



## RBC at a Glance : Fall 2011

### 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:
  - Active in all banking areas in Canada with leading market positions.
  - Global capabilities in capital markets and wealth management.
- Approximately 74,000 full- and part-time employees and close to 15 million clients worldwide. <sup>(1)</sup>

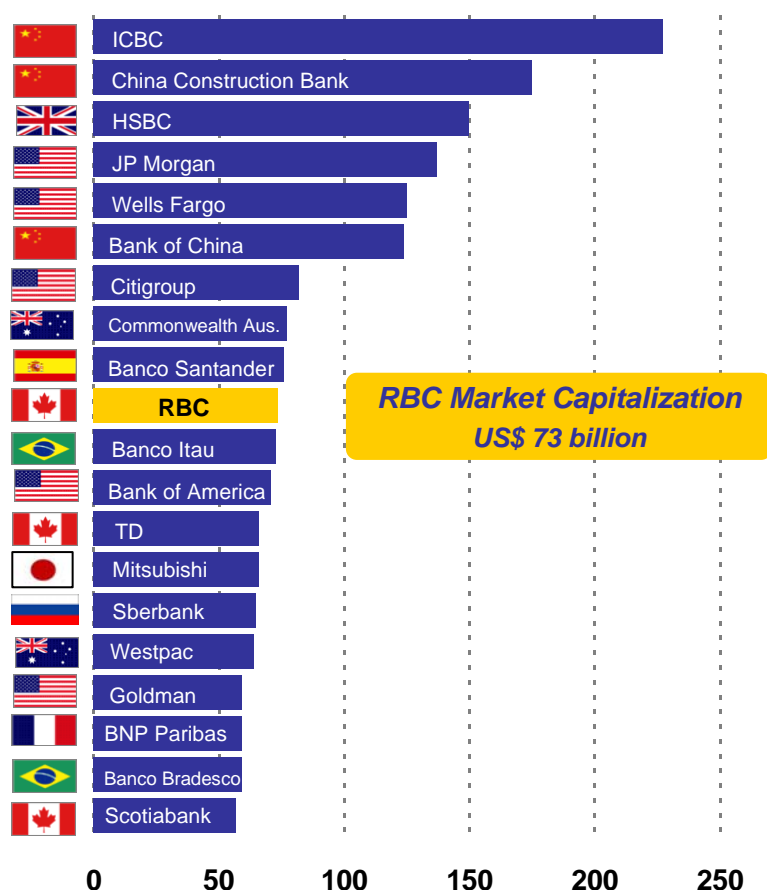
### Our Goals

- 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.

(1) On a continuing operations basis.

### Among the 20 Largest Banks Globally

(market capitalization in US\$ billion, as at Aug 19, 2011)



### Solid Capital Ratios <sup>(2)</sup>

Tier 1 capital ratio	13.2 %
Tier 1 common ratio	10.3 %
Assets to capital multiple	16.1 x

### Strong Credit Ratings

Moody's	Aa1	stable
Standard & Poor's	AA-	positive
Fitch	AA	stable
DBRS	AA	stable

### Market Information

(As at Aug 19, 2011)

Ticker symbol	RY
Stock exchanges	TSX & NYSE
Weighting in S&P/TSX Composite Index	4.95 %
Weighting in S&P/TSX Financials index	17.40 %

### Dividend

Q3 2011 Dividend	C\$0.54 <sup>(3)</sup>
Dividend Yield	3.9 %

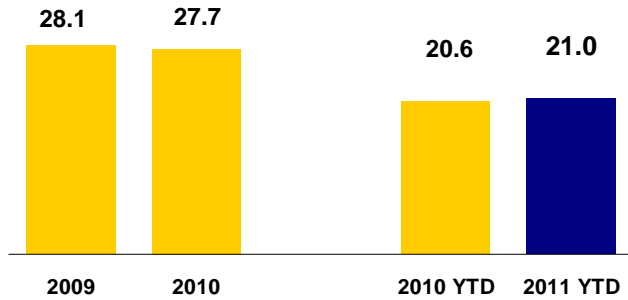
(2) On a consolidated basis.

(3) RBC announced a quarterly dividend increase of \$0.04 on May 27.

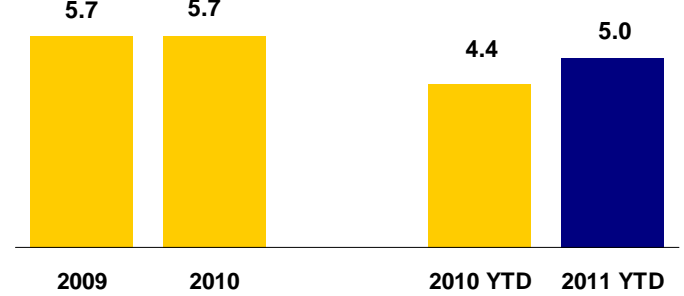
All financial data is presented on a continuing operations basis, in Canadian dollars, based on Canadian GAAP and is as at August 26, 2011, unless otherwise noted.

