



Supplementary Financial Information (Canadian GAAP)

3rd Quarter 2002

(UNAUDITED)

Investor Relations Department

for further information, contact:

Nabanita Merchant - Senior Vice President (416) 955-7803
Anthony Ostler - Senior Manager.....(416) 955-7804

Fax - (416) 955-7800

August 20, 2002

www.rbc.com/investorrelations

CONTENTS

Page

Income statement.....	1
Profitability measures.....	1
Cash basis measures.....	1
Common share information.....	1
Business segment - RBC Banking.....	2
Business segment - RBC Insurance.....	3
Business segment - RBC Investments.....	4
Business segment - RBC Capital Markets.....	5
Business segment - RBC Global Services.....	6
Business segment - Other.....	7
Total bank selected information.....	8
Net interest income.....	9
Revenue from trading activities.....	9
Other income	10
Capital market fees.....	10
Gain (loss) on securities	10
Assets under administration and management	10
Non-interest expenses	11
Earnings by geographic segment.....	12
Balance sheet (period-end balances).....	13
Balance sheet (selected averages)	14
Retained earnings.....	14
Securities and LDC market value surpluses	14
Loan securitization	14
Capital	15
Risk adjusted assets.....	16
Provision for credit losses	17
Gross impaired loans	17
Impaired loans formations and write-offs	18
Allowance for credit losses.....	19
Net write-offs	19
Net impaired loans.....	20
Interest rate sensitivity position	21

INCOME STATEMENT (\$ MM)	Q3/02	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	2002 9 months	2001 9 months	2001	2000	1999	1998
	Interest income (taxable equivalent basis)	3,663	3,465	3,827	4,185	4,311	4,375	4,468	4,337	4,075	10,955	13,154	17,339	16,137	14,238
Interest expense	(1,895)	(1,719)	(1,958)	(2,401)	(2,592)	(2,795)	(3,002)	(2,956)	(2,775)	(5,572)	(8,389)	(10,790)	(10,830)	(9,083)	(9,243)
Net interest income (teb)	1,768	1,746	1,869	1,784	1,719	1,580	1,466	1,381	1,300	5,383	4,765	6,549	5,307	5,155	5,101
Other income	2,104	2,192	2,223	2,255	2,008	1,924	2,028	1,753	1,717	6,519	5,960	8,215	6,732	5,480	4,985
Gross revenues (teb)	3,872	3,938	4,092	4,039	3,727	3,504	3,494	3,134	3,017	11,902	10,725	14,764	12,039	10,635	10,086
Provision for credit losses (PCL)	(216)	(328)	(286)	(425)	(236)	(210)	(248)	(174)	(172)	(830)	(694)	(1,119)	(691)	(760)	(575)
NIE, excl. amort. of goodwill and other intangibles	(2,529)	(2,566)	(2,639)	(2,545)	(2,557)	(2,237)	(2,132)	(1,994)	(1,879)	(7,734)	(6,926)	(9,471)	(7,494)	(6,994)	(6,337)
Amortization of goodwill	-	-	-	(106)	(69)	(46)	(27)	(22)	(19)	-	(142)	(248)	(76)	(66)	(62)
Amortization of other intangibles	(18)	(17)	(17)	(17)	(12)	(4)	(3)	(4)	(4)	(52)	(19)	(36)	(11)	-	-
Taxable equivalent adjustment	(10)	(9)	(11)	(12)	(8)	(6)	(6)	(6)	(7)	(30)	(20)	(32)	(28)	(35)	(37)
Income taxes	(375)	(315)	(390)	(250)	(325)	(370)	(395)	(325)	(360)	(1,080)	(1,090)	(1,340)	(1,445)	(1,015)	(1,175)
Non-controlling interest	(27)	(26)	(27)	(28)	(28)	(29)	(22)	(14)	(2)	(80)	(79)	(107)	(20)	(8)	(76)
Net income	697	677	722	656	492	602	661	595	574	2,096	1,755	2,411	2,274	1,757	1,824
Preferred dividends	(25)	(24)	(25)	(31)	(37)	(33)	(34)	(34)	(34)	(74)	(104)	(135)	(134)	(157)	(145)
Net income available to common	672	653	697	625	455	569	627	561	540	2,022	1,651	2,276	2,140	1,600	1,679
Net income excluding special items	697	677	722	417	579	602	583	595	574	2,096	1,764	2,181	2,274	1,859	1,827
Net income excluding goodwill amortization	697	677	722	761	561	647	688	616	592	2,096	1,896	2,657	2,347	1,820	1,886
Effective tax rate	34.1%	31.0%	34.2%	26.8%	38.5%	36.9%	36.7%	34.8%	38.5%	33.2%	37.3%	34.7%	38.6%	36.5%	38.2%
Effective tax rate (teb)	34.7%	31.6%	34.8%	27.7%	39.1%	37.3%	37.0%	35.2%	38.9%	33.8%	37.7%	35.3%	39.1%	37.3%	38.9%
PROFITABILITY MEASURES															
Earnings per share - basic	\$1.00	\$0.97	\$1.03	\$0.92	\$0.69	\$0.92	\$1.03	\$0.93	\$0.90	\$3.00	\$2.63	\$3.55	\$3.53	\$2.55	\$2.72
- diluted	\$0.99	\$0.96	\$1.03	\$0.91	\$0.68	\$0.92	\$1.02	\$0.93	\$0.89	\$2.98	\$2.61	\$3.52	\$3.51	\$2.53	\$2.67
- diluted excl. special items	\$0.99	\$0.96	\$1.03	\$0.56	\$0.82	\$0.92	\$0.90	\$0.93	\$0.89	\$2.98	\$2.62	\$3.16	\$3.51	\$2.66	\$2.65
- diluted, excl. goodwill amort. ¹	\$0.99	\$0.96	\$1.03	\$1.06	\$0.78	\$0.99	\$1.06	\$0.96	\$0.92	\$2.98	\$2.83	\$3.90	\$3.63	\$2.63	\$2.76
Return on common equity (ROE)	15.6%	16.0%	16.9%	15.2%	12.5%	18.7%	20.8%	20.0%	19.7%	16.2%	16.9%	16.4%	19.8%	15.6%	18.4%
ROE, excluding special items	15.6%	16.0%	16.9%	9.4%	14.9%	18.7%	18.2%	20.0%	19.7%	16.2%	17.0%	14.8%	19.8%	16.6%	18.5%
ROE excl. goodwill amort. ¹	15.6%	16.0%	16.9%	17.7%	14.4%	20.2%	21.7%	20.7%	20.4%	16.2%	18.0%	18.2%	20.4%	16.2%	19.1%
Return on assets	0.76%	0.76%	0.79%	0.76%	0.58%	0.77%	0.86%	0.81%	0.81%	0.77%	0.73%	0.74%	0.81%	0.65%	0.70%
Return on assets after preferred dividends	0.73%	0.73%	0.76%	0.72%	0.53%	0.72%	0.82%	0.77%	0.76%	0.74%	0.69%	0.70%	0.76%	0.59%	0.64%
Return on risk-adjusted assets	1.64%	1.64%	1.69%	1.51%	1.18%	1.53%	1.63%	1.51%	1.48%	1.67%	1.44%	1.12%	1.49%	1.18%	1.19%
CASH BASIS MEASURES²															
Net income available to common	672	653	697	625	455	569	627	561	540	2,022	1,651	2,276	2,140	1,600	1,679
After-tax impact of goodwill and intangibles	16	14	17	122	81	49	30	25	22	47	160	282	84	63	62
Cash net income available to common	688	667	714	747	536	618	657	586	562	2,069	1,811	2,558	2,224	1,663	1,741
Cash earnings per share - basic	\$1.02	\$0.99	\$1.06	\$1.10	\$0.81	\$1.00	\$1.08	\$0.97	\$0.94	\$3.07	\$2.88	\$3.99	\$3.67	\$2.66	\$2.82
- diluted	\$1.01	\$0.98	\$1.05	\$1.09	\$0.81	\$1.00	\$1.07	\$0.97	\$0.93	\$3.04	\$2.86	\$3.95	\$3.65	\$2.63	\$2.76
- diluted, excl. special items	\$1.01	\$0.98	\$1.05	\$0.74	\$0.94	\$1.00	\$0.95	\$0.97	\$0.93	\$3.04	\$2.87	\$3.60	\$3.65	\$2.77	\$2.74
Average common equity	17,055	16,681	16,365	16,349	14,466	12,496	11,983	11,174	10,880	16,701	13,074	13,843	10,814	10,264	9,107
Cash ROE	16.0%	16.4%	17.3%	18.1%	14.7%	20.3%	21.7%	20.9%	20.6%	16.6%	18.5%	18.8%	20.6%	16.2%	19.1%
Cash ROE, excluding special items	16.0%	16.4%	17.3%	12.3%	17.1%	20.3%	19.2%	20.9%	20.6%	16.6%	18.6%	16.8%	20.6%	17.2%	19.2%
COMMON SHARE INFORMATION															
Shares outstanding (000s) ³ - end of period	671,671	673,860	673,596	674,021	683,312	616,516	616,209	602,398	601,628	671,671	683,312	674,021	602,398	617,768	617,581
- average (basic)	673,787	673,751	674,465	681,758	658,296	616,365	608,824	602,108	602,494	674,004	627,954	641,516	606,389	626,158	617,324
- average (diluted)	679,168	678,751	679,729	687,334	663,996	621,907	614,686	606,710	605,833	679,422	633,641	647,216	609,865	632,305	633,626
Market capitalization (\$ MM)	35,901	37,042	33,680	31,544	34,822	26,479	29,701	29,096	23,856	35,901	34,822	31,544	29,096	19,599	21,955
Common share price - High (intraday)	\$58.89	\$57.07	\$52.45	\$53.25	\$51.50	\$51.25	\$52.80	\$48.88	\$41.13	\$58.89	\$52.80	\$53.25	\$48.88	\$42.13	\$46.10
- Low (intraday)	\$45.05	\$46.36	\$46.81	\$41.60	\$42.80	\$42.42	\$45.10	\$39.17	\$34.40	\$45.05	\$42.42	\$41.60	\$27.25	\$29.65	\$28.75
- Close	\$53.45	\$54.97	\$50.00	\$46.80	\$50.96	\$42.95	\$48.20	\$48.30	\$39.65	\$53.45	\$50.96	\$46.80	\$48.30	\$31.73	\$35.55
Dividends per share	\$0.38	\$0.38	\$0.36	\$0.36	\$0.36	\$0.33	\$0.33	\$0.30	\$0.30	\$1.12	\$1.02	\$1.38	\$1.14	\$0.94	\$0.88
Dividend yield	2.9%	2.9%	2.9%	3.0%	3.1%	2.8%	2.7%	2.7%	3.2%	2.9%	2.9%	2.9%	3.0%	2.6%	2.4%
Dividend payout ratio	38%	39%	35%	39%	54%	36%	32%	32%	33%	37%	40%	39%	32%	37%	32%
Common dividends paid (\$ MM)	256	256	244	244	246	204	203	181	180	756	653	897	689	588	543
Preferred dividends paid (\$ MM)	25	24	25	31	37	33	34	34	34	74	104	135	134	157	145
P/E ratio (4-quarters trailing earnings)	14.7	15.3	14.9	14.8	13.2	12.9	13.6	12.5	11.5	14.7	13.3	15.0	10.8	13.5	14.1
Book value	\$25.56	\$25.04	\$24.53	\$23.95	\$23.68	\$20.61	\$20.01	\$19.10	\$18.45	\$25.56	\$23.68	\$23.95	\$19.10	\$17.17	\$15.78
Market price/book value	209%	220%	204%	195%	215%	208%	241%	253%	215%	209%	215%	195%	253%	185%	225%

¹Beginning Q1/02, net income, diluted EPS and ROE exclude goodwill amortization as a result of the new standards, Business Combinations and Goodwill and Other Intangible Assets, which the bank adopted November 1, 2001. For comparative purposes, these figures have been calculated excluding goodwill amortization.

²Cash basis measures are computed by adding back to net income the after-tax amount of amortization of goodwill and other intangibles.

³During Q3/02, the bank repurchased 3.3 million shares for \$168 million. During Q2/02, the bank repurchased 2.3 million shares for \$118 million. During Q1/02, the bank repurchased 1.7 million common shares for \$86 million and issued .3 million common shares in exchange for Class C shares issued by its subsidiary, Royal Bank DS Holding Inc, for the acquisition of Richardson Greenshields. During Q4/01, the bank repurchased 9.7 million common shares for \$450 million. During Q3/01, the bank issued 67.4 million common shares (valued at \$3.3 billion) in exchange for all the outstanding common shares of Centuria Banks Inc., and repurchased 1.2 million common shares for \$61 million.

RESULTS BY BUSINESS SEGMENT¹

(\$ MM)

