

RBC at a Glance – Q2/2015



Company Overview

- Canada's largest bank by market capitalization⁽¹⁾ with broad leadership in financial services
- 15th largest bank globally based on market capitalization⁽¹⁾, with operations in 41 countries
- ~78,000 employees with more than 16 million clients worldwide
- Announced acquisition of City National Corp (NYSE: CYN) in Jan/2015, expanding our presence in the U.S.; Expected closing in Q4 of calendar 2015

(1) As of May 26, 2015.

Strategic Goals

Canada	Global	Targeted Markets
To be the undisputed leader in financial services	To be a leading provider of capital markets, investor & wealth management solutions	To be a leading provider of select financial services complementary to our core strengths

Financial Highlights

Key Balance Sheet Items

\$ in billions	Q2/2015	Q1/2015
Assets	1,032.2	1,086.7
Loans	448.3	448.2
Deposits	651.6	654.7

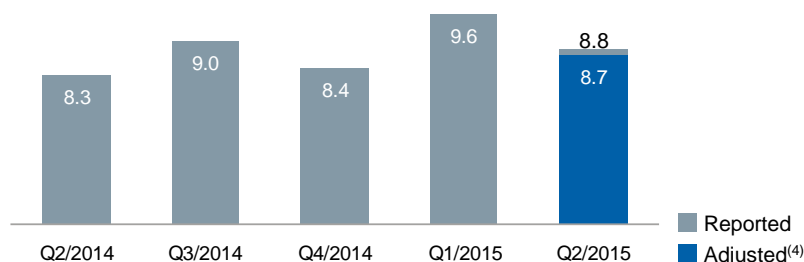
"All-In" Basel III Ratios⁽²⁾

	Q2/2015
Common Equity Tier 1	10.0%
Liquidity Coverage Ratio	111%
Leverage Ratio	4.0%

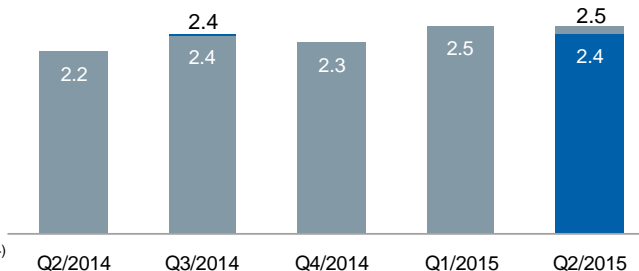
Credit Ratings⁽³⁾

Moody's	S&P	Fitch	DBRS
Aa3	AA-	AA	AA
Negative	Negative	Stable	Negative

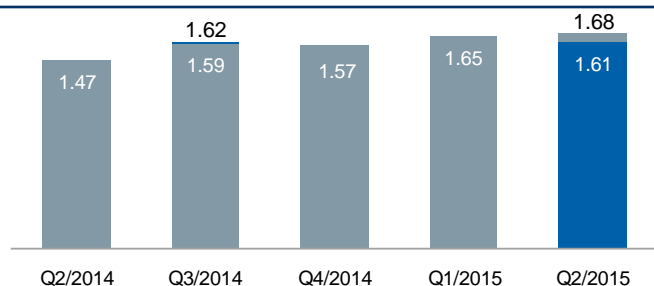
Revenue⁽⁴⁾ (\$ billions)



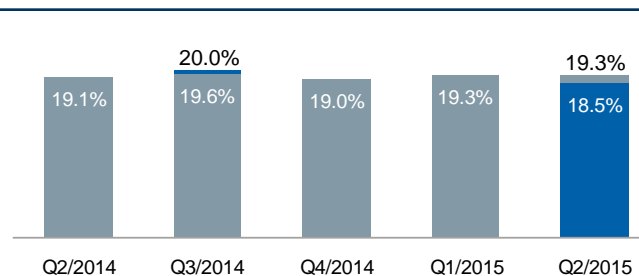
Net Income⁽⁴⁾ (\$ billions)



Diluted Earnings per Share⁽⁴⁾



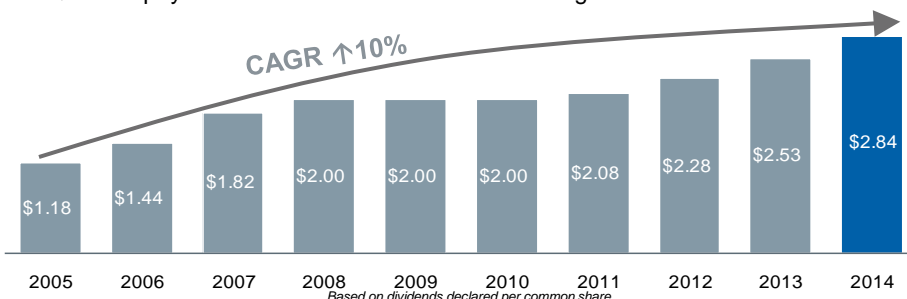
Return on Equity (ROE)⁽⁴⁾⁽⁵⁾



(2) CET1 ratio calculated to include all regulatory adjustments that will be required by 2019 but retaining the phase-out rules of non-qualifying capital. (3) Based on senior long-term debt ratings as at May 26, 2015. (4) Adjusted for specified items which include a gain of \$108 MM (before- and after-tax) from the wind-up of a U.S.-based funding subsidiary that resulted in the release of foreign currency translation adjustment that was previously booked in other components of equity in Q2/2015 as well as \$40MM related to the loss on sale of RBC Jamaica in Q3/2014. (5) ROE may not have a standardized meaning under GAAP and may not be comparable to similar measures disclosed by other financial institutions.

