	46	51
Other International											
Retail	11	15	17	4	9	66	4	10	2	83	39
Wholesale	15	14	11	5	1	8	18	36	27	32	161
	26	29	28	9	10	74	22	46	29	115	200
Total											
Retail	213	218	210	206	210	264	197	206	193	877	804
Wholesale	42	35	40	63	16	48	62	78	100	189	397
Total net write-offs	255	253	250	269	226	312	259	284	293	1,066	1,201

¹ Geographic information is based on residence of borrower, net of allowance for impaired loans.

PROVISION FOR CREDIT LOSSES (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9 months	2014 9 months	2014	2013
	Provision for credit losses on impaired loans by portfolio and sector												
Retail													
Residential mortgages	14	9	13	63	10	9	12	15	6	36	31	94	41
Personal	96	103	93	100	111	90	140	161	97	292	341	441	458
Credit cards	95	95	94	88	89	91	85	83	89	284	265	353	354
Small business	7	9	9	11	8	11	14	9	7	25	33	44	32
	212	216	209	262	218	201	251	268	199	637	670	932	885
Wholesale													
Business													
Agriculture	5	2	2	1	2	(1)	1	3	2	9	2	3	4
Automotive	1	1	1	1	1	-	-	-	1	3	1	2	3
Consumer goods	7	5	9	11	6	3	7	6	4	21	16	27	17
Energy													
Oil and gas	14	10	-	(2)	(2)	-	(1)	(2)	(2)	24	(3)	(5)	(6)
Utilities	3	-	6	34	(1)	-	(1)	-	-	9	(2)	32	-
Non-bank financial services	-	(3)	4	-	-	-	-	-	10	1	-	-	10
Forest products	(2)	1	-	1	-	5	1	1	-	(1)	6	7	4
Industrial products	2	(3)	3	1	10	-	3	3	9	2	13	14	21
Mining and metals	1	-	1	-	1	-	1	1	-	2	2	2	1
Real estate and related ¹	22	(3)	13	22	7	15	14	21	-	32	36	58	62
Technology and media	(4)	5	-	-	(1)	10	5	(1)	23	1	14	14	157
Transportation and environment	3	1	3	1	-	1	-	16	2	7	1	2	35
Other ²	6	50	20	13	42	10	11	18	19	76	63	76	44
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	(1)	-	-	-	-	-	-	(1)	-	-	-
	58	66	61	83	65	43	41	66	68	185	149	232	352
Total provision for credit losses on impaired loans	270	282	270	345	283	244	292	334	267	822	819	1,164	1,237
Total provision for credit losses for loans not yet identified as impaired	-	-	-	-	-	-	-	-	-	-	-	-	-
Total provision for credit losses	270	282	270	345	283	244	292	334	267	822	819	1,164	1,237
Individually assessed	26	42	35	63	39	30	28	74	35	103	97	160	287
Collectively assessed	244	240	235	282	244	214	264	260	232	719	722	1,004	950
Total provision for credit losses	270	282	270	345	283	244	292	334	267	822	819	1,164	1,237
Provision for credit losses by geography ³ and portfolio													
Canada													
Residential mortgages	6	5	8	10	4	5	8	12	4	19	17	27	27
Personal	98	97	96	94	96	86	117	114	91	291	299	393	391
Credit cards	92	94	92	85	88	89	83	80	88	278	260	345	346
Small business	7	9	9	11	8	11	14	9	7	25	33	44	32
Retail	203	205	205	200	196	191	222	215	190	613	609	809	796
Business	42	11	28	35	30	24	34	40	39	81	88	123	149
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale	42	11	28	35	30	24	34	40	39	81	88	123	149
Total Canada	245	216	233	235	226	215	256	255	229	694	697	932	945
United States													
Retail	-	1	-	1	1	-	-	-	2	1	1	2	3
Wholesale	4	10	7	33	4	2	1	(8)	22	21	7	40	32
	4	11	7	34	5	2	1	(8)	24	22	8	42	35
Other International													
Retail	9	10	4	61	21	10	29	53	7	23	60	121	86
Wholesale	12	45	26	15	31	17	6	34	7	83	54	69	171
	21	55	30	76	52	27	35	87	14	106	114	190	257
Total													
Retail	212	216	209	262	218	201	251	268	199	637	670	932	885
Wholesale	58	66	61	83	65	43	41	66	68	185	149	232	352
	270	282	270	345	283	244	292	334	267	822	819	1,164	1,237

¹ Wholesale - Real estate and related provision for credit losses in Q3/15 are comprised of losses based in Canada of \$10 million, United States of \$nil, and Other International of \$12 million.

² Wholesale - Other in Q3/15 related to financing products, \$nil; health, \$nil; holding and investments, \$nil; other services, \$2 million; and other, \$4 million.

³ Geographic information is based on residence of borrower.

ALLOWANCE FOR CREDIT LOSSES (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2014	2013
Allowance for credit losses on impaired loans by portfolio and sector											
Retail											
Residential mortgages	168	152	165	162	106	109	109	103	96	162	103
Personal	140	144	150	135	137	138	213	178	129	135	178
Small business	18	21	20	19	21	21	22	16	12	19	16
	326	317	335	316	264	268	344	297	237	316	297
Wholesale											
Business											
Agriculture	7	8	8	7	6	5	6	7	8	7	7
Automotive	5	4	4	4	5	4	5	5	6	4	5
Consumer goods	26	25	25	28	24	23	24	21	21	28	21
Energy											
Oil and gas	28	13	-	-	-	-	-	1	1	-	1
Utilities	10	8	8	-	-	-	-	-	-	-	-
Non-bank financial services	-	7	16	11	11	12	11	11	10	11	11
Forest products	10	12	13	12	12	14	9	9	12	12	9
Industrial products	16	19	22	21	24	16	17	20	19	21	20
Mining and metals	1	1	1	1	1	1	2	1	1	1	1
Real estate and related ¹	89	83	98	92	86	84	84	83	77	92	83
Technology and media	15	19	17	17	17	18	27	57	68	17	57
Transportation and environment	17	14	14	12	12	13	14	16	28	12	16
Other ²	150	136	116	109	103	64	74	69	71	109	69
Sovereign	-	-	-	-	-	-	-	-	-	-	-
Bank	2	2	2	2	2	2	2	2	2	2	2
	376	351	344	316	303	256	275	302	324	316	302
Total	702	668	679	632	567	524	619	599	561	632	599
Allowance for loans not yet identified as impaired											
Retail											
Residential mortgages	84	81	83	78	76	58	57	48	47	78	48
Personal	400	398	403	400	396	396	398	405	407	400	405
Credit cards	385	386	386	385	385	386	384	385	385	385	385
Small business	45	45	45	45	45	45	45	45	60	45	45
	914	910	917	908	902	885	884	883	899	908	883
Wholesale	462	459	461	454	457	474	476	477	461	454	477
Off-balance sheet and other items	91	91	91	91	91	91	91	91	91	91	91
Total	1,467	1,460	1,469	1,453	1,450	1,450	1,451	1,451	1,451	1,453	1,451
Total allowance for credit losses	2,169	2,128	2,148	2,085	2,017	1,974	2,070	2,050	2,012	2,085	2,050
Individually assessed - Impaired	270	245	241	214	189	147	221	240	216	214	240
Collectively assessed - Impaired	432	423	438	418	378	377	398	359	345	418	359
Collectively assessed - Not yet identified as Impaired	1,467	1,460	1,469	1,453	1,450	1,450	1,451	1,451	1,451	1,453	1,451
Total allowance for credit losses	2,169	2,128	2,148	2,085	2,017	1,974	2,070	2,050	2,012	2,085	2,050

¹ Wholesale - Real estate and related allowance for credit losses in Q3/15 is comprised of allowances based in Canada of \$36 million, United States of \$nil and Other International of \$53 million.

² Wholesale - Other in Q3/15 related to financing products, \$42 million; health, \$6 million; holding and investments, \$46 million; other services, \$28 million; and other, \$28 million.

ALLOWANCE FOR CREDIT LOSSES <i>continued</i> (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2014	2013
Allowance for credit losses on impaired loans by geography¹ and portfolio											
Canada											
Residential mortgages	29	31	31	31	31	34	37	36	34	31	36
Personal	95	95	98	93	98	107	115	97	86	93	97
Small business	18	21	20	19	21	21	22	16	12	19	16
Retail	142	147	149	143	150	162	174	149	132	143	149
Business	148	139	149	160	156	143	157	170	170	160	170
Sovereign	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-
Wholesale	148	139	149	160	156	143	157	170	170	160	170
Canada - Total	290	286	298	303	306	305	331	319	302	303	319
United States											
Retail	1	2	1	1	1	1	2	2	3	1	2
Wholesale	36	27	28	16	16	12	23	19	35	16	19
United States - Total	37	29	29	17	17	13	25	21	38	17	21
Other International											
Retail	183	168	185	172	113	105	168	146	102	172	146
Wholesale	192	185	167	140	131	101	95	113	119	140	113
Other International - Total	375	353	352	312	244	206	263	259	221	312	259
Total allowance for impaired loans	702	668	679	632	567	524	619	599	561	632	599
Total allowance for loans not yet identified as impaired	1,467	1,460	1,469	1,453	1,450	1,450	1,451	1,451	1,451	1,453	1,451
Total allowance for credit losses	2,169	2,128	2,148	2,085	2,017	1,974	2,070	2,050	2,012	2,085	2,050
Allowance for credit losses by type											
Allowance for loan losses	2,078	2,037	2,057	1,994	1,926	1,883	1,979	1,959	1,921	1,994	1,959
Allowance for off-balance sheet items	91	91	91	91	91	91	91	91	91	91	91
Total	2,169	2,128	2,148	2,085	2,017	1,974	2,070	2,050	2,012	2,085	2,050
Impairment allowance - movements (Allowance for credit losses continuity)											
Allowance for impaired loans											
Balance at beginning of period	668	679	632	567	524	619	599	561	606	599	636
Amounts written off	(326)	(323)	(315)	(337)	(299)	(374)	(319)	(348)	(381)	(1,329)	(1,471)
Recoveries of amounts written off in previous period	71	70	65	68	73	62	60	64	88	263	270
Charge to income statement (Provision for credit losses) ²	270	282	270	345	283	244	292	334	268	1,164	1,240
Disposal of loans	-	-	-	-	-	-	-	-	(1)	-	(3)
Exchange and other movements ³	19	(40)	27	(11)	(14)	(27)	(13)	(12)	(19)	(65)	(73)
Balance at the end of the period	702	668	679	632	567	524	619	599	561	632	599
Allowance for loans not yet identified as impaired											
Balance at beginning of period	1,460	1,469	1,453	1,450	1,450	1,451	1,451	1,451	1,451	1,451	1,451
Amounts written off	-	-	-	-	-	-	-	-	-	-	-
Recoveries of amounts written off in previous period	-	-	-	-	-	-	-	-	-	-	-
Charge to income statement (Provision for credit losses) ²	-	-	-	-	-	-	-	-	-	-	-
Disposal of loans	-	-	-	-	-	-	-	-	-	-	-
Exchange and other movements ³	7	(9)	16	3	-	(1)	-	-	-	2	-
Balance at end of the period	1,467	1,460	1,469	1,453	1,450	1,450	1,451	1,451	1,451	1,453	1,451
Impairment allowance (Allowance for credit losses)	2,169	2,128	2,148	2,085	2,017	1,974	2,070	2,050	2,012	2,085	2,050

¹ Geographic information is based on residence of borrower.

