

RBC at a Glance – Q4/2017



Company Overview

- Canada's largest bank by market capitalization⁽¹⁾ with broad leadership in financial services
- One of North America's leading diversified financial services companies
- Top 10 bank globally based on market capitalization⁽¹⁾, with operations in 37 countries
- 80,000+ employees with more than 16 million clients worldwide

(1) As at October 31, 2017.

Strategic Goals

Canada	To be the undisputed leader in financial services
U.S.	To be the preferred partner to corporate, institutional and high net worth clients and their businesses
Global	To be a leading financial services partner valued for our expertise

Financial Highlights

Key Balance Sheet Items

\$ billions	Q4/2017	Q3/2017
Assets	1,212.9	1,201.0
Loans (net of allowance)	542.6	534.0
Deposits	789.6	778.6

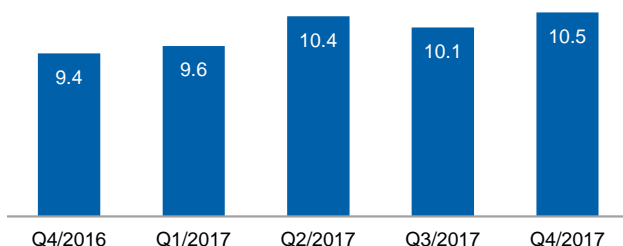
Key Ratios⁽²⁾

	Q4/2017
Common Equity Tier 1 Ratio	10.9%
Liquidity Coverage Ratio	122%
Leverage Ratio	4.4%

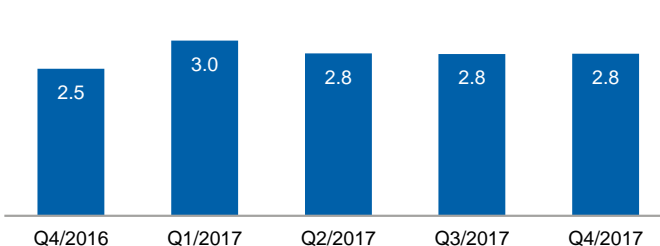
Credit Ratings⁽³⁾

Moody's	S&P	DBRS	Fitch
A1	AA-	AA	AA
Negative	Negative	Stable	Stable

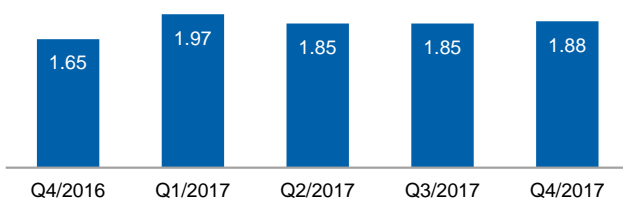
Revenue (\$ billions)



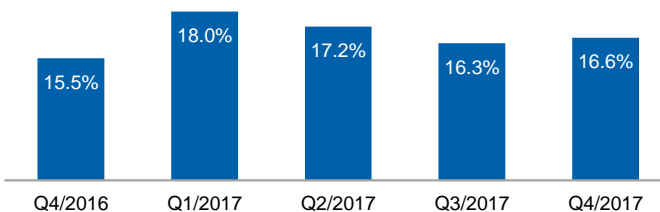
Net Income (\$ billions)



Diluted Earnings per Share (\$)



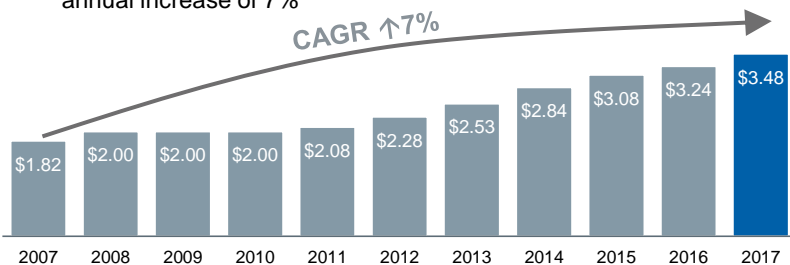
Return on Equity (ROE)⁽⁴⁾



(2) CET1 ratio and Leverage ratio calculated on an "All-In" Basel III basis. CET1 ratio calculated to include all regulatory adjustments required by 2019 retaining the phase-out rules of non-qualifying capital.
 (3) Based on senior long-term debt ratings as at October 31, 2017. (4) ROE does not have a standardized meaning under GAAP and may not be comparable to similar measures disclosed by other financial institutions. For further information, refer to the Key performance and non-GAAP measures section of our 2017 Annual Report.

Shareholder Performance

- 2017 payout ratio of 46% was in line with our target of 40-50%
- We increased our quarterly dividend twice during the year, for a total annual increase of 7%



Based on dividends declared per common share

Market capitalization (US\$ billions) ⁽⁵⁾	114
Annualized TSR (3 and 5-years) ⁽⁵⁾⁽⁶⁾	
RBC	12% / 17%
Peer average	10% / 15%
Current quarterly dividend (\$)	0.91
Dividend yield ⁽⁵⁾	3.6%
Ticker symbol	RY
Stock exchanges	TSX / NYSE

(5) As at October 31, 2017.

(6) Based on the global peer group approved by our Board of Directors. For the list of peers, please refer to our 2017 Annual Report. Annualized TSR is calculated based on the TSX common share price appreciation plus reinvested dividend income.

