

NON-INTEREST REVENUE (C\$ 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
Capital market fees	262	250	254	250	232	201	204	206	191	181	178	175	174	171	168	766	637	887	756	688	664
Trading revenues	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
Investment management and custodial fees	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	752
Mutual fund revenues	315	299	287	275	279	294	248	221	229	215	195	177	163	158	153	901	821	1,096	860	651	495
Card service revenues	188	183	182	171	179	172	170	162	159	154	149	141	143	136	136	553	521	692	624	556	447
Foreign exchange revenues other than trading	78	61	72	68	74	60	88	92	111	106	111	111	93	74	84	211	222	290	420	362	305
Credit fees	74	66	67	79	77	77	67	83	76	73	67	64	66	60	53	207	221	300	299	243	218
Insurance revenue	57	53	61	59	60	56	62	54	57	51	50	48	50	45	46	171	178	237	212	189	183
Securitization revenues	69	69	56	78	67	69	49	41	21	43	46	58	34	49	33	194	185	263	151	174	113
Gain (loss) on sale of securities	38	57	32	49	38	19	19	15	24	30	35	40	64	55	61	127	76	125	104	220	226
Gain from divestitures ¹	(11)	13	1	(36)	4	(56)	(40)	(22)	(9)	19	1	16	(26)	5	33	3	(92)	(128)	(11)	28	343
Gain (loss) on disposal of premises and equip. ²	-	-	-	313	-	-	132	-	-	-	-	-	-	-	-	-	132	445	-	-	-
Mortgage banking revenues ³	7	7	8	37	(1)	4	(18)	(6)	(4)	(7)	1	91	(1)	(1)	1	22	(15)	22	(16)	90	(32)
Other ⁴	55	55	73	57	61	59	29	-	-	-	-	-	-	-	-	183	149	206	-	-	-
TOTAL	65	221	132	101	102	102	72	74	49	50	30	40	36	30	50	418	276	377	203	156	165
SPECIAL ITEMS																					
Special items	-	-	-	313	-	-	132	-	-	-	-	95	(18)	-	28	-	132	445	-	105	247
TOTAL, excluding special items	2,101	2,189	2,186	1,952	1,963	1,940	1,855	1,720	1,711	1,717	1,532	1,425	1,375	1,306	1,280	6,476	5,758	7,710	6,680	5,386	4,750
Non-interest revenue as a % of gross revenues (teb)	54.3%	55.8%	53.9%	56.1%	53.4%	55.3%	57.4%	55.5%	56.8%	56.1%	54.5%	53.1%	51.4%	51.1%	50.7%	54.7%	55.3%	55.5%	55.7%	51.6%	49.5%
Core non-interest revenue as a % of gross revenues (teb)	54.3%	55.8%	53.9%	52.4%	53.4%	55.3%	55.7%	55.5%	56.8%	56.1%	54.5%	51.5%	51.7%	51.1%	50.1%	54.7%	54.8%	54.1%	55.7%	51.1%	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 mostly to RBC Mortgage.

⁴Reflects net gains (losses) on credit derivatives of \$(51) million in Q3/02 and \$75 million in Q2/02.