² PCL related to the sale of impaired loans is now presented in Disposal of loans.

³ Exchange and other movements include primarily foreign exchange translations on non-Canadian dollar denominated ACL.

CREDIT QUALITY RATIOS	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015	2014	2014	2013
										9 months	9 months		
Diversification ratios													
Portfolio as a % of Total loans and acceptances													
Retail	72%	73%	73%	75%	75%	75%	75%	76%	77%	72%	74%	75%	76%
Wholesale	28%	27%	27%	25%	25%	25%	25%	24%	23%	28%	26%	25%	24%
Canada	85%	86%	85%	87%	87%	88%	88%	89%	89%	85%	87%	87%	89%
United States	8%	7%	8%	6%	6%	6%	6%	5%	5%	8%	6%	6%	5%
Other International	7%	7%	7%	7%	7%	6%	6%	6%	6%	7%	7%	7%	6%
Condition ratios													
Gross Impaired Loans (GILs) as a % of Related loans and acceptances													
Retail	0.30%	0.31%	0.31%	0.31%	0.31%	0.34%	0.37%	0.34%	0.31%	0.30%	0.31%	0.31%	0.34%
Wholesale	1.01%	0.87%	0.86%	0.84%	0.85%	0.80%	0.88%	1.11%	1.12%	1.01%	0.85%	0.84%	1.11%
Canada	0.30%	0.29%	0.29%	0.29%	0.31%	0.33%	0.33%	0.34%	0.32%	0.30%	0.31%	0.29%	0.34%
United States	0.53%	0.32%	0.14%	0.11%	0.11%	0.11%	0.38%	0.48%	0.69%	0.53%	0.11%	0.11%	0.48%
Other International	2.78%	2.76%	2.83%	2.66%	2.61%	2.49%	2.96%	3.49%	3.20%	2.78%	2.61%	2.66%	3.49%
Net Impaired Loans as a % of Loans and acceptances													
Retail	0.35%	0.32%	0.31%	0.30%	0.32%	0.33%	0.35%	0.38%	0.36%	0.35%	0.32%	0.30%	0.38%
Wholesale	0.21%	0.22%	0.22%	0.21%	0.23%	0.26%	0.26%	0.25%	0.23%	0.21%	0.23%	0.21%	0.25%
Canada	0.23%	0.22%	0.21%	0.22%	0.23%	0.25%	0.24%	0.25%	0.24%	0.23%	0.23%	0.22%	0.25%
United States	0.44%	0.23%	0.05%	0.05%	0.05%	0.06%	0.28%	0.39%	0.51%	0.44%	0.05%	0.05%	0.39%
Other International	1.67%	1.64%	1.79%	1.62%	1.80%	1.75%	1.95%	2.41%	2.24%	1.67%	1.80%	1.62%	2.41%
PCL as a % of Average net loans and acceptances	0.23%	0.25%	0.24%	0.31%	0.26%	0.23%	0.27%	0.32%	0.26%	0.24%	0.26%	0.27%	0.31%
PCL on impaired loans as a % of Average net loans and acceptances	0.23%	0.25%	0.24%	0.31%	0.26%	0.23%	0.27%	0.32%	0.26%	0.24%	0.26%	0.27%	0.31%
Retail	0.25%	0.26%	0.25%	0.31%	0.27%	0.26%	0.31%	0.33%	0.25%	0.25%	0.28%	0.29%	0.29%
Wholesale	0.18%	0.22%	0.20%	0.29%	0.24%	0.16%	0.16%	0.27%	0.27%	0.20%	0.19%	0.21%	0.37%
Canada	0.24%	0.22%	0.24%	0.24%	0.24%	0.23%	0.27%	0.27%	0.25%	0.23%	0.25%	0.25%	0.26%
United States	0.05%	0.12%	0.09%	0.49%	0.07%	0.02%	0.02%	(0.14)%	0.43%	0.09%	0.04%	0.16%	0.16%
Other International	0.25%	0.71%	0.37%	1.00%	0.73%	0.42%	0.55%	1.49%	0.25%	0.44%	0.57%	0.69%	1.13%
Coverage ratios													
ACL as a % of Total loans and acceptances	0.45%	0.46%	0.46%	0.46%	0.46%	0.45%	0.48%	0.49%	0.49%	0.45%	0.46%	0.46%	0.49%
ACL against impaired loans as a % of Total loans and acceptances													
Retail	0.15%	0.14%	0.15%	0.14%	0.13%	0.12%	0.14%	0.14%	0.14%	0.15%	0.13%	0.14%	0.14%
Wholesale	0.07%	0.07%	0.07%	0.07%	0.06%	0.06%	0.08%	0.07%	0.06%	0.07%	0.06%	0.07%	0.07%
Canada	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%	0.06%	0.07%	0.08%	0.08%	0.07%	0.07%	0.07%
ACL against impaired loans as a % of GIL	29.52%	31.14%	31.84%	31.98%	28.38%	26.50%	29.30%	27.22%	27.08%	29.52%	28.38%	31.98%	27.22%
Retail	31.60%	30.35%	31.65%	30.87%	25.49%	24.44%	28.96%	27.20%	24.12%	31.60%	25.49%	30.87%	27.20%
Wholesale	27.92%	31.89%	32.03%	33.18%	31.48%	29.11%	29.73%	27.24%	29.75%	27.92%	31.48%	33.18%	27.24%
Total net write-offs as a % of Average net loans and acceptances													
Retail	0.22%	0.23%	0.22%	0.24%	0.21%	0.30%	0.24%	0.27%	0.28%	0.22%	0.25%	0.25%	0.30%
Wholesale	0.25%	0.27%	0.25%	0.25%	0.26%	0.34%	0.24%	0.26%	0.24%	0.25%	0.28%	0.27%	0.26%
Canada	0.13%	0.12%	0.13%	0.22%	0.06%	0.18%	0.24%	0.31%	0.41%	0.12%	0.16%	0.17%	0.42%
United States	0.23%	0.22%	0.23%	0.23%	0.23%	0.25%	0.25%	0.25%	0.26%	0.23%	0.24%	0.24%	0.26%
Other International	(0.01)%	0.11%	(0.02)%	0.49%	0.00%	0.19%	(0.02)%	0.07%	0.48%	0.03%	0.06%	0.17%	0.24%
	0.32%	0.37%	0.35%	0.12%	0.14%	1.15%	0.35%	0.79%	0.50%	0.35%	0.53%	0.42%	0.87%

GROSS CREDIT RISK EXPOSURE BY GEOGRAPHY AND PORTFOLIO ¹ (Millions of Canadian dollars)	Lending-related and other		Trading-related		Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	
	Loans and acceptances				Total	Total	Total	Total	Total	Total	Total	Total	Total	
	Outstanding	Undrawn commitments	Other ²	Repo-style transactions ³	Derivatives ^{4,5}									
Credit risk exposure by geography ⁶ and portfolio														
Canada														
Residential mortgages	225,128	-	158	-	-	225,286	219,090	217,911	215,780	212,061	207,936	206,918	206,134	203,446
Personal	85,183	87,510	136	-	-	172,829	171,567	170,747	170,535	169,554	167,505	164,631	162,970	161,831
Credit cards	15,226	20,965	-	-	-	36,191	37,237	37,225	35,679	33,646	32,331	33,397	33,853	34,327
Small business	4,012	5,246	8	-	-	9,266	9,039	8,848	8,707	8,516	8,385	8,229	8,110	8,106
Retail	329,549	113,721	302	-	-	443,572	436,933	434,731	430,701	423,777	416,158	413,175	411,067	407,710
Business	70,461	32,168	17,513	23,973	18,965	163,080	158,930	161,445	148,073	145,400	136,672	141,801	140,075	138,019
Sovereign	3,869	3,821	18,240	19,029	4,128	49,087	53,178	48,626	42,826	41,022	41,895	43,027	38,859	40,144
Bank	547	193	39,792	16,033	5,044	61,609	55,016	59,838	52,479	57,388	58,426	56,900	50,406	57,019
Wholesale	74,877	36,182	75,545	59,035	28,137	273,776	267,124	269,909	243,378	243,810	236,993	241,728	229,340	235,182
Total Canada	404,426	149,903	75,847	59,035	28,137	717,348	704,057	704,640	674,079	667,587	653,151	654,903	640,407	642,892
United States														
Residential mortgages	737	-	-	-	-	737	618	634	540	479	445	420	378	350
Personal	4,472	320	4	-	-	4,796	4,555	5,024	4,376	4,144	4,098	3,918	3,579	3,390
Credit cards	77	617	-	-	-	694	649	659	578	545	545	544	310	293
Small business	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail	5,286	937	4	-	-	6,227	5,822	6,317	5,494	5,168	5,088	4,882	4,267	4,033
Business	33,739	53,579	19,734	111,904	10,367	229,323	198,250	204,665	185,043	187,901	165,924	166,735	152,020	148,833
Sovereign	-	874	6,104	1,826	911	9,715	4,493	7,212	7,410	2,126	2,227	2,095	2,039	2,547
Bank	100	399	11,578	58,897	3,347	74,321	63,931	67,452	60,220	60,219	63,875	66,216	53,606	53,656
Wholesale	33,839	54,852	37,416	172,627	14,625	313,359	266,674	279,329	252,673	250,246	232,026	235,046	207,665	205,036
Total United States	39,125	55,789	37,420	172,627	14,625	319,586	272,496	285,646	258,167	255,414	237,114	239,928	211,932	209,069
Other International														
Residential mortgages	3,223	-	30	-	-	3,253	3,043	3,221	3,134	2,983	2,874	2,908	2,726	2,645
Personal	5,164	230	6	-	-	5,400	5,231	5,832	5,229	5,009	4,770	4,836	4,206	3,983
Credit cards	241	148	-	-	-	389	376	398	356	338	331	336	326	325
Small business	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail	8,628	378	36	-	-	9,042	8,650	9,451	8,719	8,330	7,975	8,080	7,258	6,953
Business	23,094	17,027	6,786	64,807	25,074	136,788	118,043	122,809	98,909	90,818	92,297	92,963	78,018	84,824
Sovereign	1,413	1,168	34,625	11,003	5,332	53,541	45,580	45,547	41,526	42,272	42,994	44,711	39,326	38,647
Bank	752	442	34,663	34,382	19,006	89,245	90,202	88,263	80,125	77,354	80,418	80,590	73,781	69,055
Wholesale	25,259	18,637	76,074	110,192	49,412	279,574	253,825	256,619	220,560	210,444	215,709	218,264	191,125	192,526
Total Other International	33,887	19,015	76,110	110,192	49,412	288,616	262,475	266,070	229,279	218,774	223,684	226,344	198,383	199,479
Total exposure	477,438	224,707	189,377	341,854	92,174	1,325,550	1,239,028	1,256,356	1,161,525	1,141,775	1,113,949	1,121,175	1,050,722	1,051,440

¹ Gross credit risk exposure is before allowance for loan losses. Exposure under Basel III 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 Includes contingent liabilities such as letters of credit and guarantees, available-for-sale debt securities, deposits with financial institutions and other assets.

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

⁴ For derivative related credit risk, we utilize the OSFI prescribed Current Exposure Method. Wrong-way risk, which arises when the exposure to a counterparty is positively correlated to the probability of default of that counterparty, is considered in our determination of exposure.

⁵ Credit equivalent amount after factoring in master netting agreements.

⁶ Geographic profile is primarily based on country of residence of the borrower.