	Q3/02	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	2002 9 months	2001 9 months	2001	2000	1999	1998
RBC Banking															
Personal and Commercial Banking															
Income Statement															
Net interest income (teb)	1,370	1,344	1,432	1,441	1,387	1,252	1,269	1,252	1,208	4,146	3,908	5,349	4,705	4,410	4,156
Other income	505	514	545	513	494	414	448	411	398	1,564	1,356	1,869	1,570	1,387	1,219
Gross revenues (teb)	1,875	1,858	1,977	1,954	1,881	1,666	1,717	1,663	1,606	5,710	5,264	7,218	6,275	5,797	5,375
Provision for credit losses	(145)	(158)	(201)	(171)	(175)	(159)	(227)	(157)	(159)	(504)	(561)	(732)	(649)	(575)	(305)
NIE before amortization and goodwill	(1,102)	(1,095)	(1,128)	(1,141)	(1,211)	(964)	(993)	(970)	(965)	(3,325)	(3,168)	(4,309)	(3,743)	(3,770)	(3,435)
Amortization of goodwill	-	-	-	(27)	(22)	(2)	(3)	(3)	(2)	-	(27)	(54)	(6)	(1)	-
Amortization of other intangibles	(15)	(13)	(14)	(13)	(9)	(2)	(2)	(2)	(1)	(42)	(13)	(26)	(3)	-	-
Other ²	(236)	(232)	(245)	(271)	(201)	(221)	(223)	(223)	(204)	(713)	(645)	(916)	(796)	(621)	(700)
Net income - total	377	360	389	331	263	318	269	308	275	1,126	850	1,181	1,078	830	935
- U.S. (included in total)	37	40	58	11	(46)	5	(6)			135	(47)	(36)			
Contribution to total bank net income	54%	53%	54%	50%	53%	53%	41%	52%	48%	54%	48%	49%	47%	47%	51%
Net income excluding goodwill amortization	377	360	389	358	285	320	272			1,126	877	1,235			
Cash net income	389	370	403	371	294	322	274	313	278	1,162	890	1,261	1,087	831	935
ROE	19.1%	18.3%	18.8%	14.5%	12.9%	24.3%	19.7%	22.3%	18.8%	18.7%	18.1%	16.9%	19.7%	17.9%	24.8%
Cash ROE	19.7%	18.8%	19.5%	16.4%	14.5%	24.6%	20.0%	22.6%	19.0%	19.3%	18.9%	18.1%	19.9%	n/a	n/a
Efficiency ratio ³	59.6%	59.6%	57.8%	60.4%	66.0%	58.1%	58.1%	58.6%	60.3%	59.0%	60.9%	60.8%	59.8%	65.1%	63.9%
Income Statement (excluding special items⁴)															
Net interest income (teb)	1,370	1,344	1,432	1,441	1,387	1,252	1,269	1,252	1,208	4,146	3,908	5,349	4,705	4,410	4,156
Other income	505	514	545	513	494	414	441	411	398	1,564	1,349	1,862	1,570	1,359	1,219
Gross revenues (teb)	1,875	1,858	1,977	1,954	1,881	1,666	1,710	1,663	1,606	5,710	5,257	7,211	6,275	5,769	5,375
Provision for credit losses	(145)	(158)	(201)	(171)	(175)	(159)	(227)	(157)	(159)	(504)	(561)	(732)	(649)	(540)	(255)
NIE, excl. amort. of goodwill and other intangibles	(1,102)	(1,095)	(1,128)	(1,141)	(1,120)	(964)	(993)	(970)	(965)	(3,325)	(3,077)	(4,218)	(3,743)	(3,720)	(3,373)
Amortization of goodwill	-	-	-	(27)	(22)	(2)	(3)	(3)	(2)	-	(27)	(54)	(6)	(1)	-
Amortization of other intangibles	(15)	(13)	(14)	(13)	(9)	(2)	(2)	(2)	(1)	(42)	(13)	(26)	(3)	-	-
Other ²	(236)	(232)	(245)	(262)	(230)	(221)	(203)	(223)	(204)	(713)	(654)	(916)	(796)	(645)	(748)
Net income - total	377	360	389	340	325	318	282	308	275	1,126	925	1,265	1,078	863	999
- U.S. (included in total)	37	40	58	11	11	5	(6)			135	10	21			
Contribution to total bank net income	54%	53%	54%	82%	56%	53%	48%	52%	48%	54%	52%	58%	47%	46%	55%
Net income excluding goodwill amortization	377	360	389	367	347	320	285			1,126	952	1,319			
Cash net income	389	370	403	380	356	322	287	313	278	1,162	965	1,345	1,087	864	999
ROE	19.1%	18.3%	18.8%	14.9%	16.1%	24.3%	20.7%	22.3%	18.8%	18.7%	19.7%	18.2%	19.7%	18.6%	26.7%
Cash ROE	19.7%	18.8%	19.5%	16.8%	17.7%	24.6%	21.0%	22.6%	19.0%	19.3%	20.6%	19.4%	19.9%	n/a	n/a
Efficiency ratio ³	59.6%	59.6%	57.8%	60.4%	61.2%	58.1%	58.4%	58.6%	60.3%	59.0%	59.3%	59.6%	59.8%	64.5%	62.8%
Operating efficiency ratio ⁴	59.9%	58.8%	57.3%	60.8%	60.3%	58.4%	58.2%	57.9%	60.0%	58.6%	59.0%	59.5%	59.5%	n/a	n/a
Average Balances															
Assets	154,900	155,800	156,000	155,600	147,900	134,700	133,700	133,400	131,700	155,600	138,800	143,100	129,700	122,400	110,500
Loans and bankers' acceptances	141,600	142,400	142,600	142,300	137,900	130,000	129,400	129,200	127,500	142,200	132,400	134,900	125,600	118,400	106,300
Deposits	122,300	121,800	122,400	121,100	115,200	105,300	103,700	101,700	99,400	122,200	108,100	111,400	98,900	94,600	83,200
Common equity	7,600	7,800	8,000	8,700	7,600	5,300	5,200	5,200	5,500	7,800	6,000	6,700	5,100	4,300	
Other Statistics															
Net interest margin	3.51%	3.54%	3.64%	3.67%	3.72%	3.81%	3.77%	3.73%	3.65%	3.56%	3.76%	3.74%	3.63%	3.60%	3.76%
Economic profit	158	121	141	84	96	136	96	120	77	420	328	412	331	236	345
Number of employees (FTE)	35,069	34,175	34,580	34,845	35,306	31,155	31,281	31,246	31,167	35,069	35,306	34,845	31,246	34,303	34,248
Credit Quality															
Net impaired loans															
Domestic - Residential mortgages	92	111	122	120	110	142	144	157	132	92	110	120	157	n/a	n/a
- Personal	116	119	120	128	111	106	99	54	73	116	111	128	54	n/a	n/a
- Commercial	304	312	303	343	329	358	307	305	291	304	329	343	305	n/a	n/a
U.S. and Other International	185	138	145	159	133	33	32	25	28	185	133	159	25	n/a	n/a
Net impaired loans before general allowance	697	680	690	750	683	639	582	541	524	697	683	750	541	n/a	n/a
General allowance	(967)	(965)	(965)	(963)	(962)	(828)	(828)	(757)	(699)	(967)	(962)	(963)	(757)	n/a	n/a
Total net impaired loans	(270)	(285)	(275)	(213)	(279)	(189)	(246)	(216)	(175)	(270)	(279)	(213)	(216)	n/a	n/a
Net write-offs															
Domestic - Residential mortgages	2	3	3	5	4	3	3	3	3	8	10	15	11	n/a	n/a
- Personal	121	127	133	112	124	124	118	123	142	381	366	478	457	n/a	n/a
- Commercial	44	50	45	62	46	38	47	64	30	139	131	193	180	n/a	n/a
U.S. and Other International	17	15	17	29	8	1	-	1	2	49	9	38	4	n/a	n/a
Total net write-offs	184	195	198	208	182	166	168	191	177	577	516	724	652	n/a	n/a
Net write-offs as a percentage of average loans	0.52%	0.56%	0.55%	0.58%	0.52%	0.52%	0.52%	0.59%	0.55%	0.54%	0.52%	0.54%	0.52%	n/a	n/a

¹RBC Banking and RBC Global Services results were restated in Q1/02 for all prior periods to reflect the transfer of the Moneris card processing joint venture to the RBC Global Services segment from RBC Banking.

All prior period RBC Banking and RBC Investment results were restated in Q1/02 to reflect the reclassification of fees that are paid by RBC Investments to RBC Banking relating to mutual funds sold in branches.

²Includes income taxes, non-controlling interest and taxable equivalent adjustment.

³Non-interest expenses as a % of gross revenues.

⁴Operating expenses over operating revenues. Operating expenses exclude special items, cost of stock appreciation rights, and certain acquisition expenses such as retention compensation.

RESULTS BY BUSINESS SEGMENT

(\$ MM)

	<u>Q3/02</u>	<u>Q2/02</u>	<u>Q1/02</u>	<u>Q4/01</u>	<u>Q3/01</u>	<u>Q2/01</u>	<u>Q1/01</u>	<u>Q4/00</u>	<u>Q3/00</u>	<u>2002</u> <u>9 months</u>	<u>2001</u> <u>9 months</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
RBC Insurance															
Insurance															
Income Statement															
Net interest income	54	53	51	55	54	53	44	23	32	158	151	206	84	47	36
Other income	63	70	88	54	88	65	67	73	38	221	220	274	202	160	104
Gross revenues	117	123	139	109	142	118	111	96	70	379	371	480	286	207	140
Provision for credit losses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NIE, excl. amort. of goodwill and other intangibles	(102)	(103)	(102)	(97)	(102)	(89)	(74)	(50)	(49)	(307)	(265)	(362)	(173)	(131)	(104)
Amortization of goodwill	-	-	-	(4)	(3)	(4)	(2)	-	-	-	(9)	(13)	-	(2)	(2)
Amortization of other intangibles	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other ¹	13	12	4	12	4	7	5	4	5	29	16	28	19	17	11
Net income - total	28	32	41	20	41	32	40	50	26	101	113	133	132	91	45
- U.S. (included in total)	(4)	4	(2)	(1)	5	(4)	4	-	-	(2)	5	4	-	-	-
Contribution to total bank net income	4%	5%	6%	3%	8%	5%	6%	8%	5%	5%	6%	6%	6%	5%	2%
Net income excluding goodwill amortization	28	32	41	24	44	36	42	42	26	101	122	146	132	93	47
Cash net income	28	32	41	24	44	36	42	50	26	101	122	146	132	93	47
ROE	14.6%	17.7%	22.2%	8.2%	17.1%	13.9%	22.7%	67.0%	37.8%	18.1%	17.5%	15.0%	49.0%	47.9%	32.4%
Cash ROE	14.6%	17.7%	22.2%	10.4%	18.7%	15.7%	24.2%	67.6%	38.5%	18.1%	19.2%	16.8%	49.7%	n/a	n/a
Income Statement (excluding special items)															
Net interest income	54	53	51	55	54	53	44	23	32	158	151	206	84	47	36
Other income	63	70	88	54	88	65	67	73	38	221	220	274	202	160	104
Gross revenues	117	123	139	109	142	118	111	96	70	379	371	480	286	207	140
Provision for credit losses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NIE, excl. amort. of goodwill and other intangibles	(102)	(103)	(102)	(97)	(102)	(89)	(74)	(50)	(49)	(307)	(265)	(362)	(173)	(131)	(104)
Amortization of goodwill	-	-	-	(4)	(3)	(4)	(2)	-	-	-	(9)	(13)	-	(2)	(2)
Amortization of other intangibles	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other ¹	13	12	4	12	4	7	3	4	5	29	14	26	19	17	11
Net income - total	28	32	41	20	41	32	38	50	26	101	111	131	132	91	45
- U.S. (included in total)	(4)	4	(2)	(1)	5	(4)	4	-	-	(2)	5	4	-	-	-
Contribution to total bank net income	4%	5%	6%	5%	7%	5%	7%	8%	5%	5%	6%	6%	6%	5%	2%
Net income excluding goodwill amortization	28	32	41	24	44	36	40	40	26	101	120	144	132	93	47
Cash net income	28	32	41	24	44	36	40	50	26	101	120	144	132	93	47
ROE	14.6%	17.7%	22.2%	8.2%	17.1%	13.9%	21.7%	67.0%	37.8%	18.1%	17.1%	14.8%	49.0%	47.9%	32.4%
Cash ROE	14.6%	17.7%	22.2%	10.4%	18.7%	15.7%	23.0%	67.6%	35.8%	18.1%	18.8%	16.6%	49.7%	n/a	n/a
Average Balances															
Assets	5,700	5,700	5,400	6,000	5,700	5,500	4,000	2,500	2,400	5,600	5,100	5,300	2,100	1,400	800
Loans and bankers' acceptances	400	400	400	400	400	400	200	-	-	400	300	300	-	-	-
Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Common equity	700	700	700	900	900	900	700	300	300	700	800	800	300	200	-
Other Statistics															
Net interest margin	3.76%	3.81%	3.75%	3.64%	3.76%	3.95%	4.36%	3.66%	5.30%	3.77%	3.96%	3.89%	4.00%	3.36%	4.50%
Economic profit	6	9	17	(5)	14	5	16	40	17	32	35	30	96	67	27
Number of employees (FTE)	2,668	2,632	2,649	2,583	2,607	2,497	2,446	1,318	1,314	2,668	2,607	2,583	1,318	1,154	1,014

¹Includes income taxes, non-controlling interest and taxable equivalent adjustment.

RESULTS BY BUSINESS SEGMENT

(\$ MM)

	Q3/02	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	2002 9 months	2001 9 months	2001	2000	1999	1998
RBC Investments															
Wealth Management															
Income Statement															
Net interest income	91	86	98	92	105	97	91	101	93	275	293	385	359	267	336
Other income	807	832	852	929	654	697	581	504	475	2,491	1,932	2,861	1,958	1,513	1,437
Gross revenues	898	918	950	1,021	759	794	672	605	568	2,766	2,225	3,246	2,317	1,780	1,773
Provision for credit losses	-	1	1	1	(1)	(3)	1	1	-	2	(3)	(2)	1	-	(1)
NIE, excl. amort. of goodwill and other intangibles	(769)	(810)	(825)	(618)	(632)	(660)	(480)	(442)	(407)	(2,404)	(1,772)	(2,390)	(1,634)	(1,357)	(1,321)
Amortization of goodwill	-	-	-	(54)	(24)	(21)	(8)	(6)	(4)	-	(53)	(107)	(16)	(12)	(24)
Amortization of other intangibles	(3)	(3)	(3)	(4)	(3)	(2)	(1)	(2)	(3)	(9)	(6)	(10)	(8)	-	-
Other ¹	(43)	(29)	(37)	(86)	(41)	(41)	(56)	(55)	(60)	(109)	(138)	(224)	(244)	(131)	(170)
Net income - total	83	77	86	260	58	67	128	101	94	246	253	513	416	280	257
- U.S. (included in total)	11	(16)	(8)	(22)	(31)	(32)	4			(13)	(59)	(81)			
Contribution to total bank net income	12%	11%	12%	40%	12%	11%	19%	17%	16%	12%	14%	21%	18%	16%	14%
Net income excluding goodwill amortization	83	77	86	313	82	87	136			246	305	618			
Cash net income	86	80	89	317	85	89	137	108	100	255	311	628	437	289	281
ROE	10.6%	10.1%	10.9%	49.4%	10.4%	12.4%	42.4%	46.7%	42.1%	10.5%	18.4%	27.2%	48.2%	59.6%	65.2%
Cash ROE	11.0%	10.5%	11.2%	60.5%	15.9%	16.7%	45.5%	49.9%	44.8%	10.9%	22.9%	33.6%	50.9%	n/a	n/a

Income Statement (excluding special items)

Net interest income	91	86	98	92	105	97	91	101	93	275	293	385	359	267	336
Other income	807	832	852	616	654	697	545	504	475	2,491	1,896	2,512	1,958	1,513	1,437
Gross revenues	898	918	950	708	759	794	636	605	568	2,766	2,189	2,897	2,317	1,780	1,773
Provision for credit losses	-	1	1	1	(1)	(3)	1	1	-	2	(3)	(2)	1	-	(1)
NIE, excl. amort. of goodwill and other intangibles	(769)	(810)	(825)	(618)	(632)	(660)	(480)	(442)	(407)	(2,404)	(1,772)	(2,390)	(1,634)	(1,357)	(1,321)
Amortization of goodwill	-	-	-	(54)	(24)	(21)	(8)	(6)	(4)	-	(53)	(107)	(16)	(12)	(24)
Amortization of other intangibles	(3)	(3)	(3)	(4)	(3)	(2)	(1)	(2)	(3)	(9)	(6)	(10)	(8)	-	-
Other ¹	(43)	(29)	(37)	(24)	(36)	(41)	(48)	(55)	(60)	(109)	(125)	(149)	(244)	(131)	(170)
Net income - total	83	77	86	9	63	67	100	101	94	246	230	239	416	280	257
- U.S. (included in total)	11	(16)	(8)	(22)	(31)	(32)	4			(13)	(59)	(81)			
Contribution to total bank net income	12%	11%	12%	2%	11%	11%	17%	17%	16%	12%	13%	11%	18%	15%	14%
Net income excluding goodwill amortization	83	77	86	62	87	87	108			246	282	344			
Cash net income	86	80	89	66	90	89	109	108	100	255	288	354	437	289	281
ROE	10.6%	10.1%	10.9%	0.9%	11.4%	12.4%	32.8%	46.7%	42.1%	10.5%	16.6%	12.2%	48.2%	59.6%	65.2%
Cash ROE	11.0%	10.5%	11.2%	12.0%	16.8%	16.7%	36.0%	49.9%	44.8%	10.9%	21.1%	18.6%	50.9%	n/a	n/a

Average Balances

Assets	16,300	15,100	11,500	11,800	12,400	12,100	8,700	7,800	8,000	14,300	11,000	11,200	8,000	8,900	11,700
Loans and bankers' acceptances	6,500	5,100	4,000	4,000	4,100	4,600	3,200	2,700	2,700	5,200	4,000	4,000	2,600		
Deposits	15,700	15,900	15,900	15,900	16,000	15,800	14,700	14,600	14,500	15,900	15,500	15,600	14,400		
Common equity	3,000	3,000	3,000	2,100	2,000	2,000	1,200	800	900	3,000	1,700	1,800	800	500	

Other Statistics

Net interest margin	2.21%	2.34%	3.38%	3.09%	3.36%	3.29%	4.15%	5.15%	4.62%	2.57%	3.56%	3.44%	4.49%	3.00%	2.87%
Economic profit	(4)	(14)	(9)	(4)	22	17	66	76	67	(27)	105	101	310	217	194
Number of employees (FTE)	12,169	12,261	12,885	10,512	10,897	10,866	10,649	7,553	7,399	12,169	10,897	10,512	7,553	6,764	7,327

Credit Quality

Net impaired loans															
Domestic - Residential mortgages	-	(1)	(1)	(2)	-	-	-	-	-	-	-	(2)	-	n/a	n/a
- Personal	1	1	-	1	3	(1)	(1)	(3)	(3)	1	3	1	(3)	n/a	n/a
- Commercial	-	1	1	-	-	-	-	-	-	-	-	-	-	n/a	n/a
U.S. and Other International	(1)	(1)	(1)	-	(1)	(1)	(1)	(1)	(1)	(1)	(1)	-	(1)	n/a	n/a
Net impaired loans before general allowance	-	-	(1)	(1)	2	(2)	(2)	(4)	(4)	-	2	(1)	(4)	n/a	n/a
General allowance	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	n/a	n/a
Total net impaired loans	(2)	(2)	(3)	(3)	-	(4)	(4)	(6)	(6)	(2)	-	(3)	(6)	n/a	n/a
Total net write-offs	1	-	-	-	1	-	-	-	-	1	1	1	-	n/a	n/a
Net write-offs as a percentage of average loans	0.06%	0.00%	0.00%	0.00%	0.10%	0.00%	0.00%	0.00%	0.00%	0.03%	0.03%	0.03%	0.00%	n/a	n/a

¹Includes income taxes, non-controlling interest and taxable equivalent adjustment.

