



RBC
Environmental
Blueprint™

2010 Report Card

Reduce Our Environmental Footprint

Category	#	Commitment	Status	Programs
Greenhouse Gas Emissions	1	Reducing greenhouse gas (GHG) emissions	●	<ul style="list-style-type: none"> Opened 28 new green-powered branches in Canada. As of October 31, 2010, a total of 124 branches were powered by over 11,200 MWh of EcoLogo-certified green power, representing a carbon dioxide equivalent reduction of over 3,300 tonnes. Initiated Project One-Stop, an assessment of how products are delivered to our Canadian branch network. The project evaluates alternative delivery scenarios, such as adjustments to delivery frequencies and shipment consolidations, that aim to reduce costs and environmental impacts. The project will also quantify the carbon footprint of our Canadian branch logistics network. Offset the carbon emissions associated with our participation in the 2010 Olympic Torch Relay, Vancouver 2010 Olympic and Paralympic Winter Games. Carbon emissions associated with RBC vehicles, air and rail travel, hotel accommodations, hospitality events, temporary branches and other 2010 Winter Games related logistics were neutralized through the purchase and retirement of carbon offsets. RBC purchased two types of offsets: Gold Standard certified emission reductions (CERs) recognized under the Kyoto Protocol and carbon offsets derived from British Columbia based clean technology projects endorsed by VANOC. All the energy efficiency initiatives described under “Commitment 4” below also result in greenhouse gas emission reductions.
	2	Promoting alternatives to travel, such as videoconferencing and teleconferencing and making flexible “work from home” arrangements available to employees.	○	<ul style="list-style-type: none"> Provided an on-line carpooling tool called Smart Commute to over 6,000 employees at our Meadowvale office in Mississauga, ON. In 2010, the program tracked reductions of nearly 7,000 commuter round trips, 520,000 km of commuter travel and 116 tonnes of GHG emissions. RBC Bank employees in Raleigh, NC participated in a SmartCommute Challenge to facilitate carpooling matches and raise awareness. Employees have a number of travel alternatives including audio, web and video conferencing and we have an intranet webpage dedicated to assisting employees in using these tools. The RBC Employee Environmental Stewardship Guidelines include guidance on low carbon travel, videoconferencing and teleconferencing for employees worldwide.
	3	Offsetting the carbon emissions associated with the production and distribution of our major external reports using high-quality carbon offsets	●	<ul style="list-style-type: none"> Offset the carbon emissions associated with the production of the RBC Annual Report, Proxy Circular, Corporate Responsibility Review and Canadian Banking’s guidebook “Greening your business: A guide to getting started” through the purchase and retirement of certified emission reduction (CER) units recognized under the Kyoto Protocol. The CERs were purchased through the RBC Capital Markets emissions trading group.

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Reduce Our Environmental Footprint (continued)