RECONCILIATION OF GROSS CREDIT RISK EXPOSURE TO BALANCE SHEET (Millions of Canadian dollars)	Q3/15							
	Lending-related and other			Trading-related		Amount included in credit risk	Amount not included in credit risk	Total assets per balance sheet
	Loans and acceptances			Repo-style transactions	Derivatives			
	Outstanding	Undrawn commitments	Other					
On-balance sheet assets								
Cash and due from banks	-	-	18,494	-	-	18,494	1,482	19,976
Interest-bearing deposits with banks	-	-	10,731	-	-	10,731	-	10,731
Securities								
Trading	-	-	-	-	-	-	172,370	172,370
Available-for-sale	-	-	63,145	-	-	63,145	-	63,145
Assets purchased under reverse repurchase agreements and securities borrowed	-	-	-	172,659	-	172,659	-	172,659
Loans								
Retail	343,463	-	-	-	-	343,463	-	343,463
Wholesale	121,214	-	-	-	-	121,214	-	121,214
Allowance for loan losses	-	-	-	-	-	-	(2,078)	(2,078)
Customers' liability under acceptances	12,761	-	-	-	-	12,761	-	12,761
Derivatives	-	-	-	-	112,459	112,459	-	112,459
Other ¹	-	-	3,201	-	-	3,201	55,272	58,473
Total balance sheet assets	477,438	-	95,571	172,659	112,459	858,127	227,046	1,085,173
Undrawn commitments	-	224,707	-	-	-	224,707	-	-
Repo-style transactions ²	-	-	-	145,929	-	145,929	-	-
Netting and other valuation adjustments ³	-	-	-	23,266	(20,285)	2,981	-	-
Other ⁴	-	-	93,806	-	-	93,806	-	-
Total credit risk exposure	477,438	224,707	189,377	341,854	92,174	1,325,550		

¹ Represents other on-balance sheet assets such as goodwill, other intangibles, receivables, premises and equipment.

² Collateral on Obligations related to assets sold under repurchase agreements and securities loaned, and off-balance sheet securities borrowing and lending.

³ Impact of netting agreements and other valuation adjustments on derivatives and repo-style transactions.

⁴ Represents commitments related to securities lending indemnifications, financial guarantees and letters of credit.

EXPOSURE COVERED BY CREDIT RISK MITIGATION (Millions of Canadian dollars)	Q3/15				Q2/15				Q1/15				Q4/14			
	Standardized		IRB ²		Standardized		IRB ²		Standardized		IRB ²		Standardized		IRB ²	
	Eligible financial collateral ¹	Guarantees/credit derivatives	Guarantees/credit derivatives	Total	Eligible financial collateral ¹	Guarantees/credit derivatives	Guarantees/credit derivatives	Total	Eligible financial collateral ¹	Guarantees/credit derivatives	Guarantees/credit derivatives	Total	Eligible financial collateral ¹	Guarantees/credit derivatives	Guarantees/credit derivatives	Total
Retail																
Residential mortgages	-	9,820	74,711	84,531	-	9,804	73,618	83,422	-	9,824	73,515	83,339	-	9,688	72,059	81,747
Personal	-	8,719	925	9,644	-	8,046	952	8,998	-	8,365	945	9,310	1	8,100	939	9,040
Small business	-	-	275	275	-	-	272	272	-	-	268	268	-	-	268	268
	-	18,539	75,911	94,450	-	17,850	74,842	92,692	-	18,189	74,728	92,917	1	17,788	73,266	91,055
Wholesale																
Business	10,083	-	2,745	12,828	7,774	-	2,852	10,626	8,640	-	2,911	11,551	11,859	-	2,954	14,813
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-	11	-	-	11
Bank	-	-	-	-	-	-	-	-	-	-	-	-	53,186	1,253	-	54,439
	10,083	-	2,745	12,828	7,774	-	2,852	10,626	8,640	-	2,911	11,551	65,056	1,253	2,954	69,263
Total exposure covered by credit risk mitigation	10,083	18,539	78,656	107,278	7,774	17,850	77,694	103,318	8,640	18,189	77,639	104,468	65,057	19,041	76,220	160,318

CREDIT EXPOSURE BY RESIDUAL CONTRACTUAL MATURITY (Millions of Canadian dollars)	Q3/15				Q2/15				Q1/15				Q4/14			
	Residual contractual maturity term				Residual contractual maturity term				Residual contractual maturity term				Residual contractual maturity term			
	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total
Lending-related and other																
Outstanding loans and acceptances	211,157	240,631	25,650	477,438	200,061	234,565	28,358	462,984	192,098	241,504	28,447	462,049	182,203	236,969	29,513	448,685
Undrawn commitments	152,729	70,370	1,608	224,707	147,442	61,041	1,799	210,282	147,995	63,424	1,409	212,828	142,429	57,473	2,020	201,922
Other ³	141,493	39,271	8,613	189,377	121,633	35,514	6,492	163,639	125,086	31,587	6,329	163,002	115,800	31,723	5,384	152,907
	505,379	350,272	35,871	891,522	469,136	331,120	36,649	836,905	465,179	336,515	36,185	837,879	440,432	326,165	36,917	803,514
Trading-related																
Repo-style transactions ⁴	323,459	18,395	-	341,854	302,060	17,589	-	319,649	322,684	834	-	323,518	284,222	493	-	284,715
Derivatives ⁵	29,121	29,062	33,991	92,174	25,740	25,349	31,385	82,474	34,182	26,710	34,067	94,959	23,806	23,904	25,586	73,296
	352,580	47,457	33,991	434,028	327,800	42,938	31,385	402,123	356,866	27,544	34,067	418,477	308,028	24,397	25,586	358,011
Total exposure⁶	857,959	397,729	69,862	1,325,550	796,936	374,058	68,034	1,239,028	822,045	364,059	70,252	1,256,356	748,460	350,562	62,503	1,161,525

¹ Eligible financial collateral includes cash and deposits, gold, as well as qualifying debt securities, equities and mutual funds. Decrease in eligible financial collateral as at Q1/15 mainly relates to RBC Investor Services credit exposures qualified to be capitalized under the IRB approach.

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

³ Includes contingent liabilities such as letters of credit and guarantees, available-for-sale debt securities, deposits with financial institutions and other assets.

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

⁵ Credit equivalent amount after factoring in master netting agreements.

⁶ Represents exposure at default, which is the expected gross exposure upon the default of an obligor. This amount is before allowance for loan losses and does not reflect the impact of credit risk mitigation.

CREDIT EXPOSURE OF PORTFOLIOS UNDER THE STANDARDIZED APPROACH BY RISK WEIGHT (Millions of Canadian dollars, except percentage amounts)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13
	Gross exposure ¹								
Risk weight ²									
0%	1,621	1,695	2,357	9,317	8,042	8,063	10,353	9,334	9,621
20%	1,441	771	418	63,545	64,287	61,926	56,843	56,918	55,386
35%	1,750	1,487	1,464	1,233	981	983	992	854	878
50%	2,550	2,219	2,601	3,199	2,633	4,054	2,112	1,890	2,109
75%	24,334	23,825	24,740	24,278	24,220	23,972	24,459	25,232	25,089
100%	34,151	33,286	33,474	33,437	34,954	32,734	34,132	31,461	29,445
150%	568	534	588	460	441	408	459	418	418
Total	66,415	63,817	65,642	135,469	135,558	132,140	129,350	126,107	122,946

ACTUAL LOSSES VS. ESTIMATED LOSSES	Q3/15		Q2/15		Q1/15		Q4/14		
	Actual loss rate ³	Estimated loss rate ⁴	Actual loss rate ³	Estimated loss rate ⁴	Actual loss rate ³	Estimated loss rate ⁴	Actual loss rate ³	Estimated loss rate ⁴	Average historical actual loss rate ⁵
Residential mortgages	0.04%	0.09%	0.04%	0.08%	0.04%	0.08%	0.04%	0.08%	0.02%
Personal	0.41%	0.71%	0.43%	0.74%	0.41%	0.74%	0.47%	0.74%	0.70%
Credit cards	2.45%	2.75%	2.45%	2.78%	2.47%	2.80%	2.45%	2.83%	3.15%
Small business	0.89%	1.90%	0.92%	1.85%	0.96%	1.90%	0.96%	1.95%	1.57%
Retail	0.27%	0.40%	0.27%	0.42%	0.27%	0.42%	0.28%	0.42%	0.39%
Business	0.23%	0.91%	0.24%	0.89%	0.23%	0.89%	0.22%	0.88%	0.48%
Sovereign	0.00%	0.06%	0.00%	0.06%	0.00%	0.05%	0.00%	0.04%	0.00%
Bank	0.00%	0.13%	0.00%	0.13%	0.00%	0.12%	0.00%	0.10%	0.12%
Wholesale	0.21%	0.87%	0.23%	0.84%	0.22%	0.84%	0.21%	0.83%	0.46%

BASEL PILLAR 3 BACK-TESTING (INTERNAL RATINGS BASED) ⁶	Q3 2015					
	Average probability of default (PD)		Average loss given default (LGD)		Average Exposure at Default (EAD) ⁷	
	Actual %	Estimated %	Actual %	Estimated %	Actual %	Estimated %
Retail						
Residential mortgages						
Uninsured	0.64%	1.27%	5.26%	14.03%	100.00%	100.00%
Insured	1.04%	2.25%	0.00%	0.00%	100.00%	100.00%
Personal	0.66%	1.22%	53.92%	57.75%	96.10%	98.69%
Credit cards	0.92%	1.43%	92.40%	95.81%	92.01%	93.18%
Small business	2.19%	4.28%	42.12%	71.94%	96.65%	97.86%
Wholesale						
Business	0.64%	3.47%	19.17%	27.16%	16.45%	24.72%
Sovereign	0.00%	0.47%	n.a.	28.64%	n.a.	25.39%
Bank	0.08%	0.84%	n.a.	42.87%	n.a.	11.19%

BASEL PILLAR 3 BACK-TESTING (INTERNAL RATINGS BASED) ⁸	Q2 2015					
	Average probability of default (PD)		Average loss given default (LGD)		Average Exposure at Default (EAD) ⁷	
	Actual %	Estimated %	Actual %	Estimated %	Actual %	Estimated %
Retail						
Residential mortgages						
Uninsured	0.64%	1.27%	5.06%	14.07%	100.00%	100.00%
Insured	1.15%	2.49%	0.00%	0.00%	100.00%	100.00%
Personal	0.68%	1.25%	52.83%	56.69%	95.74%	98.66%
Credit cards	0.93%	1.50%	91.92%	95.81%	92.02%	93.25%
Small business	2.28%	4.38%	43.52%	72.50%	96.41%	97.88%
Wholesale						
Business	0.70%	3.45%	19.58%	27.10%	16.01%	24.70%
Sovereign	0.00%	0.54%	13.74%	28.72%	n.a.	25.35%
Bank	0.08%	0.97%	n.a.	42.59%	n.a.	11.25%

¹ Represents exposure at default, which is the expected gross exposure upon the default of an obligor. This amount is before allowance for loan losses and does not reflect the impact of credit risk mitigation.

² To determine the appropriate risk weight, credit assessments by OSFI-recognized external credit rating agencies of S&P, Moody's, Fitch and DBRS are used. For rated exposures, primarily in the sovereign and bank classes, we assign the risk weight corresponding to OSFI's standard mapping. For unrated exposures, mainly in the business and retail classes, we generally apply OSFI prescribed risk weights in accordance with OSFI's standards and guidelines taking into consideration certain exposure specific factors including counterparty type, exposure type and credit risk mitigation technique employed.

