



Diversity works here.

Our Values:

service

teamwork

responsibility

diversity

integrity



2011 RBC Diversity and Inclusion Progress Report

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A message from Gordon M. Nixon

President and CEO
and Chair, RBC Diversity Leadership Council

As Chair of the RBC Diversity Leadership Council for the past ten years, I have seen firsthand how thinking about diversity has evolved. Today, diversity goes beyond recognizing and appreciating differences in culture, ethnicity, gender, age and sexual orientation. We have learned that simply having diversity is interesting, but doing something with it is powerful. It means pursuing change - in how we think and act by seeking out diversity of thought, by actively including more perspectives and showing visible leadership.

Over the last few years at RBC, we have seen active inclusion produce a groundswell in dialogue and action around diversity. Many active leaders, advisory committees and councils have stepped up to help drive efforts. Thousands of RBC employees have chosen to join our network of employee resource groups to contribute their experiences and insights directly to RBC's diversity journey. These resource groups are one of the ways for RBC to better understand the perspectives, needs and opportunities associated with specific identity or interest groups. These groups raise awareness and understanding and help their members develop personally and professionally, and have become an important part of how diversity creates better outcomes at RBC.

The challenges facing businesses and societies are complex and all stakeholders need to be involved to identify and implement the right solutions. Diversity puts more possibilities into play. And inclusion - when we go beyond the prevailing, predominant or traditional point of view - makes tapping into those possibilities more likely. At RBC we recognize that by anchoring diversity in our values and embedding it in our business, we improve our ability to respond to a changing world.

Looking to the future, across our company we are committed to continuing to make a difference, in our workplace, with our clients and in the communities we serve. It is my hope you have a genuine sense of pride for what we've accomplished and an equally strong sense of purpose in what we have yet to achieve.

Thank you for recognizing the importance of our shared commitment to diversity and for making this journey your own - for inspiring our company to reach higher and for making it true that *Diversity works here* at RBC.

RBC Diversity Leadership Council

The RBC Diversity Leadership Council (DLC), established and chaired by **Gordon M. Nixon** since 2001, sets our diversity strategy - known as the *RBC Diversity Blueprint* - which focuses on three key priorities:

- Increase the Diversity and Inclusion of our workforce globally
- Offer customized services and products to diverse client markets and build supplier diversity programs in North America
- Support the economic and social development of our communities

Council Members



Chair - Gordon M. Nixon
President and CEO



Linda Mantia
Senior Vice President,
Head, Enterprise
Services & Chief
Procurement Officer



Patti Shugart
Managing Director
& Head, Corporate
Banking and Deputy
Head, Global Credit



Andrea Bolger
Head, Business
Financial Services
Canadian Banking



William Onuwa
Senior Vice President
& Head of Insurance
Risk Management



Suresh Sookoo
Chief Executive
Officer, Caribbean
Banking



Zabeen Hirji
Chief Human
Resources Officer



Harry Samuel
Chief Executive
Officer, RBC Capital
Markets, Europe



Jennifer Tory
Regional President,
Greater Toronto
Region, Canadian
Banking



Morteza Mahjour
Chief Information &
Operations Officer



Per Scott
Vice President,
Human Resources



Mary Zimmer
Head, International
Wealth USA and CAS
(Correspondent and
Advisory Services)



A message from Zabeen Hirji

Chief Human Resources Officer

Diversity at RBC is a value creator that impacts everything we do, from how we help our clients succeed, to our ability to attract and retain great talent, to our financial performance. Across our businesses, and around the world, the combination of what we share in common and what makes each of us unique helps us to be a strong and successful company. We understand that making the most of diversity is both the smart thing and the right thing to do.

Our core values of service, teamwork, responsibility, diversity and integrity help guide our decisions and unify us across our different businesses and regions. Literally thousands of employees and leaders have taken a direct role in bringing our *Diversity Blueprint* to life through participation in our Employee Resource Groups, our Diversity Leadership Councils, our community initiatives and a multitude of other programs worldwide. Throughout our diversity work, I see our values of Diversity for Growth and Innovation and Working Together to Succeed in action across our company.

Over the past three years, RBC's Diversity Blueprint has helped focus and align the diversity efforts of individuals and groups across the company. You will see the story of the Blueprint and the story of the talented and diverse people that make up RBC in the pages of this report. At its heart, diversity is about people and achieving our potential - collectively and individually. Breaking down barriers, gaining new insights, seeing new possibilities, and achieving new goals - these are core objectives of our diversity efforts and programs.

Diversity and inclusion is about every single one of us. It's firmly embedded in our culture. It's part of how each of us can bring our very best to work; it's part of why we are recognized as an employer of choice; and in this inter-connected world, it's part of what is needed for organizations to succeed and for individuals to achieve their true potential.



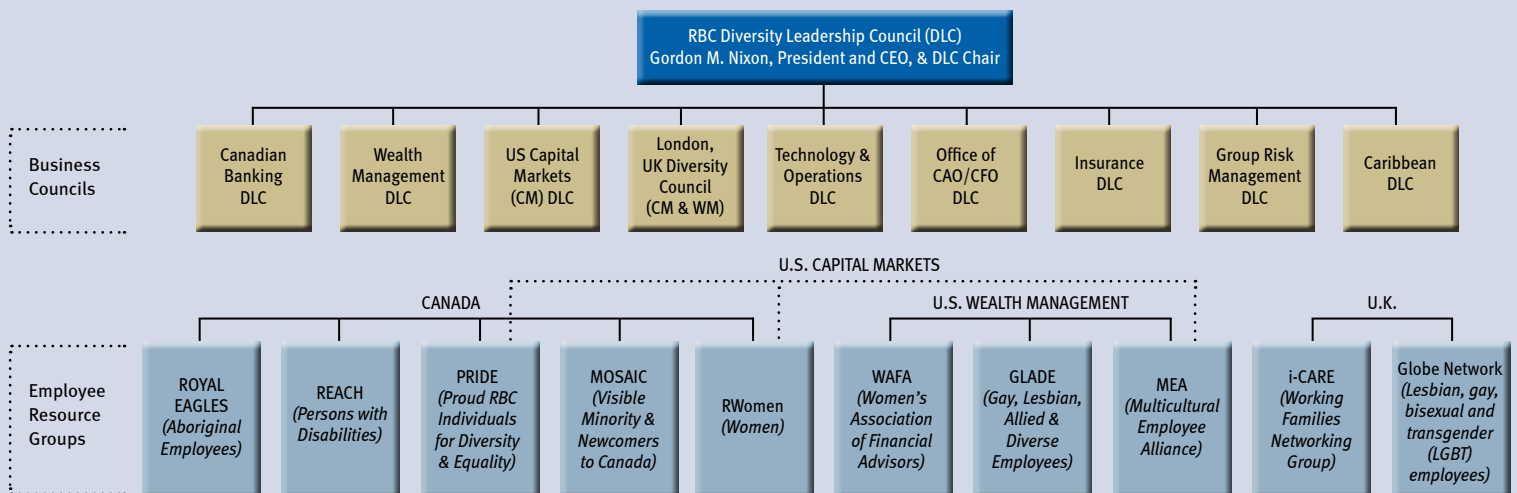
Diversity works here.