Category	#	Commitment	Status	Programs
Energy	4	Reduce energy use intensity		<ul style="list-style-type: none"> ■ Launched a multi-year Energy Management Plan across our retail branch network in Canada. This included over 200 lighting retrofits and nearly 80 heating, ventilation and air conditioning (HVAC) efficiency assessments. ■ Leased over 150,000 m² of office space certified to LEED standard, representing nearly 20% of our global floor area in major leased properties. These buildings have been designed with numerous features that reduce energy use. ■ Expanded Project Reflection, a new office design that reflects a more mobile and customized way of working, within Calgary and Toronto. To date, Project Reflection has reduced our office space requirements by approximately 4,650 m², resulting in annual energy savings of over 1,900 MWh, about the equivalent energy use of 160 Canadian homes. ■ Piloted an after hours energy initiative in a major property that involved minimizing lighting in the evening and on weekends / holidays. The pilot demonstrated a 43% reduction in lighting energy load and a 27% reduction in the total energy load. We plan to expand the pilot to other locations in 2011. ■ Strong staff and building participation in Earth Hour 2010. Over 95% of our major office buildings in North America and the British Isles reported participation, plus RBT headquarters in Trinidad Tobago. We also had over 6,000 staff, representing 25 countries, commit to participating in Earth Hour.
	5	Pursuing opportunities to reduce energy use in RBC's IT systems and operations		<ul style="list-style-type: none"> ■ Began construction of a 400,000 ft² back office support facility in Ontario designed to achieve LEED Silver certification or better. ■ Removed or avoided the purchase of over 2,400 servers through a server virtualization program, for a total of 6,200 servers eliminated since the program's inception in 2008. ■ Reduced the ratio of employees to printers from 3:1 to 9:1, lowering energy requirements for our print network.
	6	Encouraging our suppliers to provide energy-efficient products by adding criteria for energy use to our procurement policy and standards		Our Responsible Procurement Policy includes energy considerations in the product life-cycle analysis and third-party certification standards related to energy efficiency (i.e. EPEAT, Energy Star).
	7	Increase the percentage of certified green power		Opened 28 new green-powered branches in Canada. As of October 31, 2010, a total of 124 RBC branches were powered by over 11,200 MWh of EcoLogo-certified green power, an almost 40% increase compared to 2009.
Procurement	8	Developing a formal environmental procurement policy that helps ensure our procurement practices reflect our environmental sustainability priorities		<ul style="list-style-type: none"> ■ In 2010, the RBC Responsible Procurement Policy was incorporated into a larger global policy that governs all outsourcing and third-party engagements.
	9	Continually updating environmental screening criteria to improve our effectiveness in procuring products and services from environmentally sustainable vendors		<ul style="list-style-type: none"> ■ The policy requires the assessment of a service provider's commitment to corporate social responsibility, which may include responsible environmental management; employee health and safety; ethical business practices, compliance with applicable labour laws, and diversity. ■ We updated our questions to reflect material issues and have also developed additional questions for a number of product and service categories including IT equipment, furniture, carpet, office supplies, apparel, courier services, hotel accommodations and travel.
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Reduce Our Environmental Footprint (continued)

Category	#	Commitment	Status	Programs
Paper Use	10	Reducing the amount of paper we use by expanding our electronic services and paperless banking options for clients and employees	●	<ul style="list-style-type: none"> Converted over 2.1 million accounts in Canada to electronic statements. Since 2006, over 6.8 million accounts have been converted, resulting in paper savings of over 1,400 metric tonnes. Expanded e-courier, a program whereby branches in Canada electronically submit documents to central processing offices. This reduces the need for paper documents as well as the transportation of these documents. An estimated 3.4 million client documents were submitted to e-courier, saving approximately 11.3 million sheets of paper in 2010. Automated our HR functions by enabling employees to complete their pension and benefit enrolments online and receive real time views of their pay online resulting in paper savings upwards of 15 million sheets since program inception.
	11	Continuing to encourage regulators to support electronic disclosure of documents to clients	⦿	Our e-courier program described above required regulator engagement and legal review to ensure that banking forms could be warehoused in an electronic format with original documents being destroyed through RBC's secure document destruction program.
	12	Reducing or eliminating duplicate distributions of our Annual Reports and other documents	⦿	Since 2009, our annual CR Report has been issued in electronic format only. A brief executive summary, entitled the CR Review, is printed in limited quantities.
	13	Ensuring that we purchase third party certified sustainably sourced paper, with preference given to paper that is Forest Stewardship Council (FSC) certified	●	<ul style="list-style-type: none"> Increased the proportion of certified, sustainably sourced office, marketing and direct mail paper across our North American and British Isles operations to 82%, compared to 62% in 2009. Over 98% of RBC's sustainably sourced paper is certified to the Forestry Stewardship Council (FSC) standard.
Waste Management	14	Disposing of electronic equipment and devices in an environmentally acceptable manner and considering disposal in our supply chain	⦿	<ul style="list-style-type: none"> Leased the majority of our electronic equipment from a single service provider with an established responsible asset recovery program. We return most leased assets to our supplier for either resale or disposal. Our supplier manages designated facilities for dismantling hazardous and recyclable materials recovery and responsible disposal with processes that meet applicable local, provincial/state and federal laws and regulations. Diverted nearly 250 tonnes of printer cartridges and 690 kilograms of copper cable from landfill in Canada and the US in 2010. The RBC Responsible Procurement Policy includes end-of-life considerations when sourcing IT products.
	15	Recycling paper, glass, plastic and metal throughout the organization, wherever municipal recycling programs or practical alternatives exist	⦿	<ul style="list-style-type: none"> Initiated a project in 2009 to expand recycling programs at Canadian branches where municipal commercial recycling programs are under utilized. RBC canvassed municipalities across Canada and identified municipalities that offered "free" commercial recycling services and then worked with landlords, janitorial and RBC staff to begin program participation. Over 200 branches are currently using municipally provided commercial recycling services, and another 45 branches have been identified as candidates in 2011. The RBC Employee Environmental Stewardship Guidelines include guidance on recycling and reducing waste in the workplace.