³ Actual loss reflects internal credit loss experience realized over a given period. Actual loss rate is the sum of provision for credit losses on impaired loans divided by average of loans and acceptances period end outstanding or the current and prior 3-quarter period.

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

⁵ Average annual actual loss rate from fiscal 2003 through to the most recent full year. The information is updated on an annual basis.

⁶ Back-testing is performed to check the effectiveness of the models used to measure PD, LGD and EAD. Estimated percentages are as of April 30, 2014 (April 30, 2013 for Retail LGD) and actual percentages reflect experience in the following 12 months (24 months for Retail LGD).

⁷ For retail, EAD rate represents the utilization of the authorized credit limit. For wholesale, EAD rate represents the utilization of the undrawn amount where the undrawn amount is equal to the authorized credit limit minus the outstanding balance.

⁸ Estimated percentages are as of January 31, 2014 (January 31, 2013 for Retail LGD) and actual percentages reflect experience in the following 12 months (24 months for Retail LGD).

CREDIT QUALITY OF ADVANCED INTERNAL RATINGS BASED (AIRB) EXPOSURE - RETAIL PORTFOLIOS BY PORTFOLIO AND RISK RATING (Millions of Canadian dollars, except percentage amounts)		Q3/15									Q2/15								
		Exposure at default (EAD)	Notional of undrawn commitments	Exposure weighted-average EAD % ¹	Exposure weighted-average probability of default (PD) % ²	Exposure weighted-average loss given default (LGD) % ²	Exposure weighted-average risk weight % ²	Risk weighted assets (RWA)	Expected losses (EL)	EL adjusted average risk weight (%)	Exposure at default (EAD) ¹	Notional of undrawn commitments	Exposure weighted-average EAD % ²	Exposure weighted-average probability of default (PD) % ²	Exposure weighted-average loss given default (LGD) % ²	Exposure weighted-average risk weight % ²	Risk weighted assets (RWA)	Expected losses (EL)	EL adjusted average risk weight (%)
Portfolio / Risk Category		PD range (%)																	
Residential Mortgages and HELOCs³																			
Insured Drawn and Undrawn																			
Exceptionally low risk	0.000% to 0.108%	75,570	-	-	0.01%	13.60%	0.04%	33	-	0.04%	74,379	-	-	0.01%	13.58%	0.04%	30	-	0.04%
	0.109% to 0.214%	9	-	-	0.16%	14.16%	0.00%	-	-	0.00%	50	-	-	0.19%	13.90%	0.00%	-	-	0.00%
Very low risk	0.215% to 0.308%	804	-	-	0.30%	13.38%	7.09%	57	-	7.09%	750	-	-	0.30%	13.36%	7.22%	54	-	7.22%
	0.309% to 0.590%	92	-	-	0.47%	14.79%	11.14%	10	-	11.14%	94	-	-	0.48%	14.84%	11.00%	10	-	11.00%
		76,475	-	-	0.01%	13.60%	0.13%	100	-	0.13%	75,273	-	-	0.01%	13.58%	0.13%	94	-	0.13%
Uninsured Undrawn																			
Exceptionally low risk	0.000% to 0.108%	51,186	63,480	80.63%	0.09%	12.66%	2.70%	1,382	6	2.84%	50,339	62,515	80.52%	0.09%	12.66%	2.70%	1,359	6	2.84%
	0.109% to 0.214%	22	22	100.00%	0.17%	35.59%	12.42%	3	-	13.16%	21	21	100.00%	0.17%	35.59%	12.42%	3	-	12.42%
Very low risk	0.215% to 0.308%	1,381	1,462	94.48%	0.56%	12.66%	10.67%	147	1	11.55%	1,403	1,486	94.44%	0.56%	12.66%	10.67%	150	1	11.55%
	0.309% to 0.590%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Low risk	0.591% to 1.040%	1	1	100.00%	1.31%	35.59%	0.00%	1	-	0	2	2	100.00%	1.31%	35.59%	0.00%	-	-	-
	1.041% to 1.718%	1,123	1,167	96.22%	2.21%	12.72%	26.45%	297	3	29.97%	1,050	1,091	96.20%	2.20%	12.68%	26.19%	275	3	29.67%
Medium risk	1.719% to 2.969%	92	76	121.00%	4.01%	12.66%	37.06%	34	-	43.40%	67	54	122.00%	4.01%	12.66%	37.06%	25	-	37.06%
	2.970% to 6.430%	126	128	98.03%	14.19%	12.66%	56.67%	71	2	79.11%	127	130	97.85%	14.87%	12.66%	57.02%	72	3	82.00%
High risk	6.431% to 99.99%	-	6	0.00%	0.00%	-	-	-	-	-	-	6	0.00%	0.00%	-	-	-	-	-
Default	100%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Uninsured Undrawn		53,931	66,342	81.29%	0.19%	12.67%	3.59%	1,935	12	3.88%	53,009	65,305	81.17%	0.18%	12.67%	3.55%	1,884	13	3.84%
Uninsured Drawn																			
Exceptionally low risk	0.000% to 0.108%	120,638	n.a.	n.a.	0.10%	14.14%	3.30%	3,977	17	3.47%	117,766	n.a.	n.a.	0.10%	14.08%	3.28%	3,868	16	3.46%
	0.109% to 0.214%	117	n.a.	n.a.	0.17%	35.59%	12.42%	14	-	12.42%	93	n.a.	n.a.	0.17%	35.59%	12.42%	12	-	12.42%
Very low risk	0.215% to 0.308%	51	n.a.	n.a.	0.27%	33.44%	16.84%	9	-	16.84%	52	n.a.	n.a.	0.27%	33.44%	16.84%	9	-	16.84%
	0.309% to 0.590%	13,807	n.a.	n.a.	0.53%	14.45%	11.69%	1,614	11	12.64%	13,983	n.a.	n.a.	0.53%	14.37%	11.66%	1,630	11	12.61%
Low risk	0.591% to 1.040%	15	n.a.	n.a.	0.85%	47.84%	53.86%	8	-	53.86%	16	n.a.	n.a.	0.85%	47.84%	53.86%	8	-	53.86%
	1.041% to 1.718%	10,011	n.a.	n.a.	1.54%	15.35%	25.41%	2,543	24	28.35%	9,264	n.a.	n.a.	1.53%	15.44%	25.53%	2,365	22	28.48%
Medium risk	1.719% to 2.969%	4,085	n.a.	n.a.	2.11%	12.84%	25.97%	1,061	11	29.37%	4,175	n.a.	n.a.	2.11%	12.82%	25.98%	1,085	11	29.38%
	2.970% to 6.430%	1,474	n.a.	n.a.	4.69%	15.71%	50.10%	739	11	59.34%	1,469	n.a.	n.a.	4.71%	15.65%	50.23%	738	11	59.50%
High risk	6.431% to 99.99%	3,653	n.a.	n.a.	22.71%	14.63%	68.48%	2,501	121	109.96%	3,593	n.a.	n.a.	24.03%	14.53%	68.35%	2,456	123	111.09%
Default	100%	348	n.a.	n.a.	100.00%	15.06%	78.47%	273	39	218.61%	366	n.a.	n.a.	100.00%	14.86%	78.62%	288	40	216.45%
Total Uninsured Drawn		154,199	n.a.	n.a.	1.09%	14.27%	8.26%	12,739	234	10.15%	150,777	n.a.	n.a.	1.14%	14.21%	8.26%	12,459	234	10.20%
Qualifying Revolving Credit																			
Exceptionally low risk	0.000% to 0.108%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.109% to 0.214%	38,267	32,215	85.50%	0.21%	88.10%	9.83%	3,763	71	12.16%	37,836	32,161	85.28%	0.21%	88.19%	9.84%	3,724	71	12.17%
Very low risk	0.215% to 0.308%	10,668	13,499	74.37%	0.26%	82.60%	10.96%	1,169	23	13.66%	11,169	14,106	74.25%	0.26%	83.69%	11.03%	1,232	24	13.75%
	0.309% to 0.590%	8,839	10,050	67.10%	0.38%	93.04%	16.72%	1,478	31	21.16%	9,349	10,685	67.21%	0.39%	93.23%	16.82%	1,573	33	21.30%
Low risk	0.591% to 1.040%	2,549	5,314	46.84%	0.76%	81.33%	24.63%	628	15	32.18%	2,625	5,408	47.43%	0.77%	81.65%	24.86%	653	16	32.49%
	1.041% to 1.718%	5,762	2,543	87.53%	1.50%	88.99%	46.05%	2,654	77	62.71%	5,838	2,622	87.54%	1.50%	89.10%	46.11%	2,692	78	62.79%
Medium risk	1.719% to 2.969%	1,957	1,181	88.45%	2.41%	87.26%	64.61%	1,264	42	91.26%	2,062	1,249	88.45%	2.39%	87.35%	64.62%	1,332	44	91.26%
	2.970% to 6.430%	4,495	1,773	88.31%	4.56%	85.95%	97.59%	4,386	175	146.24%	4,594	1,803	88.13%	4.54%	86.21%	97.77%	4,491	179	146.48%
High risk	6.431% to 99.99%	1,679	377	89.14%	22.12%	86.22%	190.46%	3,197	322	430.32%	1,774	397	89.07%	22.16%	86.43%	190.19%	3,374	341	430.35%
Default	100%	52	1	0.00%	100.00%	80.49%	160.49%	84	35	1006.09%	53	1	0.00%	100.00%	80.06%	161.20%	86	36	1001.49%
Total Qualifying Revolving Credit		74,268	66,953	77.65%	1.24%	87.53%	25.07%	18,623	791	38.40%	75,300	68,432	77.43%	1.27%	87.80%	25.44%	19,157	822	39.08%
Other Retail																			
Exceptionally low risk	0.000% to 0.108%	12,909	730	80.42%	0.09%	30.85%	6.88%	889	4	7.23%	12,640	733	80.20%	0.09%	30.53%	6.79%	859	4	7.13%
	0.109% to 0.214%	4,288	2,150	93.01%	0.19%	68.03%	26.57%	1,139	6	26.19%	4,160	2,145	92.89%	0.19%	69.00%	26.98%	1,122	6	26.62%
Very low risk	0.215% to 0.308%	10,159	1,298	89.77%	0.26%	63.69%	31.02%	3,151	17	33.12%	10,172	1,299	89.98%	0.26%	63.10%	30.94%	3,147	17	33.04%
	0.309% to 0.590%	4,570	2,654	89.37%	0.44%	58.90%	37.99%	1,736	11	41.05%	4,454	2,578	89.33%	0.44%	59.47%	38.30%	1,706	11	41.39%
Low risk	0.591% to 1.040%	2,904	201	114.27%	0.75%	49.57%	45.42%	1,319	12	50.39%	2,826	152	118.62%	0.75%	48.74%	47.74%	1,264	11	49.63%
	1.041% to 1.718%	6,674	552	91.11%	1.25%	55.21%	60.78%	4,057	46	69.32%	6,365	549	91.07%	1.23%	55.22%	60.83%	3,872	43	69.34%
Medium risk	1.719% to 2.969%	3,319	193	109.20%	2.54%	59.95%	81.04%	2,690	50	99.81%	3,419	214	108.01%	2.54%	59.64%	80.80%	2,763	51	99.53%
	2.970% to 6.430%	1,785	404	90.83%	4.33%	64.85%	94.19%	1,681	49	128.66%	1,748	370	90.22%	4.32%	64.73%	94.35%	1,650	48	128.86%
High risk	6.431% to 99.99%	2,750	1,167	104.26%	22.36%	64.64%	140.82%	3,872	413	328.49%	2,732	1,101	104.06%	21.33%	62.00%	137.26%	3,749	395	318.10%
Default	100%	83	1	0.00%	100.00%	52.40%	87.50%	73	44	750.05%	84	1	0.00%	100.00%	52.39%	93.82%	79	44	750.50%
Total Other Retail		49,441	9,350	92.53%	2.09%	52.90%	41.68%	20,607	652	58.13%	48,600	9,082	92.39%	2.04%	52.67%	41.59%	20,211	630	57.79%

¹ Total exposure includes loans outstanding (drawn) and undrawn commitments and represents exposure at default, which is the expected gross exposure upon the default of an obligor. This amount is before allowance for loan losses and after credit risk mitigation.