RESULTS BY BUSINESS SEGMENT

(\$ MM)

	Q3/02	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	2002 9 months	2001 9 months	2001	2000	1999	1998
RBC Capital Markets															
Corporate and Investment Banking															
Income Statement															
Net Interest Income (teb)	115	146	183	158	127	133	12	(21)	(46)	444	272	430	43	402	530
Other Income	520	541	535	508	566	568	704	591	635	1,596	1,838	2,346	2,287	1,588	1,150
Gross revenues (teb)	635	687	718	666	693	701	716	570	589	2,040	2,110	2,776	2,330	1,990	1,680
Provision for credit losses	(76)	(175)	(97)	(259)	(68)	(53)	(27)	(22)	(35)	(348)	(148)	(407)	(91)	(223)	(206)
NIE, excl. amort. of goodwill and other intangibles	(414)	(388)	(418)	(443)	(423)	(450)	(445)	(366)	(360)	(1,220)	(1,318)	(1,761)	(1,420)	(1,271)	(1,014)
Amortization of goodwill	-	-	-	(12)	(12)	(12)	(7)	(7)	(6)	-	(31)	(43)	(25)	(24)	(16)
Amortization of other intangibles	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other ¹	(52)	(18)	(65)	35	(90)	(72)	(102)	(62)	(65)	(135)	(264)	(229)	(286)	(165)	(212)
Net income - total	93	106	138	(13)	100	114	135	113	123	337	349	336	508	307	232
- U.S. (included in total)	29	(36)	(23)	(115)	(34)	13	59			(30)	38	(77)			
Contribution to total bank net income	13%	16%	19%	(2%)	20%	19%	20%	19%	21%	16%	20%	14%	22%	17%	13%
Net income excluding goodwill amortization	93	106	138	(1)	113	126	141			337	380	379			
Cash net income	93	106	138	(1)	113	126	141	119	129	337	380	379	532	331	248
ROE	8.7%	10.6%	12.9%	(2.2%)	10.5%	13.2%	17.2%	17.8%	18.8%	10.7%	13.4%	9.3%	21.1%	15.6%	15.1%
Cash ROE	8.7%	10.6%	12.9%	(0.8%)	11.8%	14.7%	18.1%	18.8%	19.8%	10.7%	14.7%	10.5%	22.2%	n/a	n/a
Income Statement (excluding special items)															
Net interest income (teb)	115	146	183	158	127	133	12	(21)	(46)	444	272	430	43	402	530
Other income	520	541	535	508	566	568	704	591	635	1,596	1,838	2,346	2,287	1,588	1,158
Gross revenues (teb)	635	687	718	666	693	701	716	570	589	2,040	2,110	2,776	2,330	1,990	1,688
Provision for credit losses	(76)	(175)	(97)	(259)	(68)	(53)	(27)	(22)	(35)	(348)	(148)	(407)	(91)	(168)	(106)
NIE, excl. amort. of goodwill and other intangibles	(414)	(388)	(418)	(443)	(423)	(450)	(445)	(366)	(360)	(1,220)	(1,318)	(1,761)	(1,420)	(1,188)	(991)
Amortization of goodwill	-	-	-	(12)	(12)	(12)	(7)	(7)	(6)	-	(31)	(43)	(25)	(24)	(16)
Amortization of other intangibles	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other ¹	(52)	(18)	(65)	38	(75)	(72)	(92)	(62)	(65)	(135)	(239)	(201)	(286)	(225)	(264)
Net income - total	93	106	138	(10)	115	114	145	113	123	337	374	364	508	385	311
- U.S. (included in total)	29	(36)	(23)	(115)	(90)	13	59			(30)	(18)	(133)			
Contribution to total bank net income	13%	16%	19%	(2%)	20%	19%	25%	19%	21%	16%	21%	17%	22%	21%	17%
Net income excluding goodwill amortization	93	106	138	2	128	126	151			337	405	407			
Cash net income	93	106	138	2	128	126	151	119	129	337	405	407	532	409	327
ROE	8.7%	10.6%	12.9%	(1.9%)	12.2%	13.2%	18.6%	17.8%	18.8%	10.7%	14.5%	10.1%	21.1%	20.0%	18.6%
Cash ROE	8.7%	10.6%	12.9%	(0.5%)	13.5%	14.7%	19.4%	18.8%	19.8%	10.7%	15.7%	11.4%	22.2%	n/a	n/a
Average Balances															
Assets	175,700	174,100	177,000	159,100	161,200	157,700	147,800	137,600	130,700	175,600	155,600	156,400	131,900	127,300	125,000
Loans and bankers' acceptances	60,100	59,800	60,100	58,000	61,600	61,200	57,800	53,300	52,700	60,000	60,200	59,600	53,000		
Deposits	76,900	77,900	79,500	71,400	69,400	71,900	70,500	65,900	61,300	78,100	70,200	70,500	61,900		
Common equity	4,000	3,900	4,100	3,500	3,500	3,300	2,900	2,400	2,400	4,000	3,200	3,300	2,300	1,800	
Other Statistics															
Net interest margin	0.26%	0.34%	0.41%	0.39%	0.31%	0.35%	0.03%	(0.06%)	(0.14%)	0.34%	0.23%	0.27%	0.03%	0.32%	0.42%
Economic profit	(28)	(17)	5	(117)	8	9	44	32	38	(40)	61	(56)	197	141	(111)
Number of employees (FTE)	2,966	2,931	2,922	2,954	3,034	2,923	3,188	2,541	2,514	2,966	3,034	2,954	2,541	2,651	2,919
Credit Quality															
Net impaired loans															
Domestic corporate	296	327	416	420	300	276	280	283	331	296	300	420	283	n/a	n/a
U.S. and Other International corporate	448	465	532	317	329	284	91	84	76	448	329	317	84	n/a	n/a
Net impaired loans before general allowance	744	792	948	737	629	560	371	367	407	744	629	737	367	n/a	n/a
General allowance	(325)	(325)	(325)	(325)	(327)	(327)	(327)	(325)	(325)	(325)	(327)	(325)	(325)	n/a	n/a
Total net impaired loans	419	467	623	412	302	233	44	42	82	419	302	412	42	n/a	n/a
Net write-offs															
Domestic corporate	44	7	-	8	6	25	5	-	(1)	51	36	44	(3)	n/a	n/a
U.S. and Other International corporate	127	152	46	141	1	42	4	12	43	325	47	188	53	n/a	n/a
Total net write-offs	171	159	46	149	7	67	9	12	42	376	83	232	50	n/a	n/a
Net write-offs as a percentage of average loans	1.13%	1.09%	0.30%	1.02%	0.05%	0.45%	0.06%	0.09%	0.32%	0.84%	0.18%	0.39%	0.09%	n/a	n/a

¹Includes income taxes, non-controlling interest and taxable equivalent adjustment.

RESULTS BY BUSINESS SEGMENT¹

(\$ MM)

RBC Global Services

	Q3/02	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	2002 9 months	2001 9 months	2001	2000	1999	1998
Transaction Processing															
Income Statement															
Net interest income	36	33	34	39	34	34	40	38	40	103	108	147	160	168	202
Other income	211	197	205	200	200	182	269	182	183	613	651	851	691	619	596
Gross revenues	247	230	239	239	234	216	309	220	223	716	759	998	851	787	798
Provision for credit losses	(2)	(3)	(2)	-	-	1	1	4	17	(7)	2	2	21	(6)	(178)
NIE, excl. amort. of goodwill and other intangibles	(168)	(162)	(172)	(156)	(161)	(136)	(138)	(147)	(141)	(502)	(435)	(591)	(539)	(526)	(527)
Amortization of goodwill	-	-	-	(2)	(2)	(2)	(2)	(2)	(2)	-	(6)	(8)	(8)	(9)	(8)
Amortization of other intangibles	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other ²	(29)	(26)	(26)	(33)	(27)	(32)	(46)	(32)	(42)	(81)	(105)	(138)	(140)	(104)	(34)
Net income - total	48	39	39	48	44	47	124	43	55	126	215	263	185	142	51
- U.S. (included in total)	2	4	3	3	4	6	4			9	14	17			
Contribution to total bank net income	7%	6%	5%	7%	9%	8%	19%	7%	10%	6%	12%	11%	8%	8%	3%
Net income excluding goodwill amortization	48	39	39	50	46	49	126			126	221	271			
Cash net income	48	39	39	50	46	49	126	45	57	126	221	271	193	151	59
ROE	31.8%	26.8%	25.4%	35.4%	32.0%	36.1%	91.2%	36.4%	46.9%	28.0%	53.5%	48.9%	39.5%	29.8%	24.3%
Cash ROE	32.0%	27.0%	25.5%	36.6%	34.0%	37.6%	92.7%	36.4%	46.9%	28.2%	55.1%	50.4%	39.5%	n/a	n/a

Income Statement (excluding special items)

Net interest income	36	33	34	39	34	34	40	38	40	103	108	147	160	168	202
Other income	211	197	205	200	200	182	180	182	183	613	562	762	691	619	596
Gross revenues	247	230	239	239	234	216	220	220	223	716	670	909	851	787	798
Provision for credit losses	(2)	(3)	(2)	-	-	1	1	4	17	(7)	2	2	21	(6)	(178)
NIE, excl. amort. of goodwill and other intangibles	(168)	(162)	(172)	(156)	(161)	(136)	(138)	(147)	(141)	(502)	(435)	(591)	(539)	(526)	(527)
Amortization of goodwill	-	-	-	(2)	(2)	(2)	(2)	(2)	(2)	-	(6)	(8)	(8)	(9)	(8)
Amortization of other intangibles	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other ²	(29)	(26)	(26)	(33)	(27)	(32)	(34)	(32)	(42)	(81)	(93)	(126)	(140)	(104)	(34)
Net income - total	48	39	39	48	44	47	47	43	55	126	138	186	185	142	51
- U.S. (included in total)	2	4	3	3	4	6	4			9	14	17			
Contribution to total bank net income	7%	6%	5%	12%	8%	8%	8%	7%	10%	6%	8%	9%	8%	8%	3%
Net income excluding goodwill amortization	48	39	39	50	46	49	49			126	144	194			
Cash net income	48	39	39	50	46	49	49	45	57	126	144	194	193	151	59
ROE	31.8%	26.8%	25.4%	35.4%	32.1%	36.1%	33.9%	36.4%	46.9%	28.0%	34.0%	34.3%	39.5%	29.8%	24.3%
Cash ROE	32.0%	27.0%	25.5%	36.6%	34.0%	37.6%	35.3%	36.4%	46.9%	28.2%	35.6%	35.8%	39.5%	n/a	n/a

Average Balances

Assets	2,500	2,400	2,500	2,500	2,500	2,300	2,200	1,800	1,500	2,500	2,400	2,400	1,600	1,800	3,200
Loans and bankers' acceptances	1,900	1,800	1,900	2,100	2,100	1,900	1,800	1,300	1,200	1,900	1,900	2,000	1,200		
Deposits	8,100	8,200	8,200	8,200	7,900	7,400	7,500	7,500	7,600	8,200	7,600	7,700	7,600		
Common equity	600	600	600	500	500	500	500	400	400	600	500	500	400	400	

Other Statistics

Net interest margin	5.71%	5.64%	5.40%	6.19%	5.40%	6.06%	7.21%	8.40%	10.61%	5.51%	6.02%	6.13%	10.00%	9.33%	6.31%
Economic profit	30	21	20	32	29	30	30	28	40	71	89	121	124	76	(23)
Number of employees (FTE)	2,552	2,503	2,541	2,557	2,218	2,144	2,205	2,425	2,322	2,552	2,218	2,557	2,425	2,360	2,196

Credit Quality

Net impaired loans															
Domestic	-	-	-	-	-	-	-	-	-	-	-	-	-	n/a	n/a
U.S. and Other International	12	17	29	-	1	-	(1)	(1)	(1)	12	1	-	(1)	n/a	n/a
Net impaired loans before general allowance	12	17	29	-	1	-	(1)	(1)	(1)	12	1	-	(1)	n/a	n/a
General allowances	(11)	(11)	(11)	(11)	(9)	(9)	(9)	(18)	(15)	(11)	(9)	(11)	(18)	n/a	n/a
Total net impaired loans	1	6	18	(11)	(8)	(9)	(10)	(19)	(16)	1	(8)	(11)	(19)	n/a	n/a
Total net write-offs	-	-	-	-	-	1	6	1	1	-	7	7	2	n/a	n/a
Net write-offs as a percentage of average loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.22%	1.32%	0.31%	0.33%	0.00%	0.49%	0.35%	0.17%	n/a	n/a

¹RBC Banking and RBC Global Services results were restated in Q1/02 for all prior periods to reflect the transfer of the Moneris card processing joint venture to the RBC Global Services segment from RBC Banking.

²Includes income taxes, non-controlling interest and taxable equivalent adjustment.

