



Quick Facts – Q4/06

Canada's largest bank by market capitalization and assets

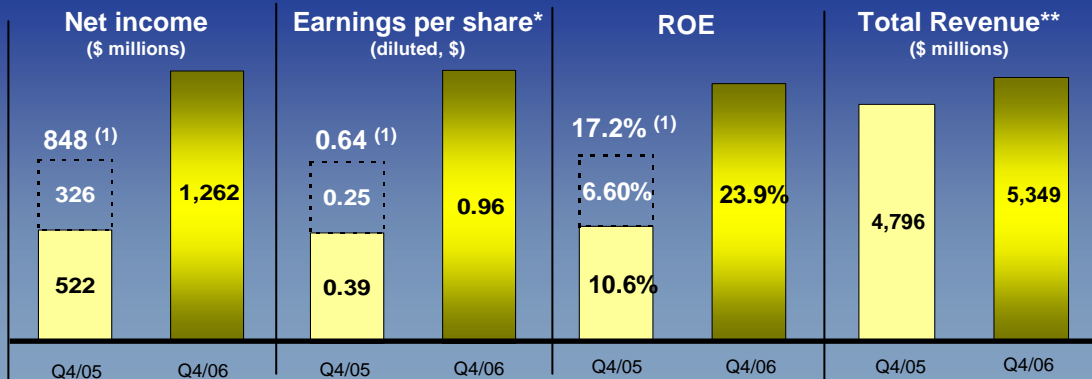
Royal Bank of Canada (RY on TSX and NYSE) and its subsidiaries operate under the master brand name of RBC. We are Canada's largest bank as measured by assets and market capitalization and one of North America's leading diversified financial services companies. We provide personal and commercial banking, wealth management services, insurance, corporate and investment banking and transaction processing services on a global basis. Our corporate support team enables business growth with expert professional advice and state-of-the-art processes and technology. We employ approximately 70,000 full- and part-time employees who serve more than 14 million personal, business, public sector and institutional clients through offices in North America and 34 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 - Record net income

for the quarter ended October 31, 2006



(1) Excludes Enron Corp. litigation related provision of \$591 mm pre-tax (\$326 mm after-tax or \$0.25/share) recorded in Q4 2005.

2006 Performance compared to Objectives

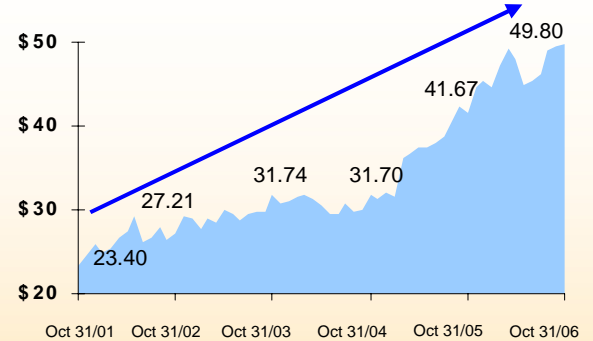
	2006 Objectives	2006 Performance
Diluted EPS growth ⁽¹⁾ *	20%+	40%
Return on common equity (ROE)	20%+	23.5%
Revenue growth **	6-8%	8%
Operating leverage ⁽²⁾	>3%	1%
Portfolio quality ⁽³⁾	.40-.50%	0.23%
Tier 1 capital ratio	8%+	9.6%
Dividend payout ratio	40-50%	40%

(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.

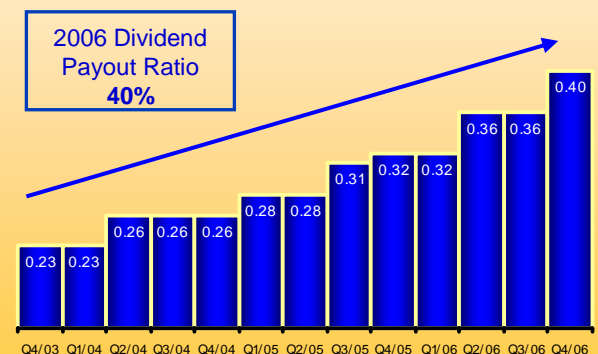
(2) Operating leverage is the difference between the revenue growth rate and the non-interest expense growth rate. Our 2006 objective for operating leverage is based on 2005 non-interest expense excluding the provision for Enron Corp. litigation of \$591 million recorded in the fourth quarter of 2005.

