



## RBC at a Glance : December 2009

### Who We Are

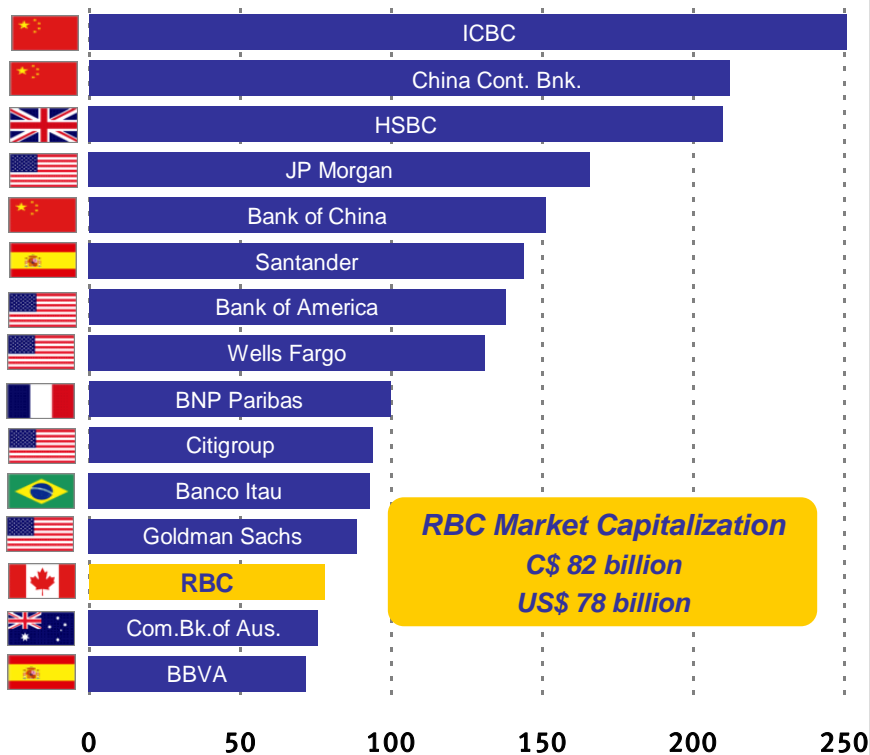
- Canada's largest company by market capitalization, with broad leadership in financial services
- Well-diversified earnings stream across geographies and products:
  - Active in all banking areas in Canada with leading market positions
  - Global strength in capital markets and wealth management
- Approximately 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 capital markets services, wealth management and banking by building on and leveraging our considerable capabilities
- Internationally, to be a premier provider of select capital markets, wealth management and banking services in markets of choice

### Among the 15 Largest Banks Globally

(market capitalization in US\$ billions)



### Solid Capital Ratios

|                            |        |
|----------------------------|--------|
| Tier 1 capital ratio       | 13.0 % |
| Total capital ratio        | 14.2 % |
| Assets to capital multiple | 16.3 x |