Our Commitment to Diversity and Inclusion

RBC believes diversity is a source of growth, innovation and sustainable economic prosperity. Innovative business ideas emerge when we bring together different perspectives and draw from a dynamic mix of people and abilities in pursuit of a common purpose. *Diversity Works Here* because across our company we know it's the right thing to do and the smart thing to do. Diversity enables us to meet new challenges and create prosperity for our clients, employees, shareholders and communities.

The RBC Diversity Network:

A valuable resource of leaders, champions and grassroots supporters



Making Progress: The RBC Diversity Blueprint



A three-year strategic plan introduced in 2009, the **RBC Diversity Blueprint** builds on our legacy of diversity leadership and charts out global priorities, goals and objectives focused on three key areas: Talent, Marketplace and Community. We have made enormous strides in addressing the 60 public commitments made in 2009. Here's a brief update on some of the progress we've made in meeting our Blueprint objectives.

The full report card is available at www.rbc.com/diversity.



2009 – 2011 Report Card Highlights (● illustrates goal achieved or significant action taken)

Talent & Workplace – A high level of engagement at all levels is evident.	Status
Increase the overall diversity of our global workforce and meet our employment equity goals.	●
Create an environment that respects diversity and promotes inclusion for all employees through access to equal opportunities and progressive work/life and flex policies.	●
Increase the representation of women/visible minorities/people of colour in leadership in North America.	●
For employees with disabilities: Increase the representation of persons with disabilities working at RBC.	●
Marketplace – We continue to work towards offering customized, accessible financial services to diverse client segments.	Status
For clients with disabilities: Provide convenient telephone access to our services, make print materials and statements accessible through alternate formats and make our website accessible.	●
For Aboriginal Peoples: Support initiatives that build community capability and economic self-sufficiency through delivery of financial services, educational and employment programs, community development and procurement opportunities.	●
Build and promote the Welcome to Canada package, a comprehensive banking solution for newcomers to Canada that includes the key products, services and advice to meet the immediate and future banking needs of newcomers.	●
Supplier Diversity: In Canada, team up with the Canadian Aboriginal and Minority Supplier Council and other partners to develop a system for identifying Canadian minority/Aboriginal suppliers.	●
Community – We have invested in initiatives and educational projects that support the diverse communities we serve.	Status
Support the development of strategic community-based programs addressing the issues of diversity, inclusion and access to employment.	●
Expand support for the Junior Achievement Program.	●
Enhance scholarship programs for youth.	●
Identify and sponsor regional and community-based events and programs geared to cultural markets, women, persons with disabilities, Aboriginal Peoples and the LGBT community.	●
Engage in ongoing consultation with stakeholders on diversity issues and solutions, and participate in the development of public policy that facilitates dialogue.	●

Diversity in our Workplace in Canada*

The composition of our workforce is an important measure of how well our diversity efforts are working. Diversity initiatives can take several years to show results, so it's important to look at our longer-term progress.

	2011	2010	2006
Women	66%	67%	70%
Women in middle management and above	46%	46%	46%
Women in executive roles	36%	37%	34%
Visible minorities**	29%	28%	24%
Visible minorities** in middle management and above	29%	27%	21%
Visible minorities** in executive roles	15%	14%	9%
Persons with disabilities	4.2%	3.5%	3.2%
Aboriginal Peoples	1.6%	1.6%	1.6%

* Figures represent Employment Equity data as of October 31 for each year presented, for our businesses in Canada governed by the Employment Equity Act. Given variations in legal definitions and restrictions in legislation around the world, comprehensive data on these four designated groups (women, visible minorities, persons with disabilities, Aboriginal Peoples) are available only in Canada.

** In Canada, visible minorities are defined as persons (other than Aboriginal Peoples) who are non-Caucasian in race or non-white in colour.



Zabeen Hirji



Micheline Martin

RBC Women Honoured by WXN's Top 100

Every year, the Women's Executive Network (WXN) honours exceptional women leaders across Canada. In 2011, Chief Human Resources Officer **Zabeen Hirji** was recognized for the second consecutive year, along with **Micheline Martin**, Regional President of Canadian Banking's Quebec Region. Both leaders were named as recipients of the prestigious Canada's Most Powerful Women: Top 100 Awards in the category recognizing women who work in the largest publicly traded and privately owned Canadian companies.

Past WXN "Top 100" & Hall of Fame Honourees at RBC

- **Francine Blackburn**, Hall of Fame Honouree
EVP, Regulatory & Government Affairs & Chief Compliance Officer
- **Shauneen Bruder**
Executive Vice President, Operations, Canadian Banking
- **Janice Fukakusa**, Hall of Fame Honouree
Chief Administrative Officer & Chief Financial Officer
- **Jennifer Tory**
Regional President, Greater Toronto Region, Canadian Banking



Leadership

OUR BELIEF: Senior leadership commitment and clear accountabilities are critical to the success and sustainability of our diversity efforts.

Leading by Example: RBC's Active Leaders

RBC's *Active Leaders* are champions for RBC's diversity and inclusion efforts, both internally and externally. They address issues, share personal stories, encourage discussion and provide solutions to drive change and inspire others.



Catalyst Canada Honours Jennifer Tory for Commitment to Women in Business

In 2011, **Jennifer Tory**, RBC's Regional President, Greater Toronto Region, received the prestigious Catalyst Canada Honours award for her commitment, passion and results in advancing women at RBC and in society.

Jennifer employed strategies that cultivate talent such as selecting junior diverse employees to develop and mentor each year. She is a member of RBC's *Diversity Leadership Council*, active in the Toronto community, and a powerful role model for corporate Canada.

"It is critical to identify talent early, to deliberately give high-potential people stretch roles to build their capabilities and their thinking, provide them with opportunity and visibility, and offer the consistent coaching they need to nurture their growth and help them reach their goals."

Honouree Jennifer Tory and the Catalyst Canada Honours 2011 Chair.

An Authentic Leader: John Taft

John Taft, CEO of RBC U.S. Wealth Management, was hailed as a diversity leader in the article "Authentic Leadership" in the *Profiles in Diversity Journal*.

John's role in driving diversity deeper into RBC's culture and business was highlighted. "Taft has been — and will continue to be — a true visionary for diversity and inclusion advancement."

"At RBC Wealth Management, diversity and inclusion are embedded in our culture. Diversity is a way of life — it's an aspect of everything we do."



