



RBC at a Glance

Summer 2012

Who We Are

- Canada's largest bank by assets and market capitalization, with broad leadership in financial services.
- Well-diversified earnings stream across geographies and products.
- Approximately 74,000 full- and part-time employees who serve more than 15 million clients worldwide.

Vision

Always earning the right to be our clients' first choice

Aspiration

To be a top performing diversified financial institution

Strategy

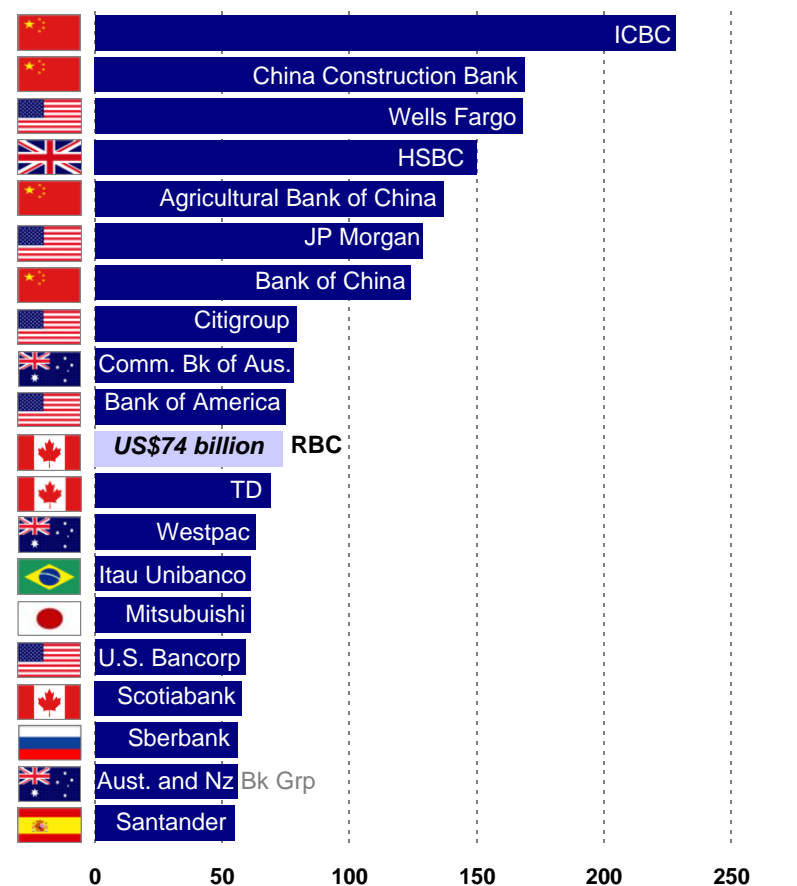
In Canada – to be the undisputed leader in financial services

Globally – to be a leading provider of capital markets and wealth management solutions

In targeted markets – to be a leading provider of select financial services complementary to our core strengths

Among the 20 Largest Banks Globally

(market capitalization in US\$ billion, as at May 22, 2012)



(1) On a continuing operations basis.

(2) On a consolidated basis.

(3) Moody's downgraded RBC from Aa1 to Aa3 on June 21, 2012. S&P changed their outlook on RBC from stable to negative on July 27, 2012.

(4) Two quarterly dividend increases in the last year, totalling \$0.07 per share to \$0.57 per share.

Business Segments

Canadian Banking provides a broad suite of personal products and business financial services in Canada through our leading national distribution network.

Wealth Management serves affluent, high and ultra high net worth clients globally with a full range of investment, trust, credit, cash, planning and insurance solutions, while providing asset management solutions through RBC Global Asset Management.

Insurance provides a wide range of travel, life, health, home, auto, wealth and reinsurance products and solutions, as well as creditor and business insurance services.

International Banking includes our banking business in the Caribbean, our U.S. cross-border banking operations and RBC Dexia Investor Services.

Capital Markets is a premier global investment bank that provides a wide range of products and services to institutions, corporations, governments and high net worth clients around the world.

Key Metrics ⁽¹⁾

(C\$ millions, except number of)

	Q2/12	Q1/12
Total Assets	\$800,371	\$815,016
Total Deposits	\$495,875	\$489,827
Total Loans	\$364,738	\$355,903
Number of Branches	1,351	1,345
Number of ATMs	4,819	4,704

Strong Capital Ratios ⁽²⁾

Tier 1 capital ratio	13.2%
Tier 1 common ratio	10.4%
Assets to capital multiple	16.8x

Strong Credit Ratings ⁽³⁾

Moody's	Aa3	stable
Standard & Poor's	AA-	negative
Fitch	AA	stable
DBRS	AA	stable

Market Information

(As at May 23, 2012)

Ticker symbol	RY
Stock exchanges	TSX & NYSE
Weighting in S&P/TSX Composite Index	5.5%
Weighting in S&P/TSX Financials index	17.41%

Dividend

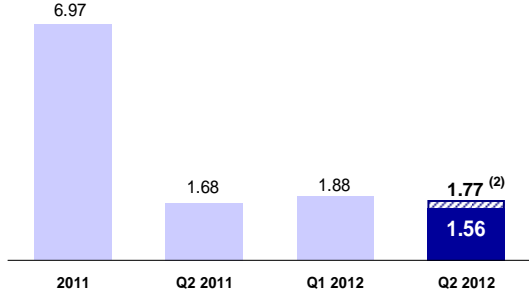
Q2 2012 Dividend	C\$0.57 ⁽⁴⁾
Dividend Yield	4.1%



