



## RBC Financial Group

### *“Our Personal & Business Operations”*

#### Presentation to Analysts & Institutional Investors

April 22, 2005

1:00 pm – 4:15 pm

RBC Auditoriums, 315 Front Street West, Toronto

#### Agenda

Time	Topic	Speaker
1:00 – 1:05 pm (5 minutes)	<b>Opening remarks</b>	<b>Gordon Nixon</b> President & Chief Executive Officer
1:05 – 1:50 pm (45 minutes)	<b>U.S. &amp; International Personal &amp; Business segment</b> <ul style="list-style-type: none"><li>• Introduction</li><li>• Banking</li><li>• Wealth Management</li></ul>	<b>Peter Armenio</b> Group Head U.S. and International  <b>Scott Custer</b> Head of RBC Centura  <b>Ross McDonald</b> Head of Caribbean and the Bahamas  <b>Brian Peters</b> Head of RBC Dain Rauscher  <b>Michael Lagopoulos</b> Head of Global Private Banking
1:50 – 2:30 pm (40 minutes)	<b>Question and answer period</b>	
2:30 – 2:45 pm (15 minutes)	<b>BREAK</b>	



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Time	Topic	Speaker
2:45 – 3:35 pm (50 minutes)	<b>Canadian Personal &amp; Business segment</b> <ul style="list-style-type: none"><li>• Introduction</li><li>• Products</li><li>• Distribution</li><li>• Client Strategies</li></ul>	<b>Jim Westlake</b> Group Head Personal & Business Clients Canada and Global Insurance  <b>George Lewis</b> Head of Brokerage, Asset Management & Products  <b>Neil Skelding</b> Head of Global Insurance  <b>Anne Lockie</b> Head of Sales  <b>Shauneen Bruder</b> Head of Client and Marketing Strategy
3:35 – 4:15 pm (40 minutes)	<b>Question and answer period</b>	