



# RBC at a Glance

## Fall 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 80,000 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

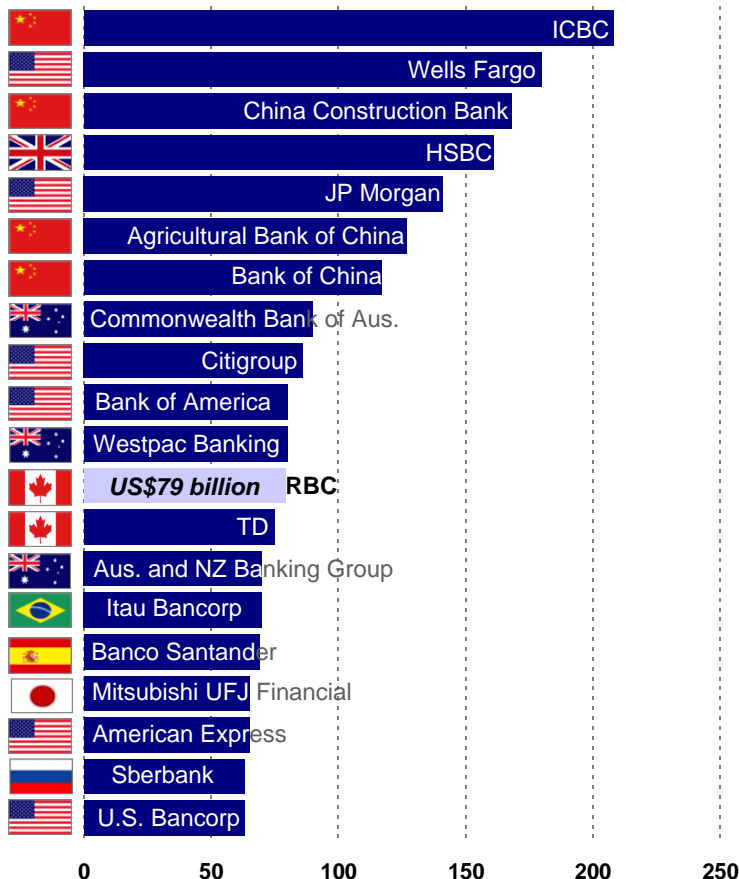
**In Canada** – to be the undisputed leader in financial services

**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 August 28, 2012)



(1) S&P changed their outlook on RBC and six other financial institutions from stable to negative on July 27, 2012. (2) Announced a quarterly dividend increase in Q4 2012 of \$0.03 or 5%, to \$0.60 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 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

(C\$ millions, except number of)

	Q3/12	Q2/12
Total Assets	\$824,394	\$800,371
Total Deposits	\$502,804	\$495,875
Total Loans	\$375,153	\$364,738
Number of Branches	1,355	1,351
Number of ATMs	4,948	4,819

### Strong Capital Ratios

Tier 1 capital ratio	13.0%
Tier 1 common ratio	10.3%
Assets-to-capital multiple	16.7x

### Strong Credit Ratings <sup>(1)</sup>

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

### Market Information

(As at August 28, 2012)

Ticker symbol	RY
Stock exchanges	TSX & NYSE
Weighting in S&P/TSX Composite Index	5.4%
Weighting in S&P/TSX Financials index	20.3%

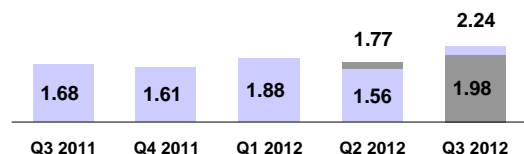
### Dividend

Q3 2012 Dividend	C\$0.57 <sup>(2)</sup>
Dividend Yield	4.3%

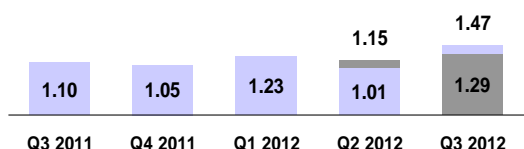
## Financial Highlights <sup>(1)</sup>

Reported  
Adjusted <sup>(2)</sup>

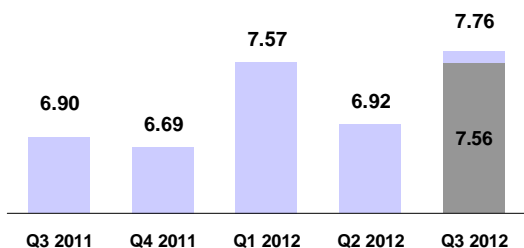
### Net Income (C\$ billions)



