



**RBC
Financial
Group**

Supplementary Financial Information (Canadian GAAP)

2nd Quarter 2002

(UNAUDITED)

Investor Relations Department

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INCOME STATEMENT (\$ MM)	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	2002 6 months	2001 6 months	2001	2000	1999	1998
	Interest income (taxable equivalent basis)	3,550	3,913	4,185	4,311	4,375	4,468	4,337	4,075	3,931	7,463	8,843	17,339	16,137	14,238
Interest expense	(1,804)	(2,044)	(2,401)	(2,592)	(2,795)	(3,002)	(2,956)	(2,775)	(2,585)	(3,848)	(5,797)	(10,790)	(10,830)	(9,083)	(9,243)
Net interest income (teb)	1,746	1,869	1,784	1,719	1,580	1,466	1,381	1,300	1,346	3,615	3,046	6,549	5,307	5,155	5,101
Other income	2,192	2,223	2,255	2,008	1,924	2,028	1,753	1,717	1,724	4,415	3,952	8,215	6,732	5,480	4,985
Gross revenues (teb)	3,938	4,092	4,039	3,727	3,504	3,494	3,134	3,017	3,070	8,030	6,998	14,764	12,039	10,635	10,086
Provision for credit losses (PCL)	(328)	(286)	(425)	(236)	(210)	(248)	(174)	(172)	(172)	(614)	(458)	(1,119)	(691)	(760)	(575)
NIE, excl. amort. of goodwill and other intangibles	(2,566)	(2,639)	(2,545)	(2,557)	(2,237)	(2,132)	(1,994)	(1,879)	(1,879)	(5,205)	(4,369)	(9,471)	(7,494)	(6,994)	(6,337)
Amortization of goodwill	-	-	(106)	(69)	(46)	(27)	(22)	(19)	(18)	-	(73)	(248)	(76)	(66)	(62)
Amortization of other intangibles	(17)	(17)	(17)	(12)	(4)	(3)	(4)	(4)	(3)	(34)	(7)	(36)	(11)	-	-
Taxable equivalent adjustment	(9)	(11)	(12)	(8)	(6)	(6)	(6)	(7)	(8)	(20)	(12)	(32)	(28)	(35)	(37)
Income taxes	(315)	(390)	(250)	(325)	(370)	(395)	(325)	(360)	(410)	(705)	(765)	(1,340)	(1,445)	(1,015)	(1,175)
Non-controlling interest	(26)	(27)	(28)	(28)	(29)	(22)	(14)	(2)	(2)	(53)	(51)	(107)	(20)	(8)	(76)
Net income	677	722	656	492	602	661	595	574	578	1,399	1,263	2,411	2,274	1,757	1,824
Preferred dividends	(24)	(25)	(31)	(37)	(33)	(34)	(34)	(34)	(33)	(49)	(67)	(135)	(134)	(157)	(145)
Net income available to common	653	697	625	455	569	627	561	540	545	1,350	1,196	2,276	2,140	1,600	1,679
Net income excluding special items	677	722	417	579	602	583	595	574	578	1,399	1,185	2,181	2,274	1,859	1,827
Net income excluding goodwill amortization	677	722	761	561	647	688	616	592	595	1,399	1,335	2,657	2,347	1,820	1,886
Effective tax rate	31.0%	34.2%	26.8%	38.5%	36.9%	36.7%	34.8%	38.5%	41.4%	32.7%	36.8%	34.7%	38.6%	36.5%	38.2%
Effective tax rate (teb)	31.6%	34.8%	27.7%	39.1%	37.3%	37.0%	35.2%	38.9%	41.9%	33.3%	37.2%	35.3%	39.1%	37.3%	38.9%
PROFITABILITY MEASURES															
Earnings per share - basic	\$0.97	\$1.03	\$0.92	\$0.69	\$0.92	\$1.03	\$0.93	\$0.90	\$0.89	\$2.00	\$1.95	\$3.55	\$3.53	\$2.55	\$2.72
- diluted	\$0.96	\$1.03	\$0.91	\$0.68	\$0.92	\$1.02	\$0.93	\$0.89	\$0.89	\$1.99	\$1.94	\$3.52	\$3.51	\$2.53	\$2.67
- diluted excl. special items	\$0.96	\$1.03	\$0.56	\$0.82	\$0.92	\$0.90	\$0.93	\$0.89	\$0.89	\$1.99	\$1.81	\$3.16	\$3.51	\$2.66	\$2.65
- diluted, excl. goodwill amort. ¹	\$0.96	\$1.03	\$1.06	\$0.79	\$0.99	\$1.06	\$0.96	\$0.92	\$0.92	\$1.99	\$2.06	\$3.90	\$3.63	\$2.63	\$2.76
Return on common equity (ROE)	16.0%	16.9%	15.2%	12.5%	18.7%	20.8%	20.0%	19.7%	20.8%	16.5%	19.7%	16.4%	19.8%	15.6%	18.4%
ROE, excluding special items	16.0%	16.9%	9.4%	14.9%	18.7%	18.2%	20.0%	19.7%	20.8%	16.5%	18.4%	14.8%	19.8%	16.6%	18.5%
ROE excl. goodwill amort. ¹	16.0%	16.9%	17.7%	14.4%	20.2%	21.7%	20.7%	20.4%	21.4%	16.5%	20.9%	18.2%	20.4%	16.2%	19.1%
Return on assets	0.76%	0.79%	0.76%	0.58%	0.77%	0.86%	0.81%	0.81%	0.84%	0.77%	0.81%	0.74%	0.81%	0.65%	0.70%
Return on assets after preferred dividends	0.73%	0.76%	0.72%	0.53%	0.72%	0.82%	0.77%	0.76%	0.80%	0.75%	0.77%	0.70%	0.76%	0.59%	0.64%
Return on risk-adjusted assets	1.64%	1.69%	1.51%	1.18%	1.53%	1.63%	1.51%	1.48%	1.56%	1.67%	1.58%	1.12%	1.49%	1.18%	1.19%
CASH BASIS MEASURES²															
Net income available to common	653	697	625	455	569	627	561	540	545	1,350	1,196	2,276	2,140	1,600	1,679
After-tax impact of goodwill and intangibles	14	17	122	81	49	30	25	22	20	31	79	282	84	63	62
Cash net income available to common	667	714	747	536	618	657	586	562	565	1,381	1,275	2,558	2,224	1,663	1,741
Cash earnings per share - basic	\$0.99	\$1.06	\$1.10	\$0.81	\$1.00	\$1.08	\$0.97	\$0.94	\$0.93	\$2.05	\$2.08	\$3.99	\$3.67	\$2.66	\$2.82
- diluted	\$0.98	\$1.05	\$1.09	\$0.81	\$1.00	\$1.07	\$0.97	\$0.93	\$0.92	\$2.03	\$2.06	\$3.95	\$3.65	\$2.63	\$2.76
- diluted, excl. special items	\$0.98	\$1.05	\$0.74	\$0.94	\$1.00	\$0.95	\$0.97	\$0.93	\$0.92	\$2.03	\$1.94	\$3.60	\$3.65	\$2.77	\$2.74
Average common equity	16,681	16,365	16,349	14,466	12,496	11,983	11,174	10,880	10,670	16,523	12,226	13,843	10,814	10,264	9,107
Cash ROE	16.4%	17.3%	18.1%	14.7%	20.3%	21.7%	20.9%	20.6%	21.5%	16.9%	21.0%	18.5%	20.6%	16.2%	19.1%
Cash ROE, excluding special items	16.4%	17.3%	12.3%	17.1%	20.3%	19.2%	20.9%	20.6%	21.5%	16.9%	19.7%	16.8%	20.6%	17.2%	19.2%
COMMON SHARE INFORMATION															
Shares outstanding (000s) ³ - end of period	673,860	673,596	674,021	683,312	616,516	616,209	602,398	601,628	604,723	673,860	616,516	674,021	602,398	617,768	617,581
- average (basic)	673,751	674,465	681,758	658,296	616,365	608,824	602,108	602,494	608,285	674,114	612,532	641,516	606,389	626,158	617,324
- average (diluted)	678,751	679,729	687,334	663,996	621,907	614,686	606,710	605,833	611,114	679,240	618,252	647,216	609,865	632,305	633,626
Market capitalization (\$MM)	37,042	33,680	31,544	34,822	26,479	29,701	29,096	23,856	21,135	37,042	26,479	31,544	29,096	19,599	21,955
Common share price - High (intraday)	\$57.07	\$52.45	\$53.25	\$51.50	\$51.25	\$52.80	\$48.88	\$41.13	\$38.25	\$57.07	\$52.80	\$53.25	\$48.88	\$42.13	\$46.10
Low (intraday)	\$46.36	\$46.81	\$41.60	\$42.80	\$42.42	\$45.10	\$39.17	\$34.40	\$28.38	\$46.36	\$42.42	\$41.60	\$27.25	\$29.65	\$28.75
Close	\$54.97	\$50.00	\$46.80	\$50.96	\$42.95	\$48.20	\$48.30	\$39.65	\$34.95	\$54.97	\$42.95	\$46.80	\$48.30	\$31.73	\$35.55
Dividends per share	\$0.38	\$0.36	\$0.36	\$0.36	\$0.33	\$0.33	\$0.30	\$0.30	\$0.27	\$0.74	\$0.66	\$1.38	\$1.14	\$0.94	\$0.88
Dividend yield	2.9%	2.9%	3.0%	3.1%	2.8%	2.7%	2.7%	3.2%	3.2%	2.9%	2.8%	2.9%	3.0%	2.6%	2.4%
Dividend payout ratio	39%	35%	39%	54%	36%	32%	32%	33%	30%	37%	34%	39%	32%	37%	32%
Common dividends paid (\$ MM)	256	244	244	246	204	203	181	180	164	500	407	897	689	588	543
Preferred dividends paid (\$ MM)	24	25	31	37	33	34	34	34	33	49	67	135	134	157	145
P/E ratio (4-quarters trailing earnings)	14.4	14.0	13.5	13.5	12.5	13.1	12.5	11.5	10.9	14.4	12.7	13.5	11.0	14.3	14.1
Book value	\$25.04	\$24.53	\$23.95	\$23.68	\$20.61	\$20.01	\$19.10	\$18.45	\$17.98	\$25.04	\$20.61	\$23.95	\$19.10	\$17.17	\$15.78
Market price/book value	220%	204%	195%	215%	208%	241%	253%	215%	194%	220%	208%	195%	253%	185%	225%

¹Beginning Q1/02, net income, diluted EPS and ROE are calculated based on 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 for goodwill and other intangibles.

³During 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 for \$3.3 billion in exchange for all the outstanding common shares of Centura Banks Inc., and repurchased 1.2 million common shares for \$61 million. During Q1/01, the bank issued 12.3 million common shares under an equity offering for net proceeds of \$553 million.

RESULTS BY BUSINESS SEGMENT¹

(\$ MM)

	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	2002 6 months	2001 6 months	2001	2000	1999	1998
RBC Banking															
Personal and Commercial Banking															
Net interest income (teb)	1,344	1,432	1,441	1,387	1,252	1,269	1,252	1,208	1,115	2,776	2,521	5,349	4,705	4,410	4,156
Other income	514	545	513	494	414	448	411	398	399	1,059	862	1,869	1,570	1,387	1,219
Gross revenues (teb)	1,858	1,977	1,954	1,881	1,666	1,717	1,663	1,606	1,514	3,835	3,383	7,218	6,275	5,797	5,375
Provision for credit losses	(158)	(201)	(171)	(175)	(159)	(227)	(157)	(159)	(164)	(359)	(386)	(732)	(649)	(575)	(305)
NIE, excl. amort. of goodwill and other intangibles	(1,094)	(1,128)	(1,141)	(1,211)	(964)	(993)	(970)	(965)	(904)	(2,222)	(1,957)	(4,309)	(3,743)	(3,770)	(3,435)
Amortization of goodwill	-	-	(27)	(22)	(2)	(3)	(3)	(2)	-	-	(5)	(54)	(6)	(1)	-
Amortization of other intangibles	(14)	(14)	(13)	(9)	(2)	(2)	(2)	(1)	-	(28)	(4)	(26)	(3)	-	-
Other ²	(232)	(245)	(271)	(201)	(221)	(223)	(223)	(204)	(190)	(477)	(444)	(916)	(796)	(621)	(700)
Net income - total	360	389	331	263	318	269	308	275	256	749	587	1,181	1,078	830	935
- U.S. (included in total)	40	58	11	(46)	5	(6)	-	-	-	98	(1)	(36)	-	-	-
Contribution to total bank net income	53%	54%	50%	53%	53%	41%	52%	48%	44%	54%	46%	49%	47%	47%	51%
Net income excluding goodwill amortization	360	389	358	285	320	272	-	-	-	749	592	1,235	-	-	-
Cash net income	371	403	371	294	322	274	313	278	256	774	596	1,261	1,087	831	935
Economic profit	122	141	84	96	136	96	120	77	79	263	232	412	331	236	345
ROE	18.3%	18.8%	14.5%	12.9%	24.3%	19.7%	22.3%	18.8%	20.1%	18.6%	21.9%	16.9%	19.7%	17.9%	24.8%
Cash ROE	18.9%	19.5%	16.4%	14.5%	24.6%	20.0%	22.6%	19.0%	20.0%	19.2%	22.3%	18.1%	19.9%	n/a	n/a
Efficiency ratio ³	59.6%	57.8%	60.4%	66.0%	58.1%	58.1%	58.6%	60.3%	59.7%	58.7%	58.1%	60.8%	59.8%	65.1%	63.9%
Net interest margin	3.54%	3.64%	3.67%	3.72%	3.81%	3.77%	3.73%	3.65%	3.54%	3.59%	3.79%	3.74%	3.63%	3.60%	3.76%
Average assets	155,800	156,000	155,600	147,900	134,700	133,700	133,400	131,700	128,200	155,900	134,100	143,100	129,700	122,400	110,500
Average loans and bankers' acceptances	142,400	142,600	142,300	137,900	130,000	129,400	129,200	127,500	124,400	142,500	129,600	134,900	125,600	118,400	106,300
Average deposits	121,800	122,400	121,100	115,200	105,300	103,700	101,700	99,400	97,000	122,100	104,500	111,400	98,900	94,600	83,200
Average common equity	7,800	8,000	8,700	7,600	5,300	5,200	5,200	5,500	4,900	7,900	5,200	6,700	5,100	4,300	-
Number of employees (FTE)	34,197	34,602	34,845	35,306	31,155	31,281	31,246	31,167	31,516	34,197	31,155	34,845	31,246	34,303	34,248
RBC Insurance															
Insurance															
Net interest income	53	51	55	54	53	44	23	32	16	104	97	206	84	47	36
Other income	70	88	54	88	65	67	73	38	45	158	132	274	202	160	104
Gross revenues	123	139	109	142	118	111	96	70	61	262	229	480	286	207	140
Provision for credit losses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NIE, excl. amort. of goodwill and other intangibles	(103)	(102)	(97)	(102)	(89)	(74)	(50)	(49)	(39)	(205)	(163)	(362)	(173)	(131)	(104)
Amortization of goodwill	-	-	(4)	(3)	(4)	(2)	-	-	-	-	(6)	(13)	-	(2)	(2)
Amortization of other intangibles	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other ²	12	4	12	4	7	5	4	5	7	16	12	28	19	17	11
Net income - total	32	41	20	41	32	40	50	26	29	73	72	133	132	91	45
- U.S. (included in total)	4	(2)	(1)	5	(4)	4	-	-	-	2	-	4	-	-	-
Contribution to total bank net income	5%	6%	3%	8%	5%	6%	8%	5%	5%	5%	6%	6%	6%	5%	2%
Net income excluding goodwill amortization	32	41	24	44	36	42	-	-	-	73	78	146	-	-	-
Cash net income	32	41	24	44	36	42	50	26	29	73	78	146	132	93	47
Economic profit	9	17	(5)	14	5	16	40	17	20	26	21	30	96	67	27
ROE	17.7%	22.2%	8.2%	17.1%	13.9%	22.7%	67.0%	37.8%	43.0%	20.0%	17.7%	15.0%	49.0%	47.9%	32.4%
Cash ROE	17.7%	22.2%	10.4%	18.7%	15.7%	24.2%	67.6%	38.5%	43.8%	20.0%	19.4%	16.8%	49.7%	n/a	n/a
Net interest margin	3.81%	3.75%	3.64%	3.76%	3.95%	4.36%	3.66%	5.30%	3.61%	3.81%	4.16%	3.89%	4.00%	3.36%	4.50%
Average assets	5,700	5,400	6,000	5,700	5,500	4,000	2,500	2,400	1,800	5,500	4,700	5,300	2,100	1,400	800
Average loans and bankers' acceptances	400	400	400	400	400	200	-	-	-	400	300	300	-	-	-
Average deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Average common equity	700	700	900	900	900	700	300	300	300	700	800	800	300	200	-
Number of employees (FTE)	2,632	2,649	2,583	2,607	2,497	2,446	1,318	1,314	1,215	2,632	2,497	2,583	1,318	1,154	1,014