800
RBC employees
are Diversity
Active Leaders



Mary Zimmer, Head, International Wealth, USA and CAS, was selected for the second consecutive year as one of the "Top 50 Women in Wealth" by *Wealth Manager Magazine*. She was also recognized by the Diversity MBA magazine as one of 2011's "Top 50 Under 50."



Wanda Brackins, Head, Wealth Management, Global Diversity, was named a "Women Worth Watching" by the American publication, *Profiles in Diversity Journal*.

RBC Leaders go “Beyond Diversity”

CBC Radio’s *Metro Morning* series *Beyond Diversity* explored how Toronto can become more inclusive. In a conversation with host **Matt Galloway**, **Gord Nixon**, President & CEO, and **Zabeen Hirji**, Chief Human Resources Officer, were asked what diversity means to Canada and why it is a pillar of RBC’s values and business.

Gord Nixon:

To be a successful and strong organization you need a tremendous amount of diversity, whether that’s diversity around gender, culture, sexual orientation or thought. Diversity is the right thing to do and it’s a social imperative. But it’s also a tremendous business opportunity and we try to merge the two.

Zabeen Hirji:

There’s clearly a lot of momentum around diversity right now. We have leadership across all of the sectors: business, government, academia, media. They are really passionate about diversity and driving it forward. We need to keep our foot on the gas pedal over the next little while to really accelerate the prosperity that we can have by making diversity work for us.

AMÖI Magazine Features Four RBC Diversity Champions

AMÖI Magazine looked to RBC for insights into women in business by featuring four RBC women who shared their perspectives on diversity and advancement.



Janice Fukakusa, Chief Administrative Officer and Chief Financial Officer

“At RBC, we’re more of a meritocracy. The best person always gets the job. I haven’t found any sort of a glass ceiling or any restriction in my capabilities. Instead, I’ve had opportunities to expand the depth and breadth of my own career.”



Zabeen Hirji, Chief Human Resources Officer

“Go outside your own comfort zone. People want good ideas and are very receptive if you voice them, but sometimes you can be your own biggest barrier. Dream big and take action to get there.”



Linda Mantia, Senior Vice President and Head of Enterprise Services, Chief Procurement Officer

“An environment that promotes inclusion of all different experiences and background I think, is the only place I can possibly work. Young women should gravitate toward the very things they find intimidating, and be lifelong learners.”



Norma Tombari, Director of Global Diversity

“Young professional women should always remember the importance of networking and building relationships as they navigate the workplace. It’s all about connecting with great people and creating a culture that enables you to thrive.”



RBC Insurance & GRM Expand DLC Network

In 2011, **William Onuwa**, Senior Vice President and Head of Insurance Risk Management, was appointed to the RBC Diversity Leadership Council, representing both RBC Insurance and Group Risk Management, Regulatory & Government Affairs and Compliance. Under his stewardship, both of these business groups also established Diversity Leadership Councils in 2011 to take diversity and inclusion within their respective areas to the next level.

“Diversity challenges assumptions and it is in that process that we are able to find new ways to face new business challenges. It is analogous to an orchestra where there are different instruments and skills but together they create the best harmony and make for a rich tapestry.”



“I’m honored to be recognized for something so important to me and also so much fun. In all my years on Wall Street, RBC’s culture is the best in terms of fostering mentors and mentees.”

RBC’s Women on Wall Street Mentor: Deborah Freer

One of few women COOs on Wall Street, **Deborah Freer**, RBC U.S. Capital Markets’ Chief Operating Officer was named 2011 Women on Wall Street Mentor of the Year. Deborah knows women can succeed in the male-dominated trading culture and shares her understanding with other women: “This industry is a big commitment, and it’s no place for a wallflower.”

General Counsel Group Profiled for Diversity and Inclusion Efforts



Under the leadership of **David Allgood**, Executive Vice President and General Counsel, the General Counsel Group has been a champion of embedding diversity and inclusion into the workplace and the broader legal community for a number of years. David’s own interest in gender diversity began to grow when he noticed large law firms were struggling to retain women lawyers.

“I saw that within our own corporate context at RBC, we were able to provide women with an environment in which they could satisfy both their professional and personal needs,” says David.

In the fall of 2011, AMÖI Magazine profiled four members of RBC’s General Counsel Group for their outstanding commitment to diversity and inclusion, including **David**, **Emily Jelich**, Vice President and Associate General Counsel, **Manju Jessa**, Senior Counsel and **Lucille D’Souza**, Senior Counsel.



Emily Jelich

In addition to the many diversity initiatives she supports, Emily Jelich is active in helping RBC women lawyers and law associates to find suitable career mentors. Manju Jessa and Lucille D’Souza are co-chairs of the General Counsel Group’s Diversity Leadership Committee. Manju was also recognized as a *Lexpert Rising Star* by the legal community in 2011.



Manju Jessa

As well, in recognition of their efforts in the category of social responsibility, RBC’s General Counsel Group was honoured by the *Canadian General Counsel Awards* in 2011.



Lucille D’Souza

7,300+ employees and 560 communities took a stand against bullying during International Day of Pink



Active Leaders Advocate for Acceptance

Radio host **Barbara Bowes** invited **Rob Johnston**, Regional President, Manitoba, Saskatchewan and Northern Ontario, and **Robb Ritchie**, Sales Effectiveness Manager, Royal Direct, Western Canada, and head of the Prairie PRIDE ERG to talk last Spring.

Rob spoke of how International Day of Pink celebrates what makes each of us special and unique and helps us stand up against bullying in the workplace or school.

Rob also explained how RBC’s ERGs meet a need to better understand each other. Barbara applauded RBC’s diversity efforts. “It’s wonderful to hear that ‘it’s OK to be me.’”

“The more we know ourselves, the better we understand our clients.”



Talent and Workplace

OUR BELIEF: We believe that every employee has diverse experience and perspectives to contribute at RBC. We promote inclusive work environments where people can develop their unique abilities and achieve their full potential.

4,000+
RBC employees
belong to ERGs.

Employees Supporting Employees Through ERGs

More than 4,000 RBC employees help drive diversity deeper at RBC through self-governing Employee Resource Groups (ERGs). They raise awareness and understanding and help their members develop personally and professionally by providing access to peer support, recruitment opportunities, mentoring, coaching, and engagement with the community.



RWomen Founder Awarded Rising Star

A special round of applause for **Joanne O'Hea**, Capital Markets' Vice President of Equity Agency Trading for Canada and founding member of RWomen's

Canadian chapter. In 2011, Joanne was recognized by Women in Capital Markets (WCM) with the prestigious Rising Star Award. WCM is a non-profit organization that promotes the advancement of women in the Canadian financial services industry. Joanne was honoured for providing inspirational leadership and mentorship to young women in the industry.

