

RBC at a Glance : Fall 2010

Who We Are

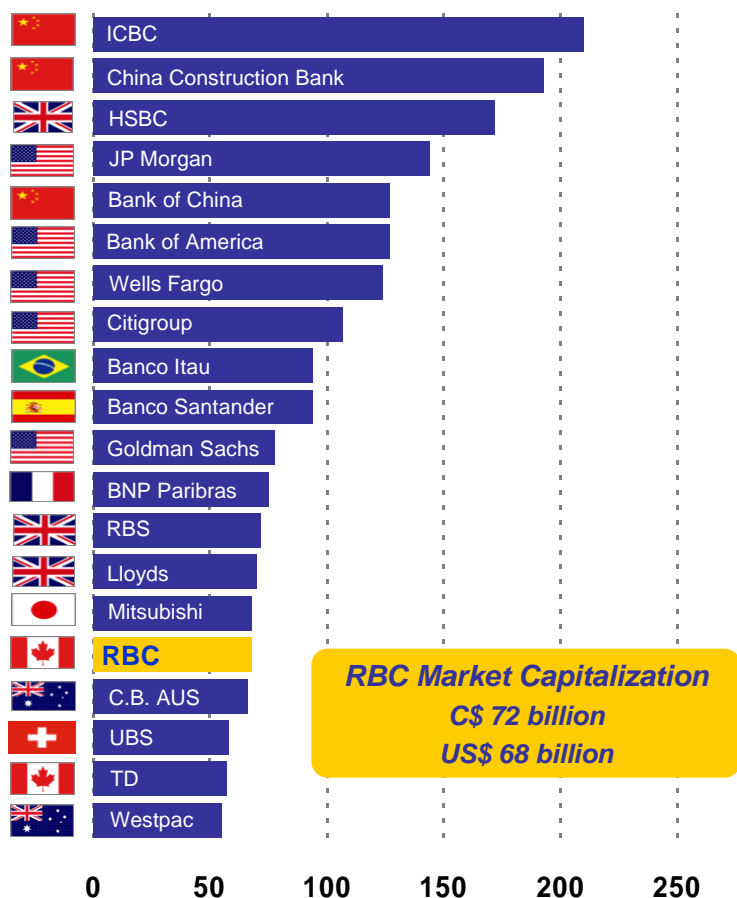
- Canada's largest company by market capitalization, with broad leadership in financial services
- Well-diversified earnings stream across geographies and products:
 - Active in all banking areas in Canada with leading market positions
 - Global capabilities in capital markets and wealth management
- Approximately 78,000 employees and close to 18 million clients worldwide

Our Goals

- In Canada, to be the undisputed leader in financial services
- In the US, to be a leading provider of capital markets, wealth management and banking services by building on and leveraging our considerable capabilities
- Outside North America, to be a premier provider of select capital markets, wealth management and banking services in markets of choice

Among the 20 Largest Banks Globally

(market capitalization in US\$ billions)



Solid Capital Ratios

Tier 1 capital ratio	12.9 %
Total capital ratio	14.2 %
Assets to capital multiple	16.5 x

Strong Credit Ratings

Moody's	Aaa	negative outlook
S&P	AA-	positive outlook
Fitch	AA	stable outlook
DBRS	AA	stable outlook

Market Information

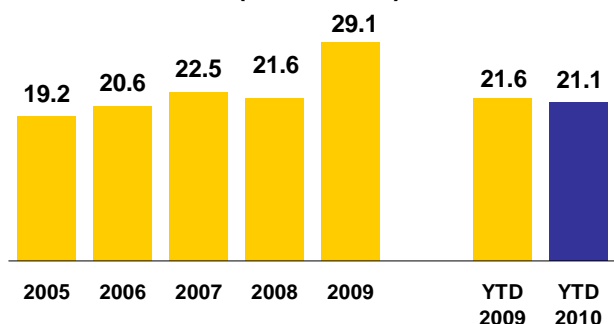
Ticker symbol	RY
Stock exchanges	TSX & NYSE
Weighting in S&P/TSX Composite Index	5.5%
Weighting in S&P/TSX Financials index	18.9%

