



Overview of Canadian Banking Segment

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Caution regarding forward-looking statements

From time to time, we make written or oral forward-looking statements within the meaning of certain securities laws, including the "safe harbour" provisions of the United States Private Securities Litigation Reform Act of 1995 and any applicable Canadian securities legislation. We may make such statements in this presentation, in other filings with Canadian regulators or the United States Securities and Exchange Commission (SEC), in reports to shareholders or in other communications. These forward-looking statements include, among others, statements with respect to our medium-term and 2007 objectives, and strategies to achieve our objectives, as well as statements with respect to our beliefs, outlooks, plans, objectives, expectations, anticipations, estimates and intentions. The words "may," "could," "should," "would," "suspect," "outlook," "believe," "plan," "anticipate," "estimate," "expect," "intend," "forecast," "objective" and words and expressions of similar import are intended to identify forward-looking statements.

By their very nature, forward-looking statements involve numerous factors and assumptions, and are subject to inherent risks and uncertainties, both general and specific, which give rise to the possibility that predictions, forecasts, projections and other forward-looking statements will not be achieved. We caution readers not to place undue reliance on these statements as a number of important factors could cause our actual results to differ materially from the expectations expressed in such forward-looking statements. These factors include credit, market, operational and other risks identified and discussed under the Risk management section in our Q2 2007 Report to Shareholders and 2006 Annual Report to Shareholders; general business and economic conditions in Canada, the United States and other countries in which we conduct business; the impact of the movement of the Canadian dollar relative to other currencies, particularly the U.S. dollar and British pound; the effects of changes in government monetary and other policies; the effects of competition in the markets in which we operate; the impact of changes in laws and regulations including tax laws; judicial or regulatory judgments and legal proceedings; the accuracy and completeness of information concerning our clients and counterparties; successful execution of our strategy; our ability to complete and integrate strategic acquisitions and joint ventures successfully; changes in accounting standards, policies and estimates, including changes in our estimates of provisions and allowances; and our ability to attract and retain key employees and executives. Other factors that may affect future results include: the timely and successful development of new products and services; the successful expansion and new development of our distribution channels and realizing increased revenue from these channels; global capital markets activity; technological changes and our reliance on third parties to provide components of our business infrastructure; unexpected changes in consumer spending and saving habits; the possible impact on our business from disease or illness that affects local, national or global economies; disruptions to public infrastructure, including transportation, communication, power and water; the possible impact on our businesses of international conflicts and other political developments including those relating to the war on terrorism; and our success in anticipating and managing the associated risks.

Additional information about these factors can be found under the Risk management section in our Q2 2007 Report to Shareholders and under the Risk management and Additional risks that may affect future results sections in our 2006 Annual Report.

We caution that the foregoing list of important factors that may affect future results is not exhaustive. When relying on our forward-looking statements to make decisions with respect to us, investors and others should carefully consider the foregoing factors and other uncertainties and potential events. We do not undertake to update any forward-looking statement, whether written or oral, that may be made from time to time by us or on our behalf.



Components of Canadian Banking

Canadian Banking
(57% of RBC 2006 revenues
and 51% of earnings)

Personal Financial Services

- Personal Banking
 - Personal Deposits
 - Home Equity
 - Personal Lending
- Retail Investments *

Business Financial Services

- Commercial
- Small Business

Cards and Payment Solutions

- Personal Credit Cards
- Business Credit Cards
- RBC Rewards
- Moneris

Global Insurance

- Canada – Life, Health, Segregated Funds, Annuities, Auto, Home Travel, Creditor
- U.S. – Life, Health, Travel, Creditor
- Global – Reinsurance, Travel

* Branch Investments and RBC Direct Investing

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Strengths and competitive advantages

Retail Best Practices

Sales Culture

+

Largest Distribution
Network

Product Breadth
and Quality

Scale Through
Leading
Market Shares

Sustainable market leadership

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Canada's largest distribution network

THIRD PARTY DISTRIBUTION

- 17,000 Life & Health Brokers
- 6,000 Independent Advisors & Financial Planners
- 4,000 Travel Distributors
- 4,000 Indirect Lending Dealers



SPECIALIZED SALES

- 85+ Commercial Financing Specialists
- 150+ Global Transaction Solution Specialists
- 25+ Sales Managers – Indirect Lending
- 25+ Private Banking Offices



Approximately
13 Million
Clients

CAREER SALES FORCES

- 280+ Career Sales Insurance Representatives
- 1,070+ Mortgage Specialists
- 540+ Investment Retirement Planners
- 35+ Investment & Insurance Specialists

Branch Network

- 1,126 branches
- 1,680+ Sr. Account Managers
- 1,140+ Financial Planners
- 101 Business Banking Centers
- 19 Insurance Branch Offices
- 13 Adjacent Insurance Branches

ENTERPRISE DISTRIBUTION

Automated Teller Machines

- 2,302+ on-site ATMs
- 1,589+ off-site ATMs

On-Line Banking and Telephone

- 7 Contact Centres
- 2,250+ Royal Direct Representatives (incl Visa)
- 130+ RBC Direct Investing Representatives

All figures as at end of Q2 2007

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Broad range of products to offer to clients

Personal Financial Services

- Personal Financing Products
- Home Equity
- Consumer Accounts
- Retail Investing
- Self-Directed Brokerage

Global Insurance

- Canada: Life, Health, Annuities, Home, Auto, Travel, Creditor
- U.S.: Life, Health, Travel, Creditor
- Global: Reinsurance, Travel

Canadian
Banking

Business Financial Services

- Business lending, leasing, deposit and transaction products and services
- Trade-related products and services to Canadian and international clients

Cards and Payment Solutions

- Personal Credit Cards
- Business Credit Cards
- RBC Rewards
- Moneris Solutions

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Leading market shares in every product and region

		Rank ⁽¹⁾	Market Share (Feb. 2007)	Balances Growth (Q2/07 vs. Q2/06)
Leadership in most personal products	Consumer Lending (residential mortgages, personal loans and credit cards) ⁽²⁾	1	15.3%	12%
	Personal core deposits	2	13.3%	2%
	Personal Investments (GICs + mutual funds)	1	11.9%	12%
Leadership in business products	Business deposits and investments ⁽³⁾⁽⁴⁾	1	22.4%	12%
	Business loans ⁽²⁾⁽³⁾	1	12.8%	9%

(1) Market share rank among financial institutions in Canada. Source: RBC

(2) Includes securitized assets.

(3) Source: OSFI, Dec. 2004 to Feb. 2007 (includes C\$ balances for Canadian Banking and Capital Markets)

(4) Excludes market share of non-bank financial institutions.

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Adding best retail principles to banking

- Locations: Strategically adding branches and ATMs
- Focusing on the “Look and Feel” of our premises: Signage, counter space, private meeting space
- Services: Business hours tailored to local communities

Making it easier for our clients to do business with us



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Sales culture – “winning on every street corner”

- Local Market Leadership
 - A sales environment and franchise for long term growth
- Increase in Client-Facing Roles
 - Added over 1,300 client-facing roles between Q2 2006 and Q2 2007
- Entrepreneurial Environment
 - Empowers managers to adapt to local markets
 - Enhanced role clarity
- Compensation
 - Aligned rewards and recognition for employees
 - Increased commissioned based sales
 - Stack ranking peer groups (branches and sales forces)

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