RWomen U.S. Puts Networking First

2011 marked the expansion of RWomen, RBC's ERG for women in capital markets, to a new U.S. chapter based in New York. Over 100 employees attended the group's inaugural event, "The Art of Networking," which featured presentations by a business psychologist and an executive coach, along with plenty of opportunities to connect.



(left to right) - Shilpa Narang, Paula Cirigliano, Renee Degagne, Zarifa Babayeva, Mary Walsh, Kimberly Julian.



Advisors (left to right) Patricia Thorpe, Mary Adamski and Laurel Kent participated in an animated panel discussion at the WAFA Conference.

WAFA Marks An "Amazing" 20 Years

There was plenty to celebrate at the *Women's Association of Financial Advisors Conference (WAFA)* as the business symposium marked 20 years of supporting women advisors in RBC U.S. Wealth Management's corporate and field leadership roles.

WAFA focuses on recruiting, mentoring, succession planning and leadership opportunities for women. Its activities help attract, retain and develop internal talent as well as women clients.

Designed by financial advisors for financial advisors, attendees come away energized by new ideas and networking with other successful FAs and branch directors.



“For those who have a passion for visible minorities and newcomers, I urge you to join us in the frontline and make a difference!”

Rebecca Lai, Co-Chair, RBC MOSAIC

MOSAIC Makes Future Canadians Feel Welcome

In honour of Canada’s 144th birthday, members of MOSAIC joined Canadian Banking in an online video exhibit to share their emigration stories with fellow colleagues and newcomers. The exhibit gave employees who have gone through the emigration experience the opportunity to share their unique insights and advice on coming to Canada as well as the helpful tools and resources that RBC makes available to future Canadian citizens through the Welcome to Canada program.



Senior Business Analyst Navendoo Dhir shares his story



The MEA at RBC

The *Multicultural Employee Alliance (MEA)* ERG supports two businesses in the U.S. - Wealth Management and Capital Markets.

MEA Shows New York City It Cares

The MEA ERG focused on its *Corporate and Community Citizenship Initiative* for RBC Capital Markets in New York. During the holidays, employees donated books and warm coats, served hot meals and gave gifts to families in need. The ERG also hosted high school students interested in a finance career during its *Day on Wall Street* annual event which brings RBC leaders together with students from disadvantaged neighbourhoods to discuss careers, the ins and outs of trading, mergers and acquisitions, and the stock market.

Roger Blisset, Managing Director, U.S. Strategy, with RBC Capital Markets, explains why he participates: “I get a lot of fulfillment and energy from the conversations with the public high school students in our program. The ethnic and socio-economic backgrounds of these bright and talented students remind us of the promising future ahead as an industry and a country.”

MEA RISEs to Make a Difference

In the Minneapolis area, MEA members co-hosted a simulated career fair with Twin Cities RISE! (TCR), a community program to combat poverty. MEA Wealth Management members participated in job interview role-playing to help TCR participants apply their new skills and prepare for the real thing. Results are encouraging as graduates enjoy close to 100 per cent success in finding jobs, and largely credit the TCR program’s focus on personal empowerment, positive thinking and constructive behaviour.



Photo credit: Bruce Silcox

“I want everybody to be okay”:
Anne-Marie Vanier

During October’s *National Coming Out Day (NCOD)*, **Anne-Marie Vanier** appeared on RBC’s intranet site. Anne-Marie, Chief Property and Casualty Actuary, RBC Insurance, and Co-Executive Sponsor for the RBC PRIDE ERG in Canada, referred to her experience coming out at RBC and the importance of talking about sexual orientation in the workplace.



“I was out in my previous workplace and had been reflecting on why I wasn’t out at RBC. Then I saw the NCOD event. I walked into my boss’ office and told him not just that I was a lesbian, but that I wanted to take a broader role around inclusion at the company. I told my colleagues...then I told my staff. They were all very supportive. I did not do this just so I could be okay, but because I want everybody to be okay.”

LGBT Community Comes Together at Out & Equal 2011



RBC’s LGBT community came together to attend the 2011 Out & Equal Workplace Summit in Dallas, Texas. Attendees included representatives from RBC’s 3 LGBT Employee Resource Groups based in North America: PRIDE Canada; PRIDE, U.S. Capital Markets; and GLADE U.S. Wealth Management. The summit, which is dedicated to creating safe, equitable workplaces for all, provides a unique forum for LGBT employees, leaders and allies to exchange best practices and network.



Globe Members with RBC leaders and sponsors Harry Samuel and Mike Moodie.

London Launches GLOBE Network

RBC’s GLOBE Network supporting lesbian, gay, bisexual and transgender (LGBT) employees in the UK and Channel Islands held its inaugural event in London embracing employees and two organizations: Stonewall, a charity focused on equality in the LGBT community, and Interbank, a network for LGBT people in finance.

Simon Feeke, RBC Client Manager at Stonewall, said: “People perform better when they can bring their whole selves to work. RBC is working towards employee inclusiveness, better performance and overall output for the business.” **Interbank** complimented RBC for its commitment to diversity: “It’s great to see more financial institutions stepping forward to build their LGBT networks.”

“Through acknowledgement of our diverse aspects, we see that we are all multi-faceted and we help celebrate that with each other.”

Liz Porter, Co-Chair, PRIDE, U.S. Capital Markets

GLADE Makes History

For the first time ever, RBC Wealth Management’s U.S.-based employee resource group GLADE, which stands for “Gay, Lesbian, Allied, and Diverse Employees,” represented the company at the 2011 Ashley Rukes Twin Cities Pride Parade in Minneapolis-St. Paul. Over 50 GLADE members marched proudly in the parade, representing RBC to a crowd of more than 125,000 spectators. Participant **Susan “Suz” Nelson** had this to say: “The march was an amazing experience. I love working for RBC, but this event really helped to solidify it. Knowing that RBC, from the CEO down, supports diversity and the rights of all their employees gives me a sense of pride that I can’t even begin to describe.”





Students getting backpacks.

Royal Eagles Outfit Over 1,000 Students

Each year, the Royal Eagles Backpack Program puts together backpacks filled with school supplies and provides a new set of clothes for Aboriginal children in need. In 2011, the program resulted in over 1,000 students being provided with back-to-school supplies and clothing.

“When our staff are enthusiastic and able to contribute by opening the door to their communities, this resonates in the market, and enhances the success of our company.”

Harry Willmot, National Co-Chair, Royal Eagles

REACH Helps Persons with Disabilities Achieve Their Full Potential

With membership growing to over 500 in 2011, REACH observed the United Nations’ *International Day of Persons with Disabilities* where employees shared their stories about living and working with a disability. **Al Tinney**, REACH Executive Sponsor, spoke about how disclosing a disability helps ensure our workforce accurately reflects our clients and that RBC has a workplace “where all our employees have access to the support and accommodation they need to reach their full potential.”