² Represents the exposure-weighted average probability of default, loss given default rate, exposure at default (EAD) rate and risk weight within each risk range. Average LGD for insured residential mortgages is based on the adjustment approach where the impact of related insurance is considered. EAD rate is a percentage of undrawn.

³ Includes insured drawn and undrawn Canadian residential mortgages and home equity lines of credit (HELOCs).

**WHOLESALE CREDIT EXPOSURE
BY PORTFOLIO AND RISK RATING**
(Millions of Canadian dollars, except percentage amounts)

	Internal rating ⁴	External rating equivalent (S&P)	External rating equivalent (Moody's)	Probability of default (PD) range % ⁵	Q3/15				Q2/15									
					Exposure at default (EAD) ¹	Notional of undrawn commitments	Exposure weighted average EAD % ²	Exposure weighted average PD % ²	Exposure weighted average loss given default LGD % ²	Exposure weighted average risk weight % ²	Risk weighted Assets (RWA) ³	Exposure at default (EAD) ¹	Notional of undrawn commitments	Exposure weighted average EAD % ²	Exposure weighted average PD % ²	Exposure weighted average loss given default LGD % ²	Exposure weighted average risk weight % ²	Risk weighted Assets (RWA) ³
Business																		
1	AAA	Aaa	0.000% to 0.030%	5,477	949	44.37%	0.02%	27.95%	7.41%	406	3,981	775	46.90%	0.02%	30.80%	7.59%	302	
2	AA+	Aa1	0.000% to 0.030%	804	1,438	55.91%	0.03%	40.13%	10.16%	82	757	1,364	55.15%	0.03%	40.10%	10.71%	81	
3	AA	Aa2	0.000% to 0.030%	2,405	4,221	46.89%	0.03%	32.60%	11.56%	278	1,826	3,671	47.43%	0.03%	34.09%	11.56%	211	
4	AA-	Aa3	0.000% to 0.030%	5,016	9,500	53.85%	0.03%	40.79%	13.41%	653	3,911	7,238	55.19%	0.03%	37.83%	13.69%	519	
5	A+	A1	0.031% to 0.053%	6,145	10,342	54.82%	0.04%	42.13%	23.83%	1,403	6,018	9,917	53.40%	0.04%	42.15%	21.78%	1,235	
6	A	A2	0.054% to 0.076%	9,413	14,528	53.51%	0.06%	39.97%	31.70%	2,862	7,494	11,673	52.98%	0.06%	39.99%	34.28%	2,440	
7	A-	A3	0.077% to 0.123%	10,225	15,440	51.42%	0.09%	39.76%	32.78%	3,007	9,980	14,551	53.97%	0.09%	40.60%	33.26%	2,975	
8	BBB+	Baa1	0.124% to 0.173%	19,500	21,835	55.46%	0.16%	42.18%	44.00%	8,102	17,689	19,532	55.99%	0.16%	42.09%	43.59%	7,369	
9	BBB	Baa2	0.174% to 0.233%	24,018	28,462	55.86%	0.20%	42.24%	48.11%	11,023	19,728	23,345	55.07%	0.20%	41.90%	47.42%	8,810	
10	BBB-	Baa3	0.234% to 0.360%	21,922	20,243	53.07%	0.28%	40.93%	56.33%	11,543	20,175	18,818	50.09%	0.28%	41.05%	56.21%	10,645	
11	BB+	Ba1	0.361% to 0.581%	24,450	19,309	39.70%	0.46%	37.53%	60.49%	13,988	22,640	18,101	39.80%	0.46%	37.62%	60.90%	13,135	
12	BB	Ba2	0.582% to 0.939%	34,403	18,159	43.30%	0.77%	38.18%	76.60%	25,719	32,143	19,133	42.45%	0.77%	37.84%	76.68%	24,022	
13	BB-	Ba3	0.940% to 1.724%	23,275	15,320	40.12%	1.18%	34.98%	74.95%	16,949	23,464	14,814	40.24%	1.18%	35.64%	76.75%	17,448	
14	B+	B1	1.725% to 2.948%	19,248	12,460	41.88%	2.20%	35.59%	86.58%	15,840	17,666	10,404	39.15%	2.19%	34.60%	84.59%	14,302	
15	B	B2	2.949% to 4.653%	11,469	8,820	45.94%	3.43%	35.63%	99.66%	10,812	11,943	8,451	48.08%	3.44%	35.82%	99.32%	11,207	
16	B-	B3	4.654% to 7.343%	7,725	6,043	63.58%	5.38%	37.72%	116.66%	8,636	6,277	4,043	51.46%	5.32%	36.98%	112.43%	6,680	
17	CCC+	Caa1	7.344% to 10.896%	2,099	1,466	42.66%	8.23%	33.01%	122.50%	2,380	2,007	1,527	43.22%	8.21%	35.49%	128.65%	2,155	
18	CCC	Caa2	10.897% to 16.748%	543	339	39.44%	11.51%	33.92%	118.08%	591	496	245	38.98%	11.43%	34.69%	122.79%	558	
19	CCC-	Caa3	16.749% to 27.074%	522	314	43.68%	18.21%	30.05%	119.75%	572	605	303	43.53%	11.09%	31.09%	121.42%	674	
20	CC	Ca	27.075% to 99.999%	64	249	40.84%	29.53%	35.68%	168.64%	108	73	270	41.29%	29.85%	35.70%	158.17%	116	
21	D	C	100%	1,160	334	0.00%	100.00%	38.69%	244.39%	2,821	895	115	0.00%	100.00%	38.64%	200.81%	1,788	
22	Bankruptcy	Bankruptcy	100%	185	35	0.00%	100.00%	35.29%	143.24%	265	203	26	0.00%	100.00%	34.71%	126.42%	256	
Total Business					230,068	209,806	50.70%	1.62%	38.39%	63.79%	138,040	209,971	188,316	49.80%	1.60%	38.33%	63.41%	126,928
Sovereign																		
1	AAA	Aaa	0.000% to 0.012%	1,245	4,855	25.51%	0.01%	15.36%	1.09%	14	986	3,819	25.65%	0.01%	15.45%	1.10%	11	
2	AA+	Aa1	0.013% to 0.018%	130	419	28.56%	0.01%	37.76%	3.66%	5	129	422	28.35%	0.01%	37.81%	3.66%	5	
3	AA	Aa2	0.019% to 0.026%	1,114	2,086	46.44%	0.02%	37.40%	8.50%	95	1,034	1,901	45.01%	0.02%	37.27%	8.90%	92	
4	AA-	Aa3	0.027% to 0.037%	1,218	1,922	45.33%	0.03%	34.74%	10.79%	131	1,287	1,909	43.72%	0.03%	34.35%	10.42%	134	
5	A+	A1	0.038% to 0.053%	983	1,465	41.85%	0.04%	41.29%	14.12%	137	929	1,427	41.53%	0.04%	40.93%	14.05%	129	
6	A	A2	0.054% to 0.076%	1,667	2,078	33.99%	0.06%	42.41%	20.54%	342	1,711	2,144	34.04%	0.06%	42.41%	20.58%	352	
7	A-	A3	0.077% to 0.123%	1,784	1,905	38.44%	0.09%	39.08%	27.67%	490	1,751	1,802	36.71%	0.09%	36.71%	27.81%	486	
8	BBB+	Baa1	0.124% to 0.173%	812	571	34.66%	0.16%	39.68%	33.96%	272	750	517	34.97%	0.16%	39.35%	34.16%	253	
9	BBB	Baa2	0.174% to 0.233%	742	546	52.94%	0.19%	44.18%	51.80%	374	703	528	54.90%	0.19%	44.13%	50.54%	345	
10	BBB-	Baa3	0.234% to 0.360%	701	192	55.85%	0.28%	42.96%	36.95%	259	618	120	53.63%	0.28%	42.53%	34.61%	214	
11	BB+	Ba1	0.361% to 0.581%	136	129	10.85%	0.44%	35.19%	61.99%	83	120	123	9.97%	0.44%	38.28%	60.57%	71	
12	BB	Ba2	0.582% to 0.939%	448	341	24.88%	0.72%	44.58%	38.68%	156	313	336	25.52%	0.72%	44.40%	19.89%	62	
13	BB-	Ba3	0.940% to 1.724%	20	25	17.61%	1.16%	30.86%	54.64%	11	16	20	15.67%	1.16%	30.89%	55.79%	9	
14	B+	B1	1.725% to 2.948%	15	27	20.31%	2.29%	39.00%	96.06%	14	10	22	20.05%	2.29%	36.78%	91.30%	9	
15	B	B2	2.949% to 4.653%	126	3	34.31%	3.61%	30.12%	84.47%	107	6	6	25.35%	3.61%	39.32%	114.55%	7	
16	B-	B3	4.654% to 7.343%	1	1	25.25%	5.70%	39.69%	124.10%	1	-	-	25.35%	n.a.	n.a.	n.a.	-	
17	CCC+	Caa1	7.344% to 10.896%	2	-	n.a.	8.99%	30.72%	114.94%	-	2	-	n.a.	8.99%	30.87%	115.69%	-	
18	CCC	Caa2	10.897% to 16.748%	-	-	n.a.	n.a.	n.a.	n.a.	-	-	-	n.a.	n.a.	n.a.	n.a.	-	
19	CCC-	Caa3	16.749% to 27.074%	-	-	n.a.	n.a.	n.a.	n.a.	-	-	-	n.a.	n.a.	n.a.	n.a.	-	
20	CC	Ca	27.075% to 99.999%	1	5	25.00%	33.45%	45.00%	109.40%	1	1	4	25.00%	33.45%	45.00%	105.30%	1	
21	D	C	100%	-	-	n.a.	n.a.	n.a.	n.a.	-	-	-	n.a.	n.a.	n.a.	n.a.	-	
22	Bankruptcy	Bankruptcy	100%	-	-	n.a.	n.a.	n.a.	n.a.	-	-	-	n.a.	n.a.	n.a.	n.a.	-	
Total Sovereign					11,145	16,570	38.41%	0.16%	37.19%	22.72%	2,492	10,366	15,101	38.08%	0.12%	37.42%	21.23%	2,180
Bank																		
1	AAA	Aaa	0.000% to 0.030%	-	-	n.a.	n.a.	n.a.	n.a.	-	-	-	n.a.	n.a.	n.a.	n.a.	-	
2	AA+	Aa1	0.000% to 0.030%	-	-	n.a.	n.a.	n.a.	n.a.	-	-	-	n.a.	n.a.	n.a.	n.a.	-	
3	AA	Aa2	0.000% to 0.030%	4	15	25.00%	0.03%	45.00%	10.32%	2	7	25.00%	0.03%	45.00%	10.33%	-		
4	AA-	Aa3	0.000% to 0.030%	274	177	24.59%	0.03%	45.00%	8.16%	22	276	291	24.98%	0.03%	45.00%	8.34%	23	
5	A+	A1	0.031% to 0.053%	204	720	25.00%	0.04%	43.62%	13.84%	28	88	138	24.98%	0.04%	41.47%	14.37%	13	
6	A	A2	0.054% to 0.076%	216	450	26.99%	0.06%	45.79%	17.91%	39	282	1,012	25.81%	0.06%	45.56%	17.68%	50	
7	A-	A3	0.077% to 0.123%	559	936	30.22%	0.09%	40.72%	21.58%	111	426	636	21.69%	0.09%	45.00%	22.18%	94	
8	BBB+	Baa1	0.124% to 0.173%	430	691	23.89%	0.16%	44.98%	33.17%	143	203	365	24.86%	0.16%	44.96%	32.90%	67	
9	BBB	Baa2	0.174% to 0.233%	253	257	22.02%	0.19%	45.00%	47.42%	120	244	246	21.82%	0.19%	45.00%	49.51%	120	
10	BBB-	Baa3	0.234% to 0.360%	40	78	27.32%	0.28%	48.11%	55.31%	20	20	64	27.54%	0.28%	45.52%	55.46%	11	
11	BB+	Ba1	0.361% to 0.581%	120	246	29.01%	0.44%	46.25%	69.95%	84	164	248	28.81%	0.44%	43.85%	60.26%	67	
12	BB	Ba2	0.582% to 0.939%	168	154	24.69%	0.72%	43.09%	89.39%	15	245	198	25.04%	0.72%	43.68%	48.27%	118	
13	BB-	Ba3	0.940% to 1.724%	16	46	23.40%	1.16%	44.81%	101.66%	15	63	81	29.99%	1.16%	44.93%	115.30%	72	
14	B+	B1	1.725% to 2.948%	88	70	37.20%	2.29%	43.23%	131.30%	116	15	42	19.74%	2.29%	34.99%	89.54%	14	
15	B	B2	2.949% to 4.653%	12	33	20.03%	3.61%	45.00%	143.45%	17	38	34	34.57%	3.61%	40.67%	107.77%	41	
16	B-	B3	4.654% to 7.343%	43	15	42.14%	5.70%	45.00%	148.40%	64	7	3	25.00%	5.70%	45.00%	143.11%	10	
17	CCC+	Caa1	7.344% to 10.896%	2	8	25.00%	8.99%	45.00%	197.23%	4	2	8	25.00%	8.99%	45.00%	197.24%	4	
18	CCC	Caa2	10.897% to 16.748%	-	-	n.a.	n.a.	n.a.	n.a.	-	-	-	n.a.	n.a.	n.a.	n.a.	-	
19	CCC-	Caa3																