(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: \$0.40

Record date: January 25

Payment date: February 23

Other Statistics

	2006	2005
Total assets	\$537 billion	\$470 billion
Total loans, net of allowance for loan losses	\$209 billion	\$190 billion
Total deposits	\$344 billion	\$307 billion
Total shareholders' equity	\$22.1 billion	\$19.8 billion
Market capitalization	\$63.8 billion	\$53.9 billion
Common shares outstanding *	1,281 million	1,294 million
Number of employees (full time equivalent)	60,858	60,012
Number of bank branches	1,443	1,419
Number of automated banking machines	4,232	4,277

* 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 and per share information have been restated to reflect the stock dividend.

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

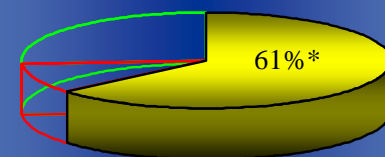
All financial information is in Canadian dollars and based on Canadian GAAP, unless otherwise noted

Diversified business segments

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

- **Personal Banking** focuses on meeting the needs of our individual clients at every stage of their lives through a wide range of products and services, including home equity financing, lines of credit, core deposits, personal loans and automotive financing.
- **Business Financial Services** 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. We also provide trade-related products and services 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.

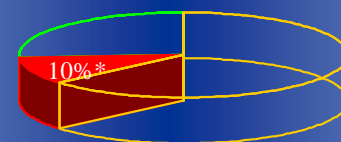
Segment contribution to total net income for the year ended October 31, 2006



(\$ millions)	Q4/06	Q4/05
Total revenue	3,485	3,233
Net income	775	504
Return on equity ⁽¹⁾	34.2%	22.8%

RBC U.S. & International Personal & Business: Consists of our personal and business 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:

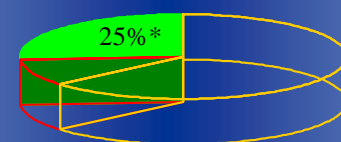
- **Wealth Management** offers investment, advisory and asset management services to individuals, and clearing and execution services to small and mid-sized independent broker-dealers and institutions in the U.S. through RBC Dain Rauscher. Global Private Banking provides high net worth individuals and corporate and institutional clients internationally, with private banking and credit, trust services, discretionary investment management, full-service brokerage and global custody and fund administration.
- **Banking** consists of our RBC Centura 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)	Q4/06	Q4/05
Total revenue	740	674
Net income	126	132
Return on equity ⁽¹⁾	14.8%	17.0%

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 conducts 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** was created on January 2, 2006, when we combined our Institutional and Investor Services (IIS) business with Dexia Funds Services in return for a 50% joint venture interest in RBC Dexia IS. RBC Dexia IS offers an integrated suite of institutional investor products and services, including global custody, fund and pension administration, securities lending, shareholder services, analytics and other related services, to institutional investors worldwide.
- **Other** consists of our other businesses including National Clients, Global Credit which manages our Global Financial Institutions business and Research.



(\$ millions)	Q4/06	Q4/05
Total revenue	1,160	946
Net income	315	(57)
Return on equity ⁽¹⁾	25.8%	(5.7)%

* Segment contribution to 2006 net income excludes Corporate Support of 4%, which reflects adjustments and activities that are undertaken for the benefit of the organization such as enterprise funding and securitization, none of which are allocated to the business segments.

(1) Segment Return on equity is a non-GAAP financial measures. Refer to the Key financial measures (Non-GAAP section) on page 18 of our **Fourth Quarter 2006 Earnings Release**.

Contact us:

Investor Relations

Address: 123 Front Street West, 6th Floor
Toronto, ON M5J 2M2
Phone: 416-955-7802
Fax: 416-955-7800
Email: investrel@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: 514-982-7635
Email: service@computershare.com
Web site: www.computershare.com

General inquires

RBC Financial Group
Address: P.O. Box 1
Toronto, Ontario M5J 2J5
Phone: 416-974-5151
Web site: <http://www.rbc.com/contactus/index.html>