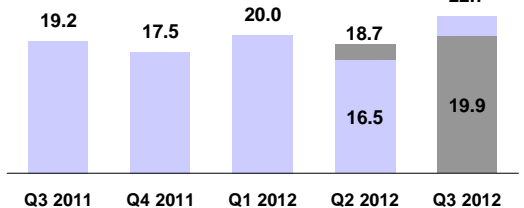
### Earnings Per Share (Diluted, C\$)



### Revenue (C\$ billions)

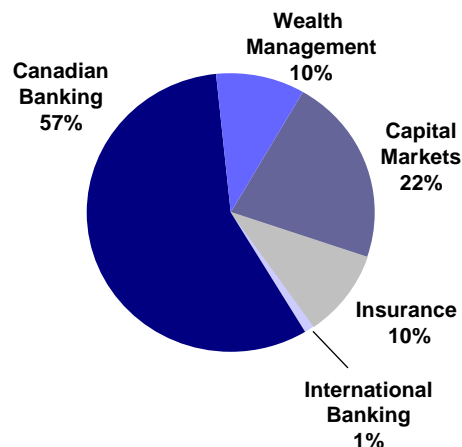


### Return on Equity (%)



## Earnings by Business Segment \*

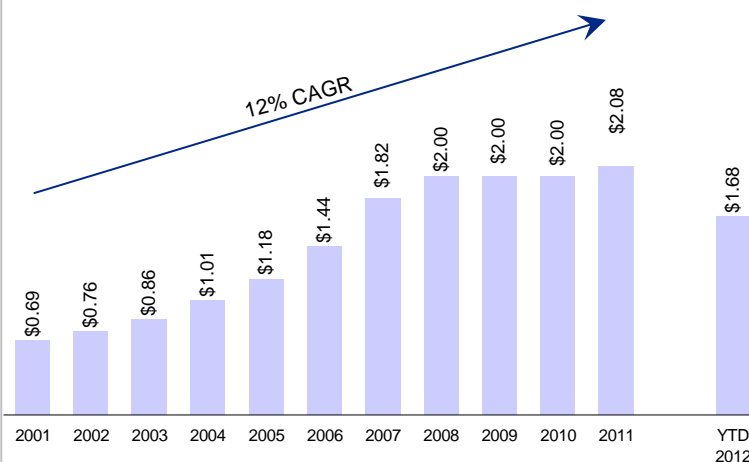
Average Q4 2011 to Q3 2012



\* Excludes Corporate Support and losses related to our acquisition of RBC Dexia<sup>(2)</sup>.

## History of Stable and Growing Dividends

- ✓ On August 30, 2012, announced a quarterly dividend increase in Q4 2012 of \$.03 or 5%, to \$.60 per share.



## Notable Awards and Accolades

### Canadian Banking

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

Six Ipsos Reid Awards for excellence in Branch Service, Online Banking and Products & Services

### Capital Markets

10<sup>th</sup> largest global investment bank by net revenue for 1H2012 in Q2 2012 – *Dealogic*

"Best Investment Bank in Canada across Equity, Debt and M&A for the 4<sup>th</sup> 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

"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) Effective Q3/12, we no longer have discontinued operations as the sale of our U.S. regional retail banking operations closed in Q2/12. Residual amounts related to discontinued operations are not material and have been included in Corporate Support. See Q3 2012 Report to Shareholders for additional information. (2) Q3/12 reflects losses related to the acquisition of RBC Dexia of \$11 million after-tax in Q3/12 and \$202 million after tax in Q2/12, a gain \$181 million after-tax related to a tax release and interest income related to a refund of taxes paid due to a settlement with the Canada Revenue Agency and \$92 million after-tax related to a prepayment adjustment. See Q3 2012 Report to Shareholders.

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