



RBC Quick Facts – Q3/05

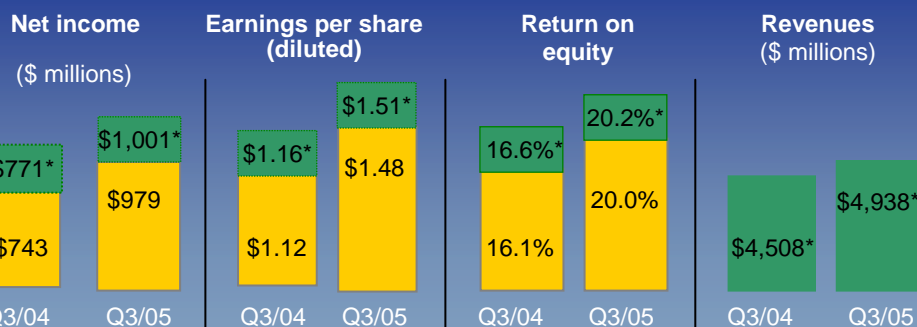
Canada's largest bank

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. We are Canada's largest bank as measured by assets, and one of North America's leading diversified financial services companies. We provide personal and commercial banking, wealth management services, insurance, corporate and investment banking, and transaction processing services on a global basis. We employ approximately 60,000 people who serve more than 12 million personal, business and public sector clients through offices in North America and some 30 countries around the world.

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 three months ended)



*From continuing operations, which exclude the results from our discontinued operations, RBC Mortgage Company.

All financial information is in Canadian dollars and based on Canadian GAAP.

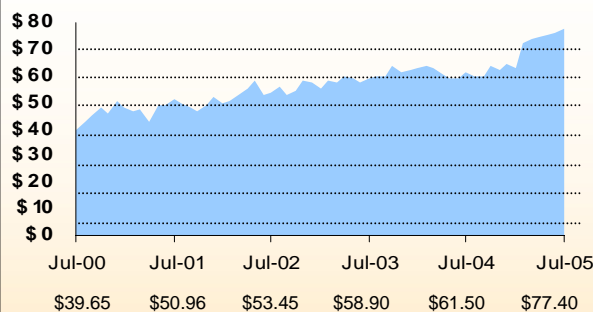
Delivering on key performance objectives⁽¹⁾

	Nine month performance	2005 objectives	Medium-term objectives
Earnings growth: (diluted EPS)	26% 25% ⁽²⁾	20%+	15%+
Return on equity:	20.6% 20.6% ⁽²⁾	18-20%	20%+
Revenue growth:	9% ⁽²⁾	6-8%	8-10%
Non-interest expense control:	(0.5)% ⁽²⁾	Less than 3%	No more than half of revenue growth
Dividend payout ratio:	39% 38% ⁽²⁾	40-50%	40-50%

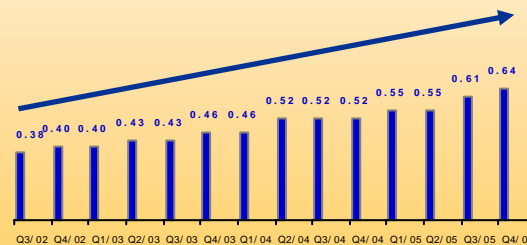
⁽¹⁾Refer to our third quarter Report to Shareholders for complete list of current objectives

⁽²⁾Calculated on a continuing operations basis.

TSX: RY share price performance



Common share dividends



• Uninterrupted payment history, 6 increases in 3 years

Royal Bank of Canada statistics

	July 31/05	July 31/04
Total Assets	\$466 billion	\$424 billion
Total Loans	\$187 billion	\$172 billion
Total Deposits	\$304 billion	\$277 billion
Total Shareholders' Equity	\$20 billion	\$19 billion
Market Capitalization	C\$50.1 billion	C\$39.9 billion
Common shares outstanding	647.2 million	649.1 million
# employees	60,627	61,965
# banking branches	1,411	1,421
# automated banking machines (ABMs)	4,317	4,415

Common share dividend dates for 2005

Record date	Payment
Jan. 26	Feb. 24
Apr. 25	May 24
Jul. 26	Aug. 24
Oct. 25*	Nov. 23*

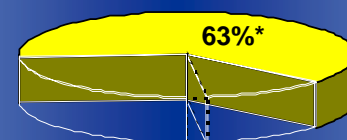
*Subject to approval by the Board of Directors

Diversified business segments

Canadian Personal & Business:

Consists of our banking and investment businesses in Canada, and our global insurance businesses.

