



RBC Financial Group
Presentations to Analysts & Institutional Investors

April 25, 2006
1:00 pm – 5:00 pm
315 Front St. West, RBC Auditoriums A&B
Toronto

AGENDA

| Time | Topic | Speaker |
|--------------------------------|--|---|
| 1:00 – 1:05 pm (5 minutes) | Opening remarks | Gordon Nixon <i>President & Chief Executive Officer</i> |
| 1:05 – 1:45 pm (40 minutes) | RBC U.S. and International Personal & Business <ul style="list-style-type: none">• Introduction• Wealth Management• Banking | Peter Armenio <i>Group Head</i> <i>RBC U.S. and International P&B</i> Michael Lagopoulos <i>Head of Global Private Banking</i> John Taft <i>Head of RBC Dain Rauscher</i> Ross McDonald <i>Head of Caribbean Banking</i> Scott Custer <i>Head of RBC Centura</i> |
| 1:45 – 2:15 pm (30 minutes) | Question and answer period | |
| 2:15 – 2:35 pm (20 minutes) | BREAK | |



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AGENDA - continued

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|---------------------------------------|--|---|
| 2:35 – 3:15 pm <i>(40 minutes)</i> | RBC Canadian Personal & Business <ul style="list-style-type: none"> • Introduction • Optimize Distribution • Focus on High Return Businesses | Jim Westlake <i>Group Head, RBC Canadian P&B</i> Anne Lockie & Jennifer Tory <i>Head of Sales Regional President</i> Cathy Honor <i>Head of Cards & Payment Solutions</i> George Lewis <i>Head of Wealth Management</i> |
| 3:15 – 3:45 pm <i>(30 minutes)</i> | Question and answer period | |
| 3:45 – 4:05 pm <i>(20 minutes)</i> | BREAK | |
| 4:05 – 4:35 pm <i>(30 minutes)</i> | RBC Capital Markets <ul style="list-style-type: none"> • Introduction • Global Investment Banking & Equity Markets • Global Markets | Chuck Winograd <i>Group Head, RBC Capital Markets</i> Doug McGregor <i>Head of Global Investment Banking & Equity Markets</i> Mark Standish <i>Head of Global Markets</i> |
| 4:35 – 5:00 pm <i>(25 minutes)</i> | Question and answer period | |