Shareholder Performance

- Q2/2015 payout ratio: 46% was in line with our target of 40-50%



Market capitalization (US\$ billions) ⁽⁶⁾	92.0
Annualized TSR (3 and 5-years) ⁽⁷⁾	
RBC	21% / 10%
Peer average	21% / 13%
Current quarterly dividend	\$0.77
Dividend yield ⁽⁶⁾	4.0%
Ticker symbol	RY
Stock exchanges	TSX / NYSE

(6) As of May 26, 2015.

(7) Based on the global peer group approved by our Board of Directors. For the list of peers, please refer to our 2014 Annual Report to Shareholders.

All information is presented in Canadian dollars and is based on International Financial Reporting Standards (IFRS), and as at April 30, 2015 unless otherwise indicated.

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Business Segments Overview

Personal & Commercial Banking	<p>The Canadian market leader continuing to gain profitable market share</p> <ul style="list-style-type: none"> RBC is the market leader and most profitable retail bank in Canada; named “Best Global Retail Bank” and “Best Trade Finance Bank” for 2nd consecutive year⁽¹⁾ Second largest bank by assets in English Caribbean, with branches in 18 countries and territories U.S. cross-border banking for Canadian clients, through online channels, and U.S. Wealth Management clients 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 asset manager by assets⁽²⁾; Expanding global solutions and capabilities Ranked #1 in Canada in both retail asset management⁽³⁾ and high net worth market share⁽⁴⁾ 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 in living benefits and one of Canada’s largest bank-owned insurance companies; #1 Banking-based Insurance Brand Globally⁽⁵⁾; Highest ever marks for “Likelihood to Recommend” and “Ease of Doing Business”⁽⁶⁾ Life, health, home, auto, travel, wealth accumulation solutions as well as reinsurance solutions
Investor & Treasury Services	<p>A top 10 global custodian with an integrated client offering</p> <ul style="list-style-type: none"> Leading specialist provider of global custody, fund administration and asset servicing to institutional investors Canadian leader in cash management, correspondent banking and trade finance for financial institutions Funding and liquidity management for RBC
Capital Markets	<p>A leading North American investment bank with select global reach</p> <ul style="list-style-type: none"> 11th largest by global investment bank fees⁽⁷⁾ Best Investment Bank in Canada across Equity, Debt and M&A for 7th consecutive year⁽⁸⁾ Corporate & investment banking, equity & debt origination and distribution, and structuring & trading

(1) 2015 Retail Banker International and Global Finance.

(2) Scorpio Partnership. 2014 Global Private Banking Benchmark.

(3) Investor Economics – April 2014.

(4) Investment Funds Institute of Canada – September 2013.

(5) Brand Finance Banking 500

(6) Market Probe Canada.

(7) Thomson Reuters – 2014.

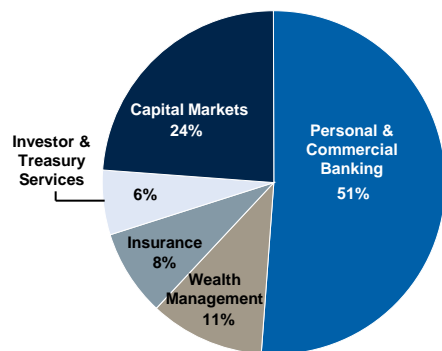
(8) Euromoney – 2014.

Financial Performance by Business Segment and Geography

(Latest 12 months ended April 30, 2015)

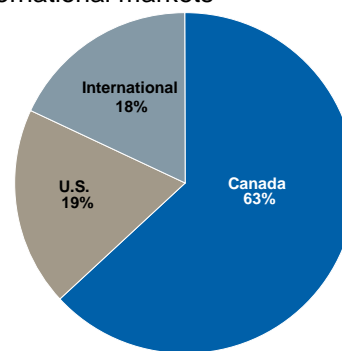
Earnings by Business Segments⁽⁸⁾

- Diversified business mix, with the right balance of retail and wholesale



Revenue by Geography⁽⁸⁾

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



(8) Excludes Corporate Support. These are non-GAAP measures. For additional information, refer to our Q2/2015 Report to Shareholders.

Q2/2015 Financial Performance by Business Segments⁽⁹⁾

(\$ millions, unless otherwise noted)

	Personal & Commercial Banking	Wealth Management	Insurance	Investor & Treasury Services	Capital Markets
Revenue	\$3,472	Revenue \$1,748	Revenue \$806	Revenue \$528	Revenue \$2,247
Net income	\$1,200	Net income \$271	Net income \$123	Net income \$159	Net income \$625
ROE	29.7%	ROE 18.3%	ROE 33.0%	ROE 24.2%	ROE 14.9%
		AUM (billions) \$481	Premiums & Deposits \$1,217	AUA (billions) \$3,847	

(9) As reported.

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