

# Supplementary Financial Information



## Q3 2013

For the period ended July 31, 2013

(UNAUDITED)

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The financial information in this document is in Canadian dollars and is based on unaudited interim Condensed Consolidated Financial Statements for the quarter ended July 31, 2013 presented in compliance with International Accounting Standard (IAS) 34, Interim Financial Reporting unless otherwise noted. This document is not audited and should be read in conjunction with our Q3 2013 Report to Shareholders and our 2012 Annual Report. Certain comparative amounts have been reclassified to conform to the current period's presentation.

**Capital Disclosure Requirements related to Basel III Pillar 3**

Domestic Systemically Important Banks (D-SIBs) are required to make capital disclosures as described in Part 4 of the Advisory published by OSFI in July 2013 *Public Capital Disclosures Required related to Basel III Pillar 3*. Starting Q3 2013, RBC will be disclosing the following capital tables:

- i) *All-in Capital Disclosure* that reports a breakdown of the institution's regulatory capital adjustments or deductions to enhance transparency and ensure comparability (pp. 21, 22);
- ii) *Balance Sheet Reconciliation Requirements* which set out a 3-step approach to achieve a full reconciliation of all regulatory elements back to the audited balance sheet (pp. 23 - 26);
- iii) *Transitional Capital Disclosure* which reports the components of capital that are benefiting from transitioning and will ensure that disclosure during the transitional period is consistent and comparable across institutions in different jurisdictions (p. 22).
- iv) *Capital Main Features* disclosure, which provides a qualitative disclosure and set out Summary information on the terms and conditions of the main features of all capital instruments ([www.rbc.com/investorrelations](http://www.rbc.com/investorrelations)).

In addition, the Financial Stability Board's Enhanced Disclosure Task Force (EDTF) issued a report titled *Enhancing the Risk Disclosures of Banks* in October 2012. We are implementing one of the recommendations, "Statements of Changes in Regulatory Capital" (p. 27), that will provide better alignment to Basel III's definition of regulatory capital and to include changes in Common Equity Tier 1, additional Tier 1 and Tier 2 capital changes as set out by the recommendation.

**EDTF Disclosure**

Also, in response to EDTF recommendation #29 related to Credit risk, we have provided on page 43 a table with a quantitative and qualitative analysis of the bank's counterparty credit risk that arises from its derivatives transactions. It quantifies notional derivatives exposure, including whether derivatives are over-the-counter (OTC) or traded on recognised exchanges. Where the derivatives are OTC, the table quantifies how much is settled by central counterparties and how much is not. As well, a description of collateral agreements is provided.

**Canadian auto finance and deposit business of Ally Financial Inc.**

On February 1, 2013, we completed the acquisition of 100% of the shares of the Canadian auto finance and deposit business of Ally Financial Inc. for cash consideration of \$3.7 billion.

**Updates to comparative periods completed in Q2/13**

**Total average assets**

Total average assets figures for Q1/13 have been revised from those previously disclosed.

**Assets under administration (AUA)**

RBC AUA and Capital Markets AUA have been revised from those previously disclosed.

<b>FINANCIAL HIGHLIGHTS</b> (Millions of Canadian dollars, except percentage and per share amounts)		Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9 months	2012 9 months	2012	2011
<b>SELECTED INCOME STATEMENT INFORMATION</b>														
Net interest income		3,393	3,223	3,285	3,175	3,289	3,031	3,003	2,957	2,889	9,901	9,323	12,498	11,357
Non-interest income		3,825	4,546	4,625	4,343	4,467	3,893	4,571	3,735	4,008	12,996	12,931	17,274	16,281
Total revenue		7,218	7,769	7,910	7,518	7,756	6,924	7,574	6,692	6,897	22,897	22,254	29,772	27,638
Provision for credit losses (PCL)		267	288	349	362	324	348	267	276	320	904	939	1,301	1,133
Insurance policyholder benefits, claims and acquisition expense		263	938	705	770	1,000	640	1,211	867	1,081	1,906	2,851	3,621	3,358
Non-interest expense (NIE)		4,001	4,011	4,051	3,873	3,759	3,857	3,671	3,530	3,417	12,063	11,287	15,160	14,167
Net income from continuing operations		2,304	1,936	2,070	1,911	2,240	1,563	1,876	1,609	1,683	6,310	5,679	7,590	6,970
Net loss from discontinued operations		-	-	-	-	-	(30)	(21)	(38)	(389)	-	(51)	(51)	(526)
Net income		2,304	1,936	2,070	1,911	2,240	1,533	1,855	1,571	1,294	6,310	5,628	7,539	6,444
Less: Non-controlling interest		(25)	(24)	(25)	(23)	(24)	(25)	(25)	(25)	(25)	(74)	(74)	(97)	(101)
Preferred dividends		(63)	(64)	(65)	(65)	(64)	(65)	(64)	(65)	(64)	(192)	(193)	(258)	(258)
Net income available to common shareholders		2,216	1,848	1,980	1,823	2,152	1,443	1,766	1,481	1,205	6,044	5,361	7,184	6,085
Add: Dilutive impact of exchangeable shares		14	13	13	13	14	13	13	13	20	40	40	53	78
Net income available to common shareholders including dilutive impact of exchangeable shares		2,230	1,861	1,993	1,836	2,166	1,456	1,779	1,494	1,225	6,084	5,401	7,237	6,163
<b>PROFITABILITY MEASURES</b>														
<b>CONSOLIDATED</b>														
Earnings per share (EPS) - basic		\$1.54	\$1.28	\$1.37	\$1.26	\$1.49	\$1.00	\$1.23	\$1.03	\$0.84	\$4.18	\$3.72	\$4.98	\$4.25
- diluted		\$1.52	\$1.27	\$1.36	\$1.25	\$1.47	\$0.99	\$1.22	\$1.02	\$0.83	\$4.15	\$3.68	\$4.93	\$4.19
Return on common equity (ROE)		20.9 %	18.5 %	19.6 %	18.7 %	22.7 %	16.1 %	19.7 %	17.1 %	14.5 %	19.7 %	19.6 %	19.3 %	18.7 %
Return on risk capital (RORC)		33.5 %	30.5 %	32.6 %	29.0 %	35.1 %	24.2 %	27.5 %	24.2 %	22.4 %	32.2 %	29.0 %	29.0 %	28.4 %
Return on assets		1.06 %	0.92 %	0.98 %	0.92 %	1.09 %	0.79 %	0.91 %	0.76 %	0.67 %	0.99 %	0.93 %	0.93 %	0.83 %
Return on risk-weighted assets (RWA) <sup>1</sup>		2.90 %	2.55 %	2.71 %	2.71 %	3.20 %	2.33 %	2.58 %	2.29 %	1.93 %	2.72 %	2.71 %	2.71 %	2.44 %
Efficiency ratio		55.4 %	51.6 %	51.2 %	51.5 %	48.5 %	n.a.	n.a.	n.a.	n.a.	52.7 %	n.a.	n.a.	n.a.
<b>CONTINUING OPERATIONS<sup>2</sup></b>														
Earnings per share (EPS) - basic		n.a.	n.a.	n.a.	n.a.	n.a.	\$1.02	\$1.24	\$1.06	\$1.11	n.a.	\$3.75	\$5.01	\$4.62
- diluted		n.a.	n.a.	n.a.	n.a.	n.a.	\$1.01	\$1.23	\$1.05	\$1.10	n.a.	\$3.71	\$4.96	\$4.55
Return on common equity (ROE)		n.a.	n.a.	n.a.	n.a.	n.a.	16.5 %	20.0 %	17.5 %	19.2 %	n.a.	19.7 %	19.5 %	20.3 %
Return on risk capital (RORC)		n.a.	n.a.	n.a.	n.a.	n.a.	25.1 %	29.3 %	26.3 %	32.1 %	n.a.	29.9 %	29.7 %	33.7 %
Return on assets		n.a.	n.a.	n.a.	n.a.	n.a.	0.82 %	0.95 %	0.80 %	0.90 %	n.a.	0.95 %	0.95 %	0.93 %
Efficiency ratio		n.a.	n.a.	n.a.	n.a.	n.a.	55.7 %	48.5 %	52.7 %	49.5 %	n.a.	50.7 %	50.9 %	51.3 %
<b>KEY RATIOS</b>														
Diluted EPS growth <sup>3</sup>		3.4 %	25.7 %	10.6 %	19.0 %	33.6 %	(8.2) %	(6.1) %	n.a.	n.a.	11.9 %	6.0 %	9.0 %	n.a.
Revenue growth <sup>3</sup>		(6.9) %	12.2 %	4.4 %	12.3 %	12.5 %	1.4 %	4.9 %	n.a.	n.a.	2.9 %	6.0 %	7.7 %	n.a.
NIE growth <sup>3,4</sup>		6.4 %	4.0 %	10.4 %	9.7 %	10.0 %	8.6 %	0.1 %	n.a.	n.a.	6.9 %	6.0 %	7.0 %	n.a.
PCL on impaired loans as a % of Average net loans and acceptances		0.26 %	0.29 %	0.35 %	0.37 %	0.34 %	0.39 %	0.30 %	0.31 %	0.37 %	0.30 %	0.34 %	0.35 %	0.33 %
Net interest margin (total average assets)		1.56 %	1.53 %	1.56 %	1.53 %	1.61 %	1.58 %	1.52 %	1.47 %	1.55 %	1.55 %	1.57 %	1.56 %	1.52 %
Net interest margin (total average assets) excluding Trading Assets, Trading NII and Insurance Assets		2.32 %	2.21 %	2.28 %	2.24 %	2.43 %	2.28 %	2.26 %	2.29 %	2.34 %	2.29 %	2.32 %	2.30 %	2.34 %
Non-interest income as a % of total revenue		53.0 %	58.5 %	58.5 %	57.8 %	57.6 %	56.2 %	60.4 %	55.8 %	58.1 %	56.8 %	58.1 %	58.0 %	58.9 %
Effective tax rate		14.3 %	23.5 %	26.2 %	24.0 %	16.2 %	24.8 %	22.6 %	20.3 %	19.0 %	21.4 %	20.9 %	21.7 %	22.4 %
<b>SHARE INFORMATION</b>														
Common shares outstanding (000s) <sup>5</sup> - end of period		1,440,178	1,444,372	1,446,267	1,445,303	1,444,300	1,442,843	1,440,857	1,438,376	1,436,757	1,440,178	1,444,300	1,445,303	1,438,376
- average (basic)		1,443,350	1,445,238	1,445,489	1,444,189	1,443,457	1,441,761	1,439,252	1,437,023	1,435,131	1,444,686	1,441,488	1,442,167	1,430,722
- average (diluted)		1,465,991	1,468,000	1,469,330	1,469,304	1,469,513	1,467,063	1,467,527	1,465,927	1,474,261	1,467,781	1,467,964	1,468,287	1,471,493
Treasury shares held - preferred (000s)		17	12	45	(42)	63	31	(4)	6	(50)	17	63	(42)	6
- common (000s)		107	(701)	327	(543)	(261)	382	(295)	(146)	1,379	107	(261)	(543)	(146)
Stock options outstanding (000s)		11,482	12,051	12,245	12,304	13,306	13,531	14,421	14,413	14,917	11,482	13,306	12,304	14,413
Stock options exercisable (000s)		6,588	7,079	7,264	6,544	7,546	7,734	8,557	8,688	9,175	6,588	7,546	6,544	8,688
Dividends declared per common share		\$0.63	\$0.63	\$0.60	\$0.60	\$0.57	\$0.57	\$0.54	\$0.54	\$0.54	\$1.86	\$1.68	\$2.28	\$2.08
Dividend yield		4.1 %	4.1 %	4.1 %	4.4 %	4.3 %	4.1 %	4.4 %	4.5 %	3.9 %	4.1 %	4.4 %	4.5 %	3.9 %
Dividend payout ratio from continuing operations		41 %	49 %	44 %	48 %	38 %	56 %	44 %	51 %	49 %	44 %	45 %	45 %	45 %
Common dividends		908	910	868	867	824	822	778	777	776	2,686	2,424	3,291	2,979
Preferred dividends		63	64	65	65	64	65	64	65	64	192	193	258	258
Book value per share		\$29.59	\$28.68	\$28.00	\$27.31	\$26.56	\$25.38	\$25.09	\$24.25	\$23.28	\$29.59	\$26.56	\$27.31	\$24.25
Common share price (RY on TSX) - High		\$65.66	\$64.92	\$62.86	\$58.78	\$57.09	\$59.13	\$54.87	\$52.06	\$60.25	\$65.66	\$59.13	\$59.13	\$61.53
- Low		\$58.55	\$58.82	\$54.51	\$50.45	\$48.70	\$52.45	\$43.30	\$44.38	\$50.94	\$54.51	\$43.30	\$43.30	\$44.38
- Close, end of period		\$64.16	\$60.78	\$62.12	\$56.94	\$51.38	\$57.09	\$52.37	\$48.62	\$51.40	\$64.16	\$51.38	\$56.94	\$48.62
Market capitalization (TSX)		92,402	87,789	89,842	82,296	74,208	82,372	75,458	69,934	73,849	92,402	74,208	82,296	69,934
Market price to book value		2.17	2.12	2.22	2.09	1.93	2.25	2.09	2.00	2.21	2.17	1.93	2.09	2.00

<sup>1</sup> Return on risk-weighted assets (RWA) for fiscal 2011 is based on RWA reported under CGAAP and Income reported under IFRS.

<sup>2</sup> Effective Q3/12, we no longer have discontinued operations.

<sup>3</sup> Growth rates are calculated based on earnings from continuing operations in the same period a year ago.

<sup>4</sup> Q2/12 includes goodwill and intangibles writedown of \$161 million (before- and after- tax) as well as the other acquisition costs of \$15 million (before- and after-tax) related to our previously announced acquisition of RBC Dexia. Excluding these items, NIE growth was 3.7%.

<sup>5</sup> Common shares outstanding at the end of the period does not include treasury shares held. Average common shares outstanding does not include treasury shares held.

FINANCIAL HIGHLIGHTS <i>continued</i> (Millions of Canadian dollars, except percentage and per share amounts or otherwise noted)	BASEL III			IFRS				BASEL II		IFRS		IFRS	CGAAP
	IFRS			IFRS				CGAAP		IFRS		IFRS	CGAAP
	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9 months	2012 9 months	2012	2011
<b>CAPITAL MEASURES - CONSOLIDATED<sup>1</sup></b>													
Common Equity Tier 1 capital ratio <sup>2</sup>	9.2%	9.1%	9.3%	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	9.2%	n.a.	n.a.	n.a.
Tier 1 capital ratio	11.3%	11.2%	11.5%	13.1%	13.0%	13.2%	12.2%	13.3%	13.2%	11.3%	13.0%	13.1%	13.3%
Total capital ratio	13.7%	14.0%	14.3%	15.1%	15.0%	15.2%	14.5%	15.3%	15.2%	13.7%	15.0%	15.1%	15.3%
Assets-to-capital multiple <sup>3</sup>	16.8X	16.6X	16.2X	16.7X	16.7X	16.8X	16.6X	16.1X	16.4X	16.8X	16.7X	16.7X	16.1X
Risk-weighted assets (\$ billions)	314.8	311.4	303.1	280.6	278.4	267.1	285.5	267.8	261.0	314.8	278.4	280.6	267.8
Gross-adjusted assets (\$ billions) <sup>3</sup>	792.0	788.7	762.7	740.8	729.0	714.6	717.5	684.6	675.0	792.0	729.0	740.8	684.6
	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9 months	2012 9 months	2012	2011
<b>SELECTED BALANCE SHEET INFORMATION</b>													
Average loans and acceptances	410,200	404,400	391,000	385,900	377,700	366,300	359,300	352,000	339,000	401,900	367,700	372,300	346,900
Total assets	851,304	867,530	837,585	825,100	824,394	800,371	815,016	793,833	772,141	851,304	824,394	825,100	793,833
Average assets	864,600	861,800	837,300	824,600	815,000	787,800	814,500	823,700	767,600	854,500	805,900	810,600	778,900
Average earning assets	717,600	707,700	680,100	663,100	643,400	629,900	618,800	623,800	612,500	701,700	630,700	638,600	620,900
Deposits	546,213	531,247	514,661	508,219	502,804	495,875	489,827	479,102	473,767	546,213	502,804	508,219	479,102
Common equity	42,614	41,438	40,500	39,453	38,357	36,625	36,159	34,889	33,419	42,614	38,357	39,453	34,889
Average common equity	42,200	41,000	40,000	38,850	37,700	36,400	35,600	34,400	33,050	41,100	36,600	37,150	32,600
<b>MARKET RISK MEASURES - NON TRADING BANKING ACTIVITIES</b>													
<b>Before-tax impact of 1% increase in rates on:</b>													
Net interest income risk <sup>4</sup>	439	437	489	397	329	340	331	307	191	439	329	397	307
Economic value of equity	(502)	(500)	(464)	(497)	(529)	(463)	(383)	(454)	(417)	(502)	(529)	(497)	(454)
<b>Before-tax impact of 1% decrease in rates on:</b>													
Net interest income risk <sup>4</sup>	(311)	(311)	(346)	(322)	(240)	(212)	(173)	(161)	(158)	(311)	(240)	(322)	(161)
Economic value of equity	375	337	387	405	426	374	351	412	344	375	426	405	412
<b>OTHER INFORMATION</b>													
Number of employees (full-time equivalent)													
Canada	53,550	52,822	52,439	52,224	52,835	50,264	50,197	50,219	50,830	53,550	52,835	52,224	50,219
US	7,864	7,630	7,617	7,609	7,752	7,298	7,413	7,588	7,650	7,864	7,752	7,609	7,588
Other	13,962	14,148	14,378	14,544	14,552	10,639	10,727	10,673	10,585	13,962	14,552	14,544	10,673
Total	75,376	74,600	74,434	74,377	75,139	68,201	68,337	68,480	69,065	75,376	75,139	74,377	68,480
Number of banking branches													
Canada	1,250	1,246	1,241	1,239	1,232	1,227	1,221	1,214	1,211	1,250	1,232	1,239	1,214
Other	118	122	122	122	123	124	124	124	124	118	123	122	124
Total	1,368	1,368	1,363	1,361	1,355	1,351	1,345	1,338	1,335	1,368	1,355	1,361	1,338
Number of automated teller machines (ATM)	5,043	5,114	5,096	5,065	4,948	4,819	4,704	4,626	4,610	5,043	4,948	5,065	4,626
<b>ADJUSTED BASIS MEASURES - Continuing Ops</b>													
Net income available to common shareholders including dilutive impact of exchangeable shares	2,230	1,861	1,993	1,836	2,166	1,456	1,779	1,494	1,225	6,084	5,401	7,237	6,163
Less: Net loss from discontinued operations	-	-	-	-	-	(30)	(21)	(38)	(389)	-	(51)	(51)	(526)
Net income available to common shareholders from continuing operations including dilutive impact of exchangeable shares	2,230	1,861	1,993	1,836	2,166	1,486	1,800	1,532	1,614	6,084	5,452	7,288	6,689
<b>Adjustments for specified items</b>													
Add: After-tax effect of amortization of other intangibles	31	29	27	26	29	28	29	31	32	87	86	112	123
Loss on announced acquisition of RBC Dexia Investor Services Limited	-	-	-	-	11	202	-	-	-	-	213	213	-
Release of tax uncertainty provisions	-	-	-	-	(181)	-	-	-	-	-	(181)	(181)	-
Mortgage prepayment interest	-	-	-	-	(92)	-	-	-	-	-	(92)	(92)	-
RBC Investor Services restructuring charge	-	31	-	-	-	-	-	-	-	31	-	-	-
Income tax adjustment related to prior year	(90)	-	-	-	-	-	-	-	-	(90)	-	-	-
	2,171	1,921	2,020	1,862	1,933	1,716	1,829	1,563	1,646	6,112	5,478	7,340	6,812
Adjusted EPS	\$1.50	\$1.32	\$1.39	\$1.28	\$1.33	\$1.18	\$1.26	\$1.08	\$1.13	\$4.20	\$3.77	\$5.05	\$4.71
Adjusted diluted EPS	\$1.48	\$1.31	\$1.38	\$1.27	\$1.31	\$1.17	\$1.25	\$1.07	\$1.12	\$4.17	\$3.73	\$5.00	\$4.63
Adjusted ROE	20.3%	19.1%	19.9%	18.9%	20.2%	19.0%	20.3%	17.9%	19.5%	19.8%	19.8%	19.6%	20.7%
<b>ECONOMIC PROFIT - Continuing Ops</b>													
Net income from continuing operations	2,304	1,936	2,070	1,911	2,240	1,563	1,876	1,609	1,683	6,310	5,679	7,590	6,970
Non-controlling interests	(25)	(24)	(25)	(23)	(24)	(25)	(25)	(25)	(25)	(74)	(74)	(97)	(101)
After-tax effect of amortization of other intangibles	31	29	27	26	29	28	29	31	32	87	86	112	123
Goodwill and intangibles writedown	-	-	-	-	7	161	-	-	-	-	168	168	-
Capital Charge	(967)	(914)	(922)	(922)	(966)	(904)	(882)	(893)	(824)	(2,803)	(2,752)	(3,744)	(3,213)
Economic Profit	1,343	1,027	1,150	922	1,286	823	998	722	866	3,520	3,107	4,029	3,779

<sup>1</sup> Effective Q1/13, we calculate the capital ratios and asset-to-capital multiples using the Basel III (All-in basis) framework unless otherwise stated. Prior periods' capital ratios and asset-to-capital multiples were calculated using the Basel II framework. Basel III and Basel II are not directly comparable. For further details, refer to the Capital management section of our Report to Shareholders.

<sup>2</sup> OSFI delayed the implementation of credit valuation adjustment (CVA) capital charge rules until January 1, 2014.

<sup>3</sup> Effective Q1/13, Asset-to-capital multiple and gross adjusted assets are calculated on a transitional basis as per OSFI CAR Guideline.

<sup>4</sup> Amounts represent the 12-month Net interest income exposure to an instantaneous and sustained shift in interest rates

STATEMENTS OF INCOME (Millions of Canadian dollars)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013	2012	2012	2011
										9 months	9 months		
<b>Net interest income</b>													
Interest income	5,350	5,133	5,277	5,202	5,379	5,100	5,171	5,216	5,249	15,760	15,650	20,852	20,813
Interest expense	1,957	1,910	1,992	2,027	2,090	2,069	2,168	2,259	2,360	5,859	6,327	8,354	9,456
Total	3,393	3,223	3,285	3,175	3,289	3,031	3,003	2,957	2,889	9,901	9,323	12,498	11,357
<b>Non-interest income</b>													
Accounts	273	272	272	279	263	254	256	263	249	817	773	1,052	1,008
Other payment services	88	82	82	83	84	79	78	80	80	252	241	324	315
Service charges	361	354	354	362	347	333	334	343	329	1,069	1,014	1,376	1,323
Insurance premiums, investment and fee income	561	1,246	1,021	1,098	1,323	926	1,550	1,214	1,349	2,828	3,799	4,897	4,474
Trading revenue	100	151	356	258	295	349	396	(219)	(132)	607	1,040	1,298	655
Investment management and custodial fees	637	605	609	566	515	496	497	497	507	1,851	1,508	2,074	1,999
Mutual fund revenue	669	622	594	569	514	506	499	505	519	1,885	1,519	2,088	1,975
Securities brokerage commissions	346	336	321	330	292	304	287	331	307	1,003	883	1,213	1,331
Underwriting and other advisory fees	305	401	469	375	379	386	294	277	361	1,175	1,059	1,434	1,485
Foreign exchange revenue, other than trading	200	186	175	203	129	177	146	181	161	561	452	655	684
Card service revenue	251	232	254	234	243	206	237	221	225	737	686	920	882
Credit fees	240	246	286	220	267	173	188	173	196	772	628	848	707
Net gain (loss) on available-for-sale securities	27	44	66	80	42	(17)	15	(2)	64	137	40	120	104
Share of (loss) profit in associates	(1)	2	6	(1)	9	6	10	(12)	3	7	25	24	(7)
Other	129	121	114	49	112	48	118	226	119	364	278	327	669
Total	3,825	4,546	4,625	4,343	4,467	3,893	4,571	3,735	4,008	12,996	12,931	17,274	16,281
<b>Total revenue</b>	<b>7,218</b>	<b>7,769</b>	<b>7,910</b>	<b>7,518</b>	<b>7,756</b>	<b>6,924</b>	<b>7,574</b>	<b>6,692</b>	<b>6,897</b>	<b>22,897</b>	<b>22,254</b>	<b>29,772</b>	<b>27,638</b>
Provision for credit losses	267	288	349	362	324	348	267	276	320	904	939	1,301	1,133
Insurance policyholder benefits, claims and acquisition expense	263	938	705	770	1,000	640	1,211	867	1,081	1,906	2,851	3,621	3,358
Non-interest expense	4,001	4,011	4,051	3,873	3,759	3,857	3,671	3,530	3,417	12,063	11,287	15,160	14,167
Net income before income taxes	2,687	2,532	2,805	2,513	2,673	2,079	2,425	2,019	2,079	8,024	7,177	9,690	8,980
Income taxes	383	596	735	602	433	516	549	410	396	1,714	1,498	2,100	2,010
Net income from continuing operations	2,304	1,936	2,070	1,911	2,240	1,563	1,876	1,609	1,683	6,310	5,679	7,590	6,970
Net loss from discontinued operations <sup>1</sup>	-	-	-	-	-	(30)	(21)	(38)	(389)	-	(51)	(51)	(526)
Net income	2,304	1,936	2,070	1,911	2,240	1,533	1,855	1,571	1,294	6,310	5,628	7,539	6,444
<b>Net income (loss) attributable to:</b>													
Shareholders	2,279	1,912	2,045	1,888	2,216	1,508	1,830	1,546	1,269	6,236	5,554	7,442	6,343
Non-controlling interests (NCI)	25	24	25	23	24	25	25	25	25	74	74	97	101
Net income	2,304	1,936	2,070	1,911	2,240	1,533	1,855	1,571	1,294	6,310	5,628	7,539	6,444
Net income	2,304	1,936	2,070	1,911	2,240	1,533	1,855	1,571	1,294	6,310	5,628	7,539	6,444
Non-controlling interests	(25)	(24)	(25)	(23)	(24)	(25)	(25)	(25)	(25)	(74)	(74)	(97)	(101)
Preferred dividends	(63)	(64)	(65)	(65)	(64)	(65)	(64)	(65)	(64)	(192)	(193)	(258)	(258)
Net income available to common shareholders	2,216	1,848	1,980	1,823	2,152	1,443	1,766	1,481	1,205	6,044	5,361	7,184	6,085

<sup>1</sup> Effective Q3/12, we no longer have discontinued operations.

REVENUE FROM TRADING ACTIVITIES (Millions of Canadian dollars)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9 months	2012 9 months	2012	2011
<b>Total trading revenue</b>													
Net interest income	418	415	438	367	365	412	388	386	391	1,271	1,165	1,532	1,377
Non-interest income	100	151	356	258	295	349	396	(219)	(132)	607	1,040	1,298	655
Total	518	566	794	625	660	761	784	167	259	1,878	2,205	2,830	2,032
<b>Trading revenue by product</b>													
Interest rate and credit	284	343	578	467	436	513	507	(30)	88	1,205	1,456	1,923	1,218
Equities	147	139	135	82	133	162	139	103	90	421	434	516	463
Foreign exchange and commodities	87	84	81	76	91	86	138	94	81	252	315	391	351
Total	518	566	794	625	660	761	784	167	259	1,878	2,205	2,830	2,032
<b>Trading revenue (teb) by product</b>													
Interest rate and credit	284	343	578	467	436	513	507	(30)	88	1,205	1,456	1,923	1,218
Equities	241	240	224	184	221	280	260	187	174	705	761	945	920
Foreign exchange and commodities	87	84	81	76	91	86	138	94	81	252	315	391	351
Total (teb)	612	667	883	727	748	879	905	251	343	2,162	2,532	3,259	2,489
<b>Trading revenue (teb) by product - Capital Markets</b>													
Interest rate and credit	231	272	506	367	399	396	422	(42)	33	1,009	1,217	1,584	968
Equities	232	237	212	184	220	276	245	180	177	681	741	925	906
Foreign exchange and commodities	80	77	70	65	74	70	114	71	70	227	258	323	289
Total (teb)	543	586	788	616	693	742	781	209	280	1,917	2,216	2,832	2,163
<b>Trading revenue (teb) - Investor &amp; Treasury Services</b>	25	49	48	53	45	75	67	4	30	122	187	240	148

GAINS (LOSSES) ON CERTAIN MARKET AND CREDIT RELATED ITEMS (Millions of Canadian dollars)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9 months	2012 9 months	2012	2011
<b>Fair Value Adjustments on RBC debt</b>													
Capital markets <sup>1</sup>	(8)	(24)	(8)	(39)	39	(32)	9	50	(3)	(40)	16	(23)	63
Other segments <sup>2,3</sup>	4	(8)	(7)	(12)	1	(3)	(1)	24	(4)	(11)	(3)	(15)	3
Total	(4)	(32)	(15)	(51)	40	(35)	8	74	(7)	(51)	13	(38)	66
<b>Credit Valuation Adjustments (CVA) - MBIA<sup>1,2</sup></b>													
CVA - other <sup>1</sup>	-	-	-	-	-	-	-	-	-	-	-	-	102
	36	10	68	16	(29)	4	58	47	(34)	114	33	49	50
<b>Credit default swaps (CDS)<sup>3</sup></b>	(5)	(12)	(13)	(23)	(8)	(12)	(25)	31	9	(30)	(45)	(68)	16
<b>BOLI<sup>1</sup></b>	(7)	(6)	11	19	18	(3)	(35)	(36)	(66)	(2)	(20)	(1)	(115)
<b>Consolidated SPE in Capital Markets<sup>4</sup></b>	-	-	-	-	-	-	(1)	(105)	(48)	-	(1)	(1)	(95)
<b>Total revenue impact</b>	20	(40)	51	(39)	21	(46)	5	11	(146)	31	(20)	(59)	24

<sup>1</sup> Reported as Trading revenue.