REALIZED GAINS AND LOSSES ON AVAILABLE-FOR-SALE SECURITIES (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2014	2013
Realized gains	66	60	45	78	40	80	46	62	38	244	234
Realized losses and impairments	(12)	(18)	(18)	(14)	(3)	(7)	(17)	(9)	(10)	(41)	(43)
Net gains (losses) on Available-for-sale securities	54	42	27	64	37	73	29	53	28	203	191
Less: Amount booked in Insurance premium, investment and fee income	12	-	-	2	1	2	6	2	1	11	3
Net gains (losses) on Available-for-sale securities net of Insurance premium, investment and fee income	42	42	27	62	36	71	23	51	27	192	188

TRADING CREDIT DERIVATIVES ¹ (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13
Notional amount									
Protection purchased	9,196	10,289	12,159	13,293	11,419	12,366	10,332	11,043	8,571
Protection sold	4,921	6,371	9,087	11,414	8,175	9,541	8,282	9,661	7,507
Fair value ²									
Positive	94	135	213	254	196	250	225	225	211
Negative	178	232	260	301	264	293	272	276	248
Replacement cost ³	33	42	91	178	127	163	118	106	85

OTHER THAN TRADING CREDIT DERIVATIVES POSITIONS ⁴ (NOTIONAL AMOUNT AND FAIR VALUE) (Millions of Canadian dollars)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13
Notional amount									
Automotive	-	-	-	-	-	-	-	-	-
Energy									
Oil and gas	-	-	-	-	-	-	-	-	-
Utilities	7	-	-	-	-	-	-	-	-
Non-bank financial services	411	603	637	821	815	832	836	836	992
Mining & metals	-	-	-	-	-	-	-	-	-
Real estate & related	-	-	-	-	-	-	-	-	-
Technology & media	122	112	125	122	118	118	120	113	87
Transportation & environment	131	121	127	113	109	110	111	203	200
Other	10	10	11	9	9	9	31	29	29
Sovereign	-	-	-	-	-	-	-	-	-
Bank	-	78	273	242	234	235	215	224	215
Net protection purchased	681	924	1,173	1,307	1,285	1,304	1,313	1,405	1,523
Offsetting protection sold related to the same reference entity	-	-	-	-	-	-	-	-	-
Gross protection purchased	681	924	1,173	1,307	1,285	1,304	1,313	1,405	1,523
Net protection sold	-	-	-	-	-	-	-	-	-
Offsetting protection purchased related to the same reference entity	-	-	-	-	-	-	-	-	-
Gross protection sold	-	-	-	-	-	-	-	-	-
Gross protection purchased and sold (notional amount)	681	924	1,173	1,307	1,285	1,304	1,313	1,405	1,523
Fair value ²									
Positive	-	-	-	-	-	-	-	-	-
Negative	28	33	38	41	42	41	40	56	48

¹ Comprises credit default swaps, total return swaps, credit default baskets and credit default options. As at Q3/15, over 81% of our net exposures are with investment grade counterparties.

² Gross fair value before netting.

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

⁴ Comprises credit default swaps.

FAIR VALUE OF DERIVATIVE INSTRUMENTS (Millions of Canadian dollars)	Q3/15		Q2/15		Q1/15		Q4/14		Q3/14		Q2/14	
	Fair value		Fair value		Fair value		Fair value		Fair value		Fair value	
	Positive	Negative										
Held or issued for trading purposes	195,407	201,361	192,216	198,359	260,342	263,881	141,807	144,163	110,434	114,458	103,947	107,253
Held or issued for other than trading purposes	7,676	4,535	5,708	3,609	7,561	4,886	3,421	1,837	3,623	1,645	3,850	1,203
Total gross fair values before netting ¹	203,083	205,896	197,924	201,968	267,903	268,767	145,228	146,000	114,057	116,103	107,797	108,456
Impact of master netting agreements that qualify for balance sheet offset ²	(89,505)	(89,668)	(89,974)	(89,719)	(116,257)	(115,790)	(57,068)	(56,982)	(40,719)	(41,040)	(34,653)	(35,289)
that do not qualify for balance sheet offset ³	(77,257)	(77,257)	(76,074)	(76,074)	(107,168)	(107,168)	(60,546)	(60,546)	(50,604)	(50,604)	(49,213)	(49,213)
Total	36,321	38,971	31,876	36,175	44,478	45,809	27,614	28,472	22,734	24,459	23,931	23,954

DERIVATIVES - NOTIONAL AMOUNTS ^{4,5} (Millions of Canadian dollars)	Q3/15						Q2/15						Q1/15								
	Trading						Trading						Trading								
	Over the counter		Exchange traded	Total	Non-trading		Total	Over the counter		Exchange traded	Total	Non-trading		Total	Over the counter		Exchange traded	Total	Non-trading		Total
Centrally cleared	Non Centrally cleared	Centrally cleared			Non Centrally cleared	Centrally cleared		Non Centrally cleared	Centrally cleared			Non Centrally cleared	Centrally cleared		Non Centrally cleared						
Interest rate contracts																					
Forward rate agreement	704,322	70,721	-	775,043	-	775,043	532,697	86,759	-	619,456	-	619,456	309,294	78,776	-	388,070	-	388,070	-	388,070	
Swaps	6,839,099	1,435,587	-	8,274,686	240,906	8,515,592	5,961,255	1,409,741	-	7,370,996	221,216	7,592,212	5,942,430	1,563,592	-	7,506,022	214,897	7,720,919	214,897	7,720,919	
Options purchased	-	255,322	27,034	282,356	-	282,356	-	247,263	31,063	278,326	-	278,326	-	271,264	24,074	295,338	-	295,338	-	295,338	
Future	-	-	96,006	96,006	-	96,006	-	-	109,474	109,474	-	109,474	-	-	130,567	130,567	-	130,567	-	130,567	
	7,543,421	1,761,630	123,040	9,428,091	240,906	9,668,997	6,493,952	1,743,763	140,537	8,378,252	221,216	8,599,468	6,251,724	1,913,632	154,641	8,319,997	214,897	8,534,894	214,897	8,534,894	
Foreign exchange contract																					
Forward contracts	-	1,366,553	-	1,366,553	34,760	1,401,313	-	1,107,811	-	1,107,811	31,077	1,138,888	-	1,155,968	-	1,155,968	39,872	1,195,840	39,872	1,195,840	
Swaps	-	53,278	-	53,278	5,971	59,249	-	51,490	-	51,490	3,518	55,008	-	65,234	-	65,234	3,738	68,972	3,738	68,972	
Cross-currency interest rate swaps	-	1,039,858	-	1,039,858	50,850	1,090,708	-	910,016	-	910,016	35,073	945,089	-	893,423	-	893,423	27,845	921,268	27,845	921,268	
Options purchased	-	45,679	-	45,679	60	45,739	-	49,906	-	49,906	7	49,913	-	50,895	-	50,895	-	50,895	-	50,895	
Future	-	-	1,126	1,126	-	1,126	-	-	1,928	1,928	-	1,928	-	-	2,105	2,105	-	2,105	-	2,105	
	-	2,505,368	1,126	2,506,494	91,641	2,598,135	-	2,119,223	1,928	2,121,151	69,675	2,190,826	-	2,165,520	2,105	2,167,625	71,455	2,239,080	71,455	2,239,080	
Credit derivatives																					
Other contracts ⁶	-	14,117	-	14,117	-	14,117	172	16,660	-	16,660	-	16,660	277	21,246	-	21,246	-	21,246	-	21,246	
	185	107,865	94,138	202,188	1,489	203,677	172	105,632	90,799	196,603	1,335	197,938	277	108,825	97,104	206,206	1,168	207,374	1,168	207,374	
Total	7,543,606	4,388,980	218,304	12,150,890	334,036	12,484,926	6,494,124	3,985,278	233,264	10,712,666	292,226	11,004,892	6,252,001	4,209,223	253,850	10,715,074	287,520	11,002,594	287,520	11,002,594	