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.

RESULTS BY BUSINESS SEGMENT

(\$ MM)

	<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>Q2/00</u>	<u>2002</u>	<u>2001</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>	
										<u>6 months</u>	<u>6 months</u>					
RBC Investments																
Wealth Management																
Net interest income	86	98	92	105	97	91	101	93	84	184	188	385	359	267	336	
Other income	832	852	929	654	697	581	504	475	538	1,684	1,278	2,861	1,958	1,513	1,437	
Gross revenues	918	950	1,021	759	794	672	605	568	622	1,868	1,466	3,246	2,317	1,780	1,773	
Provision for credit losses	1	1	1	(1)	(3)	1	1	-	-	2	(2)	(2)	1	-	(1)	
NIE, excl. amort. of goodwill and other intangibles	(810)	(825)	(618)	(632)	(660)	(480)	(442)	(407)	(431)	(1,635)	(1,140)	(2,390)	(1,634)	(1,357)	(1,321)	
Amortization of goodwill	-	-	(54)	(24)	(21)	(8)	(6)	(4)	(4)	-	(29)	(107)	(16)	(12)	(24)	
Amortization of other intangibles	(3)	(3)	(4)	(3)	(2)	(1)	(2)	(3)	(3)	(6)	(3)	(10)	(8)	-	-	
Other ¹	(29)	(37)	(86)	(41)	(41)	(56)	(55)	(60)	(67)	(66)	(97)	(224)	(244)	(131)	(170)	
Net income - total	77	86	260	58	67	128	101	94	117	163	195	513	416	280	257	
- U.S. (included in total)	(16)	(8)	(22)	(31)	(32)	4				(24)	(28)	(81)				
Contribution to total bank net income	11%	12%	40%	12%	11%	19%	17%	16%	20%	12%	15%	21%	18%	16%	14%	
Net income excluding goodwill amortization	77	86	313	82	87	136				163	223	618				
Cash net income	80	89	317	85	89	137	108	100	123	169	226	628	437	289	281	
Economic profit	(14)	(9)	(4)	22	17	66	76	67	90	(23)	83	101	310	217	194	
ROE	10.1%	10.9%	49.4%	10.4%	12.4%	42.4%	46.7%	42.1%	53.4%	10.5%	23.5%	27.2%	48.2%	59.6%	65.2%	
Cash ROE	10.5%	11.2%	60.5%	15.9%	16.7%	45.5%	49.9%	44.8%	56.7%	10.9%	27.4%	33.6%	50.9%	n/a	n/a	
Net interest margin	2.34%	3.38%	3.09%	3.36%	3.29%	4.15%	5.15%	4.62%	4.27%	2.79%	3.65%	3.44%	4.49%	3.00%	2.87%	
Average assets	15,100	11,500	11,800	12,400	12,100	8,700	7,800	8,000	8,000	13,300	10,400	11,200	8,000	8,900	11,700	
Average loans and bankers' acceptances	5,100	4,000	4,000	4,100	4,600	3,200	2,700	2,700	2,700	4,600	3,900	4,000	2,600			
Average deposits	15,900	15,900	15,900	16,000	15,800	14,700	14,600	14,500	14,500	15,900	15,200	15,600	14,400			
Average common equity	3,000	3,000	2,100	2,000	2,000	1,200	800	900	900	3,000	1,600	1,800	800	500		
Number of employees (FTE)	12,261	12,885	10,512	10,897	10,866	10,649	7,553	7,399	7,119	12,261	10,866	10,512	7,553	6,764	7,327	
RBC Capital Markets																
Corporate and Investment Banking																
Net Interest Income (teb)	146	183	158	127	133	12	(21)	(46)	87	329	145	430	43	402	530	
Other Income	541	535	508	566	568	704	591	635	566	1,076	1,272	2,346	2,287	1,588	1,150	
Gross revenues (teb)	687	718	666	693	701	716	570	589	653	1,405	1,417	2,776	2,330	1,990	1,680	
Provision for credit losses	(175)	(97)	(259)	(68)	(53)	(27)	(22)	(35)	(16)	(272)	(80)	(407)	(91)	(223)	(206)	
NIE, excl. amort. of goodwill and other intangibles	(388)	(418)	(443)	(423)	(450)	(445)	(366)	(360)	(391)	(806)	(895)	(1,761)	(1,420)	(1,271)	(1,014)	
Amortization of goodwill	-	-	(12)	(12)	(12)	(7)	(7)	(6)	(6)	-	(19)	(43)	(25)	(24)	(16)	
Amortization of other intangibles	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other ¹	(18)	(65)	35	(90)	(72)	(102)	(62)	(65)	(89)	(83)	(174)	(229)	(286)	(165)	(212)	
Net income - total	106	138	(13)	100	114	135	113	123	151	244	249	336	508	307	232	
- U.S. (included in total)	(36)	(23)	(115)	(34)	13	59				(59)	72	(77)				
Contribution to total bank net income	16%	19%	(2%)	20%	19%	20%	19%	21%	26%	17%	20%	14%	22%	17%	13%	
Net income excluding goodwill amortization	106	138	(1)	113	126	141				244	267	379				
Cash net income	106	138	(1)	113	126	141	119	129	157	244	267	379	532	331	248	
Economic profit	(17)	5	(117)	8	9	44	32	38	79	(12)	53	(56)	197	141	(111)	
ROE	10.6%	12.9%	(2.2%)	10.5%	13.2%	17.2%	17.8%	18.8%	27.2%	11.8%	15.1%	9.3%	21.1%	15.6%	15.1%	
Cash ROE	10.6%	12.9%	(0.8%)	11.8%	14.7%	18.1%	18.8%	19.8%	28.4%	11.8%	16.3%	10.5%	22.2%	n/a	n/a	
Net interest margin	0.34%	0.41%	0.39%	0.31%	0.35%	0.03%	(0.06%)	(0.14%)	0.27%	0.38%	0.19%	0.27%	0.03%	0.32%	0.42%	
Average assets	174,100	177,000	159,100	161,200	157,700	147,800	137,600	130,700	130,100	175,600	152,700	156,400	131,900	127,300	125,000	
Average loans and bankers' acceptances	59,800	60,100	58,000	61,600	61,200	57,800	53,300	52,700	54,700	60,000	59,500	59,600	53,000			
Average deposits	77,900	79,500	71,400	69,400	71,900	70,500	65,900	61,300	58,200	78,700	70,700	70,500	61,900			
Average common equity	3,900	4,100	3,500	3,500	3,300	2,900	2,400	2,400	2,200	4,000	3,100	3,300	2,300	1,800		
Number of employees (FTE)	2,932	2,923	2,954	3,034	2,923	3,188	2,541	2,514	2,512	2,932	2,923	2,954	2,541	2,651	2,919	

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

RESULTS BY BUSINESS SEGMENT

(\$ MM)

RBC Global Services
Transaction Processing

	<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>Q2/00</u>	<u>2002</u> 6 months	<u>2001</u> 6 months	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Net interest income	33	34	39	34	34	40	38	40	36	67	74	147	160	168	202
Other income	197	205	200	200	182	269	182	183	163	402	451	851	691	619	596
Gross revenues	230	239	239	234	216	309	220	223	199	469	525	998	851	787	798
Provision for credit losses	(3)	(2)	-	-	1	1	4	17	-	(5)	2	2	21	(6)	(178)
NIE, excl. amort. of goodwill and other intangibles	(162)	(172)	(156)	(161)	(136)	(138)	(147)	(141)	(126)	(334)	(274)	(591)	(539)	(526)	(527)
Amortization of goodwill	-	-	(2)	(2)	(2)	(2)	(2)	(2)	(2)	-	(4)	(8)	(8)	(9)	(8)
Amortization of other intangibles	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other ¹	(26)	(26)	(33)	(27)	(32)	(46)	(32)	(42)	(30)	(52)	(78)	(138)	(140)	(104)	(34)
Net income - total	39	39	48	44	47	124	43	55	41	78	171	263	185	142	51
- U.S. (included in total)	4	3	3	4	6	4				7	10	17			
Contribution to total bank net income	6%	5%	7%	9%	8%	19%	7%	10%	7%	6%	14%	11%	8%	8%	3%
Net income excluding goodwill amortization	39	39	50	46	49	126				78	175	271			
Cash net income	39	39	50	46	49	126	45	57	43	78	175	271	193	151	59
Economic profit	21	20	32	29	30	30	28	40	26	41	60	121	124	76	(23)
ROE	26.8%	25.4%	35.4%	32.0%	36.1%	91.2%	36.4%	46.9%	35.4%	26.1%	64.4%	48.9%	39.5%	29.8%	24.3%
Cash ROE	27.0%	25.5%	36.6%	34.0%	37.6%	92.7%	36.4%	46.9%	35.4%	26.3%	65.9%	50.4%	39.5%	n/a	n/a
Net interest margin	5.64%	5.40%	6.19%	5.40%	6.06%	7.21%	8.40%	10.61%	8.61%	5.63%	6.49%	6.13%	10.00%	9.33%	6.31%
Average assets	2,400	2,500	2,500	2,500	2,300	2,200	1,800	1,500	1,700	2,400	2,300	2,400	1,600	1,800	3,200
Average loans and bankers' acceptances	1,800	1,900	2,100	2,100	1,900	1,800	1,300	1,200	1,300	1,900	1,900	2,000	1,200		
Average deposits	8,200	8,200	8,200	7,900	7,400	7,500	7,500	7,600	7,800	8,200	7,500	7,700	7,600		
Average common equity	600	600	500	500	500	500	400	400	400	600	500	500	400	400	
Number of employees (FTE)	2,513	2,551	2,557	2,218	2,144	2,205	2,425	2,322	2,233	2,513	2,144	2,557	2,425	2,360	2,196

Other

Net interest income (teb)	84	71	(1)	12	11	10	(12)	(27)	8	155	21	32	(44)	(139)	(159)
Other income	38	(2)	51	6	(2)	(41)	(8)	(12)	13	36	(43)	14	24	213	479
Gross revenues (teb)	122	69	50	18	9	(31)	(20)	(39)	21	191	(22)	46	(20)	74	320
Provision for credit losses	7	13	4	8	4	4	-	5	8	20	8	20	27	44	115
NIE, excl. amort. of goodwill and other intangibles	(9)	6	(90)	(28)	62	(2)	(19)	43	12	(3)	60	(58)	15	61	64
Amortization of goodwill	-	-	(7)	(6)	(5)	(5)	(4)	(5)	(6)	-	(10)	(23)	(21)	(18)	(12)
Amortization of other intangibles	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other ¹	(57)	(59)	53	(6)	(46)	(1)	23	(3)	(51)	(116)	(47)	-	(46)	(54)	(183)
Net income - total	63	29	10	(14)	24	(35)	(20)	1	(16)	92	(11)	(15)	(45)	107	304
- U.S. (included in total)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to total bank net income	9%	4%	2%	(2)%	4%	(5)%	(3)%	-	(2)%	6%	(1)%	(1)%	(1)%	7%	17%
Net income excluding goodwill amortization	63	29	17	(9)	29	(29)				92	-	8			
Cash net income	63	29	17	(9)	29	(29)	(15)	6	(10)	92	-	8	(23)	125	316
Economic profit	37	24	3	(2)	10	(80)	(89)	(45)	(84)	61	(70)	(69)	(294)	(358)	83
ROE	37.6%	n/a	4.7%	n/a	34.0%	(4.8)%	(2.9)%	(1.1)%	(4.2)%	52.1%	(0.3)%	(2.8)%	(2.9)%	2.0%	8.6%
Cash ROE	37.6%	n/a	7.5%	n/a	38.0%	(3.3)%	(1.8)%	0.4%	(3.0)%	52.1%	(0.9)%	0.1%	(1.7)%	n/a	n/a
Net interest margin	2.61%	2.82%	(0.06%)	0.51%	0.47%	0.50%	(0.59%)	(1.39%)	0.37%	2.69%	0.48%	0.37%	(0.51%)	(1.72%)	(1.57%)
Average assets	13,200	10,000	7,200	9,300	9,600	8,000	8,100	7,700	8,800	11,600	8,800	8,700	8,600	8,100	10,100
Average loans and bankers' acceptances	(2,000)	400	(1,500)	(900)	(800)	(1,200)	(1,800)	(2,600)	(2,800)	(900)	(1,000)	(1,000)	(2,600)		
Average deposits	13,700	13,800	13,700	12,700	12,400	10,600	11,300	11,300	11,100	13,800	11,900	13,200	11,000		
Average common equity	700	-	600	-	500	1,500	2,100	1,400	2,000	300	1,000	700	1,900	3,200	
Number of employees (FTE)	4,228	4,134	4,117	4,074	4,061	4,094	4,149	4,168	4,235	4,228	4,061	4,117	4,149	4,659	4,072