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Reduce Our Environmental Footprint (continued)

Category	#	Commitment	Status	Programs
Waste Management	16	Promoting the reuse of furniture and other fixtures to reduce amount of materials going to landfill		<ul style="list-style-type: none"> Continued our Furniture Reuse Program that diverts furniture from landfills by finding ways to reuse, recycle or donate the furniture to charities. In 2010, this program diverted over 60 tonnes of materials from landfill. Diverted over 95% of all used office furniture from landfill during the move of over 5,000 employees to the new RBC Centre in Toronto. We either resold, recycled or donated over 800 tonnes of furniture during the two-year moving period.
Water Use	17	Reducing the use of water in our facilities		<ul style="list-style-type: none"> Leased over 150,000 m² of office space certified to LEED standard, representing nearly 20% of our global floor area in major leased properties. These buildings include a number of water efficiency features. The new RBC Centre in Toronto is designed to use approximately 22 million litres less potable water per year when compared to a building designed to the local building code. Water management features include a rain water harvesting system and low flow kitchen and washroom fixtures. Royal Bank Plaza in Toronto upgraded water fixtures, resulting in savings of over 19 million litres over the previous year. Installed a new landscaping watering system at our Meadowvale office in Mississauga, ON, which saves approximately 10 million litres annually compared to the previous system. The RBC Employee Environmental Stewardship Guidelines include staff procedures to report leaky faucets and guidance on employee use of reusable water containers, water coolers or tap water. Maintained internal guidelines for hosting “green” meetings including tips for conserving water and “tap water preferred” policies.
	18	Encouraging the use of reusable water containers and water coolers or tap water in our premises		
	19	Encouraging our suppliers to conserve water by adding criteria for water use, where appropriate, to our procurement procedures		Under the Responsible Procurement Policy, we ask suppliers if they have action plans to minimize adverse environmental impacts to water (quality and quantity) and we also include water considerations in the product life-cycle analysis, if applicable.
	20	Increasing the use of environmentally friendly cleaning products in our facilities		A long-established program, managed by Corporate Real Estate, includes requirements in our supplier contracts for the use of EcoLogo or Green Seal products, where reasonable.

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Promote Environmentally Responsible Business Activities

Category	#	Commitment	Status	Programs
Policy Framework	21	Ensuring that RBC's debt and equity underwriting, trading and advisory services are subject to an appropriate level of environmental due diligence	●	<ul style="list-style-type: none"> ■ RBC has comprehensive environmental risk management policies and procedures to facilitate the environmental review of transactions and lending. We proactively review and update these policies and processes to address regulatory changes, emerging and evolving issues and international best practices. ■ Performed detailed environmental credit risk assessments on 950 transactions in Canada and the U.S., a 27% increase over 2009. ■ Drafted a new enterprise-wide policy on environmental and social risk management. The policy, which underpins our suite of business specific environmental risk-management policies, requires all units within RBC to consider and manage environmental and social risks in all organizational decisions. ■ Updated the environmental risk management policy for U.S. commercial and real estate markets ■ Launched a new Policy on Environmental and Social Risk Management for Capital Markets to complement our existing suite of business-specific environmental risk management policies.
	22	Incorporating environmental risk issues, including climate change, biodiversity and water, into our credit and investment policies and decision-making processes	●	RBC's Policy on Environmental and Social Risk Management for Capital Markets establishes requirements for assessing clients' environmental management systems, liabilities, compliance with environment and labour regulations, community relations, consultation with indigenous peoples, and impacts on air, land and water. The policy applies to clients operating in medium and high environmental risk sectors, with additional review required of clients in high risk sectors.
	23	Integrating sector specific guidelines for environmental risk assessment, including mitigation and management protocols, for high impact sectors	●	

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Promote Environmentally Responsible Business Activities (continued)