DERIVATIVES - NOTIONAL AMOUNTS ^{4,5} (Millions of Canadian dollars)	Q4/14						Q3/14						Q2/14							
	Trading						Trading						Trading							
	Over the counter		Exchange traded	Total	Non-trading		Total	Over the counter		Exchange traded	Total	Non-trading		Total	Over the counter		Exchange traded	Total	Non-trading	
Centrally cleared	Non Centrally cleared	Centrally cleared			Non Centrally cleared	Centrally cleared		Non Centrally cleared	Centrally cleared			Non Centrally cleared	Centrally cleared		Non Centrally cleared					
Interest rate contracts																				
Forward rate agreement	231,525	140,409	-	371,934	-	371,934	256,832	109,791	-	366,623	-	366,623	236,747	117,133	-	353,880	-	353,880	-	353,880
Swaps	5,029,728	1,550,212	-	6,579,940	201,421	6,781,361	4,356,741	1,590,603	-	5,947,344	197,932	6,145,276	4,111,513	1,666,526	-	5,778,039	206,259	5,984,298	206,259	5,984,298
Options purchased	-	223,508	26,532	250,040	-	250,040	-	211,989	32,482	244,471	11	244,482	-	214,967	43,426	258,393	44	258,437	44	258,437
Future	-	-	102,809	102,809	-	102,809	-	-	89,856	89,856	-	89,856	-	-	100,253	100,253	39	100,292	39	100,292
	5,261,253	1,914,129	129,341	7,304,723	201,421	7,506,144	4,613,573	1,912,383	122,338	6,648,294	197,943	6,846,237	4,348,260	1,998,626	143,679	6,490,565	206,342	6,696,907	206,342	6,696,907
Foreign exchange contract																				
Forward contracts	-	1,018,520	-	1,018,520	32,508	1,051,028	-	986,386	-	986,386	33,528	1,019,914	-	974,544	-	974,544	34,871	1,009,415	34,871	1,009,415
Swaps	-	42,156	-	42,156	2,372	44,528	-	39,218	-	39,218	3,581	42,799	-	38,744	-	38,744	1,952	40,696	1,952	40,696
Cross-currency interest rate swaps	-	763,763	-	763,763	31,469	795,232	-	705,454	-	705,454	41,800	747,254	-	648,347	-	648,347	37,919	686,266	37,919	686,266
Options purchased	-	43,882	-	43,882	-	43,882	-	42,787	-	42,787	-	42,787	-	40,152	-	40,152	-	40,152	-	40,152
Future	-	-	2,128	2,128	-	2,128	-	-	1,508	1,508	-	1,508	-	-	2,089	2,089	-	2,089	-	2,089
	-	1,868,321	2,128	1,870,449	66,349	1,936,798	-	1,773,845	1,508	1,775,353	78,909	1,854,262	-	1,701,787	2,089	1,703,876	74,742	1,778,618	74,742	1,778,618
Credit derivatives																				
Other contracts ⁶	-	24,707	-	24,707	-	24,707	-	19,594	-	19,594	-	19,594	-	21,907	-	21,907	-	21,907	-	21,907
	424	96,803	93,663	190,890	1,063	191,953	-	94,372	100,041	194,413	968	195,381	-	96,094	76,592	172,686	883	173,569	883	173,569
Total	5,261,677	3,903,960	225,132	9,390,769	268,833	9,659,602	4,613,573	3,800,194	223,887	8,637,654	277,820	8,915,474	4,348,260	3,818,414	222,360	8,389,034	281,967	8,671,001	281,967	8,671,001

¹ As at Q3/15, positive and negative fair values exclude market and credit valuation adjustments of \$1.1 billion and \$0.1 billion respectively that are determined on a pooled basis.

² Impact of offsetting derivative assets and liabilities on contracts where we have both (a) unconditional and legally enforceable netting agreement in place and (b) we intend to settle the contracts on either a net basis or simultaneously. The right of setoff is considered unconditional if its exercise is not contingent upon the occurrence of a future event; it is considered conditional if it becomes exercisable only upon the occurrence of a future event, such as bankruptcy, insolvency, default, or change in control.

³ Additional impact of offsetting credit exposures on contracts that do not qualify for balance sheet offset.

⁴ Notional amounts do not represent assets or liabilities and therefore are not recorded in our Consolidated Balance Sheet. As of Q3/15, the notional amounts excludes exchange traded options written of \$84.8 billion, over-the-counter options written of \$363.3 billion and non-trading credit derivatives of \$0.7 billion. It includes cross-currency interest rate swaps and cross-currency swaps of \$6.6 billion related to a consolidated structured entity.

⁵ The majority of non-centrally cleared over the counter derivative activity is conducted with other professional market counterparties, under bilateral collateral arrangements with very low unsecured thresholds and daily collateral valuations. These collateral arrangements take the form of Credit Support Annex, to the International Swaps and Derivatives Association master agreement.

⁶ Comprises precious metal, commodity, stable value and equity-linked derivative contracts.

DERIVATIVE - RELATED CREDIT RISK (Millions of Canadian dollars)	Q3/15				Q2/15				Q1/15				Q4/14			
	Notional amount ¹	Replacement cost	Credit equivalent amount	Risk-weighted equivalent ²	Notional amount ¹	Replacement cost	Credit equivalent amount	Risk-weighted equivalent ²	Notional amount ¹	Replacement cost	Credit equivalent amount	Risk-weighted equivalent ²	Notional amount ¹	Replacement cost	Credit equivalent amount	Risk-weighted equivalent ²
Over-the-counter contracts																
Interest rate contracts																
Forward rate agreements	775,043	248	338	73	619,456	198	270	116	388,070	255	321	67	371,934	183	276	70
Swaps	8,515,592	14,171	28,914	5,284	7,592,212	14,609	25,966	5,011	7,720,919	17,484	27,025	5,803	6,781,361	12,455	22,308	4,660
Options purchased	255,322	307	690	432	247,263	370	718	434	271,265	601	903	541	223,508	355	665	386
Foreign exchange contracts																
Forward contracts	1,401,313	7,965	14,218	3,830	1,138,888	6,243	11,394	3,294	1,195,840	13,329	16,998	4,581	1,051,028	5,731	11,049	3,201
Swaps	1,149,957	7,490	9,497	3,833	1,000,098	5,308	8,257	3,315	990,239	6,724	8,987	3,325	839,760	3,190	6,576	2,516
Options purchased	45,739	294	529	272	48,913	566	805	294	50,895	473	731	375	43,882	225	443	201
Credit derivatives ³	14,117	33	918	496	16,660	42	978	547	21,246	91	1,489	865	24,707	178	2,053	1,136
Other contracts ⁴	109,539	2,977	8,504	5,303	107,138	1,806	7,206	4,006	110,267	2,222	7,699	4,517	98,290	1,780	6,670	3,996
Exchange traded contracts	218,304	2,836	9,503	190	233,264	2,736	9,217	185	253,853	3,302	10,237	206	225,132	3,530	10,358	207
Total derivatives ⁵	12,484,926	36,321	73,111	19,713	11,004,892	31,878	64,811	17,202	11,002,594	44,481	74,390	20,280	9,659,602	27,627	60,398	16,373

DERIVATIVE - RELATED CREDIT RISK (Millions of Canadian dollars)	Q3/14				Q2/14				Q1/14				Q4/13			
	Notional amount ¹	Replacement cost	Credit equivalent amount	Risk-weighted equivalent ²	Notional amount ¹	Replacement cost	Credit equivalent amount	Risk-weighted equivalent ²	Notional amount ¹	Replacement cost	Credit equivalent amount	Risk-weighted equivalent ²	Notional amount ¹	Replacement cost	Credit equivalent amount	Risk-weighted equivalent ²
Over-the-counter contracts																
Interest rate contracts																
Forward rate agreements	366,623	54	162	33	353,880	68	217	36	371,627	78	246	36	458,489	94	278	48
Swaps	6,145,276	11,383	20,564	4,417	5,984,298	12,777	21,124	4,545	5,569,553	12,709	19,708	4,589	5,306,023	13,133	20,914	5,465
Options purchased	212,000	341	663	375	215,011	453	747	429	197,507	415	671	375	169,535	399	634	363
Foreign exchange contracts																
Forward contracts	1,019,914	2,498	7,681	2,586	1,009,415	2,043	6,995	2,313	1,016,605	4,712	9,266	3,002	919,226	2,463	6,891	2,232
Swaps	790,052	2,894	7,195	2,680	726,962	3,676	7,492	2,436	678,443	3,530	7,463	2,403	624,193	2,500	6,262	1,946
Options purchased	42,787	242	462	211	40,152	278	488	194	37,875	309	512	247	34,865	259	444	221
Credit derivatives ³	19,594	127	1,490	823	21,907	163	1,671	870	18,614	118	1,330	642	20,704	106	1,480	719
Other contracts ⁴	95,340	2,323	7,717	4,506	96,974	1,827	7,303	4,371	91,801	1,451	6,475	3,879	86,143	1,864	6,838	3,519
Exchange traded contracts	223,888	2,924	10,087	202	222,402	2,690	8,549	171	244,318	2,381	8,889	178	225,819	2,867	11,186	224
Total derivatives ⁵	8,915,474	22,786	56,021	15,833	8,671,001	23,975	54,586	15,365	8,226,343	25,703	54,560	15,351	7,844,997	23,685	54,927	14,737

¹ As at Q3/15, the notional amounts excludes exchange traded options written of \$84.8 billion, over-the-counter options written of \$363.3 billion, and non-trading credit derivatives of \$0.7 billion.

² As at Q3/15, the risk-weighted equivalents for over-the-counter contracts shown are calculated by applying risk weights against the credit equivalent amounts net of credit valuation adjustment (CVA) losses of \$330 million. The risk-weighted equivalent amounts shown do not reflect CVA regulatory capital charge.

³ Comprises credit default swaps, total return swaps, credit default baskets and credit default options.

⁴ Comprises precious metal, commodity, stable value and equity-linked derivative contracts.

⁵ As at Q3/15, the total credit equivalent amount reported above is net of \$16.3 billion in collateral and does not reflect the netting of the credit valuation adjustment losses of \$330 million described in footnote 2.

MARKET RISK REGULATORY CAPITAL Internal models-based approach VaR ¹ (Millions of Canadian dollars)	For the three months ended											
	Q3/15				Q2/15		Q1/15		Q4/14		Q3/14	
	As at Jul 31	Avg	High	Low	As at Apr 30	Avg	As at Jan 31	Avg	As at Oct 31	Avg	As at Jul 31	Avg
Equity	5	4	6	3	3	5	4	5	4	6	8	10
Foreign exchange	3	5	7	3	5	5	6	3	2	2	1	1
Commodities	2	2	2	1	1	1	1	1	1	1	1	1
Interest rate	19	21	26	17	20	20	17	19	14	16	16	18
Credit specific	8	8	8	7	8	7	7	8	8	8	8	8
Diversification	(16)	(17)	(20)	(12)	(15)	(17)	(16)	(15)	(13)	(14)	(16)	(15)
VaR	21	23	28	18	22	21	19	21	16	19	18	23
Stressed VaR	81	66	81	58	57	53	48	47	40	51	63	77

¹ The table shows VaR and stressed VaR for trading activities that have a capital requirement under the internal models-based approach, for which we have been granted approval by OSFI. Regulatory capital for market risk is allocated based on VaR and stressed VaR only for those trading positions that have approval to use the internal models-based approach. The above numbers reflect calculations for VaR and stressed VaR based on a 1 day time horizon. As stipulated by OSFI, RBC's Market Risk regulatory capital calculations are based on VaR and stressed VaR measures for a 10 day time horizon.