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

RESULTS BY BUSINESS SEGMENT

(\$ MM)

	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	2002 6 months	2001 6 months	2001	2000	1999	1998
Total															
Net interest income (teb)	1,746	1,869	1,784	1,719	1,580	1,466	1,381	1,300	1,346	3,615	3,046	6,549	5,307	5,155	5,101
Other income	2,192	2,223	2,255	2,008	1,924	2,028	1,753	1,717	1,724	4,415	3,952	8,215	6,732	5,480	4,985
Gross revenues (teb)	3,938	4,092	4,039	3,727	3,504	3,494	3,134	3,017	3,070	8,030	6,998	14,764	12,039	10,635	10,086
Provision for credit losses	(328)	(286)	(425)	(236)	(210)	(248)	(174)	(172)	(172)	(614)	(458)	(1,119)	(691)	(760)	(575)
NIE, excl. amort. of goodwill and other intangibles	(2,566)	(2,639)	(2,545)	(2,557)	(2,237)	(2,132)	(1,994)	(1,879)	(1,879)	(5,205)	(4,369)	(9,471)	(7,494)	(6,994)	(6,337)
Amortization of goodwill	-	-	(106)	(69)	(46)	(27)	(22)	(19)	(18)	-	(73)	(248)	(76)	(66)	(62)
Amortization of other intangibles	(17)	(17)	(17)	(12)	(4)	(3)	(4)	(4)	(3)	(34)	(7)	(36)	(11)	-	-
Other ²	(350)	(428)	(290)	(361)	(405)	(423)	(345)	(369)	(420)	(778)	(828)	(1,479)	(1,493)	(1,058)	(1,288)
Net income - total	677	722	656	492	602	661	595	574	578	1,399	1,263	2,411	2,274	1,757	1,824
- U.S. (included in total)	(4)	28	(124)	(102)	(12)	65				24	53	(173)			
Net income excluding goodwill amortization	677	722	761	561	647	688				1,399	1,335	2,657			
Cash net income	691	739	778	573	651	691	620	596	598	1,430	1,342	2,693	2,358	1,820	1,886
Economic profit	158	198	(7)	167	207	172	207	194	210	356	379	539	764	379	515
ROE	16.0%	16.9%	15.2%	12.5%	18.7%	20.8%	20.0%	19.7%	20.8%	16.5%	19.7%	16.4%	19.8%	15.6%	18.4%
Cash ROE	16.4%	17.3%	18.1%	14.7%	20.3%	21.7%	20.9%	20.6%	21.5%	16.9%	21.0%	18.5%	20.6%	n/a	n/a
Net interest margin	1.95%	2.05%	2.07%	2.01%	1.91%	1.91%	1.89%	1.83%	1.96%	2.00%	1.96%	2.00%	1.88%	1.91%	1.95%
Average assets	366,300	362,400	342,200	339,000	321,900	304,400	291,200	282,000	278,600	364,300	313,000	327,100	281,900	269,900	261,300
Average loans and bankers' acceptances	207,500	209,400	205,300	205,200	197,300	191,200	184,700	181,500	180,300	208,500	194,200	199,800	179,800	175,600	178,000
Average deposits	237,500	239,800	230,300	221,200	212,800	207,000	201,000	194,100	188,600	238,700	209,800	218,400	193,800	184,800	178,700
Average common equity	16,700	16,400	16,300	14,500	12,500	12,000	11,200	10,900	10,700	16,500	12,200	13,800	10,800	10,300	9,100
Number of employees (FTE) - Canada	43,989	44,343	44,384	44,843	43,813	43,949	44,256	44,151	44,076	43,989	43,813	44,384	44,256	48,270	48,212
- US	11,213	11,612	9,508	9,917	6,466	6,575	1,650	1,565	1,532	11,213	6,466	9,508	1,650	754	633
- Other	3,561	3,789	3,676	3,376	3,367	3,339	3,326	3,168	3,222	3,561	3,367	3,676	3,326	2,867	2,931
- Total	58,763	59,744	57,568	58,136	53,646	53,863	49,232	48,884	48,830	58,763	53,646	57,568	49,232	51,894	51,776
RESULTS BY BUSINESS SEGMENT¹															
- EXCLUDING SPECIAL ITEMS (\$ MM)															
RBC Banking - Excluding Special Items															
Personal and Commercial Banking															
Net interest income (teb)	1,344	1,432	1,441	1,387	1,252	1,269	1,252	1,208	1,115	2,776	2,521	5,349	4,705	4,410	4,156
Other income	514	545	513	494	414	441	411	398	399	1,059	855	1,862	1,570	1,359	1,219
Gross revenues (teb)	1,858	1,977	1,954	1,881	1,666	1,710	1,663	1,606	1,514	3,835	3,376	7,211	6,275	5,769	5,375
Provision for credit losses	(158)	(201)	(171)	(175)	(159)	(227)	(157)	(159)	(164)	(359)	(386)	(732)	(649)	(540)	(255)
NIE, excl. amort. of goodwill and other intangibles	(1,094)	(1,128)	(1,141)	(1,120)	(964)	(993)	(970)	(965)	(904)	(2,222)	(1,957)	(4,218)	(3,743)	(3,720)	(3,373)
Amortization of goodwill	-	-	(27)	(22)	(2)	(3)	(3)	(2)	-	-	(5)	(54)	(6)	(1)	-
Amortization of other intangibles	(14)	(14)	(13)	(9)	(2)	(2)	(2)	(1)	-	(28)	(4)	(26)	(3)	-	-
Other ²	(232)	(245)	(262)	(230)	(221)	(203)	(223)	(204)	(190)	(477)	(424)	(916)	(796)	(645)	(748)
Net income - total	360	389	340	325	318	282	308	275	256	749	600	1,265	1,078	863	999
- U.S. (included in total)	40	58	11	11	5	(6)				98	(1)	21			
Contribution to total bank net income	53%	54%	82%	56%	53%	48%	52%	48%	44%	54%	51%	58%	47%	46%	55%
Net income excluding goodwill amortization	360	389	367	347	320	285				749	605	1,319			
Cash net income	371	403	380	356	322	287	313	278	256	774	609	1,345	1,087	864	999
Economic profit	122	141	84	96	136	96	120	77	79	263	232	412	331	236	345
ROE	18.3%	18.8%	14.9%	16.1%	24.3%	20.7%	22.3%	18.8%	20.1%	18.6%	22.4%	18.2%	19.7%	18.6%	26.7%
Cash ROE	18.9%	19.5%	16.8%	17.7%	24.6%	21.0%	22.6%	19.0%	20.0%	19.2%	22.8%	19.4%	19.9%	n/a	n/a
Efficiency ratio ³	59.6%	57.8%	60.4%	61.2%	58.1%	58.4%	58.6%	60.3%	59.7%	58.7%	58.2%	59.6%	59.8%	64.5%	62.8%
Operating efficiency ratio ⁴	58.8%	57.3%	60.8%	60.3%	58.4%	58.2%	57.9%	60.0%	59.7%	58.0%	58.3%	59.5%	59.5%	n/a	n/a
Net interest margin	3.54%	3.64%	3.67%	3.72%	3.81%	3.77%	3.73%	3.65%	3.54%	3.59%	3.79%	3.74%	3.63%	3.60%	3.76%
Average assets	155,800	156,000	155,600	147,900	134,700	133,700	133,400	131,700	128,200	155,900	134,100	143,100	129,700	122,400	110,500
Average loans and bankers' acceptances	142,400	142,600	142,300	137,900	130,000	129,400	129,200	127,500	124,400	142,500	129,600	134,900	125,600	118,400	106,300
Average deposits	121,800	122,400	121,100	115,200	105,300	103,700	101,700	99,400	97,000	122,100	104,500	111,400	98,900	94,600	83,200
Average common equity	7,800	8,000	8,700	7,600	5,300	5,200	5,200	5,500	4,900	7,900	5,200	6,700	5,100	4,300	-
Number of employees (FTE)	34,197	34,602	34,845	35,306	31,155	31,281	31,246	31,167	31,516	34,197	31,155	34,845	31,246	34,303	34,248

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, costs of stock appreciation rights, and certain acquisition expenses such as retention compensation.

RESULTS BY BUSINESS SEGMENT - EXCLUDING SPECIAL ITEMS (\$ MM)	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	2002 6 months	2001 6 months	2001	2000	1999	1998
	RBC Insurance - Excluding Special Items														
Insurance															
Net interest income	53	51	55	54	53	44	23	32	16	104	97	206	84	47	36
Other income	70	88	54	88	65	67	73	38	45	158	132	274	202	160	104
Gross revenues	123	139	109	142	118	111	96	70	61	262	229	480	286	207	140
Provision for credit losses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NIE, excl. amort. of goodwill and other intangibles	(103)	(102)	(97)	(102)	(89)	(74)	(50)	(49)	(39)	(205)	(163)	(362)	(173)	(131)	(104)
Amortization of goodwill	-	-	(4)	(3)	(4)	(2)	-	-	-	-	(6)	(13)	-	(2)	(2)
Amortization of other intangibles	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other ¹	12	4	12	4	7	3	4	5	7	16	10	26	19	17	11
Net income - total	32	41	20	41	32	38	50	26	29	73	70	131	132	91	45
- U.S. (included in total)	4	(2)	(1)	5	(4)	4	-	-	-	2	-	4	-	-	-
Contribution to total bank net income	5%	6%	5%	7%	5%	7%	8%	5%	5%	5%	6%	6%	6%	5%	2%
Net income excluding goodwill amortization	32	41	24	44	36	40	-	-	-	73	76	144	-	-	-
Cash net income	32	41	24	44	36	40	50	26	29	73	76	144	132	93	47
Economic profit	9	17	(5)	14	5	16	40	17	20	26	21	30	96	67	27
ROE	17.7%	22.2%	8.2%	17.1%	13.9%	21.7%	67.0%	37.8%	40.0%	20.0%	17.2%	14.8%	49.0%	47.9%	32.4%
Cash ROE	17.7%	22.2%	10.4%	18.7%	15.7%	23.0%	67.6%	35.8%	43.8%	20.0%	18.9%	16.6%	49.7%	n/a	n/a
Net interest margin	3.81%	3.75%	3.64%	3.76%	3.95%	4.36%	3.66%	5.30%	3.61%	3.81%	4.16%	3.89%	4.00%	3.36%	4.50%
Average assets	5,700	5,400	6,000	5,700	5,500	4,000	2,500	2,400	1,800	5,500	4,700	5,300	2,100	1,400	800
Average loans and bankers' acceptances	400	400	400	400	400	200	-	-	-	400	300	300	-	-	-
Average deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Average common equity	700	700	900	900	900	700	300	300	300	700	800	800	300	200	
Number of employees (FTE)	2,632	2,649	2,583	2,607	2,497	2,446	1,318	1,314	1,215	2,632	2,497	2,583	1,318	1,154	1,014
RBC Investments - Excluding Special Items															
Wealth Management															
Net interest income	86	98	92	105	97	91	101	93	84	184	188	385	359	267	336
Other income	832	852	616	654	697	545	504	475	538	1,684	1,242	2,512	1,958	1,513	1,437
Gross revenues	918	950	708	759	794	636	605	568	622	1,868	1,430	2,897	2,317	1,780	1,773
Provision for credit losses	1	1	1	(1)	(3)	1	1	-	-	2	(2)	(2)	1	-	(1)
NIE, excl. amort. of goodwill and other intangibles	(810)	(825)	(618)	(632)	(660)	(480)	(442)	(407)	(431)	(1,635)	(1,140)	(2,390)	(1,634)	(1,357)	(1,321)
Amortization of goodwill	-	-	(54)	(24)	(21)	(8)	(6)	(4)	(4)	-	(29)	(107)	(16)	(12)	(24)
Amortization of other intangibles	(3)	(3)	(4)	(3)	(2)	(1)	(2)	(3)	(3)	(6)	(3)	(10)	(8)	-	-
Other ¹	(29)	(37)	(24)	(36)	(41)	(48)	(55)	(60)	(67)	(66)	(89)	(149)	(244)	(131)	(170)
Net income - total	77	86	9	63	67	100	101	94	117	163	167	239	416	280	257
- U.S. (included in total)	(16)	(8)	(22)	(31)	(32)	4	-	-	-	(24)	(28)	(81)	-	-	-
Contribution to total bank net income	11%	12%	2%	11%	11%	17%	17%	16%	20%	12%	14%	11%	18%	15%	14%
Net income excluding goodwill amortization	77	86	62	87	87	108	-	-	-	163	195	344	-	-	-
Cash net income	80	89	66	90	89	109	108	100	123	169	198	354	437	289	281
Economic profit	(14)	(9)	(4)	22	17	66	76	67	90	(23)	83	101	310	217	194
ROE	10.1%	10.9%	0.9%	11.4%	12.4%	32.8%	46.7%	42.1%	53.4%	10.5%	19.9%	12.2%	48.2%	59.6%	65.2%
Cash ROE	10.5%	11.2%	12.0%	16.8%	16.7%	36.0%	49.9%	44.8%	56.7%	10.9%	23.9%	18.6%	50.9%	n/a	n/a
Net interest margin	2.34%	3.38%	3.09%	3.36%	3.29%	4.15%	5.15%	4.62%	4.27%	2.79%	3.65%	3.44%	4.49%	3.00%	2.87%
Average assets	15,100	11,500	11,800	12,400	12,100	8,700	7,800	8,000	8,000	13,300	10,400	11,200	8,000	8,900	11,700
Average loans and bankers' acceptances	5,100	4,000	4,000	4,100	4,600	3,200	2,700	2,700	2,700	4,600	3,900	4,000	2,600	-	-
Average deposits	15,900	15,900	15,900	16,000	15,800	14,700	14,600	14,500	14,500	15,900	15,200	15,600	14,400	-	-
Average common equity	3,000	3,000	2,100	2,000	2,000	1,200	800	900	900	3,000	1,600	1,800	800	500	
Number of employees (FTE)	12,261	12,885	10,512	10,897	10,866	10,649	7,553	7,399	7,119	12,261	10,866	10,512	7,553	6,764	7,327

