

OTHER INCOME (\$ MM)	Q3/02	Q2/02	Q1/02	Q4/01	Q3/01	Q2/01	Q1/01	Q4/00	Q3/00	Q2/00	Q1/00	Q4/99	Q3/99	Q2/99	Q1/99	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	135	133	128	128	125	124	594	493	689	569	505	485	
Other payment services	59	58	55	54	51	47	46	49	47	46	45	47	46	46	44	172	144	198	187	183	179	
	262	250	254	250	232	201	204	206	191	181	178	175	174	171	168	766	637	887	756	688	664	
Capital market fees	464	471	505	376	384	426	337	445	361	435	297	301	280	248	199	1,440	1,147	1,523	1,538	1,028	1,118	
Trading revenues	440	384	456	388	407	457	568	355	446	367	372	258	281	276	291	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	215	195	177	163	158	153	901	821	1,096	860	651	495	
Mutual fund revenues	188	183	182	171	179	172	170	162	159	154	149	141	143	136	136	553	521	692	624	556	447	
Card service revenues	137	109	121	116	125	101	116	92	111	106	111	111	93	74	84	367	342	458	420	362	305	
Foreign exchange revenues other than trading	71	69	69	84	80	79	69	83	76	73	67	64	66	60	53	209	228	312	299	243	218	
Credit fees	57	53	61	59	60	56	62	54	57	51	50	48	50	45	46	171	178	237	212	189	183	
Insurance revenues	51	54	67	39	69	40	53	71	25	44	51	45	34	49	33	172	162	201	191	161	113	
Securitization revenues	38	58	33	49	38	19	17	17	26	36	36	45	61	55	61	129	74	123	115	222	218	
Gain (loss) on sale of securities	(15)	14	(3)	(36)	4	(56)	(40)	(22)	(9)	19	1	16	(26)	5	33	(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)	(7)	1	91	(1)	(1)	1	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	50	30	40	36	30	50	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	1,724	1,538	1,512	1,354	1,306	1,308	6,519	5,960	8,215	6,732	5,480	4,985	
Special items	-	-	-	313	-	-	132	-	-	-	-	95	(18)	-	28	-	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	1,724	1,538	1,417	1,372	1,306	1,280	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%	56.2%	54.6%	52.9%	51.3%	51.1%	50.7%	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%	56.2%	54.6%	51.3%	51.7%	51.1%	50.1%	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	212	153	157	149	143	109	897	625	823	707	558	729	
Discount brokerage	16	21	22	20	23	27	29	32	29	50	34	19	20	21	16	59	79	99	145	76	49	
Institutional	175	157	152	158	154	158	131	232	171	173	110	125	111	84	74	484	443	601	686	394	340	
TOTAL	464	471	505	376	384	426	337	445	361	435	297	301	280	248	199	1,440	1,147	1,523	1,538	1,028	1,118	

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.