

RBC at a Glance : Fall 2009

Who We Are

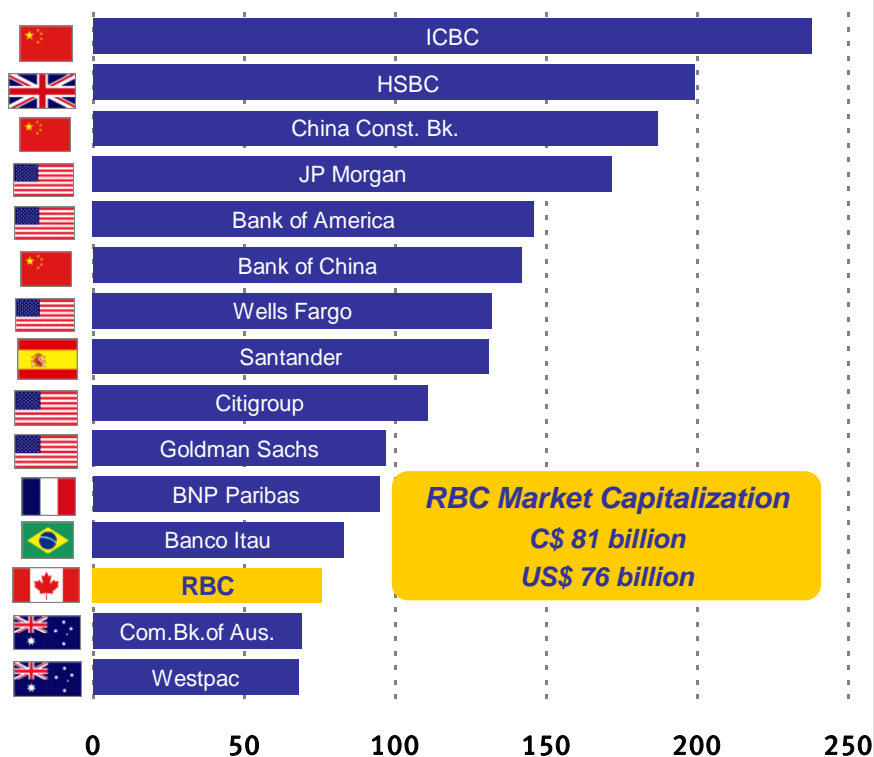
- Canada's largest company by market capitalization, with broad leadership in financial services
- Well-diversified earnings stream across geographies and products:
 - Active in all banking areas in Canada with leading market positions
 - Global strength in capital markets and wealth management
- Approximately 80,000 employees and more than 18 million clients worldwide

Our Strategic Goals

- In Canada, to be the undisputed leader in financial services
- In the US, to be a leading provider of banking, wealth management and capital markets services by building on and leveraging RBC's considerable capabilities
- Internationally, to be a premier provider of select banking, wealth management and capital markets services in markets of choice

Among the 15 Largest Banks Globally

(market capitalization in US\$ billions)



Solid Capital Ratios

Tier 1 capital ratio	12.9 %
Total capital ratio	14.4 %
Assets to capital multiple	16.3 x

