

Enterprise Distribution

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Superior Distribution Capabilities



BRANCH NETWORK

- 1,102 branches
- 65 Business Banking Centres
- 22,000 Sales/Service Employees



ON-LINE & TELEPHONE BANKING

- 3.1MM Internet personal clients
- 4 Contact Centres
- 1,790 Contact Centre Representatives
- 435 VISA Representatives
- 100 Action Direct Representatives

**11 Million
Clients**



AUTOMATED BANKING MACHINES

- 2,472 on-site ABMs
- 1,068 off-site ABMs



CAREER SALES FORCES

- 410 Career Sales Insurance Representatives
- 930 Mortgage Specialists
- 450 Investment Retirement Planners
- 10 Senior Managers Global Solutions



PRIVATE CLIENT GROUP

- 10 Private Trust Offices
- 12 Private Counsel Offices
- 23 Private Banking Offices
- 90 Professionals



Priorities



Client Acquisition

- Drive revenue growth by acquiring high value and high potential clients

Relationship Management

- Grow and retain business through relationship management, aligning enterprise resources to client need, value and potential
- Improve the client experience

Integrated Market Management

- Simplify structures, reduce duplication and overlap in distribution and sales management
- Leverage our unique financial advice and planning capability



Client Acquisition

Career Sales Forces



Mortgage Specialists	Investment & Retirement Planners	RBC Insurance Representatives	Senior Managers Global Solutions
930	450	410	10

- Client acquisition continues to be a priority
- Increase number of Mortgage Specialists by 150 positions over the next 12 months
- Provide Insurance Representatives with mutual fund capability



Relationship Management

Business/Commercial



Relationship Managers Business & Personal Markets	Relationship Managers Business Markets	Relationship Managers Professionals	Relationship Managers Commercial Markets	'Desk Builders' Commercial Markets
97	150	47	1,250	—

- Expand number of Relationship Managers, Business and Personal by 60 positions over the next 12 months
- Expand number of Relationship Managers, Professionals by 25 positions over next 12 months
- Deploy 102 Commercial 'Desk Builders' over the next 12 months



Relationship Management

Personal



Personal Financial Service Representatives	Account Managers	Financial Planners
4,800	1,220	1,000

- Increase Personal Financial Service representative's capacity
- Expand number of Relationship Managers by 350 positions over the next 24 months:
 - Account Managers by 250 positions
 - Financial Planners by 100 positions



Relationship Management

Private Client Group



Private Trust Advisors	Private Counsel Advisors	Private Bankers	Investment Advisors
11	26	53	--

- Grow the number of private clients significantly
- Add investment Advisors to the Private Client Group
- Build integrated team capability for our highest net worth clients



Integrated Market Management

Contact Centres



Inbound Contact Reps.	1,000	Visa Reps	435	Outbound	
Email Reps	60	Action Direct Reps	100	Marketing	240
Investment & Credit		Business Advisors	40		
Specialist Reps	450				

- Consolidated contact centres under common management
- Reduced costs and improved efficiency through common infrastructure
- Doubled outbound capacity with no additional FTE
- Pilot “Account Management - By Phone”



Integrated Market Management

Strong Geographic Leadership



Geographic Region

Career Sales Force

Mortgage Specialists
Investment &
Retirement Planners
Insurance
Representatives
Senior Managers Global
Solutions

Branch Network

Personal
Financial Planning
Business
Commercial

Private Client Group

Private Trust
Private Counsel
Private Banking
Investment
Management

Contact Centres

Inbound
Visa
Action Direct
Outbound



Integrated Market Management

Planning & Advice Support Across All Sales Forces

A team of 90 professionals – Lawyers, Certified Accountants, Financial Planners and Support Specialists who provide:

Centralized Support:

- **Tool Management & Development:** Manage and develop RBC's financial advice & planning tools
- **Professional Contact Centre:** An internal support team that provides telephone, email and content support to answer tax, retirement, estate and financial planning questions
- **Centralized Financial Planning:** Prepare Compass financial plans

In-Market Support & Services:

...for Retail and Mass Affluent Markets

- **Sales Support Specialists:** 27 specialists provide coaching and business development support to retail sales forces on leveraging tools, advice and solutions to meet client needs
- **Financial Planning Support:** 15 consultants provide support to assist RBC's enterprise and RBC Dominion Securities sales forces prepare, present and implement financial plans

...for Affluent and High Net Worth Markets

- **Estate Planning Services:** 11 Will & Estate Consultants deliver estate planning
- **Financial Planning Services:** 5 Wealth Management Specialists deliver comprehensive financial planning