RESULTS BY BUSINESS SEGMENT

(\$ MM)

Other
Income Statement

	Q3/02	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	2002 9 months	2001 9 months	2001	2000	1999	1998
Net interest income (teb)	102	84	71	(1)	12	11	10	(12)	(27)	257	33	32	(44)	(139)	(159)
Other income	(2)	38	(2)	51	6	(2)	(41)	(8)	(12)	34	(37)	14	24	213	479
Gross revenues (teb)	100	122	69	50	18	9	(31)	(20)	(39)	291	(4)	46	(20)	74	320
Provision for credit losses	7	7	13	4	8	4	4	0	5	27	16	20	27	44	115
NIE, excl. amort. of goodwill and other intangibles	26	(8)	6	(90)	(28)	62	(2)	(19)	43	24	32	(58)	15	61	64
Amortization of goodwill	-	-	-	(7)	(6)	(5)	(5)	(4)	(5)	-	(16)	(23)	(21)	(18)	(12)
Amortization of other intangibles	-	(1)	-	-	-	-	-	-	-	(1)	-	-	-	-	-
Other ¹	(65)	(57)	(59)	53	(6)	(46)	(1)	23	(3)	(181)	(53)	0	(46)	(54)	(183)
Net income - total	68	63	29	10	(14)	24	(35)	(20)	1	160	(25)	(15)	(45)	107	304
- U.S. (included in total)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to total bank net income	10%	9%	4%	2%	(2%)	4%	(5%)	(3%)	0%	7%	0%	(1%)	(1%)	7%	17%
Net income excluding goodwill amortization	68	63	29	17	(9)	29	(29)			160	(9)	8			
Cash net income	69	64	29	17	(9)	29	(29)	(15)	6	162	(9)	8	(23)	125	316
ROE	23.4%	37.6%	n/a	4.7%	n/a	34.0%	(4.8%)	(2.9%)	(1.1%)	34.3%	(5.1%)	(2.8%)	(2.9%)	2.0%	8.6%
Cash ROE	23.4%	38.2%	n/a	7.5%	n/a	38.0%	(3.3%)	(1.8%)	0.4%	34.7%	(2.4%)	0.1%	(1.7%)	n/a	n/a

Income Statement (excluding special items)

Net interest income (teb)	102	84	71	(1)	12	11	10	(12)	(27)	257	33	32	(44)	(139)	(159)
Other income	(2)	38	(2)	51	6	(2)	(41)	(8)	(12)	34	(37)	14	24	136	224
Gross revenues (teb)	100	122	69	50	18	9	(31)	(20)	(39)	291	(4)	46	(20)	(3)	65
Provision for credit losses	7	7	13	4	8	4	4	0	5	27	16	20	27	44	115
NIE, excl. amort. of goodwill and other intangibles	26	(8)	6	(90)	(28)	62	(2)	(19)	43	24	32	(58)	15	122	71
Amortization of goodwill	-	-	-	(7)	(6)	(5)	(5)	(4)	(5)	-	(16)	(23)	(21)	(18)	(12)
Amortization of other intangibles	-	(1)	-	-	-	-	-	-	-	(1)	-	-	-	-	-
Other ¹	(65)	(57)	(59)	53	(1)	(46)	5	23	(3)	(181)	(42)	11	(46)	(47)	(75)
Net income - total	68	63	29	10	(9)	24	(29)	(20)	1	160	(14)	(4)	(45)	98	164
- U.S. (included in total)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to total bank net income	10%	9%	4%	1%	(2%)	4%	(5%)	(3%)	0%	7%	0%	(1%)	(1%)	5%	9%
Net income excluding goodwill amortization	68	63	29	17	(4)	29	(23)			160	2	19			
Cash net income	69	64	29	17	(4)	29	(23)	(15)	6	162	2	19	(23)	116	176
ROE	23.4%	37.6%	n/a	4.7%	n/a	34.0%	(3.3%)	(2.9%)	(1.1%)	34.3%	(3.2%)	(1.3%)	(2.9%)	1.7%	4.8%
Cash ROE	23.4%	38.2%	n/a	7.5%	n/a	38.0%	(1.8%)	(1.8%)	0.4%	34.7%	(0.6%)	1.6%	(1.7%)	n/a	n/a

Average Balances

Assets	7,800	13,200	10,000	7,200	9,300	9,600	8,000	8,100	7,700	10,200	8,800	8,700	8,600	8,100	10,100
Loans and bankers' acceptances	(2,200)	(2,000)	400	(1,500)	(900)	(800)	(1,200)	(1,800)	(2,600)	(1,300)	(900)	(1,000)	(2,600)		
Deposits	13,900	13,700	13,800	13,700	12,700	12,400	10,600	11,300	11,300	13,700	12,300	13,200	11,000		
Common equity	1,200	700	-	600	-	500	1,500	2,100	1,400	600	900	700	1,900	3,200	

Other Statistics

Net interest margin	5.19%	2.61%	2.82%	(0.06%)	0.51%	0.47%	0.50%	(0.59%)	(1.39%)	3.37%	0.50%	0.37%	(0.51%)	(1.72%)	(1.57%)
Economic profit	31	38	24	3	(2)	10	(80)	(89)	(45)	93	(72)	(69)	(294)	(358)	83
Number of employees (FTE)	4,364	4,261	4,167	4,117	4,074	4,061	4,094	4,149	4,168	4,364	4,074	4,117	4,149	4,659	4,072

Credit Quality

Net impaired loans															
Domestic	-	-	-	(3)	(1)	-	-	-	1	-	(1)	(3)	-	n/a	n/a
U.S. and Other International	-	-	-	-	-	-	-	-	-	-	-	-	-	n/a	n/a
Total net impaired loans	-	-	-	(3)	(1)	-	-	-	1	-	(1)	(3)	-	n/a	n/a
Total net write-offs ²	(7)	(8)	(10)	(8)	(8)	(4)	(4)	(4)	(4)	(25)	(16)	(24)	(27)	n/a	n/a
Net write-offs as a percentage of average loans	1.26%	1.64%	(9.92%)	2.12%	3.52%	2.05%	1.32%	0.88%	0.61%	2.57%	2.38%	2.40%	1.04%	n/a	n/a

¹Includes income taxes, non-controlling interest and taxable equivalent adjustment.

²Pertains to credit card securitizations

RESULTS BY BUSINESS SEGMENT

(\$ MM)

	Q3/02	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	2002 9 months	2001 9 months	2001	2000	1999	1998	
Total																
Income Statement																
Net interest income (teb)	1,768	1,746	1,869	1,784	1,719	1,580	1,466	1,381	1,300	5,383	4,765	6,549	5,307	5,155	5,101	
Other income	2,104	2,192	2,223	2,255	2,008	1,924	2,028	1,753	1,717	6,519	5,960	8,215	6,732	5,480	4,985	
Gross revenues (teb)	3,872	3,938	4,092	4,039	3,727	3,504	3,494	3,134	3,017	11,902	10,725	14,764	12,039	10,635	10,086	
Provision for credit losses	(216)	(328)	(286)	(425)	(236)	(210)	(248)	(174)	(172)	(830)	(694)	(1,119)	(691)	(760)	(575)	
NIE, excl. amort. of goodwill and other intangibles	(2,529)	(2,566)	(2,639)	(2,545)	(2,557)	(2,237)	(2,132)	(1,994)	(1,879)	(7,734)	(6,926)	(9,471)	(7,494)	(6,994)	(6,337)	
Amortization of goodwill	-	-	-	(106)	(69)	(46)	(27)	(22)	(19)	-	(142)	(248)	(76)	(66)	(62)	
Amortization of other intangibles	(18)	(17)	(17)	(17)	(12)	(4)	(3)	(4)	(4)	(52)	(19)	(36)	(11)	-	-	
Other ¹	(412)	(350)	(428)	(290)	(361)	(405)	(423)	(345)	(369)	(1,190)	(1,189)	(1,479)	(1,493)	(1,058)	(1,288)	
Net income - total	697	677	722	656	492	602	661	595	574	2,096	1,755	2,411	2,274	1,757	1,824	
- U.S. (included in total)	75	(4)	28	(124)	(102)	(12)	65			99	(49)	(173)				
Net income excluding goodwill amortization	697	677	722	761	561	647	688			2,096	1,896	2,657				
Cash net income	713	691	739	778	573	651	691	620	596	2,143	1,915	2,693	2,358	1,820	1,886	
ROE	15.6%	16.0%	16.9%	15.2%	12.5%	18.7%	20.8%	20.0%	19.7%	16.2%	16.9%	16.4%	19.8%	15.6%	18.4%	
Cash ROE	16.0%	16.4%	17.3%	18.1%	14.7%	20.3%	21.7%	20.9%	20.6%	16.6%	18.5%	18.5%	20.6%	n/a	n/a	

Income Statement (excluding special items)

Net interest income (teb)	1,768	1,746	1,869	1,784	1,719	1,580	1,466	1,381	1,300	5,383	4,765	6,549	5,307	5,155	5,101
Other income	2,104	2,192	2,223	1,942	2,008	1,924	1,896	1,753	1,717	6,519	5,828	7,770	6,732	5,375	4,738
Gross revenues (teb)	3,872	3,938	4,092	3,726	3,727	3,504	3,362	3,134	3,017	11,902	10,593	14,319	12,039	10,530	9,839
Provision for credit losses	(216)	(328)	(286)	(425)	(236)	(210)	(248)	(174)	(172)	(830)	(694)	(1,119)	(691)	(670)	(425)
NIE, excl. amort. of goodwill and other intangibles	(2,529)	(2,566)	(2,639)	(2,545)	(2,466)	(2,237)	(2,132)	(1,994)	(1,879)	(7,734)	(6,835)	(9,380)	(7,494)	(6,800)	(6,245)
Amortization of goodwill	-	-	-	(106)	(69)	(46)	(27)	(22)	(19)	-	(142)	(248)	(76)	(66)	(62)
Amortization of other intangibles	(18)	(17)	(17)	(17)	(12)	(4)	(3)	(4)	(4)	(52)	(19)	(36)	(11)	-	-
Other ¹	(412)	(350)	(428)	(216)	(365)	(405)	(369)	(345)	(369)	(1,190)	(1,139)	(1,355)	(1,493)	(1,135)	(1,280)
Net income - total	697	677	722	417	579	602	583	595	574	2,096	1,764	2,181	2,274	1,859	1,827
- U.S. (included in total)	75	(4)	28	(124)	(101)	(12)	65			99	(48)	(172)			
Net income excluding goodwill amortization	697	677	722	522	648	647	610			2,096	1,905	2,427			
Cash net income	713	691	739	539	660	651	613	620	596	2,143	1,924	2,463	2,358	1,922	1,889
ROE	15.6%	16.0%	16.9%	9.4%	14.9%	18.7%	18.2%	20.0%	19.7%	16.2%	17.0%	14.8%	19.8%	16.6%	18.5%
Cash ROE	16.0%	16.4%	17.3%	12.3%	17.1%	20.3%	19.2%	20.9%	20.6%	16.6%	18.6%	16.8%	20.6%	n/a	n/a

Average Balances

Assets	362,900	366,300	362,400	342,200	339,000	321,900	304,400	291,200	282,000	363,800	321,700	327,100	281,900	269,900	261,300
Loans and bankers' acceptances	208,300	207,500	209,400	205,300	205,200	197,300	191,200	184,700	181,500	208,400	197,900	199,800	179,800	175,600	178,000
Deposits	236,900	237,500	239,800	230,300	221,200	212,800	207,000	201,000	194,100	238,100	213,700	218,400	193,800	184,800	178,700
Common equity	17,100	16,700	16,400	16,300	14,500	12,500	12,000	11,200	10,900	16,700	13,100	13,800	10,800	10,300	9,100

Other Statistics

Net interest margin	1.93%	1.95%	2.05%	2.07%	2.01%	2.01%	1.91%	1.89%	1.83%	1.98%	1.98%	2.00%	1.88%	1.91%	1.95%
Economic profit	193	158	198	(7)	167	207	172	207	194	549	546	539	764	379	515
Number of employees (FTE) - Canada	44,570	43,989	44,343	44,384	44,843	43,813	43,949	44,256	44,151	44,570	44,843	44,384	44,256	48,270	48,212
- US	11,375	11,213	11,612	9,508	9,917	6,466	6,575	1,650	1,565	11,375	9,917	9,508	1,650	754	633
- Other	3,843	3,561	3,789	3,676	3,376	3,367	3,339	3,326	3,168	3,843	3,376	3,676	3,326	2,867	2,931
- Total	59,788	58,763	59,744	57,568	58,136	53,646	53,863	49,232	48,884	59,788	58,136	57,568	49,232	51,891	51,776

Credit Quality

Net impaired loans																
Domestic- Residential mortgages	92	110	121	118	110	142	144	157	132	92	110	118	157	131	116	
- Personal	117	120	120	129	114	105	98	51	70	117	114	129	51	66	61	
- Commercial ²	304	313	304	340	328	358	307	305	292	304	328	340	305	n/a	n/a	
- Corporate ²	296	327	416	420	300	276	280	283	331	296	300	420	283	n/a	n/a	
U.S. and Other International	644	619	705	476	462	316	121	107	102	644	462	476	107	103	125	
Net impaired loans before general allowance ²	1,453	1,489	1,666	1,483	1,314	1,197	950	903	927	1,453	1,314	1,483	903	884	785	
General allowance	(1,305)	(1,303)	(1,303)	(1,301)	(1,300)	(1,166)	(1,166)	(1,102)	(1,041)	(1,305)	(1,300)	(1,301)	(1,102)	(1,080)	(850)	
Total net impaired loans	148	186	363	182	14	31	(216)	(199)	(114)	148	14	182	(199)	(196)	(65)	
Net write-offs																
Domestic- Residential mortgages	3	3	3	5	4	3	3	3	3	9	10	15	11	12	11	
- Personal	114	119	123	104	116	120	114	119	138	356	350	454	430	260	165	
- Commercial ²	44	50	45	62	47	38	47	64	29	139	132	194	180	n/a	n/a	
- Corporate ²	44	7	0	8	6	25	5	-	(1)	51	36	44	(3)	n/a	n/a	
U.S. and Other International	144	167	63	170	9	44	10	14	46	374	63	233	59	228	346	
Total net write-offs ²	349	346	234	349	182	230	179	200	215	929	591	940	677	958	692	
Net write-offs as a percentage of average loans	0.66%	0.68%	0.44%	0.67%	0.35%	0.48%	0.37%	0.43%	0.47%	0.60%	0.40%	0.47%	0.38%	0.55%	0.39%	

¹Includes income taxes, non-controlling interest and taxable equivalent adjustment.²Impaired domestic commercial and corporate loans totalled \$584 million and \$483 million in 1999 and 1998, while domestic commercial and corporate write-offs totalled \$458 million and \$170 million in 1999 and 1998.

These were not separated into commercial and corporate components.

