



Quick Facts – Q2/06

Canada's largest bank by Market capitalization and assets

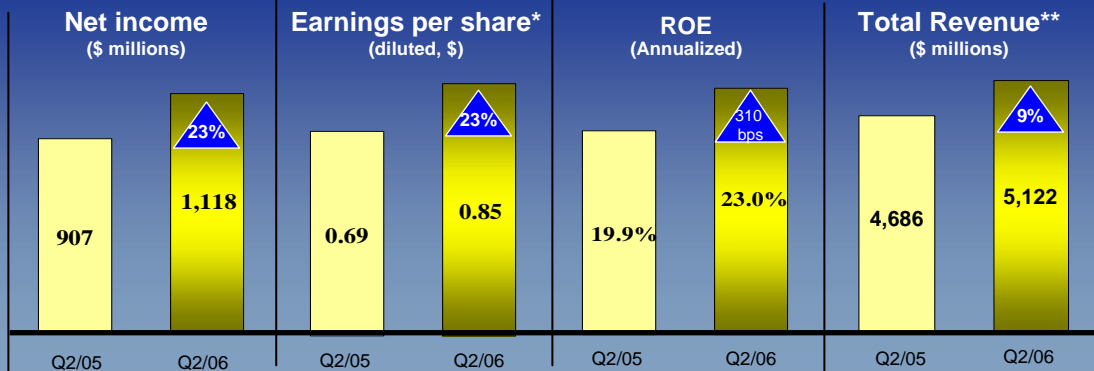
Royal Bank of Canada (TSX, NYSE: RY) uses the initials RBC as a prefix for its businesses and operating subsidiaries which operate under the master brand name of RBC Financial Group. Royal Bank of Canada is Canada's largest bank as measured by market capitalization and assets, and is one of North America's leading diversified financial services companies. It provides personal and commercial banking, wealth management services, insurance, corporate and investment banking, and transaction processing services on a global basis. The company employs approximately 70,000 full- and part-time employees who serve more than 14 million personal, business and public sector clients through offices in North America and some 30 countries around the world. For more information, please visit rbc.com.

Our strategic goals are:

1. To be the undisputed leader in financial services in Canada
2. To build on our strengths in banking, wealth management and capital markets in the United States
3. To be a premier provider of selected global financial services

Financial highlights

(for the quarter ended)

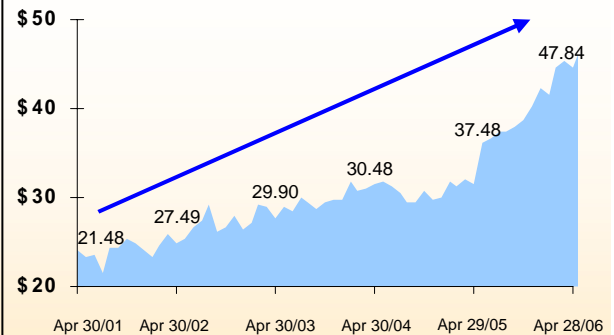


2006 Financial Objectives

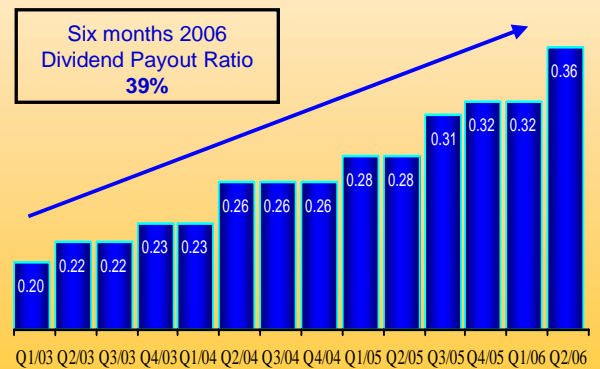
| | 2006 Objectives | Six month Performance |
|-------------------------------------|-----------------|-----------------------|
| Diluted EPS growth ⁽¹⁾ * | 20%+ | 21.7% |
| Return on common equity (ROE) | 20%+ | 23.5% |
| Revenue growth * | 6-8% | 7% |
| Operating leverage ⁽²⁾ | >3% | 0% |
| Portfolio quality ⁽³⁾ | .40-.50% | .23% |
| Tier 1 capital ratio | 8%+ | 9.5% |
| Dividend payout ratio | 40-50% | 39% |

- (1) Based on 2005 total reported diluted EPS of \$5.13, which has been restated to \$2.57 to reflect a stock dividend of one common share on each of our issued and outstanding common shares, paid on April 6, 2006.
 (2) Operating leverage is the difference between the revenue growth rate and the non-interest expense growth rate. Our 2006 objective for operating leverage is based on 2005 non-interest expense excluding the provision for Enron Corp. litigation of \$591 million recorded in the fourth quarter of 2005.
 (3) Ratio of specific provisions for credit losses to average loans and acceptances.

TSX: RY share price performance *



Common share dividends *



Uninterrupted payment history
 Next common share dividend date

Record date: July 26
Payment date: Aug. 24

Other Statistics

| | Q2/06 | Q2/05 |
|-----------------------------------------------|----------------|----------------|
| Total Assets | \$503 billion | \$435 billion |
| Total Loans, net of allowance for loan losses | \$197 billion | \$178 billion |
| Total Deposits | \$323 billion | \$283 billion |
| Total Shareholders' equity | \$20.8 billion | \$19.8 billion |
| Market capitalization | \$61.5 billion | \$48.4 billion |
| Common shares outstanding * | 1,286 million | 1,293 million |
| Number of employees (full time equivalent) | 59,206 | 59,803 |
| Number of bank branches | 1,424 | 1,414 |
| Number of automated banking machines | 4,272 | 4,367 |

* On April 6, 2006, we paid a stock dividend of one common share on each of our issued and outstanding common shares. The effect is the same as a two-for-one split of our common shares. All common share numbers and per share calculations have been restated to reflect the stock dividend.