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

RBC Results by Business Segment - EXCLUDING SPECIAL ITEMS (\$ MM)	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	2002 6 months	2001 6 months	2001	2000	1999	1998
RBC Capital Markets - Excluding Special Items															
Corporate and Investment Banking															
Net interest income (teb)	146	183	158	127	133	12	(21)	(46)	87	329	145	430	43	402	530
Other income	541	535	508	566	568	704	591	635	566	1,076	1,272	2,346	2,287	1,588	1,158
Gross revenues (teb)	687	718	666	693	701	716	570	589	653	1,405	1,417	2,776	2,330	1,990	1,688
Provision for credit losses	(175)	(97)	(259)	(68)	(53)	(27)	(22)	(35)	(16)	(272)	(80)	(407)	(91)	(168)	(106)
NIE, excl. amort. of goodwill and other intangibles	(388)	(418)	(443)	(423)	(450)	(445)	(366)	(360)	(391)	(806)	(895)	(1,761)	(1,420)	(1,188)	(991)
Amortization of goodwill	-	-	(12)	(12)	(12)	(7)	(7)	(6)	(6)	-	(19)	(43)	(25)	(24)	(16)
Amortization of other intangibles	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other ¹	(18)	(65)	38	(75)	(72)	(92)	(62)	(65)	(89)	(83)	(164)	(201)	(286)	(225)	(264)
Net income - total	106	138	(10)	115	114	145	113	123	151	244	259	364	508	385	311
- U.S. (included in total)	(36)	(23)	(115)	(90)	13	59		(133)		(59)	72				
Contribution to total bank net income	16%	19%	(2%)	20%	19%	25%	19%	21%	26%	17%	22%	17%	22%	21%	17%
Net income excluding goodwill amortization	106	138	2	128	126	151				244	277	407		409	327
Cash net income	106	138	2	128	126	151	119	129	157	244	277	407	532	409	327
Economic profit	(17)	5	(117)	8	9	44	32	38	79	(12)	53	(56)	197	141	(111)
ROE	10.6%	12.9%	(1.9%)	12.2%	13.2%	18.6%	17.8%	18.8%	27.2%	11.8%	15.8%	10.1%	21.1%	20.0%	18.6%
Cash ROE	10.6%	12.9%	(0.5%)	13.5%	14.7%	19.4%	18.8%	19.8%	28.4%	11.8%	17.0%	11.4%	22.2%	n/a	n/a
Net interest margin	0.34%	0.41%	0.39%	0.31%	0.35%	0.03%	(0.06%)	(0.14%)	0.27%	0.38%	0.19%	0.27%	0.03%	0.32%	0.42%
Average assets	174,100	177,000	159,100	161,200	157,700	147,800	137,600	130,700	130,100	175,600	152,700	156,400	131,900	127,300	125,000
Average loans and bankers' acceptances	59,800	60,100	58,000	61,600	61,200	57,800	53,300	52,700	54,700	60,000	59,500	59,600	53,000		
Average deposits	77,900	79,500	71,400	69,400	71,900	70,500	65,900	61,300	58,200	78,700	70,700	70,500	61,900		
Average common equity	3,900	4,100	3,500	3,500	3,300	2,900	2,400	2,400	2,200	4,000	3,100	3,300	2,300	1,800	
Number of employees (FTE)	2,932	2,923	2,954	3,034	2,923	3,188	2,541	2,514	2,512	2,932	2,923	2,954	2,541	2,651	2,919
RBC Global Services - Excluding Special Items															
Transaction Processing															
Net interest income	33	34	39	34	34	40	38	40	36	67	74	147	160	168	202
Other income	197	205	200	200	182	180	182	183	163	402	362	762	691	619	596
Gross revenues	230	239	239	234	216	220	220	223	199	469	436	909	851	787	798
Provision for credit losses	(3)	(2)	-	-	1	1	4	17	-	(5)	2	2	21	(6)	(178)
NIE, excl. amort. of goodwill and other intangibles	(162)	(172)	(156)	(161)	(136)	(138)	(147)	(141)	(126)	(334)	(274)	(591)	(539)	(526)	(527)
Amortization of goodwill	-	-	(2)	(2)	(2)	(2)	(2)	(2)	(2)	-	(4)	(8)	(8)	(9)	(8)
Amortization of other intangibles	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other ¹	(26)	(26)	(33)	(27)	(32)	(34)	(32)	(42)	(30)	(52)	(66)	(126)	(140)	(104)	(34)
Net income - total	39	39	48	44	47	47	43	55	41	78	94	186	185	142	51
- U.S. (included in total)	4	3	3	4	6	4				7	10	17			
Contribution to total bank net income	6%	5%	12%	8%	8%	8%	7%	10%	7%	6%	8%	9%	8%	8%	3%
Net income excluding goodwill amortization	39	39	50	46	49	49				78	98	194			
Cash net income	39	39	50	46	49	49	45	57	43	78	98	194	193	151	59
Economic profit	21	20	32	29	30	30	28	40	26	41	60	121	124	76	(23)
ROE	26.8%	25.4%	35.4%	32.1%	36.1%	33.9%	36.4%	46.9%	35.4%	26.1%	34.9%	34.3%	39.5%	29.8%	24.3%
Cash ROE	27.0%	25.5%	36.6%	34.0%	37.6%	35.3%	36.4%	46.9%	35.4%	26.3%	36.4%	35.8%	39.5%	n/a	n/a
Net interest margin	5.64%	5.40%	6.19%	5.40%	6.06%	7.21%	8.40%	10.61%	8.61%	5.63%	6.49%	6.13%	10.00%	9.33%	6.31%
Average assets	2,400	2,500	2,500	2,500	2,300	2,200	1,800	1,500	1,700	2,400	2,300	2,400	1,600	1,800	3,200
Average loans and bankers' acceptances	1,800	1,900	2,100	2,100	1,900	1,800	1,300	1,200	1,300	1,900	1,900	2,000	1,200		
Average deposits	8,200	8,200	8,200	7,900	7,400	7,500	7,500	7,600	7,800	8,200	7,500	7,700	7,600		
Average common equity	600	600	500	500	500	500	400	400	400	600	500	500	400	400	
Number of employees (FTE)	2,513	2,551	2,557	2,218	2,144	2,205	2,425	2,322	2,233	2,513	2,144	2,557	2,425	2,360	2,196

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

**RESULTS BY BUSINESS SEGMENT
- EXCLUDING SPECIAL ITEMS (\$ MM)**
Other - Excluding Special Items

	<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>Q2/00</u>	<u>2002</u> 6 months	<u>2001</u> 6 months	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Net Interest Income (teb)	84	71	(1)	12	11	10	(12)	(27)	8	155	21	32	(44)	(139)	(159)
Other Income	38	(2)	51	6	(2)	(41)	(8)	(12)	13	36	(43)	14	24	136	224
Gross revenues (teb)	122	69	50	18	9	(31)	(20)	(39)	21	191	(22)	46	(20)	(3)	65
Provision for credit losses	7	13	4	8	4	4	-	5	8	20	8	20	27	44	115
NIE, excl. amort. of goodwill and other intangibles	(9)	6	(90)	(28)	62	(2)	(19)	43	12	(3)	60	(58)	15	122	71
Amortization of goodwill	-	-	(7)	(6)	(5)	(5)	(4)	(5)	(6)	-	(10)	(23)	(21)	(18)	(12)
Amortization of other intangibles	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other ¹	(57)	(59)	53	(1)	(46)	5	23	(3)	(51)	(116)	(41)	11	(46)	(47)	(75)
Net income - total	63	29	10	(9)	24	(29)	(20)	1	(16)	92	(5)	(4)	(45)	98	164
- U.S. (included in total)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contribution to total bank net income	9%	4%	1%	(2%)	4%	(5%)	(3%)	-	(2%)	6%	(1%)	(1%)	(1%)	5%	9%
Net income excluding goodwill amortization	63	29	17	(4)	29	(23)				92	6	19			
Cash net income	63	29	17	(4)	29	(23)	(15)	6	(10)	92	6	19	(23)	116	176
Economic Profit	37	24	3	(2)	10	(80)	(89)	(45)	(84)	61	(70)	(69)	(294)	(358)	83
ROE	37.6%	n/a	4.7%	n/a	34.0%	(3.30%)	(2.90%)	(1.10%)	(4.20%)	52.1%	(1.9%)	(1.3%)	(2.90%)	1.70%	4.8%
Cash ROE	37.6%	n/a	7.5%	n/a	38.0%	(1.80%)	(1.80%)	0.40%	(3.00%)	52.1%	0.20%	1.60%	(1.70%)	n/a	n/a
Net interest margin	2.61%	2.82%	(0.06%)	0.51%	0.47%	0.50%	(0.59%)	(1.39%)	0.37%	2.69%	0.48%	0.37%	(0.51%)	(1.72%)	(1.57%)
Average assets	13,200	10,000	7,200	9,300	9,600	8,000	8,100	7,700	8,800	11,600	8,800	8,700	8,600	8,100	10,100
Average loans and bankers' acceptances	(2,000)	400	(1,500)	(900)	(800)	(1,200)	(1,800)	(2,600)	(2,800)	(900)	(1,000)	(1,000)	(2,600)		
Average deposits	13,700	13,800	13,700	12,700	12,400	10,600	11,300	11,300	11,100	13,800	11,900	13,200	11,000		
Average common equity	700	-	600	-	500	1,500	2,100	1,400	2,000	300	1,000	700	1,900	3,200	
Number of employees (FTE)	4,228	4,134	4,117	4,074	4,061	4,094	4,149	4,168	4,235	4,228	4,061	4,117	4,149	4,659	4,072

Total - Excluding Special Items

Net Interest Income (teb)	1,746	1,869	1,784	1,719	1,580	1,466	1,381	1,300	1,346	3,615	3,046	6,549	5,307	5,155	5,101
Other Income	2,192	2,223	1,942	2,008	1,924	1,896	1,753	1,717	1,724	4,415	3,820	7,770	6,732	5,375	4,738
Gross revenues (teb)	3,938	4,092	3,726	3,727	3,504	3,362	3,134	3,017	3,070	8,030	6,866	14,319	12,039	10,530	9,839
Provision for credit losses	(328)	(286)	(425)	(236)	(210)	(248)	(174)	(172)	(172)	(614)	(458)	(1,119)	(691)	(670)	(425)
NIE, excl. amort. of goodwill and other intangibles	(2,566)	(2,639)	(2,545)	(2,466)	(2,237)	(2,132)	(1,994)	(1,879)	(1,879)	(5,205)	(4,369)	(9,380)	(7,494)	(6,800)	(6,245)
Amortization of goodwill	-	-	(106)	(69)	(46)	(27)	(22)	(19)	(18)	-	(73)	(248)	(76)	(66)	(62)
Amortization of other intangibles	(17)	(17)	(17)	(12)	(4)	(3)	(4)	(4)	(3)	(34)	(7)	(36)	(11)	-	-
Other ¹	(350)	(428)	(216)	(365)	(405)	(369)	(345)	(369)	(420)	(778)	(774)	(1,355)	(1,493)	(1,135)	(1,280)
Net income - total	677	722	417	579	602	583	595	574	578	1,399	1,185	2,181	2,274	1,859	1,827
- U.S. (included in total)	(4)	28	(124)	(101)	(12)	65				24	53	(172)			
Net income excluding goodwill amortization	677	722	522	648	647	610				1,399	1,257	2,427			
Cash net income	691	739	539	660	651	613	620	596	598	1,430	1,264	2,463	2,358	1,922	1,889
Economic profit	158	198	(7)	167	207	172	207	194	210	356	379	539	764	379	515
ROE	16.0%	16.9%	9.4%	14.9%	18.7%	18.2%	20.0%	19.7%	20.8%	16.5%	18.4%	14.8%	19.8%	16.6%	18.5%
Cash ROE	16.4%	17.3%	12.3%	17.1%	20.3%	19.2%	20.9%	20.6%	21.5%	16.9%	19.7%	16.8%	20.6%	n/a	n/a
Net interest margin	1.95%	2.05%	2.07%	2.01%	2.01%	1.91%	1.89%	1.83%	1.96%	2.00%	1.96%	2.00%	1.88%	1.91%	1.95%
Average assets	366,300	362,400	342,200	339,000	321,900	304,400	291,200	282,000	278,600	364,300	313,000	327,100	281,900	269,900	261,300
Average loans and bankers' acceptances	207,500	209,400	205,300	205,200	197,300	191,200	184,700	181,500	180,300	208,500	194,200	199,800	179,800	175,600	178,000
Average deposits	237,500	239,800	230,300	221,200	212,800	207,000	201,000	194,100	188,600	238,700	209,800	218,400	193,800	184,800	178,700
Average common equity	16,700	16,400	16,300	14,500	12,500	12,000	11,200	10,900	10,700	16,500	12,200	13,800	10,800	10,300	9,100
Number of employees (FTE) - Canada	43,989	44,343	44,384	44,843	43,813	43,949	44,256	44,151	44,076	43,989	43,813	44,384	44,256	48,270	48,212
- US	11,213	11,612	9,508	9,917	6,466	6,575	1,650	1,565	1,532	11,213	6,466	9,508	1,650	754	633
- Other	3,561	3,789	3,676	3,376	3,367	3,339	3,326	3,168	3,222	3,561	3,367	3,676	3,326	2,867	2,931
- Total	58,763	59,744	57,568	58,136	53,646	53,863	49,232	48,884	48,830	58,763	53,646	57,568	49,232	51,891	51,776

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

NET INTEREST INCOME

(\$ MM)