NET INTEREST INCOME

(\$ MM)

	<u>Q3/02</u>	<u>Q2/02</u>	<u>Q1/02</u>	<u>Q4/01</u>	<u>Q3/01</u>	<u>Q2/01</u>	<u>Q1/01</u>	<u>Q4/00</u>	<u>Q3/00</u>	<u>2002</u>	<u>2001</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	
										<u>9 months</u>	<u>9 months</u>					
<i>Net interest income</i>																
Net interest income (teb)	1,768	1,746	1,869	1,784	1,719	1,580	1,466	1,381	1,300	5,383	4,765	6,549	5,307	5,155	5,101	
Net interest income as a % of average assets	1.93%	1.95%	2.05%	2.07%	2.01%	2.01%	1.91%	1.89%	1.83%	1.98%	1.98%	2.00%	1.88%	1.91%	1.95%	
Net interest income as a % of average earning assets	2.26%	2.32%	2.43%	2.41%	2.35%	2.35%	2.21%	2.18%	2.12%	2.34%	2.31%	2.33%	2.17%	2.21%	2.29%	

REVENUE FROM TRADING**ACTIVITIES (\$ MM)**

<i>Total Trading Revenue</i>																
Net interest income	15	38	72	13	10	14	(105)	(127)	(145)	125	(81)	(68)	(365)	5	179	
Other income	440	384	456	388	407	457	568	355	446	1,280	1,432	1,820	1,540	1,106	748	
Total	455	422	528	401	417	471	463	228	301	1,405	1,351	1,752	1,175	1,111	927	
<i>Trading Revenue by Product</i>																
Equity	192	172	205	146	132	189	217	115	127	569	538	684	495	325	222	
Fixed income and money markets	184	190	257	175	200	197	154	39	94	631	551	726	378	492	436	
Foreign exchange contracts	79	60	65	79	83	85	93	73	83	204	261	340	301	290	267	
Commodities and precious metals	-	-	1	1	2	-	(1)	1	(3)	1	1	2	1	4	2	
Total	455	422	528	401	417	471	463	228	301	1,405	1,351	1,752	1,175	1,111	927	

OTHER INCOME (\$ MM)	Q3/02	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	2002 9 months	2001 9 months	2001	2000	1999	1998
	Deposit & payment service charges:														
Deposit accounts	203	192	199	196	181	154	158	157	144	594	493	689	569	505	485
Other payment services	59	58	55	54	51	47	46	49	47	172	144	198	187	183	179
	262	250	254	250	232	201	204	206	191	766	637	887	756	688	664
Capital market fees	464	471	505	376	384	426	337	445	361	1,440	1,147	1,523	1,538	1,028	1,118
Trading revenues	440	384	456	388	407	457	568	355	446	1,280	1,432	1,820	1,540	1,106	748
Investment management and custodial fees	315	299	287	275	279	294	248	221	229	901	821	1,096	860	651	495
Mutual fund revenues	188	183	182	171	179	172	170	162	159	553	521	692	624	556	447
Card service revenues	137	109	121	116	125	101	116	92	111	367	342	458	420	362	305
Foreign exchange revenues other than trading	71	69	69	84	80	79	69	83	76	209	228	312	299	243	218
Credit fees	57	53	61	59	60	56	62	54	57	171	178	237	212	189	183
Insurance revenues	51	54	67	39	69	40	53	71	25	172	162	201	191	161	113
Securitization revenues	38	58	33	49	38	19	17	17	26	129	74	123	115	222	218
Gain (loss) on sale of securities	(15)	14	(3)	(36)	4	(56)	(40)	(22)	(9)	(4)	(92)	(128)	(11)	28	343
Gain from divestitures ¹	-	-	-	313	-	-	132	-	-	-	132	445	-	-	-
Gain (loss) on disposal of premises and equip. ²	7	7	8	37	(1)	4	(18)	(6)	(4)	22	(15)	22	(16)	90	(32)
Mortgage banking revenues ³	36	53	73	57	61	59	29	-	-	162	149	206	-	-	-
Other ⁴	53	188	110	77	91	72	81	75	49	351	244	321	204	156	165
TOTAL	2,104	2,192	2,223	2,255	2,008	1,924	2,028	1,753	1,717	6,519	5,960	8,215	6,732	5,480	4,985
Special items	-	-	-	313	-	-	132	-	-	-	132	445	-	105	247
TOTAL, excluding special items	2,104	2,192	2,223	1,942	2,008	1,924	1,896	1,753	1,717	6,519	5,828	7,770	6,732	5,375	4,738
Other income as a % of gross revenues (teb)	54.3%	55.7%	54.3%	55.8%	53.9%	54.9%	58.0%	55.9%	56.9%	54.8%	55.6%	55.6%	55.9%	51.5%	49.4%
Core other income as a % of gross revenues (teb)	54.3%	55.7%	54.3%	52.1%	53.9%	54.9%	56.4%	55.9%	56.9%	54.8%	55.0%	54.3%	55.9%	51.0%	48.2%
CAPITAL MARKET FEES															
Full-service brokerage	273	293	331	198	207	241	177	181	161	897	625	823	707	558	729
Discount brokerage	16	21	22	20	23	27	29	32	29	59	79	99	145	76	49
Institutional	175	157	152	158	154	158	131	232	171	484	443	601	686	394	340
TOTAL	464	471	505	376	384	426	337	445	361	1,440	1,147	1,523	1,538	1,028	1,118
GAIN (LOSS) ON SECURITIES															
Trading account ⁵	358	315	357	353	310	358	473	295	393	1,030	1,141	1,494	1,203	655	421
Investment account															
Non-LDC	(15)	14	(3)	(36)	4	(56)	(40)	(22)	(9)	(4)	(92)	(128)	(11)	23	66
LDC	-	-	-	-	-	-	-	-	-	-	-	-	-	5	277
	(15)	14	(3)	(36)	4	(56)	(40)	(22)	(9)	(4)	(92)	(128)	(11)	28	343
TOTAL	343	329	354	317	314	302	433	273	384	1,026	1,049	1,366	1,192	683	764
ASSETS UNDER ADMINISTRATION AND UNDER MANAGEMENT															
Institutional	1,034,400	1,037,400	1,020,600	956,300	953,300	885,300	912,800	932,800	906,800	1,034,400	953,300	956,300	932,800	779,900	660,000
Personal	343,300	367,600	369,000	351,400	283,100	279,300	295,500	207,200	206,100	343,300	283,100	351,400	207,200	157,300	141,700
Retail mutual funds	35,400	37,900	37,000	34,800	35,400	34,100	34,500	35,200	34,500	35,400	35,400	34,800	35,200	30,600	27,500
TOTAL ASSETS UNDER ADMINISTRATION	1,413,100	1,442,900	1,426,600	1,342,500	1,271,800	1,198,700	1,242,800	1,175,200	1,147,400	1,413,100	1,271,800	1,342,500	1,175,200	967,800	829,200
Institutional	19,100	19,100	15,100	17,700	45,500	45,400	46,900	36,700	40,300	19,100	45,500	17,700	36,700	32,700	30,100
Personal	39,700	39,200	51,200	47,800	30,700	30,800	31,400	21,500	20,900	39,700	30,700	47,800	21,500	18,300	15,800
Retail mutual funds	35,400	37,900	37,000	34,500	34,300	34,200	34,200	34,100	34,000	35,400	34,300	34,500	34,100	30,600	27,500
TOTAL ASSETS UNDER MANAGEMENT	94,200	96,200	103,300	100,000	110,500	110,400	112,500	92,300	95,200	94,200	110,500	100,000	92,300	81,600	73,400

¹In Q4/01, the bank sold RT Capital Management for a gain of \$313 million (\$251 million after tax).

²In Q4/01, the bank sold land leases for \$39 million.

³Associated with mortgages originated with the intent to sell. This relates primarily to RBC Mortgage.

⁴Reflects net gains (losses) on credit derivatives of \$(51) million in Q3/02 and \$84 million in Q2/02.

⁵Included in trading revenues in other income.

NON-INTEREST EXPENSES (\$ MM)	Q3/02	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	2002	2001	2001	2000	1999	1998	
										9 months	9 months					
Human resources																
Salaries	812	778	814	782	769	592	627	565	622	2,404	1,988	2,770	2,319	2,507	2,296	
Variable compensation	550	517	579	467	510	548	531	504	425	1,646	1,589	2,056	1,839	1,078	875	
Acquisition retention compensation	34	32	56	51	52	57	16	-	-	122	125	176	-	-	-	
Benefits	206	193	179	235	157	156	150	100	111	578	463	698	441	428	423	
Stock appreciation rights	(21)	46	26	(20)	50	(16)	9	37	13	51	43	23	52	-	-	
Total Human Resources	1,581	1,566	1,654	1,515	1,538	1,337	1,333	1,206	1,171	4,801	4,208	5,723	4,651	4,013	3,594	
Occupancy																
Premises rent	151	162	149	161	141	127	154	111	105	462	422	583	397	321	256	
Rental income from properties	(6)	(4)	(5)	(7)	(6)	(4)	(5)	(3)	(3)	(15)	(15)	(22)	(13)	(11)	(12)	
Premises repairs and maintenance	21	13	16	20	12	13	10	12	18	50	35	55	68	88	93	
Depreciation	27	25	24	27	23	22	19	21	21	76	64	91	81	92	92	
Property taxes	3	2	3	2	1	2	1	1	6	8	4	6	15	41	46	
Energy	4	5	3	4	3	2	2	4	6	12	7	11	22	33	33	
Total Occupancy	200	203	190	207	174	162	181	146	153	593	517	724	570	564	508	
Equipment																
Depreciation	84	71	74	87	72	71	68	85	71	229	211	298	289	297	250	
Computer rental and maintenance	108	113	116	116	138	96	83	82	85	337	317	433	340	348	309	
Office equipment rental and maintenance	11	11	14	9	7	13	11	11	9	36	31	40	36	32	26	
Total Equipment	203	195	204	212	217	180	162	178	165	602	559	771	665	677	585	
Communications																
Telecommunications	90	93	86	83	73	71	63	55	55	269	207	290	225	225	209	
Postage and courier	28	30	30	30	29	25	24	47	41	88	78	108	170	157	156	
Marketing and public relations	51	51	48	45	46	48	41	61	39	150	135	180	173	188	175	
Stationery and printing	26	29	26	23	30	28	27	34	31	81	85	108	127	129	125	
Total Communications	195	203	190	181	178	172	155	197	166	588	505	686	695	699	665	
Professional fees	100	83	103	117	137	85	73	89	74	286	295	412	267	298	262	
Amortization expense																
Amortization of goodwill ¹	-	-	-	106	69	46	27	22	19	-	142	248	76	66	62	
Amortization of other intangibles	18	17	17	17	12	4	3	4	4	52	19	36	11	-	-	
Total Amortization	18	17	17	123	81	50	30	26	23	52	161	284	87	66	62	
Other																
Business and capital taxes	31	36	37	44	53	39	35	38	33	104	127	171	134	114	118	
Travel and relocation	37	32	30	31	34	31	25	23	21	99	90	121	85	90	98	
Deposit insurance	4	8	8	7	8	8	7	8	7	20	23	30	30	71	111	
Employee training	10	11	9	14	11	9	9	13	9	30	29	43	38	48	60	
Donations	9	9	10	15	6	6	8	1	7	28	20	35	26	29	25	
Other	159	220	204	202	201	208	144	95	73	583	553	755	333	391	311	
Total Other	250	316	298	313	313	301	228	178	150	864	842	1,155	646	743	723	
TOTAL NON-INTEREST EXPENSES ²	2,547	2,583	2,656	2,668	2,638	2,287	2,162	2,020	1,902	7,786	7,087	9,755	7,581	7,060	6,399	
Special items	-	-	-	-	91	-	-	-	-	-	91	91	-	194	92	
TOTAL, excluding special items	2,547	2,583	2,656	2,668	2,547	2,287	2,162	2,020	1,902	7,786	6,996	9,664	7,581	6,866	6,307	

¹ The new standards, Business Combinations and Goodwill and Other Intangible Assets, were adopted November 1, 2001. Under the new standards, goodwill is no longer amortized while other intangible assets continue to be amortized. In Q4/01, as part of the reorganization of the Global Private Banking business, a \$38 million write-down of goodwill relating to Connor Clark was recorded.

² In Q4/01, the bank accelerated its efforts to downsize its operations in light of deteriorating market conditions, which were exacerbated by the September 11 terrorist attacks in the U.S. This resulted in \$57 million of expenses related to cost-cutting, largely recorded in salaries.

EARNINGS BY GEOGRAPHIC
SEGMENT

(\$ MM)

Canada

	<u>Q3/02</u>	<u>Q2/02</u>	<u>Q1/02</u>	<u>Q4/01</u>	<u>Q3/01</u>	<u>Q2/01</u>	<u>Q1/01</u>
Net interest income (teb)	1,367	1,351	1,427	1,398	1,445	1,400	1,371
Other income	1,094	1,221	1,160	1,410	1,169	1,091	1,302
Gross revenues (teb)	2,461	2,572	2,587	2,808	2,614	2,491	2,673
Provision for credit losses	(142)	(151)	(152)	(168)	(174)	(161)	(254)
Non-interest expenses	(1,456)	(1,488)	(1,516)	(1,596)	(1,629)	(1,487)	(1,614)
Income taxes and other ¹	(363)	(367)	(402)	(401)	(384)	(382)	(370)
Net income	500	566	517	643	427	461	435
Net income, excluding special items	500	566	517	404	513	461	357
Cash net income	501	572	521	699	446	482	451
Cash net income, excluding special items	501	572	521	460	532	482	373

U.S.

Net interest income (teb)	318	301	297	248	145	76	16
Other income	739	715	800	657	615	612	471
Gross revenues (teb)	1,057	1,016	1,097	905	760	688	487
Provision for credit losses	(52)	(152)	(131)	(248)	(68)	(51)	(12)
Non-interest expenses	(883)	(893)	(942)	(866)	(849)	(641)	(359)
Income taxes and other ¹	(47)	25	4	85	55	(8)	(51)
Net income	75	(4)	28	(124)	(102)	(12)	65
Net income, excluding special items	75	(4)	28	(124)	(101)	(12)	65
Cash net income	86	4	39	(63)	(44)	14	76
Cash net income, excluding special items	86	4	39	(63)	(43)	14	76

Other International

Net interest income (teb)	83	94	145	138	129	104	79
Other income	271	256	263	188	224	221	255
Gross revenues (teb)	354	350	408	326	353	325	334
Provision for credit losses	(22)	(25)	(3)	(9)	6	2	18
Non-interest expenses	(208)	(202)	(198)	(206)	(160)	(159)	(189)
Income taxes and other ¹	(2)	(8)	(30)	26	(32)	(15)	(2)
Net income	122	115	177	137	167	153	161
Net income, excluding special items	122	115	177	137	167	153	161
Cash net income	126	115	179	142	171	155	164
Cash net income, excluding special items	126	115	179	142	171	155	164

Total

Net interest income (teb)	1,768	1,746	1,869	1,784	1,719	1,580	1,466
Other income	2,104	2,192	2,223	2,255	2,008	1,924	2,028
Gross revenues (teb)	3,872	3,938	4,092	4,039	3,727	3,504	3,494
Provision for credit losses	(216)	(328)	(286)	(425)	(236)	(210)	(248)
Non-interest expenses	(2,547)	(2,583)	(2,656)	(2,668)	(2,638)	(2,287)	(2,162)
Income taxes and other ¹	(412)	(350)	(428)	(290)	(361)	(405)	(423)
Net income	697	677	722	656	492	602	661
Net income, excluding special items	697	677	722	417	579	602	583
Cash net income	713	691	739	778	573	651	691
Cash net income, excluding special items	713	691	739	539	660	651	613

2002 **2001** **2001**
9 months **9 months**

Net interest income (teb)	4,145	4,216	5,614
Other income	3,475	3,562	4,972
Gross revenues (teb)	7,620	7,778	10,586
Provision for credit losses	(445)	(589)	(757)
Non-interest expenses	(4,460)	(4,730)	(6,326)
Income taxes and other ¹	(1,132)	(1,136)	(1,537)
Net income	1,583	1,323	1,966
Net income, excluding special items	1,583	1,331	1,735
Cash net income	1,594	1,379	2,078
Cash net income, excluding special items	1,594	1,387	1,847
Net interest income (teb)	916	237	485
Other income	2,254	1,698	2,355
Gross revenues (teb)	3,170	1,935	2,840
Provision for credit losses	(335)	(131)	(379)
Non-interest expenses	(2,718)	(1,849)	(2,715)
Income taxes and other ¹	(18)	(4)	81
Net income	99	(49)	(173)
Net income, excluding special items	99	(48)	(172)
Cash net income	129	46	(17)
Cash net income, excluding special items	129	47	(16)
Net interest income (teb)	322	312	450
Other income	790	700	888
Gross revenues (teb)	1,112	1,012	1,338
Provision for credit losses	(50)	26	17
Non-interest expenses	(608)	(508)	(714)
Income taxes and other ¹	(40)	(49)	(23)
Net income	414	481	618
Net income, excluding special items	414	481	618
Cash net income	420	490	632
Cash net income, excluding special items	420	490	632
Net interest income (teb)	5,383	4,765	6,549
Other income	6,519	5,960	8,215
Gross revenues (teb)	11,902	10,725	14,764
Provision for credit losses	(830)	(694)	(1,119)
Non-interest expenses	(7,786)	(7,087)	(9,755)
Income taxes and other ¹	(1,190)	(1,189)	(1,479)
Net income	2,096	1,755	2,411
Net income, excluding special items	2,096	1,764	2,181
Cash net income	2,143	1,915	2,693
Cash net income, excluding special items	2,143	1,924	2,463

¹Includes non-controlling interest and taxable equivalent adjustment.

