

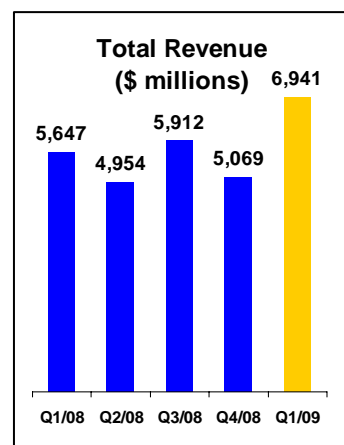
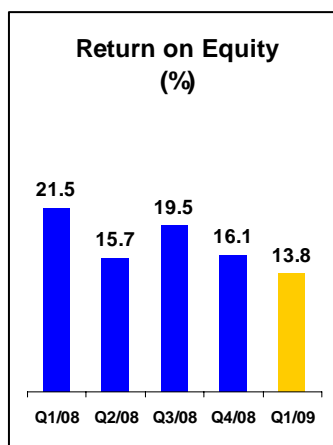
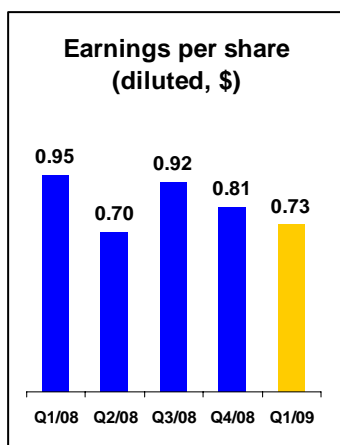
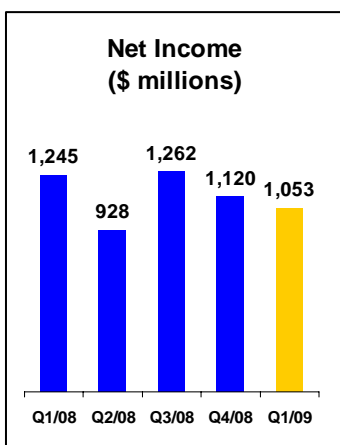


Royal Bank of Canada (RY on TSX and NYSE) and its subsidiaries operate under the master brand name RBC. We are Canada's largest bank as measured by assets and market capitalization, one of North America's leading diversified financial services companies and among the largest banks in the world, as measured by market capitalization. We provide personal and commercial banking, wealth management services, insurance, corporate and investment banking and transaction processing services on a global basis. We employ more than 80,000 full- and part-time employees who serve more than 18 million personal, business, public sector and institutional clients through offices in Canada, the U.S. and 52 other countries. For more information, please visit rbc.com.

STRATEGIC GOALS

- In Canada, to be the undisputed leader in financial services**
- In the U.S., to be a leading provider of banking, wealth management and capital markets services by building on and leveraging RBC's considerable capabilities**
- Internationally, to be a premier provider of select banking, wealth management and capital markets services in markets of choice**

FINANCIAL HIGHLIGHTS Q1 2009



FINANCIAL STATISTICS

| | Q1 2009 | Q1 2008 | Credit Rating ⁽¹⁾ (Senior Long-term Debt) |
|---|----------------|----------------|--|
| Total assets | \$713 billion | \$633 billion | Moody's Investors Service (Negative) Aaa |
| Total loans, net of allowance for loan losses | \$283 billion | \$246 billion | Standard & Poor's (Stable) AA- |
| Total deposits | \$423 billion | \$394 billion | Fitch Ratings (Stable) AA |
| Total shareholders' equity | \$34.2 billion | \$24.9 billion | DBRS (Stable) AA |
| Assets under administration - RBC | \$595 billion | \$607 billion | |
| Assets under management | \$225 billion | \$165 billion | |
| Market capitalization | \$42.8 billion | \$64.7 billion | |
| Common shares outstanding (end of period) | 1,407 million | 1,277 million | |
| Number of employees (full time equivalent) | 73,416 | 64,905 | |
| Number of bank branches | 1,747 | 1,544 | |
| Number of automated teller machines | 4,984 | 4,547 | |

⁽¹⁾ Major credit ratings as at February 25, 2009. Credit ratings are not recommendations to purchase, sell or hold a financial obligation in as much as they do not comment on market price or suitability for a particular investor. Ratings are subject to revision or withdrawal at any time by the rating organization.

