



# **U.S. & International Personal and Business**

Peter Armenio, Group Head



***Presentation to Analysts & Institutional Investors***  
*Toronto, April 22, 2005*



## U.S. & International: Focus is a requirement to succeed

---

- Focus and execution, not size, are key determinants of success
- U.S. & International businesses have highly focused strategies and implementation plans:
  - **RBC Centura** – focus on growing as the bank for businesses, business owners, and professionals
  - **Caribbean and the Bahamas** – focus on solid performance and organic growth in our key markets
  - **RBC Mortgage** – focus on providing a broad range of mortgage services
  - **RBC Dain Rauscher** – focus on a “whole relationship” approach to meet the broad spectrum of client needs (assets and liabilities)
  - **Global Private Banking** – focus on providing a primary relationship management model for high net worth clients

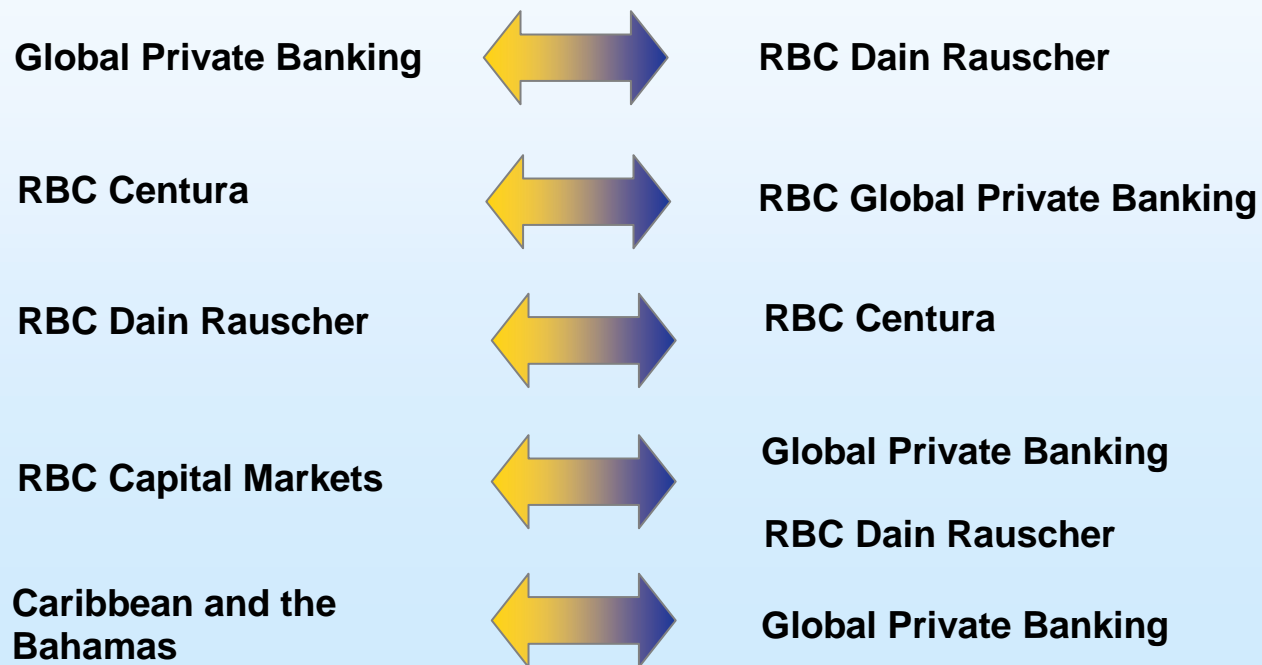


# U.S. & International: Strong linkages between businesses



## Complementary linkages between businesses –

1. Client relationship businesses
2. Similarities in client base – significance of business owners
3. Business leverage opportunities:





# U.S. & International: Local solutions, global resources