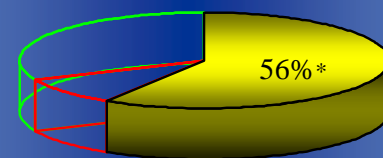
** From continuing operations, which excludes the results of our discontinued operations, RBC Mortgage company.

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

Diversified business segments

RBC Canadian Personal & Business: Consists of our banking and wealth management businesses in Canada, and our global insurance businesses. This segment is comprised of the following business lines:

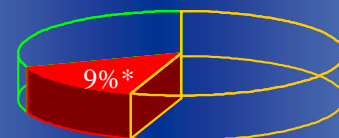
- **Personal Banking** focuses on meeting the banking needs of our individual clients at every stage of their lives through a wide range of products and services including home equity and automotive financing, personal loans and lines of credit, as well as core deposit accounts.
- **Business and Commercial Banking** offers a wide range of lending, leasing, deposit and transaction products and services to small and medium-sized businesses, and commercial, farming and agriculture clients across Canada. Trade-related products, services and counsel are also provided to Canadian and international clients to assist them in the conduct of their import and export operations domestically and around the globe.
- **Cards and Payment Solutions** provides a wide array of convenient and customized credit cards and related payment products and solutions.
- **Wealth Management** provides investment and trust products and services through our branch network of licensed mutual fund salespeople, as well as through full-service and self-directed brokerage, asset management, trust services, investment counseling and private banking.
- **Global Insurance** offers a wide range of life, creditor, health, travel, home and auto insurance products and services to individual and business clients in Canada and the U.S., as well as reinsurance for clients around the world.



| (\$ millions) | Q2/06 | Q2/05 |
|---------------------------------|-------|-------|
| Total revenue | 3,211 | 3,028 |
| Net income | 608 | 524 |
| Return on equity ⁽¹⁾ | 28.3% | 25.5% |

RBC U.S. & International Personal & Business: Consists of banking and retail brokerage businesses in the U.S., banking in the Caribbean, and private banking internationally. This segment is comprised of the following business lines:

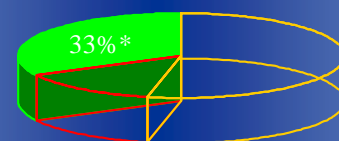
- **Wealth Management** offers investment, advisory and asset management services to individuals, and clearing and execution services to small and mid-sized independent broker-dealers and institutions in the U.S. through RBC Dain Rauscher. Internationally, Global Private Banking provides high net worth individuals and corporate clients with private banking and credit, trust services, discretionary investment management, full-service brokerage and global custody and fund administration.
- **Banking** comprises our U.S. and Caribbean banking operations. These businesses offer a broad range of banking products and services to personal and business clients in their respective markets.



| (\$ millions) | Q2/06 | Q2/05 |
|---------------------------------|-------|-------|
| Total revenue | 721 | 668 |
| Net income | 106 | 82 |
| Return on equity ⁽¹⁾ | 13.2% | 9.7% |

RBC Capital Markets: Provides a wide range of corporate and investment banking, sales and trading, research and related products and services to corporations, public sector and institutional clients in North America and specialized products and services globally. This segment is comprised of the following business lines:

- **Global Markets** is our centre for origination, trading and distribution of predominately investment grade fixed income, foreign exchange and derivative products. It also houses our proprietary trading operations, alternative asset and private equity businesses.
- **Global Investment Banking and Equity Markets** brings together investment banking and equity sales and trading to provide complete advisory and equity-related services to our clients from origination, structuring and advising to distribution, sales and trading.
- **RBC Dexia IS** ⁽²⁾ provides custody and investment administration services to corporate and institutional investors worldwide. On January 2, 2006, we combined our Institutional and Investor Services (IIS) business with Dexia Funds Services in return for a 50% joint venture interest in RBC Dexia Investor Services (RBC Dexia IS).
- **Other** consists of our National Clients group, Research, and, aggregated under Global Credit, our non-strategic lending portfolio and centralized management associated with the segment's core lending portfolios.



| (\$ millions) | Q2/06 | Q2/05 |
|------------------------------------|-------|-------|
| Total revenue (teb) ⁽¹⁾ | 1,337 | 993 |
| Net income | 433 | 294 |
| Return on equity ⁽¹⁾ | 35.0% | 28.9% |

* Segment contribution to six months net income from continuing operations which excludes Corporate Support of 2%, reflecting consolidation adjustments and activities that are undertaken for the benefit of the organization such as securitization, none of which are allocated to the business segments.

(1) Segment Return on equity and Total revenue on a tax equivalent basis (teb) are non GAAP financial measures. Refer to Key financial measures (Non-GAAP) on page 15 of our Second Quarter 2006 Report to Shareholders.

(2) Since we combined our IIS business to form RBC Dexia Institutional Services, we have disclosed the revenue from our prior business, IIS, and our 50% proportionate ownership of RBC Dexia IS on the same line.

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