Category	#	Commitment	Status	Programs
Clients and Transactions	24	Support transactions and business activities of qualified parties intending to reduce GHG emissions, improve water quality and facilitate adaptation to climate change		<ul style="list-style-type: none"> ■ As of October 31, 2010, RBC Capital Markets had nearly \$1.6 billion in outstanding loans and trading lines to companies whose predominant business is renewable energy production, a 34% increase over 2009. ■ Developed financing products within Canadian Banking for solar power generation systems both for home owners and commercial clients. ■ Launched a national cleantech unit within Canadian Banking's Knowledge-Based Industries group. ■ Drafted a white paper on green buildings that identified trends in green buildings and also evaluated potential financing opportunities.
	25	Not engaging in new financing activities with corporations operating unsustainably in tropical rainforests, High Conservation Value Forests or UNESCO World Heritage Sites		RBC's Policy on Environmental and Social Risk Management for Capital Markets includes the review of sustainable forestry certification requirements for high environmental risk clients (including the forestry sector), and requirements for assessing clients' operations in environmentally sensitive areas or UNESCO World Heritage Sites.
	26	Requiring that forest product sector clients are certified by the Forest Stewardship Council, Canadian Standard Association or acceptable alternative, or committed to achieving certification within five years		
	27	Require that clients consider the impacts of proposed projects to affected communities in accordance with our commitment to the Equator Principles, and particularly the impacts on indigenous peoples whose cultures and traditions are closely linked to lands and resources		<ul style="list-style-type: none"> ■ Applied the Equator Principles to seven large projects in 2010. ■ RBC's Policy on Social and Environmental Risk Review in Project Financing requires that clients seeking financing for specific projects consult with communities potentially impacted by their projects. ■ RBC's Policy on Environmental and Social Risk Management for Capital Markets requires an assessment of clients' policies and procedures with regard to community relations and consultation with indigenous peoples.
	28	Not engaging in financing activities with corporations operating in violation of applicable environmental laws		<ul style="list-style-type: none"> ■ RBC's risk management framework includes specific policies and credit rules that require clients to be in compliance with all applicable laws. ■ RBC's Policy on Environmental and Social Risk Management for Capital Markets establishes requirements for assessing clients' compliance with environment and labour regulations.
Portfolios	29	Track and review the GHG intensity of large industrial emitters in our lending portfolio to assess the potential risks and identify opportunities with forthcoming regulations		<ul style="list-style-type: none"> ■ In 2009, we analyzed the exposure of borrowers and sectors in our loan and investment portfolio to climate change risks and regulations. An external consultant conducted an analysis of our largest single-name clients in heavy industry sectors in Canada. The analysis will be updated when there are material changes proposed to climate change regulations. ■ Dialogue with the federal government's Position and Go Forward Plan on the design of a federal carbon cap-and-trade system.

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Offer Environmental Products and Services

Category	#	Commitment	Status	Programs
Products and Services	30	Participating in market-based initiatives that focus on reducing greenhouse gas emissions, adapting to climate change, safeguarding biodiversity and protecting water resources	●	<ul style="list-style-type: none"> Traded 115 million tonnes of carbon credits through our RBC Capital Markets emissions trading group in 2010. Since the inception of the trading desk in 2008, the group has traded 280 million tonnes. The majority of the trading volume centres around the European Union Emissions Trading Scheme (EU ETS), the largest compliance market in the world. We also deal in North American carbon markets, including: Regional Greenhouse Gas Initiatives (RGGI), Climate Action Reserve, Alberta Offsets and other voluntary markets. Developed financing products for solar power generation projects both for home owners and commercial clients that qualify for the feed-in tariff under the Ontario Green Energy Act. Invested over US\$262 million in 31 affordable housing projects in the U.S. Our Tax Equity Group takes a 99% equity ownership position in these projects that generates Low Income Housing Tax Credits created under the Tax Reform Act (1986). These housing units have been designed with energy and water efficiency features and a number of them have applied for LEED certification.
	31	Continuing to develop retail banking products and services that satisfy the demands of our clients for environmentally sustainable choices	⦿	<ul style="list-style-type: none"> Converted over 2.1 million accounts in Canada to electronic statements. Since 2006, over 6.8 million accounts have been converted, resulting in paper savings of over 1,400 metric tonnes. Continued to offer the RBC Energy Saver™ Loan and RBC Energy Saver™ Mortgage products in Canada, which help clients qualify for rebates on home energy audits and/or create a more energy efficient home while saving on borrowing costs.
	32	Offering responsible investment options to clients who choose to invest in companies based on social, environmental and governance considerations in addition to financial performance	●	<ul style="list-style-type: none"> Offered our clients seven SRI products through RBC Global Asset Management. These include four Phillips, Hager & North Community Values Funds and three RBC Jantzi Funds. Total assets under management for all SRI products are in excess of \$900 million. RBC Capital Markets Equity Research in the United States produces weekly research reports on renewable energy and climate change policy matters.
	33	Reviewing the potential impacts of environmental issues, such as climate change, to RBC's insurance business	⦿	<ul style="list-style-type: none"> Initiated a project to assess the impact of climate change to RBC's insurance business, specifically water damage related claims relating to flooding caused by significant weather events and water damage caused by declining or overwhelmed municipal infrastructures. RBC's membership with the United Nations Environment Programme Finance Initiative enables us to access studies conducted by the UN on climate change impacts and risks to banks, insurers and asset managers. Participated in the Intact Insurance/University of Waterloo Climate Change Adaption project to assess the impacts of climate change on different sectors of the economy, and particularly the insurance sector.