REACH members shared their experiences during a panel discussion for International Day of Persons with Disabilities. Pictured here in the back row are Norma Tombari (Director, Global Diversity, RBC); Russ McNally (REACH Co-Chair) and Al Tinney (REACH Executive Sponsor). Front row: Joel Licuanan (REACH Member); Geoff Woodworth (REACH Co-Chair); Courtney Sheldon (REACH Leadership Team) and guide dog Tola.

Leading by Example

As part of the REACH “Let’s Talk About It Campaign” to encourage disclosure, **Francine Dyksterhuis**, SVP, Canadian Contact Centres, shared her own story of disclosing her invisible disability at work in a candid interview on RBCnet, garnering over 10,000 hits.



“Today, about 8% of our executive leaders in Canada report having a visible or non-visible disability. If we expect our employees to become more aware, I think that as leaders we need to be prepared to take the journey with them.”



“i-CARE is a group where the “i” - which represents the individual - is important. You

can be yourself and network with colleagues with similar issues and situations, share ideas, encourage each other and hopefully, build long-lasting relationships.”

Tara Beck-Limer,
i-CARE Co-Chair

i-CARE

Based in the UK, i-CARE is an inclusive RBC employee-led action group dedicated to highlighting the issues faced by working parents and care-givers, and providing support through advocacy, education and forums for discussion. Over 2011, the group enhanced its interactive SharePoint site, raised awareness within RBC, and held a number of seminars and workshops.

“i-CARE is a group where the “i” - which represents the individual - is important. You can be yourself and network with colleagues with similar issues and situations, share ideas, encourage each other and hopefully, build long-lasting relationships,” says Co-Chair, **Tara Beck-Limer**. Since launching in 2010, i-Care’s membership has grown to over 50 members strong.



Diversity Dialogues – Who’s Mentoring Whom?

Julie Fairclough hadn’t anticipated the business impact of RBC’s Diversity Dialogues Reciprocal Mentoring Program and “how valuable it would be for solving real business issues and discussions around new business opportunities.”

Julie, Head of Transformation, International Wealth Management in the Channel Islands, mentors in the 12-month program that matches senior leaders with talented, diverse employees (mentees). Together, they explore how their diversity can drive business success.

“I have been mentoring a fantastic individual,” observes Julie. “Because we have different backgrounds, experiences and opinions, I’m viewing business challenges and opportunities through a different lens. I’m not sure who is mentoring whom, actually!”



Mentee **Rasheed Joseph-Young** also sees the program’s benefits. He’s Senior Global Facilitator for Recruitment & Learning in Toronto. “I feel more confident and equipped for success in this global organization and in life.”

1,000+
employees have participated
in Diversity Dialogues.



T&O Diversity Festival Celebrates Inclusion

T&O employees' remarkable eleventh annual *Diversity Festival* showcased employee stories, cultural

performances and traditional foods. Sponsored by the T&O Diversity Leadership Council, this year's theme was "Inclusion."

Morteza Mahjour, Chief Information & Operations Officer, asked participants to "reflect on what you are going to do differently to create a more inclusive environment for our workplace...to make people feel comfortable with who they are, what background they have and what ideas they bring to work."

Sunita Guyadeen, Senior Program Manager, spoke about her first impressions as an RBC job candidate when each interviewer was not only in a senior role, but was a member of a visible minority. "This weighed in my decision to join RBC. It meant they were committed to creating opportunity for people with diverse needs from diverse backgrounds."



Suresh Sookoo

Caribbean Steps Up Focus on Diversity

In a region that serves 19 countries with a multiplicity of ethnicities, races, social and economic circumstances, "Diversity not only works here," says **Suresh Sookoo**, Chief Executive Officer, Caribbean Banking, "it is characteristic of who we are." With *Talent and the Workplace* as its diversity focus, the region is working at increasing women in senior management and executive roles, creating greater diversity of Caribbean nationals at business, functional and head office levels and hiring more persons with disabilities.



Spreading the Word: Diversity Awareness and Learning

Throughout 2011, RBC continued to promote diversity, knowledge-sharing and discussion.

Creating an Inclusive Workplace for Employees with Disabilities

During this interactive webcast, people managers learn how to manage and on-board persons with disabilities. Topics include recognizing the impact of disclosing a disability, performance enablement and coaching, and workplace accommodation.

Building Cultural Dexterity for High Performance

Today, understanding workplace cultural differences and communicating effectively with people from diverse backgrounds is more important than

ever. Facilitated webcasts enable employees across the globe to discuss diversity, cultural differences, "unwritten rules," stereotypes and generalizations, and communicating in a cross-cultural context.

Diversity Moments E-Learning

Using short, web-based vignettes, Diversity Moments help increase employees' and managers' knowledge of diversity and inclusion. The "moments" cover topics including invisible disabilities, Aboriginal awareness, generational diversity and identifying stereotypes.



Marketplace

OUR BELIEF: By offering customized and accessible services and products to diverse client markets and engaging diverse suppliers, we are able to grow new markets and more fully serve existing ones.



“Even small improvements in immigrant outcomes could contribute positively to the Canadian economy.”

Dawn Desjardins, Assistant Chief Economist

RBC Puts the Spotlight on Immigrant Wage Gaps in Canada

In December 2011, RBC released an important study to raise awareness about the employment challenges facing Canadian immigrants. The report entitled, “Immigrant Labour Market Outcomes in Canada: The Benefits of Addressing Wage and Employment Gaps,” estimates that the incomes for skilled Canadian immigrants could increase by as much as \$30 billion if they were paid the same as Canadian-born workers. Today, immigrants represent more than 20 per cent of Canada’s population. RBC is committed to being part of the solution through building awareness and innovative employment programs like Career Bridge, which aim to match immigrants to meaningful job opportunities based on their education and skills.

RBC Makes Financial Services Accessible to All

The RBC Accessibility Website informs clients of accessibility features and accommodations, including information about RBC products, services, and channels for persons with disabilities.

RBC was the first bank worldwide to provide voice guidance enabled or “talking” ATMs. Today almost all RBC branch banking machines are voice guidance enabled. For more, visit the site at RBC.com/accessibility.

RBC produces
1,200+
Braille client statements per month and has established a network of 2,686+ audio-accessible ATMs across Canada.

Today more than

40%

of new immigrants to Canada possess a bachelor’s degree or higher.



Bridging the Gap

RBC works with its long-time community partner, Career Edge Organization, to open employment doors for professional newcomers to Canada, eager to work in their chosen careers.

Through the *RBC Career Bridge Host Program*, interns are placed with RBC small and medium-sized business clients. RBC covers costs for four months of a six-month placement.

Response from business clients has been positive. “Aside from the business benefits,” says **Dale Sturges**, Director, Change Management & Communications, Canadian Banking, “many RBC clients are excited to help strengthen the social and economic fabric of Canadian society.”