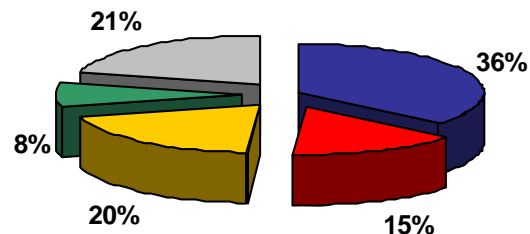
All financial information is in Canadian dollars and based on Canadian GAAP, unless otherwise noted.

BUSINESS SEGMENT PERFORMANCE Q1 2009

(\$ millions)

| | Revenue | Net Income (loss) |
|----------------------------------|----------|-------------------|
| Canadian Banking | \$ 2,465 | \$ 696 |
| Wealth Management | 997 | 128 |
| Insurance | 1,346 | 112 |
| International Banking | 567 | (144) |
| Capital Markets ⁽¹⁾ | 1,409 | 225 |
| Corporate Support ⁽¹⁾ | 157 | 36 |

Revenue by segment ⁽²⁾



(1) Revenue on a taxable equivalent basis (teb). The teb adjustments recorded in Capital Markets are eliminated in Corporate Support.

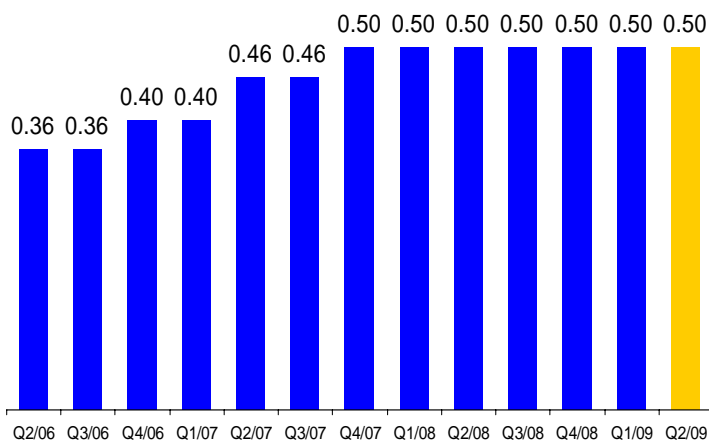
(2) Excludes Corporate Support

SHAREHOLDER PERFORMANCE STATISTICS

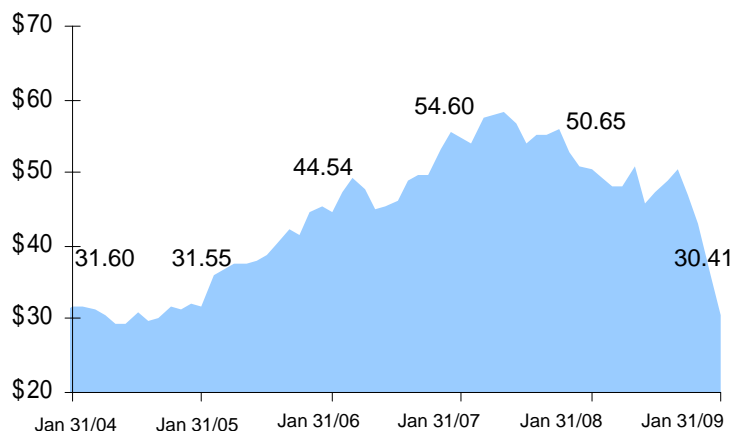
(as at January 31, 2009)

| | 1 Year | 3 Year | 5 Year | 10 Year |
|---|--------|--------|--------|---------|
| Total Shareholder Return ^(1,2) | (37)% | (9)% | 3% | 8% |

Common Share Dividends (\$)



Share Price Performance (\$) ⁽²⁾



(1) Total Shareholder Return is price appreciation plus dividends reinvested, annualized.

(2) Source: Bloomberg

CONTACT INFORMATION

Investor Relations

Address: 200 Bay Street,
14th Floor, South Tower
Toronto, ON M5J 2J5
Phone: 416-955-7802
Fax: 416-955-7800
Email: invesrel@rbc.com
Web site: www.rbc.com/investorrelations

Main Transfer Agent

Computershare Trust Company of Canada
Address: 1500 University Street, Suite 700
Montreal, QC H3A 3S8
Phone: 1-866-586-7635
Fax: 1-888-453-0330
Email: service@computershare.com
Web site: www.computershare.com

General Inquires

Royal Bank of Canada
Address: P.O. Box 1
Royal Bank Plaza
Toronto, ON M5J 2J5
Phone: 416-974-5151
Web site: www.rbc.com/contactus