Dividend

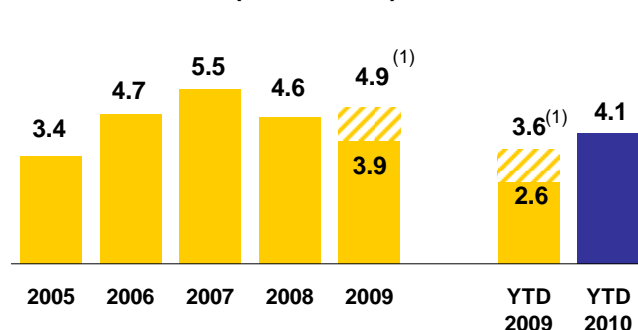
Q3 2010 Dividend	\$0.50
Dividend Yield	3.9%

Financial Highlights

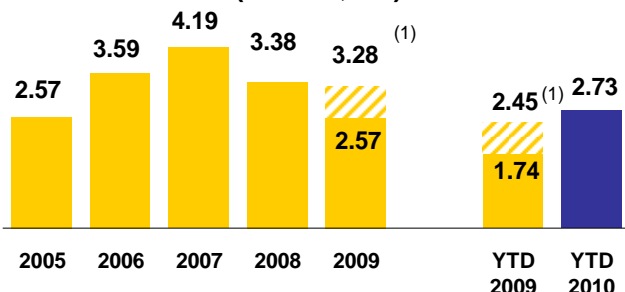
Revenue (C\$ billions)



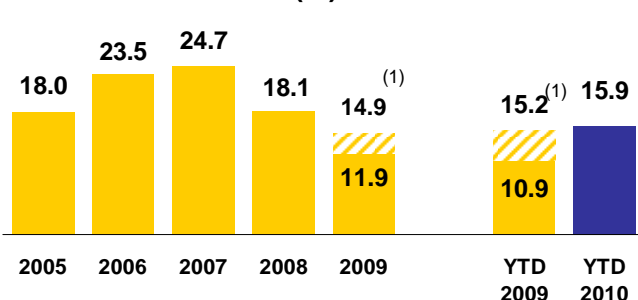
Net Income (C\$ billions)



Earnings per share (diluted, C\$)



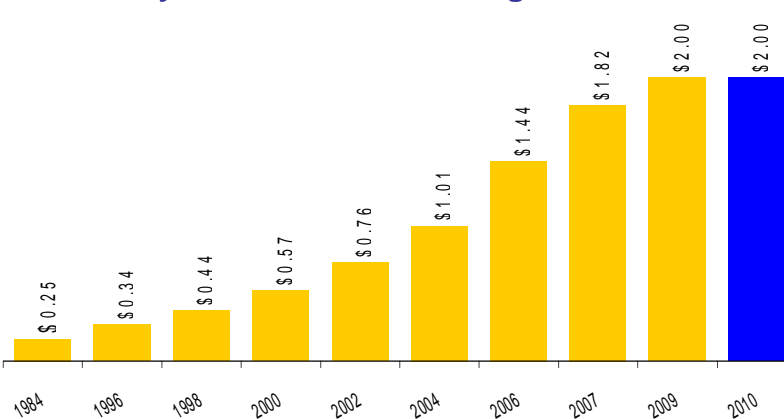
Return on Equity (%)



(1) Non-GAAP. Excludes goodwill impairment charge of C\$1 billion, which is a non-cash item and does not affect our business operations or capital strength. See the Key performance and non-GAAP measures section of our Q3 2010 Report to Shareholders and our 2009 Annual Report to Shareholders.

Share Performance

History of Stable and Growing Dividends



Notable Awards and Accomplishments

Canadian Banking

- # 1 Canadian Banking Public Website, second consecutive year. Forrester
- # 1 Service provider in discount brokerage industry, third consecutive year. Dalbar

Wealth Management

- # 1 Best private banking services overall, Canada, Caribbean and Jersey. Euromoney
- # 2 U.S. Full Service Investor Satisfaction list. J.D. P&A

Capital Markets

- # 1 Best Investment Bank in Canada. Euromoney
- # 1 Best Bank for Fixed Income e-Trading. Credit Magazine's
- # 1 Best Bank for Non-Core Currency Bonds. 2010 European
- # 2 Best Bank for Sterling Bonds. European
- # 3 Best Bank for Sovereign Bonds. Credit Awards

Total Shareholder Return (1)

	1 Yr	3 Yr	5 Yr	10 Yr
Royal Bank of Canada	2%	1%	10%	13%
S&P/TSX Bank Index	10%	1%	7%	11%
S&P/TSX Composite	10%	(2%)	5%	3%
S&P 500	5%	(9%)	(1)%	(2)%

(1) Total Shareholder Return is price appreciation plus dividends reinvested, annualized. Source: Bloomberg (Aug. 25, 2010)

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