

Global Reporting Initiative Index 2010

RBC has adopted a multi-pronged approach to sustainability reporting, and we publish information about our social, environmental and ethical performance in a number of places for various stakeholder groups. We rely on external sources, investor and stakeholder groups and global best practices in determining the relevant issues for inclusion, and strive to provide an appropriate level of detail for each group. We support the work of the Global Reporting Initiative (GRI). The index below and the information it points to constitute a report that qualifies for GRI's G3 Application Level C.

GRI #	Indicator	RBC Information
Strategy and Profile		
Strategy and Analysis		
1.1	President and CEO's statement	Message from the CEO, page 6
1.2	Key impacts, risks and opportunities	Throughout report
Organizational Profile		
2.1	Name of organization	Royal Bank of Canada
2.2	Primary brands, products and services	About RBC, page 3 2010 Annual Report
2.3	Operational structure	About RBC, page 3 2010 Annual Report
2.4	Location of headquarters	2010 Annual Report
2.5	Countries of operation	We operate in 52 countries. rbc.com/aboutus
2.6	Nature of ownership and legal form	2010 Annual Report 2010 Annual Information Form
2.7	Markets served	2010 Annual Report rbc.com/aboutus
2.8	Scale of organization	2010 Annual Report rbc.com/aboutus
2.9	Significant changes during reporting period	2010 Annual Report
2.10	Awards received	Recognition, page 9
Report Parameters		
3.1	Reporting period	Reporting, page 1
3.2	Date of most recent report	At present, RBC does not issue a one-stop sustainability report; rather, we report various measures in existing communication pieces, such as our Annual Report, Proxy Statements, and annual Corporate Responsibility Report. We produce these on an annual basis and update this index on a regular basis.
3.3	Reporting cycle	Annual
3.4	Contact point on the report	corporateresponsibility@rbc.com
3.5	Process for defining report content	Reporting, page 12 Stakeholders, page 10
3.6	Boundary of report	This report covers activities for RBC as a whole — our operations around the world, including all our subsidiaries, unless otherwise noted.
3.7	Limitations on scope or boundary of report	About this report, page 1
3.8	Basis for reporting on other entities	Scope, page 1
3.9	Data measurement techniques	About this report, page 1

GRI #	Indicator	RBC Information
3.10	Explanation of any restatements	Effective 2008, we have excluded statutory holiday pay for part-time employees from our full-time equivalent (FTE) calculation consistent with our management reporting framework. All comparative amounts reflect the change to the FTE calculation.
3.11	Significant changes from previous report	In 2010, we included OCI (other comprehensive income) in the taxes reporting in the Public Accountability Statement. We report employees (full- and part-time) in each of the territories (this data had been grouped together in previous versions of this report). We have restated 2009 data pertaining to the proportion of women and visible minorities in executive roles.
3.12	Table identifying GRI standard disclosures in the report	GRI Index, page 96
3.13	Policy and current practices with regard to seeking external assurance for the report	At present, RBC does not have third-party verification or auditing of our non-financial reporting. Our annual Corporate Responsibility Report and Public Accountability Statement are reviewed by our internal Compliance department (Risk Management), our Legal department, our Financial Reporting department and by internal subject matter experts.
Governance, Commitments and Engagement		
4.1	Governance structure	2010 Annual Report rbc.com/governance
4.2	Indicate whether chair of highest governance body is also an executive officer	2010 Annual Report 2010 Management Proxy Circular Corporate governance, page 16
4.3	Independent and/or non-executive members	2010 Annual Report Corporate governance, page 16
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to highest governance body	2010 Management Proxy Circular
4.5	Linkage between compensation and organizational performance for governance body	2010 Management Proxy Circular
4.6	Processes for the highest governance body to ensure conflicts of interest are avoided	2010 Management Proxy Circular
4.8	Mission and values statements, codes of conduct and principles	Principles and policies, page 18
4.9	Procedures of the highest governance body for overseeing the organization's identification and management of risk	2010 Management Proxy Circular Risk management, page 17
4.10	Processes for evaluating the highest governance body's own performance	2010 Management Proxy Circular
4.12	Externally developed charters, principles or other initiatives to which the organization subscribes or endorses	External principles, charters and initiatives, page 23
4.13	Significant memberships in associations and/or advocacy organizations	Affiliations, page 9
4.14	List of stakeholders engaged by organization	Stakeholders, page 10
4.15	Basis for identification and selection of stakeholders to engage	Stakeholders, page 10
4.16	Approach to stakeholder engagement	Stakeholders, page 10
4.17	Key topics and concerns raised through stakeholder engagement and response	Throughout report