<sup>2</sup> 2011 amount included a gain related to MBIA settlement.

<sup>3</sup> Reported as Non-Interest Income - Other.

<sup>4</sup> SPE consolidated due to adoption of IFRS.

<b>NON-INTEREST EXPENSE</b> <b>(Millions of Canadian dollars)</b>	<b>Q3/13</b>	<b>Q2/13</b>	<b>Q1/13</b>	<b>Q4/12</b>	<b>Q3/12</b>	<b>Q2/12</b>	<b>Q1/12</b>	<b>Q4/11</b>	<b>Q3/11</b>	<b>2013</b> <b>9 months</b>	<b>2012</b> <b>9 months</b>	<b>2012</b>	<b>2011</b>
<b>Human resources</b>													
Salaries	1,177	1,174	1,131	1,132	1,077	1,044	1,060	1,060	1,025	3,482	3,181	4,313	4,074
Variable compensation	921	963	1,082	884	907	948	911	684	699	2,966	2,766	3,650	3,300
Benefits and retention compensation	336	338	338	296	281	297	311	276	257	1,012	889	1,185	1,099
Stock-based compensation <sup>1</sup>	52	76	81	20	48	24	47	12	48	209	119	139	188
Total Human resources	2,486	2,551	2,632	2,332	2,313	2,313	2,329	2,032	2,029	7,669	6,955	9,287	8,661
<b>Equipment</b>													
Depreciation	53	54	50	60	49	47	49	47	44	157	145	205	191
Computer rental and maintenance	233	213	217	213	202	194	190	197	185	663	586	799	748
Office equipment rental and maintenance	4	3	6	2	4	5	5	5	6	13	14	16	21
Total Equipment	290	270	273	275	255	246	244	249	235	833	745	1,020	960
<b>Occupancy</b>													
Premises rent	132	125	124	119	122	117	115	103	111	381	354	473	429
Premises repairs and maintenance	87	89	90	92	86	89	83	98	82	266	258	350	344
Depreciation	61	60	62	62	56	53	52	55	52	183	161	223	196
Property taxes	28	32	29	33	33	30	28	27	30	89	91	124	107
Total Occupancy	308	306	305	306	297	289	278	283	275	919	864	1,170	1,076
<b>Communications</b>													
Telecommunications	46	46	45	44	47	45	45	46	45	137	137	181	174
Postage and courier	25	28	26	26	24	28	26	23	25	79	78	104	102
Marketing and public relations	94	88	69	115	96	93	81	111	104	251	270	385	375
Stationery and printing	24	17	21	24	26	19	25	23	20	62	70	94	95
Total Communications	189	179	161	209	193	185	177	203	194	529	555	764	746
<b>Professional fees</b>	189	182	160	216	167	158	154	213	159	531	479	695	692
<b>Outsourced item processing</b>	61	69	60	55	64	70	65	64	63	190	199	254	266
<b>Amortization of other intangibles</b>													
Computer software	109	104	103	110	96	92	94	87	85	316	282	392	332
Other	36	35	32	32	34	35	35	39	38	103	104	136	149
Total Amortization of other intangibles	145	139	135	142	130	127	129	126	123	419	386	528	481
<b>Impairment of goodwill and other intangibles <sup>2</sup></b>	-	-	-	-	7	161	-	-	-	-	168	168	-
<b>Other</b>													
Business and capital taxes	30	20	25	20	19	37	25	22	26	75	81	101	93
Travel and relocation	48	39	39	45	39	38	36	44	44	126	113	158	160
Employee training	10	9	8	12	9	8	8	13	9	27	25	37	39
Donations	20	14	11	22	16	13	11	22	13	45	40	62	59
Other	225	233	242	239	250	212	215	259	247	700	677	916	934
Total Other	333	315	325	338	333	308	295	360	339	973	936	1,274	1,285
<b>Total non-interest expense</b>	<b>4,001</b>	<b>4,011</b>	<b>4,051</b>	<b>3,873</b>	<b>3,759</b>	<b>3,857</b>	<b>3,671</b>	<b>3,530</b>	<b>3,417</b>	<b>12,063</b>	<b>11,287</b>	<b>15,160</b>	<b>14,167</b>

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

<sup>2</sup> As a result of our acquisition of the remaining 50 percent in RBC Dexia Investor Services Limited, we were required to revalue our initial 50 percent interest in the joint venture. This revaluation resulted in a total writedown of \$168 million (before- and after-tax) of goodwill and intangibles.



<b>PERSONAL &amp; COMMERCIAL BANKING<sup>1</sup></b> (Millions of Canadian dollars, except percentage amounts)	<b>Q3/13</b>	<b>Q2/13</b>	<b>Q1/13</b>	<b>Q4/12</b>	<b>Q3/12<sup>2</sup></b>	<b>Q2/12</b>	<b>Q1/12</b>	<b>Q4/11</b>	<b>Q3/11</b>	<b>2013</b> 9 months	<b>2012</b> 9 months	<b>2012</b>	<b>2011<sup>3</sup></b>
<b>Income Statement</b>													
Net interest income	2,445	2,272	2,314	2,302	2,391	2,165	2,203	2,176	2,131	7,031	6,759	9,061	8,515
Non-interest income	977	925	931	927	909	863	883	872	868	2,833	2,655	3,582	3,510
<b>Total revenue</b>	<b>3,422</b>	<b>3,197</b>	<b>3,245</b>	<b>3,229</b>	<b>3,300</b>	<b>3,028</b>	<b>3,086</b>	<b>3,048</b>	<b>2,999</b>	<b>9,864</b>	<b>9,414</b>	<b>12,643</b>	<b>12,025</b>
Provision for credit losses (PCL)	226	254	241	298	300	318	251	270	311	721	869	1,167	1,142
Non-interest expense	1,605	1,518	1,493	1,526	1,508	1,444	1,454	1,469	1,443	4,616	4,406	5,932	5,682
Income taxes	411	368	391	371	390	326	369	362	363	1,170	1,085	1,456	1,461
<b>Net income<sup>2</sup></b>	<b>1,180</b>	<b>1,057</b>	<b>1,120</b>	<b>1,034</b>	<b>1,102</b>	<b>940</b>	<b>1,012</b>	<b>947</b>	<b>882</b>	<b>3,357</b>	<b>3,054</b>	<b>4,088</b>	<b>3,740</b>
<b>Total revenue by business</b>													
Personal Financial Services	1,812	1,677	1,683	1,680	1,768	1,568	1,575	1,571	1,547	5,172	4,911	6,591	6,192
Business Financial Services	781	721	738	742	736	695	721	708	696	2,240	2,152	2,894	2,750
Cards and Payment Solutions	628	602	620	598	589	554	589	572	558	1,850	1,732	2,330	2,257
Canadian Banking	3,221	3,000	3,041	3,020	3,093	2,817	2,885	2,851	2,801	9,262	8,795	11,815	11,199
Caribbean & U.S. Banking	201	197	204	209	207	211	201	197	198	602	619	828	826
<b>Total</b>	<b>3,422</b>	<b>3,197</b>	<b>3,245</b>	<b>3,229</b>	<b>3,300</b>	<b>3,028</b>	<b>3,086</b>	<b>3,048</b>	<b>2,999</b>	<b>9,864</b>	<b>9,414</b>	<b>12,643</b>	<b>12,025</b>
<b>Financial ratios</b>													
Return on equity (ROE) <sup>4</sup>	31.6 %	30.1 %	35.1 %	32.8 %	34.2 %	29.1 %	30.0 %	26.9 %	28.7 %	32.1 %	31.1 %	31.5 %	30.9 %
Return on risk capital (RORC)	46.2 %	44.2 %	50.9 %	47.8 %	49.2 %	41.3 %	42.4 %	37.5 %	41.8 %	47.0 %	44.2 %	45.1 %	45.1 %
Net interest margin (average earning assets)	2.83 %	2.74 %	2.80 %	2.82 %	2.97 %	2.82 %	2.84 %	2.84 %	2.84 %	2.79 %	2.88 %	2.86 %	2.86 %
Efficiency ratio	46.9 %	47.5 %	46.0 %	47.3 %	45.7 %	47.7 %	47.1 %	48.2 %	48.1 %	46.8 %	46.8 %	46.9 %	47.3 %
Operating leverage	(2.7)%	0.5 %	2.5 %	2.1 %	5.5 %	(0.7)%	(4.0)%	n.a.	n.a.	0.0 %	0.3 %	0.7 %	n.a.
<b>Average balances</b>													
Total assets	360,100	356,800	343,900	340,500	335,200	327,500	322,600	318,400	311,200	353,500	328,400	331,500	310,700
Total earning assets	342,500	339,500	327,600	325,000	319,800	312,200	308,600	304,500	297,800	336,500	313,500	316,400	297,200
Loans and acceptances	341,600	337,900	326,300	323,700	318,000	311,700	308,300	303,500	296,300	335,300	312,700	315,400	294,800
Deposits	264,400	260,800	255,700	250,200	245,800	240,600	239,200	233,300	223,600	260,300	241,800	243,900	221,200
Attributed capital	14,550	14,100	12,450	12,300	12,550	12,850	13,050	13,550	11,850	13,700	12,800	12,700	11,800
Risk capital	9,900	9,600	8,550	8,450	8,700	9,050	9,250	9,750	8,150	9,350	9,000	8,850	8,050
<b>Credit quality</b>													
Gross impaired loans / Average net loans and acceptances	0.53 %	0.55 %	0.55 %	0.56 %	0.59 %	0.66 %	0.68 %	0.68 %	0.69 %	0.54 %	0.60 %	0.58 %	0.70 %
PCL / Average net loans and acceptances	0.26 %	0.31 %	0.29 %	0.37 %	0.38 %	0.41 %	0.32 %	0.35 %	0.42 %	0.29 %	0.37 %	0.37 %	0.39 %
Net write-offs / Average net loans and acceptances	0.28 %	0.29 %	0.26 %	0.33 %	0.36 %	0.34 %	0.30 %	0.37 %	0.37 %	0.28 %	0.34 %	0.34 %	0.38 %
<b>Business information</b>													
Assets under administration <sup>5</sup>	185,800	185,800	180,800	179,200	173,600	172,300	169,400	165,900	165,800	185,800	173,600	179,200	165,900
Assets under management	3,300	3,200	3,100	3,100	2,900	2,700	2,800	2,700	2,600	3,300	2,900	3,100	2,700
<b>Other earnings measures</b>													
Net income	1,180	1,057	1,120	1,034	1,102	940	1,012	947	882	3,357	3,054	4,088	3,740
Non-controlling interests	(2)	-	(1)	-	(1)	-	(2)	-	(1)	(3)	(3)	(3)	(3)
Add: After-tax effect of amortization of other intangibles	7	7	4	4	4	5	4	3	6	18	13	17	16
Cash net income	1,185	1,064	1,123	1,038	1,105	945	1,014	950	887	3,372	3,064	4,102	3,753
Less: Capital charge	334	315	287	317	326	325	338	369	325	936	989	1,306	1,275
Economic profit	851	749	836	721	779	620	676	581	562	2,436	2,075	2,796	2,478

<sup>1</sup> Reported results include securitized residential mortgage and credit card loans and related amounts for income and provision for credit losses. As at Q3/13, the average securitized residential mortgage and credit card loans included were \$52.5 billion and \$6.8 billion, respectively. Securitized residential mortgages and credit card loans are included in Total assets, Total earning assets, Loans and acceptances, Residential mortgage, Credit cards. Under IFRS, these transactions are being reported on our balance sheet.

<sup>2</sup> Q3/12 results include a favourable mortgage prepayment adjustment of \$125 million (\$92 million after-tax).

<sup>3</sup> 2011 includes a gain on the sale of the remaining VISA shares of \$29 million (\$21 million after-tax).

<sup>4</sup> Effective Q1/12, we prospectively revised our capital allocation methodology to further align our allocation processes with evolving regulatory capital requirements. The revised methodology replaced the pro-rata allocation of unallocated capital that was used in 2011 and the impacts were phased-in over fiscal 2012 in anticipation of our requirement to report under Basel III requirements in 2013. The revised methodology resulted in a reduction in attributed capital for Canadian Banking and an increase in attributed capital for Capital Markets.

<sup>5</sup> AUA includes \$33.3 billion (Q2/13 - \$35.8 billion, Q3/12 - \$37.9 billion) of securitized mortgages and credit card loans.

<b>CANADIAN BANKING</b> <sup>1,2</sup> (Millions of Canadian dollars, except percentage amounts)	<b>Q3/13</b> <sup>1</sup>	<b>Q2/13</b>	<b>Q1/13</b>	<b>Q4/12</b>	<b>Q3/12</b> <sup>3</sup>	<b>Q2/12</b>	<b>Q1/12</b>	<b>Q4/11</b>	<b>Q3/11</b>	<b>2013</b> 9 months	<b>2012</b> 9 months	<b>2012</b>	<b>2011</b> <sup>4</sup>
<b>Income Statement</b>													
Net interest income	2,303	2,138	2,169	2,154	2,248	2,017	2,064	2,036	2,000	6,610	6,329	8,483	7,960
Non-interest income	918	862	872	866	845	800	821	815	801	2,652	2,466	3,332	3,239
<b>Total revenue</b>	<b>3,221</b>	<b>3,000</b>	<b>3,041</b>	<b>3,020</b>	<b>3,093</b>	<b>2,817</b>	<b>2,885</b>	<b>2,851</b>	<b>2,801</b>	<b>9,262</b>	<b>8,795</b>	<b>11,815</b>	<b>11,199</b>
Provision for credit losses (PCL)	213	234	213	269	234	271	243	234	267	660	748	1,017	1,033
Non-interest expense	1,432	1,351	1,330	1,357	1,330	1,277	1,294	1,303	1,298	4,113	3,901	5,258	5,082
Income taxes	413	372	392	367	402	332	354	366	348	1,177	1,088	1,455	1,420
<b>Net income</b>	<b>1,163</b>	<b>1,043</b>	<b>1,106</b>	<b>1,027</b>	<b>1,127</b>	<b>937</b>	<b>994</b>	<b>948</b>	<b>888</b>	<b>3,312</b>	<b>3,058</b>	<b>4,085</b>	<b>3,664</b>
<b>Total revenue by business</b>													
Personal Financial Services	1,812	1,677	1,683	1,680	1,768	1,568	1,575	1,571	1,547	5,172	4,911	6,591	6,192
Business Financial Services	781	721	738	742	736	695	721	708	696	2,240	2,152	2,894	2,750
Cards and Payment Solutions	628	602	620	598	589	554	589	572	558	1,850	1,732	2,330	2,257
<b>Total</b>	<b>3,221</b>	<b>3,000</b>	<b>3,041</b>	<b>3,020</b>	<b>3,093</b>	<b>2,817</b>	<b>2,885</b>	<b>2,851</b>	<b>2,801</b>	<b>9,262</b>	<b>8,795</b>	<b>11,815</b>	<b>11,199</b>
<b>Financial ratios</b>													
Return on equity (ROE) <sup>5</sup>	38.4 %	36.6 %	43.4 %	41.1 %	43.8 %	36.0 %	36.6 %	33.3 %	36.0 %	39.3 %	38.7 %	39.3 %	38.0 %
Return on risk capital (RORC)	50.9 %	48.6 %	55.9 %	53.0 %	55.8 %	45.3 %	45.8 %	41.5 %	46.4 %	51.7 %	48.9 %	49.9 %	48.8 %
Net interest margin (average earning assets)	2.77 %	2.68 %	2.73 %	2.74 %	2.91 %	2.72 %	2.75 %	2.75 %	2.75 %	2.72 %	2.79 %	2.78 %	2.77 %
Efficiency ratio	44.5 %	45.0 %	43.7 %	44.9 %	43.0 %	45.3 %	44.9 %	45.7 %	46.3 %	44.4 %	44.4 %	44.5 %	45.4 %
Operating leverage	(3.5)%	0.7 %	2.6 %	1.8 %	8.0 %	0.0 %	(1.6)%	n.a.	n.a.	(0.1)%	2.1 %	2.0 %	n.a.
<b>Average balances</b>													
Total assets	342,400	339,500	327,000	323,800	318,100	311,500	308,000	303,800	297,000	336,300	312,500	315,400	296,100
Total earning assets	330,000	327,400	315,800	313,100	307,900	301,700	298,600	294,300	288,100	324,400	302,700	305,300	287,200
Loans and acceptances	334,200	330,600	319,000	316,300	310,500	304,200	300,600	295,800	289,200	328,000	305,100	307,900	287,300
Residential mortgages	179,500	176,500	175,500	174,300	171,700	168,600	167,100	164,500	160,600	177,200	169,100	170,400	159,700
Personal <sup>6</sup>	85,500	85,300	79,300	78,600	76,800	75,300	74,400	73,000	71,200	83,300	75,500	76,300	70,500
Credit cards	13,600	13,200	13,600	13,300	13,000	12,500	12,800	12,800	12,800	13,500	12,800	12,900	12,900
Small business	3,900	4,100	2,600	2,600	2,500	2,500	2,400	2,500	2,500	3,500	2,500	2,500	2,500
Total Retail	282,500	279,100	271,000	268,800	264,000	258,900	256,700	252,800	247,100	277,500	259,900	262,100	245,600
Wholesale	51,700	51,500	48,000	47,500	46,500	45,300	43,900	43,000	42,100	50,500	45,200	45,800	41,700
Personal Deposits	158,000	156,600	152,100	149,100	147,600	145,400	143,400	138,900	133,300	155,500	145,400	146,400	132,100
Business Deposits	91,900	90,200	90,000	87,500	84,200	81,700	82,100	80,600	77,700	90,700	82,700	83,900	76,500
Attributed capital	11,850	11,500	9,950	9,800	10,050	10,400	10,600	11,050	9,550	11,100	10,350	10,200	9,450
Risk capital	8,950	8,650	7,750	7,600	7,900	8,250	8,450	8,850	7,450	8,450	8,200	8,050	7,350
<b>Credit quality</b>													
Gross impaired loans / Average net loans and acceptances	0.33 %	0.36 %	0.35 %	0.36 %	0.37 %	0.42 %	0.43 %	0.43 %	0.45 %	0.34 %	0.37 %	0.37 %	0.44 %
PCL / Average net loans and acceptances	0.25 %	0.29 %	0.26 %	0.34 %	0.30 %	0.36 %	0.32 %	0.31 %	0.37 %	0.27 %	0.33 %	0.33 %	0.36 %
Net write-offs / Average net loans and acceptances	0.26 %	0.26 %	0.25 %	0.30 %	0.32 %	0.33 %	0.30 %	0.32 %	0.35 %	0.25 %	0.32 %	0.31 %	0.35 %
<b>Business information</b>													
Assets under administration <sup>7</sup>	177,300	177,500	172,900	171,100	165,600	164,500	161,500	158,000	158,600	177,300	165,600	171,100	158,000
<b>Other earnings measures</b>													
Net income	1,163	1,043	1,106	1,027	1,127	937	994	948	888	3,312	3,058	4,085	3,664
Add: After-tax effect of amortization of other intangibles	3	3	-	-	-	-	-	-	-	6	-	-	-
Cash net income	1,166	1,046	1,106	1,027	1,127	937	994	948	888	3,318	3,058	4,085	3,664
Less: Capital charge	273	256	230	253	261	263	275	301	260	759	799	1,052	1,021
Economic profit	893	790	876	774	866	674	719	647	628	2,559	2,259	3,033	2,643

<sup>1</sup> We completed the acquisition of the Canadian automotive finance and deposit business of Ally Financial Inc. on February 1, 2013. In Q3 2013, this acquisition contributed earnings of \$29 million, which reflected revenue of \$91 million, non-interest expense of \$49 million, including \$28 million (\$20 million after-tax) of integration costs and amortization of intangibles, and PCL of \$3 million.

<sup>2</sup> Reported results include securitized residential mortgage and credit card loans and related amounts for income and provision for credit losses. As at Q3/13, the average securitized residential mortgage and credit card loans included were \$52.5 billion and \$6.8 billion, respectively. Securitized residential mortgages and credit card loans are included in Total assets, Total earning assets, Loans and acceptances, Residential mortgage, Credit cards. Under IFRS, these transactions are being reported on our balance sheet.

<sup>3</sup> Q3/12 results include a favourable mortgage prepayment adjustment of \$125 million (\$92 million after-tax). Excluding the items adjusted, ROE was 40.2%, NIM was 2.74%, efficiency ratio was 44.8% and operating leverage was 3.5%.

<sup>4</sup> 2011 includes a gain on the sale of the remaining VISA shares of \$29 million (\$21 million after-tax).

<sup>5</sup> Effective Q1/12, we prospectively revised our capital allocation methodology to further align our allocation processes with evolving regulatory capital requirements. The revised methodology replaced the pro-rata allocation of unallocated capital that was used in 2011 and the impacts were phased-in over fiscal 2012 in anticipation of our requirement to report under Basel III requirements in 2013. The revised methodology resulted in a reduction in attributed capital for Canadian Banking and an increase in attributed capital for Capital Markets.

<sup>6</sup> As at Q3/13, average personal secured loans was \$65.0 billion and average personal unsecured loans was \$20.5 billion. The loans are secured by securities, residential real estate, automotive assets and government guarantees.

<sup>7</sup> AUA includes \$33.3 billion (Q2/13 - \$35.8 billion, Q3/12 - \$37.9 billion) of securitized mortgages and credit card loans.

<b>WEALTH MANAGEMENT</b> (Millions of Canadian dollars, except percentage amounts)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9 months	2012 9 months	2012	2011
<b>Income Statement</b>													
Net interest income	104	93	96	95	98	98	102	96	91	293	298	393	365
Fee-based revenue	890	835	828	769	742	732	721	726	734	2,553	2,195	2,964	2,821
Transactional and other revenue <sup>1</sup>	374	401	391	380	339	370	349	345	348	1,166	1,058	1,438	1,513
U.S. Wealth accumulation plan gains / (losses) <sup>2</sup>	19	16	25	17	(12)	19	16	(16)	(17)	60	23	40	9
<b>Total revenue</b>	<b>1,387</b>	<b>1,345</b>	<b>1,340</b>	<b>1,261</b>	<b>1,167</b>	<b>1,219</b>	<b>1,188</b>	<b>1,151</b>	<b>1,156</b>	<b>4,072</b>	<b>3,574</b>	<b>4,835</b>	<b>4,708</b>
Provision for credit losses (PCL)	10	(1)	-	-	-	(1)	-	-	-	9	(1)	(1)	-
Non-interest expense <sup>1</sup>	1,043	1,014	1,003	958	945	929	925	904	897	3,060	2,799	3,757	3,561
U.S. Wealth accumulation plan (gains) / losses <sup>2</sup>	18	19	20	14	(1)	12	14	(11)	(2)	57	25	39	25
Income taxes	80	88	84	82	67	67	61	79	69	252	195	277	311
<b>Net income</b>	<b>236</b>	<b>225</b>	<b>233</b>	<b>207</b>	<b>156</b>	<b>212</b>	<b>188</b>	<b>179</b>	<b>192</b>	<b>694</b>	<b>556</b>	<b>763</b>	<b>811</b>
<b>Total revenue by business</b>													
Canadian Wealth Management	475	465	456	463	422	434	422	426	421	1,396	1,278	1,741	1,724
U.S. & International Wealth Management	565	542	535	509	474	508	486	466	451	1,642	1,468	1,977	1,948
Global Asset Management <sup>3</sup>	347	338	349	289	271	277	280	259	284	1,034	828	1,117	1,036
<b>Total</b>	<b>1,387</b>	<b>1,345</b>	<b>1,340</b>	<b>1,261</b>	<b>1,167</b>	<b>1,219</b>	<b>1,188</b>	<b>1,151</b>	<b>1,156</b>	<b>4,072</b>	<b>3,574</b>	<b>4,835</b>	<b>4,708</b>
<b>Financial ratios</b>													
Return on equity (ROE)	16.6%	16.4%	16.7%	15.3%	11.3%	16.1%	13.8%	12.7%	14.3%	16.6%	13.7%	14.1%	15.9%
Return on risk capital (RORC)	52.6%	52.3%	56.8%	56.4%	41.8%	61.8%	51.9%	47.9%	59.9%	53.8%	51.6%	52.8%	65.2%
Pre-tax margin	22.8%	23.3%	23.7%	22.9%	19.1%	22.9%	21.0%	22.4%	22.6%	23.2%	21.0%	21.5%	23.8%
<b>Average balances</b>													
Total assets	21,900	20,700	20,800	20,200	21,100	21,000	21,300	22,300	21,400	21,200	21,100	20,900	20,900
Loans and acceptances	12,500	11,500	11,000	10,300	10,200	9,700	9,400	8,900	8,300	11,700	9,800	9,900	8,200
Deposits	31,900	32,000	30,400	29,200	29,400	29,200	29,000	28,300	27,300	31,400	29,200	29,200	28,200
Attributed capital	5,450	5,400	5,300	5,150	5,200	5,150	5,150	5,300	5,050	5,400	5,150	5,150	4,850
Risk capital	1,700	1,700	1,550	1,400	1,400	1,350	1,350	1,400	1,200	1,650	1,350	1,400	1,200
<b>Credit quality</b>													
Gross impaired loans / Average net loans and acceptances	0.26%	0.02%	0.06%	0.06%	0.03%	0.03%	0.02%	0.10%	0.10%	0.28%	0.03%	0.06%	0.11%
PCL / Average net loans and acceptances	0.31%	(0.02)%	0.00%	0.00%	0.00%	(0.04)%	(0.01)%	0.00%	0.00%	0.10%	(0.02)%	(0.01)%	0.00%
Net write-offs / Average net loans and acceptances	0.00%	0.00%	0.00%	0.00%	0.00%	(0.04)%	(0.01)%	0.00%	0.00%	0.00%	(0.02)%	(0.01)%	0.00%
<b>Business information</b>													
<b>Assets under administration</b>													
Canadian Wealth Management	240,400	237,600	233,900	230,400	222,500	225,100	216,200	209,700	211,600	240,400	222,500	230,400	209,700
U.S. & International Wealth Management	375,400	366,900	359,400	347,400	339,700	335,000	318,000	317,500	313,700	375,400	339,700	347,400	317,500
<b>Total</b>	<b>615,800</b>	<b>604,500</b>	<b>593,300</b>	<b>577,800</b>	<b>562,200</b>	<b>560,100</b>	<b>534,200</b>	<b>527,200</b>	<b>525,300</b>	<b>615,800</b>	<b>562,200</b>	<b>577,800</b>	<b>527,200</b>
<b>Assets under management</b>													
Canadian Wealth Management	41,100	40,000	37,900	36,100	34,700	34,400	33,500	31,700	32,000	41,100	34,700	36,100	31,700
U.S. & International Wealth Management	37,200	35,800	33,800	31,300	30,000	29,100	27,800	26,800	24,000	37,200	30,000	31,300	26,800
Global Asset Management <sup>3,4</sup>	294,800	293,700	281,700	272,200	259,800	258,800	251,900	247,200	254,200	294,800	259,800	272,200	247,200
<b>Total</b>	<b>373,100</b>	<b>369,500</b>	<b>353,400</b>	<b>339,600</b>	<b>324,500</b>	<b>322,300</b>	<b>313,200</b>	<b>305,700</b>	<b>310,200</b>	<b>373,100</b>	<b>324,500</b>	<b>339,600</b>	<b>305,700</b>
<b>Other earnings measures</b>													
Net income	236	225	233	207	156	212	188	179	192	694	556	763	811
Non-controlling interests	-	-	(1)	-	-	-	-	-	-	(1)	-	-	-
Add: After-tax effect of amortization of other intangibles	17	17	17	17	18	16	15	18	18	51	49	66	68
Adjusted net income	253	242	249	224	174	228	203	197	210	744	605	829	879
Less: Capital charge	125	120	123	134	135	130	133	144	137	368	398	532	525
Economic profit	128	122	126	90	39	98	70	53	73	376	207	297	354
<b>(Millions of U.S. dollars)</b>													
<b>U.S. &amp; International Wealth Management</b>													
Revenue	545	532	537	515	466	512	480	464	468	1,614	1,458	1,973	1,980
Assets under administration	365,500	364,200	360,400	347,800	338,700	339,200	317,200	318,600	328,400	365,500	338,700	347,800	318,600

<sup>1</sup> Excludes U.S. Wealth accumulation plan gains/losses.

<sup>2</sup> 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.

<sup>3</sup> BlueBay Asset Management plc results are reported on a one-month lag.

<sup>4</sup> Excludes assets held by clients of Phillips, Hager & North Investment Management Ltd. for which we earn either a nominal or no management fee. Q3/13 AUM excludes \$0.3 billion of these assets.