	<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>Q2/00</u>	<u>2002</u> 6 months	<u>2001</u> 6 months	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
<i>Net interest income</i>															
Net interest income (teb)	1,746	1,869	1,784	1,719	1,580	1,466	1,381	1,300	1,346	3,615	3,046	6,549	5,307	5,155	5,101
Net interest income as a % of average assets	1.95%	2.05%	2.07%	2.01%	2.01%	1.91%	1.89%	1.83%	1.96%	2.00%	1.96%	2.00%	1.88%	1.91%	1.95%
Net interest income as a % of average earning assets	2.32%	2.43%	2.41%	2.35%	2.35%	2.21%	2.18%	2.12%	2.29%	2.38%	2.28%	2.33%	2.17%	2.21%	2.29%

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

	<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>Q2/00</u>	<u>2002</u> 6 months	<u>2001</u> 6 months	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
<i>Total Trading Revenue</i>															
Net interest income	38	72	13	10	14	(105)	(127)	(145)	(17)	110	(91)	(68)	(365)	5	179
Other income	384	456	388	407	457	568	355	446	367	840	1,025	1,820	1,540	1,106	748
Total	422	528	401	417	471	463	228	301	350	950	934	1,752	1,175	1,111	927
<i>Trading Revenue by Product</i>															
Equity	172	205	146	132	189	217	115	127	160	377	406	684	495	325	222
Fixed income and money markets	190	257	175	200	197	154	39	94	116	447	351	726	378	492	436
Foreign exchange contracts	60	65	79	83	85	93	73	83	73	125	178	340	301	290	267
Commodities and precious metals	-	1	1	2	-	(1)	1	(3)	1	1	(1)	2	1	4	2
Total	422	528	401	417	471	463	228	301	350	950	934	1,752	1,175	1,111	927

OTHER INCOME (\$ MM)	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	2002 6 months	2001 6 months	2001	2000	1999	1998
	Deposit & payment service charges:														
Deposit accounts	192	199	196	181	154	158	157	144	135	391	312	689	569	505	485
Other payment services	58	55	54	51	47	46	49	47	46	113	93	198	187	183	179
	250	254	250	232	201	204	206	191	181	504	405	887	756	688	664
Capital market fees	571	591	460	473	518	419	513	429	503	1,162	937	1,870	1,810	1,209	1,118
Trading revenues	384	456	388	407	457	568	355	446	367	840	1,025	1,820	1,540	1,106	748
Investment management and custodial fees	242	244	228	229	240	198	177	185	171	486	438	895	684	547	495
Mutual fund revenues	140	139	134	140	134	138	138	135	130	279	272	546	528	479	447
Card service revenues	109	121	116	125	101	116	92	111	106	230	217	458	420	362	305
Foreign exchange revenues other than trading	69	69	84	80	79	69	83	76	73	138	148	312	299	243	218
Credit fees	53	61	59	60	56	62	54	57	51	114	118	237	212	189	183
Insurance revenues	54	67	39	69	40	53	71	25	44	121	93	201	191	161	113
Securitization revenues	58	33	49	38	19	17	17	26	36	91	36	123	115	222	218
Gain (loss) on sale of securities	14	(3)	(36)	4	(56)	(40)	(22)	(9)	19	11	(96)	(128)	(11)	28	343
Gain from divestitures ¹	-	-	313	-	-	132	-	-	-	-	132	445	-	-	-
Gain (loss) on disposal of premises and equip. ²	7	8	37	(1)	4	(18)	(6)	(4)	(7)	15	(14)	22	(16)	90	(32)
Mortgage banking revenues ³	53	73	57	61	59	29	-	-	-	126	88	206	-	-	-
Other ⁴	188	110	77	91	72	81	75	49	50	298	153	321	204	156	165
TOTAL	2,192	2,223	2,255	2,008	1,924	2,028	1,753	1,717	1,724	4,415	3,952	8,215	6,732	5,480	4,985
Special items		-	313	-	-	132	-	-	-	-	132	445	-	105	247
TOTAL, excluding special items	2,192	2,223	1,942	2,008	1,924	1,896	1,753	1,717	1,724	4,415	3,820	7,770	6,732	5,375	4,738
Other income as a % of gross revenues (TEB)	55.7%	54.3%	55.8%	53.9%	54.9%	58.0%	55.9%	56.9%	56.2%	55.0%	56.5%	55.6%	55.9%	51.5%	49.4%
Core other income as a % of gross revenues (TEB)	55.7%	54.3%	52.1%	53.9%	54.9%	56.4%	55.9%	56.9%	56.2%	55.0%	55.6%	54.3%	55.9%	51.0%	48.2%
CAPITAL MARKET FEES															
Full-service brokerage	393	417	282	296	333	259	249	229	280	810	592	1,170	979	739	729
Discount brokerage	21	22	20	23	27	29	32	29	50	43	56	99	145	76	49
Institutional	157	152	158	154	158	131	232	171	173	309	289	601	686	394	340
TOTAL	571	591	460	473	518	419	513	429	503	1,162	937	1,870	1,810	1,209	1,118
GAINS (LOSSES) ON SECURITIES															
Trading account ⁵	315	357	353	310	358	473	295	393	243	672	831	1,494	1,203	655	421
Investment account															
Non-LDC	14	(3)	(36)	4	(56)	(40)	(22)	(9)	19	11	(96)	(128)	(11)	23	66
LDC	-	-	-	-	-	-	-	-	-	-	-	-	-	5	277
TOTAL	329	354	317	314	302	433	273	384	262	683	735	1,366	1,192	683	764
ASSETS UNDER ADMINISTRATION AND UNDER MANAGEMENT															
Institutional	1,037,400	1,020,600	956,300	953,300	885,300	912,800	932,800	906,800	860,400	1,037,400	885,300	956,300	932,800	779,900	660,000
Personal	367,600	369,000	351,400	283,100	279,300	295,500	207,200	206,100	205,300	367,600	279,300	351,400	207,200	157,300	141,700
Retail mutual funds	37,900	37,000	34,800	35,400	34,100	34,500	35,200	34,500	33,700	37,900	34,100	34,800	35,200	30,600	27,500
TOTAL ASSETS UNDER ADMINISTRATION	1,442,900	1,426,600	1,342,500	1,271,800	1,198,700	1,242,800	1,175,200	1,147,400	1,099,400	1,442,900	1,198,700	1,342,500	1,175,200	967,800	829,200
Institutional	19,100	15,100	17,700	45,500	45,400	46,900	36,700	40,300	39,700	19,100	45,400	17,700	36,700	32,700	30,100
Personal	39,200	51,200	47,800	30,700	30,800	31,400	21,500	20,900	20,600	39,200	30,800	47,800	21,500	18,300	15,800
Retail mutual funds	37,900	37,000	34,500	34,300	34,200	34,200	34,100	34,000	33,700	37,900	34,200	34,500	34,100	30,600	27,500
TOTAL ASSETS UNDER MANAGEMENT	96,200	103,300	100,000	110,500	110,400	112,500	92,300	95,200	94,000	96,200	110,400	100,000	92,300	81,600	73,400

¹In Q4/01, the bank sold RT Capital Management for \$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.

⁴In Q2/02, a \$98 million gain resulted from a credit derivative associated with a telecommunications account classified as impaired in the quarter.

⁵Included in trading revenues in other income.

NON-INTEREST EXPENSES (\$ MM)	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	2002	2001	2001	2000	1999	1998
										6 months	6 months				
Human Resources															
Salaries	782	818	782	769	592	627	565	622	547	1,600	1,219	2,770	2,319	2,507	2,296
Variable compensation	513	575	467	510	548	531	504	425	523	1,088	1,079	2,056	1,839	1,078	875
Acquisition retention compensation	32	56	51	52	57	16	-	-	-	88	73	176	-	-	-
Benefits	193	179	235	157	156	150	100	111	118	372	306	698	441	428	423
Stock Appreciation Rights expense	46	26	(20)	50	(16)	9	37	13	2	72	(7)	23	52	-	-
Occupancy															
Premises rent	162	149	161	141	127	154	111	105	93	311	281	583	397	321	256
Rental income from properties	(4)	(5)	(7)	(6)	(4)	(5)	(3)	(3)	(4)	(9)	(9)	(22)	(13)	(11)	(12)
Premises repairs and maintenance	13	16	20	12	13	10	12	18	19	29	23	55	68	88	93
Depreciation	25	24	27	23	22	19	21	21	19	49	41	91	81	92	92
Property taxes	2	3	2	1	2	1	1	6	6	5	3	6	15	41	46
Energy	5	3	4	3	2	2	4	6	7	8	4	11	22	33	33
Equipment															
Depreciation	71	74	87	72	71	68	85	71	68	145	139	298	289	297	250
Computer rental and maintenance	113	116	116	138	96	83	82	85	81	229	179	433	340	348	309
Office equipment rental and maintenance	11	14	9	7	13	11	11	9	10	25	24	40	36	32	26
Communications															
Telecommunications	93	86	83	73	71	63	55	55	58	179	134	290	225	225	209
Postage and courier	30	30	30	29	25	24	47	41	41	60	49	108	170	157	156
Marketing and public relations	51	48	45	46	48	41	61	39	39	99	89	180	173	188	175
Stationery and printing	29	26	23	30	28	27	34	31	34	55	55	108	127	129	125
Professional fees	83	103	117	137	85	73	89	74	59	186	158	412	267	298	262
Amortization expense															
Amortization of goodwill ¹	-	-	106	69	46	27	22	19	18	-	73	248	76	66	62
Amortization of other intangibles	17	17	17	12	4	3	4	4	3	34	7	36	11	-	-
Other															
Business and capital taxes	36	37	44	53	39	35	38	33	33	73	74	171	134	114	118
Travel and relocation	32	30	31	34	31	25	23	21	21	62	56	121	85	90	98
Deposit insurance	8	8	7	8	8	7	8	7	7	16	15	30	30	71	111
Employee training	11	9	14	11	9	9	13	9	8	20	18	43	38	48	60
Donations	9	10	15	6	6	8	1	7	9	19	14	35	26	29	25
Other	220	204	202	201	208	144	95	73	81	424	352	755	333	391	311
TOTAL NON-INTEREST EXPENSES²	2,583	2,656	2,668	2,638	2,287	2,162	2,020	1,902	1,900	5,239	4,449	9,755	7,581	7,060	6,399
Special items	-	-	-	91	-	-	-	-	-	-	-	91	-	194	92
TOTAL, excluding special items	2,583	2,656	2,668	2,547	2,287	2,162	2,020	1,902	1,900	5,239	4,449	9,664	7,581	6,866	6,307

¹ The new standards, Business Combinations and Goodwill and Other Intangible Assets was 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)

	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	2002 6 months	2001 6 months	2001
Canada									
Net interest income (teb)	1,351	1,427	1,398	1,445	1,400	1,371	2,778	2,771	5,614
Other income	1,221	1,160	1,410	1,169	1,091	1,302	2,381	2,393	4,972
Gross revenues (teb)	2,572	2,587	2,808	2,614	2,491	2,673	5,159	5,164	10,586
Provision for credit losses	(151)	(152)	(168)	(174)	(161)	(254)	(303)	(415)	(757)
Non-interest expenses	(1,488)	(1,516)	(1,596)	(1,629)	(1,487)	(1,614)	(3,004)	(3,101)	(6,326)
Income taxes ¹	(367)	(402)	(401)	(384)	(382)	(370)	(769)	(752)	(1,537)
Net income	566	517	643	427	461	435	1,083	896	1,966
Net income, excluding special items	566	517	404	513	461	357	1,083	818	1,735
Cash net income	572	521	699	446	482	451	1,093	933	2,078
Cash net income, excluding special items	572	521	460	532	482	373	1,093	855	1,847
U.S.									
Net interest income (teb)	301	297	248	145	76	16	598	92	485
Other income	715	800	657	615	612	471	1,515	1,083	2,355
Gross revenues (teb)	1,016	1,097	905	760	688	487	2,113	1,175	2,840
Provision for credit losses	(152)	(131)	(248)	(68)	(51)	(12)	(283)	(63)	(379)
Non-interest expenses	(893)	(942)	(866)	(849)	(641)	(359)	(1,835)	(1,000)	(2,715)
Income taxes ¹	25	4	85	55	(8)	(51)	29	(59)	81
Net income	(4)	28	(124)	(102)	(12)	65	24	53	(173)
Net income, excluding special items	(4)	28	(124)	(101)	(12)	65	24	53	(172)
Cash net income	4	39	(63)	(44)	14	76	43	90	(17)
Cash net income, excluding special items	4	39	(63)	(43)	14	76	43	90	(16)
Other International									
Net interest income (teb)	94	145	138	129	104	79	239	183	450
Other income	256	263	188	224	221	255	519	476	888
Gross revenues (teb)	350	408	326	353	325	334	758	659	1,338
Provision for credit losses	(25)	(3)	(9)	6	2	18	(28)	20	17
Non-interest expenses	(202)	(198)	(206)	(160)	(159)	(189)	(400)	(348)	(714)
Income taxes ¹	(8)	(30)	26	(32)	(15)	(2)	(38)	(17)	(23)
Net income	115	177	137	167	153	161	292	314	618
Net income, excluding special items	115	177	137	167	153	161	292	314	618
Cash net income	115	179	142	171	155	164	294	319	632
Cash net income, excluding special items	115	179	142	171	155	164	294	319	632
Total									
Net interest income (teb)	1,746	1,869	1,784	1,719	1,580	1,466	3,615	3,046	6,549
Other income	2,192	2,223	2,255	2,008	1,924	2,028	4,415	3,952	8,215
Gross revenues (teb)	3,938	4,092	4,039	3,727	3,504	3,494	8,030	6,998	14,764
Provision for credit losses	(328)	(286)	(425)	(236)	(210)	(248)	(614)	(458)	(1,119)
Non-interest expenses	(2,583)	(2,656)	(2,668)	(2,638)	(2,287)	(2,162)	(5,239)	(4,449)	(9,755)
Income taxes ¹	(350)	(428)	(290)	(361)	(405)	(423)	(778)	(828)	(1,479)
Net income	677	722	656	492	602	661	1,399	1,263	2,411
Net income, excluding special items	677	722	417	579	602	583	1,399	1,185	2,181
Cash net income	691	739	778	573	651	691	1,430	1,342	2,693
Cash net income, excluding special items	691	739	539	660	651	613	1,430	1,264	2,463

¹Includes non-controlling interest and taxable equivalent adjustment.