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Sustaining the RBC Environmental Blueprint

Category	#	Commitment	Status	Programs
Stakeholder Engagement	34	Expand and enhance our environmental education and awareness activities for both employees and clients	●	<ul style="list-style-type: none"> Expanded the advice we provide our clients, highlighted by the launch of the RBC Greening Your Business Advice Centre on rbc.com. The Advice Centre provides free resources and tools to help companies transition to more environmentally sustainable business models. It also includes a 44-page guidebook entitled “Greening your business: A guide to getting started” and numerous downloadable articles and videos that cover a wide variety of sustainability topics, including Managing Carbon, Conserving Water, Greening your Supply Chain, Increasing Energy Efficiency, Brownfield Development and Waste Management. Supported RBC environmental committees, working groups and networks, including RBC Global Environment Committee, Business Financial Services Green Strategy Team, Green IT Working Group and SRI Working Group. Issued approximately 20 publicly available environmental news stories on rbc.com and 15 articles to RBC staff on our intranet site. Published an environmental e-newsletter called green@rbc every two months, which has nearly over 1,500 staff subscriptions. Delivered presentations to numerous groups of external stakeholders on RBC environmental strategy, policies and management including universities, government agencies, industrial associations and sustainability conferences.
	35	Conducting employee and client focus groups and surveys on environmental issues in order to better understand their concerns and interests	○	<ul style="list-style-type: none"> RBC and Pollution Probe developed an energy quiz to test the energy literacy of Canadians as part of the lead-up to the launch of Pollution Probe’s “Primer on Energy Systems in Canada” funded by RBC. The quiz was completed by nearly 3,000 Canadians. Surveyed RBC employees for their opinions on corporate responsibility issues including the environment. Commissioned the third annual Canadian Water Attitudes Study to better understand where our water-related education efforts should be focused.
	36	Supporting independent research and educational programs aligned with our environmental priority issues	○	<ul style="list-style-type: none"> Funded Pollution Probe’s “Primer on Energy Systems in Canada.” The primer focuses on the interconnectivity between energy sources, distribution networks and people within Canada’s energy systems. Equipped with a whole-systems perspective, Canadians will be better prepared to participate in the dialogue and debate about sustainable management of energy resources in the future. Sponsored the Climate Prosperity Initiative — a collaboration between the National Round Table on the Environment and the Economy and The Royal Canadian Geographical Society to help Canadians understand the physical impacts of climate change on our environment and economy. Sponsored green and cleantech events, reports and organizations, including CleanTech Group, CleanTech North, the Ontario Centre for Environmental Technology Advancement, the 2010 SDTC Cleantech Growth & Go-to-Market Report, Imagine H2O Innovation Challenge, Canadian Water Summit, RBC Innovation Mini Challenge, and the 2010 Globe Conference. Supported Water and the Future of the Canadian Economy report.