<b>INSURANCE</b> (Millions of Canadian dollars, except percentage amounts)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9 months	2012 9 months	2012	2011
<b>Income Statement</b>													
Net earned premiums <sup>1</sup>	941	894	913	914	902	932	957	897	891	2,748	2,791	3,705	3,533
Investment income <sup>2</sup>	(439)	291	39	93	363	(59)	532	254	399	(109)	836	929	703
Fee income	59	61	69	91	58	53	61	64	59	189	172	263	239
<b>Total revenue</b>	<b>561</b>	<b>1,246</b>	<b>1,021</b>	<b>1,098</b>	<b>1,323</b>	<b>926</b>	<b>1,550</b>	<b>1,215</b>	<b>1,349</b>	<b>2,828</b>	<b>3,799</b>	<b>4,897</b>	<b>4,475</b>
Insurance policyholder benefits, claims and acquisition expense (PBCAE)	263	938	705	770	1,000	640	1,211	867	1,081	1,906	2,851	3,621	3,358
Non-interest expense	137	134	135	134	126	126	129	129	126	406	381	515	498
Income taxes	1	8	17	-	18	9	20	19	1	26	47	47	19
<b>Net income</b>	<b>160</b>	<b>166</b>	<b>164</b>	<b>194</b>	<b>179</b>	<b>151</b>	<b>190</b>	<b>200</b>	<b>141</b>	<b>490</b>	<b>520</b>	<b>714</b>	<b>600</b>
<b>Total revenue by business</b>													
Canadian Insurance	24	790	537	616	873	449	1,054	757	875	1,351	2,376	2,992	2,676
International Insurance	537	456	484	482	450	477	496	458	474	1,477	1,423	1,905	1,799
<b>Total</b>	<b>561</b>	<b>1,246</b>	<b>1,021</b>	<b>1,098</b>	<b>1,323</b>	<b>926</b>	<b>1,550</b>	<b>1,215</b>	<b>1,349</b>	<b>2,828</b>	<b>3,799</b>	<b>4,897</b>	<b>4,475</b>
<b>Financial ratios</b>													
Return on equity (ROE)	44.6%	46.0%	43.1%	50.7%	47.3%	40.6%	48.5%	40.3%	34.5%	44.5%	45.5%	46.8%	37.6%
Return on risk capital (RORC)	49.9%	51.3%	47.9%	56.2%	52.6%	45.1%	53.1%	43.3%	37.7%	49.7%	50.4%	51.8%	41.3%
<b>Average balances</b>													
Total assets	11,900	12,000	12,000	11,900	11,700	11,400	11,100	10,800	10,600	12,000	11,400	11,500	10,500
Attributed capital	1,400	1,450	1,500	1,500	1,500	1,500	1,550	1,950	1,600	1,450	1,500	1,500	1,550
Risk capital	1,250	1,300	1,350	1,350	1,350	1,350	1,400	1,800	1,450	1,300	1,350	1,350	1,400
<b>Additional information</b>													
Premiums and deposits <sup>1,3</sup>	1,286	1,177	1,195	1,215	1,213	1,189	1,232	1,205	1,211	3,658	3,634	4,849	4,701
Canadian Insurance	593	568	578	597	602	572	591	605	605	1,739	1,765	2,362	2,355
International Insurance	693	609	617	618	611	617	641	600	606	1,919	1,869	2,487	2,346
Fair value changes on investments backing policyholder liabilities <sup>4</sup>	(553)	170	(80)	(35)	256	(196)	385	123	280	(463)	445	410	214
PBCAE													
Insurance policyholder benefits and claims	154	821	587	631	864	495	1,065	720	933	1,562	2,424	3,055	2,757
Insurance policyholder acquisition expense	109	117	118	139	136	145	146	147	148	344	427	566	601
Insurance claims and policy benefit liabilities	7,815	8,228	7,956	7,921	7,965	7,621	7,681	7,119	7,371	7,815	7,965	7,921	7,119
Embedded value	6,021	5,981	5,909	5,861	5,774	5,507	5,458	5,327	5,084	6,021	5,774	5,861	5,327
<b>Business information</b>													
Assets under management	500	400	400	300	400	400	300	300	300	500	400	300	300
<b>Other earnings measures</b>													
Net income	160	166	164	194	179	151	190	200	141	490	520	714	600
Non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	-
Add: After-tax effect of amortization of other intangibles	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted net income	160	166	164	194	179	151	190	200	141	490	520	714	600
Less: Capital charge	33	33	34	39	39	37	40	53	43	100	116	155	169
Economic profit	127	133	130	155	140	114	150	147	98	390	404	559	431

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

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

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

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

<b>INVESTOR &amp; TREASURY SERVICES</b> (Millions of Canadian dollars, except percentage amounts)	<b>Q3/13</b>	<b>Q2/13 <sup>1</sup></b>	<b>Q1/13</b>	<b>Q4/12</b>	<b>Q3/12 <sup>2</sup></b>	<b>Q2/12 <sup>2</sup></b>	<b>Q1/12</b>	<b>Q4/11</b>	<b>Q3/11</b>	<b>2013</b> 9 months	<b>2012</b> 9 months	<b>2012</b>	<b>2011</b>
<b>Income Statement</b>													
Net interest income	169	162	175	172	152	164	180	163	152	506	496	668	573
Non-interest income	287	290	275	242	152	118	145	99	128	852	415	657	569
<b>Total revenue</b>	<b>456</b>	<b>452</b>	<b>450</b>	<b>414</b>	<b>304</b>	<b>282</b>	<b>325</b>	<b>262</b>	<b>280</b>	<b>1,358</b>	<b>911</b>	<b>1,325</b>	<b>1,142</b>
Non-interest expense <sup>3</sup>	314	364	341	316	226	378	214	209	207	1,019	818	1,134	821
Income taxes	38	21	29	26	27	25	28	13	20	88	80	106	91
<b>Net income (loss)</b>	<b>104</b>	<b>67</b>	<b>80</b>	<b>72</b>	<b>51</b>	<b>(121)</b>	<b>83</b>	<b>40</b>	<b>53</b>	<b>251</b>	<b>13</b>	<b>85</b>	<b>230</b>
<b>Financial ratios</b>													
Return on equity (ROE)	19.5%	13.4%	15.6%	13.0%	13.9%	(33.2)%	17.9%	12.0%	16.8%	16.3%	0.4%	4.3%	18.4%
Return on risk capital (RORC)	26.6%	19.2%	22.2%	17.6%	16.1%	(40.8)%	21.5%	16.3%	23.3%	22.9%	0.5%	5.4%	25.6%
<b>Average balances</b>													
Total assets	86,000	84,600	79,800	81,400	69,300	68,900	74,600	77,100	71,000	83,500	71,000	73,600	70,000
Trading securities	33,500	28,600	24,200	23,100	23,200	26,300	32,100	35,200	32,100	28,700	27,200	26,200	30,600
Loans and acceptances	3,200	2,900	2,600	2,600	2,000	2,000	1,500	3,000	1,700	2,900	1,800	2,000	2,300
Deposits	108,500	104,800	101,100	107,200	96,600	102,700	102,400	107,100	98,400	104,800	100,600	102,200	103,200
Attributed capital	2,050	1,950	1,950	2,100	1,400	1,500	1,800	1,200	1,200	2,000	1,550	1,700	1,200
Risk capital	1,500	1,350	1,350	1,550	1,200	1,250	1,450	900	850	1,400	1,300	1,350	850
<b>Business information</b>													
Assets under administration <sup>3</sup>	3,094,400	3,112,300	2,995,600	2,886,900	2,670,900	2,808,800	2,709,800	2,744,400	2,831,900	3,094,400	2,670,900	2,886,900	2,744,400
<b>Other earnings measures</b>													
Net income (loss)	104	67	80	72	51	(121)	83	40	53	251	13	85	230
Non-controlling interests	(1)	-	-	(1)	-	-	-	(1)	-	(1)	-	(1)	(1)
Add: After-tax effect of amortization of other intangibles and goodwill impairment	7	5	5	6	13	169	8	9	8	17	190	196	33
Adjusted net income	110	72	85	77	64	48	91	48	61	267	203	280	262
Less: Capital charge	47	44	45	54	35	38	46	34	32	136	119	173	129
Economic profit (loss)	63	28	40	23	29	10	45	14	29	131	84	107	133

<sup>1</sup> Results include a restructuring charge of \$44 million (\$31 million after-tax) related to our ongoing integration of RBC Investor Services. This restructuring charge is included in NIE.

<sup>2</sup> Results reflect a loss related to our acquisition of the remaining 50 percent of RBC Dexia, renamed RBC Investor Services. For Q3/12, the loss was \$12 million (\$11 million after-tax) and the loss for Q2/12 was \$212 million (\$202 million after-tax).

<sup>3</sup> RBC Investor Services (RBCIS), formerly RBC Dexia, AUA represents the total AUA of the entity, of which we had a 50% ownership interest prior to July 27, 2012.

<b>CAPITAL MARKETS</b> (Millions of Canadian dollars, except percentage amounts)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9 months	2012 9 months	2012	2011
<b>Income Statement</b>													
Net interest income (teb)	727	713	738	663	631	661	604	560	532	2,178	1,896	2,559	2,197
Non-interest income	701	849	1,169	893	982	895	859	408	515	2,719	2,736	3,629	3,127
<b>Total revenue (teb)</b>	1,428	1,562	1,907	1,556	1,613	1,556	1,463	968	1,047	4,897	4,632	6,188	5,324
Provision for credit losses (PCL)	28	40	109	63	24	31	17	5	9	177	72	135	(14)
Non-interest expense	882	954	1,051	916	932	968	930	802	727	2,887	2,830	3,746	3,487
Income taxes	130	182	283	167	228	186	145	36	81	595	559	726	559
<b>Net income</b>	388	386	464	410	429	371	371	125	230	1,238	1,171	1,581	1,292
<b>Total revenue (teb)</b>													
Total revenue	1,428	1,562	1,907	1,556	1,613	1,556	1,463	968	1,047	4,897	4,632	6,188	5,324
Revenue related to SPEs offset in non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	4
<b>Total revenue excluding SPEs</b>	1,428	1,562	1,907	1,556	1,613	1,556	1,463	968	1,047	4,897	4,632	6,188	5,320
<b>Total revenue by business</b>													
Global Markets	752	817	1,035	842	848	962	983	534	547	2,604	2,793	3,635	3,143
Corporate and Investment Banking	669	719	840	687	732	594	520	548	621	2,228	1,846	2,533	2,371
Other	7	26	32	27	33	-	(40)	(114)	(121)	65	(7)	20	(190)
<b>Total</b>	1,428	1,562	1,907	1,556	1,613	1,556	1,463	968	1,047	4,897	4,632	6,188	5,324
<b>Financial ratios</b>													
Return on equity (ROE) <sup>1</sup>	12.7 %	14.2 %	16.2 %	12.9 %	14.3 %	13.3 %	13.5 %	4.7 %	10.6 %	14.3 %	13.7 %	13.5 %	15.2 %
Return on risk capital (RORC)	13.7 %	15.4 %	17.6 %	14.0 %	15.5 %	14.5 %	14.9 %	5.3 %	12.0 %	15.6 %	15.0 %	14.7 %	17.3 %
Total compensation payout <sup>2</sup>	38.7 %	39.0 %	38.3 %	35.8 %	38.1 %	42.7 %	42.8 %	47.1 %	38.5 %	38.6 %	41.2 %	39.8 %	41.9 %
<b>Average balances</b>													
Total assets	372,700	374,800	367,400	356,100	362,400	334,500	343,750	352,900	313,600	371,600	346,900	349,200	322,000
Trading securities	100,700	104,000	99,800	91,800	89,600	91,800	88,600	101,300	118,900	101,500	90,000	90,400	112,300
Loans and acceptances	54,800	54,000	52,800	51,300	49,400	45,200	42,200	38,900	35,100	53,800	45,600	47,000	35,300
Deposits	36,300	35,100	32,600	32,000	32,000	29,800	29,900	26,700	26,600	34,600	30,500	30,900	26,500
Attributed capital	11,650	10,650	10,950	12,050	11,350	10,700	10,400	8,950	8,000	11,050	10,800	11,150	8,000
Risk capital	10,700	9,800	10,050	11,150	10,500	9,800	9,400	8,000	7,050	10,200	9,900	10,200	7,050
<b>Credit quality</b>													
Gross impaired loans / Average net loans and acceptances	0.40 %	0.56 %	0.54 %	0.76 %	0.41 %	0.63 %	0.46 %	0.59 %	0.65 %	0.41 %	0.44 %	0.83 %	0.65 %
PCL / Average net loans and acceptances	0.20 %	0.31 %	0.82 %	0.49 %	0.20 %	0.27 %	0.16 %	0.05 %	0.10 %	0.44 %	0.21 %	0.29 %	(0.04)%
Net write-offs / Average net loans and acceptances	0.32 %	0.19 %	1.14 %	(0.02)%	0.52 %	0.00 %	0.10 %	0.10 %	(0.09)%	0.55 %	0.21 %	0.15 %	(0.07)%
<b>Business information</b>													
Assets under administration	10,100	9,500	10,100	9,400	9,200	9,000	8,500	8,900	8,300	10,100	9,200	9,400	8,900
<b>Other earnings measures</b>													
Net income	388	386	464	410	429	371	371	125	230	1,238	1,171	1,581	1,292
Non-controlling interests	-	-	-	-	-	(2)	1	(1)	-	-	(1)	(1)	(5)
Add: After-tax effect of amortization of other intangibles	1	(1)	1	-	1	-	1	1	1	1	2	2	5
Adjusted net income	389	385	465	410	430	369	373	125	231	1,239	1,172	1,582	1,292
Less: Capital charge	269	238	252	310	296	271	270	244	218	759	837	1,147	868
Economic profit (loss)	120	147	213	100	134	98	103	(119)	13	480	335	435	424

<sup>1</sup> Effective Q1/12, we prospectively revised our capital allocation methodology to further align our allocation processes with evolving regulatory capital requirements. The revised methodology replaced the pro-rata allocation of unallocated capital that was used in 2011 and the impacts were phased-in over fiscal 2012 in anticipation of our requirement to report under Basel III requirements in 2013. The revised methodology resulted in a reduction in attributed capital for Canadian Banking and an increase in attributed capital for Capital Markets. OSFI has delayed the implementation of Credit Valuation Adjustment (CVA) capital charge rules until January 1, 2014. This will result in reduction of attributed capital for Capital Markets in 2013.

<sup>2</sup> Total compensation payout 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 all variable compensation.

<b>CORPORATE SUPPORT</b> (Millions of Canadian dollars)	<b>Q3/13</b>	<b>Q2/13</b>	<b>Q1/13</b>	<b>Q4/12</b>	<b>Q3/12</b>	<b>Q2/12</b>	<b>Q1/12</b>	<b>Q4/11</b>	<b>Q3/11</b>	<b>2013</b> 9 months	<b>2012</b> 9 months	<b>2012</b>	<b>2011</b>
<b>Income Statement</b>													
Net interest income (feb)	(52)	(17)	(38)	(57)	17	(57)	(86)	(38)	(17)	(107)	(126)	(183)	(293)
Non-interest income	16	(16)	(15)	17	32	(30)	48	86	83	(15)	50	67	257
<b>Total revenue (feb)</b>	<b>(36)</b>	<b>(33)</b>	<b>(53)</b>	<b>(40)</b>	<b>49</b>	<b>(87)</b>	<b>(38)</b>	<b>48</b>	<b>66</b>	<b>(122)</b>	<b>(76)</b>	<b>(116)</b>	<b>(36)</b>
Provision for (recovery of) credit losses (PCL)	3	(5)	(1)	1	-	-	(1)	1	-	(3)	(1)	-	5
Non-interest expense	2	8	8	9	23	-	5	28	19	18	28	37	93
Income taxes	(277)	(71)	(69)	(44)	(297)	(97)	(74)	(99)	(138)	(417)	(468)	(512)	(431)
<b>Net income (loss)</b>	<b>236</b>	<b>35</b>	<b>9</b>	<b>(6)</b>	<b>323</b>	<b>10</b>	<b>32</b>	<b>118</b>	<b>185</b>	<b>280</b>	<b>365</b>	<b>359</b>	<b>297</b>
<b>Additional information</b>													
teb adjustment	(95)	(101)	(90)	(104)	(88)	(118)	(121)	(85)	(84)	(286)	(327)	(431)	(459)
<b>Average balances</b>													
Total assets	12,000	12,900	13,400	14,500	15,300	16,400	14,700	14,500	13,600	12,700	15,600	15,300	15,300
Attributed capital	7,100	7,450	7,850	5,750	5,700	4,300	2,400	2,050	2,600	7,500	4,250	4,550	2,400
<b>Other earnings measures</b>													
Net income (loss)	236	35	9	(6)	323	10	32	118	185	280	365	359	297
Non-controlling interests	(22)	(24)	(23)	(22)	(23)	(23)	(24)	(23)	(24)	(69)	(70)	(92)	(92)
Add: After-tax effect of amortization of other intangibles	(1)	1	-	(1)	-	(1)	1	-	(1)	-	-	(1)	1
Adjusted net (loss) income	213	12	(14)	(29)	300	(14)	9	95	160	211	295	266	206
Less: Capital charge	159	164	181	138	135	103	55	49	69	504	293	431	247
Economic profit (loss)	54	(152)	(195)	(167)	165	(117)	(46)	46	91	(293)	2	(165)	(41)

DISCONTINUED OPERATIONS <sup>1</sup> (Millions of Canadian dollars, except percentage amounts)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013	2012	2012	2011
										9 months	9 months		
<b>Income Statement</b>													
Net interest income	-	-	-	-	-	46	154	160	161	-	200	200	683
Non-interest income	-	-	-	-	-	10	58	(10)	3	-	68	68	328
<b>Total revenue</b>	-	-	-	-	-	56	212	150	164	-	268	268	1,011
Provision for credit losses (PCL)	-	-	-	-	-	34	83	15	92	-	117	117	326
Insurance policyholder benefits, claims and acquisitions expense (PBCAE)	-	-	-	-	-	-	-	-	-	-	-	-	240
Non-interest expense	-	-	-	-	-	73	185	199	206	-	258	258	834
Goodwill impairment charge	-	-	-	-	-	-	-	-	-	-	-	-	-
Income taxes	-	-	-	-	-	(18)	(28)	(20)	(52)	-	(46)	(46)	(155)
<b>Net (loss)</b>	-	-	-	-	-	(33)	(28)	(44)	(82)	-	(61)	(61)	(234)
Gain (loss) on sale <sup>2</sup>	-	-	-	-	-	3	7	6	(307)	-	10	10	(292)
<b>Net loss from discontinued operations</b>	-	-	-	-	-	(30)	(21)	(38)	(389)	-	(51)	(51)	(526)
<b>Average balances</b>													
Total assets	-	-	-	-	-	8,100	26,450	27,700	26,200	-	11,500	8,600	29,500
Total earning assets	-	-	-	-	-	6,400	20,990	25,000	23,600	-	9,100	6,800	26,400
Loans and acceptances	-	-	-	-	-	5,100	16,100	17,100	16,600	-	7,100	5,300	17,300
Deposits	-	-	-	-	-	5,600	17,900	21,100	19,600	-	7,900	5,900	19,700
<b>Credit quality</b>													
Gross impaired loans / Average net loans and acceptances	-	-	-	-	-	1.31%	7.68%	7.58%	8.15%	-	-	-	7.47%
PCL / Average net loans and acceptances	-	-	-	-	-	2.75%	2.04%	0.36%	2.20%	-	-	-	1.88%
Net write-offs / Average net loans and acceptances	-	-	-	-	-	3.21%	2.41%	1.99%	2.96%	-	-	-	2.84%
<b>Other information</b>													
Number of employees (full-time equivalent)	-	-	-	-	-	15	4,756	4,763	4,801	-	-	-	4,763
Number of banking branches	-	-	-	-	-	-	422	424	424	-	-	-	424
Number of automated teller machines (ATM)	-	-	-	-	-	-	469	469	470	-	-	-	469
<b>U.S. banking loans</b>													
<b>Retail</b>													
Residential mortgages	-	-	-	-	-	-	1,936	1,897	1,851	-	-	-	1,897
Home equity	-	-	-	-	-	-	3,578	3,579	3,474	-	-	-	3,579
Lot loans	-	-	-	-	-	-	484	501	506	-	-	-	501
Credit cards	-	-	-	-	-	-	223	214	197	-	-	-	214
Other	-	-	-	-	-	-	229	226	216	-	-	-	226
Total retail	-	-	-	-	-	-	6,450	6,417	6,244	-	-	-	6,417
<b>Wholesale</b>													
Commercial loans	-	-	-	-	-	-	9,989	10,249	9,988	-	-	-	10,249
Residential builder finance loans	-	-	-	-	-	-	430	463	505	-	-	-	463
RBC Real Estate Finance Inc. (REFI)	-	-	-	-	-	84	94	121	144	-	-	-	121
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Total wholesale	-	-	-	-	-	84	10,513	10,833	10,637	-	-	-	10,833
<b>Total U.S. banking loans</b>	-	-	-	-	-	84	16,963	17,250	16,881	-	-	-	17,250
<b>Capital Ratios for Significant Banking Subsidiary</b>													
<b>RBC Bank (USA) <sup>3</sup></b>													
Tier 1 capital ratio	-	-	-	-	-	-	12.9%	12.8%	13.0%	-	0.0%	-	12.8%
Total capital ratio	-	-	-	-	-	-	16.1%	15.9%	15.9%	-	0.0%	-	15.9%

<sup>1</sup> On March 2, 2012, we completed the sale of our U.S. regional retail banking operations to the PNC Financial Services Group, Inc. (PNC) announced on June 20, 2011. An estimated loss on sale of \$304 million after-tax was recorded in Net loss from discontinued operations in our 2011 Consolidated Statement of Income. A reduction to loss on sale of \$7 million after-tax was recorded in the first quarter of 2012. Upon closing of the sale, we revised our loss on sale to \$294 million after tax. The difference of \$3 million was recorded as a reduction to Net loss from discontinued operations in the second quarter of 2012.

We also had previously classified certain other U.S. regional banking assets as discontinued operations when announced on June 20, 2011, because we committed to selling them within a year. Certain of these assets which were not sold within the year were reclassified in the third quarter of 2012 to continuing operations in our Corporate Support segment. The assets are not material to our Personal & Commercial Banking or Corporate Support segments.

The results of the operations sold to PNC and certain other U.S. regional banking assets were reflected as discontinued operations on our Consolidated Balance Sheets beginning in the third quarter of 2011 and our Consolidated Statements of Income for all relevant periods.

<sup>2</sup> On April 29, 2011, we completed the sale of Liberty Life, our U.S. life insurance business, to Athene Holding Ltd, as announced on October 22, 2010. The loss on sale after-tax was \$104 million. The results of operations of Liberty Life sold to Athene Holding Ltd. have been presented in our Consolidated Financial Statements as discontinued operations for all periods presented.

<sup>3</sup> This is a Basel II Pillar 3 disclosure requirement. Ratios have been calculated using guidelines issued by the U.S. Federal Reserve Board under Basel I. RBC Bank USA was sold and the sale transaction was completed in Q2/12.



<b>BALANCE SHEETS <sup>1</sup></b> <b>(Millions of Canadian dollars)</b>	<b>Q3/13</b>	<b>Q2/13</b>	<b>Q1/13</b>	<b>Q4/12</b>	<b>Q3/12</b>	<b>Q2/12</b>	<b>Q1/12</b>	<b>Q4/11</b>	<b>Q3/11</b>	<b>2012</b>	<b>2011</b>
<b>Period-end balances</b>											
<b>ASSETS</b>											
Cash and due from banks	14,083	14,503	13,741	12,617	10,586	8,828	12,005	12,428	11,669	12,617	12,428
Interest-bearing deposits with banks	7,376	6,981	8,499	10,255	11,386	11,925	5,844	6,460	6,705	10,255	6,460
Securities											
Trading	137,484	139,786	130,758	120,783	117,050	125,046	123,565	128,128	147,023	120,783	128,128
Available-for-sale	36,818	36,543	38,467	40,828	41,340	39,396	41,621	38,894	36,747	40,828	38,894
	174,302	176,329	169,225	161,611	158,390	164,442	165,186	167,022	183,770	161,611	167,022
Assets purchased under reverse repurchase agreements and securities borrowed	120,184	124,644	121,333	112,257	107,841	108,600	96,212	84,947	76,900	112,257	84,947
Loans											
Retail	318,288	312,520	302,193	301,185	297,637	291,751	287,164	284,745	277,507	301,185	284,745
Wholesale	85,853	86,049	80,745	79,056	77,516	72,987	68,739	64,752	60,796	79,056	64,752
	404,141	398,569	382,938	380,241	375,153	364,738	355,903	349,497	338,303	380,241	349,497
Allowance for loan losses	(1,921)	(1,966)	(1,954)	(1,997)	(1,937)	(2,019)	(1,965)	(1,967)	(1,984)	(1,997)	(1,984)
	402,220	396,603	380,984	378,244	373,216	362,719	353,938	347,530	336,319	378,244	347,530
Investments for account of segregated fund holders	463	438	406	383	357	351	343	320	312	383	320
Other											
Customers' liability under acceptances	10,211	9,275	9,312	9,385	9,115	8,656	7,980	7,689	7,333	9,385	7,689
Derivatives	77,846	93,693	87,243	91,293	103,257	87,863	103,341	99,650	85,183	91,293	99,650
Premises and equipment, net	2,679	2,677	2,678	2,691	2,672	2,753	2,614	2,490	2,341	2,691	2,490
Goodwill	8,234	8,106	7,459	7,485	7,466	7,440	7,608	7,610	7,542	7,485	7,610
Other intangibles	2,742	2,725	2,698	2,686	2,649	2,132	2,124	2,115	1,963	2,686	2,115
Assets of discontinued operations	-	-	-	-	-	277	26,324	27,152	26,094	-	27,152
Investments in associates	135	132	129	125	163	162	153	142	140	125	140
Prepaid pension benefit cost	1,099	1,089	999	1,049	984	1,051	302	311	298	1,049	311
Other assets	29,730	30,335	32,879	35,019	36,312	33,172	31,042	27,967	25,572	35,019	27,967
	851,304	867,530	837,585	825,100	824,394	800,371	815,016	793,833	772,141	825,100	793,833
<b>LIABILITIES AND EQUITY</b>											
Deposits											
Personal	190,819	187,581	184,330	179,502	176,698	173,351	172,104	166,030	160,665	179,502	166,030
Business and government	340,539	328,608	313,256	312,882	308,261	302,947	300,100	297,511	293,866	312,882	297,511
Bank	14,855	15,058	17,075	15,835	17,845	19,577	17,623	15,561	19,236	15,835	15,561
	546,213	531,247	514,661	508,219	502,804	495,875	489,827	479,102	473,767	508,219	479,102
Insurance and investment contracts for account of segregated fund holders	463	438	406	383	357	351	343	320	312	383	320
Other											
Acceptances	10,211	9,275	9,312	9,385	9,115	8,656	7,980	7,689	7,333	9,385	7,689
Obligations related to securities sold short	46,473	49,628	50,062	40,756	43,562	50,150	37,358	44,284	50,566	40,756	44,284
Obligations related to assets sold under repurchase agreements and securities loaned	65,550	72,384	64,329	64,032	55,908	55,169	53,562	42,735	37,120	64,032	42,735
Derivatives	80,378	97,665	92,262	96,761	108,819	92,104	106,763	100,522	87,498	96,761	100,522
Insurance claims and policy benefit liabilities	7,815	8,228	7,956	7,921	7,965	7,621	7,681	7,119	7,371	7,921	7,119
Liabilities of discontinued operations	-	-	-	-	-	34	19,488	20,076	19,314	-	20,076
Accrued pension and other post-employment benefits	1,806	1,786	1,628	1,729	1,631	1,667	1,609	1,639	1,603	1,729	1,639
Other liabilities	35,205	39,454	39,552	41,371	40,762	37,086	38,031	39,241	37,761	41,371	39,241
Subordinated debentures	7,392	8,503	9,441	7,615	7,646	7,553	8,744	8,749	8,614	7,615	8,749
Trust capital securities	828	899	900	900	900	895	900	894	900	900	894
	802,334	819,507	790,509	779,072	779,469	757,161	772,286	752,370	732,159	779,072	752,370
Equity attributable to Shareholders											
Preferred shares	4,600	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813
Common shares	14,333	14,354	14,367	14,323	14,279	14,206	14,113	14,010	13,941	14,323	14,010
Treasury shares - preferred	(1)	-	(1)	1	(2)	(1)	-	-	1	1	-
- common	(10)	40	(22)	30	13	(21)	15	8	(62)	30	8
Retained earnings	27,251	26,191	25,375	24,270	23,310	21,983	21,364	20,381	19,669	24,270	20,381
Other components of equity	1,040	853	780	830	755	457	667	490	(129)	830	490
	47,213	46,251	45,312	44,267	43,168	41,437	40,972	39,702	38,233	44,267	39,702
Non-controlling interests	1,757	1,772	1,764	1,761	1,757	1,773	1,758	1,761	1,749	1,761	1,761
	48,970	48,023	47,076	46,028	44,925	43,210	42,730	41,463	39,982	46,028	41,463
	851,304	867,530	837,585	825,100	824,394	800,371	815,016	793,833	772,141	825,100	793,833

<sup>1</sup> The classification of our U.S. regional retail banking operations as discontinued operations was reflected in our Consolidated Balance Sheets beginning in Q3/11. The sale of Liberty Life Insurance Company announced in October 2010 was reflected as discontinued operations under IFRS from the Transition date (November 1, 2010).