BALANCE SHEET (\$ MM)	Q3/02	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	2002 9 months	2001 9 months	2001	2000	1999	1998	
	Period-end balances															
ASSETS																
Cash resources	19,526	19,814	15,635	17,535	17,767	18,044	17,333	16,408	20,556	19,526	17,767	17,535	16,408	23,042	16,395	
Securities ¹	92,287	87,971	86,160	80,507	75,802	68,031	63,379	60,208	55,384	92,287	75,802	80,507	60,208	50,559	41,399	
Loans ¹																
Residential mortgage ²	70,639	70,116	69,436	67,442	66,497	64,557	63,418	62,984	62,588	70,639	66,497	67,442	62,984	59,242	57,069	
Personal	32,222	32,292	31,600	32,511	32,264	29,713	30,573	28,019	27,220	32,222	32,264	32,511	28,019	25,255	22,761	
Credit card ³	4,774	4,445	4,338	4,283	4,128	4,862	4,961	4,666	4,224	4,774	4,128	4,283	4,666	2,666	1,945	
Business and government	64,138	63,554	64,234	67,152	65,309	60,053	60,273	60,546	58,244	64,138	65,309	67,152	60,546	57,676	65,598	
Assets purchased under reverse repurchase agreements	34,938	33,373	30,503	35,870	25,101	26,453	21,713	18,303	15,100	34,938	25,101	35,870	18,303	20,272	19,907	
Total loans	206,711	203,780	200,111	207,258	193,299	185,638	180,938	174,518	167,376	206,711	193,299	207,258	174,518	165,111	167,280	
Allowance for loan losses	(2,218)	(2,338)	(2,345)	(2,278)	(2,173)	(1,951)	(1,947)	(1,871)	(1,845)	(2,218)	(2,173)	(2,278)	(1,871)	(1,884)	(2,026)	
Total loans, net of allowance for loan losses	204,493	201,442	197,766	204,980	191,126	183,687	178,991	172,647	165,531	204,493	191,126	204,980	172,647	163,227	165,254	
Derivative-related amounts	30,168	20,965	25,506	27,240	18,713	19,711	19,539	19,155	15,355	30,168	18,713	27,240	19,155	15,151	30,413	
Customers' liability under acceptances	7,550	8,484	9,057	9,923	9,621	9,734	9,697	11,628	11,287	7,550	9,621	9,923	11,628	9,257	10,620	
Premises and equipment	1,631	1,581	1,596	1,602	1,477	1,315	1,333	1,249	1,264	1,631	1,477	1,602	1,249	1,320	1,872	
Goodwill	5,082	4,900	4,942	4,919	4,174	2,350	2,300	648	662	5,082	4,174	4,919	648	611	551	
Other intangibles	689	595	606	619	600	202	205	208	213	689	600	619	208	-	-	
Other assets	12,015	10,565	12,445	11,935	10,694	10,650	9,133	7,589	6,821	12,015	10,694	11,935	7,589	7,483	7,895	
TOTAL ASSETS	373,441	356,317	353,713	359,260	329,974	313,724	301,910	289,740	277,073	373,441	329,974	359,260	289,740	270,650	274,399	
LIABILITIES AND SHAREHOLDERS' EQUITY																
Deposits ¹																
Personal	101,072	99,990	100,505	101,381	98,970	93,010	90,778	89,632	88,900	101,072	98,970	101,381	89,632	87,359	85,910	
Business and government	116,965	115,290	109,156	107,141	100,728	99,743	90,088	93,618	87,814	116,965	100,728	107,141	93,618	86,223	76,107	
Bank	26,418	20,598	24,503	24,925	22,593	18,583	22,256	19,646	20,031	26,418	22,593	24,925	19,646	14,315	17,988	
Total deposits	244,455	235,878	234,164	233,447	222,291	211,336	203,122	202,896	196,745	244,455	222,291	233,447	202,896	187,897	180,005	
Acceptances	7,550	8,484	9,057	9,923	9,621	9,734	9,697	11,628	11,287	7,550	9,621	9,923	11,628	9,257	10,620	
Obligations related to securities sold short	16,688	16,360	16,957	16,443	15,073	14,628	14,018	13,419	12,133	16,688	15,073	16,443	13,419	17,885	14,404	
Obligations related to assets sold under repurchase agreements	19,630	22,240	17,412	20,864	14,010	15,877	14,717	9,005	7,830	19,630	14,010	20,864	9,005	9,396	11,264	
Derivative-related amounts	32,794	22,806	26,396	28,646	19,286	19,770	19,234	18,574	15,182	32,794	19,286	28,646	18,574	15,219	29,370	
Other liabilities ¹	24,966	23,487	22,951	23,780	23,278	19,312	19,038	14,149	14,995	24,966	23,278	23,780	14,149	13,682	12,258	
Subordinated debentures	7,043	7,025	7,105	6,513	6,488	6,836	6,275	5,825	5,091	7,043	6,488	6,513	5,825	4,596	4,087	
Non-controlling interest in subsidiaries	1,444	1,466	1,440	1,479	1,453	1,481	1,453	703	690	1,444	1,453	1,479	703	103	499	
Shareholders' equity																
Capital stock																
Preferred	1,704	1,699	1,706	2,024	2,293	2,045	2,024	2,037	2,018	1,704	2,293	2,024	2,037	2,009	2,144	
Common	7,078	7,068	7,001	6,973	7,055	3,729	3,716	3,076	3,055	7,078	7,055	6,973	3,076	3,065	2,925	
Retained earnings	10,089	9,804	9,524	9,168	9,126	8,976	8,616	8,428	8,047	10,089	9,126	9,168	8,428	7,541	6,823	
Total shareholders' equity	18,871	18,571	18,231	18,165	18,474	14,750	14,356	13,541	13,120	18,871	18,474	18,165	13,541	12,615	11,892	
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	373,441	356,317	353,713	359,260	329,974	313,724	301,910	289,740	277,073	373,441	329,974	359,260	289,740	270,650	274,399	
Cash resources and securities as a % of total assets	30%	30%	29%	27%	28%	27%	27%	26%	27%	30%	28%	27%	26%	27%	21%	
Personal deposits as a % of total deposits	41%	42%	43%	43%	45%	44%	45%	44%	45%	41%	45%	43%	44%	46%	48%	

¹Q3/01 includes Centura assets of \$5.1 billion of securities, \$1.0 billion of residential mortgage loans, \$3.0 billion of personal loans, \$.1 billion of credit card loans and \$8.2 billion of business and government loans. Q3/01 includes Centura liabilities of \$7.9 billion of personal deposits, \$3.3 billion of business and government deposits, and \$5.6 billion of other liabilities. Centura Banks was acquired in June 2001.

²Reflects securitizations of \$1.7 billion in Q3/02, of which \$.9 billion was transferred to securities or revolving securitizations, and \$.8 billion was sold. In Q2/02, securitizations of \$.2 billion was transferred and \$.7 billion was sold. In Q4/01, securitizations of \$.2 billion was sold. In Q3/01, \$.1 billion was transferred, and \$.5 billion sold.

³Reflects securitizations of \$1.0 billion in Q3/01 and \$1.1 billion in 1998. Also reflects the reversal of prior securitizations of \$.1 billion in Q3/02, \$.2 billion in Q2/02, \$.1 billion in Q1/02 and \$.2 billion in Q4/00, \$.5 billion in Q3/00 and \$.5 billion in Q2/00.

BALANCE SHEET (\$ MM)	Q3/02	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	2002 9 months	2001 9 months	2001	2000	1999	1998	
	Selected average balances															
Securities	92,691	92,773	89,090	79,780	76,402	70,534	64,632	59,922	55,838	91,504	70,521	73,046	59,087	50,555	38,546	
Assets purchased under reverse repurchase agreements	35,305	32,465	32,540	29,253	33,205	30,664	25,280	21,660	21,087	33,447	29,705	29,591	21,729	21,769	24,444	
Loans excluding reverse repos	165,035	166,269	167,454	166,424	162,576	156,503	155,600	151,804	149,659	166,259	158,243	160,306	147,790	144,377	143,507	
Customers' liability under acceptances	7,998	8,797	9,445	9,598	9,460	10,161	10,351	11,226	10,761	8,746	9,989	9,890	10,281	9,508	10,033	
Total assets	362,900	366,300	362,400	342,200	339,000	321,900	304,400	291,200	282,000	363,800	321,700	327,100	281,900	269,900	261,300	
Deposits	236,918	237,479	239,838	230,292	221,167	212,813	206,975	201,030	194,132	238,086	213,660	218,425	193,762	184,796	178,688	
Common equity	17,055	16,681	16,365	16,349	14,466	12,496	11,983	11,174	10,880	16,701	13,074	13,843	10,814	10,264	9,107	
Total equity	18,747	18,387	18,149	18,433	16,633	14,541	14,016	13,197	12,897	18,433	15,165	15,916	12,789	12,475	11,078	
Earning assets	310,335	308,146	305,374	293,084	290,221	276,028	262,701	252,288	244,224	307,955	276,315	280,734	244,036	232,927	222,573	
RETAINED EARNINGS																
Balance at the beginning of the period	9,804	9,524	9,168	9,126	8,976	8,616	8,428	8,047	7,813	9,168	8,428	8,428	7,541	6,823	5,699	
Net income	697	677	722	656	492	602	661	595	574	2,096	1,755	2,411	2,274	1,757	1,824	
Dividends - Preferred shares	(25)	(24)	(25)	(31)	(37)	(33)	(34)	(34)	(34)	(74)	(104)	(135)	(134)	(157)	(145)	
- Common shares	(256)	(256)	(244)	(244)	(246)	(204)	(203)	(181)	(180)	(756)	(653)	(897)	(689)	(588)	(543)	
Premium paid on common shares purchased for cancellation	(134)	(94)	(90)	(348)	(49)	-	-	-	(122)	(318)	(49)	(397)	(562)	(281)	-	
Cumulative effect of initial adoption of Employee Future Benefits accounting standard, net of related income taxes	-	-	-	-	-	-	(221)	-	-	-	(221)	(221)	-	-	-	
Issuance costs, net of related income taxes	-	(1)	-	-	(6)	-	(13)	-	(4)	(1)	(19)	(19)	(4)	(9)	(7)	
Unrealized foreign currency translation gains and losses, net of hedging activities and related income taxes	3	(22)	(7)	9	(4)	(5)	(2)	1	-	(26)	(11)	(2)	2	(4)	(5)	
Balance at the end of the period	10,089	9,804	9,524	9,168	9,126	8,976	8,616	8,428	8,047	10,089	9,126	9,168	8,428	7,541	6,823	
SECURITIES AND LDC MARKET VALUE SURPLUSES																
LDC and Mexican exposure	-	5	5	10	10	10	10	10	10	-	10	10	10	10	5	
Securities portfolio (excluding LDCs and Mexico)	253	158	331	430	197	83	130	(90)	(110)	253	197	430	(90)	(140)	105	
TOTAL LDC and securities portfolio	253	163	336	440	207	93	140	(80)	(100)	253	207	440	(80)	(130)	110	
LOAN SECURITIZATION (\$ MM)																
Credit card loans																
Opening balance of securitized loans	1,817	2,029	2,100	2,100	1,100	1,100	1,100	1,310	1,768	2,100	1,100	1,100	2,300	2,600	1,500	
Securitized during the period	-	-	-	-	1,000	-	-	-	-	-	1,000	1,000	-	-	1,100	
Reversal of prior securitizations	(142)	(212)	(71)	-	-	-	-	(210)	(458)	(425)	-	-	(1,200)	(300)	-	
Closing balance of securitized loans	1,675	1,817	2,029	2,100	2,100	1,100	1,100	1,100	1,310	1,675	2,100	2,100	1,100	2,300	2,600	
Mortgage-backed securities - sold																
Opening balance of Mortgage-backed securities - sold	1,764	1,174	1,361	1,265	924	971	1,014	1,068	1,125	1,361	1,014	1,014	1,209	1,436	-	
Mortgage-backed securities sold during the period	758	750	-	223	500	-	-	-	-	1,508	500	723	-	-	1,584	
Proceeds reinvested in revolving securitizations	68	85	50	10	3	-	-	-	-	203	3	13	-	-	-	
Amortization of Mortgage-backed securities - sold	(250)	(245)	(237)	(137)	(162)	(47)	(43)	(54)	(57)	(732)	(252)	(389)	(195)	(227)	(148)	
Closing balance of Mortgage-backed securities - sold	2,340	1,764	1,174	1,361	1,265	924	971	1,014	1,068	2,340	1,265	1,361	1,014	1,209	1,436	
Mortgage-backed securities - unsold¹																
Opening balance of Mortgage-backed securities - unsold	2,418	2,638	3,079	3,274	3,378	3,576	3,681	3,311	3,442	3,079	3,681	3,681	3,625	600	-	
Mortgage-backed securities created during the period	1,665	924	40	225	575	-	-	500	-	2,629	575	800	500	3,231	2,282	
Mortgage-backed securities sold during the period	(758)	(750)	-	(223)	(500)	-	-	-	-	(1,508)	(500)	(723)	-	-	(1,584)	
Proceeds reinvested in revolving securitizations	(68)	(85)	(50)	(10)	(3)	-	-	-	-	(203)	(3)	(13)	-	-	-	
Amortization of Mortgage-backed securities - unsold	(476)	(309)	(431)	(187)	(176)	(198)	(105)	(130)	(131)	(1,216)	(479)	(666)	(444)	(206)	(98)	
Closing balance of Mortgage-backed securities - unsold	2,781	2,418	2,638	3,079	3,274	3,378	3,576	3,681	3,311	2,781	3,274	3,079	3,681	3,625	600	
Impact on income statement																
Net interest income	(29)	(32)	(33)	(35)	(32)	(18)	(17)	(17)	(23)	(94)	(67)	(102)	(123)	(200)	(168)	
Other income ²	27	52	22	34	41	13	12	13	18	101	66	100	92	154	142	
Provision for credit losses	8	9	9	9	8	4	4	3	4	26	16	25	27	41	32	
Total impact	6	29	(2)	8	17	(1)	(1)	(1)	(1)	33	15	23	(4)	(5)	6	

¹ Mortgage-backed securities - unsold are reported as securities on the Balance Sheet.