GRI #	Indicator	RBC Information
Economic Performance Indicators		
DMA*	Management approach, goals, performance, policies, contextual information	2010 Annual Report Economic impact, page 24
Economic Performance		
EC1	Economic value generated and distributed	2010 Annual Report Economic impact, page 24
EC2	Financial implications of climate change	2010 Annual Report
EC3	Pension plan obligations	Issues/pension plans, page 51
Market Presence		
EC6	Use of locally based suppliers	Procurement, page 37
Indirect Economic Impacts		
EC8	Investments that provide public benefit	Community development projects, page 27 Public/private partnerships, page 27
EC9	Description of indirect economic impacts	Economic impact, page 24 Community, page 78
Environmental Performance Indicators		
DMA*	Management approach, goals and performance, policies, contextual information	Environment, page 64
Materials		
EN1	Materials used by weight or volume	SOFT footprint, page 69 rbc.com/environment
EN2	Materials used that are recycled input materials	rbc.com/environment
Energy		
EN3	Direct energy consumption	SOFT footprint, page 69 rbc.com/environment
EN4	Indirect energy consumption	SOFT footprint, page 69
EN5	Energy conservation and efficiency improvements	Environmental footprint, page 68 SOFT footprint, page 69
EN6	Energy-efficient or renewable energy-based products/services	Environmental products and services, page 75 Lending to renewable energy, page 75
EN7	Initiatives to reduce indirect energy consumption	Environmental footprint, page 68
Biodiversity		
EN12	Impacts on biodiversity-rich areas	rbc.com/environment
EN13	Habitats protected or restored	rbc.com/environment
Emissions, Effluents and Waste		
EN16	Total direct and indirect greenhouse gas emissions by weight	SOFT footprint, page 69
EN18	Initiatives to reduce greenhouse gas emissions	Environmental footprint, page 68
Products and Services		
EN26	Environmental impacts of products and services	Environmental products and services, page 75
EN27	Products reclaimed at the end of their useful life	Not applicable
Transport		
EN29	Environmental impacts of logistics	SOFT footprint, page 69

* Disclosure on management approach

GRI #	Indicator	RBC Information
Social Performance Indicators		
Labour Practices and Decent Work		
DMA*	Management approach, goals, performance, policies, contextual information	Workplace, page 50
Employment		
LA1	Workforce by employment type and region	rbc.com/responsibility/workplace
LA3	Benefits for full-time employees	Benefits, page 59
Labour/Management Relations		
LA4	Employees covered by collective bargaining agreements	Freedom of association, page 54
Occupational Health and Safety		
LA6	Workforce represented in formal health and safety committees	Health, safety and wellness, page 59
LA7	Rates of injury, lost days, number of work-related fatalities	Due to the nature of our workplace, incidents are rare and number of lost working hours is insignificant. An online Vacation and Absence Management System was introduced in 2003 to capture absenteeism data. Information about accidents and injuries is collected centrally for Canadian federally regulated employees only.
LA8	Programs for serious diseases	Health, safety and wellness, page 59
Training and Education		
LA10	Training per year per employee	Career development and learning, page 60. We do not report hours of training per year but rather the overall investment.
LA11	Career and skill development programs	Career development and learning, page 60
Diversity and Equal Opportunity		
LA13	Composition of governance bodies and breakdown of employees by diversity indicators	Operational integrity, page 14 2010 Management Proxy Circular Diversity and inclusion, page 55
Human Rights		
DMA*	Management approach, goals, performance, policies, contextual information	Code of Conduct, page 18 Principles and policies, page 18 Diversity and inclusion, page 55
Investment and Procurement Practices		
HR1	Significant investment agreements that include human rights clauses or that have undergone human rights screening	Responsible investing, page 44
HR2	Supplier screening on human rights	Procurement, page 37
HR3	Employee training on human rights relevant to operations	Code of Conduct, page 18
Freedom of Association and Collective Bargaining		
HR5	Operations where freedom of association and collective bargaining may be at significant risk	Freedom of association, page 54
Society		
DMA*	Management approach, goals, performance, policies, contextual information	Economic impact, page 24 Community, page 78
Community		
SO1	Programs for managing operational impacts on communities	Bank branch closures and openings, page 40

* Disclosure on management approach

GRI #	Indicator	RBC Information
Corruption		
SO2	Number of business units analyzed for corruption risks	Principles and policies, page 18
SO3	Percentage of employees trained in anti-corruption policies and procedures	Principles and policies, page 18
Public Policy		
SO5	Public policy positions and participation in public policy development and lobbying	Governments, page 11 Political contributions and lobbying, page 21
SO6	Political donations	Political contributions and lobbying, page 21
Product Responsibility		
DMA*	Management approach, goals, performance, policies, contextual information	Product responsibility, page 44 Consumer protection, page 46
Customer Health and Safety		
PR1	Health and safety impacts of products and services	Development of products and services, pages 21 and 44
PR5	Practices related to customer satisfaction, including results of surveys	Stakeholders, page 10 Client satisfaction, page 47
Marketing Communications		
PR6	Programs for adherence to laws, standards and voluntary codes related to marketing communications	Privacy, pages 20 and 46 Code of Conduct, page 18 Voluntary codes, page 22 Clarity in client communications, page 47
Customer Privacy		
PR8	Substantiated complaints regarding privacy breaches	2010 Ombudsman's Report
Additional Indicators – Financial Services Sector Supplement		
FS1	Policies with specific environmental and social components applied to business lines	Principles and policies, page 18 Environmentally responsible business activities, page 74
FS2	Procedures for assessing and screening environmental and social risks	2010 Annual Report Risk management, page 17 Responsible lending, page 45 Equator principles, page 74
FS3	Processes for monitoring client's implementation of and compliance with environmental and social requirements included in agreements or transactions	Responsible lending, page 45 Equator principles, page 74
FS4	Processes for improving employee competency to implement the environmental and social policies and procedures	Principles and policies, page 18
FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities	Stakeholders, page 10 Principles and policies, page 18 Sustaining the RBC Environmental Blueprint, page 76 Community, page 78
FS13	Access points in low-populated or economically disadvantaged areas	Access to banking and insurance, page 40 Low-income and underserved clients, page 41
FS14	Initiatives to improve access to financial services	Access to banking and insurance, page 40
FS15	Policies for the fair design and sale of financial products and services	Product responsibility, page 44 Consumer protection, page 46
FS16	Initiatives to enhance financial literacy	Financial literacy, page 30

* Disclosure on management approach