“Partnering with RBC to develop the program was a natural fit, due to their long-standing commitment to diversity and inclusion in the workplace, marketplace and community.”

Anne Lamont, CEO & President, Career Edge Organization



“We recognize that diverse suppliers are often more nimble and responsive to our needs than some of the ‘giants.’”

Supplier Diversity Makes the Case

RBC added new breadth to its supply chain by ensuring supplier representation from diverse groups including newcomers to Canada, persons with disabilities, women and Aboriginal Peoples. **Charles Varvarikos**, RBC’s Head of Facilities Sourcing, explains: “Our goal is not to set quotas but to bolster our pool of quality suppliers.”

RBC leads the way on the business case for supplier diversity in Canada, and will launch two innovations. A mentorship program will offer suppliers ongoing guidance. “While they won’t always win our business,” says Charles, “we’ll help them by matching each with a procurement category manager and executive.” Also, a workshop will bring diverse suppliers together with RBC purchasers to network and learn how to compete.

RBC Capital Markets Finds Our Clients Care Too

U.S. Capital Markets asked their extensive roster of clients “how” and “why” diversity is smart business. The resulting case studies revealed that diversity was a key value for numerous successful clients:

- Municipal Finance clients include diversity as a criterion for awarding and maintaining business, and call for diverse deal teams to influence and advance diversity.
- Global Investment Banking companies understand diversity challenges and use the strength of diversity to grow their businesses.
- Pension Fund clients include diversity as a criterion for awarding business.
- Fixed Income clients direct business to firms with a value set common to their own.
- In the Global Arbitrage and Trading business, out-of-the-box thinking has contributed to better risk evaluation and investment opportunities.

Sharing the case studies internally has helped show that clients who embrace diversity prosper...and so does RBC Capital Markets.



Amber Cameron, owner of Radiant Skin Clinic.

A Balancing Act: RBC Survey Reveals Women Entrepreneurs Face Work-Life Challenges

Amber Cameron has a busy life, thanks to a thriving business, single parenthood and a child with special needs. The owner of *Radiant Skin Clinic* in Moose Jaw, Saskatchewan is part of a growing force in Canada — women entrepreneurs. More than 50 per cent of Canadian small businesses are women-owned, yet, according to a 2011 RBC survey, 40 per cent of this group say work-life balance presents a challenge.

Sheila Getzlaf, Amber’s account manager, offers this advice: “Surround yourself with good people. Every small business owner needs a support system and a network of experts who share their knowledge and experience.”

Amber followed Sheila’s advice and now the challenges of entrepreneurship have shifted to satisfying her customers’ growing demands. “It’s the best problem a business owner could have!” says Amber.

“Surround yourself with good people. Every small business owner needs a support system and a network of experts who share their knowledge and experience.”

Sheila Getzlaf



Brad Fisher, SVP, Branch Director, Private Client Group and Cinda Collins, SVP, Financial Consultant, Senior Consulting Group Chairman's Council, were among the employees who shared success stories of reaching out to diverse markets.



RBC Newcomer Credit Card Program Makes It Easier for Spouses

In 2011, RBC enhanced our Newcomer to Canada Credit Card program to provide a second unsecured credit card, with a \$1,000 credit limit, to the spouse or partner of clients who arrive under the Skilled Worker or Investor class category.



Secrets Uncovered at the Conference for Women

In early April, RBC U.S. Wealth Management's Houston, Texas branch sponsored the Greater Houston Women's Chamber of Commerce's third annual *Conference for Women*.

Local business leaders presented to the participants and **Denise Marks**, Financial Advisor, moderated two breakout sessions with the intriguing titles: "How do you determine the number that reflects when you can retire?" and "The secret language of money."

Building Cultural Competency through Storytelling

Changing racial and cultural demographics throughout the United States highlights the need for greater cultural competency. RBC U.S. Wealth Management chose video storytelling as a teaching tool to help the firm build connections with diverse communities.

Client-facing employees successful at building relationships in diverse markets posted their video insights on the intranet. Also posted was a video about cultural competency for Financial Advisors, which spotlighted three market niches: women in transition; the Native American community; and the Latino community.

The key message: wealth is constantly changing hands and now is the time to build a presence and establish connections with diverse communities.

Recognizing Successful Women Entrepreneurs Across Canada

The RBC **Canadian Women Entrepreneur Awards** recognize successful women entrepreneurs from across the country in six categories: Start-Up, Impact, Momentum, Sustainability, Trailblazer, and Excellence in Entrepreneurship.

Female entrepreneurs are one of the fastest-growing business segments and RBC, Women of Influence and our partners are proud to celebrate excellence among this incredible group.

For the first time, two women, **Dr. Munira Jivraj**, Millennium Dental and **Gloria Rajkumar**, SIMAC Canada Inc. shared the Momentum award. Both women of immigrant origins demonstrated phenomenal business growth and the ability to embrace new challenges and opportunities in Canada.

Winners were recognized at the Canadian Women Entrepreneur Awards Gala in Toronto. The Honourable **Rona Ambrose**, Minister of Public Works and Government Services and Minister for Status of Women, saluted the recipients. "Canadian women entrepreneurs have a long history of excellence and we can take great pride in their individual and collective achievements, which have contributed positively to Canadian life," said Minister Ambrose.



Andrea Bolger, Head, Business Financial Services, Canadian Banking and Jennifer Tory, Regional President, Greater Toronto Region, Canadian Banking pictured with the winners of the 2011 RBC Canadian Women Entrepreneur Awards.

7,000

Number of women from their 20's to their 80's nominated for RBC's Canadian Women Entrepreneur Awards since 1992.



Community

OUR BELIEF: RBC understands that being a leader in diversity extends to raising awareness about diversity issues in our communities. We accomplish this through leadership in research, strategic partnerships, donations and sponsorships.

Aboriginal Student Interns are Banking on the Future

What did you do this summer? For 32 Aboriginal students across Canada, the responses might range from: “Opened my first client bank account” to “Coordinated Aboriginal Day at the branch” to “Handed out freezies to drive-through clients!”

RBC’s *Aboriginal Summer Internship Program* supports RBC’s strategy to improve how it attracts, trains and integrates this unique talent pool, builds a pipeline of diverse

talent for Canadian Banking’s most critical roles, invests in the future careers of Aboriginal Peoples and increases the financial advice and economic success within Aboriginal communities.

Placements continue for three summers and ideally lead to full-time jobs. Mentoring, formal evaluation and two-way feedback are part of the process and results are encouraging. Most of the 2011 interns will be invited back next year, to build on their banking knowledge... and their summer experiences.



RBC contributed more than **98** million dollars to our communities through donations and sponsorships.