<b>SELECTED AVERAGE BALANCE SHEET ITEMS<sup>1</sup></b> (Millions of Canadian dollars)	<b>Q3/13</b>	<b>Q2/13</b>	<b>Q1/13</b>	<b>Q4/12</b>	<b>Q3/12</b>	<b>Q2/12</b>	<b>Q1/12</b>	<b>Q4/11</b>	<b>Q3/11</b>	<b>2013</b> 9 months	<b>2012</b> 9 months	<b>2012</b>	<b>2011<sup>2</sup></b>
Securities	177,100	176,900	169,200	161,400	158,400	164,600	165,300	179,400	194,300	174,300	162,800	162,200	195,000
Assets purchased under reverse repurchase agreements and securities borrowed	130,500	125,500	118,800	113,500	108,300	100,400	95,500	91,800	80,300	124,900	101,400	104,500	82,400
Total loans <sup>3</sup>	400,300	395,000	381,700	376,500	368,800	358,000	351,500	344,200	331,600	392,400	359,400	363,700	339,300
Retail <sup>3</sup>	315,400	311,100	303,200	298,900	295,100	289,100	286,700	280,600	273,800	309,700	299,900	292,400	275,500
Wholesale <sup>3</sup>	86,900	85,900	80,500	79,600	75,600	70,900	66,900	65,600	59,800	84,700	61,500	73,300	66,200
Customers' liability under acceptances	9,900	9,400	9,300	9,400	8,900	8,300	7,800	7,800	7,400	9,500	8,300	8,600	7,600
Average earning assets	717,600	707,700	680,100	663,100	643,400	629,900	618,800	623,800	612,500	701,700	630,700	638,600	620,900
Total assets	864,600	861,800	837,300	824,600	815,000	787,800	814,500	823,700	767,600	854,500	805,900	810,600	778,900
Deposits	542,400	531,200	512,300	508,200	493,800	492,700	490,000	482,700	465,700	528,500	492,100	496,200	474,800
Common equity	42,200	41,000	40,000	38,850	37,700	36,400	35,600	34,400	33,050	41,100	36,600	37,150	32,600
Total equity	48,500	47,500	46,400	45,100	44,000	42,800	41,300	40,800	40,400	47,500	40,900	43,300	40,000

<b>ASSETS UNDER ADMINISTRATION AND MANAGEMENT</b> (Millions of Canadian dollars)	<b>Q3/13</b>	<b>Q2/13</b>	<b>Q1/13</b>	<b>Q4/12</b>	<b>Q3/12</b>	<b>Q2/12</b>	<b>Q1/12</b>	<b>Q4/11</b>	<b>Q3/11</b>	<b>2013</b> 9 months	<b>2012</b> 9 months	<b>2012</b>	<b>2011</b>
<b>Assets under administration<sup>4</sup></b>													
Institutional	3,249,800	3,266,500	3,153,200	3,044,700	2,823,100	2,962,200	2,860,400	2,900,200	2,987,000	3,249,800	2,823,100	3,044,700	2,900,200
Personal	540,500	531,800	516,900	507,400	495,100	492,700	484,100	470,300	467,600	540,500	495,100	507,400	470,300
Retail mutual funds	115,800	113,800	109,700	101,200	97,700	95,300	77,400	75,900	76,700	115,800	97,700	101,200	75,900
Total assets under administration	3,906,100	3,912,100	3,779,800	3,653,300	3,415,900	3,550,200	3,421,900	3,446,400	3,531,300	3,906,100	3,415,900	3,653,300	3,446,400
<b>Assets under management - RBC</b>													
Institutional	144,900	145,800	138,900	140,700	132,700	130,200	124,700	124,200	125,700	144,900	132,700	140,700	124,200
Personal	89,900	87,300	83,100	72,400	70,100	69,000	67,100	64,100	64,100	89,900	70,100	72,400	64,100
Retail mutual funds	142,100	140,000	134,900	129,900	125,000	126,200	124,500	120,400	123,300	142,100	125,000	129,900	120,400
Total assets under management	376,900	373,100	356,900	343,000	327,800	325,400	316,300	308,700	313,100	376,900	327,800	343,000	308,700

<b>STATEMENTS OF COMPREHENSIVE INCOME</b> (Millions of Canadian dollars)	<b>Q3/13</b>	<b>Q2/13</b>	<b>Q1/13</b>	<b>Q4/12</b>	<b>Q3/12</b>	<b>Q2/12</b>	<b>Q1/12</b>	<b>Q4/11</b>	<b>Q3/11</b>	<b>2013</b> 9 months	<b>2012</b> 9 months	<b>2012</b>	<b>2011</b>
<b>Net income</b>	2,304	1,936	2,070	1,911	2,240	1,533	1,855	1,571	1,294	6,310	5,628	7,539	6,444
<b>Other comprehensive income (loss), net of taxes</b>													
<b>Net change in unrealized gains (losses) on available-for-sale securities</b>													
Net unrealized gains (losses) on available-for-sale securities	(172)	102	2	83	121	(68)	57	(52)	191	(68)	110	193	(30)
Reclassification of net (gains) losses on available-for-sale securities to income	(7)	(23)	(50)	(32)	(12)	25	(14)	(2)	31	(80)	(1)	(33)	13
	(179)	79	(48)	51	109	(43)	43	(54)	222	(148)	109	160	(17)
<b>Foreign currency translation adjustments</b>													
Unrealized foreign currency translation gains (losses)	554	170	(51)	144	244	(326)	51	1,132	141	673	(31)	113	(625)
Net foreign currency translation (losses) gains from hedging activities	(358)	(95)	37	(89)	(124)	216	(3)	(647)	(63)	(416)	89	-	717
Reclassification of losses (gains) on foreign currency translation to income	-	-	-	-	11	(1)	1	(1)	-	-	11	11	(1)
	196	75	(14)	55	131	(111)	49	484	78	257	69	124	91
<b>Net change in cash flow hedges</b>													
Net (losses) gains on derivatives designated as cash flow hedges	178	(73)	24	(20)	49	(64)	67	142	98	129	52	32	298
Reclassification of (gains) losses on derivatives designated as cash flow hedges to income	(8)	(8)	(12)	(11)	9	8	19	47	41	(28)	36	25	132
	170	(81)	12	(31)	58	(56)	86	189	139	101	88	57	430
<b>Total other comprehensive income (loss), net of taxes</b>	187	73	(50)	75	298	(210)	178	619	439	210	266	341	504
<b>Total comprehensive income</b>	2,491	2,009	2,020	1,986	2,538	1,323	2,033	2,190	1,733	6,520	5,894	7,880	6,948
<b>Total comprehensive income attributable to:</b>													
Shareholders	2,466	1,985	1,995	1,963	2,514	1,298	2,007	2,164	1,709	6,446	5,819	7,782	6,847
Non-controlling interests	25	24	25	23	24	25	26	26	24	74	75	98	101
	2,491	2,009	2,020	1,986	2,538	1,323	2,033	2,190	1,733	6,520	5,894	7,880	6,948

<sup>1</sup> Calculated using methods intended to approximate the average of the daily balances for the period, as applicable. Certain averages have been updated from those previously presented.

<sup>2</sup> IFRS 2011 averages are calculated based on Q1/11 and Q2/11 consolidated Balance Sheet amounts, and Q3/11 and Q4/11 continuing operations amounts.

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

<sup>4</sup> RBC AUA includes \$33.3 billion (April 30, 2013 - \$35.8 billion, July 31, 2012 - \$37.9 billion) of securitized mortgages and credit card loans.

STATEMENTS OF CHANGES IN EQUITY (Millions of Canadian dollars)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013	2012	2012	2011
										9 months	9 months		
<b>Preferred shares</b>													
Balance at beginning of period	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813
Issued	-	-	-	-	-	-	-	-	-	-	-	-	-
Redeemed	(213)	-	-	-	-	-	-	-	-	(213)	-	-	-
Balance at end of period	4,600	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,813	4,600	4,813	4,813	4,813
<b>Common shares</b>													
Balance at beginning of period	14,354	14,367	14,323	14,279	14,206	14,113	14,010	13,941	13,550	14,323	14,010	14,010	13,378
Issued	25	8	44	44	73	93	103	69	391	77	269	313	632
Purchased for cancellation	(46)	(21)	-	-	-	-	-	-	-	(67)	-	-	-
Balance at end of period	14,333	14,354	14,367	14,323	14,279	14,206	14,113	14,010	13,941	14,333	14,279	14,323	14,010
<b>Treasury shares - preferred</b>													
Balance at beginning of period	-	(1)	1	(2)	(1)	-	-	1	(2)	1	-	-	(2)
Sales	35	25	45	20	25	24	29	22	25	105	78	98	97
Purchases	(36)	(24)	(47)	(17)	(26)	(25)	(29)	(23)	(22)	(107)	(80)	(97)	(95)
Balance at end of period	(1)	-	(1)	1	(2)	(1)	-	-	1	(1)	(2)	1	-
<b>Treasury shares - common</b>													
Balance at beginning of period	40	(22)	30	13	(21)	15	8	(62)	5	30	8	8	(81)
Sales	1,458	1,256	636	778	1,169	1,444	1,795	1,778	1,366	3,350	4,408	5,186	6,074
Purchases	(1,508)	(1,194)	(688)	(761)	(1,135)	(1,480)	(1,788)	(1,708)	(1,433)	(3,390)	(4,403)	(5,164)	(5,985)
Balance at end of period	(10)	40	(22)	30	13	(21)	15	8	(62)	(10)	13	30	8
<b>Retained earnings</b>													
Balance at beginning of period	26,191	25,375	24,270	23,310	21,983	21,364	20,381	19,669	19,203	24,270	20,381	20,381	17,287
Net income attributable to Shareholders	2,279	1,912	2,045	1,888	2,216	1,508	1,830	1,546	1,269	6,236	5,554	7,442	6,343
Preferred share dividends	(63)	(64)	(65)	(65)	(64)	(65)	(64)	(65)	(64)	(192)	(193)	(258)	(258)
Common share dividends	(908)	(910)	(868)	(867)	(824)	(822)	(778)	(777)	(776)	(2,686)	(2,424)	(3,291)	(2,979)
Premium paid on common shares purchased for cancellation	(234)	(107)	-	-	-	-	-	-	-	(341)	-	-	-
Premium paid on preferred shares redeemed	(9)	-	-	-	-	-	-	-	-	(9)	-	-	-
Share-based compensation awards	(1)	-	(2)	(4)	-	(3)	(2)	(16)	(1)	(3)	(5)	(9)	(33)
Issuance costs and other	(4)	(15)	(5)	8	(1)	1	(3)	24	38	(24)	(3)	5	21
Balance at end of period	27,251	26,191	25,375	24,270	23,310	21,983	21,364	20,381	19,669	27,251	23,310	24,270	20,381
<b>Other components of equity</b>													
Unrealized gains and losses on available-for-sale securities	271	450	371	419	367	258	302	259	314	271	367	419	259
Unrealized foreign currency translation gains and losses, net of hedging activities	452	256	181	195	140	9	119	71	(414)	452	140	195	71
Gains and losses on derivatives designated as cash flow hedges	317	147	228	216	248	190	246	160	(29)	317	248	216	160
Balance at end of period	1,040	853	780	830	755	457	667	490	(129)	1,040	755	830	490
<b>Total retained earnings and other components of equity</b>													
	28,291	27,044	26,155	25,100	24,065	22,440	22,031	20,871	19,540	28,291	24,065	25,100	20,871
	47,213	46,251	45,312	44,267	43,168	41,437	40,972	39,702	38,233	47,213	43,168	44,267	39,702
<b>Non-controlling interests</b>													
Balance at beginning of period	1,772	1,764	1,761	1,757	1,773	1,758	1,761	1,749	2,088	1,761	1,761	1,761	2,094
Purchases of treasury shares	-	-	-	-	-	-	-	-	(324)	-	-	-	(324)
Dividends	(47)	-	(47)	-	(46)	-	(46)	-	(47)	(94)	(92)	(92)	(93)
Net income attributable to Non-controlling interests	25	24	25	23	24	25	25	25	25	74	74	97	101
Net change in unrealized gains (losses) on available-for-sales securities	-	-	-	-	-	-	1	-	-	-	1	1	(2)
Foreign currency translation adjustments	-	-	-	-	-	(1)	1	2	-	-	-	-	(1)
Other	7	(16)	25	(19)	6	(9)	16	(15)	7	16	13	(6)	(14)
Balance at end of period	1,757	1,772	1,764	1,761	1,757	1,773	1,758	1,761	1,749	1,757	1,757	1,761	1,761
<b>Total equity</b>													
	48,970	48,023	47,076	46,028	44,925	43,210	42,730	41,463	39,982	48,970	44,925	46,028	41,463

SECURITIZATION (Millions of Canadian dollars)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013	2012	2012	2011
										9 months	9 months		
<b>Credit card loans</b> <sup>1</sup>													
Opening balance	7,380	7,371	7,371	6,139	4,923	3,930	3,930	3,063	3,204	7,371	3,930	3,930	3,265
Securitized	-	533	-	1,232	1,216	993	-	867	-	533	2,209	3,441	2,124
Reversal of prior securitizations	-	(524)	-	-	-	-	-	-	(141)	(524)	-	-	(1,459)
Closing balance	7,380	7,380	7,371	7,371	6,139	4,923	3,930	3,930	3,063	7,380	6,139	7,371	3,930
<b>Commercial mortgages</b> <sup>1</sup>													
Opening balance	1,354	1,403	1,434	1,452	1,472	1,504	1,531	1,560	1,588	1,434	1,531	1,531	1,705
Amortization	(32)	(49)	(31)	(18)	(20)	(32)	(27)	(29)	(28)	(112)	(79)	(97)	(174)
Closing balance	1,322	1,354	1,403	1,434	1,452	1,472	1,504	1,531	1,560	1,322	1,452	1,434	1,531
<b>Bond participation certificates - sold</b>													
Opening balance	632	650	661	704	702	735	735	723	761	661	735	735	935
Sold	-	-	-	-	-	-	-	-	-	-	-	-	-
Other <sup>2</sup>	2	(18)	(11)	(43)	2	(33)	-	12	(38)	(27)	(31)	(74)	(200)
Closing balance	634	632	650	661	704	702	735	735	723	634	704	661	735
<b>Bond participation certificates - retained</b>													
Opening balance	5	6	6	6	6	6	6	6	17	6	6	6	19
Sold	-	-	-	-	-	-	-	-	-	-	-	-	-
Other <sup>2</sup>	-	(1)	-	-	-	-	-	-	(11)	(1)	-	-	(13)
Closing balance	5	5	6	6	6	6	6	6	6	5	6	6	6
<b>U.S. Residential mortgages - sold</b> <sup>1,3</sup>													
Opening balance	-	-	-	-	-	1,478	1,265	1,065	937	-	1,265	1,265	667
Sold	-	-	-	-	-	70	257	193	144	-	327	327	716
Amortization	-	-	-	-	-	(20)	(50)	(39)	(24)	-	(70)	(70)	(111)
Other <sup>2,4</sup>	-	-	-	-	-	(1,528)	6	46	8	-	(1,522)	(1,522)	(7)
Closing balance	-	-	-	-	-	-	1,478	1,265	1,065	-	-	-	1,265
<b>U.S. residential mortgages securitized and not administered by the bank</b> <sup>3</sup>	-	-	-	-	-	-	-	-	-	-	-	-	137

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

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

<sup>3</sup> Amounts relate to discontinued operations.

<sup>4</sup> In Q2/12, Other includes the value of U.S. residential mortgages sold to PNC Financial Services Group, Inc.

SECURITIZATION SUBJECT TO EARLY AMORTIZATION SELLER'S INTEREST (Millions of Canadian dollars)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
<b>Our financial assets<sup>1</sup></b>									
Credit cards									
Total drawn	1,548	1,087	1,380	1,373	2,523	895	1,824	2,029	2,959
Capital charges drawn	60	43	56	56	104	36	76	71	104
Capital charges undrawn	95	67	84	85	156	70	145	129	186
Credit card loans securitized									
Past due <sup>2</sup>	50	61	62	58	55	41	46	44	48
Net write-offs	40	46	41	38	40	34	25	22	22

EXPOSURES SECURITIZED (Millions of Canadian dollars)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
<b>Outstanding securitized assets<sup>1</sup></b>									
Credit cards	7,380	7,380	7,371	7,371	6,139	4,923	3,930	3,930	3,063
Commercial and residential mortgages	1,322	1,354	1,403	1,434	1,452	1,472	2,982	43,555	42,584
Bond participation certificates	634	632	650	661	704	702	735	735	723
	9,336	9,366	9,424	9,466	8,295	7,097	7,647	48,220	46,370

OFF-BALANCE SHEET ARRANGEMENTS OUTSTANDING SECURITIZED ASSETS (Millions of Canadian dollars, except percentage amounts)	Q3/13			Q2/13			Q1/13			Q4/12		
	Securitized exposures <sup>3</sup>	Annualized average net loss rate <sup>4,5</sup>	Average coverage multiple of average net losses <sup>4,5</sup>	Securitized exposures <sup>3</sup>	Annualized average net loss rate <sup>4,5</sup>	Average coverage multiple of average net losses <sup>4,5</sup>	Securitized exposures <sup>3</sup>	Annualized average net loss rate <sup>4,5</sup>	Average coverage multiple of average net losses <sup>4,5</sup>	Securitized exposures <sup>3</sup>	Annualized average net loss rate <sup>4,5</sup>	Average coverage multiple of average net losses <sup>4,5</sup>
Asset-backed securities	1,029	1.57%	23	1,253	1.98%	20	1,297	1.55%	27	1,453	1.11%	37
Auto loans and leases	11,320	0.36%	58	10,970	0.37%	60	9,831	0.34%	59	10,087	0.43%	50
Consumer loans	-	-	-	-	-	-	-	-	-	1,019	5.37%	14
Corporate loan receivables	84	0.89%	69	89	1.46%	40	94	2.28%	25	101	3.51%	16
Credit cards	6,500	4.18%	11	6,147	4.27%	11	6,482	4.30%	11	7,912	4.86%	10
Dealer floor plan receivables	1,526	0.35%	>100	1,409	0.40%	99	1,401	0.31%	>100	1,147	0.06%	>100
Electricity market receivables	199	-	-	199	-	-	199	-	-	255	-	-
Equipment receivables	1,310	0.41%	43	1,285	0.32%	57	1,271	0.42%	43	1,274	0.39%	47
Fleet finance receivables	587	0.14%	98	604	0.16%	84	575	0.12%	>100	575	0.22%	68
Insurance premiums	89	0.42%	40	87	0.41%	40	86	0.52%	31	87	-	-
Residential mortgages	1,275	-	-	1,255	-	-	1,270	-	-	1,020	-	-
Student loans	3,773	1.34%	75	2,575	1.10%	93	2,813	1.35%	77	2,427	1.33%	76
Trade receivables	2,821	0.25%	90	2,907	0.22%	>100	2,879	0.14%	>100	2,400	0.25%	>100
Transportation finance	269	-	-	264	-	-	272	-	-	272	-	-
	30,782			29,044			28,470			30,029		

<sup>1</sup> 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 encompass 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.

<sup>2</sup> Amounts represent credit card loans securitized greater than 90 days past due.

<sup>3</sup> 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, 99% of these are internally rated as investment grade.

<sup>4</sup> 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 2012 Annual Report for a detailed discussion on credit protection and other factors, including additional credit enhancements which reduce our risk of loss.

<sup>5</sup> Amounts are reported on a two-month lag.

SECURITIZATION AND RESECURITIZATION EXPOSURES RETAINED OR PURCHASED <sup>1,2,3</sup> (Millions of Canadian dollars)	Q3/13		Q2/13		Q1/13		Q4/12	
	Banking book	Trading book	Banking book	Trading book	Banking book	Trading book	Banking book	Trading book
Securitization exposures retained or purchased								
Asset-backed securities	2,651	126	3,091	72	3,222	295	3,514	-
Auto loans and leases	12,802	130	12,775	106	11,755	139	11,931	158
Commercial mortgages	-	350	-	348	-	204	-	180
Consumer loans	-	-	-	-	-	-	1,019	-
Credit cards	8,247	170	7,870	329	8,150	239	9,613	248
Dealer floor plan receivables	1,526	-	1,409	-	1,401	12	1,183	-
Equipment receivables	1,310	-	1,285	-	1,272	2	1,274	-
Residential mortgages	2,117	709	2,102	701	2,150	617	1,853	741
Student loans	7,439	46	6,455	58	6,693	108	6,912	6
Trade receivables	2,679	-	2,826	-	2,799	-	2,574	-
Other	1,627	381	1,838	427	1,836	363	1,776	152
Total securitization and resecuritization exposures retained or purchased	40,398	1,912	39,651	2,041	39,278	1,979	41,649	1,485

SECURITIZATION AND RESECURITIZATION EXPOSURES RETAINED OR PURCHASED <sup>1,2,3,4</sup> (Millions of Canadian dollars)	Q3/13							Q3/13		
	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	Exposure	Capital charges	
≤ 10%	-	-	1,843	12	27,877	162	29,720	174	478	3
> 10% ≤ 20%	1,132	18	762	11	3,993	45	5,887	74	389	6
> 20% ≤ 50%	25	1	621	20	2,899	69	3,545	90	170	7
> 50% ≤ 100%	-	-	151	10	-	-	151	10	201	11
> 100% ≤ 650%	-	-	804	89	-	-	804	89	186	62
> 650% < 1250%	-	-	-	-	-	-	-	-	-	-
1250	-	-	148	148	143	34	291	182	488	489
Total securitization and resecuritization exposures retained or purchased	1,157	19	4,329	290	34,912	310	40,398	619	1,912	578

SECURITIZATION AND RESECURITIZATION EXPOSURES RETAINED OR PURCHASED <sup>1,2,3,4,5</sup> (Millions of Canadian dollars)	Q2/13		Q2/13		Q1/13		Q1/13		Q4/12		Q4/12		
	Banking book		Trading book		Banking book		Trading book		Banking book		Trading book		
	Total		Total		Total		Total		Total		Total		
Exposure	Capital charges	Exposure	Capital charges	Exposure	Capital charges	Exposure	Capital charges	Exposure	Capital charges	Exposure	Capital charges	Exposure	Capital charges
≤ 10%	29,179	171	436	3	30,065	176	551	3	31,103	182	522	19	
> 10% ≤ 20%	5,705	72	416	8	4,377	60	408	7	5,031	66	276	5	
> 20% ≤ 50%	3,390	86	270	8	3,422	86	279	8	3,707	93	163	9	
> 50% ≤ 100%	238	14	150	8	275	14	150	9	277	14	155	17	
> 100% ≤ 650%	789	83	299	87	798	91	150	43	973	172	4	2	
> 650% < 1250%	-	-	-	-	-	-	-	-	-	-	-	-	
1250 / Deduction	350	243	470	472	341	234	441	497	558	558	365	446	
Total securitization and resecuritization exposures retained or purchased	39,651	669	2,041	586	39,278	661	1,979	567	41,649	1,085	1,485	498	

RESECURITIZATION EXPOSURES RETAINED OR PURCHASED <sup>1,2,3</sup> (Millions of Canadian dollars)	Q3/13		Q2/13		Q1/13		Q4/12	
	Banking book	Trading book	Banking book	Trading book	Banking book	Trading book	Banking book	Trading book
AAA to AA-	2,940	80	2,798	71	2,838	131	3,052	110
A+ to A-	-	185	-	110	-	141	-	42
BBB+ to BB-	-	123	-	180	-	116	-	-
BB- and below	143	53	141	51	143	40	151	-
Unrated	-	51	-	60	-	55	-	23
Total resecuritization exposures retained or purchased	3,083	492	2,939	472	2,981	483	3,203	175

<sup>1</sup> 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 encompass 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.

<sup>2</sup> Amounts reflect regulatory exposure values.

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

<sup>4</sup> 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.

<sup>5</sup> Periods before Q1/13 includes securitization exposures deducted entirely from Tier 1 capital and other exposures deducted from total capital.

**BASEL III REGULATORY CAPITAL AND RATIOS (ALL-IN BASIS)**  
(Millions of Canadian dollars, except percentage and otherwise noted)

**Q3/13 Q2/13 Q1/13**

**Common Equity Tier 1 Capital: Instruments and Reserves**

1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus
2	Retained earnings
3	Accumulated other comprehensive income (and other reserves)
4	<i>Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)</i>
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>

14,518	14,596	14,562
27,056	25,990	25,159
1,040	853	780
-	-	-
11	11	10
<b>42,625</b>	<b>41,450</b>	<b>40,511</b>

**Common Equity Tier 1 Capital: Regulatory Adjustments**

7	Regulatory adjustment in respect of own use property
8	Goodwill (net of related tax liability)
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liability)
11	Cash flow hedge reserve
12	Shortfall of provisions to expected losses
13	Securitization gain on sale
14	Gains and losses due to changes in own credit risk on fair value liabilities
15	Defined benefit pension fund net assets (net of related tax liability)
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)
17	Reciprocal cross holdings in common equity
18	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)
20	Mortgage servicing rights (amount above 10% threshold)
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)
22	Amount exceeding the 15% threshold
23	<i>of which: significant investments in the common stock of financials</i>
24	<i>of which: mortgage servicing rights</i>
25	<i>of which: deferred tax assets arising from temporary differences</i>
26	Other deductions or regulatory adjustments to CET 1 as determined by OSFI
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions
28	<b>Total regulatory adjustments to Common Equity Tier 1</b>
29	<b>Common Equity Tier 1 capital (CET1)</b>

-	-	-
8,234	8,106	7,459
2,509	2,508	2,463
25	24	6
317	147	228
749	661	621
-	-	-
168	178	205
1,089	1,078	987
-	-	-
-	-	-
243	259	237
-	-	-
-	-	-
243	201	190
156	130	123
-	-	-
87	71	67
-	-	-
<b>13,577</b>	<b>13,162</b>	<b>12,396</b>
<b>29,048</b>	<b>28,288</b>	<b>28,115</b>

**Additional Tier 1 Capital: Instruments**

30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus
31	<i>of which: classified as equity under applicable accounting standards</i>
32	<i>of which: classified as liabilities under applicable accounting standards</i>
33	<i>Directly issued capital instruments subject to phase out from Additional Tier 1</i>
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)
35	<i>of which: instruments issued by subsidiaries subject to phase out</i>
36	<b>Additional Tier 1 capital before regulatory adjustments</b>

-	-	-
-	-	-
-	-	-
6,652	6,652	6,652
2	2	2
-	-	-
<b>6,654</b>	<b>6,654</b>	<b>6,654</b>

**Additional Tier 1 Capital: Regulatory Adjustments**

37	Investments in own Additional Tier 1 instruments
38	Reciprocal cross holdings in Additional Tier 1 instruments
39	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions
41	Other deductions from Tier 1 capital as determined by OSFI
41a	<i>of which: Reverse mortgages</i>
41b	<i>of which: Valuation adjustment for less liquid positions</i>
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>
44	<b>Additional Tier 1 Capital (AT1)</b>
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>

-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
<b>6,654</b>	<b>6,654</b>	<b>6,654</b>
<b>35,702</b>	<b>34,942</b>	<b>34,769</b>

**Tier 2 Capital: Instruments and Provisions**

46	Directly issued qualifying Tier 2 instruments plus related stock surplus
47	Directly issued capital instruments subject to phase out from Tier 2
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)
49	<i>of which: instruments issued by subsidiaries subject to phase out</i>
50	Collective allowances
51	<b>Tier 2 capital before regulatory adjustments</b>

-	-	-
7,185	8,247	8,247
25	26	26
23	24	24
268	312	245
<b>7,478</b>	<b>8,585</b>	<b>8,518</b>

**Tier 2 Capital: Regulatory Adjustments**

52	Investments in own Tier 2 instruments
53	Reciprocal cross-holdings in Tier 2 instruments
54	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)
55	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions
56	Other deductions from Tier 2 capital
57	<b>Total regulatory adjustments to Tier 2 capital</b>
58	<b>Tier 2 Capital (T2)</b>
59	<b>Total Capital (TC = T1 + T2)</b>
60	<b>Total risk-weighted assets</b>

-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
<b>7,478</b>	<b>8,585</b>	<b>8,518</b>
<b>43,180</b>	<b>43,527</b>	<b>43,287</b>
<b>314,804</b>	<b>311,437</b>	<b>303,128</b>

<b>BASEL III REGULATORY CAPITAL AND RATIOS (ALL-IN BASIS) <i>continued</i></b> <b>(Millions of Canadian dollars, except percentage and otherwise noted)</b>	<b>Q3/13</b>	<b>Q2/13</b>	<b>Q1/13</b>
<b>Capital ratios</b>			
61 Common Equity Tier 1 (as percentage of risk-weighted assets)	9.2%	9.1%	9.3%
62 Tier 1 (as percentage of risk-weighted assets)	11.3%	11.2%	11.5%
63 Total capital (as percentage of risk-weighted assets)	13.7%	14.0%	14.3%
64 Institution-specific 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%
65 of which: capital conservation buffer requirement	2.5%	2.5%	2.5%
66 not applicable	n.a.	n.a.	n.a.
67 of which: G-SIB buffer requirement	n.a.	n.a.	n.a.
67a of which: D-SIB buffer requirement	n.a.	n.a.	n.a.
68 Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)	9.2%	9.1%	9.3%
<b>OSFI all-in target</b>			
69 Common Equity Tier 1 all-in target ratio	7.0%	7.0%	7.0%
70 Tier 1 capital all-in target ratio	n.a.	n.a.	n.a.
71 Total capital all-in target ratio	n.a.	n.a.	n.a.
<b>Amounts below the thresholds for deduction (before risk-weighting)</b>			
72 Non-significant investments in the capital of other financials	1,756	737	907
73 Significant investments in the common stock of financials	2,797	2,745	2,731
74 Mortgage servicing rights (net of related tax liability)	-	-	-
75 Deferred tax assets arising from temporary differences (net of related tax liability)	1,560	1,498	1,486
<b>Applicable caps on the inclusion of allowances in Tier 2</b>			
76 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	268	312	244
77 Cap on inclusion of allowances in Tier 2 under standardised approach	268	312	244
78 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	1,528	1,477	1,543
79 Cap on inclusion of allowances in Tier 2 under internal ratings-based approach	1,528	1,477	1,543
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)</b>			
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	6,652	6,652	6,652
83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities) <sup>1</sup>	547	776	770
84 Current cap on T2 instruments subject to phase out arrangements	8,271	8,271	8,271
85 Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities) <sup>2</sup>	-	52	989

<b>ASSETS TO CAPITAL MULTIPLE (GROSS ADJUSTED ASSETS OVER TRADITIONAL TOTAL CAPITAL)</b> <b>(Millions of Canadian dollars, except multiples and otherwise noted)</b>	<b>Q3/13</b>	<b>Q2/13</b>	<b>Q1/13</b>
<b>Assets-to-capital multiple</b>	<b>16.8X</b>	<b>16.6X</b>	<b>16.2X</b>
<b>Gross-adjusted assets (\$ billions)</b>	<b>792.0</b>	<b>788.7</b>	<b>762.7</b>

<b>BASEL III REGULATORY CAPITAL AND RATIOS (TRANSITIONAL BASIS)</b> <b>(Millions of Canadian dollars, except percentage and otherwise noted)</b>	<b>Q3/13</b>	<b>Q2/13</b>	<b>Q1/13</b>
29 <b>Common Equity Tier 1 capital (CET1)</b>	40,161	39,330	38,969
45 <b>Tier 1 capital (T1 = CET1 + AT1)</b>	40,161	39,330	38,969
59 <b>Total Capital (TC = T1 + T2)</b>	47,085	47,410	47,015
60 <b>Total risk-weighted assets</b>	332,863	325,651	313,475
61 Common Equity Tier 1 (as percentage of risk-weighted assets)	12.1 %	12.1 %	12.4 %
62 Tier 1 (as percentage of risk-weighted assets)	12.1 %	12.1 %	12.4 %
63 Total capital (as percentage of risk-weighted assets)	14.2 %	14.6 %	15.0 %

<sup>1</sup> The reduction of the amounts excluded from AT1 due to cap is as a result of the redemption of \$212.5 million of preferred shares Series AH in Q3/13.