CAPITAL

	Q3/02	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	2002 9 months	2001 9 months	2001	2000	1999	1998
Tier 1 capital¹															
Common shareholders' equity	17,167	16,872	16,525	16,141	16,180	12,705	12,332	11,504	11,102	17,167	16,180	16,141	11,504	10,606	9,748
Non-cumulative preferred shares	1,704	1,699	1,706	2,024	2,293	2,045	2,002	2,037	2,018	1,704	2,293	2,024	2,037	2,009	2,144
Non-controlling interest in subsidiaries ²	1,429	1,429	1,429	1,428	1,427	1,427	1,423	673	673	1,429	1,427	1,428	673	22	247
Goodwill	(4,906)	(4,727)	(4,766)	(4,742)	(4,011)	(2,186)	(2,145)	(647)	(661)	(4,906)	(4,011)	(4,742)	(647)	(611)	(546)
TOTAL TIER 1 CAPITAL	15,394	15,273	14,894	14,851	15,889	13,991	13,612	13,567	13,132	15,394	15,889	14,851	13,567	12,026	11,593
Tier 2 capital¹															
Permanent preferred shares and subordinated debentures	475	471	476	477	460	461	450	457	446	475	460	477	457	441	463
Non-permanent subordinated debentures	6,568	6,554	6,570	5,935	5,720	6,151	5,616	5,138	4,421	6,568	5,720	5,935	5,138	4,040	3,419
General allowances	1,414	1,412	1,412	1,410	1,283	1,188	1,223	1,188	1,160	1,414	1,283	1,410	1,188	1,080	850
Non-controlling interest in subsidiaries	-	-	-	-	2	2	1	1	1	-	2	-	1	2	172
TOTAL TIER 2 CAPITAL	8,457	8,437	8,458	7,822	7,465	7,802	7,290	6,784	6,028	8,457	7,465	7,822	6,784	5,563	4,904
Total regulatory capital¹															
Total Tier 1 and Tier 2 capital	23,851	23,710	23,352	22,673	23,354	21,793	20,902	20,351	19,160	23,851	23,354	22,673	20,351	17,589	16,497
Excess non-cumulative preferred shares	-	-	-	-	-	-	22	-	-	-	-	-	-	-	-
Investment in associated corporations	(2,549)	(2,495)	(2,564)	(2,502)	(2,378)	(2,307)	(2,250)	(1,307)	(1,253)	(2,549)	(2,378)	(2,502)	(1,307)	(891)	(17)
TOTAL REGULATORY CAPITAL	21,302	21,215	20,788	20,171	20,976	19,486	18,674	19,044	17,907	21,302	20,976	20,171	19,044	16,698	16,480
Risk adjusted assets¹															
On-balance sheet assets	131,417	131,431	131,818	133,227	134,702	120,959	125,715	119,663	116,984	131,417	134,702	133,227	119,663	109,449	116,707
Off-balance sheet financial instruments	34,190	35,333	35,416	35,563	34,067	34,364	34,244	35,226	35,352	34,190	34,067	35,563	35,226	37,124	37,477
General market risk	2,649	2,211	2,122	2,257	2,334	3,027	3,112	3,475	2,902	2,649	2,334	2,257	3,475	2,505	2,880
TOTAL³	168,256	168,975	169,356	171,047	171,103	158,350	163,071	158,364	155,238	168,256	171,103	171,047	158,364	149,078	157,064
Capital ratios¹															
Tier 1	9.1%	9.0%	8.8%	8.7%	9.3%	8.8%	8.3%	8.6%	8.5%	9.1%	9.3%	8.7%	8.6%	8.1%	7.4%
TOTAL	12.7%	12.6%	12.3%	11.8%	12.3%	12.3%	11.5%	12.0%	11.5%	12.7%	12.3%	11.8%	12.0%	11.2%	10.5%
Common equity as a % of total assets	4.6%	4.7%	4.7%	4.5%	4.9%	4.0%	4.1%	4.0%	4.0%	4.6%	4.9%	4.5%	4.0%	3.9%	3.6%
Common equity as a % of risk adjusted assets	10.2%	10.0%	9.8%	9.4%	9.5%	8.0%	7.6%	7.3%	7.2%	10.2%	9.5%	9.4%	7.3%	7.1%	6.2%
Capital generation															
Internal capital generation	417	397	453	381	209	365	424	380	360	1,267	998	1,379	1,451	1,012	1,136
External capital generation: ⁴															
- common shares	(123)	(27)	(62)	(431)	3,277	13	639	21	(128)	(212)	3,929	3,498	(551)	140	17
- preferred shares	-	-	(318)	(300)	250	-	-	-	-	(318)	250	(50)	-	(104)	300
- subordinated debentures	-	(60)	593	(15)	(538)	525	473	700	(20)	533	460	445	1,180	577	(291)
Total external capital generation before TruCS	(123)	(87)	213	(746)	2,989	538	1,112	721	(148)	3	4,639	3,893	629	613	26
RBC TruCS issued	-	-	-	-	-	-	750	-	650	-	750	750	650	-	-
Total external capital generation	(123)	(87)	213	(746)	2,989	538	1,862	721	502	3	5,389	4,643	1,279	613	26
TOTAL CAPITAL GENERATION	294	310	666	(365)	3,198	903	2,286	1,101	862	1,270	6,387	6,022	2,730	1,625	1,162

¹ Using guidelines issued by the Superintendent of Financial Institutions Canada.

² In Q1/01 and Q3/00, the bank issued \$750 million and \$650 million respectively of Trust Capital Securities (RBC TruCS), a form of innovative Tier 1 capital, which are reported as non-controlling interest in subsidiaries on the consolidated balance sheet.

³ In Q3/01, Centura's contribution to risk adjusted assets was \$16.7 billion (on-balance sheet assets \$15.8 billion and off-balance sheet financial instruments \$0.9 billion).

⁴ In Q1/02, the bank redeemed its First Preferred Shares Series I, totalling U.S. \$200 million, and issued U.S. \$400 million of subordinated debentures under its European Medium Term Note Programme.

RISK ADJUSTED ASSETS (\$ MM)	Balance Sheet Amount	Risk Adjusted Balance			Variance Q3/02 vs. Q2/02		
		July 2002	April 2002	July 2001			
On-balance sheet assets							
Cash resources	19,526	2,318	2,534	2,515	(216)		
Securities	92,287	7,566	6,653	9,597	913		
Residential mortgages ¹							
Insured	32,517	378	379	380	(1)		
Conventional	38,071	19,722	19,164	18,535	558		
Other loans and acceptances ¹							
Issued or guaranteed by Canadian or other OECD governments	19,796	3,321	2,325	1,271	996		
Other	121,659	92,580	95,084	94,880	(2,504)		
Other assets	49,585	5,532	5,292	7,524	240		
TOTAL	373,441	131,417	131,431	134,702	(14)		
Off-balance sheet credit instruments							
	Contract Amount	Credit Conversion Factor	Credit Equivalent Amount	July 2002	April 2002	July 2001	Variance Q3/02 vs. Q2/02
Guarantees and standby letters of credit							
- Financial (excluding securities lending)	11,016	100%	11,016	9,034	8,728	8,678	306
- Non-financial	3,227	50%	1,614	1,614	1,483	1,388	131
Documentary and commercial letters of credit	796	20%	159	155	171	146	(16)
Securities lending	22,305	100%	22,305	626	733	375	(107)
Commitments to extend credit:							
Less than/equal to 1 year	45,058	0%	-	-	-	-	-
Greater than 1 year	36,040	50%	18,020	16,135	18,690	17,504	(2,555)
Uncommitted Amount	45,439	0%	-	-	-	-	-
Note issuance/Revolving underwriting facilities	23	50%	11	11	11	28	-
TOTAL	163,904		53,125	27,575	29,816	28,119	(2,241)
Derivatives							
	Contract Amount	Current Balance	Credit Equivalent Balance	July 2002	April 2002	July 2001	Variance Q3/02 vs. Q2/02
Interest rate agreements	1,163,307	3,282	5,638	1,292	1,126	902	166
Foreign exchange rate contracts	796,388	6,141	14,002	4,046	3,351	3,508	695
Precious metals, commodities, equity linked contracts and credit derivatives	122,134	1,644	4,407	1,277	1,040	1,538	237
Total derivatives ²	2,081,829	11,067	24,047	6,615	5,517	5,948	1,098
Market risk							
		Minimum Capital Required	Multiplier	July 2002	April 2002	July 2001	Variance Q3/02 vs. Q2/02
Total specific and general market risk		396.4	12.5	4,955	4,841	4,740	114
Less: market risk shown above in cash resources		(15.8)	12.5	(197)	(142)	(139)	(55)
Less: market risk shown above in securities		(168.7)	12.5	(2,109)	(2,488)	(2,267)	379
General market risk		211.9		2,649	2,211	2,334	438
Total risk-adjusted assets				\$ 168,256	\$ 168,975	\$ 171,103	\$ (719)

¹ Amounts are shown net of the allowance for loan losses.

² Amounts reflect impact of master netting agreements. Exclusion of master netting agreements results in the following total derivative amounts: current balance of \$30,969 million; credit equivalent balance of \$50,233 million; and risk adjusted balance of \$13,376 million at July 31, 2002.

PROVISION FOR CREDIT LOSSES

(\$ MM)

	Q3/02	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	2002 9 months	2001 9 months	2001	2000	1999	1998
Specific	216	328	286	425	236	210	178	134	172	830	624	1,049	571	530	555
Country risk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(80)
General															
Allocated	4	-	(11)	108	-	-	97	8	-	(7)	97	205	73	n/a	n/a
Unallocated	(4)	-	11	(108)	-	-	(27)	32	-	7	(27)	(135)	47	n/a	n/a
Total general	-	-	-	-	-	-	70	40	-	-	70	70	120	230	100
TOTAL PROVISION FOR CREDIT LOSSES	216	328	286	425	236	210	248	174	172	830	694	1,119	691	760	575
Provision for credit losses as a % of average loans (including reverse repurchase agreements) & BAs	0.41%	0.65%	0.54%	0.82%	0.46%	0.44%	0.51%	0.37%	0.38%	0.53%	0.47%	0.56%	0.38%	0.43%	0.32%
Specific provision for credit losses as a % of average loans (including reverse repurchase agreements) & BAs	0.41%	0.65%	0.54%	0.82%	0.46%	0.44%	0.37%	0.29%	0.38%	0.53%	0.42%	0.53%	0.32%	0.30%	0.31%

GROSS IMPAIRED LOANS (GILs)
GILs by geographic area and type of business

	Q3/02	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	2002 9 months	2001 9 months	2001	2000	1999	1998
Domestic															
Business loans															
Commercial real estate	56	62	80	95	87	99	128	90	107	56	87	95	90	186	182
Small business	249	260	274	283	275	278	261	264	262	249	275	283	264	257	152
Agriculture	155	160	119	111	120	118	52	53	51	155	120	111	53	62	47
Other	495	555	657	682	538	518	528	530	598	495	538	682	530	473	746
Total business loans	955	1,037	1,130	1,171	1,020	1,013	969	937	1,018	955	1,020	1,171	937	978	1,127
Residential mortgages	106	128	141	142	132	166	168	185	169	106	132	142	185	173	166
Personal loans	286	296	300	310	311	294	291	247	259	286	311	310	247	236	217
Total Domestic GILs	1,347	1,461	1,571	1,623	1,463	1,473	1,428	1,369	1,446	1,347	1,463	1,623	1,369	1,387	1,510
International															
Non-LDC - USA ¹	698	758	776	626	589	354	155	145	90	698	589	626	145	41	18
- Europe	72	69	82	79	35	37	43	46	61	72	35	79	46	58	59
- Latin America	133	121	170	14	11	19	7	9	9	133	11	14	9	10	4
- Caribbean	60	62	58	55	52	52	48	48	47	60	52	55	48	47	62
- Asia Pacific	28	28	27	37	14	24	25	33	55	28	14	37	33	127	308
LDC	33	30	29	31	29	29	30	28	29	33	29	31	28	34	40
Total international GILs	1,024	1,068	1,142	842	730	515	308	309	291	1,024	730	842	309	317	491
TOTAL GILs	2,371	2,529	2,713	2,465	2,193	1,988	1,736	1,678	1,737	2,371	2,193	2,465	1,678	1,704	2,001
TOTAL NON-LDC GILs	2,338	2,499	2,684	2,434	2,164	1,959	1,706	1,650	1,708	2,338	2,164	2,434	1,650	1,670	1,961
Change in GILs															
GILs at beginning of period	2,529	2,713	2,465	2,193	1,988	1,736	1,678	1,737	1,672	2,465	1,678	1,678	1,704	2,001	1,819
Impaired loans formation ²	235	204	528	675	429	516	292	210	308	967	1,237	1,912	813	743	628
Write-offs	(393)	(388)	(280)	(403)	(224)	(264)	(234)	(269)	(243)	(1,061)	(722)	(1,125)	(839)	(1,072)	(511)
Other & FX adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	32	65
GILs at end of period	2,371	2,529	2,713	2,465	2,193	1,988	1,736	1,678	1,737	2,371	2,193	2,465	1,678	1,704	2,001
Gross loans	206,711	203,780	200,111	207,258	193,299	185,638	180,938	174,518	167,376	206,711	193,299	207,258	174,518	165,111	167,280
Gross BAs	7,550	8,484	9,057	9,923	9,621	9,734	9,697	11,628	11,287	7,550	9,621	9,923	11,628	9,257	10,620
Gross loans & BAs	214,261	212,264	209,168	217,181	202,920	195,372	190,635	186,146	178,663	214,261	202,920	217,181	186,146	174,368	177,900
GILs as a % of gross loans & BAs (total)	1.1%	1.2%	1.3%	1.1%	1.1%	1.0%	0.9%	0.9%	1.0%	1.1%	1.1%	1.1%	0.9%	1.0%	1.1%

¹ Centura amounts were: Q3/02 \$185 million, Q2/02 \$125 million, Q3/01 \$122 million. These numbers include RBC Mortgage and what was previously Security First Network Bank.

² New additions to impaired loans, net of reductions. \$28 million of the Q3/02 increase was a result of the Eagle Bancshares acquisition. \$119 million of the increase in Q3/01 was a result of the Centura acquisition.

**IMPAIRED LOANS FORMATION
AND WRITE-OFFS**
(\$ MM)

	Domestic Business	U.S. and Other International	Total Business	Consumer	Total non-LDC	LDC	Total Bank
Q3/02 vs Q2/02							
Q2/02 gross impaired loans	1,037	991	2,028	471	2,499	30	2,529
Impaired loans formation ¹	20	73	93	139	232	3	235
Write-offs	(102)	(140)	(242)	(151)	(393)	-	(393)
Other & FX adjustment	-	-	-	-	-	-	-
Q3/02 gross impaired loans	955	924	1,879	459	2,338	33	2,371
Q3/02 allowance for loan losses and loan substitute securities	(860)	(665)	(1,525)	(665)	(2,190)	(33)	(2,223)
Q3/02 net impaired loans	95	259	354	(206)	148	-	148

Q3/02 vs Q4/01							
Q4/01 gross impaired loans	1,167	737	1,904	530	2,434	31	2,465
Impaired loans formations ¹	14	535	549	416	965	2	967
Write-offs	(230)	(370)	(600)	(461)	(1,061)	-	(1,061)
Other & FX adjustment	4	22	26	(26)	-	-	-
Q3/02 gross impaired loans	955	924	1,879	459	2,338	33	2,371
Q3/02 allowance for loan losses and loan substitute securities	(860)	(665)	(1,525)	(665)	(2,190)	(33)	(2,223)
Q3/02 net impaired loans	95	259	354	(206)	148	-	148

¹New additions to impaired loans, net of reductions. \$28 million of the increase is due to the Eagle Bancshares acquisition.