RBC and TRIEC Expand Partnership

RBC has been working with **Toronto Region Immigrant Employment Council (TRIEC)** since its inception in 2003 to find meaningful solutions to immigrant employment challenges. In 2011, RBC’s **Technology & Operations group** joined the **TRIEC Mentoring Partnership Program**, which brings together skilled new immigrants and established professionals in occupation-specific mentoring relationships. The program provides mentees who are new to Canada with meaningful access to dedicated coaching and professional networks, while giving mentors an opportunity to enhance their leadership, coaching and cross-cultural skills.

2011 marked another strong year of continued collaboration with TRIEC at the executive level, with **Gordon M. Nixon**, and **Zabeen Hirji** serving as TRIEC’s Chair and Co-Chair. In addition, RBC sponsored the 5th annual **TRIEC Immigrant Success (IS) Awards**, which recognize leadership and innovation in recruiting and retaining skilled immigrants in the Toronto region.

“Education is critical to improving the lives of First Nations people and their communities.”

Jennifer Neepi

“The panel broadened my awareness of Aboriginal issues and served to enhance my experience as a member of the Royal Eagles.”

Erika Komori

Special Advisor Phil Fontaine Influences Healthy Debate

Canada’s Aboriginal population could account for 4.1 per cent of the country’s growth by 2017.* The Rt. Hon. **Paul Martin**, and RBC Special Advisor and Former National Chief of the Assembly of First Nations **Phil Fontaine** participated in an RBC-sponsored panel discussion at Toronto’s Ryerson University: *“Nationhood and Identity - Indigenous Governance in a New Century.”*

Fontaine and Martin stressed the urgency of investing in education as one of the key challenges facing Canada’s First Nations.

*Source: Statistics Canada



RBC employees and First Nations members Jennifer Neepin (left) and Erika Komori (right), both IT Associates in Technology and Operations, attended the panel discussion with Phil Fontaine.



“If our story helps to put a face to the issue of mental illness, then we will be doing our part in helping people, organizations and the government take more steps to increase support and funding so that children and families can get the help they need.”

RBC Children’s Mental Health Project

In Canada, one out of five children will suffer from a mental illness severe enough to cause significant distress and impaired functioning. This creates a tremendous emotional cost to the child and the family, social cost to the community and economic cost to the workplace and the economy.

The **RBC Children’s Mental Health Project** is a multi-year philanthropic commitment to support community-based and hospital programs that reduce stigma, provide early intervention and increase public awareness about children’s mental health.

Inside RBC, a courageous story and video interview with **Francine Blackburn**, EVP, Regulatory & Government Affairs & Chief Compliance Officer and her son Chris, drove thousands of people to RBC’s intranet and inspired hundreds of comments from employees.

3.5 million dollars donated to

109

organizations dedicated to addressing children’s mental health issues across Canada.

To date, RBC has awarded over **1.2** million dollars to **108** Aboriginal students across Canada.

RBC Renews Commitment to Aboriginal Students

In 2011, RBC marked the 19th anniversary of its Aboriginal Student Awards Program, which has been awarding 10 scholarships annually to Aboriginal students across Canada since 1992. Students receive up to \$4,000 each academic year for a maximum of four years to offset the costs of tuition, text books and living expenses. “Education helps lay the groundwork for the future success of Aboriginal youth,” says **Dale Sturges**, Director, Change Management & Communications, Canadian Banking, “By providing financial support, we can help create positive change and prepare them to be our leaders of tomorrow.”



100+
RBC volunteers
worked with
inner-city students
to explore
finance careers.

UK Programs Introduce Finance Careers to Inner-City Students

The *RBC Academy* is the only London-based program to introduce inner city high-school students to a finance career. Now in year two, RBC Capital Markets UK developed the program with the charitable organization Brokerage Citylink.

Top students aged 16 to 18 from disadvantaged London schools come together with more than 100 volunteer employees to explore topics such as resumes, interviewing, applying to university and working in the big city. Some will qualify for an annual £2,000 university tuition bursary.



The *City Business Traineeship Program* provides internship experiences for inner-city youths. Brokerage Citylink finds high-achieving students from up to 55 schools in seven boroughs.

Since 2005, RBC in the UK has hired 56 18 year-old student interns for RBC Capital Markets roles each summer. This year, a record 17 students were placed, and for the first time, Wealth Management participated.

“I came to a workshop not knowing much about banking, and I’ve left having learnt so much more.”

RBC Academy Student

“The experience has really changed my thoughts on what the working environment is like. It really feels good to be working among some of the most supportive and down to earth staff.”

Bobby Baily,
CBT Participant

375,000+
dollars raised by Team RBC
in New York’s
RBC Race for the Kids.

RBC Race for the Kids Raises Thousands

The annual event for Big Brothers Big Sisters (BBBS) of New York City raised more than \$775,000 with over half of that coming from the 1,000-strong Team RBC. It was the largest RBC event of its kind outside Canada in terms of staff participation, event size and money raised by employees.



RBC Young Leaders and Suresh Sookoo, CEO of RBC Caribbean Banking, at the awards ceremony held in June.

Caribbean Students Demonstrate Creativity and Innovation

Now in its thirty-first year, the *RBC Young Leaders* program is an institution in Trinidad and Tobago and across the Eastern Caribbean, thanks to thousands of students who are encouraged to be creative and innovative in helping solve community issues.

The 2011 *RBC Young Leaders* winners from Trinidad and Tobago gathered to celebrate their award-winning project, *Water: Beyond the Surface - Sustaining Life, Securing our Future*.

Over
1,000
students have participated in the Caribbean-based RBC Young Leaders Program.

164

internships for graduates with disabilities through Ability Edge.

170

internships for internationally educated professionals through Career Bridge.

A Powerful Partnership

Through RBC's partnership with Career Edge Organization, RBC has helped launch the careers of 833 university, college, high school graduates and new Canadian interns directly and through sponsorships.

When Career Edge celebrated its 15th anniversary, RBC was honoured as one of its first supporters with two awards for outstanding diversity and inclusion hiring practices in both the *Ability Edge* and *Career Bridge* programs.

Blair Crichlow, RBC's Manager, Diversity Recruitment, accepts the Career Bridge Award from Rory Goodman, Career Edge's Manager, Client Relations and Office Administration.



Celebrating 10 Years - Royal Eagles of Ontario Annual Dawn Adams Gift Box Program

In its 10th year, the Ontario Royal Eagles' annual *Dawn Adams Gift Box Program* has provided over 3,500 Christmas gift boxes to Aboriginal children and families in remote First Nations communities across Northern Ontario. Many are only accessible by plane, making gift-buying difficult, and many families may not be able to afford gifts for their children.

3,500+
gift boxes provided to
Aboriginal children and
families through
RBC's Dawn Adams Gift
Box Program over the
past 10 years.