CALCULATION OF ROE AND RORC (Millions of Canadian dollars, except percentage and per share amounts)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9 months	2014 9 months	2014	2013
Personal & Commercial Banking													
Net income available to common shareholders	1,264	1,180	1,242	1,143	1,118	1,096	1,048	1,047	1,143	3,686	3,262	4,405	4,288
Average risk capital	11,750	11,450	11,250	11,350	10,450	10,100	10,300	10,450	9,900	11,500	10,300	10,550	9,650
Add: Average goodwill and other intangibles	4,800	4,850	4,750	4,650	4,650	4,650	4,700	4,650	4,650	4,800	4,650	4,650	4,400
Average attributed capital	16,550	16,300	16,000	16,000	15,100	14,750	15,000	15,100	14,550	16,300	14,950	15,200	14,050
ROE¹	30.3%	29.7%	30.8%	28.3%	29.4%	30.5%	27.7%	27.5%	31.2%	30.3%	29.2%	29.0%	30.5%
RORC	42.7%	42.2%	43.8%	40.0%	42.4%	44.4%	40.3%	39.8%	45.7%	42.9%	42.3%	41.7%	44.5%
Canadian Banking													
Net income available to common shareholders	1,226	1,179	1,209	1,198	1,170	1,096	1,120	1,069	1,133	3,614	3,386	4,584	4,281
Average risk capital	10,400	10,100	10,050	10,200	9,350	9,000	9,100	9,350	8,950	10,200	9,150	9,400	8,650
Add: Average goodwill and other intangibles	2,900	2,950	2,950	2,950	2,950	2,950	3,000	3,000	2,900	2,900	2,950	3,000	2,750
Average attributed capital	13,300	13,050	13,000	13,150	12,300	11,950	12,100	12,350	11,850	13,100	12,100	12,400	11,400
ROE¹	36.5%	37.1%	36.9%	36.1%	37.7%	37.7%	36.7%	34.4%	37.9%	36.8%	37.4%	37.0%	37.5%
RORC	46.8%	47.8%	47.8%	46.5%	49.5%	50.1%	48.7%	45.4%	50.3%	47.5%	49.5%	48.7%	49.4%
Wealth Management													
Net income available to common shareholders	278	265	226	280	278	272	227	195	225	769	777	1,057	852
Average risk capital	1,800	1,900	1,800	1,750	1,550	1,500	1,500	1,600	1,700	1,850	1,500	1,600	1,650
Add: Average goodwill and other intangibles	4,150	4,050	4,000	3,900	3,900	4,000	3,900	3,750	3,750	4,050	3,950	3,900	3,750
Average attributed capital	5,950	5,950	5,800	5,650	5,450	5,500	5,400	5,350	5,450	5,900	5,450	5,500	5,400
ROE¹	18.6%	18.3%	15.5%	19.6%	20.3%	20.2%	16.6%	14.4%	16.4%	17.5%	19.1%	19.2%	15.8%
RORC	60.9%	57.6%	49.3%	63.1%	72.0%	73.4%	59.7%	48.6%	51.9%	55.9%	68.4%	66.9%	51.9%
Insurance													
Net income available to common shareholders	172	122	184	254	212	152	155	105	158	478	519	773	586
Average risk capital	1,400	1,350	1,450	1,500	1,450	1,350	1,350	1,150	1,250	1,400	1,400	1,400	1,250
Add: Average goodwill and other intangibles	150	150	150	150	150	150	150	150	150	150	150	150	150
Average attributed capital	1,550	1,500	1,600	1,650	1,600	1,500	1,500	1,300	1,400	1,550	1,550	1,550	1,400
ROE¹	43.6%	33.0%	46.0%	61.5%	53.2%	42.1%	40.5%	31.8%	44.5%	41.1%	45.5%	49.7%	41.4%
RORC	48.1%	36.5%	50.6%	67.4%	58.7%	46.7%	44.9%	36.0%	49.8%	45.2%	50.3%	54.9%	46.4%
Investor & Treasury Services													
Net income available to common shareholders	164	156	140	111	107	108	103	88	100	460	318	429	326
Average risk capital	2,150	2,150	1,850	1,700	1,600	1,650	1,550	1,400	1,500	2,050	1,600	1,650	1,400
Add: Average goodwill and other intangibles	500	500	500	550	550	550	500	550	550	500	550	500	600
Average attributed capital	2,650	2,650	2,350	2,250	2,150	2,200	2,050	1,950	2,050	2,550	2,150	2,150	2,000
ROE¹	24.5%	24.2%	23.7%	19.5%	20.1%	20.1%	19.7%	17.9%	19.3%	24.2%	20.0%	19.8%	16.5%
RORC	30.3%	29.9%	30.4%	25.4%	26.7%	26.6%	26.7%	25.0%	26.3%	30.2%	26.7%	26.4%	23.1%
Capital Markets													
Net income available to common shareholders	530	610	581	389	624	491	486	451	368	1,721	1,601	1,990	1,629
Average risk capital	15,250	15,750	14,800	13,500	13,700	13,000	12,400	11,850	10,700	15,250	13,050	13,150	10,600
Add: Average goodwill and other intangibles	1,050	1,000	1,000	950	950	950	950	950	950	1,050	900	950	900
Average attributed capital	16,300	16,750	15,800	14,450	14,650	13,950	13,350	12,800	11,650	16,300	13,950	14,100	11,500
ROE¹	12.9%	14.9%	14.6%	10.7%	16.9%	14.5%	14.5%	14.0%	12.6%	14.1%	15.3%	14.1%	14.1%
RORC	13.8%	15.9%	15.6%	11.4%	18.1%	15.5%	15.6%	15.1%	13.6%	15.1%	16.4%	15.1%	15.3%
Corporate Support²													
Net income available to common shareholders	(9)	93	21	95	(42)	4	(14)	130	203	105	(52)	43	310
Average risk capital and other	2,400	2,450	2,350	2,350	2,200	2,100	2,250	2,150	2,100	2,350	2,200	2,250	2,100
Add: Average under/(over) attribution of capital	7,200	5,900	5,350	5,100	5,250	5,550	4,500	3,850	3,800	6,150	5,050	4,950	4,150
Average attributed capital	9,600	8,350	7,700	7,450	7,450	7,650	6,750	6,000	5,900	8,500	7,250	7,200	6,250
RBC													
Net income	2,475	2,502	2,456	2,333	2,378	2,201	2,092	2,101	2,285	7,433	6,671	9,004	8,342
Net income available to common shareholders	2,399	2,426	2,394	2,272	2,297	2,123	2,005	2,016	2,197	7,219	6,425	8,697	7,991
Average risk capital	33,450	33,750	32,250	30,950	29,850	28,650	28,200	27,500	26,250	33,150	28,900	29,400	25,700
Average common equity	52,600	51,500	49,250	47,450	46,400	45,550	44,050	42,500	41,000	51,100	45,300	45,700	40,600
ROE	18.1%	19.3%	19.3%	19.0%	19.6%	19.1%	18.1%	18.8%	21.3%	18.9%	19.0%	19.0%	19.7%
RORC	28.4%	29.5%	29.5%	29.1%	30.5%	30.4%	28.2%	29.1%	33.2%	29.1%	29.7%	29.6%	31.1%

¹ Business segment ROE is based on Average attributed capital. Under/(over) attribution of capital is reported in Corporate Support.

² We do not report ROE and RORC for Corporate Support as they are considered not meaningful.

Key performance and Non-GAAP measures

Management measures and evaluates the performance of our consolidated operations and each of our segments based on variety of financial measures. In addition to generally accepted accounting principles (GAAP) prescribed measures, we use certain non-GAAP measures and key performance measures. We believe these measures provide useful information to investors regarding our financial condition and result of operations. For details, refer to the "How we measure and report our business segments" section of our Report to Shareholders. Readers are cautioned that non-GAAP measures do not have any standardized meanings prescribed by GAAP and therefore are unlikely to be comparable to similar measures disclosed by other companies.

Performance measures

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.

Risk capital

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

Average risk capital

Calculated using methods intended to approximate the average of the daily risk capital balances 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. ROE is based on actual balances of average common equity before rounding.

Return on risk capital (RORC)

Net income available to common shareholders divided by average risk capital. Business segment RORC is calculated as net income available to common shareholders divided by average risk capital for the period. RORC is based on actual balances of average common equity before rounding.

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.

Non-GAAP measures

Adjusted basis measures

Adjusted basis measures such as adjusted net income available to common shareholders, adjusted diluted earnings per share (EPS) and adjusted ROE are calculated by adding back to net income the after-tax amount of amortization of intangibles (excluding amortization of software), any goodwill impairment, the dilutive impact of exchangeable shares, and other significant non-recurring items.

Adjusted efficiency ratio, operating leverage and revenue growth

The ratio and calculations are adjusted to exclude the change in fair value backing our policyholder liabilities from revenue and revenue growth. Refer to page 51 for the definition of the efficiency ratio, operating leverage and revenue growth.

Economic profit

Net income (loss) after non-controlling interests excluding the after-tax effect of amortization and write-down of other intangibles (excluding software) and goodwill less a capital charge for use of attributed capital.

Common equity

Common equity includes common shares, common treasury shares, retained earnings and other components of equity.

Glossary

Definitions

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.

Embedded value

The sum of the value of equity held in our Insurance segment and the value of in-force business (existing policies).

Goodwill and intangibles

Goodwill represents the excess of the price paid for the business acquired over the fair value of the net identifiable assets acquired. An intangible asset is an identifiable non-monetary asset without physical substance.

Glossary continued

Definitions

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. Commencing Q1/15, the Asset-to-capital multiple and GAA have been replaced by with the leverage ratio and leverage ratio exposure respectively.

Taxable equivalent basis (teb)

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

Total trading revenue

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

Net impaired loans

Gross impaired loans less the associated allowance for credit losses on impaired loans by portfolio.

Ratios

Capital ratios

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

Common Equity Tier 1 ratio

Common Equity Tier 1 (CET1) capital under Basel III comprises the highest quality of capital including common shares, retained earnings, accumulated other comprehensive income and other items. Regulatory adjustments such as goodwill and intangibles, deferred tax assets, and other components subject to threshold deductions are excluded from CET1 capital. This ratio is calculated by dividing CET1 by risk-weighted assets, in accordance with OSFI's Basel III Capital Adequacy Requirements guideline.

Efficiency ratio

Non-interest expense as a percentage of total revenue. For adjusted efficiency ratio refer to the non-GAAP measures on page 50.

Return on assets

Net income as a percentage of average assets.

Return on risk-weighted assets

Net income as a percentage of average risk-weighted assets.

Calculations

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.

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

Average earning assets include interest-bearing deposits with other banks, securities, assets purchased reverse repurchase agreements and securities borrowed, loans, and excludes segregated fund net asset and other assets. The averages are based on the daily balances for the period. Commencing Q2/15, average earning assets also include cash collateral and margin deposits and exclude insurance assets.

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.

Dividend yield

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

Diluted EPS

Diluted EPS is net income attributable to common shareholders divided by the average diluted shares outstanding. Both net income and number of shares outstanding have been adjusted for the impact of exchangeable shares.

Market capitalization

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

Net interest margin (average assets)

Net interest income as a percentage of total average assets.

Net interest margin (average earning assets)

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

Net write-offs

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

Operating leverage

The difference between our revenue growth rate and non-interest expense growth rate. For adjusted operating leverage ratio, refer to the non-GAAP measures on page 50.

Revenue Growth

The growth rate is calculated based on revenue in the same period a year ago. For adjusted revenue growth, refer to the non-GAAP measures on page 50.

Risk-weighted assets (RWA) - Basel III

Used in the calculation of risk-based capital ratios as defined by the guidelines issued by OSFI based on Basel III effective January 1, 2013 and on the "Basel III: A global regulatory framework for more resilient banks and banking systems - December 2010 (rev June 2011)" issued by the Basel Committee on Banking Supervision (BCBS) and adopted by OSFI effective January 2013. A majority of our credit risk portfolios use IRB Approach and the remainder uses Standardized Approach for the calculation of RWA based on the total exposure (i.e. exposure at default, and counterparty risk weights). For market risk measurement we use the internal models approach for products with regulatory approval and a standardized approach for all other products. For Operational risk, we use the Standardized Approach. In addition, Basel III requires a transitional capital floor adjustment.

n.a.

Not applicable