- **Personal Lending** focuses on meeting the needs of our individual clients at every stage of their lives through a wide range of products including home equity financing, personal financing and credit cards
- **Personal Payments and Client Accounts** provides core deposit accounts, transactional payments services, foreign exchange and other related services to individual clients.
- **Investment Management** provides full-service and discount brokerage, asset management, trust services and other products and services.
- **Business Markets** offers a wide range of lending, deposit and transaction products and services to small and medium-sized business and commercial, farming and agriculture clients.
- **Global Insurance** offers a wide range of creditor, life, 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.



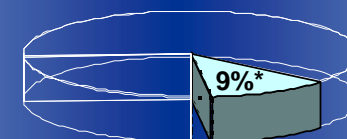
For the nine months ended

(\$ millions)	Q3/05	Q3/04
Total revenues	9,299	8,318
Net income	1,822	1,603
Return on equity	29.0%	26.1%

U.S. & International Personal & Business:

Consists of banking and retail brokerage businesses in the U.S., banking in the Caribbean, and private banking internationally.

- **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.
- **Wealth Management** comprises certain activities of RBC Dain Rauscher (the fixed income business is reported in Global Capital Markets as part of our global debt business) and Global Private Banking. In the U.S. we offer investment, advisory, and asset management services to individuals, and clearing and execution services to small and mid-sized independent broker-dealers and institutions. Internationally, we offer private banking, trust, investment management and investment advisory solutions to high net work clients.



For the nine months ended

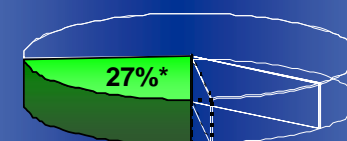
(\$ millions)	Q3/05	Q3/04
Total revenues	2,120	2,117
Net income	263	202
Return on equity	10.4%	6.8%

All amounts are for continuing operations only.

Global Capital Markets:

Provides a wide range of investment banking, sales and trading, research and related products and services to corporations, governments and institutional clients in North America and specialized products and services globally.

- **Global Markets** consists of global debt (including the fixed income business of RBC Dain Rauscher, as noted above), money market, foreign exchange, derivatives, alternative assets, private debt and equity, and proprietary trading businesses.
- **Global Investment Banking and Equity Markets** consists of corporate and investment banking (including the strategic lending portfolio), and equity sales and trading businesses.
- **Other** consists of custody and investment administration services, correspondent banking services, commercial banking, research, the non-strategic lending portfolio and centralized management associated with the segment's lending portfolios. During the quarter we announced an agreement to form a joint venture with Dexia Banque Internationale à Luxembourg (Dexia), which will combine our institutional investor services businesses. The resulting company, RBC Dexia Investor Services, will rank as one of the world's top 10 global custodians, which will offer a complete range of investor services to institutions around the world. This transaction is expected to close by early 2006.



For the nine months ended

(\$ millions)	Q3/05	Q3/04
Total revenues ⁽¹⁾	2,981	2,870
Net income	792	593
Return on equity	25.5%	18.7%

⁽¹⁾For total revenues on a tax equivalent basis and reconciliation, please refer to our Third Quarter 2005 Report to Shareholders.

* Contribution to total nine-month 2005 net income. Excludes Corporate Support, which contributed 1% to net income, and comprises our operations and technology groups, corporate treasury and other corporate functions.

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Please refer to our third quarter *Report to Shareholders* for a more detailed discussion of RBC, third quarter results and any explanations or reconciliations for non-GAAP financial measures.