Each year, a community is chosen, while members of the Royal Eagles and RBC employees fill at least one shoe box with items for each child from the community.

This year, over 200 gift boxes went to the children of the **Kunuwanimano Child and Family Services** in Timmins, Ontario and **Payukotayno: Hudson and James Bay Child and Family Services** in Moosonee, Ontario.

In New Brunswick, the Royal Eagles provided 62 children under 12 with Christmas stockings stuffed with cultural books, mittens, hats, and toys through the Maliseet Community of Woodstock First Nation's Peace, Goodwill and Friendship program.

In Calgary, Royal Eagles volunteered at the Calgary Aboriginal Children's Christmas Party headed by the Red Cross Tipi of Courage project.



RBC Wins Big

Rebecca Baudains was all smiles as the *RBC Maples* basketball team came from behind to win the *Wheelchair Basketball Challenge* held in Jersey, Channel Islands, in November. Rebecca is a Client Service Officer – Corporate & Institutional, and a wheelchair athlete. The Maples team combined able-bodied and wheelchair-bound RBC employees to support its employee athletes, promote wheelchair sports, and highlight disability in the workplace.

RBC Diversity Milestones

1970	1976/77	1979	1987	1990	1994	1996	1998	2001
RBC initiates internal task force on the status of women	Appointment of first woman to Board of Directors; Equal Employment Opportunity Coordinator role established	First RBC woman executive appointed	First RBC Employment Equity survey conducted to assess our workforce representation	Valuing and managing diversity; diverse market segmentation; work/life initiatives	Closing the Gender Gap initiative	Leveraging Diversity strategy; Diversity Business Council established	Employees with Disabilities Council established	Evolution to RBC-wide strategy and goals; RBC Diversity Leadership Council established



Diversity & Inclusion: A Collaborative Journey

As a diversity and inclusion practitioner, my work brings me into contact with many people across RBC and with other leading organizations, experts, community groups and government agencies who share a common objective - making the most of the natural diversity of people and realizing on the promise that diversity holds for our businesses and our lives.

Diversity and inclusion resonates with our employees. We approach this from both a head and heart perspective - we know it is both smart business and simply the right thing to do. More and more, I see passionate and committed people engaged in these efforts, working together to develop innovative approaches for mutual success. This energy and enthusiasm is evident internally in all regions of RBC's operations, and externally as more organizations, including our clients, join in the groundswell of activity.

We also know diversity and inclusion is truly a collaborative journey – you see evidence of this throughout the pages of this report. In my work I see other organizations reaching out to RBC, partnering with us, sharing ideas, and creating new possibilities. We are honoured to be seen as a thought leader and are in this position because of the collective efforts of people across RBC over many years.

To build on the great momentum across our company, here are a few practical things you can do:

- **Become a diversity champion.** Find out more about 'the case for diversity'. Talk about inclusion with your colleagues and in your community. Get involved. Join one of the 13 employee resource groups at RBC.
- **Recognize** colleagues who embrace diversity and demonstrate inclusive behaviours.
- **Coach or mentor** colleagues from various backgrounds to enable success. Listen to their stories and challenges. Share your experiences and insights.
- **Increase your diversity awareness** by viewing the Diversity Moments vignettes series; the Multicultural Calendar; the Harvard ManageMentor Diversity module on RBC Campus, and the RBC Destination Diversity and business diversity intranet sites.
- **Partner or volunteer** with a community organization that supports and integrates diverse groups.
- **For leaders: Be a visible leader.** Establish diversity strategies that align with your business objectives, set goals and monitor progress, reward the right behaviours and outcomes. Build diverse teams.

And, as you travel on your own special diversity and inclusion journey, keep in mind the wise words of Margaret Mead, the renowned anthropologist: "Never doubt that a small group of thoughtful, committed, people (citizens) can change the world. Indeed, it is the only thing that ever has."

Norma Tombari
Director, Global Diversity, RBC



In 2010, RBC was honoured with the prestigious Catalyst Award, a global award given to companies with an exceptional commitment to diversity.

Since the Award first launched in 1987, Catalyst has honoured 79 corporations worldwide. RBC is 1 of 8 financial institutions, and 1 of only 4 Canadian companies to receive the award.

2004/05 2006 2007/08 2009 2010 2011

Re-energized focus on women and visible minorities in senior management

PRIDE and REACH ERGs established; Delivery of cross-cultural training; Introduction of Diversity Dialogues Reciprocal Mentoring Program

MOSAIC ERG established; Introduction of scholarship program for new Canadians

Introduction of RBC's 2009-2011 Diversity Blueprint; Gender Insight Series delivered in the UK

Received international Catalyst Award for Diversity; Aboriginal Corporate Social Network goes live; RWomen ERG established

Recognized as one of Canada's **Best Employers for New Canadians**, among Canada's **Best Diversity Employers** and the **10 Most Admired Corporate Cultures**; expansion of ERGs, including **Globe Network** (UK) and **PRIDE** (U.S. Capital Markets) for LGBT employees and allies; expansion of **business-led Diversity Leadership Councils**; established **RBC Career Edge Associate Host Program**; expansion of **Cultural Dexterity** awareness sessions and **Diversity Dialogues Reciprocal Mentoring Program** globally



RBC
Diversity
Blueprint™

Simply having diversity is interesting. Doing something with it is powerful.™

We believe diversity creates better value, delivers superior client experiences and develops innovative solutions for the markets and communities we serve. And we believe a diverse workforce in an inclusive and collaborative work environment brings out the full talents of all employees.

To find out more about diversity at RBC, please visit us online at www.rbc.com/diversity.

For more information on RBC's commitment to building inclusive communities, please visit us at: www.rbc.com/community-sustainability

The collage features several RBC advertisements in different languages:

- Tamil:**
 - Top right: "நீங்கள் கனடாவிற்கு புதியவரா? கடன் அட்டை ஒன்றை பெற்றுக்கொள்ள விரும்புகின்றீர்களா? உங்களுக்கு உதவ நாமிருக்கின்றோம்." (Are you new to Canada? Do you want to get a credit card? We are here to help you.)
 - Middle right: "கேள்யாள் நவா லி? டீஜரே டீலர்' அயாவவாள் அமே டீஜரே மடட கரீ ஶகீலே லிலே." (Are you a new driver? We can help you get a driver's license.)
- Hindi:**
 - Center: "रेट कैप रते हन? साडे RATECAPPER® भारगोर्न तुं कौसी पूवार्ह नही है।" (Rate cap? We have RateCapper. You won't find a better one.)
- Chinese:**
 - Bottom right: "RBC皇家銀行 信用卡 无需信贷记录" (RBC Royal Bank Credit Card, no credit record needed).
 - Bottom center: "选择RBC皇家銀行，开始建立您的信贷记录！" (Choose RBC Royal Bank, start building your credit record!).