BALANCE SHEET (\$ MM)	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	2002 6 months	2001 6 months	2001	2000	1999	1998
	Period-end balances														
ASSETS															
Cash resources	19,814	15,635	17,535	17,767	18,044	17,333	16,408	20,556	18,289	19,814	18,044	17,535	16,408	23,042	16,395
Securities ¹	87,971	86,160	80,507	75,802	68,031	63,379	60,208	55,384	51,071	87,971	68,031	80,507	60,208	50,559	41,399
Loans ¹															
Residential mortgage ²	70,116	69,436	67,442	66,497	64,557	63,418	62,984	62,588	60,999	70,116	64,557	67,442	62,984	59,242	57,069
Personal	32,292	31,600	32,511	32,264	29,713	30,573	28,019	27,220	26,802	32,292	29,713	32,511	28,019	25,255	22,761
Credit card ³	4,445	4,338	4,283	4,128	4,862	4,961	4,666	4,224	3,270	4,445	4,862	4,283	4,666	2,666	1,945
Business and government	63,554	64,234	67,152	65,309	60,053	60,273	60,546	58,244	60,834	63,554	60,053	67,152	60,546	57,676	65,598
Assets purchased under reverse repurchase agreements	33,373	30,503	35,870	25,101	26,453	21,713	18,303	15,100	19,419	33,373	26,453	35,870	18,303	20,272	19,907
Total loans	203,780	200,111	207,258	193,299	185,638	180,938	174,518	167,376	171,324	203,780	185,638	207,258	174,518	165,111	167,280
Allowance for loan losses	(2,338)	(2,345)	(2,278)	(2,173)	(1,951)	(1,947)	(1,871)	(1,845)	(1,869)	(2,338)	(1,951)	(2,278)	(1,871)	(1,884)	(2,026)
Total loans, net of allowance for loan losses	201,442	197,766	204,980	191,126	183,687	178,991	172,647	165,531	169,455	201,442	183,687	204,980	172,647	163,227	165,254
Derivative-related amounts	20,965	25,506	27,240	18,713	19,711	19,539	19,155	15,355	18,155	20,965	19,711	27,240	19,155	15,151	30,413
Customers' liability under acceptances	8,484	9,057	9,923	9,621	9,734	9,697	11,628	11,287	10,188	8,484	9,734	9,923	11,628	9,257	10,620
Premises and equipment	1,581	1,596	1,602	1,477	1,315	1,333	1,249	1,264	1,283	1,581	1,315	1,602	1,249	1,320	1,872
Goodwill	4,900	4,942	4,919	4,174	2,350	2,300	648	662	664	4,900	2,350	4,919	648	611	551
Other intangibles	595	606	619	600	202	205	208	213	156	595	202	619	208	-	-
Other assets	10,565	12,445	11,935	10,694	10,650	9,133	7,589	6,821	6,596	10,565	10,650	11,935	7,589	7,483	7,895
TOTAL ASSETS	356,317	353,713	359,260	329,974	313,724	301,910	289,740	277,073	275,857	356,317	313,724	359,260	289,740	270,650	274,399
LIABILITIES AND SHAREHOLDERS' EQUITY															
Deposits ¹															
Personal	99,990	100,505	101,381	98,970	93,010	90,778	89,632	88,900	88,777	99,990	93,010	101,381	89,632	87,359	85,910
Business and government	115,290	109,156	107,141	100,728	99,743	90,088	93,618	87,814	86,602	115,290	99,743	107,141	93,618	86,223	76,107
Bank	20,598	24,503	24,925	22,593	18,583	22,256	19,646	20,031	20,253	20,598	18,583	24,925	19,646	14,315	17,988
Total deposits	235,878	234,164	233,447	222,291	211,336	203,122	202,896	196,745	195,632	235,878	211,336	233,447	202,896	187,897	180,005
Acceptances	8,484	9,057	9,923	9,621	9,734	9,697	11,628	11,287	10,188	8,484	9,734	9,923	11,628	9,257	10,620
Obligations related to securities sold short	16,360	16,957	16,443	15,073	14,628	14,018	13,419	12,133	13,814	16,360	14,628	16,443	13,419	17,885	14,404
Obligations related to assets sold under repurchase agreements	22,240	17,412	20,864	14,010	15,877	14,717	9,005	7,830	7,158	22,240	15,877	20,864	9,005	9,396	11,264
Derivative-related amounts	22,806	26,396	28,646	19,286	19,770	19,234	18,574	15,182	17,524	22,806	19,770	28,646	18,574	15,219	29,370
Other liabilities ¹	23,487	22,951	23,780	23,278	19,312	19,038	14,149	14,995	13,510	23,487	19,312	23,780	14,149	13,682	12,258
Subordinated debentures	7,025	7,105	6,513	6,488	6,836	6,275	5,825	5,091	5,104	7,025	6,836	6,513	5,825	4,596	4,087
Non-controlling interest in subsidiaries	1,466	1,440	1,479	1,453	1,481	1,453	703	690	39	1,466	1,481	1,479	703	103	499
Shareholders' equity															
Capital stock															
Preferred	1,699	1,706	2,024	2,293	2,045	2,024	2,037	2,018	2,014	1,699	2,045	2,024	2,037	2,009	2,144
Common	7,068	7,001	6,973	7,055	3,729	3,716	3,076	3,055	3,061	7,068	3,729	6,973	3,076	3,065	2,925
Retained earnings	9,804	9,524	9,168	9,126	8,976	8,616	8,428	8,047	7,813	9,804	8,976	9,168	8,428	7,541	6,823
Total shareholders' equity	18,571	18,231	18,165	18,474	14,750	14,356	13,541	13,120	12,888	18,571	14,750	18,165	13,541	12,615	11,892
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	356,317	353,713	359,260	329,974	313,724	301,910	289,740	277,073	275,857	356,317	313,724	359,260	289,740	270,650	274,399
Cash resources and securities as a % of total assets	30%	29%	27%	28%	27%	27%	26%	27%	25%	30%	27%	27%	26%	27%	21%
Personal deposits as a % of total deposits	42%	43%	43%	45%	44%	45%	44%	45%	45%	42%	44%	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 \$.9 billion in Q2/02, of which \$.2 billion was transferred to securities or revolving securitizations, and \$0.7 billion was sold. In Q4/01, securitizations of \$.2 billion was transferred and \$.2 billion was sold. In Q3/01, \$.6 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 \$.2 billion in Q2/02, \$.1 billion in Q1/02, \$.2 billion in Q4/00, \$.5 billion in Q3/00 and \$.5 billion in Q2/00.

BALANCE SHEET CONTINUED
(\$ MM)

Selected average balances

	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	2002 6 months	2001 6 months	2001	2000	1999	1998
Securities	92,773	89,090	79,780	76,402	70,534	64,632	59,922	55,838	51,315	90,901	67,532	73,046	59,087	50,555	38,546
Assets purchased under reverse repurchase agreements	32,465	32,540	29,253	33,205	30,664	25,280	21,660	21,087	23,678	32,503	27,927	29,591	21,729	21,769	24,444
Loans excluding reverse repos	166,269	167,454	166,424	162,576	156,503	155,600	151,804	149,659	146,542	166,875	156,047	160,306	147,790	144,377	143,507
Customers' liability under acceptances	8,797	9,445	9,598	9,460	10,161	10,351	11,226	10,761	10,082	9,127	10,258	9,890	10,281	9,508	10,033
Total assets	366,300	362,400	342,200	339,000	321,900	304,400	291,200	282,000	278,600	364,300	313,000	327,100	281,900	269,900	261,300
Deposits	237,479	239,838	230,292	221,167	212,813	206,975	201,030	194,132	188,591	238,678	209,843	218,425	193,762	184,796	178,688
Common equity	16,681	16,365	16,349	14,466	12,496	11,983	11,174	10,880	10,670	16,523	12,226	13,843	10,814	10,264	9,107
Total equity	18,387	18,149	18,433	16,633	14,541	14,016	13,197	12,897	12,671	18,274	14,267	15,916	12,789	12,475	11,078
Earning assets	308,146	305,374	293,084	290,221	276,028	262,701	252,288	244,224	239,315	306,740	269,253	280,734	244,036	232,927	222,573

RETAINED EARNINGS

	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	2002 6 months	2001 6 months	2001	2000	1999	1998
Balance at the beginning of the period	9,524	9,168	9,126	8,976	8,616	8,428	8,047	7,813	7,606	9,168	8,428	8,428	7,541	6,823	5,699
Net income	677	722	656	492	602	661	595	574	578	1,399	1,263	2,411	2,274	1,757	1,824
Dividends - Preferred shares	(24)	(25)	(31)	(37)	(33)	(34)	(34)	(34)	(33)	(49)	(67)	(135)	(134)	(157)	(145)
- Common shares	(256)	(244)	(244)	(246)	(204)	(203)	(181)	(180)	(164)	(500)	(407)	(897)	(689)	(588)	(543)
Premium paid on common shares purchased for cancellation	(94)	(90)	(348)	(49)	-	-	-	(122)	(174)	(184)	-	(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)	(13)	(19)	(4)	(9)	(7)
Unrealized foreign currency translation gains and losses, net of hedging activities and related income taxes	(22)	(7)	9	(4)	(5)	(2)	1	-	-	(29)	(7)	(2)	2	(4)	(5)
Balance at the end of the period	9,804	9,524	9,168	9,126	8,976	8,616	8,428	8,047	7,813	9,804	8,976	9,168	8,428	7,541	6,823

SECURITIES AND LDC MARKET VALUE SURPLUSES

	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	2002 6 months	2001 6 months	2001	2000	1999	1998
LDC and Mexican exposure	5	5	10	10	10	10	10	10	10	5	10	10	10	10	5
Securities portfolio (excluding LDCs and Mexico)	158	331	430	197	83	130	(90)	(110)	(80)	158	83	430	(90)	(140)	105
TOTAL LDC and securities portfolio	163	336	440	207	93	140	(80)	(100)	(70)	163	93	440	(80)	(130)	110

LOAN SECURITIZATION

(\$ MM)

Credit card loans

	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	2002 6 months	2001 6 months	2001	2000	1999	1998
Opening balance of securitized loans	2,029	2,100	2,100	1,100	1,100	1,100	1,310	1,768	2,300	2,100	1,100	1,100	2,300	2,600	1,500
Securitized during the period	-	-	-	1,000	-	-	-	-	-	-	-	1,000	-	-	1,100
Reversal of prior securitizations	(212)	(71)	-	-	-	-	(210)	(458)	(532)	(283)	-	-	(1,200)	(300)	-
Closing balance of securitized loans	1,817	2,029	2,100	2,100	1,100	1,100	1,100	1,310	1,768	1,817	1,100	2,100	1,100	2,300	2,600

Mortgage-backed securities - sold

	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	2002 6 months	2001 6 months	2001	2000	1999	1998
Opening balance of Mortgage-backed securities - sold	1,174	1,361	1,265	924	971	1,014	1,068	1,125	1,163	1,361	1,014	1,014	1,209	1,436	-
Mortgage-backed securities sold during the period	750	-	223	500	-	-	-	-	-	750	-	723	-	-	1,584
Proceeds reinvested in revolving securitizations	85	50	10	3	-	-	-	-	-	135	-	13	-	-	-
Amortization of Mortgage-backed securities - sold	(245)	(237)	(137)	(162)	(47)	(43)	(54)	(57)	(38)	(482)	(90)	(389)	(195)	(227)	(148)
Closing balance of Mortgage-backed securities - sold	1,764	1,174	1,361	1,265	924	971	1,014	1,068	1,125	1,764	924	1,361	1,014	1,209	1,436

Mortgage-backed securities - unsold¹

	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	2002 6 months	2001 6 months	2001	2000	1999	1998
Opening balance of Mortgage-backed securities - unsold	2,638	3,079	3,274	3,378	3,576	3,681	3,311	3,442	3,528	3,079	3,681	3,681	3,625	600	-
Mortgage-backed securities created during the period	924	40	225	575	-	-	500	-	-	964	-	800	500	3,231	2,282
Mortgage-backed securities sold during the period	(750)	-	(223)	(500)	-	-	-	-	-	(750)	-	(723)	-	-	(1,584)
Proceeds reinvested in revolving securitizations	(85)	(50)	(10)	(3)	-	-	-	-	-	(135)	-	(13)	-	-	-
Amortization of Mortgage-backed securities - unsold	(309)	(431)	(187)	(176)	(198)	(105)	(130)	(131)	(86)	(740)	(303)	(666)	(444)	(206)	(98)
Closing balance of Mortgage-backed securities - unsold	2,418	2,638	3,079	3,274	3,378	3,576	3,681	3,311	3,442	2,418	3,378	3,079	3,681	3,625	600

Impact on income statement

	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	2002 6 months	2001 6 months	2001	2000	1999	1998
Net interest income	(32)	(33)	(35)	(32)	(18)	(17)	(17)	(23)	(45)	(65)	(35)	(102)	(123)	(200)	(168)
Other income ²	52	22	34	41	13	12	13	18	36	74	25	100	92	154	142
Provision for credit losses	9	9	9	8	4	4	3	4	8	18	8	25	27	41	32
Total impact	29	(2)	8	17	(1)	(1)	(1)	(1)	(1)	27	(2)	23	(4)	(5)	6

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

² Excludes the impact of liquidity, credit, and administration fees earned on the securitization of client or third-party assets that are recorded in securitization revenues.