<sup>2</sup> The reduction of the amounts excluded from T2 due to cap is as a result of the redemption of \$1 billion of subordinated debentures Tier 2 capital instruments in Q2/13.



**REGULATORY CAPITAL BALANCE SHEET - SUMMARY**  
(Millions of Canadian dollars)

Q3/13

Balance sheet as in  
Report to Shareholders  
page 47

Under regulatory  
scope of  
consolidation

	Balance sheet as in Report to Shareholders page 47	Under regulatory scope of consolidation
<b>Assets</b>		
Cash and due from banks	14,083	14,082
Interest-bearing deposits with banks	7,376	7,376
Securities	174,302	166,284
Assets purchased under reverse repurchase agreements and securities borrowed	120,184	120,184
Loans		
Retail	318,288	318,288
Wholesale	85,853	84,853
Allowance for loan losses	(1,921)	(1,921)
Investments for account of segregated fund holders	463	-
Other		
Customer's liability under acceptances	10,211	10,211
Derivatives	77,846	77,866
Premises and equipment, net	2,679	2,667
Goodwill	8,234	8,233
Other intangibles	2,742	2,711
Investments in associates	135	135
Investments in insurance subsidiaries	-	3,231
Prepaid pension benefit cost	1,099	1,089
Other assets	29,730	27,368
<b>Total assets</b>	<b>851,304</b>	<b>842,657</b>
<b>Liabilities</b>		
Deposits		
Personal	190,819	190,819
Business and government	340,539	340,797
Bank	14,855	14,855
Insurance and investment contracts for account of segregated fund holders	463	-
Other		
Acceptances	10,211	10,211
Obligations related to securities sold short	46,473	46,473
Obligations related to assets sold under repurchase agreements and securities loaned	65,550	65,550
Derivatives	80,378	80,378
Insurance claims and policy benefit liabilities	7,815	-
Accrued pension and other post-employment benefits	1,806	1,790
Other liabilities	35,205	34,607
Subordinated debentures	7,392	7,392
Trust capital securities	828	828
<b>Total liabilities</b>	<b>802,334</b>	<b>793,700</b>
<b>Equity attributable to shareholders</b>		
Preferred shares	4,600	4,600
Common shares	14,333	14,333
Treasury shares - preferred	(1)	(1)
- common	(10)	(10)
Retained earnings	27,251	27,251
Other components of equity	1,040	1,027
<b>Total equity attributable to shareholders</b>	<b>47,213</b>	<b>47,200</b>
Non-controlling interests	1,757	1,757
<b>Total equity</b>	<b>48,970</b>	<b>48,957</b>
<b>Total liabilities and equity</b>	<b>851,304</b>	<b>842,657</b>

Equity

Assets

	Equity	Assets
<b>Insurance subsidiaries<sup>1</sup></b>		
RBC Reinsurance (Ireland) Limited	28	18
Assured Assistance Inc.	4	0
RBC General Insurance Company	273	1,317
RBC Insurance Services Inc.	17	16
RBC Life Insurance Company	1,592	8,956
RBC Insurance Company of Canada	157	510
RBC Insurance Holdings Inc.	1	0
Royal Bank of Canada Insurance Company Limited	1,159	1,061
<b>Principal activities</b>	<b>3,231</b>	<b>11,878</b>
Incorporated in Ireland to provide reinsurance to international clients		
Service provider for Insurance claims		
Property and casualty insurance company		
Holding company		
Life and health insurance company		
Property and casualty insurance company		
Holding company		
Life, annuity, trade credit, title and property reinsurance company provides coverage to international clients		

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

REGULATORY CAPITAL BALANCE SHEET (Millions of Canadian dollars)	Cross Reference to Definition of Capital Components	Q3/13	
		Balance sheet as in Report to Shareholders page 47	Under regulatory scope of consolidation
<b>Assets</b>			
Cash and due from banks		14,083	14,082
Interest-bearing deposits with banks		7,376	7,376
Securities		174,302	166,284
<i>Non-significant investments in capital of other financial institutions reflected in regulatory capital</i>			-
<i>Other securities</i>			166,284
Assets purchased under reverse repurchase agreements and securities borrowed		120,184	120,184
Loans		-	-
Retail		318,288	318,288
Wholesale		85,853	84,853
Allowance for loan losses		(1,921)	(1,921)
<i>General allowance reflected in Tier 2 regulatory capital</i>			(268)
<i>Shortfall of allowances to expected loss</i>			(749)
<i>Allowances not reflected in regulatory capital</i>			(904)
Investments for account of segregated fund holders		402,220	401,220
Other		463	-
Customer's liability under acceptances		10,211	10,211
Derivatives		77,846	77,866
Premises and equipment, net		2,679	2,667
Goodwill		8,234	8,234
<i>of which relates to insurance</i>			-
Other intangibles		2,742	2,742
<i>of which relates to insurance</i>			32
Investments in associates		135	135
Significant investments in other financial institutions and insurance subsidiaries			3,199
<i>Significant investments exceeding regulatory thresholds</i>			400
<i>Significant investments not exceeding regulatory thresholds</i>			2,799
Defined-benefit pension fund net assets		1,099	1,089
Other		29,730	27,368
<i>Deferred tax assets</i>			1,750
<i>Deferred tax assets excluding those arising from temporary differences</i>			25
<i>Deferred tax assets arising from temporary differences exceeding regulatory thresholds</i>			87
<i>Deferred tax assets - other temporary differences</i>			1,638
<i>Other assets</i>			25,618
<b>Total assets</b>		<b>851,304</b>	<b>842,657</b>

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

	Cross Reference to Definition of Capital Components	Q3/13	
		Balance sheet as in Report to Shareholders page 47	Under regulatory scope of consolidation
<b>Liabilities</b>			
Deposits			
Personal		190,819	190,819
Business and government		340,539	340,797
Bank		14,855	14,855
		546,213	546,471
Insurance and investment contracts for account of segregated fund holders		463	-
Other			
Acceptances		10,211	10,211
Obligations related to securities sold short		46,473	46,473
Obligations related to assets sold under repurchase agreements and securities loaned		65,550	65,550
Derivatives		80,378	80,378
Insurance claims and policy benefit liabilities		7,815	-
Accrued pension and other post-employment benefits		1,806	1,790
Other liabilities		35,205	34,607
<i>Gains and losses due to changes in own credit risk on fair value liabilities</i>	j		168
<i>Deferred tax liabilities</i>			241
<i>related to goodwill</i>	w		-
<i>related to intangibles</i>	x		233
<i>related to pensions</i>	y		-
<i>Other deferred tax liabilities</i>			8
<i>Other liabilities</i>			34,198
Subordinated debentures	r	7,392	7,392
<i>Regulatory capital amortization of maturing debentures</i>			-
<i>Subordinated debentures not allowed for regulatory capital</i>	r'		185
<i>Subordinated debentures used for regulatory capital:</i>			-
<i>of which: are qualifying</i>			-
<i>of which: are subject to phase out directly issued capital:</i>	r''		7,184
<i>of which: are subject to phase out issued by 3rd party subsidiaries:</i>	r'''		23
Trust capital securities	v	828	828
<i>of which: are qualifying</i>			
<i>of which: are subject to phase out</i>	v'		813
<i>of which portion not allowed for regulatory capital</i>	v''		15
<b>Total liabilities</b>		<b>802,334</b>	<b>793,700</b>
<b>Equity attributable to shareholders</b>			
<b>Common Shares</b>	a	47,213	47,200
<b>Retained Earnings</b>		14,333	14,333
<i>of which relates to contributed surplus</i>	a'	27,251	27,251
<i>of which relates to retained earning for capital purposes</i>	b	195	195
<b>Other Components of equity</b>	b	27,056	27,056
<i>Gains and losses on derivatives designated as cash flow hedges</i>	c	1,040	1,027
<i>Unrealized foreign currency translation gains and losses, net of hedging activities</i>	h		317
<i>Other reserves allowed for regulatory capital</i>			452
<i>of which relates to Insurance</i>			271
Preferred Shares	p	4,600	4,600
<i>of which: are qualifying</i>			-
<i>of which: are subject to phase out</i>	p'		4,332
<i>of which portion are not allowed for regulatory capital</i>	p''		268
Treasury shares - preferred - phase-out	p'''	(1)	(1)
Treasury shares - Common	a''	(10)	(10)
<b>Non-controlling interests</b>	z	1,757	1,757
<i>of which are qualifying</i>			
<i>portion allowed for inclusion into CET1</i>	d		11
<i>portion allowed for inclusion into Tier 1 capital</i>	q		2
<i>portion allowed for inclusion into Tier 2 capital</i>	s		2
<i>of which: are subject to phase out</i>	z'		1,508
<i>of which portion not allowed for regulatory capital</i>	z''		234
<b>Total equity</b>		<b>48,970</b>	<b>48,957</b>
<b>Total liabilities and equity</b>		<b>851,304</b>	<b>842,657</b>

**BASEL III REGULATORY CAPITAL COMPONENTS: EXCERPT OF ALL-IN CAPITAL DISCLOSURE**  
(Millions of Canadian dollars)

Cross Reference to  
Definition of Balance  
Sheet Components

Q3/13

**Common Equity Tier 1 Capital: Instruments and Reserves**

- 1 Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus
- 2 Retained earnings
- 3 Accumulated other comprehensive income (and other reserves)
- 4 *Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)*
- 5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)
- 6 **Common Equity Tier 1 capital before regulatory adjustments**

a+a'+ta''	14,518
b	27,056
c	1,040
d	11
	<b>42,625</b>

**Common Equity Tier 1 Capital: Regulatory Adjustments**

- 7 Regulatory adjustment in respect of own use property
- 8 Goodwill (net of related tax liability)
- 9 Intangibles other than mortgage-servicing rights (net of related tax liability)
- 10 Deferred tax assets excluding those arising from temporary differences (net of related tax liability)
- 11 Gains and losses on derivatives designated as cash flow hedges
- 12 Shortfall of provisions to expected losses
- 13 Securitization gain on sale
- 14 Gains and losses due to changes in own credit risk on fair valued liabilities
- 15 Defined benefit pension fund net assets (net of related tax liability)
- 16 Investments in own shares (if not already netted off paid-in capital on reported balance sheet)
- 17 Reciprocal cross holdings in common equity
- 18 Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)
- 19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)
- 20 Mortgage servicing rights (amount above 10% threshold)
- 21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)
- 22 Amount exceeding the 15% threshold
- 23 *of which: significant investments in the common stock of financials*
- 24 *of which: mortgage servicing rights*
- 25 *of which: deferred tax assets arising from temporary differences*
- 26 Other deductions or regulatory adjustments to CET 1 as determined by OSFI
- 27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions
- 28 **Total regulatory adjustments to Common Equity Tier 1**
- 29 **Common Equity Tier 1 capital (CET1)**

e-w	8,234
f-x	2,509
g	25
h	317
i	749
j	168
k-y	1,089
	-
	-
m	243
	-
	-
n	243
	156
	-
o	87
	-
	-
	13,577
	<b>29,048</b>

**Additional Tier 1 Capital: Instruments**

- 30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus
- 31 *of which: classified as equity under applicable accounting standards*
- 32 *of which: classified as liabilities under applicable accounting standards*
- 33 *Directly issued capital instruments subject to phase out from Additional Tier 1*
- 34 Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)
- 35 *of which: instruments issued by subsidiaries subject to phase out*
- 36 **Additional Tier 1 capital before regulatory adjustments**

z-z'-z''-d-q-s	-
p+v-p'-p''-p'''-v'-v''	-
v'+z'+p'+p'''	6,652
q	2
	-

**Additional Tier 1 Capital: Regulatory Adjustments**

- 37 Investments in own Additional Tier 1 instruments
- 38 Reciprocal cross holdings in Additional Tier 1 instruments
- 39 Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)
- 40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions
- 41 Other deductions from Tier 1 capital as determined by OSFI
- 41a *of which: Reverse mortgages*
- 41b *of which: Valuation adjustment for less liquid positions*
- 42 Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions
- 43 **Total regulatory adjustments to Additional Tier 1 capital**
- 44 **Additional Tier 1 Capital (AT1)**
- 45 **Tier 1 capital (T1 = CET1 + AT1)**

	6,654
	-
	-
	-
	-
	-
	-
	-
	-
	-
	6,654
	<b>35,702</b>

**Tier 2 Capital: Instruments and Provisions**

- 46 Directly issued qualifying Tier 2 instruments plus related stock surplus
- 47 Directly issued capital instruments subject to phase out from Tier 2
- 48 Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)
- 49 *of which: instruments issued by subsidiaries subject to phase out*
- 50 Collective allowances
- 51 **Tier 2 capital before regulatory adjustments**

r-r'-r''-r'''	-
r''''	7,185
s+r''''	25
r''''	23
t	268
	<b>7,478</b>

**Tier 2 Capital: Regulatory Adjustments**

- 52 Investments in own Tier 2 instruments
- 53 Reciprocal cross-holdings in Tier 2 instruments
- 54 Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)
- 55 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions
- 56 Other deductions from Tier 2 capital
- 57 **Total regulatory adjustments to Tier 2 capital**
- 58 **Tier 2 Capital (T2)**
- 59 **Total Capital (TC = T1 + T2)**

	-
	-
	-
	-
	-
	-
	-
	-
	-
	-
	-
	7,478
	<b>43,180</b>

<b>STATEMENTS OF CHANGES IN REGULATORY CAPITAL</b> (Millions of Canadian dollars)	<b>Q3/13</b>	<b>Q2/13</b>	<b>Q1/13</b>
<b>Common Equity Tier 1 capital</b>			
<b>Opening amount</b>	<b>28,288</b>	<b>28,115</b>	<b>27,155</b>
New (Redeemed) capital			
Common shares			
New Issuances incl. Options	25	8	44
Repurchased	(46)	(21)	-
Contributed surplus	(7)	(15)	(5)
Treasury stock	(50)	63	(54)
Internal Capital Generation and Other	1,066	831	1,112
Net Income After Taxes	2,304	1,936	2,070
Non-Controlling Interest	(25)	(24)	(25)
Dividends (common & preferred)	(971)	(974)	(933)
Other, including premium paid on c/s repurchases & issuance costs	(242)	(107)	-
Movements in other components of equity	187	73	(63)
Unrealized foreign currency translation gains and losses, net of hedging activities	196	75	(14)
Unrealized gains and losses on available-for-sale securities	(179)	79	(49)
Gains and losses on derivatives designated as cash flow hedges	170	(81)	-
Other	-	-	-
Other	-	-	(444)
Goodwill and other intangible assets (net of related tax liability)	(129)	(692)	(7)
Other regulatory adjustments	(286)	(74)	377
Defined benefit pension fund assets (net of related tax liability)	(10)	(91)	193
Investment in common equity of deconsolidated subsidiaries & other significant investments	(11)	(30)	153
Deferred tax assets excluding those arising from temporary differences (net of related tax liability)	(1)	(18)	63
Other	(264)	65	(32)
<b>Closing amount</b>	<b>29,048</b>	<b>28,288</b>	<b>28,115</b>
<b>Additional Tier 1 capital</b>			
<b>Opening amount</b>	<b>6,654</b>	<b>6,654</b>	<b>7,396</b>
New eligible Tier 1 capital	-	-	30
Redeemed Tier 1 capital	-	-	(2)
Change in Non-qualifying Additional included in Tier 1 capital subject to phase-out <sup>1</sup>	-	-	(770)
Additional Tier 1 capital issued by subsidiaries and held by third parties	-	-	-
Regulatory adjustments	-	-	-
<b>Closing amount</b>	<b>6,654</b>	<b>6,654</b>	<b>6,654</b>
<b>Total Tier 1 Capital</b>	<b>35,702</b>	<b>34,942</b>	<b>34,769</b>
<b>Tier 2 capital</b>			
<b>Opening amount</b>	<b>8,585</b>	<b>8,518</b>	<b>7,688</b>
New eligible Tier 2 capital	-	-	-
Redeemed Tier 2 capital	-	-	(205)
Change in Non-qualifying included in Tier 2 capital subject to phase-out <sup>2,3</sup>	(1,064)	-	1,022
Amortisation adjustments	-	-	(40)
Tier 2 capital issued by subsidiaries and held by third parties	-	-	-
Regulatory adjustments	(43)	67	53
<b>Closing amount</b>	<b>7,478</b>	<b>8,585</b>	<b>8,518</b>
<b>Total Regulatory Capital</b>	<b>43,180</b>	<b>43,527</b>	<b>43,287</b>

<sup>1</sup> Excludes \$200 million preferred shares redeemed in Q2/13 as they were not included in capital per the OSFI (Basel III) rules.

<sup>2</sup> Includes an issuance of \$2 billion subordinated debentures in Q1/13, deemed to be non-qualifying as per OSFI (Basel III) rules and are subject to phase-out.

<sup>3</sup> Excludes \$1 billion subordinated debentures redeemed in Q2/13 as they were not included in capital per the OSFI (Basel III) rules.

RISK-WEIGHTED ASSETS <sup>1</sup> (Millions of Canadian dollars, except percentage and per share amounts)	Q3/13					Risk-weighted assets								
	Risk-weighted assets All-in Basis					Risk-weighted assets								
	Exposure <sup>2</sup>	Average of risk weights <sup>3</sup>	Standardized approach	Advanced approach	Other	Total <sup>4</sup>	Q2/13 Total <sup>4</sup>	Q1/13 Total <sup>4</sup>	Q4/12 Total <sup>4</sup>	Q3/12 Total <sup>4</sup>	Q2/12 Total <sup>4</sup>	Q1/12 Total <sup>4</sup>	Q4/11 Total <sup>4</sup>	Q3/11 Total <sup>4</sup>
<b>Credit risk<sup>5</sup></b>														
Lending-related and other														
Residential mortgages	180,956	5%	910	7,377	-	8,287	8,088	8,348	8,713	8,596	8,813	9,234	6,869	6,545
Other retail (Personal, Credit cards and Small business treated as retail)	218,345	22%	6,715	42,098	-	48,813	47,326	42,522	38,633	39,274	38,192	45,530	42,429	42,489
Business (Corporate, Commercial, Medium-sized enterprises and Non-bank financial institutions)	194,793	52%	16,942	84,359	-	101,301	99,386	98,626	100,357	95,665	89,116	98,183	92,250	85,025
Sovereign (Government)	43,982	8%	1,466	2,191	-	3,657	3,459	3,373	3,266	3,703	2,350	2,346	1,799	2,074
Bank	68,817	7%	1,866	3,187	-	5,053	5,807	5,958	4,801	5,093	5,026	4,930	4,723	5,076
<b>Total lending-related and other</b>	<b>706,893</b>	<b>24%</b>	<b>27,899</b>	<b>139,212</b>	<b>-</b>	<b>167,111</b>	<b>164,066</b>	<b>158,827</b>	<b>155,770</b>	<b>152,331</b>	<b>143,497</b>	<b>160,223</b>	<b>148,070</b>	<b>141,209</b>
Trading-related														
Repo-style transactions	269,707	1%	48	3,444	57	3,549	4,278	4,337	2,235	2,114	1,788	1,884	2,309	1,845
Derivatives	64,937	26%	2,513	13,789	333	16,635	15,364	15,217	11,908	13,918	13,784	15,561	15,986	15,311
<b>Total trading-related</b>	<b>334,644</b>	<b>6%</b>	<b>2,561</b>	<b>17,233</b>	<b>390</b>	<b>20,184</b>	<b>19,642</b>	<b>19,554</b>	<b>14,143</b>	<b>16,032</b>	<b>15,572</b>	<b>17,445</b>	<b>18,295</b>	<b>17,156</b>
<b>Total lending-related and other and trading-related</b>	<b>1,041,537</b>	<b>18%</b>	<b>30,460</b>	<b>156,445</b>	<b>390</b>	<b>187,295</b>	<b>183,708</b>	<b>178,381</b>	<b>169,913</b>	<b>168,363</b>	<b>159,069</b>	<b>177,668</b>	<b>166,365</b>	<b>158,365</b>
Bank book equities <sup>6,7</sup>	1,103	99%	-	1,093	-	1,093	1,086	1,184	1,206	1,216	1,183	1,190	1,336	1,323
Securitization exposures	40,409	19%	239	7,498	-	7,737	8,360	8,266	6,584	9,433	5,198	6,394	6,951	6,756
Regulatory scaling factor <sup>8</sup>	n.a.	n.a.	n.a.	9,766	-	9,766	9,268	9,631	9,187	9,339	8,593	8,647	7,982	7,451
Other assets <sup>9</sup>	39,020	71%	n.a.	n.a.	27,636	27,636	28,842	25,856	22,669	20,475	23,032	17,705	22,548	20,203
<b>Total credit risk<sup>9</sup></b>	<b>1,122,069</b>	<b>21%</b>	<b>30,699</b>	<b>174,802</b>	<b>28,026</b>	<b>233,527</b>	<b>231,264</b>	<b>223,318</b>	<b>209,559</b>	<b>208,826</b>	<b>197,075</b>	<b>211,604</b>	<b>205,162</b>	<b>194,098</b>
<b>Market risk<sup>10,11</sup></b>														
Interest rate			2,486	442	-	2,928	6,134	6,131	6,547	5,446	4,456	7,065	4,358	4,753
Equity			306	2,692	-	2,998	2,594	2,459	1,916	2,843	2,839	2,244	1,650	3,404
Foreign exchange			1,237	25	-	1,262	791	832	1,704	2,017	1,481	1,144	866	773
Commodities			610	1	-	611	706	702	844	984	1,013	854	896	928
Specific risk			14,325	5,259	-	19,584	17,215	17,381	9,695	9,226	10,132	11,119	13,576	16,735
Incremental risk charge <sup>12,13</sup>			-	10,550	-	10,550	10,410	10,594	9,403	8,176	9,039	11,123	-	-
<b>Total market risk</b>			<b>18,964</b>	<b>18,969</b>	<b>-</b>	<b>37,933</b>	<b>37,850</b>	<b>38,099</b>	<b>30,109</b>	<b>28,692</b>	<b>28,960</b>	<b>33,549</b>	<b>21,346</b>	<b>26,593</b>
<b>Operational risk<sup>14</sup></b>			<b>43,344</b>	<b>n.a.</b>	<b>n.a.</b>	<b>43,344</b>	<b>42,323</b>	<b>41,711</b>	<b>40,941</b>	<b>40,900</b>	<b>39,699</b>	<b>40,355</b>	<b>40,283</b>	<b>40,324</b>
<b>Transitional adjustment prescribed by OSFI</b>											1,404		969	
<b>Total risk-weighted assets</b>	<b>1,122,069</b>		<b>93,007</b>	<b>193,771</b>	<b>28,026</b>	<b>314,804</b>	<b>311,437</b>	<b>303,128</b>	<b>280,609</b>	<b>278,418</b>	<b>267,138</b>	<b>285,508</b>	<b>267,780</b>	<b>261,015</b>

<sup>1</sup> Effective Q1/13 numbers are calculated using guidelines issued by OSFI under the Basel III All-in framework. Prior periods used the Basel II framework.

<sup>2</sup> 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 and collateral held.

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

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

<sup>5</sup> For credit risk, a majority of our portfolios use the AIRB Approach and the remainder use the Standardized Approach.

<sup>6</sup> 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 derivatives instruments tied to equity interests. As at Q3/13, the amount of publicly-traded equity exposures was \$160 million and private equity exposures amounted to \$943 million. Total exposure represents exposure at default, which is the expected gross exposure upon the default of an obligor.

<sup>7</sup> 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 \$105 million for Q3/13.

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

<sup>9</sup> For credit risk, portfolios using the Standardized and Advanced Internal Ratings Based (AIRB) Approach represents 13% and 75%, respectively, of RWA. The remaining 12% represents Balance Sheet assets not included in Standardized or AIRB Approaches.

<sup>10</sup> 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.

<sup>11</sup> 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 re-securitization 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 re securitization 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.

<sup>12</sup> The incremental risk charge (IRC) was \$761 million as at Q3/13. The average was \$839 million, high was \$1,024 million and low was \$732 million for Q3/13. 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.

<sup>13</sup> 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 backtesting as we do for the VaR measure.

<sup>14</sup> For operational risk, we use the Standardized Approach.

ATTRIBUTED CAPITAL (Millions of Canadian dollars)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013	2012	2012	2011
										9 months	9 months		
<b>Attributed capital</b>													
Credit risk	11,700	11,700	11,400	11,100	9,300	9,000	8,750	8,350	8,000	11,600	9,000	9,550	7,800
Market risk (trading and non-trading)	3,150	3,400	3,700	3,700	3,650	3,900	3,850	3,250	3,400	3,400	3,800	3,800	3,200
Operational risk	3,950	4,050	4,100	3,850	3,850	3,750	3,650	3,300	3,300	4,050	3,750	3,750	3,400
Business and fixed assets risk	2,500	2,600	2,850	2,850	2,850	2,750	2,600	2,350	2,350	2,650	2,750	2,750	2,400
Insurance risk	450	450	500	450	450	450	450	450	450	450	450	450	400
Goodwill and intangibles	10,950	10,800	10,150	10,100	9,750	9,700	9,700	9,750	9,600	10,650	9,700	9,800	9,450
Regulatory capital allocation <sup>1</sup>	4,500	2,650	1,550	3,100	4,250	4,050	4,950	5,200	2,200	2,900	4,400	4,100	2,400
Attributed capital	37,200	35,650	34,250	35,150	34,100	33,600	33,950	32,650	29,300	35,700	33,850	34,200	29,050
Under/(over) attribution of capital <sup>1,2</sup>	5,000	5,350	5,750	3,700	3,600	2,400	400	350	1,000	5,400	2,200	2,550	750
Average common equity from discontinued operations	-	-	-	-	-	400	1,250	1,400	2,750	-	550	400	2,800
Total average common equity	42,200	41,000	40,000	38,850	37,700	36,400	35,600	34,400	33,050	41,100	36,600	37,150	32,600

<sup>1</sup> Effective Q1/12, we prospectively revised our capital allocation methodology to further align our allocation processes with evolving regulatory capital requirements. The revised methodology replaced the pro-rata allocation of unallocated capital that was used in 2011. The revised methodology resulted in a reduction in attributed capital for Personal and Commercial Banking and an increase in attributed capital for Capital Markets. The 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 OSFI's decision to delay Credit Valuation Adjustment (CVA) resulted in the exclusion of it from this calculation in 2013 resulting in the reduction of attributed capital.