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Sustaining the RBC Environmental Blueprint (continued)

Category	#	Commitment	Status	Programs
Stakeholder Engagement	37	Participating in the development of public policy and market mechanisms that help facilitate reductions and adaptation to the effects of climate change	●	<ul style="list-style-type: none"> ■ Contributed to national and international dialogue on climate change, energy and the economy through discussions, with the Canadian Association of Petroleum Producers' National Oil Sands Dialogue and the federal government's Position and Go Forward Plan for the design of a federal carbon cap-and-trade system. ■ Supported the Climate Prosperity Initiative, a collaboration between the National Round Table on the Environment and the Economy and the Royal Canadian Geographical Society to help Canadians understand the impact of climate change on the economy. ■ Engaged with various stakeholders including the Alberta government, NGOs, academics, Aboriginal leaders, industry associations and corporate clients on topics related to the environmental and social impacts of oil sands development. ■ Collaborated with NGOs including the Canadian Boreal Initiative, Earth Day Canada, Forest Ethics, Pollution Probe, Toronto Atmospheric Fund, Greening Greater Toronto Task Force, World Wildlife Fund Canada, Nature Conservancy of Canada and Rainforest Action Network. ■ Participated in industry associations, including the Conference Board of Canada's Business Council for Sustainability, UN Environment Programme Finance Initiative, the U.S. Environmental Bankers Association, the EXCEL Partnership and Greening Greater Toronto.
	38	Continuing to consult and share information on environmental matters with politicians, government departments and organizations, associations and NGOs	●	
Philanthropy	39	Participating in community-based sponsorship activities focused on climate change, biodiversity and water	●	<ul style="list-style-type: none"> ■ Donated \$6.54 million to environmental charities in Canada, the U.S., the British Isles and the Caribbean, a 25% increase compared to 2009. ■ Since 2007, RBC has pledged almost \$27 million to over 350 not-for-profit organizations worldwide that protect watersheds or ensure access to clean drinking water.
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Category	#	Commitment	Status	Programs
Oversight	40	Further develop, maintain and communicate environmental policies, procedures and guidelines	●	<ul style="list-style-type: none"> Communication of policies and procedures is facilitated by RBC intranet and internet sites including the cascading of information through multiple internal RBC working groups that are cross functional and have significant geographic representation. Trained over 250 employees from RBC Capital Markets and Group Risk Management on RBC's Policy on Environmental and Social Risk Management for Capital Markets. Launched a training program for US commercial lenders and risk managers on environmental risk management for small business and commercial lending activities. Trained 100 Canadian commercial lenders and risk managers on environmental risk management and new environmental regulations. Trained over 150 employees from our Canadian commercial real estate group on green buildings and building rating systems. Developed a training program for responsible procurement that will be launched in early 2011. Developed employee e-learning courses for environmental risk management in commercial lending, corporate lending and investment banking.
	41	Report periodically to RBC's Group Executive and to a Committee of the Board of Directors on our progress	⦿	Reported environmental risk management activities, issues, and trends to the RBC Group Executive, and the Corporate Governance and Public Policy Committee of the Board of Directors as necessary.
	42	Monitor key activities and track performance, including cost effectiveness of initiatives	⦿	<ul style="list-style-type: none"> An extensive list of environmental metrics are tracked, reported and presented in the Corporate Responsibility Report issued on an annual basis and on our internet site. Corporate Environmental Affairs works in partnership with representatives from RBC Procurement, Corporate Real Estate, CB Richard Ellis and various landlords, property managers and suppliers to track and maintain this information.
Reporting	43	Enhance data management and collection to expand quantity, quality, and geographic scope	●	<ul style="list-style-type: none"> RBC follows the Global Reporting Initiative (G3) for guidance and best practices on environmental metrics and sustainability reporting. For our operations in Canada, the U.S. and British Isles, we tracked and reported on all of our: direct and indirect energy consumption for all properties; office, direct mail and marketing paper use; business related employee travel. The completeness of our energy data reporting has risen from 29% of global floor area in 2007, to 94% in 2010.
	44	Respond to a variety of environmental sustainability rating organizations and indices	●	<ul style="list-style-type: none"> Responded to the Dow Jones Sustainability Index and was named to the Dow Jones Sustainability World Index, an annual review that recognizes the world's financial, social and environmental corporate leaders. RBC was also named to the DJSI North America Index. Responded to the Carbon Disclosure Project and was named to the Canadian Carbon Disclosure Leadership Index 2010, recognizing corporations that understand and manage the financial risks and opportunities resulting from climate change. Responded to additional rating organizations including MSCI (formerly Innovent) and Jantzi-Sustainalytics.

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