CAPITAL¹

	<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>Q2/00</u>	<u>2002</u> 6 months	<u>2001</u> 6 months	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u>
Tier 1 capital															
Common shareholders' equity	16,872	16,525	16,141	16,180	12,705	12,332	11,504	11,102	10,874	16,872	12,705	16,141	11,504	10,606	9,748
Non-cumulative preferred shares	1,699	1,706	2,024	2,293	2,045	2,002	2,037	2,018	2,014	1,699	2,045	2,024	2,037	2,009	2,144
Non-controlling interest in subsidiaries ²	1,429	1,429	1,428	1,427	1,427	1,423	673	673	22	1,429	1,427	1,428	673	22	247
Goodwill	(4,727)	(4,766)	(4,742)	(4,011)	(2,186)	(2,145)	(647)	(661)	(663)	(4,727)	(2,186)	(4,742)	(647)	(611)	(546)
TOTAL TIER 1 CAPITAL	15,273	14,894	14,851	15,889	13,991	13,612	13,567	13,132	12,247	15,273	13,991	14,851	13,567	12,026	11,593
Tier 2 capital															
Permanent preferred shares and subordinated debentures	471	476	477	460	461	450	457	446	444	471	461	477	457	441	463
Non-permanent subordinated debentures	6,554	6,570	5,935	5,720	6,151	5,616	5,138	4,421	4,520	6,554	6,151	5,935	5,138	4,040	3,419
General allowances	1,412	1,412	1,410	1,283	1,188	1,223	1,188	1,160	1,155	1,412	1,188	1,410	1,188	1,080	850
Non-controlling interest in subsidiaries	-	-	-	2	2	1	1	1	1	-	2	-	1	2	172
TOTAL TIER 2 CAPITAL	8,437	8,458	7,822	7,465	7,802	7,290	6,784	6,028	6,120	8,437	7,802	7,822	6,784	5,563	4,904
TOTAL REGULATORY CAPITAL															
Total Tier 1 and Tier 2 capital	23,710	23,352	22,673	23,354	21,793	20,902	20,351	19,160	18,367	23,710	21,793	22,673	20,351	17,589	16,497
Excess non-cumulative preferred shares	-	-	-	-	-	22	-	-	-	-	-	-	-	-	-
Investment in associated corporations	(2,495)	(2,564)	(2,502)	(2,378)	(2,307)	(2,250)	(1,307)	(1,253)	(1,214)	(2,495)	(2,307)	(2,502)	(1,307)	(891)	(17)
TOTAL REGULATORY CAPITAL	21,215	20,788	20,171	20,976	19,486	18,674	19,044	17,907	17,153	21,215	19,486	20,171	19,044	16,698	16,480
Risk adjusted assets															
On-balance sheet assets	131,431	131,818	133,227	134,702	120,959	125,715	119,663	116,984	115,354	131,431	120,959	133,227	119,663	109,449	116,707
Off-balance sheet financial instruments	35,333	35,416	35,563	34,067	34,364	34,244	35,226	35,352	35,902	35,333	34,364	35,563	35,226	37,124	37,477
General market risk	2,211	2,122	2,257	2,334	3,027	3,112	3,475	2,902	2,715	2,211	3,027	2,257	3,475	2,505	2,880
TOTAL³	168,975	169,356	171,047	171,103	158,350	163,071	158,364	155,238	153,971	168,975	158,350	171,047	158,364	149,078	157,064
Capital ratios (Canadian basis)															
Tier 1	9.0%	8.8%	8.7%	9.3%	8.8%	8.3%	8.6%	8.5%	8.0%	9.0%	8.8%	8.7%	8.6%	8.1%	7.4%
TOTAL	12.6%	12.3%	11.8%	12.3%	12.3%	11.5%	12.0%	11.5%	11.1%	12.6%	12.3%	11.8%	12.0%	11.2%	10.5%
Common equity as a % of total assets	4.7%	4.7%	4.5%	4.9%	4.0%	4.1%	4.0%	4.0%	3.9%	4.7%	4.0%	4.5%	4.0%	3.9%	3.6%
Common equity as a % of risk-adjusted assets	10.0%	9.8%	9.4%	9.5%	8.0%	7.6%	7.3%	7.2%	7.1%	10.0%	8.0%	9.4%	7.3%	7.1%	6.2%
Capital generation															
Internal capital generation	397	453	381	209	365	424	380	360	381	850	789	1,379	1,451	1,012	1,136
External capital generation: ⁴															
- common shares	(27)	(62)	(431)	3,277	13	639	21	(128)	(147)	(89)	652	3,498	(551)	140	17
- preferred shares	-	(318)	(300)	250	-	-	-	-	-	(318)	-	(50)	-	(104)	300
- subordinated debentures	(60)	593	(15)	(538)	525	473	700	(20)	-	533	998	445	1,180	577	(291)
Total external capital generation before TruCS	(87)	213	(746)	2,989	538	1,112	721	(148)	(147)	126	1,650	3,893	629	613	26
RBC TruCS issued	-	-	-	-	-	750	-	650	-	-	750	750	650	-	-
Total external capital generation	(87)	213	(746)	2,989	538	1,862	721	502	(147)	126	2,400	4,643	1,279	613	26
TOTAL CAPITAL GENERATION	310	666	(365)	3,198	903	2,286	1,101	862	234	976	3,189	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 Q2/02 vs. Q1/02		
		April 2002	January 2002	April 2001			
On-balance sheet assets							
Cash resources	19,814	2,534	1,541	1,283	993		
Securities	87,971	6,653	7,804	5,527	(1,151)		
Residential mortgages ¹							
Insured	33,179	379	383	374	(4)		
Conventional	36,937	19,164	18,862	17,376	302		
Other loans and acceptances ¹							
Issued or guaranteed by Canadian or other OECD governments	14,906	2,325	1,954	925	371		
Other	124,904	95,084	95,417	88,546	(333)		
Other assets	38,606	5,292	5,858	6,928	(566)		
TOTAL	356,317	131,431	131,819	120,959	(388)		
Off-balance sheet credit instruments							
	Contract Amount	Credit Conversion Factor	Credit Equivalent Amount	April 2002	January 2002	April 2001	Variance Q2/02 vs. Q1/02
Guarantees and standby letters of credit							
- Financial (excluding securities lending)	10,611	100%	10,611	8,728	8,860	9,660	(132)
- Non-financial	2,965	50%	1,483	1,483	1,413	1,453	70
Documentary and commercial letters of credit	869	20%	174	171	171	71	-
Securities lending	24,667	100%	24,667	733	411	308	322
Commitments to extend credit:							
Less than/equal to 1 year	45,088	0%	-	-	-	-	-
Greater than 1 year	40,901	50%	20,451	18,690	18,498	17,352	192
Uncommitted Amount	46,098	0%	-	-	-	-	-
Note issuance/Revolving underwriting facilities	22	50%	11	11	13	-	(2)
TOTAL	171,221		57,397	29,816	29,366	28,844	450
Derivatives							
	Contract Amount	Current Balance	Credit Equivalent Balance	April 2002	January 2002	April 2001	Variance Q2/02 vs. Q1/02
Interest rate agreements	995,176	2,528	4,664	1,126	1,171	806	(45)
Foreign exchange rate contracts	736,164	4,247	11,702	3,351	3,887	3,782	(536)
Precious metals, commodity, equity linked contract and credit derivative	116,485	1,582	3,809	1,040	991	932	49
Total derivatives ²	1,847,825	8,357	20,175	5,517	6,049	5,520	(532)
Market risk							
		Minimum Capital Required (000's)	Multiplier	April 2002	January 2002	April 2001	Variance Q2/02 vs. Q1/02
Total specific and general market risk		387,269	12.5	4,841	4,608	5,324	233
Less: market risk shown above in cash resources		(11,358)	12.5	(142)	(171)	(126)	29
Less: market risk shown above in securities		(199,000)	12.5	(2,488)	(2,315)	(2,171)	(173)
General market risk		176,911		2,211	2,122	3,027	89
Total risk-adjusted assets				\$168,975	\$169,356	\$158,350	(\$381)

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 \$21,923 million; credit equivalent balance of \$39,441 million; and risk adjusted balance of \$10,514 million at April 30, 2002.

PROVISION FOR CREDIT LOSSES

(\$ MM)

	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00
Specific	328	286	425	236	210	178	134	172	132
Country risk	-	-	-	-	-	-	-	-	-
General Provision									
General allocated	-	(11)	108	-	-	97	8	-	35
General unallocated	-	11	(108)	-	-	(27)	32	-	5
Total general	-	-	-	-	-	70	40	-	40
TOTAL PROVISION FOR CREDIT LOSSES	328	286	425	236	210	248	174	172	172
Provision for credit losses as a % of average loans (including reverse repurchase agreements) & BAs	0.65%	0.54%	0.82%	0.46%	0.44%	0.51%	0.37%	0.38%	0.39%
Specific provision for credit losses as a % of average loans (including reverse repurchase agreements) & BAs	0.65%	0.54%	0.82%	0.46%	0.44%	0.37%	0.29%	0.38%	0.30%

	2002 6 months	2001 6 months	2001	2000	1999	1998
	614	388	1,049	571	530	555
	-	-	-	-	-	(80)
	(11)	97	205	73	n/a	n/a
	11	(27)	(135)	47	n/a	n/a
	-	70	70	120	230	100
	614	458	1,119	691	760	575
	0.59%	0.48%	0.56%	0.38%	0.43%	0.32%
	0.59%	0.40%	0.53%	0.32%	0.30%	0.31%

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

Business loans									
Commercial real estate	62	80	95	87	99	128	90	107	148
Small business	260	274	283	275	278	261	264	262	255
Agriculture	160	119	111	120	118	52	53	51	51
Other	555	657	682	538	518	528	530	598	419
Total business loans	1,037	1,130	1,171	1,020	1,013	969	937	1,018	873
Residential mortgages	128	141	142	132	166	168	185	169	175
Personal loans	296	300	310	311	294	291	247	259	295
Total Domestic GILs	1,461	1,571	1,623	1,463	1,473	1,428	1,369	1,446	1,343

	62	99	95	90	186	182
	260	278	283	264	257	152
	160	118	111	53	62	47
	555	518	682	530	473	746
	1,037	1,013	1,171	937	978	1,127
	128	166	142	185	173	166
	296	294	310	247	236	217
	1,461	1,473	1,623	1,369	1,387	1,510

International

Non-LDC - USA ¹	758	776	626	589	354	155	145	90	79
- Europe	69	82	79	35	37	43	46	61	60
- Latin America	121	170	14	11	19	7	9	9	13
- Caribbean	62	58	55	52	52	48	48	47	46
- Asia Pacific	28	27	37	14	24	25	33	55	102
LDC	30	29	31	29	29	30	28	29	29
TOTAL international GILs	1,068	1,142	842	730	515	308	309	291	329

	758	354	626	145	41	18
	69	37	79	46	58	59
	121	19	14	9	10	4
	62	52	55	48	47	62
	28	24	37	33	127	308
	30	29	31	28	34	40
	1,068	515	842	309	317	491

TOTAL GILs	2,529	2,713	2,465	2,193	1,988	1,736	1,678	1,737	1,672
TOTAL non-LDC GILs	2,499	2,684	2,434	2,164	1,959	1,706	1,650	1,708	1,643

	2,529	1,988	2,465	1,678	1,704	2,001
	2,499	1,959	2,434	1,650	1,670	1,961

Changes in GILs

GILs at beginning of period	2,713	2,465	2,193	1,988	1,736	1,678	1,737	1,672	1,614
Impaired loans formation ²	204	528	675	429	516	292	210	308	220
Write-offs	(388)	(280)	(403)	(224)	(264)	(234)	(269)	(243)	(162)
Other & FX adjustment	-	-	-	-	-	-	-	-	-
GILs at end of period	2,529	2,713	2,465	2,193	1,988	1,736	1,678	1,737	1,672
Gross loans	203,780	200,111	207,258	193,299	185,638	180,938	174,518	167,376	171,324
Gross BAs	8,484	9,057	9,923	9,621	9,734	9,697	11,628	11,287	10,188
Gross loans & BAs	212,264	209,168	217,181	202,920	195,372	190,635	186,146	178,663	181,512
GILs as a % of gross loans & BAs (total)	1.2%	1.3%	1.1%	1.1%	1.0%	0.9%	0.9%	1.0%	0.9%

	2,465	1,678	1,678	1,704	2,001	1,819
	732	808	1,912	813	743	628
	(668)	(498)	(1,125)	(839)	(1,072)	(511)
	-	-	-	-	32	65
	2,529	1,988	2,465	1,678	1,704	2,001
	203,780	185,638	207,258	174,518	165,111	167,280
	8,484	9,734	9,923	11,628	9,257	10,620
	212,264	195,372	217,181	186,146	174,368	177,900
	1.2%	1.0%	1.1%	0.9%	1.0%	1.1%

¹ Centura amounts were: Q2/02 \$125 million, Q1/02 \$131 million, Q4/01 \$142 million, Q2/01 and Q1/01 nil. These numbers include RBC Mortgage and Security First Network Bank.

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

**IMPAIRED LOANS FORMATION
AND WRITE-OFFS**

	Domestic Business	International Business	Total Business	Consumer	Total non-LDC	LDC	Total Bank
Q2/02 vs Q1/02							
Q1/02 gross impaired loans	1,130	1,064	2,194	490	2,684	29	2,713
Impaired loans formation ¹	(24)	92	68	135	203	1	204
Write-offs	(69)	(165)	(234)	(154)	(388)	-	(388)
Other & FX adjustment	-	-	-	-	-	-	-
Q2/02 gross impaired loans	1,037	991	2,028	471	2,499	30	2,529
Q2/02 allowance for loan losses and loan substitute securities	(902)	(730)	(1,632)	(681)	(2,313)	(30)	(2,343)
Q2/02 net impaired loans	135	261	396	(210)	186	-	186
Q2/02 vs Q4/01							
Q4/01 gross impaired loans	1,167	738	1,905	529	2,434	31	2,465
Impaired loans formations ¹	(6)	462	456	277	733	(1)	732
Write-offs	(128)	(230)	(358)	(310)	(668)	-	(668)
Other & FX adjustment	4	21	25	(25)	-	-	-
Q2/02 gross impaired loans	1,037	991	2,028	471	2,499	30	2,529
Q2/02 allowance for loan losses and loan substitute securities	(902)	(730)	(1,632)	(681)	(2,313)	(30)	(2,343)
Q2/02 net impaired loans	135	261	396	(210)	186	-	186

¹New additions to impaired loans, net of reductions.