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

<b>LOANS AND ACCEPTANCES</b> (Millions of Canadian dollars)	<b>Q3/13</b>	<b>Q2/13</b>	<b>Q1/13</b>	<b>Q4/12</b>	<b>Q3/12</b>	<b>Q2/12</b>	<b>Q1/12</b>	<b>Q4/11</b>	<b>Q3/11</b>	<b>2012</b>	<b>2011</b>
<b>By portfolio and sector</b>											
<b>Retail</b>											
Residential mortgages	206,441	201,138	199,375	198,324	196,652	193,231	189,822	188,406	183,435	198,324	188,406
Personal	94,191	93,663	86,709	86,697	85,073	83,008	82,146	80,921	78,732	86,697	80,921
Credit cards	13,881	13,666	13,573	13,661	13,423	13,035	12,748	12,937	12,833	13,661	12,937
Small business	3,775	4,053	2,536	2,503	2,489	2,477	2,448	2,481	2,507	2,503	2,481
	<b>318,288</b>	<b>312,520</b>	<b>302,193</b>	<b>301,185</b>	<b>297,637</b>	<b>291,751</b>	<b>287,164</b>	<b>284,745</b>	<b>277,507</b>	<b>301,185</b>	<b>284,745</b>
<b>Wholesale</b>											
Business											
Agriculture	5,349	5,287	5,272	5,202	5,085	5,085	5,026	4,880	4,787	5,202	4,880
Automotive	7,192	6,851	3,799	3,585	3,469	3,587	3,303	3,025	3,034	3,585	3,025
Consumer goods	6,068	5,759	5,631	5,432	5,506	5,208	5,065	5,341	5,171	5,432	5,341
Energy	8,956	8,735	8,744	8,802	8,961	7,689	7,171	6,394	5,766	8,802	6,394
Non-bank financial services	4,913	4,321	3,134	3,895	3,455	2,234	1,921	2,007	1,743	3,895	2,007
Forest products	917	992	985	811	875	895	777	698	786	811	698
Industrial products	3,910	3,906	3,882	3,938	4,024	3,639	3,428	3,381	3,512	3,938	3,381
Mining and metals	1,018	1,196	1,009	965	877	892	923	1,122	972	965	1,122
Real estate and related <sup>1</sup>	23,534	22,932	21,877	20,650	19,346	18,400	17,026	15,569	14,451	20,650	15,569
Technology and media	3,911	3,970	4,286	4,203	3,830	3,357	3,166	2,712	2,487	4,203	2,712
Transportation and environment	5,502	5,250	5,299	5,221	5,101	5,174	5,022	4,927	4,147	5,221	4,927
Other <sup>2</sup>	19,825	20,926	20,991	20,554	20,855	20,154	18,615	17,011	16,216	20,554	17,011
Sovereign	4,089	4,142	4,197	4,193	4,275	4,027	3,807	4,050	3,445	4,193	4,050
Bank	880	1,057	951	990	972	1,302	1,469	1,324	1,612	990	1,324
	<b>96,064</b>	<b>95,324</b>	<b>90,057</b>	<b>88,441</b>	<b>86,631</b>	<b>81,643</b>	<b>76,719</b>	<b>72,441</b>	<b>68,129</b>	<b>88,441</b>	<b>72,441</b>
<b>Total loans and acceptances</b>	<b>414,352</b>	<b>407,844</b>	<b>392,250</b>	<b>389,626</b>	<b>384,268</b>	<b>373,394</b>	<b>363,883</b>	<b>357,186</b>	<b>345,636</b>	<b>389,626</b>	<b>357,186</b>
Allowance for loan losses	(1,921)	(1,966)	(1,954)	(1,997)	(1,937)	(2,019)	(1,965)	(1,967)	(1,984)	(1,997)	(1,967)
<b>Total loans and acceptances, net of allowance for loan losses</b>	<b>412,431</b>	<b>405,878</b>	<b>390,296</b>	<b>387,629</b>	<b>382,331</b>	<b>371,375</b>	<b>361,918</b>	<b>355,219</b>	<b>343,652</b>	<b>387,629</b>	<b>355,219</b>
<b>Loans and acceptances by geography <sup>3</sup> and portfolio</b>											
<b>Canada</b>											
Residential mortgages	203,446	198,253	196,574	195,552	193,886	190,537	187,075	185,620	180,824	195,552	185,620
Personal	87,445	87,306	80,852	80,897	79,502	77,482	76,682	75,668	73,908	80,897	75,668
Credit cards	13,651	13,404	13,311	13,422	13,204	12,812	12,509	12,723	12,624	13,422	12,723
Small business	3,775	4,053	2,536	2,503	2,489	2,477	2,448	2,481	2,507	2,503	2,481
	<b>308,317</b>	<b>303,016</b>	<b>293,273</b>	<b>292,374</b>	<b>289,081</b>	<b>283,308</b>	<b>278,714</b>	<b>276,492</b>	<b>269,863</b>	<b>292,374</b>	<b>276,492</b>
<b>Retail</b>											
Business	57,114	56,987	51,582	50,319	50,091	47,766	43,911	45,186	44,779	50,319	45,186
Sovereign	3,648	3,724	3,881	3,751	3,651	3,322	3,141	3,304	2,726	3,751	3,304
Bank	429	428	517	390	428	501	437	747	839	390	747
	<b>61,191</b>	<b>61,139</b>	<b>55,980</b>	<b>54,460</b>	<b>54,170</b>	<b>51,589</b>	<b>47,489</b>	<b>49,237</b>	<b>48,344</b>	<b>54,460</b>	<b>49,237</b>
<b>Wholesale</b>											
United States											
Retail	3,510	3,392	3,088	3,138	3,077	3,109	3,076	3,101	2,841	3,138	3,101
Wholesale	18,321	17,622	17,298	17,081	16,224	14,035	13,519	11,094	8,751	17,081	11,094
	<b>21,831</b>	<b>21,014</b>	<b>20,386</b>	<b>20,219</b>	<b>19,301</b>	<b>17,144</b>	<b>16,595</b>	<b>14,195</b>	<b>11,592</b>	<b>20,219</b>	<b>14,195</b>
<b>Other International</b>											
Retail	6,461	6,112	5,832	5,673	5,479	5,334	5,374	5,152	4,803	5,673	5,152
Wholesale	16,552	16,563	16,779	16,900	16,237	16,019	15,711	12,110	11,034	16,900	12,110
	<b>23,013</b>	<b>22,675</b>	<b>22,611</b>	<b>22,573</b>	<b>21,716</b>	<b>21,353</b>	<b>21,085</b>	<b>17,262</b>	<b>15,837</b>	<b>22,573</b>	<b>17,262</b>
<b>Total</b>											
Retail	318,288	312,520	302,193	301,185	297,637	291,751	287,164	284,745	277,507	301,185	284,745
Wholesale	96,064	95,324	90,057	88,441	86,631	81,643	76,719	72,441	68,129	88,441	72,441
<b>Total loans and acceptances</b>	<b>414,352</b>	<b>407,844</b>	<b>392,250</b>	<b>389,626</b>	<b>384,268</b>	<b>373,394</b>	<b>363,883</b>	<b>357,186</b>	<b>345,636</b>	<b>389,626</b>	<b>357,186</b>

<sup>1</sup> Wholesale - Real estate and related loans and acceptances in Q3/13 is comprised of amounts based in Canada of \$17.6 billion, United States of \$3.8 billion and Other International of \$2.2 billion.

<sup>2</sup> Wholesale - Other in Q3/13 related to other services \$7.2 billion, financing products \$4.0 billion, holding and investments \$4.6 billion, health \$3.5 billion, and other \$0.5 billion.

<sup>3</sup> Geographic information is based on residence of borrower.



<b>GROSS IMPAIRED LOANS</b> (Millions of Canadian dollars)	<b>Q3/13</b>	<b>Q2/13</b>	<b>Q1/13</b>	<b>Q4/12</b>	<b>Q3/12</b>	<b>Q2/12</b>	<b>Q1/12</b>	<b>Q4/11</b>	<b>Q3/11</b>	<b>2012</b>	<b>2011</b>
<b>Gross impaired loans by portfolio and sector</b>											
<b>Retail</b>											
Residential mortgages	666	692	683	674	662	714	769	719	744	674	719
Personal	284	294	276	273	276	296	288	289	269	273	289
Small business	32	34	30	33	33	36	40	40	44	33	40
	982	1,020	989	980	971	1,046	1,097	1,048	1,057	980	1,048
<b>Wholesale</b>											
<b>Business</b>											
Agriculture	35	35	37	52	57	60	65	75	75	52	75
Automotive	17	13	13	17	23	32	38	38	43	17	38
Consumer goods	91	86	80	83	95	104	87	91	82	83	91
Energy	3	1	1	2	8	8	10	33	38	2	33
Non-bank financial services	8	4	2	5	2	2	1	13	12	5	13
Forest products	27	27	28	30	23	21	31	27	26	30	27
Industrial products	68	74	71	88	85	95	40	38	84	88	38
Mining and metals	1	2	2	2	1	5	4	4	5	2	4
Real estate and related <sup>1</sup>	353	372	363	353	359	421	452	464	428	353	464
Technology and media	125	202	173	251	122	116	52	47	48	251	47
Transportation and environment	69	62	68	73	21	106	111	105	103	73	105
Other <sup>2</sup>	290	284	307	312	352	314	300	311	271	312	311
Sovereign	-	-	-	-	-	-	1	-	-	-	-
Bank	3	3	3	2	2	33	34	33	32	2	33
	1,090	1,165	1,148	1,270	1,150	1,317	1,226	1,279	1,247	1,270	1,279
<b>Total gross impaired loans</b>	<b>2,072</b>	<b>2,185</b>	<b>2,137</b>	<b>2,250</b>	<b>2,121</b>	<b>2,363</b>	<b>2,323</b>	<b>2,327</b>	<b>2,304</b>	<b>2,250</b>	<b>2,327</b>
Individually assessed	813	868	882	983	823	1,004	904	940	893	983	940
Collectively assessed	1,259	1,317	1,255	1,267	1,298	1,359	1,419	1,387	1,411	1,267	1,387
<b>Total gross impaired loans</b>	<b>2,072</b>	<b>2,185</b>	<b>2,137</b>	<b>2,250</b>	<b>2,121</b>	<b>2,363</b>	<b>2,323</b>	<b>2,327</b>	<b>2,304</b>	<b>2,250</b>	<b>2,327</b>
<b>Gross impaired loans by geography<sup>3</sup> and portfolio</b>											
<b>Canada</b>											
Residential mortgages	448	486	479	475	481	541	584	567	582	475	567
Personal	215	235	216	206	197	208	204	188	188	206	188
Small business	32	34	30	34	33	36	40	40	44	34	40
Retail	695	755	725	715	711	785	828	795	814	715	795
Business	490	529	503	641	498	579	483	513	579	641	513
Sovereign	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-
Wholesale	490	529	503	641	498	579	483	513	579	641	513
Total - Canada	1,185	1,284	1,228	1,356	1,209	1,364	1,311	1,308	1,393	1,356	1,308
<b>United States</b>											
Retail	14	9	7	7	7	8	6	6	6	7	6
Wholesale	136	178	153	162	172	128	106	116	74	162	116
	150	187	160	169	179	136	112	122	80	169	122
<b>Other International</b>											
Retail	273	256	257	258	253	253	263	247	237	258	247
Wholesale	464	458	492	467	480	610	637	650	594	467	650
	737	714	749	725	733	863	900	897	831	725	897
<b>Total</b>											
Retail	982	1,020	989	980	971	1,046	1,097	1,048	1,057	980	1,048
Wholesale	1,090	1,165	1,148	1,270	1,150	1,317	1,226	1,279	1,247	1,270	1,279
<b>Total gross impaired loans</b>	<b>2,072</b>	<b>2,185</b>	<b>2,137</b>	<b>2,250</b>	<b>2,121</b>	<b>2,363</b>	<b>2,323</b>	<b>2,327</b>	<b>2,304</b>	<b>2,250</b>	<b>2,327</b>

<sup>1</sup> Wholesale - Real estate and related loans and acceptances in Q3/13 is comprised of amounts based in Canada of \$154 million, United States of \$nil and Other International of \$200 million.

<sup>2</sup> Wholesale - Other in Q3/13 related to other services \$95 million, financing products \$40 million, holding and investments \$47 million, health \$26 million, and other \$82 million.

<sup>3</sup> Geographic information is based on residence of borrower.

<b>GROSS IMPAIRED LOANS <i>continued</i></b> <b>(Millions of Canadian dollars)</b>	<b>Q3/13</b>	<b>Q2/13</b>	<b>Q1/13</b>	<b>Q4/12</b>	<b>Q3/12</b>	<b>Q2/12</b>	<b>Q1/12</b>	<b>Q4/11</b>	<b>Q3/11</b>	<b>2012</b>	<b>2011</b>
<b>Changes in gross impaired loans</b>											
<b>Balance at beginning of period</b>											
Retail	1,020	989	980	971	1,046	1,097	1,048	1,057	1,290	1,048	1,240
Wholesale	1,165	1,148	1,270	1,150	1,317	1,226	1,279	1,247	2,369	1,279	2,951
	2,185	2,137	2,250	2,121	2,363	2,323	2,327	2,304	3,659	2,327	4,191
<b>Balance at beginning of period - discontinued operations</b>											
Retail	-	-	-	-	-	-	-	-	(205)	-	(222)
Wholesale	-	-	-	-	-	-	-	-	(1,228)	-	(1,409)
	-	-	-	-	-	-	-	-	(1,433)	-	(1,631)
<b>New impaired <sup>1</sup></b>											
Retail	196	281	259	265	189	249	330	290	283	1,033	1,278
Wholesale	135	196	144	278	72	222	48	121	228	620	542
	331	477	403	543	261	471	378	411	511	1,653	1,820
<b>Repayments, return to performing status, sold and other <sup>2</sup></b>											
Retail	20	6	1	6	8	(17)	(21)	(23)	(27)	(24)	(127)
Wholesale	(82)	(114)	(95)	(93)	(62)	(95)	(56)	(20)	(79)	(306)	(570)
	(62)	(108)	(94)	(87)	(54)	(112)	(77)	(43)	(106)	(330)	(697)
<b>Net impaired loan formation <sup>2</sup></b>											
Retail	216	287	260	271	197	232	309	267	256	1,009	1,151
Wholesale	53	82	49	185	10	127	(8)	101	149	314	(28)
	269	369	309	456	207	359	301	368	405	1,323	1,123
<b>Write-offs</b>											
Retail	(254)	(256)	(251)	(262)	(272)	(283)	(260)	(276)	(284)	(1,077)	(1,121)
Wholesale	(128)	(65)	(171)	(65)	(177)	(36)	(45)	(69)	(43)	(323)	(235)
	(382)	(321)	(422)	(327)	(449)	(319)	(305)	(345)	(327)	(1,400)	(1,356)
<b>Balance at end of period</b>											
Retail	982	1,020	989	980	971	1,046	1,097	1,048	1,057	980	1,048
Wholesale	1,090	1,165	1,148	1,270	1,150	1,317	1,226	1,279	1,247	1,270	1,279
	2,072	2,185	2,137	2,250	2,121	2,363	2,323	2,327	2,304	2,250	2,327
<b>Net impaired loans by geography <sup>1</sup> and portfolio</b>											
<b>Canada</b>											
Residential mortgages	414	451	442	434	441	495	533	520	533	434	520
Personal	129	144	126	117	111	115	112	100	100	117	100
Small business	20	21	17	22	20	22	24	25	27	22	25
<b>Retail</b>	563	616	585	573	572	632	669	645	660	573	645
Business	320	334	340	402	330	402	317	334	368	402	334
Sovereign	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-
<b>Wholesale</b>	320	334	340	402	330	402	317	334	368	402	334
<b>United States</b>											
Retail	11	8	5	6	6	7	5	5	5	6	5
Wholesale	101	144	130	124	129	90	86	91	63	124	91
	112	152	135	130	135	97	91	96	68	130	96
<b>Other International</b>											
Retail	171	164	161	162	145	166	182	167	157	162	167
Wholesale	345	313	322	346	362	407	459	480	427	346	480
	516	477	483	508	507	573	641	647	584	508	647
<b>Total</b>											
Retail	745	788	751	741	723	805	856	817	822	741	817
Wholesale	766	791	792	872	821	899	862	905	858	872	905
<b>Total Net Impaired Loans</b>	1,511	1,579	1,543	1,613	1,544	1,704	1,718	1,722	1,680	1,613	1,722

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

<sup>2</sup> Net impaired loan formation for Canadian Banking and certain Caribbean Banking retail and wholesale portfolios are generally allocated to New impaired as Repayment, return to performing status, sold and other adjustments, as amounts are not reasonably determinable. There is no impact to total net impaired loan formation amounts.

<b>GROSS IMPAIRED LOANS <i>continued</i></b> <b>(Millions of Canadian dollars)</b>	<b>Q3/13</b>	<b>Q2/13</b>	<b>Q1/13</b>	<b>Q4/12</b>	<b>Q3/12</b>	<b>Q2/12</b>	<b>Q1/12</b>	<b>Q4/11</b>	<b>Q3/11</b>	<b>2012</b>	<b>2011</b>
<b>Net write-offs by geography<sup>1</sup> and portfolio</b>											
<b>Canada</b>											
Residential mortgages	2	2	4	4	5	4	3	4	4	16	12
Personal	93	91	88	98	97	101	98	99	96	394	398
Credit cards	88	90	88	88	96	104	104	102	113	392	448
Small business	7	8	6	11	9	16	6	8	9	42	38
<b>Retail</b>	<b>190</b>	<b>191</b>	<b>186</b>	<b>201</b>	<b>207</b>	<b>225</b>	<b>211</b>	<b>213</b>	<b>222</b>	<b>844</b>	<b>896</b>
Business	49	21	81	37	39	17	12	36	30	105	100
Sovereign	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-
<b>Wholesale</b>	<b>49</b>	<b>21</b>	<b>81</b>	<b>37</b>	<b>39</b>	<b>17</b>	<b>12</b>	<b>36</b>	<b>30</b>	<b>105</b>	<b>100</b>
<b>United States</b>											
Retail	1	-	1	1	2	-	1	1	1	4	2
Wholesale	25	6	14	-	15	2	2	(1)	(5)	19	(24)
	26	6	15	1	17	2	3	-	(4)	23	(22)
<b>Other International</b>											
Retail	2	12	15	11	14	9	1	16	12	35	39
Wholesale	27	29	69	20	113	7	20	24	7	160	99
	29	41	84	31	127	16	21	40	19	195	138
<b>Total</b>											
Retail	193	203	202	213	223	234	213	230	235	883	937
Wholesale	101	56	164	57	167	26	34	59	32	284	175
<b>Total net write-offs</b>	<b>294</b>	<b>259</b>	<b>366</b>	<b>270</b>	<b>390</b>	<b>260</b>	<b>247</b>	<b>289</b>	<b>267</b>	<b>1,167</b>	<b>1,112</b>

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

PROVISION FOR CREDIT LOSSES (Millions of Canadian dollars)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013	2012	2012	2011
										9 months	9 months		
<b>Provision for credit losses on impaired loans by portfolio and sector</b>													
<b>Retail</b>													
Residential mortgages	6	10	10	19	20	16	12	9	8	26	48	67	42
Personal	97	94	106	103	116	114	112	111	112	297	342	445	438
Credit cards	89	94	88	89	97	104	104	101	114	271	305	394	448
Small business	7	8	8	11	9	15	8	6	8	23	32	43	35
	199	206	212	222	242	249	236	227	242	617	727	949	963
<b>Wholesale</b>													
<b>Business</b>													
Agriculture	2	-	(1)	5	2	1	-	4	-	1	3	8	7
Automotive	1	1	1	1	(2)	(2)	1	(3)	(1)	3	(3)	(2)	(4)
Consumer goods	4	4	3	11	4	13	(1)	3	5	11	16	27	14
Energy	(2)	-	(2)	(3)	(2)	(3)	(3)	(2)	(6)	(4)	(8)	(11)	(20)
Non-bank financial services	10	-	-	1	-	-	-	-	-	10	-	1	(11)
Forest products	-	3	-	4	-	-	1	4	(1)	3	1	5	5
Industrial products	9	3	6	5	3	23	1	(5)	3	18	27	32	3
Mining and metals	-	-	-	-	-	-	-	-	-	-	-	-	-
Real estate and related	-	27	14	18	24	37	3	10	36	41	64	82	66
Technology and media	23	42	93	65	27	6	4	-	(5)	158	37	102	(3)
Transportation and environment	2	(2)	19	5	2	15	25	2	24	19	42	47	29
Other <sup>1</sup>	19	4	4	28	25	9	1	36	23	27	35	63	82
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-
	68	82	137	140	83	99	32	49	78	287	214	354	168
<b>Total provision for credit losses on impaired loans</b>	267	288	349	362	325	348	268	276	320	904	941	1,303	1,131
<b>Total provision for credit losses for loans not yet identified as impaired</b>	-	-	-	-	(1)	-	(1)	-	-	-	(2)	(2)	2
<b>Total provision for credit losses</b>	267	288	349	362	324	348	267	276	320	904	939	1,301	1,133
Individually assessed	35	56	122	93	56	75	20	28	38	213	151	244	61
Collectively assessed	232	232	227	269	268	273	247	248	282	691	788	1,057	1,072
<b>Total provision for credit losses</b>	267	288	349	362	324	348	267	276	320	904	939	1,301	1,133
<b>Provision for credit losses by geography<sup>2</sup> and portfolio</b>													
<b>Canada</b>													
Residential mortgages	4	7	4	10	7	6	11	4	4	15	24	34	25
Personal	91	93	93	106	94	106	107	101	102	277	307	413	408
Credit cards	88	90	88	87	96	104	104	101	114	266	304	391	448
Small business	7	8	8	11	9	15	8	6	8	23	32	43	35
<b>Retail</b>	190	198	193	214	206	231	230	212	228	581	667	881	916
<b>Business</b>	39	57	14	122	40	37	10	13	38	110	87	209	102
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Wholesale</b>	39	57	14	122	40	37	10	13	38	110	87	209	102
<b>Total Canada</b>	229	255	207	336	246	268	240	225	266	691	754	1,090	1,018
<b>United States</b>													
Retail	2	(1)	2	1	2	1	-	1	3	3	3	4	4
Wholesale	22	19	(1)	(3)	13	21	(2)	14	(12)	40	32	29	(19)
	24	18	1	(2)	15	22	(2)	15	(9)	43	35	33	(15)
<b>Other International</b>													
Retail	7	9	17	7	34	17	6	14	11	33	57	64	43
Wholesale	7	6	124	21	30	41	24	22	52	137	95	116	85
	14	15	141	28	64	58	30	36	63	170	152	180	128
<b>Total</b>													
Retail	199	206	212	222	242	249	236	227	242	617	727	949	963
Wholesale	68	82	137	140	83	99	32	49	78	287	214	354	168
	267	288	349	362	325	348	268	276	320	904	941	1,303	1,131

<sup>1</sup> Wholesale - Other in Q3/13 related to financing products, \$0.3 million; other services, \$3.6 million; health, \$0.6 million; and other, \$15.4 million.

<sup>2</sup> Geographic information is based on residence of borrower.

<b>ALLOWANCE FOR CREDIT LOSSES</b> (Millions of Canadian dollars)	<b>Q3/13</b>	<b>Q2/13</b>	<b>Q1/13</b>	<b>Q4/12</b>	<b>Q3/12</b>	<b>Q2/12</b>	<b>Q1/12</b>	<b>Q4/11</b>	<b>Q3/11</b>	<b>2012</b>	<b>2011</b>
<b>Allowance for credit losses on impaired loans by portfolio and sector</b>											
<b>Retail</b>											
Residential mortgages	96	77	77	76	93	87	74	71	71	76	71
Personal	129	141	148	151	142	140	151	145	147	151	145
Small business	12	14	13	12	13	14	16	15	17	12	15
	237	232	238	239	248	241	241	231	235	239	231
<b>Wholesale</b>											
<b>Business</b>											
Agriculture	8	7	7	10	9	10	11	14	13	10	14
Automotive	6	6	6	7	8	15	18	19	24	7	19
Consumer goods	21	20	27	27	27	29	20	21	24	27	21
Energy	1	1	2	2	6	6	5	7	7	2	7
Non-bank financial services	10	1	1	2	1	-	-	12	11	2	12
Forest products	12	12	10	11	8	7	8	7	4	11	7
Industrial products	19	21	21	33	33	35	16	17	34	33	17
Mining and metals	1	1	1	1	1	1	2	1	1	1	1
Real estate and related <sup>1</sup>	77	117	102	95	97	90	77	86	95	95	86
Technology and media	68	84	62	111	50	28	24	21	22	111	21
Transportation and environment	28	27	31	13	11	67	56	34	34	13	34
Other <sup>2</sup>	71	75	84	84	76	97	94	102	89	84	102
Sovereign	-	-	-	-	-	-	-	-	-	-	-
Bank	2	2	2	2	2	33	33	33	31	2	33
	324	374	356	398	329	418	364	374	389	398	374
<b>Total</b>	<b>561</b>	<b>606</b>	<b>594</b>	<b>637</b>	<b>577</b>	<b>659</b>	<b>605</b>	<b>605</b>	<b>624</b>	<b>637</b>	<b>605</b>
<b>Allowance for loans not yet identified as impaired</b>											
<b>Retail</b>											
Residential mortgages	47	48	48	48	47	48	38	41	40	48	41
Personal	407	399	390	392	399	403	412	412	413	392	412
Credit cards	385	393	402	403	422	415	415	415	414	403	415
Small business	60	59	60	60	60	60	60	60	60	60	60
	899	899	900	903	928	926	925	928	927	903	928
<b>Wholesale</b>	461	461	460	457	432	434	435	434	433	457	434
<b>Off-balance sheet and other items</b>	91	91	91	91	91	91	91	91	91	91	91
<b>Total</b>	<b>1,451</b>	<b>1,451</b>	<b>1,451</b>	<b>1,451</b>	<b>1,451</b>	<b>1,451</b>	<b>1,451</b>	<b>1,453</b>	<b>1,451</b>	<b>1,451</b>	<b>1,453</b>
<b>Total allowance for credit losses</b>	<b>2,012</b>	<b>2,057</b>	<b>2,045</b>	<b>2,088</b>	<b>2,028</b>	<b>2,110</b>	<b>2,056</b>	<b>2,058</b>	<b>2,075</b>	<b>2,088</b>	<b>2,058</b>
Individually assessed	216	268	257	298	232	313	253	252	253	298	252
Collectively assessed	1,796	1,789	1,788	1,790	1,796	1,797	1,803	1,806	1,822	1,790	1,806
<b>Total allowance for credit losses</b>	<b>2,012</b>	<b>2,057</b>	<b>2,045</b>	<b>2,088</b>	<b>2,028</b>	<b>2,110</b>	<b>2,056</b>	<b>2,058</b>	<b>2,075</b>	<b>2,088</b>	<b>2,058</b>

<sup>1</sup> Wholesale - Real estate and related allowance for credit losses in Q3/13 is comprised of allowances based in Canada of \$44 million, United States of \$nil and Other International of \$33 million.

<sup>2</sup> Wholesale - Other in Q3/13 related to financing products, \$5 million; other services, \$24 million; health, \$7 million; holding and investments, \$6 million; and other, \$29 million.

<b>ALLOWANCE FOR CREDIT LOSSES <i>continued</i></b> <b>(Millions of Canadian dollars)</b>	<b>Q3/13</b>	<b>Q2/13</b>	<b>Q1/13</b>	<b>Q4/12</b>	<b>Q3/12</b>	<b>Q2/12</b>	<b>Q1/12</b>	<b>Q4/11</b>	<b>Q3/11</b>	<b>2012</b>	<b>2011</b>
<b>Allowance for credit losses on impaired loans by geography <sup>1</sup> and portfolio</b>											
<b>Canada</b>											
Residential mortgages	34	35	37	41	40	46	51	47	49	41	47
Personal	86	91	90	89	86	93	92	88	88	89	88
Small business	12	13	13	12	13	14	16	15	17	12	15
<b>Retail</b>	<b>132</b>	<b>139</b>	<b>140</b>	<b>142</b>	<b>139</b>	<b>153</b>	<b>159</b>	<b>150</b>	<b>154</b>	<b>142</b>	<b>150</b>
Business	170	195	163	239	168	177	166	179	211	239	179
Sovereign	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-
<b>Wholesale</b>	<b>170</b>	<b>195</b>	<b>163</b>	<b>239</b>	<b>168</b>	<b>177</b>	<b>166</b>	<b>179</b>	<b>211</b>	<b>239</b>	<b>179</b>
<b>Canada - Total</b>	<b>302</b>	<b>334</b>	<b>303</b>	<b>381</b>	<b>307</b>	<b>330</b>	<b>325</b>	<b>329</b>	<b>365</b>	<b>381</b>	<b>329</b>
<b>United States</b>											
Retail	3	1	2	1	1	1	1	1	1	1	1
Wholesale	35	34	23	38	43	38	20	25	11	38	25
<b>United States - Total</b>	<b>38</b>	<b>35</b>	<b>25</b>	<b>39</b>	<b>44</b>	<b>39</b>	<b>21</b>	<b>26</b>	<b>12</b>	<b>39</b>	<b>26</b>
<b>Other International</b>											
Retail	102	92	96	96	108	87	81	80	80	96	80
Wholesale	119	145	170	121	118	203	178	170	167	121	170
<b>Other International - Total</b>	<b>221</b>	<b>237</b>	<b>266</b>	<b>217</b>	<b>226</b>	<b>290</b>	<b>259</b>	<b>250</b>	<b>247</b>	<b>217</b>	<b>250</b>
<b>Total allowance for impaired loans</b>	<b>561</b>	<b>606</b>	<b>594</b>	<b>637</b>	<b>577</b>	<b>659</b>	<b>605</b>	<b>605</b>	<b>624</b>	<b>637</b>	<b>605</b>
<b>Total allowance for loans not yet identified as impaired</b>	<b>1,451</b>	<b>1,451</b>	<b>1,451</b>	<b>1,451</b>	<b>1,451</b>	<b>1,451</b>	<b>1,451</b>	<b>1,453</b>	<b>1,451</b>	<b>1,451</b>	<b>1,453</b>
<b>Total allowance for credit losses</b>	<b>2,012</b>	<b>2,057</b>	<b>2,045</b>	<b>2,088</b>	<b>2,028</b>	<b>2,110</b>	<b>2,056</b>	<b>2,058</b>	<b>2,075</b>	<b>2,088</b>	<b>2,058</b>
<b>Allowance for credit losses by type</b>											
Allowance for loan losses	1,921	1,966	1,954	1,997	1,937	2,019	1,965	1,967	1,984	1,997	1,967
Allowance for off-balance sheet items	91	91	91	91	91	91	91	91	91	91	91
<b>Total</b>	<b>2,012</b>	<b>2,057</b>	<b>2,045</b>	<b>2,088</b>	<b>2,028</b>	<b>2,110</b>	<b>2,056</b>	<b>2,058</b>	<b>2,075</b>	<b>2,088</b>	<b>2,058</b>
<b>Allowance for credit losses continuity</b>											
Allowance for impaired loans											
Balance at beginning of period	606	594	637	577	659	605	605	624	783	605	931
Balance at beginning of period - discontinued operations	-	-	-	-	-	-	-	-	(204)	-	(274)
Provision for credit losses	267	288	349	362	325	348	268	276	320	1,303	1,131
Write-offs	(382)	(321)	(422)	(327)	(449)	(319)	(305)	(345)	(327)	(1,400)	(1,356)
Recoveries	88	62	56	57	59	59	58	56	60	233	244
Other adjustments <sup>2</sup>	(18)	(17)	(26)	(32)	(17)	(34)	(21)	(6)	(8)	(104)	(71)
Allowance for impaired loans at end of period	561	606	594	637	577	659	605	605	624	637	605
Allowance for loans not yet identified as impaired											
Balance at beginning of period	1,451	1,451	1,451	1,451	1,451	1,451	1,453	1,451	1,978	1,453	2,035
Balance at beginning of period - discontinued operations	-	-	-	-	-	-	-	-	(526)	-	(580)
Provision for credit losses	-	-	-	-	(1)	-	(1)	-	-	(2)	2
Adjustments on acquisition	-	-	-	-	-	-	-	-	-	-	-
Other adjustments <sup>2</sup>	-	-	-	-	1	-	(1)	2	(1)	-	(4)
Allowance for loans not yet identified as impaired at end of period	1,451	1,451	1,451	1,451	1,451	1,451	1,451	1,453	1,451	1,451	1,453
<b>Allowance for credit losses</b>	<b>2,012</b>	<b>2,057</b>	<b>2,045</b>	<b>2,088</b>	<b>2,028</b>	<b>2,110</b>	<b>2,056</b>	<b>2,058</b>	<b>2,075</b>	<b>2,088</b>	<b>2,058</b>

<sup>1</sup> Geographic information is based on residence of borrower.