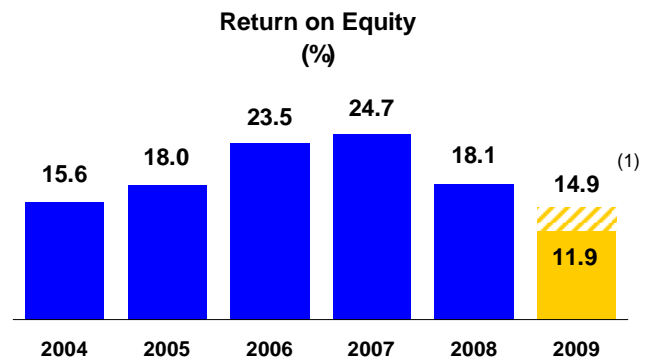
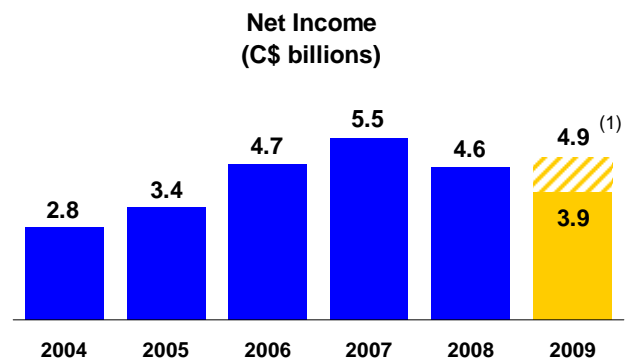
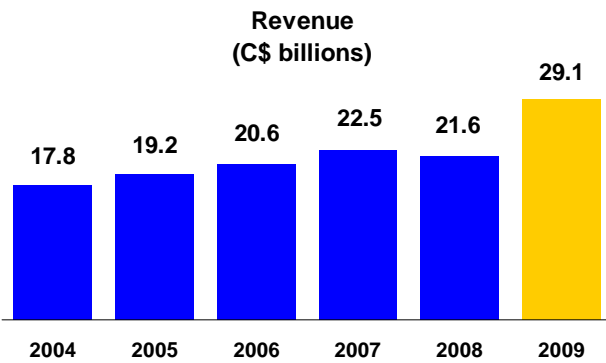
### Strong Credit Ratings

|         |     |                  |
|---------|-----|------------------|
| 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 Comp. Index | 6.4 %      |

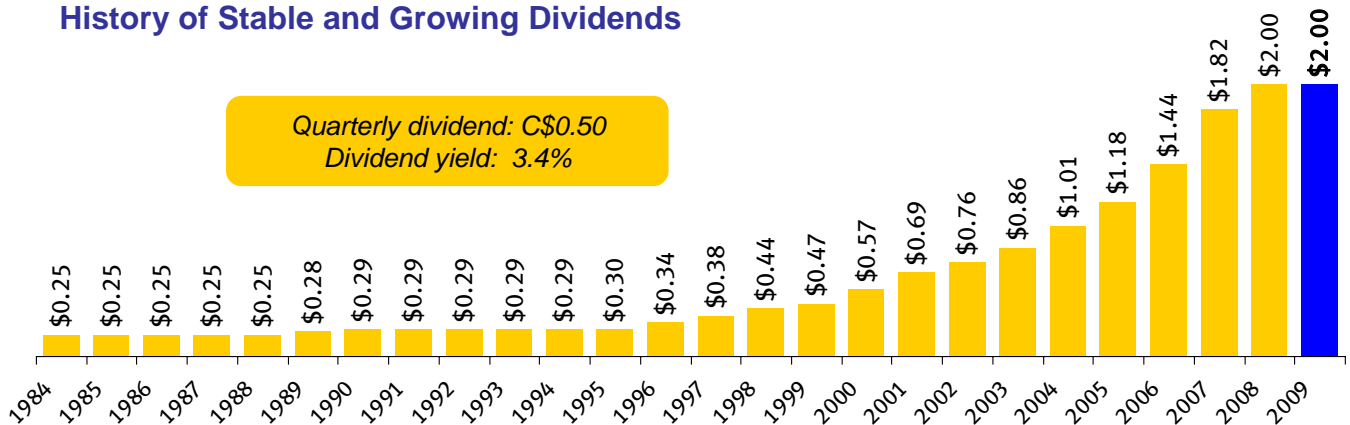
# Financial Highlights



(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 2009 Annual Report to Shareholders.

## Share Performance

### History of Stable and Growing Dividends



| Total Shareholder Return <sup>(1)</sup> | 1 Yr | 3 Yr | 5 Yr | 10 Yr |
|---|------|------|------|-------|
| Royal Bank of Canada                    | 53%  | 7%   | 17%  | 17%   |
| S&P/TSX Bank Index                      | 58%  | 3%   | 10%  | 13%   |
| S&P/TSX Composite                       | 44%  | 0%   | 8%   | 7%    |
| S&P 500                                 | 39%  | (5%) | 1%   | (1%)  |

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

## Contact Information

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