All information is presented in Canadian dollars and is based on International Financial Reporting Standards (IFRS), and as at October 31, 2017 unless otherwise indicated.

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Business Segments Overview

Personal & Commercial Banking	<p>The financial services leader in Canada with a presence in the Caribbean and the U.S.</p> <ul style="list-style-type: none"> RBC is the market leading retail bank in Canada; 'Highest in Customer Satisfaction Among the Big Five Retail Banks' for the second consecutive year and 'Highest in Customer Satisfaction Among Canadian Mobile Banking Apps'⁽¹⁾, ranked 'Best Global Retail Bank of the Year' and 'Best Branch Strategy'⁽²⁾ and 'World's Best Global Bank for Consumer Banking'⁽³⁾ 2nd largest bank by assets in English Caribbean, serving over 1 million clients in 16 countries and territories U.S. cross-border banking for Canadian clients through online channels Broad suite of products and financial services to individual and business clients
Wealth Management	<p>A leading global wealth and asset manager</p> <ul style="list-style-type: none"> Top 5 global wealth manager by assets⁽⁴⁾ #1 in Canada – Largest fund company⁽⁵⁾ and leader in high net worth market share⁽⁶⁾ Enhancing global solutions and capabilities; City National accelerates growth in the U.S. Investment, trust, banking, credit and other wealth management and asset management solutions
Insurance	<p>A market leader with a broad suite of products and strong distribution</p> <ul style="list-style-type: none"> Canadian market leader and among the fastest growing insurance organizations in the country⁽⁷⁾ Wide range of life, health, home, auto, travel and wealth accumulation solutions to individual and group clients across Canada, and offer reinsurance solutions for clients globally
Investor & Treasury Services	<p>A leading global asset servicer with an integrated client offering</p> <ul style="list-style-type: none"> Specialist provider of global custody, fund administration and asset servicing to institutional investors worldwide Canadian leader in cash management, correspondent banking and trade finance for financial institutions⁽⁸⁾ Short-term funding and liquidity management for RBC
Capital Markets	<p>A premier North American investment bank with select global reach in Europe and Asia-Pacific</p> <ul style="list-style-type: none"> 9th largest global investment bank by fees⁽⁹⁾ Best Investment Bank in Canada across Equity, Debt and M&A for 10th consecutive year⁽¹⁰⁾ Corporate lending, merger & acquisition advisory, equity & debt origination, sales & trading, and research

(1) J.D. Power, 2017.

(2) Retail Banker International, 2017.

(3) Global Finance, 2016.

(4) Scorpio Partnership Global Private Banking

Benchmark, 2017.

(5) Investment Funds Institute of Canada (IFIC), September 2017.

(6) Investor Economics, October 2017.

(7) LIMRA, MSA and company market share data.

(8) SWIFT Watch, August 2017 & Global Finance, 2017.

(9) Dealogic – Fiscal 2017 Global Fees.

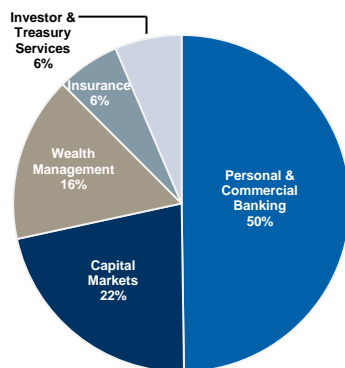
(10) Euromoney, 2017.

Financial Performance by Business Segment and Geography

(Latest 12 months ended October 31, 2017)

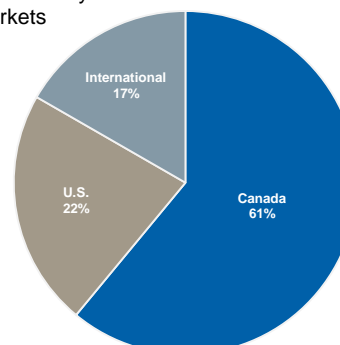
Earnings by Business Segments⁽¹¹⁾

- Diversified business mix, with leading client franchises



Revenue by Geography⁽¹¹⁾

- Almost two-thirds of revenue from Canada
- Strategic approach in key businesses in the U.S. and select international markets



(11) Excludes Corporate Support. These are non-GAAP measures. For additional information, refer to the 'Business segment results' and 'Results by geographic segment' sections of our 2017 Annual Report.

Q4/2017 Financial Performance by Business Segments⁽¹²⁾

(\$ millions, unless otherwise noted)

	Personal & Commercial Banking	Wealth Management	Insurance	Investor & Treasury Services	Capital Markets
Revenue	\$4,019	Revenue \$2,562	Revenue \$1,612	Revenue \$602	Revenue \$1,954
Net income	\$1,404	Net income \$491	Net income \$265	Net income \$156	Net income \$584
ROE ⁽¹³⁾	26.7%	ROE ⁽¹³⁾ 14.2%	ROE ⁽¹³⁾ 52.3%	ROE ⁽¹³⁾ 19.2%	ROE ⁽¹³⁾ 12.4%
		AUM (\$ billions) ⁽¹⁴⁾ \$634	Premiums & Deposits \$1,302	AUA (\$ billions) ⁽¹⁴⁾ \$4,267	

(12) As reported. (13) ROE does not have a standardized meaning under GAAP and may not be comparable to similar measures disclosed by other financial institutions. For further information, refer to the Key performance and non-GAAP measures section of our 2017 Annual Report. (14) Represents period-end spot balances.

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