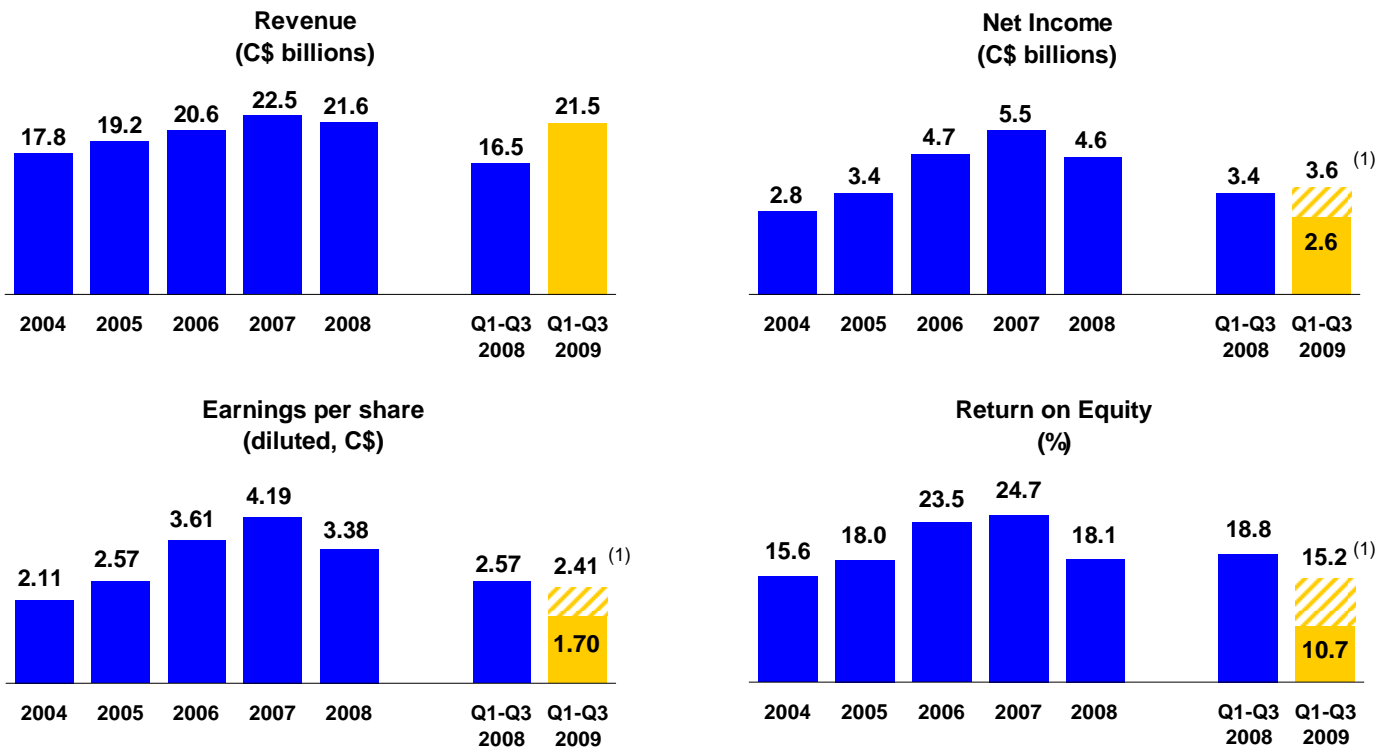
Strong Credit Ratings

Moody's	Aaa	negative outlook
S&P	AA-	stable outlook
Fitch	AA	stable outlook
DBRS	AA	stable outlook

Market Information

Ticker symbol	RY
Stock exchanges	TSX & NYSE
Weighting in S&P/TSX	6.419%

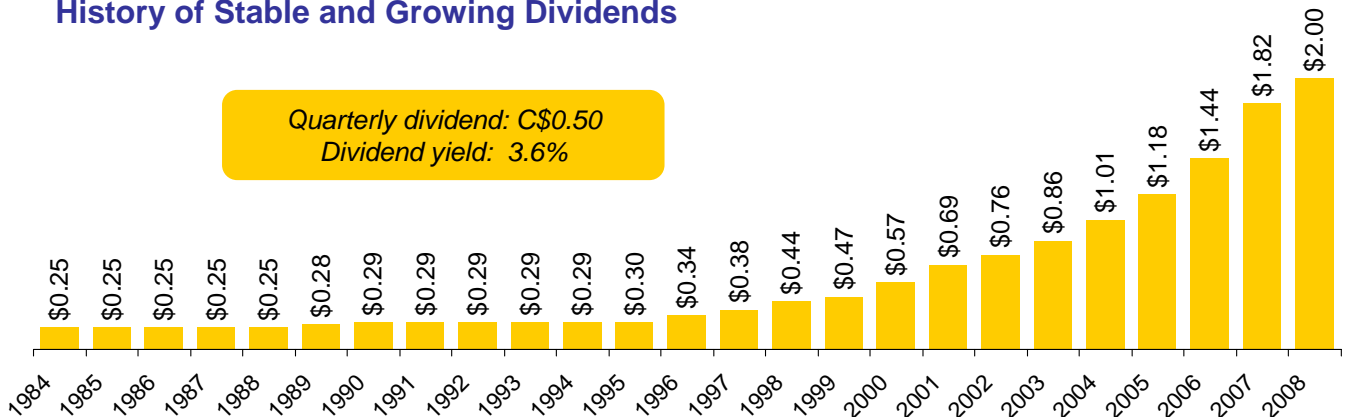
Financial Highlights



(1) Non-GAAP. Excludes goodwill impairment charge of C\$1 billion, which is a non-cash item and does not affect our business operations or capital strength. See the Key performance and non-GAAP measures section of our Q3 2009 Report to Shareholders.

Share Performance

History of Stable and Growing Dividends



Total Shareholder Return ⁽¹⁾	1 Yr	3 Yr	5 Yr	10 Yr
Royal Bank of Canada	20%	9%	16%	18%
S&P/TSX Bank Index	16%	4%	11%	14%
S&P/TSX Composite	(2%)	1%	8%	7%
S&P 500	(7%)	(5%)	1%	0%

(1) Total Shareholder Return is price appreciation plus dividends reinvested, annualized. Source: Bloomberg

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