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

CREDIT QUALITY RATIOS <sup>1</sup>	Q3/13	Q2/13 <sup>2</sup>	Q1/13 <sup>2</sup>	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013	2012	2012	2011
										9 months	9 months		
<b>Diversification ratios</b>													
Portfolio as a % of Total loans and acceptances													
Retail	77%	77%	77%	77%	77%	78%	79%	80%	80%	77%	77%	77%	80%
Wholesale	23%	23%	23%	23%	23%	22%	21%	20%	20%	23%	23%	23%	20%
Canada	89%	89%	89%	89%	89%	90%	90%	91%	92%	89%	89%	89%	91%
United States	5%	5%	5%	5%	5%	4%	4%	4%	3%	5%	5%	5%	4%
Other International	6%	6%	6%	6%	6%	6%	6%	5%	5%	6%	6%	6%	5%
<b>Condition ratios</b>													
Gross Impaired Loans (GILs) as a % of Related loans and acceptances													
Retail	0.31%	0.33%	0.33%	0.33%	0.33%	0.36%	0.38%	0.37%	0.37%	0.31%	0.33%	0.33%	0.37%
Wholesale	1.13%	1.22%	1.27%	1.44%	1.33%	1.61%	1.60%	1.77%	1.83%	1.13%	1.33%	1.44%	1.77%
Canada	0.32%	0.35%	0.35%	0.39%	0.35%	0.41%	0.40%	0.40%	0.44%	0.32%	0.35%	0.39%	0.40%
United States	0.69%	0.89%	0.78%	0.83%	0.93%	0.80%	0.68%	0.86%	0.68%	0.69%	0.93%	0.83%	0.86%
Other International	3.20%	3.15%	3.31%	3.21%	3.37%	4.04%	4.27%	5.20%	5.25%	3.20%	3.37%	3.21%	5.20%
Net Impaired Loans as a % of Loans and acceptances													
Retail	0.23%	0.25%	0.25%	0.25%	0.24%	0.28%	0.30%	0.29%	0.30%	0.23%	0.24%	0.25%	0.29%
Wholesale	0.80%	0.83%	0.88%	0.99%	0.95%	1.10%	1.12%	1.25%	1.26%	0.80%	0.95%	0.99%	1.25%
Canada	0.24%	0.26%	0.26%	0.28%	0.26%	0.31%	0.30%	0.30%	0.32%	0.24%	0.26%	0.28%	0.30%
United States	0.51%	0.72%	0.66%	0.63%	0.70%	0.57%	0.55%	0.67%	0.58%	0.51%	0.70%	0.63%	0.67%
Other International	2.24%	2.11%	2.13%	2.26%	2.33%	2.69%	3.04%	3.75%	3.69%	2.24%	2.33%	2.26%	3.75%
PCL as a % of Average net loans and acceptances	0.26%	0.29%	0.35%	0.37%	0.34%	0.39%	0.30%	0.31%	0.37%	0.30%	0.34%	0.35%	0.33%
PCL on impaired loans as a % of Average net loans and acceptances													
Retail	0.25%	0.27%	0.30%	0.30%	0.34%	0.39%	0.30%	0.31%	0.37%	0.30%	0.34%	0.35%	0.33%
Wholesale	0.28%	0.36%	0.61%	0.63%	0.40%	0.54%	0.17%	0.26%	0.47%	0.41%	0.42%	0.44%	0.24%
Canada	0.25%	0.29%	0.24%	0.38%	0.29%	0.33%	0.29%	0.27%	0.33%	0.26%	0.30%	0.32%	0.32%
United States	0.43%	0.36%	0.01%	(0.04%)	0.38%	0.60%	(0.06%)	0.47%	(0.33%)	0.27%	0.31%	0.22%	(0.11%)
Other International	0.25%	0.27%	2.50%	0.55%	1.28%	1.29%	0.68%	0.94%	1.81%	1.00%	1.10%	0.97%	0.87%
<b>Coverage ratios</b>													
ACL as a % of Total loans and acceptances	0.49%	0.50%	0.52%	0.54%	0.53%	0.57%	0.57%	0.57%	0.60%	0.49%	0.53%	0.54%	0.57%
ACL against impaired loans as a % of Total loans and acceptances													
Retail	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.07%	0.06%	0.07%	0.06%	0.06%	0.06%	0.06%
Wholesale	0.08%	0.09%	0.09%	0.10%	0.09%	0.11%	0.10%	0.10%	0.11%	0.08%	0.09%	0.10%	0.10%
ACL against impaired loans as a % of GIL													
Retail	27.08%	27.75%	27.79%	28.33%	27.23%	27.89%	26.06%	26.00%	27.05%	27.08%	27.23%	28.33%	26.00%
Wholesale	24.12%	22.76%	23.98%	24.34%	25.55%	23.01%	21.98%	22.01%	22.22%	24.12%	25.55%	24.34%	22.01%
Total net write-offs as a % of Average net loans and acceptances													
Retail	0.24%	0.27%	0.27%	0.28%	0.30%	0.34%	0.30%	0.33%	0.34%	0.26%	0.30%	0.30%	0.35%
Wholesale	0.42%	0.24%	0.73%	0.26%	0.79%	0.14%	0.18%	0.33%	0.19%	0.46%	0.44%	0.35%	0.25%
Canada	0.26%	0.24%	0.30%	0.27%	0.29%	0.30%	0.27%	0.30%	0.32%	0.27%	0.28%	0.28%	0.32%
United States	0.48%	0.12%	0.29%	0.00%	0.39%	0.07%	0.08%	0.00%	(0.17%)	0.30%	0.19%	0.14%	(0.20)%
Other International	0.50%	0.74%	1.48%	0.59%	2.54%	0.35%	0.49%	1.06%	0.51%	0.91%	1.19%	1.05%	0.92%

<sup>1</sup> Amounts represent continuing operations. Effective Q3/12, we no longer have discontinued operations. Certain ratios have been updated from those previously provided.

<sup>2</sup> Certain ratios have been updated from those previously provided.

GROSS CREDIT RISK EXPOSURE BY GEOGRAPHY AND PORTFOLIO <sup>1,2</sup> (Millions of Canadian dollars)	Lending-related and other			Trading-related		Q3/13 Total	Q2/13 Total	Q1/13 Total	Q4/12 Total	Q3/12 Total	Q2/12 Total	Q1/12 Total	Q4/11 Total	Q3/11 Total
	Loans and acceptances			Repo-style transactions <sup>4</sup>	Derivatives <sup>5,6</sup>									
	Undrawn													
	Outstanding	commitments	Other <sup>3</sup>											
<b>Credit risk exposure by geography <sup>7</sup> and portfolio</b>														
<b>Canada</b>														
Residential mortgages	203,446	-	-	-	-	203,446	198,253	196,574	195,552	193,913	190,572	187,100	185,633	180,844
Personal	87,445	75,674	22	-	-	163,141	159,988	152,323	150,628	147,765	144,176	141,433	148,911	145,203
Credit cards	13,651	20,676	-	-	-	34,327	32,079	32,970	31,101	34,231	33,261	37,002	39,233	42,554
Small business	3,775	4,002	38	-	-	7,815	7,980	6,400	6,476	6,380	6,286	6,186	6,691	6,578
Retail	308,317	100,352	60	-	-	408,729	398,300	388,267	383,757	382,289	374,295	371,721	380,468	375,179
Business	57,114	24,673	13,241	24,354	17,433	136,815	139,061	159,819	138,477	129,904	128,322	110,185	111,664	107,178
Sovereign	3,648	3,643	11,926	18,622	2,305	40,144	39,403	36,619	37,682	38,834	37,616	35,429	27,838	28,378
Bank	429	71	34,021	19,404	3,094	57,019	57,498	56,581	51,774	59,223	35,995	42,012	41,299	43,359
Wholesale	61,191	28,387	59,188	62,380	22,832	233,978	235,962	253,019	227,933	227,961	201,933	187,626	180,801	178,915
Total Canada	369,508	128,739	59,248	62,380	22,832	642,707	634,262	641,286	611,690	610,250	576,228	559,347	561,269	554,094
<b>United States</b>														
Residential mortgages	350	-	-	-	-	350	317	296	275	273	264	2,233	2,227	2,142
Personal	3,117	270	3	-	-	3,390	3,292	3,022	3,089	3,028	3,063	9,094	8,733	8,447
Credit cards	43	250	-	-	-	293	284	276	266	260	256	665	653	583
Small business	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail	3,510	520	3	-	-	4,033	3,893	3,594	3,630	3,561	3,583	11,992	11,613	11,172
Business	18,261	33,548	9,548	80,741	6,735	148,833	151,173	131,033	118,916	107,200	93,111	105,285	89,148	72,114
Sovereign	-	836	915	-	796	2,547	4,428	3,926	5,750	5,071	5,192	6,232	5,438	3,763
Bank	60	107	8,339	41,051	4,099	53,656	51,163	51,550	41,396	42,881	40,629	41,767	41,125	39,128
Wholesale	18,321	34,491	18,802	121,792	11,630	205,036	206,764	186,509	166,062	155,152	138,932	153,284	135,711	115,005
Total United States	21,831	35,011	18,805	121,792	11,630	209,069	210,657	190,103	169,692	158,713	142,515	165,276	147,324	126,177
<b>Other International</b>														
Residential mortgages	2,645	-	-	-	-	2,645	2,568	2,505	2,497	2,493	2,430	2,458	2,465	2,336
Personal	3,629	346	8	-	-	3,983	3,658	3,443	3,293	3,119	3,040	3,074	2,946	2,688
Credit cards	187	138	-	-	-	325	340	342	330	323	308	335	344	353
Small business	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Retail	6,461	484	8	-	-	6,953	6,566	6,290	6,120	5,935	5,778	5,867	5,755	5,377
Business	15,720	10,742	7,026	41,164	10,172	84,824	83,349	87,224	75,170	73,578	80,555	81,175	68,397	61,685
Sovereign	441	682	21,273	10,166	6,085	38,647	35,516	42,563	30,024	28,616	24,243	20,484	22,721	21,502
Bank	391	135	20,106	34,205	14,218	69,055	75,627	76,116	82,136	86,776	79,138	88,745	79,579	81,015
Wholesale	16,552	11,559	48,405	85,535	30,475	192,526	194,492	205,903	187,330	188,970	183,936	190,404	170,697	164,202
Total Other International	23,013	12,043	48,413	85,535	30,475	199,479	201,058	212,193	193,450	194,905	189,714	196,271	176,452	169,579
Total exposure	414,352	175,793	126,466	269,707	64,937	1,051,255	1,045,977	1,043,582	974,832	963,868	908,457	920,894	885,045	849,850

<sup>1</sup> Amounts prior to Q2/12 represent consolidated (combined continuing and discontinued) operations.

<sup>2</sup> Gross credit risk exposure is before allowance for loan losses. Exposure to Basel III and Basel II (prior to Q1/13) asset classes of qualifying revolving retail and other retail are largely included within Personal and Credit cards, while home equity lines of credit are included in Personal.

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

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

<sup>5</sup> For derivative related credit risk we utilize the Office of Superintendent of Financial Institutions (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.

<sup>6</sup> Credit equivalent amount after factoring in master netting agreements.

<sup>7</sup> Geographic information is based on residence of borrower.



EXPOSURE COVERED BY CREDIT RISK MITIGATION (Millions of Canadian dollars)	Q3/13				Q2/13				Q1/13				Q4/12			
	Standardized		AIRB <sup>2</sup>		Standardized		AIRB <sup>2</sup>		Standardized		AIRB <sup>2</sup>		Standardized		AIRB <sup>2</sup>	
	Eligible financial collateral <sup>1</sup>	Guarantees/credit derivatives	Guarantees/credit derivatives	Total	Eligible financial collateral <sup>1</sup>	Guarantees/credit derivatives	Guarantees/credit derivatives	Total	Eligible financial collateral <sup>1</sup>	Guarantees/credit derivatives	Guarantees/credit derivatives	Total	Eligible financial collateral <sup>1</sup>	Guarantees/credit derivatives	Guarantees/credit derivatives	Total
<b>Retail</b>																
Residential mortgages	-	9,137	74,453	83,590	-	8,246	71,233	79,479	-	7,915	67,420	75,335	-	7,786	62,453	70,239
Personal	-	6,707	1,329	8,036	-	6,094	1,208	7,302	-	6,091	1,216	7,307	-	5,985	1,133	7,118
Credit cards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Small business	-	-	238	238	-	-	229	229	-	-	225	225	-	-	219	219
	-	15,844	76,020	91,864	-	14,340	72,670	87,010	-	14,006	68,861	82,867	-	13,771	63,805	77,576
<b>Wholesale</b>																
Business	8,961	-	2,405	11,366	8,563	-	2,180	10,743	26,419	-	1,425	27,844	28,472	-	1,102	29,574
Sovereign	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	46,615	1,119	-	47,734	47,681	1,072	-	48,753	47,458	1,823	-	49,281	46,183	1,773	-	47,956
	55,576	1,119	2,405	59,100	56,244	1,072	2,180	59,496	73,877	1,823	1,425	77,125	74,655	1,773	1,102	77,530
<b>Total exposure covered by credit risk mitigation</b>	55,576	16,963	78,425	150,964	56,244	15,412	74,850	146,506	73,877	15,829	70,286	159,992	74,655	15,544	64,907	155,106

CREDIT EXPOSURE BY RESIDUAL CONTRACTUAL MATURITY (Millions of Canadian dollars)	Q3/13				Q2/13				Q1/13				Q4/12			
	Residual contractual maturity term				Residual contractual maturity term				Residual contractual maturity term				Residual contractual maturity term			
	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total	Within 1 year	1 to 5 years	Over 5 years	Total
<b>Lending-related</b>																
Outstanding loans and acceptances	163,228	218,843	32,281	414,352	160,569	214,295	32,980	407,844	157,072	201,532	33,646	392,250	159,448	196,757	33,421	389,626
Undrawn commitments	125,265	49,194	1,334	175,793	115,188	47,044	995	163,227	115,972	44,949	1,050	161,971	112,027	41,782	1,735	155,544
Other <sup>3</sup>	99,563	22,450	4,453	126,466	103,163	23,661	4,533	131,357	104,804	24,125	4,758	133,687	102,454	22,014	4,905	129,373
	388,056	290,487	38,068	716,611	378,920	285,000	38,508	702,428	377,848	270,606	39,454	687,908	373,929	260,553	40,061	674,543
<b>Trading-related</b>																
Repo-style transactions <sup>4</sup>	269,707	-	-	269,707	276,275	-	-	276,275	288,535	-	-	288,535	256,148	-	-	256,148
Derivatives <sup>5</sup>	21,261	22,368	21,308	64,937	22,109	19,645	25,520	67,274	24,556	18,011	24,572	67,139	11,547	13,182	19,412	44,141
	290,968	22,368	21,308	334,644	298,384	19,645	25,520	343,549	313,091	18,011	24,572	355,674	267,695	13,182	19,412	300,289
<b>Total exposure<sup>6</sup></b>	679,024	312,855	59,376	1,051,255	677,304	304,645	64,028	1,045,977	690,939	288,617	64,026	1,043,582	641,624	273,735	59,473	974,832

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

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

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

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

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

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

CREDIT EXPOSURE OF PORTFOLIOS UNDER THE STANDARDIZED APPROACH BY RISK WEIGHT <sup>1</sup> (Millions of Canadian dollars, except percentage amounts)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
	Gross exposure <sup>2</sup>								
<b>Risk weight<sup>3</sup></b>									
0%	9,621	8,248	7,765	8,077	8,107	4,849	5,501	7,646	6,152
20%	55,386	60,703	80,283	80,109	83,526	57,563	47,099	47,765	47,289
35%	878	839	848	874	895	911	1,408	1,530	1,490
50%	2,109	2,001	2,197	2,116	3,532	1,224	1,063	919	884
75%	25,089	24,182	16,638	16,931	16,759	15,794	23,421	23,067	11,205
100%	29,445	28,909	26,757	23,079	21,100	19,034	29,625	27,343	28,176
150%	418	655	413	385	502	570	1,491	1,628	1,466
<b>Total</b>	<b>122,946</b>	<b>125,537</b>	<b>134,901</b>	<b>131,571</b>	<b>134,421</b>	<b>99,945</b>	<b>109,608</b>	<b>109,898</b>	<b>96,662</b>

ACTUAL LOSSES VS. ESTIMATED LOSSES	Q3/13		Q2/13		Q1/13		Q4/12		Average historical actual loss rate <sup>6</sup>
	Actual loss rate <sup>4</sup>	Estimated loss rate <sup>5</sup>	Actual loss rate <sup>4</sup>	Estimated loss rate <sup>5</sup>	Actual loss rate <sup>4</sup>	Estimated loss rate <sup>5</sup>	Actual loss rate <sup>4</sup>	Estimated loss rate <sup>5</sup>	
Residential mortgages	0.02%	0.07%	0.03%	0.07%	0.03%	0.07%	0.04%	0.06%	0.02%
Personal	0.44%	0.75%	0.48%	0.75%	0.51%	0.78%	0.55%	0.77%	0.74%
Credit cards	2.63%	3.20%	2.71%	3.20%	2.82%	3.25%	2.98%	3.24%	3.27%
Small business	1.06%	2.05%	1.24%	2.05%	1.72%	2.09%	1.73%	2.10%	1.70%
<b>Retail</b>	<b>0.27%</b>	<b>0.42%</b>	<b>0.29%</b>	<b>0.42%</b>	<b>0.31%</b>	<b>0.44%</b>	<b>0.33%</b>	<b>0.48%</b>	<b>0.41%</b>
Business	0.49%	0.75%	0.52%	0.75%	0.56%	0.77%	0.50%	0.77%	0.52%
Sovereign	0.00%	0.01%	0.00%	0.01%	0.00%	0.01%	0.00%	0.01%	0.00%
Bank	0.00%	0.07%	0.00%	0.07%	0.00%	0.07%	0.00%	0.07%	0.14%
<b>Wholesale</b>	<b>0.46%</b>	<b>0.71%</b>	<b>0.49%</b>	<b>0.70%</b>	<b>0.53%</b>	<b>0.73%</b>	<b>0.47%</b>	<b>0.72%</b>	<b>0.49%</b>

<sup>1</sup> Amounts prior to Q2/12 represent consolidated (combined continuing and discontinued) operations.

<sup>2</sup> Represents exposure at default, which is the expected gross exposure upon the default of an obligor. This amount is before any specific allowances and does not reflect the impact of credit risk mitigation.

<sup>3</sup> To determine the appropriate risk weight, credit assessments by OSFI-recognized external credit rating agencies of S&P, Moody's, Fitch and DBRS are used. For rated 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.

<sup>4</sup> Actual loss reflects internal credit loss experience realized over a given period or "point in time". Actual loss rate is the sum of provision for credit losses on impaired loans divided by average of loans and acceptances period end outstanding for the current and prior 3-quarter period.

<sup>5</sup> Estimated loss represents expected loss which is calculated using the Basel III and Basel II (prior to Q1/13) "through the cycle" parameters of probability of default x loss given default x exposure at default, conservatively estimated based on available historical loss data. Estimated loss rate is the expected loss divided by loans and acceptances outstanding at the beginning of the applicable consecutive 4-quarter period defined above. Actual loss will normally exceed estimated loss during economic downturns and come below in periods of expansion.

<sup>6</sup> Average annual actual loss rate from fiscal 2003 through to the most recent full year. The information is updated on an annual basis.

RETAIL CREDIT EXPOSURE BY PORTFOLIO AND RISK CATEGORY (Millions of Canadian dollars, except percentage amounts)	Q3/13					Q2/13				
	Residential mortgages	Personal	Credit cards	Small business	Total	Residential mortgages	Personal	Credit cards	Small business	Total
Low risk (0.00%-1.00%)	176,061	143,191	25,973	4,297	349,522	171,241	141,128	24,507	4,367	341,243
Medium risk (1.10%-6.40%)	24,060	23,388	7,779	2,243	57,470	23,464	21,956	6,975	2,339	54,734
High risk (6.50%-99.99%)	5,654	3,651	1,193	1,243	11,741	5,741	3,560	1,221	1,240	11,762
Impaired (100%)	666	284	-	32	982	692	294	-	34	1,020
<b>Total exposure<sup>1</sup></b>	<b>206,441</b>	<b>170,514</b>	<b>34,945</b>	<b>7,815</b>	<b>419,715</b>	<b>201,138</b>	<b>166,938</b>	<b>32,703</b>	<b>7,980</b>	<b>408,759</b>

WHOLESALE CREDIT EXPOSURE BY PORTFOLIO AND RISK RATING (Millions of Canadian dollars, except percentage amounts)	Q3/13						Q2/13					
	Total exposure <sup>2</sup>	Undrawn commitments (Notional amount)	Average probability of default <sup>3</sup> (%)	Average loss given default rate <sup>3</sup> (%)	Average exposure at default rate <sup>3</sup> (%)	Average risk weight <sup>3</sup> (%)	Total exposure <sup>2</sup>	Undrawn commitments (Notional amount)	Average probability of default <sup>3</sup> (%)	Average loss given default rate <sup>3</sup> (%)	Average exposure at default rate <sup>3</sup> (%)	Average risk weight <sup>3</sup> (%)
<b>Business</b>												
1-4	7,823	9,208	0.02%	26.75%	63.13%	14.39%	7,354	8,141	0.02%	24.40%	62.73%	11.05%
5-7	16,872	25,755	0.07%	40.82%	62.24%	28.03%	15,662	24,056	0.07%	41.26%	62.29%	28.00%
8-10	47,114	50,496	0.26%	38.30%	61.07%	50.05%	47,009	50,760	0.26%	38.14%	60.28%	50.48%
11-13	57,385	42,400	1.05%	30.57%	41.58%	69.60%	54,581	37,884	1.04%	30.75%	35.00%	70.25%
14-16	27,910	21,772	3.10%	28.84%	64.02%	80.43%	24,637	17,887	3.15%	28.76%	44.49%	80.33%
17-20	1,867	1,406	12.40%	26.39%	45.08%	109.59%	1,633	1,172	12.05%	25.55%	34.95%	103.79%
21-22	1,087	164	100.00%	29.87%	n.a.	117.71%	1,162	140	100.00%	32.69%	n.a.	92.91%
<b>Total Business</b>	<b>160,058</b>	<b>151,201</b>	<b>1.83%</b>	<b>33.38%</b>	<b>58.37%</b>	<b>59.45%</b>	<b>152,038</b>	<b>140,040</b>	<b>1.87%</b>	<b>33.44%</b>	<b>54.95%</b>	<b>59.09%</b>
<b>Sovereign</b>												
1-4	3,299	7,940	0.01%	21.15%	45.15%	4.10%	3,338	7,838	0.01%	21.19%	45.07%	4.29%
5-7	4,130	4,443	0.04%	35.42%	44.63%	11.23%	3,873	4,126	0.04%	34.33%	39.93%	10.73%
8-10	1,480	1,460	0.15%	30.90%	56.72%	36.18%	1,371	1,440	0.15%	32.17%	56.61%	35.14%
11-13	326	295	0.94%	13.00%	25.81%	32.06%	355	299	0.95%	9.90%	39.71%	30.95%
14-16	11	11	2.77%	38.64%	21.90%	88.86%	15	27	2.88%	36.02%	21.78%	96.54%
17-20	4	3	13.30%	12.39%	19.44%	75.43%	3	4	13.82%	12.91%	22.66%	79.53%
21-22	-	-	n.a.	n.a.	n.a.	n.a.	-	-	n.a.	n.a.	n.a.	n.a.
<b>Total Sovereign</b>	<b>9,250</b>	<b>14,152</b>	<b>0.08%</b>	<b>28.81%</b>	<b>46.46%</b>	<b>13.53%</b>	<b>8,955</b>	<b>13,734</b>	<b>0.09%</b>	<b>28.13%</b>	<b>45.23%</b>	<b>13.03%</b>
<b>Bank</b>												
1-4	132	291	0.03%	45.00%	10.00%	15.36%	170	624	0.03%	44.99%	15.84%	14.14%
5-7	687	1,089	0.05%	39.58%	18.24%	13.90%	708	1,192	0.05%	39.95%	16.33%	14.05%
8-10	240	375	0.14%	45.08%	34.60%	30.64%	200	385	0.13%	45.03%	40.73%	28.49%
11-13	86	294	0.51%	33.67%	20.65%	45.03%	245	234	0.40%	13.32%	20.01%	72.82%
14-16	45	59	1.00%	50.39%	32.14%	111.21%	67	122	1.02%	48.13%	33.62%	102.28%
17-20	-	-	n.a.	n.a.	n.a.	n.a.	-	-	n.a.	n.a.	n.a.	n.a.
21-22	3	-	100.00%	45.00%	n.a.	210.58%	3	-	100.00%	45.00%	n.a.	220.65%
<b>Total Bank</b>	<b>1,193</b>	<b>2,108</b>	<b>0.39%</b>	<b>41.28%</b>	<b>22.86%</b>	<b>23.90%</b>	<b>1,393</b>	<b>2,557</b>	<b>0.38%</b>	<b>37.02%</b>	<b>22.16%</b>	<b>31.20%</b>

<sup>1</sup> Total exposure represents exposure at default, which is the expected gross exposure upon the default of an obligor. This amount is before any specific allowances and does not reflect the impact of credit risk mitigation such as guarantees. Exposure under Basel 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.

<sup>2</sup> Total exposure includes loans and acceptances outstanding and undrawn commitments and represents exposure at default, which is the expected gross exposure upon the default of an obligor. This amount is before any specific allowances and does not reflect the impact of credit risk mitigation.

<sup>3</sup> Represents the exposure-weighted average of probability of default, loss given default rate, exposure at default (EAD) rate and risk weight within each internal rating. EAD rate is a percentage of undrawn commitments (notional amount) that is currently undrawn but expected to be drawn in the event of a default.

<sup>4</sup> Ratings 8-10 or above are regarded as investment grade while ratings 11-13 or below to 17-20 inclusive are non-investment grade. Ratings 21-22 represent impaired/default.

<b>REALIZED GAINS AND LOSSES ON AVAILABLE-FOR-SALE SECURITIES</b> (Millions of Canadian dollars)	<b>Q3/13</b>	<b>Q2/13</b>	<b>Q1/13</b>	<b>Q4/12</b>	<b>Q3/12</b>	<b>Q2/12</b>	<b>Q1/12</b>	<b>Q4/11</b>	<b>Q3/11</b>	<b>2012</b>	<b>2011</b>
Realized gains	38	51	83	101	59	53	38	31	84	251	308
Realized losses and writedowns	(10)	(7)	(17)	(19)	(17)	(69)	(17)	(25)	(13)	(122)	(194)
Net gains (losses) on Available-for-sale securities	28	44	66	82	42	(16)	21	6	71	129	114
Less: Amount booked in Insurance premium, investment and fee income	1	-	-	2	-	1	6	8	7	9	10
Net gains (losses) on Available-for-sale securities net of Insurance premium, investment and fee income	27	44	66	80	42	(17)	15	(2)	64	120	104

<b>TRADING CREDIT DERIVATIVES <sup>1</sup></b> (Millions of Canadian dollars)	<b>Q3/13</b>	<b>Q2/13</b>	<b>Q1/13</b>	<b>Q4/12</b>	<b>Q3/12</b>	<b>Q2/12</b>	<b>Q1/12</b>	<b>Q4/11</b>	<b>Q3/11</b>
Notional amount									
Protection purchased	6,696	8,336	7,112	8,701	8,785	8,691	9,554	24,284	24,726
Protection sold	5,461	6,560	5,746	6,776	6,742	7,410	8,311	21,352	22,748
Fair value <sup>2</sup>									
Positive	206	221	239	287	379	436	496	599	668
Negative	241	246	264	306	402	435	517	815	709
Replacement cost <sup>3</sup>	80	75	91	121	167	195	258	291	378

<b>OTHER THAN TRADING CREDIT DERIVATIVES POSITIONS <sup>4</sup></b> (NOTIONAL AMOUNT AND FAIR VALUE) (Millions of Canadian dollars)	<b>Q3/13</b>	<b>Q2/13</b>	<b>Q1/13</b>	<b>Q4/12</b>	<b>Q3/12</b>	<b>Q2/12</b>	<b>Q1/12</b>	<b>Q4/11</b>	<b>Q3/11</b>
Notional amount									
Automotive	-	-	-	20	90	133	135	135	129
Energy	-	91	90	90	90	89	90	140	215
Non-bank financial services	992	980	969	906	929	936	876	887	953
Mining & metals	-	-	-	-	-	-	-	-	-
Real estate & related	-	-	-	-	-	-	20	68	66
Technology & media	87	35	35	35	15	15	15	15	14
Transportation & environment	200	197	165	240	296	269	313	321	291
Other <sup>5</sup>	29	28	28	28	20	45	45	45	43
Sovereign	-	59	58	60	60	60	61	76	92
Bank	215	216	214	215	216	212	216	214	205
Net protection purchased	1,523	1,606	1,559	1,594	1,716	1,759	1,771	1,901	2,008
Offsetting protection sold related to the same reference entity	-	-	-	-	-	-	-	-	-
Gross protection purchased	1,523	1,606	1,559	1,594	1,716	1,759	1,771	1,901	2,008
Net protection sold	-	-	-	-	-	-	-	-	-
Offsetting protection purchased related to the same reference entity	-	-	-	-	-	-	-	-	-
Gross protection sold	-	-	-	-	-	-	-	-	-
Gross protection purchased and sold (notional amount)	1,523	1,606	1,559	1,594	1,716	1,759	1,771	1,901	2,008
Fair value <sup>2</sup>									
Positive	-	4	10	5	17	20	24	41	12
Negative	48	47	47	29	23	26	21	19	28

<sup>1</sup> Comprises credit default swaps, total return swaps and credit default baskets. As at Q3/13, over 99% of our net exposures are with investment grade counterparties.