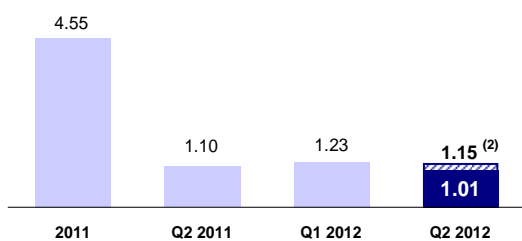
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Financial Highlights ⁽¹⁾

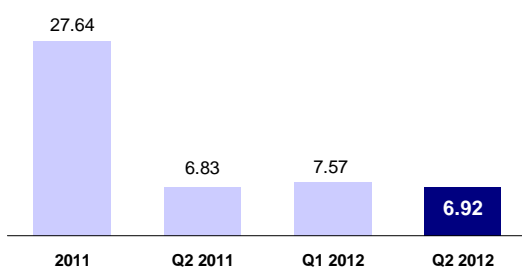
Net Income (C\$ billions)



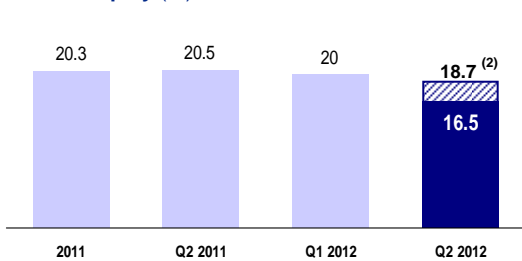
Earnings Per Share (Diluted, C\$)



Revenue (C\$ billions)

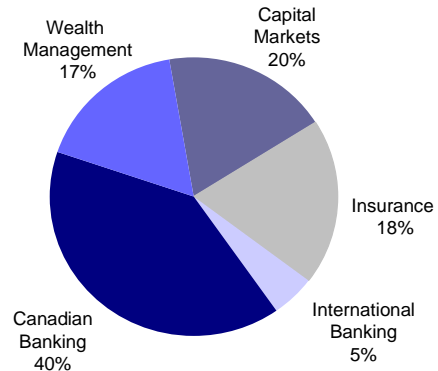


Return on Equity (%)



Revenue by Business Segment *

Average Q2 2011 to Q2 2012



* Excludes Corporate Support.

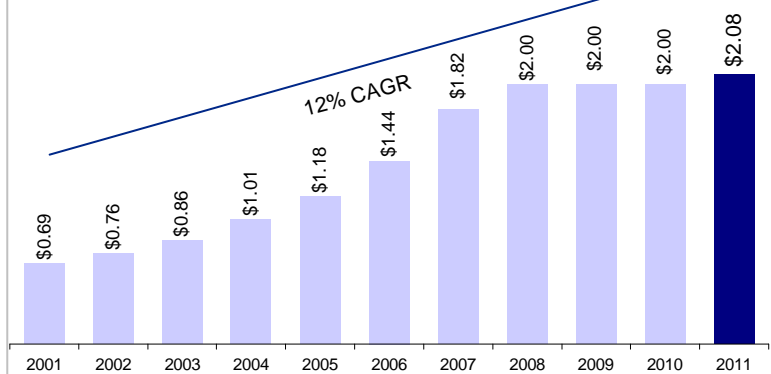
Share Performance

Total Shareholder Returns ⁽³⁾

	1 Yr	3 Yr	5 Yr	10 Yr
Royal Bank of Canada	(9)%	11%	1%	10%
RBC Peer Group	(16)%	3%	(8)%	2%
S&P/TSX Bank Index	(8)%	16%	2%	10%
S&P/TSX Composite	(14)%	8%	(1)%	7%

History of Stable and Growing Dividends

✓ Two quarterly dividend increases in the last year, totalling \$0.07 per share to \$0.57 per share.



Notable Awards and Accolades

Canadian Banking

Best Retail Bank in North America – *Retail Banker International (2012)*

Six Synovate Awards for Telephone Banking and ATM Banking Excellence

Capital Markets

10th largest global investment bank by net revenue in Q1 2012 – *Dealogic*

“Best Investment Bank in Canada across Equity, Debt and M&A for the 4th consecutive year” – *Euromoney*

Wealth Management

“Best Overall Fund Group”, “Best Bond Fund Family”, “multiple best equity and fixed income funds” – *Lipper*

“#1 Bank-Owned Investment Dealer”, “#1 Overall Score”, “#1 Advisor Overall Rating of their Firm in Canada” – *Investment Executive 2012 Brokerage Report Card*

Insurance

“Highest in Customer Satisfaction among Auto Insurers in the Ontario and Atlantic Region” according to the *J.D. Power and Associates 2011 Canadian Auto Insurance Study*

“Favourite Travel Insurance Provider for a record-breaking 10 straight years” – *2011 Agents' Choice Awards*

International Banking

“#1 Overall for quality of global custody services” – *Global Investor*

“#1 Overall global custodian in the world” – *R&M Consultants*

(1) Results from continuing operations do not include results related to our U.S. regional retail banking operations (sold in Q2 2012) and Liberty Life Insurance Company (sold in Q2 2011) as both are classified as discontinued operations. See Q2 2012 Report to Shareholders for additional information. (2) Excludes the previously announced loss of \$202 million after-tax related to the acquisition of RBC Dexia. This is a non-GAAP measure. See Q2 2012 Report to Shareholders. (3) Total Shareholder Return is price appreciation plus dividends reinvested. Source: Bloomberg (May 22, 2012).

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