ALLOWANCE FOR CREDIT LOSSES ¹ (\$ MM)	Q3/02	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	2002 9 months	2001 9 months	2001	2000	1999	1998
	Allowance for credit losses														
Specific	885	1,010	1,018	951	850	762	756	747	781	885	850	951	747	786	1,176
Country risk	33	30	29	31	29	29	30	28	29	33	29	31	28	34	40
General															
Allocated	1,179	1,175	1,176	1,185	1,072	960	960	863	855	1,179	1,072	1,185	863	790	n/a
Unallocated	235	237	236	225	332	310	310	337	305	235	332	225	337	290	n/a
Total general	1,414	1,412	1,412	1,410	1,404	1,270	1,270	1,200	1,160	1,414	1,404	1,410	1,200	1,080	850
TOTAL ALLOWANCE FOR CREDIT LOSSES¹	2,332	2,452	2,459	2,392	2,283	2,061	2,056	1,975	1,970	2,332	2,283	2,392	1,975	1,900	2,066
Consisting of :															
Allowance for loan losses	2,218	2,338	2,345	2,278	2,173	1,951	1,947	1,871	1,845	2,218	2,173	2,278	1,871	1,884	2,026
Allowance for off-balance sheet items	109	109	109	109	104	104	104	98	119	109	104	109	98	-	-
Allowance for loan substitute securities	5	5	5	5	6	6	5	6	6	5	6	5	6	16	40
TOTAL	2,332	2,452	2,459	2,392	2,283	2,061	2,056	1,975	1,970	2,332	2,283	2,392	1,975	1,900	2,066
Allowance for loan losses as a % of total loans (including reverse repurchase agreements) and BAs	1.0%	1.1%	1.1%	1.1%	1.1%	1.0%	1.0%	1.0%	1.0%	1.0%	1.1%	1.1%	1.0%	1.1%	1.2%
Changes in the allowance for credit losses															
Balance at beginning of period	2,452	2,459	2,392	2,283	2,061	2,056	1,975	1,970	1,999	2,392	1,975	1,975	1,900	2,066	2,118
Provision for credit losses	216	328	286	425	236	210	248	174	172	830	694	1,119	691	760	575
Write-offs															
Non-LDC	(393)	(388)	(280)	(403)	(224)	(264)	(234)	(269)	(243)	(1,061)	(722)	(1,125)	(839)	(1,068)	(511)
LDC loans and securities	-	-	-	-	-	-	-	-	-	-	-	-	-	(4)	(325)
Recoveries	44	42	46	54	42	34	55	69	27	132	131	185	162	114	144
Centura at date of acquisition	-	-	-	-	157	-	-	-	-	-	157	157	-	-	-
Eagle Bancshares at date of acquisition	18	-	-	-	-	-	-	-	-	18	-	-	-	-	-
Other, primarily translation adjustments on provisions denominated in foreign currencies	(5)	11	15	33	11	25	12	31	15	21	48	81	61	32	65
Balance at end of period	2,332	2,452	2,459	2,392	2,283	2,061	2,056	1,975	1,970	2,332	2,283	2,392	1,975	1,900	2,066
Coverage ratios²															
Coverage ratio (total)	94%	93%	87%	93%	99%	98%	112%	112%	107%	94%	99%	93%	112%	112%	103%
Coverage ratio (non-LDC)	94%	93%	86%	93%	99%	98%	113%	112%	107%	94%	99%	93%	112%	112%	103%
NET WRITE-OFFS															
Domestic															
Residential mortgages	3	3	3	5	4	3	3	3	3	9	10	15	11	12	11
Personal loans	114	119	123	104	116	120	114	119	138	356	350	454	430	260	165
Business loans and acceptances	88	57	45	70	53	63	52	64	29	190	168	238	177	458	170
TOTAL domestic	205	179	171	179	173	186	169	186	170	555	528	707	618	730	346
U.S. and Other International															
Non-LDC ³	144	167	63	170	9	44	10	14	46	374	63	233	59	224	21
LDC exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	4	325
TOTAL international	144	167	63	170	9	44	10	14	46	374	63	233	59	228	346
Total net write-offs	349	346	234	349	182	230	179	200	216	929	591	940	677	958	692
Net write-off ratio															
Total net write-offs as a % of average loans & BAs	0.66%	0.68%	0.44%	0.67%	0.35%	0.48%	0.37%	0.43%	0.47%	0.60%	0.40%	0.47%	0.38%	0.55%	0.39%

¹Centura amounts in Q3/02 were: \$44 million of the specific allowance (Q2/02 \$32 million and Q3/01 \$25 million); \$119 million of the general allocated (Q2/02 \$117 million and Q3/01 \$112 million) and \$25 million of the general unallocated allowance (Q2/02 \$27 million and Q3/01 \$25 million). These numbers include RBC Mortgage and what was previously Security First Network Bank.

²The allowance for loan losses plus the allowance for loan substitute securities as a percent of gross impaired loans.

³For Q3/02 includes \$15 million for Centura (\$13 million in Q2/02; \$7 million in Q3/01) largely consisting of Centura business and government loans. These numbers include RBC Mortgage and what was previously Security First Network Bank.

NET IMPAIRED LOANS (NILs)

(\$ MM)

**NILs by geographic area
and type of business**
Domestic

Business loans

	Q3/02	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00
Commercial real estate	28	29	41	44	53	57	84	41	52
Small business	112	122	121	137	128	135	124	141	144
Agriculture	109	129	96	86	94	91	41	39	40
Other	351	360	462	493	353	351	338	367	387
Total business loans	600	640	720	760	628	634	587	588	623
Residential mortgages	92	110	121	118	110	142	144	157	132
Personal loans	117	120	120	129	114	105	98	51	70
TOTAL Domestic NILs	809	870	961	1,007	852	881	829	796	825

International

USA ¹	482	456	456	375	414	260	72	69	38
Europe	11	17	35	35	5	5	10	7	13
Latin America	91	80	153	5	3	10	3	3	4
Caribbean	44	45	41	39	36	36	34	26	30
Asia Pacific	16	21	20	22	4	5	2	2	17
TOTAL International NILs	644	619	705	476	462	316	121	107	102

 Total NILs (before general allowance)^{1,2}

1,453 1,489 1,666 1,483 1,314 1,197 950 903 927

General allowance for loan losses

(1,305) (1,303) (1,303) (1,301) (1,300) (1,166) (1,166) (1,102) (1,041)

TOTAL NILs (after general allowance)
148 186 363 182 14 31 (216) (199) (114)
Total net loans and acceptances
Domestic

Residential mortgages	66,749	66,457	65,844	64,042	63,107	62,441	61,765	61,416	60,970
Personal loans	25,794	25,974	25,919	27,021	26,794	26,909	27,604	27,011	26,265
Credit card loans	4,600	4,274	4,160	4,110	3,943	4,862	4,961	4,666	4,224
Business loans and acceptances	57,812	59,174	61,192	64,972	57,735	59,771	56,460	59,397	56,155
TOTAL Domestic	154,955	155,879	157,115	160,145	151,579	153,983	150,790	152,490	147,614
International³	58,393	55,350	51,011	56,059	50,468	40,604	39,064	32,887	30,245
TOTAL (before general allowance)^{2,3}	213,348	211,229	208,126	216,204	202,047	194,587	189,854	185,377	177,859
General allowance for loan losses	(1,305)	(1,303)	(1,303)	(1,301)	(1,300)	(1,166)	(1,166)	(1,102)	(1,041)
TOTAL (after general allowance)	212,043	209,926	206,823	214,903	200,747	193,421	188,688	184,275	176,818

NILs as a percentage
of related loans and acceptances
Domestic

Residential mortgages	0.14%	0.17%	0.18%	0.18%	0.17%	0.23%	0.23%	0.26%	0.22%
Personal loans	0.45%	0.46%	0.46%	0.48%	0.43%	0.39%	0.36%	0.19%	0.27%
Business loans and acceptances	1.04%	1.08%	1.18%	1.17%	1.09%	1.06%	1.04%	0.99%	1.11%
TOTAL Domestic	0.52%	0.56%	0.61%	0.63%	0.56%	0.57%	0.55%	0.52%	0.56%
U.S. and Other International	1.10%	1.12%	1.38%	0.85%	0.92%	0.78%	0.31%	0.33%	0.34%
TOTAL before general allowance for loan losses	0.68%	0.70%	0.80%	0.69%	0.65%	0.62%	0.50%	0.49%	0.52%
TOTAL after general allowance for loan losses	0.07%	0.09%	0.18%	0.08%	0.01%	0.02%	(0.11%)	(0.11%)	(0.06%)

 2002 2001 2001 2000 1999 1998
 9 months 9 months

28	53	44	41	109	69
112	128	137	141	141	48
109	94	86	39	49	31
351	353	493	367	285	335
600	628	760	588	584	483
92	110	118	157	131	116
117	114	129	51	66	61
809	852	1,007	796	781	660

482	414	375	69	25	15
11	5	35	7	12	24
91	3	5	3	3	1
44	36	39	26	28	31
16	4	22	2	35	54
644	462	476	107	103	125

1,453 1,314 1,483 903 884 785

(1,305) (1,300) (1,301) (1,102) (1,080) (850)

148 14 182 (199) (196) (65)

66,749	63,107	64,042	61,416	58,482	56,387
25,794	26,794	27,021	27,011	24,183	21,658
4,600	3,943	4,110	4,666	2,666	1,945
57,812	57,735	64,972	59,397	55,692	56,131
154,955	151,579	160,145	152,490	141,023	136,121
58,393	50,468	56,059	32,887	32,541	40,603
213,348	202,047	216,204	185,377	173,564	176,724
(1,305)	(1,300)	(1,301)	(1,102)	(1,080)	(850)
212,043	200,747	214,903	184,275	172,484	175,874

0.14%	0.17%	0.18%	0.26%	0.22%	0.21%
0.45%	0.43%	0.48%	0.19%	0.27%	0.28%
1.04%	1.09%	1.17%	0.99%	1.05%	0.86%
0.52%	0.56%	0.63%	0.52%	0.55%	0.48%
1.10%	0.92%	0.85%	0.33%	0.32%	0.31%
0.68%	0.65%	0.69%	0.49%	0.51%	0.44%
0.07%	0.01%	0.08%	(0.11%)	(0.11%)	(0.04%)

¹Centura amounts were: Q3/02 \$141 million, Q2/02 \$93 million and Q3/01 \$97 million. These numbers include RBC Mortgage and what was previously Security First Network Bank

²Net of specific allowance.

³Centura amounts were: Q3/02 \$15,807 million, Q2/02 \$14,735 million, and Q3/01 \$13,981 million. These numbers include RBC Mortgage and what was previously Security First Network Bank.

INTEREST RATE SENSITIVITY POSITION										Q3/02		Q2/02	
(\$ MM)	Q3/02	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	CAD	FGN	CAD	FGN
Total assets													
0-3 months	164,270	162,632	147,591	151,948	137,452	135,054	132,967	125,025	111,152	92,881	71,389	93,042	69,590
4-6 months	20,697	20,507	20,889	19,474	15,754	15,515	15,142	15,224	14,812	10,792	9,905	12,854	7,653
7-12 months	23,658	22,466	26,099	28,546	24,536	19,197	18,819	18,125	20,837	15,178	8,480	15,865	6,601
1-5 years	76,721	76,451	71,705	74,255	75,261	71,247	68,329	67,527	67,512	60,151	16,570	60,868	15,583
over 5 years	16,100	15,499	16,548	15,440	16,496	15,860	12,949	11,259	11,092	6,580	9,520	6,105	9,394
non-interest rate sensitive	71,995	58,762	70,881	69,597	60,475	56,851	53,704	52,580	51,667	8,289	63,706	8,799	49,963
Total	373,441	356,317	353,713	359,260	329,974	313,724	301,910	289,740	277,072	193,871	179,570	197,533	158,784
Total liabilities and shareholders' equity													
0-3 months	181,481	184,742	177,525	174,320	153,580	151,045	145,062	139,872	124,381	87,525	93,956	92,174	92,568
4-6 months	18,157	16,073	18,083	20,512	15,793	15,485	18,059	15,927	15,601	7,086	11,071	8,070	8,003
7-12 months	22,070	20,819	20,386	26,449	29,917	26,760	23,333	22,991	26,056	13,706	8,364	14,738	6,081
1-5 years	56,369	51,393	50,010	46,165	48,895	47,615	44,879	46,769	45,444	41,174	15,195	39,848	11,545
over 5 years	11,018	9,977	9,958	12,500	11,228	9,858	10,650	8,524	8,868	6,333	4,685	6,656	3,321
non-interest rate sensitive	84,346	73,313	77,751	79,314	70,561	62,961	59,927	55,657	56,722	38,528	45,818	36,524	36,789
Total	373,441	356,317	353,713	359,260	329,974	313,724	301,910	289,740	277,072	194,352	179,089	198,010	158,307
Off-balance sheet													
0-3 months	4,583	8,644	(602)	25,155	18,320	20,470	13,243	16,656	11,589	(2,045)	6,628	(5,624)	14,268
4-6 months	3,473	(2,915)	7,145	(12,649)	(6,249)	(3,955)	(1,923)	(1,926)	3,206	5,256	(1,783)	(228)	(2,687)
7-12 months	1,554	1,794	4,020	(10,322)	(5,923)	(3,287)	(3,766)	(6,378)	(2,006)	1,922	(368)	6,116	(4,322)
1-5 years	(4,682)	(4,465)	(3,755)	(1,480)	779	(8,762)	(5,512)	(3,284)	(8,485)	(8,934)	4,252	(4,992)	527
over 5 years	4,566	4,191	4,323	4,991	796	(637)	983	1,204	618	3,173	1,393	1,692	2,499
non-interest rate sensitive	(9,494)	(7,249)	(11,131)	(5,695)	(7,723)	(3,829)	(3,025)	(6,272)	(4,922)	628	(10,122)	3,036	(10,285)
Net off-balance sheet	-	-	-	-	-	-	-	-	-	-	-	-	-
Total interest rate sensitivity gap (on and off-balance sheet)													
0-3 months	(12,628)	(13,466)	(30,536)	2,783	2,192	4,479	1,148	1,809	(1,640)	3,311	(15,939)	(4,756)	(8,710)
4-6 months	6,013	1,519	9,951	(13,687)	(6,288)	(3,925)	(4,840)	(2,629)	2,417	8,962	(2,949)	4,556	(3,037)
7-12 months	3,142	3,441	9,733	(8,225)	(11,304)	(10,850)	(8,280)	(11,244)	(7,225)	3,394	(252)	7,243	(3,802)
1-5 years	15,670	20,593	17,940	26,610	27,145	14,870	17,938	17,474	13,583	10,043	5,627	16,028	4,565
over 5 years	9,648	9,713	10,913	7,931	6,064	5,365	3,282	3,939	2,842	3,420	6,228	1,141	8,572
non-interest rate sensitive	(21,845)	(21,800)	(18,001)	(15,412)	(17,809)	(9,939)	(9,248)	(9,349)	(9,977)	(29,611)	7,766	(24,689)	2,889
Net gaps	-	-	-	-	-	-	-	-	-	(481)	481	(477)	477
After tax impact of 1% increase in rates on:													
<i>Net interest income using simulation</i>	60	27	29	56	50	58	47	40	27				
<i>Common shareholders' equity</i>	(193)	(228)	(274)	(228)	(259)	(157)	(159)	(175)	(188)				
After tax impact of 1% decrease in rates on:													
<i>Net interest income using simulation</i>	(91)	(68)	(52)	(63)	(64)	(64)	(51)	(48)	(35)				
<i>Common shareholders' equity</i>	122	130	185	150	159	113	125	138	148				