ALLOWANCE FOR CREDIT LOSSES ¹ (\$ MM)	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	2002 6 months	2001 6 months	2001	2000	1999	1998
	Allowance for credit losses														
Specific	1,010	1,018	951	850	762	756	747	781	810	1,010	762	951	747	786	1,176
Country risk	30	29	31	29	29	30	28	29	29	30	29	31	28	34	40
General															
Allocated	1,175	1,176	1,185	1,072	960	960	863	855	855	1,175	960	1,185	863	790	n/a
Unallocated	237	236	225	332	310	310	337	305	305	237	310	225	337	290	n/a
Total	1,412	1,412	1,410	1,404	1,270	1,270	1,200	1,160	1,160	1,412	1,270	1,410	1,200	1,080	850
TOTAL ALLOWANCE FOR CREDIT LOSSES¹	2,452	2,459	2,392	2,283	2,061	2,056	1,975	1,970	1,999	2,452	2,061	2,392	1,975	1,900	2,066
Consisting of :															
Allowance for loan losses	2,338	2,345	2,278	2,173	1,951	1,947	1,871	1,845	1,869	2,338	1,951	2,278	1,871	1,884	2,026
Allowance for off-balance sheet items	109	109	109	104	104	104	98	119	119	109	104	109	98	-	-
Allowance for loan substitute securities	5	5	5	6	6	5	6	6	11	5	6	5	6	16	40
Allowance for country risk securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	2,452	2,459	2,392	2,283	2,061	2,056	1,975	1,970	1,999	2,452	2,061	2,392	1,975	1,900	2,066
Allowance for loan losses as a % of total loans (including reverse repurchase agreements) and BAs	1.1%	1.1%	1.1%	1.1%	1.0%	1.0%	1.0%	1.0%	1.0%	1.1%	1.0%	1.1%	1.0%	1.1%	1.2%
Changes in the allowance for credit losses															
Balance at beginning of period	2,459	2,392	2,283	2,061	2,056	1,975	1,970	1,999	1,949	2,392	1,975	1,975	1,900	2,066	2,118
Provision for credit losses	328	286	425	236	210	248	174	172	172	614	458	1,119	691	760	575
Write-offs															
Non-LDC	(388)	(280)	(403)	(224)	(264)	(234)	(269)	(243)	(162)	(668)	(498)	(1,125)	(839)	(1,068)	(511)
LDC loans and securities	-	-	-	-	-	-	-	-	-	-	-	-	-	(4)	(325)
Recoveries	42	46	54	42	34	55	69	27	25	88	89	185	162	114	144
Centura at date of acquisition	-	-	-	157	-	-	-	-	-	-	-	157	-	-	-
Other, primarily translation adjustments on provisions denominated in foreign currencies	11	15	33	11	25	12	31	15	15	26	37	81	61	32	65
Balance at end of period	2,452	2,459	2,392	2,283	2,061	2,056	1,975	1,970	1,999	2,452	2,061	2,392	1,975	1,900	2,066
Coverage ratios²															
Coverage ratio (total)	93%	87%	93%	99%	98%	112%	112%	107%	112%	93%	98%	93%	112%	112%	103%
Coverage ratio (non-LDC)	93%	86%	93%	99%	98%	113%	112%	107%	113%	93%	98%	93%	112%	112%	103%
NET WRITE-OFFS															
Domestic															
Residential mortgages	3	3	5	4	3	3	3	3	3	6	6	15	11	12	11
Personal loans	119	123	104	116	120	114	119	138	86	242	234	454	430	260	165
Business loans and acceptances	57	45	70	53	63	52	64	29	51	102	115	238	177	458	170
TOTAL domestic	179	171	179	173	186	169	186	170	140	350	355	707	618	730	346
International															
Non-LDC ³	167	63	170	9	44	10	14	46	(3)	230	54	233	59	224	21
LDC exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	4	325
TOTAL international	167	63	170	9	44	10	14	46	(3)	230	54	233	59	228	346
Total net write-offs	346	234	349	182	230	179	200	216	137	580	409	940	677	958	692
Net write-off ratio															
Total net write-offs as a % of average loans & BAs	0.68%	0.44%	0.67%	0.35%	0.48%	0.37%	0.43%	0.47%	0.31%	0.56%	0.42%	0.47%	0.38%	0.55%	0.39%

¹Centura amounts in Q2/02 were: \$32 million of the specific allowance (Q1/02 \$27 million and Q2/01 \$3 million); \$117 million of the general allocated (Q1/02 \$118 million and Q2/01 \$2 million) and \$27 million of the general unallocated allowance (Q1/02 \$26 million and Q2/01 nil). These numbers include RBC Mortgage and Security First Network Bank.

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

³For Q2/02 includes \$13 million for Centura (\$16 million in Q1/02; nil in Q2/01) largely consisting of Centura business and government loans. These numbers include RBC Mortgage and Security First Network Bank.

NET IMPAIRED LOANS (NILs)

(\$ MM)

	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	2002 6 months	2001 6 months	2001	2000	1999	1998
<i>NILs by geographic area and type of business</i>															
Domestic															
Business loans															
Commercial real estate	29	41	44	53	57	84	41	52	88	29	57	44	41	109	69
Small business	122	121	137	128	135	124	141	144	131	122	135	137	141	141	48
Agriculture	129	96	86	94	91	41	39	40	41	129	91	86	39	49	31
Other	360	462	493	353	351	338	367	387	251	360	351	493	367	285	335
Total business loans	640	720	760	628	634	587	588	623	511	640	634	760	588	584	483
Residential mortgages	110	121	118	110	142	144	157	132	136	110	142	118	157	131	116
Personal loans	120	120	129	114	105	98	51	70	95	120	105	129	51	66	61
TOTAL Domestic NILs	870	961	1,007	852	881	829	796	825	742	870	881	1,007	796	781	660
International															
USA ¹	456	456	375	414	260	72	69	38	28	456	260	375	69	25	15
Europe	17	35	35	5	5	10	7	13	13	17	5	35	7	12	24
Latin America	80	153	5	3	10	3	3	4	4	80	10	5	3	3	1
Caribbean	45	41	39	36	36	34	26	30	28	45	36	39	26	28	31
Asia Pacific	21	20	22	4	5	2	2	17	18	21	5	22	2	35	54
TOTAL International NILs	619	705	476	462	316	121	107	102	91	619	316	476	107	103	125
Total NILs (before general allowance) ^{1,2}	1,489	1,666	1,483	1,314	1,197	950	903	927	833	1,489	1,197	1,483	903	884	785
General allowance for loan losses ¹	(1,303)	(1,303)	(1,301)	(1,300)	(1,166)	(1,166)	(1,102)	(1,041)	(1,041)	(1,303)	(1,166)	(1,301)	(1,102)	(1,080)	(850)
TOTAL NILs (after general allowance)	186	363	182	14	31	(216)	(199)	(114)	(208)	186	31	182	(199)	(196)	(65)
<i>Total net loans and acceptances</i>															
Domestic															
Residential mortgages	66,457	65,844	64,042	63,107	62,441	61,765	61,416	60,970	59,705	66,457	62,441	64,042	61,416	58,482	56,387
Personal loans	25,974	25,919	27,021	26,794	26,909	27,604	27,011	26,265	25,853	25,974	26,909	27,021	27,011	24,183	21,658
Credit card loans	4,274	4,160	4,110	3,943	4,862	4,961	4,666	4,224	3,270	4,274	4,862	4,110	4,666	2,666	1,945
Business loans and acceptances	59,174	61,192	64,972	57,735	59,771	56,460	59,397	56,155	60,885	59,174	61,192	64,972	59,397	55,692	56,131
TOTAL Domestic	155,879	157,115	160,145	151,579	153,983	150,790	152,490	147,614	149,713	155,879	153,983	160,145	152,490	141,023	136,121
International³	55,350	51,011	56,059	50,468	40,604	39,064	32,887	30,245	30,971	55,350	40,604	56,059	32,887	32,541	40,603
TOTAL (before general allowance)^{2,3}	211,229	208,126	216,204	202,047	194,587	189,854	185,377	177,859	180,684	211,229	194,587	216,204	185,377	173,564	176,724
General allowance for loan losses	(1,303)	(1,303)	(1,301)	(1,300)	(1,166)	(1,166)	(1,102)	(1,041)	(1,041)	(1,303)	(1,166)	(1,301)	(1,102)	(1,080)	(850)
TOTAL (after general allowance)	209,926	206,823	214,903	200,747	193,421	188,688	184,275	176,818	179,643	209,926	193,421	214,903	184,275	172,484	175,874
<i>NILs as a percentage of related loans and acceptances</i>															
Domestic															
Residential mortgages	0.17%	0.18%	0.18%	0.17%	0.23%	0.23%	0.26%	0.22%	0.23%	0.17%	0.23%	0.18%	0.26%	0.22%	0.21%
Personal loans	0.46%	0.46%	0.48%	0.43%	0.39%	0.36%	0.19%	0.27%	0.37%	0.46%	0.39%	0.48%	0.19%	0.27%	0.28%
Business loans and acceptances	1.08%	1.18%	1.17%	1.09%	1.06%	1.04%	0.99%	1.11%	0.84%	1.08%	1.06%	1.17%	0.99%	1.05%	0.86%
TOTAL Domestic	0.56%	0.61%	0.63%	0.56%	0.57%	0.55%	0.52%	0.56%	0.50%	0.56%	0.57%	0.63%	0.52%	0.55%	0.48%
International	1.12%	1.38%	0.85%	0.92%	0.78%	0.31%	0.33%	0.34%	0.29%	1.12%	0.78%	0.85%	0.33%	0.32%	0.31%
TOTAL before general allowance for loan losses	0.70%	0.80%	0.69%	0.65%	0.62%	0.50%	0.49%	0.52%	0.46%	0.70%	0.62%	0.69%	0.49%	0.51%	0.44%
TOTAL after general allowance for loan losses	0.09%	0.18%	0.08%	0.01%	0.02%	(0.11%)	(0.11%)	(0.06%)	(0.12%)	0.09%	0.02%	0.08%	(0.11%)	(0.11%)	(0.04%)

¹Centura amounts were: Q2/02 \$93 million, Q1/02 \$104 million and Q2/01 \$(3) million. These numbers include RBC Mortgage and Security First Network Bank

²Net of specific allowance.

³Centura amounts were: Q2/02: \$14,738 million, Q1/02 \$14,638 million, and Q2/01 \$1,743 million. These numbers include RBC Mortgage and Security First Network Bank.

INTEREST RATE SENSITIVITY POSITION (\$ MM)	TOTAL CURRENCIES									Q2/02		Q1/02	
	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	CAD	FGN	CAD	FGN
	Total assets												
0-3 months	162,632	147,591	151,948	137,452	135,054	132,967	125,025	111,152	117,414	93,042	69,590	84,352	63,239
4-6 months	20,507	20,889	19,474	15,754	15,515	15,142	15,224	14,812	13,720	12,854	7,653	11,108	9,781
7-12 months	22,466	26,099	28,546	24,536	19,197	18,819	18,125	20,837	19,331	15,865	6,601	18,834	7,265
1-5 years	76,451	71,705	74,255	75,261	71,247	68,329	67,527	67,512	64,409	60,868	15,583	56,668	15,037
over 5 years	15,499	16,548	15,440	16,496	15,860	12,949	11,259	11,092	11,774	6,105	9,394	7,650	8,898
non-interest sensitive	58,762	70,881	69,597	60,475	56,851	53,704	52,580	51,667	49,208	8,799	49,963	19,143	51,738
Total	356,317	353,713	359,260	329,974	313,724	301,910	289,740	277,072	275,856	197,533	158,784	197,755	155,958
Total liabilities and shareholders' equity													
0-3 months	184,742	177,525	174,320	153,580	151,045	145,062	139,872	124,381	125,146	92,174	92,568	91,488	86,037
4-6 months	16,073	18,083	20,512	15,793	15,485	18,059	15,927	15,601	14,684	8,070	8,003	7,718	10,365
7-12 months	20,819	20,386	26,449	29,917	26,760	23,333	22,991	26,056	26,066	14,738	6,081	14,456	5,930
1-5 years	51,393	50,010	46,165	48,895	47,615	44,879	46,769	45,444	43,688	39,848	11,545	38,163	11,847
over 5 years	9,977	9,958	12,500	11,228	9,858	10,650	8,524	8,868	9,314	6,656	3,321	6,958	3,000
non-interest sensitive	73,313	77,751	79,314	70,561	62,961	59,927	55,657	56,722	56,958	36,524	36,789	40,253	37,498
Total	356,317	353,713	359,260	329,974	313,724	301,910	289,740	277,072	275,856	198,010	158,307	199,036	154,677
Off-balance sheet													
0-3 months	8,644	(602)	25,155	18,320	20,470	13,243	16,656	11,589	8,638	(5,624)	14,268	(6,457)	5,855
4-6 months	(2,915)	7,145	(12,649)	(6,249)	(3,955)	(1,923)	(1,926)	3,206	(2,761)	(228)	(2,687)	670	6,475
7-12 months	1,794	4,020	(10,322)	(5,923)	(3,287)	(3,766)	(6,378)	(2,006)	6,953	6,116	(4,322)	4,832	(812)
1-5 years	(4,465)	(3,755)	(1,480)	779	(8,762)	(5,512)	(3,284)	(8,485)	(11,563)	(4,992)	527	(4,671)	916
over 5 years	4,191	4,323	4,991	796	(637)	983	1,204	618	1,182	1,692	2,499	1,107	3,216
non-interest sensitive	(7,249)	(11,131)	(5,695)	(7,723)	(3,829)	(3,025)	(6,272)	(4,922)	(2,449)	3,036	(10,285)	4,519	(15,650)
Net off-balance sheet	-	-	-	-	-	-	-	-	-	-	-	-	-
Total interest rate sensitivity gap (on and off-balance sheet)													
0-3 months	(13,466)	(30,536)	2,783	2,192	4,479	1,148	1,809	(1,640)	906	(4,756)	(8,710)	(13,593)	(16,943)
4-6 months	1,519	9,951	(13,687)	(6,288)	(3,925)	(4,840)	(2,629)	2,417	(3,725)	4,556	(3,037)	4,060	5,891
7-12 months	3,441	9,733	(8,225)	(11,304)	(10,850)	(8,280)	(11,244)	(7,225)	218	7,243	(3,802)	9,210	523
1-5 years	20,593	17,940	26,610	27,145	14,870	17,938	17,474	13,583	9,158	16,028	4,565	13,834	4,106
over 5 years	9,713	10,913	7,931	6,064	5,365	3,282	3,939	2,842	3,642	1,141	8,572	1,799	9,114
non-interest sensitive	(21,800)	(18,001)	(15,412)	(17,809)	(9,939)	(9,248)	(9,349)	(9,977)	(10,199)	(24,689)	2,889	(16,591)	(1,410)
Net gaps	-	-	-	-	-	-	-	-	-	(477)	477	(1,281)	1,281
After tax impact of 1% increase in rates on: Net interest income using simulation Common shareholders' equity	27 (228)	29 (274)	56 (228)	50 (259)	58 (157)	47 (159)	40 (175)	27 (188)	49 (155)				
After tax impact of 1% decrease in rates on: Net interest income using simulation Common shareholders' equity	(68) 130	(52) 185	(63) 150	(64) 159	(64) 113	(51) 125	(48) 138	(35) 148	(55) 124				