# Financial Highlights <sup>(1)</sup>

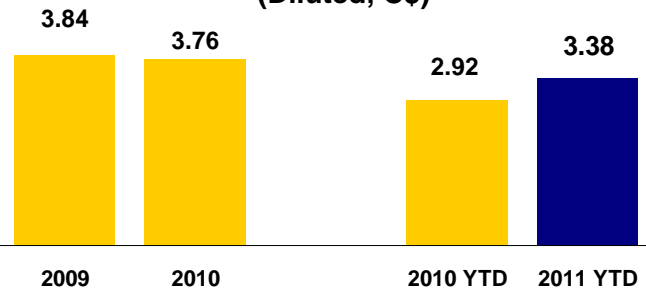
## Revenue (C\$ billions)



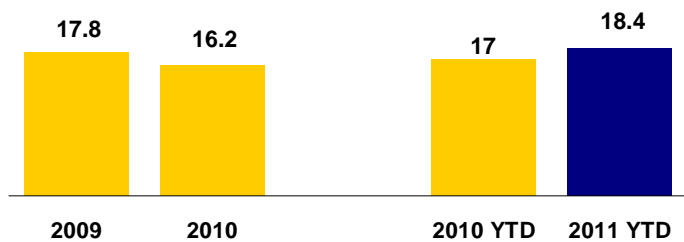
## Net Income (C\$ billions)



## Earnings Per Share (Diluted, C\$)



## Return on Equity (%)



(1) Amounts represent continuing operations. Effective Q3/11, we have reclassified the results of our U.S. regional retail banking operations as discontinued operations.

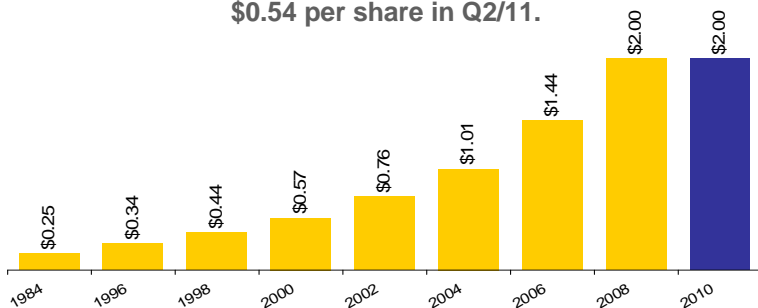
## Share Performance

TSR <sup>(2)</sup>	1 Yr	3 Yr	5 Yr	10 Yr
Royal Bank of Canada	1%	7%	5%	11%
S&P/TSX Bank Index	6%	10%	5%	10%
RBC Peer Group	(10)%	(4)%	(5)%	3%
S&P/TSX Composite	6%	1%	3%	7%

(2) Total Shareholder Return is price appreciation plus dividends reinvested, annualized. Source: Bloomberg (Aug 19, 2011)

## History of Stable and Growing Dividends (C\$)

Quarterly dividend increased to  
\$0.54 per share in Q2/11.



## Notable Awards and Accomplishments

### Canadian Banking

- |  |                   |
|--|-------------------|
| #1 Online Banking                                | Forrester         |
| #2 Canadian Retail Banking Customer Satisfaction | Credit Counseling |

### Wealth Management

- |  |                    |
|--|--------------------|
| #1 Overall best private banking services   | Euromoney          |
| #1 Market share in full-service brokerage, discretionary investment management/ counselling, estate and trust services and private banking | Investor Economics |

### Capital Markets

- |  |               |
|--|---------------|
| #1 "Dealmaker of the Year"   | National Post |
| #1 Best Investment Bank in Canada across Equity, Debt and M&A for the 4 <sup>th</sup> consecutive year | Euromoney     |

## Contact Information

### RBC Investor Relations

Phone: 416-955-7802  
 Email: [invesrel@rbc.com](mailto:invesrel@rbc.com)  
 Web site: [www.rbc.com/investorrelations](http://www.rbc.com/investorrelations)

### Main Transfer Agent

**Computershare Trust Company of Canada**  
 Phone: 1-866-586-7635  
 Email: [service@computershare.com](mailto:service@computershare.com)  
 Web site: [www.computershare.com](http://www.computershare.com)

### General Inquiries

Phone: 416-974-5151  
 Web site: [www.rbc.com/contactus](http://www.rbc.com/contactus)