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

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

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

<sup>5</sup> As at Q3/13, Other related to Health.

FAIR VALUE OF DERIVATIVE INSTRUMENTS (Millions of Canadian dollars)	Q3/13		Q2/13		Q1/13		Q4/12	
	Fair value		Fair value		Fair value		Fair value	
	Positive	Negative	Positive	Negative	Positive	Negative	Positive	Negative
Held or issued for trading purposes	105,164	109,506	118,361	126,454	111,706	121,157	119,899	127,152
Held or issued for other than trading purposes	3,039	1,095	5,812	1,411	6,448	1,174	3,989	1,397
Total gross fair values before netting <sup>1</sup>	108,203	110,601	124,173	127,865	118,154	122,331	123,888	128,549
Impact of master netting agreements that qualify for balance sheet offset <sup>2</sup>	(29,767)	(30,223)	(29,864)	(30,200)	(30,331)	(30,069)	(31,969)	(31,788)
that do not qualify for balance sheet offset <sup>3</sup>	(53,789)	(53,789)	(69,269)	(69,269)	(63,085)	(63,085)	(67,849)	(67,849)
<b>Total</b>	<b>24,647</b>	<b>26,589</b>	<b>25,040</b>	<b>28,396</b>	<b>24,738</b>	<b>29,177</b>	<b>24,070</b>	<b>28,912</b>

**DERIVATIVES-NOTIONAL AMOUNTS <sup>4,5</sup>**  
(Millions of Canadian dollars)

	Q3/13
<b>Over-the-counter contracts</b>	
<b>Interest rate contracts</b>	
Centrally cleared	3,218,489
Non-centrally cleared	2,333,250
<b>Foreign exchange contracts</b>	
Non-centrally cleared	1,580,788
<b>Credit derivatives</b>	
Non-centrally cleared	12,157
<b>Other contracts <sup>6</sup></b>	
Non-centrally cleared	88,389
<b>Exchange traded contracts</b>	194,660
<b>Total</b>	<b>7,427,733</b>

<sup>1</sup> As at Q3/13, positive fair values exclude market and credit valuation adjustments of \$590 million that are determined on a pooled basis.

<sup>2</sup> 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.

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

<sup>4</sup> Notional amounts do not represent assets or liabilities and therefore are not recorded in our Consolidated Balance Sheet.

<sup>5</sup> The majority of non-centrally cleared OTC 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 ISDA master agreement.

<sup>6</sup> Comprises precious metal, commodity, stable value and equity-linked derivative contracts.

DERIVATIVE-RELATED CREDIT RISK (Millions of Canadian dollars)	IFRS				IFRS				IFRS				IFRS			
	Q3/13				Q2/13				Q1/13				Q4/12			
	Notional amount <sup>1</sup>	Replacement cost	Credit equivalent amount	Risk-weighted equivalent <sup>2</sup>	Notional amount <sup>1</sup>	Replacement cost	Credit equivalent amount	Risk-weighted equivalent <sup>2</sup>	Notional amount <sup>1</sup>	Replacement cost	Credit equivalent amount	Risk-weighted equivalent <sup>2</sup>	Notional amount <sup>1</sup>	Replacement cost	Credit equivalent amount	Risk-weighted equivalent <sup>2</sup>
Interest rate contracts																
Forward rate agreements	538,347	108	320	51	450,886	50	221	42	466,370	50	311	93	500,551	81	273	116
Swaps	4,864,434	12,069	19,858	5,352	4,430,192	15,188	17,071	5,465	4,442,248	13,874	16,937	5,519	4,396,939	15,722	13,114	5,798
Options purchased	148,958	358	522	296	120,028	248	412	217	123,636	176	373	198	105,681	211	396	153
	5,551,739	12,535	20,700	5,699	5,001,106	15,486	17,704	5,724	5,032,254	14,100	17,621	5,810	5,003,171	16,014	13,783	6,067
Foreign exchange contracts																
Forward contracts	957,253	4,117	6,671	2,160	865,142	3,357	7,198	2,365	923,317	4,981	9,121	2,761	895,781	2,859	7,778	2,143
Swaps	594,099	2,464	6,556	1,925	591,937	1,919	6,975	1,960	593,941	1,900	6,912	1,938	568,206	1,748	6,664	1,529
Options purchased	29,436	68	225	98	28,687	313	752	363	27,029	285	669	317	30,102	224	634	283
	1,580,788	6,649	13,452	4,183	1,485,766	5,589	14,925	4,688	1,544,287	7,166	16,702	5,016	1,494,089	4,831	15,076	3,955
Credit derivatives <sup>3</sup>	12,157	80	798	366	14,896	75	521	280	12,858	91	422	218	15,477	121	588	244
Other contracts <sup>4</sup>	283,049	5,387	19,186	5,078	452,020	3,914	20,545	3,735	435,603	3,400	19,956	3,986	84,208	981	3,958	1,642
Total derivatives <sup>5</sup>	7,427,733	24,651	54,136	15,326	6,953,788	25,064	53,695	14,427	7,025,002	24,757	54,701	15,030	6,596,945	21,947	33,405	11,908

DERIVATIVE-RELATED CREDIT RISK (Millions of Canadian dollars)	IFRS				IFRS				IFRS				CGAAP			
	Q3/12				Q2/12				Q1/12				Q4/11			
	Notional amount <sup>1</sup>	Replacement cost	Credit equivalent amount	Risk-weighted equivalent <sup>2</sup>	Notional amount <sup>1</sup>	Replacement cost	Credit equivalent amount	Risk-weighted equivalent <sup>2</sup>	Notional amount <sup>1</sup>	Replacement cost	Credit equivalent amount	Risk-weighted equivalent <sup>2</sup>	Notional amount <sup>1</sup>	Replacement cost	Credit equivalent amount	Risk-weighted equivalent <sup>2</sup>
Interest rate contracts																
Forward rate agreements	593,582	90	284	93	550,445	51	330	88	807,566	186	640	151	908,107	173	782	184
Swaps	4,260,001	17,343	14,422	6,019	4,148,016	14,725	15,723	6,182	4,131,034	17,974	18,355	7,123	4,358,674	15,275	18,058	6,866
Options purchased	109,173	234	424	154	112,372	184	331	120	105,998	199	339	118	97,564	198	244	121
	4,962,756	17,667	15,130	6,266	4,810,833	14,960	16,384	6,390	5,044,598	18,359	19,334	7,392	5,364,365	15,646	19,184	6,971
Foreign exchange contracts																
Forward contracts	950,907	3,559	8,134	2,068	826,191	2,388	6,775	1,588	844,004	3,535	8,029	1,929	899,779	4,623	9,325	2,187
Swaps	523,554	2,636	11,712	2,914	524,027	2,102	12,242	2,999	500,445	2,803	12,528	3,027	512,700	3,125	13,567	3,232
Options purchased	33,908	1,096	1,846	653	31,453	1,088	1,807	617	34,223	1,244	2,031	707	35,857	1,310	2,116	738
	1,508,369	7,291	21,692	5,635	1,381,671	5,578	20,824	5,204	1,378,672	7,582	22,588	5,663	1,448,336	9,058	25,008	6,157
Credit derivatives <sup>3</sup>	15,527	167	598	261	16,102	195	452	195	17,866	258	556	248	45,775	548	1,226	399
Other contracts <sup>4</sup>	80,063	1,007	3,952	1,756	82,529	1,669	4,492	1,995	79,912	1,583	4,407	2,199	69,449	1,322	4,553	2,401
Total derivatives <sup>5</sup>	6,566,715	26,132	41,372	13,918	6,291,135	22,402	42,152	13,784	6,521,048	27,782	46,885	15,500	6,927,925	26,574	49,971	15,928

<sup>1</sup> As at Q3/13, the notional amounts exclude exchange traded options written of \$78.1 billion, over-the-counter options written of \$216.7 billion, and non-trading credit derivatives of \$1.5 billion.

<sup>2</sup> Commencing Q1/13, the risk weighted equivalent is calculated using guidelines issued by OSFI under the Basel III framework whereas all prior periods have been calculated under the Basel II framework.

<sup>3</sup> Comprises credit default swaps, total return swaps and credit default baskets.

<sup>4</sup> Comprises precious metal, commodity, stable value and equity-linked derivative contracts. Commencing Q1/13, Other contracts include all exchange traded contracts excluding exchange traded options written.

<sup>5</sup> As at Q3/13, the total credit equivalent amount after netting includes collateral applied of \$8.6 billion.

Market Risk Regulatory Capital Internal models-based approach <sup>1</sup> (Millions of Canadian dollars)	For the three months ended										For the nine months ended							
	Q3/13				Q2/13		Q1/13		Q4/12		Q3/12		Q3/13				Q3/12	
	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	As at Jul.31	Avg	High	Low	As at Jul.31	Avg
Equity	15	12	17	6	13	10	10	11	6	8	8	11	15	11	17	6	8	8
Foreign exchange	3	2	5	1	2	2	2	2	1	2	3	4	3	2	5	1	3	4
Commodities	2	1	2	1	1	2	1	2	1	2	2	1	2	2	4	1	2	2
Interest rate	20	18	23	14	17	21	23	22	19	20	22	17	20	20	29	14	22	18
Credit specific	10	10	12	9	11	10	9	11	11	11	11	11	10	10	12	9	11	9
Diversification	(29)	(24)	(30)	(19)	(26)	(24)	(23)	(27)	(17)	(23)	(25)	(25)	(29)	(25)	(35)	(19)	(25)	(22)
<b>VaR</b>	<b>21</b>	<b>19</b>	<b>24</b>	<b>17</b>	<b>18</b>	<b>21</b>	<b>22</b>	<b>21</b>	<b>21</b>	<b>20</b>	<b>21</b>	<b>19</b>	<b>21</b>	<b>20</b>	<b>26</b>	<b>17</b>	<b>21</b>	<b>19</b>
<b>Stressed VaR</b>	<b>35</b>	<b>35</b>	<b>43</b>	<b>30</b>	<b>30</b>	<b>36</b>	<b>38</b>	<b>40</b>	<b>36</b>	<b>31</b>	<b>35</b>	<b>35</b>	<b>35</b>	<b>37</b>	<b>51</b>	<b>28</b>	<b>35</b>	<b>35</b>

<sup>1</sup> 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.

CAPITAL - BASEL II (Millions of Canadian dollars, except percentage and per share amounts) - Replaced with the Basel III Regulatory Capital and Ratios table	IFRS				CGAAP				IFRS	CGAAP
	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	Q2/11	Q1/11	2012	2011
<b>Tier 1 common and Tier 1 regulatory capital</b>										
Common shares	14,354	14,292	14,185	14,128	13,977	13,852	13,488	13,350	14,354	13,977
Contributed surplus <sup>1</sup>	n.a.	n.a.	n.a.	n.a.	212	223	219	221	n.a.	212
Adjustment for transition to IFRS	24,270	23,310	21,983	21,364	24,282	23,525	24,457	23,767	24,270	24,282
Net after tax fair value losses arising from changes in institutions' own credit risk	444	889	1,333	1,778	n.a.	n.a.	n.a.	n.a.	444	n.a.
Foreign currency translation adjustments <sup>2</sup>	(30)	(59)	(2)	(33)	(47)	(17)	(19)	(35)	(30)	(47)
Net after-tax unrealized loss on available-for-sale equity securities <sup>2</sup>	195	140	9	120	(1,663)	(2,147)	(2,249)	(1,719)	195	(1,663)
Goodwill <sup>3</sup>	-	-	-	-	-	-	-	-	-	-
Substantial investments	(7,485)	(7,466)	(7,440)	(7,608)	(7,703)	(7,636)	(8,936)	(9,198)	(7,485)	(7,703)
Securitization-related deductions <sup>4</sup>	(52)	(80)	(74)	(105)	(101)	(119)	(103)	(97)	(52)	(101)
Investment in insurance subsidiaries <sup>5</sup>	(448)	(501)	(509)	(582)	(517)	(672)	(777)	(924)	(448)	(517)
Expected loss in excess of allowance - AIRB Approach	(1,562)	(1,512)	(1,498)	(1,618)	(67)	(29)	(29)	(29)	(1,562)	(67)
Other	(306)	(295)	(269)	(158)	(72)	(47)	-	(16)	(306)	(72)
Total Tier 1 common	(1)	(1)	-	(1)	(10)	-	(2)	(1)	(1)	(10)
Non-cumulative preferred shares	29,379	28,717	27,718	27,285	28,291	26,933	26,049	25,319	29,379	28,291
Innovative capital instruments <sup>6</sup>	4,814	4,810	4,810	4,811	4,810	4,810	4,811	4,811	4,814	4,810
Other non-controlling interests	2,580	2,600	2,592	2,599	2,582	2,600	3,340	3,319	2,580	2,582
Total Tier 1 regulatory capital <sup>7</sup>	34	33	31	32	30	28	351	352	34	30
<b>Tier 2 regulatory capital</b>	36,807	36,160	35,151	34,727	35,713	34,371	34,551	33,801	36,807	35,713
Permanent subordinated debentures	809	817	820	839	837	828	827	842	809	837
Non-permanent subordinated debentures <sup>8</sup>	6,686	6,709	6,613	6,787	6,832	6,709	6,696	7,119	6,686	6,832
Innovative capital instruments (excess over 15% of Tier 1)	-	-	-	-	-	-	-	-	-	-
Excess of non-cumulative preferred shares	-	-	-	-	-	-	-	-	-	-
Net after-tax unrealized gain on available-for-sale equity securities <sup>2</sup>	221	220	180	165	11	47	36	38	221	11
Trust subordinated notes	-	-	-	998	1,027	1,025	1,001	1,022	-	1,027
Allowance against non-impaired loans	191	180	185	409	430	465	470	488	191	430
Excess Allowance (re IRB Approach)	-	-	-	-	-	-	83	-	-	-
Substantial investments	(52)	(80)	(73)	(104)	(101)	(120)	(104)	(98)	(52)	(101)
Investment in insurance subsidiaries <sup>5</sup>	(1,561)	(1,511)	(1,498)	(1,618)	(3,154)	(3,046)	(2,979)	(3,221)	(1,561)	(3,154)
Securitization-related deductions <sup>9</sup>	(449)	(501)	(509)	(583)	(490)	(653)	(758)	(910)	(449)	(490)
Expected loss in excess of allowance - AIRB approach	(305)	(295)	(269)	(159)	(72)	(47)	-	(16)	(305)	(72)
Other	-	(1)	(1)	1	(12)	(1)	1	(1)	-	(12)
Total Tier 2 regulatory capital <sup>7</sup>	5,540	5,538	5,448	6,735	5,308	5,207	5,273	5,263	5,540	5,308
<b>Total regulatory capital</b>	42,347	41,698	40,599	41,462	41,021	39,578	39,824	39,064	42,347	41,021
<b>Capital measures</b>										
Tier 1 common ratio	10.5%	10.3%	10.4%	9.6%	10.6%	10.3%	10.3%	9.9%	10.5%	10.6%
Tier 1 capital ratio	13.1%	13.0%	13.2%	12.2%	13.3%	13.2%	13.6%	13.2%	13.1%	13.3%
Total capital ratio	15.1%	15.0%	15.2%	14.5%	15.3%	15.2%	15.7%	15.3%	15.1%	15.3%
Assets-to-capital multiple <sup>10</sup>	16.7X	16.7X	16.8X	16.6X	16.1X	16.4X	16.3X	16.5X	16.7X	16.1X

<sup>1</sup> Under IFRS, we record items related to Contributed surplus directly to Retained earnings.

<sup>2</sup> As prescribed by OSFI, certain items of Other components of equity are included in the determination of regulatory capital. Accumulated net foreign currency translation adjustments are included in Tier 1 capital. Net unrealized fair value losses on available-for-sale equities are deducted in the determination of Tier 1 capital while net unrealized fair value gains on available-for-sale equities are included in Tier 2A capital.

<sup>3</sup> Basel II goodwill deduction reflects total consolidated goodwill.

<sup>4</sup> Securitization deduction from Tier 1 capital consists of Seller's interest in credit cards of \$9 million and securitizations rated below BB- of \$439 million and unrated positions of \$nil. Of the total deduction from Tier 1 \$225 million is related to the banking book and \$223 million is related to the trading book.

<sup>5</sup> Starting November 1, 2011 OSFI requires that the investment in insurance subsidiaries must be deducted 50% from each of Tier I and Tier 2 capital.

<sup>6</sup> Innovative capital instruments are included in Other Liabilities on the Balance Sheet.

<sup>7</sup> As defined in the guidelines issued by OSFI.

<sup>8</sup> Subordinated debentures that are within five years of maturity are subject to straight-line amortization to zero during their remaining term and, accordingly, are included at their amortized value.

<sup>9</sup> Securitization deduction from Tier 2 capital consists of Seller's interest in credit cards of \$9 million and securitizations rated below BB- of \$440 million and unrated positions of \$nil. Of the total deduction from Tier 2, \$226 million is related to the banking book and \$223 million is related to the trading book.

<sup>10</sup> Comparative information (Q2/11 and Q1/11) has been restated to reflect the correction of Gross-adjusted assets. No impact to periods prior to 2011.



REGULATORY CAPITAL GENERATION <sup>1</sup> (Millions of Canadian dollars) - Replaced with the Statement of Changes in Regulatory Capital table	BASEL III		BASEL II								
	IFRS		IFRS				CGAAP		IFRS	CGAAP	
	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2012	2011	
<b>Regulatory capital generation</b>											
Internal capital generation <sup>2</sup>	938	1,112	956	1,328	621	988	692	(996)	3,893	1,357	
External capital generation:											
Common shares	(13)	44	44	73	93	103	69	398	313	639	
Contributed surplus <sup>3</sup>	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	(11)	4	n.a.	(24)	
Preferred shares	-	-	-	-	-	-	-	-	-	-	
Trust capital securities	-	-	-	-	-	-	-	(750)	-	(750)	
Treasury shares - common	63	(52)	17	34	(36)	7	70	(67)	22	89	
Subordinated debentures	-	630	49	(72)	(98)	61	(15)	100	(60)	986	
Trust subordinated notes	-	-	-	-	(998)	(28)	2	23	(1,026)	3	
	50	622	110	35	(1,039)	143	115	(292)	(751)	943	
Other comprehensive income	155	136	56	110	(48)	202	448	113	320	21	
Other <sup>4, 5</sup>	(904)	(930)	(473)	(374)	(397)	(892)	188	929	(2,136)	1,075	
	(749)	(794)	(417)	(264)	(445)	(690)	636	1,042	(1,816)	1,096	
<b>Total regulatory capital generation</b>	<b>239</b>	<b>940</b>	<b>649</b>	<b>1,099</b>	<b>(863)</b>	<b>441</b>	<b>1,443</b>	<b>(246)</b>	<b>1,326</b>	<b>3,396</b>	

<sup>1</sup> Effective Q1 2013 numbers are calculated using guidelines issued by OSFI under the Basel III All-in framework. Prior periods are calculated using Basel II framework.

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

<sup>3</sup> Under IFRS, we record items related to Contributed surplus directly to Retained earnings.

<sup>4</sup> Includes changes to investments in insurance subsidiaries, regulatory capital deductions for goodwill, substantial investments, eligible general allowance, non-controlling interests, securitization related amounts, treasury shares (other than common) other adjustments to retained earnings and the impact of the transition to Basel III for all capital components except subordinated debentures and other comprehensive income.

<sup>5</sup> Transitional adjustments for IFRS are shown under Other.

CALCULATION OF ROE AND RORC (Millions of Canadian dollars, except percentage and per share amounts)		Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9 months	2012 9 months	2012	2011
<b>Personal &amp; Commercial Banking</b>														
Net income available to common shareholders		1,156	1,035	1,099	1,013	1,079	917	987	921	858	3,290	2,983	3,996	3,644
Average risk capital		9,900	9,600	8,550	8,450	8,700	9,050	9,250	9,750	8,150	9,350	9,000	8,850	8,050
Add: Average goodwill and other intangibles		4,650	4,500	3,900	3,850	3,850	3,800	3,800	3,800	3,700	4,350	3,800	3,850	3,750
Average attributed capital		14,550	14,100	12,450	12,300	12,550	12,850	13,050	13,550	11,850	13,700	12,800	12,700	11,800
ROE <sup>1</sup>		31.6%	30.1%	35.1%	32.8%	34.2%	29.1%	30.0%	26.9%	28.7%	32.1%	31.1%	31.5%	30.9%
RORC		46.2%	44.2%	50.9%	47.8%	49.2%	41.3%	42.4%	37.5%	41.8%	47.0%	44.2%	45.1%	45.1%
<b>Canadian Banking</b>														
Net income available to common shareholders		1,145	1,025	1,090	1,011	1,110	918	975	927	870	3,260	3,003	4,014	3,590
Average risk capital		8,950	8,650	7,750	7,600	7,900	8,250	8,450	8,850	7,450	8,450	8,200	8,050	7,350
Add: Average goodwill and other intangibles		2,900	2,850	2,200	2,200	2,150	2,150	2,150	2,200	2,100	2,650	2,150	2,150	2,100
Average attributed capital		11,850	11,500	9,950	9,800	10,050	10,400	10,600	11,050	9,550	11,100	10,350	10,200	9,450
ROE <sup>1</sup>		38.4%	36.6%	43.4%	41.1%	43.8%	36.0%	36.6%	33.3%	36.0%	39.3%	38.7%	39.3%	38.0%
RORC		50.9%	48.6%	55.9%	53.0%	55.8%	45.3%	45.8%	41.5%	46.4%	51.7%	48.9%	49.9%	48.8%
<b>Wealth Management</b>														
Net income available to common shareholders		228	217	223	198	147	203	179	169	182	668	529	727	772
Average risk capital		1,700	1,700	1,550	1,400	1,400	1,350	1,350	1,400	1,200	1,650	1,350	1,400	1,200
Add: Average goodwill and other intangibles		3,750	3,700	3,750	3,750	3,800	3,800	3,800	3,900	3,850	3,750	3,800	3,750	3,650
Average attributed capital		5,450	5,400	5,300	5,150	5,200	5,150	5,150	5,300	5,050	5,400	5,150	5,150	4,850
ROE <sup>1</sup>		16.6%	16.4%	16.7%	15.3%	11.3%	16.1%	13.8%	12.7%	14.3%	16.6%	13.7%	14.1%	15.9%
RORC		52.6%	52.3%	56.8%	56.4%	41.8%	61.8%	51.9%	47.9%	59.9%	53.8%	51.6%	52.8%	65.2%
<b>Insurance</b>														
Net income available to common shareholders		158	164	162	191	176	148	187	196	138	484	511	702	587
Average risk capital		1,250	1,300	1,350	1,350	1,350	1,350	1,400	1,800	1,450	1,300	1,350	1,350	1,400
Add: Average goodwill and other intangibles		150	150	150	150	150	150	150	150	150	150	150	150	150
Average attributed capital <sup>3</sup>		1,400	1,450	1,500	1,500	1,500	1,500	1,550	1,950	1,600	1,450	1,500	1,500	1,550
ROE <sup>1</sup>		44.6%	46.0%	43.1%	50.7%	47.3%	40.6%	48.5%	40.3%	34.5%	44.5%	45.5%	46.8%	37.6%
RORC		49.9%	51.3%	47.9%	56.2%	52.6%	45.1%	53.1%	43.3%	37.7%	49.7%	50.4%	51.8%	41.3%
<b>Investor &amp; Treasury Services</b>														
Net income available to common shareholders		100	64	77	67	49	(124)	79	37	51	241	4	71	219
Average risk capital		1,500	1,350	1,350	1,550	1,200	1,250	1,450	900	850	1,400	1,300	1,350	850
Add: Average goodwill and other intangibles		550	600	600	550	200	250	350	300	350	600	250	350	350
Average attributed capital <sup>3</sup>		2,050	1,950	1,950	2,100	1,400	1,500	1,800	1,200	1,200	2,000	1,550	1,700	1,200
ROE <sup>1</sup>		19.5%	13.4%	15.6%	13.0%	13.9%	(33.2)%	17.9%	12.0%	16.8%	16.3%	0.4%	4.3%	18.4%
RORC		26.6%	19.2%	22.2%	17.6%	16.1%	(40.8)%	21.5%	16.3%	23.3%	22.9%	0.5%	5.4%	25.6%
<b>Capital Markets</b>														
Net income available to common shareholders		371	369	446	390	410	350	353	108	215	1,186	1,113	1,503	1,225
Average risk capital		10,700	9,800	10,050	11,150	10,500	9,800	9,400	8,000	7,050	10,200	9,900	10,200	7,050
Add: Average goodwill and other intangibles		950	850	900	900	850	900	1,000	950	950	850	900	950	950
Average attributed capital <sup>3</sup>		11,650	10,650	10,950	12,050	11,350	10,700	10,400	8,950	8,000	11,050	10,800	11,150	8,000
ROE <sup>1</sup>		12.7%	14.2%	16.2%	12.9%	14.3%	13.3%	13.5%	4.7%	10.6%	14.3%	13.7%	13.5%	15.2%
RORC		13.7%	15.4%	17.6%	14.0%	15.5%	14.5%	14.9%	5.3%	12.0%	15.6%	15.0%	14.7%	17.3%
<b>Corporate Support<sup>2,3</sup></b>														
Net income available to common shareholders		203	(1)	(27)	(36)	291	(21)	2	88	150	175	272	236	164
Average risk capital and other		2,100	2,100	2,100	2,050	2,100	1,900	2,000	1,700	1,600	2,100	2,050	2,000	1,650
Add: Average under/(over) attribution of capital		5,000	5,350	5,750	3,700	3,600	2,400	400	350	1,000	5,400	2,200	2,550	750
Average attributed capital		7,100	7,450	7,850	5,750	5,700	4,300	2,400	2,050	2,600	7,500	4,250	4,550	2,400
<b>RBC</b>														
Net income from continuing operations		2,304	1,936	2,070	1,911	2,240	1,563	1,876	1,609	1,683	6,310	5,679	7,590	6,970
Net (loss) from discontinued operations		-	-	-	-	-	(30)	(21)	(38)	(389)	-	(51)	(51)	(526)
Net income		2,304	1,936	2,070	1,911	2,240	1,533	1,855	1,571	1,294	6,310	5,628	7,539	6,444
Net income available to common shareholders		2,216	1,848	1,980	1,823	2,152	1,443	1,766	1,481	1,205	6,044	5,361	7,184	6,085
Average risk capital <sup>3</sup>		26,250	24,850	24,100	25,050	24,350	24,300	25,500	24,300	21,400	25,050	24,700	24,800	21,400
Average risk capital from continuing operations <sup>3</sup>		26,250	24,850	24,100	25,050	24,350	23,900	24,250	22,900	19,700	25,050	24,150	24,400	19,600
Average common equity		42,200	41,000	40,000	38,850	37,700	36,400	35,600	34,400	33,050	41,100	36,600	37,150	32,600
ROE <sup>1</sup>		20.9%	18.5%	19.6%	18.7%	22.7%	16.1%	19.7%	17.1%	14.5%	19.7%	19.6%	19.3%	18.7%
ROE from continuing operations <sup>1</sup>		20.9%	18.5%	19.6%	18.7%	22.7%	16.5%	20.0%	17.5%	19.2%	19.7%	19.7%	19.5%	20.3%
RORC <sup>2</sup>		33.5%	30.5%	32.6%	29.0%	35.1%	24.2%	27.5%	24.2%	22.4%	32.2%	29.0%	29.0%	28.4%
RORC from continuing operations <sup>2</sup>		33.5%	30.5%	32.6%	29.0%	35.1%	25.1%	29.3%	26.3%	32.1%	32.2%	29.9%	29.7%	33.7%

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

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

<sup>3</sup> Effective Q3/12 discontinued operations are included in Corporate Support.

## 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.

#### 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.

#### 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 cash 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.

#### Economic profit

Economic profit is net income (loss) after non-controlling interests excluding the after-tax effect of amortization of other intangibles, 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.

#### Diluted EPS

Diluted EPS is net income from continuing operations 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.

## **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.

#### **Gross-adjusted assets (GAA)**

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

#### **Taxable equivalent basis (teb)**

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

#### **Total trading revenue**

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

### **Ratios**

#### **Capital ratios**

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

#### **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.

#### **Return on assets**

Net income as a percentage of average 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**

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

#### **Capital charge**

Calculated by multiplying the cost of capital by the amount of average common equity. The cost of capital is a proxy for the after-tax return that we estimate to be required by shareholders for the use of their capital.

#### **Dividend yield**

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

#### **Economic profit**

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

#### **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.

#### **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 AIRB 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 standardised approach for all other products. For Operational risk, we use the Standardised Approach. In addition, Basel III requires a transitional capital floor adjustment.

#### **n.a.**

Not applicable