



# RBC at a Glance

## Spring 2012

### Who We Are

- Canada's largest bank by assets and market capitalization, with broad leadership in financial services.
- Well-diversified earnings stream across geographies and products.
- Approximately 74,000 full- and part-time employees and close to 16 million clients worldwide. <sup>(1)</sup>

### Vision

*Always earning the right to be our clients' first choice*

### Aspiration

*To be a top performing diversified financial institution*

### Goals

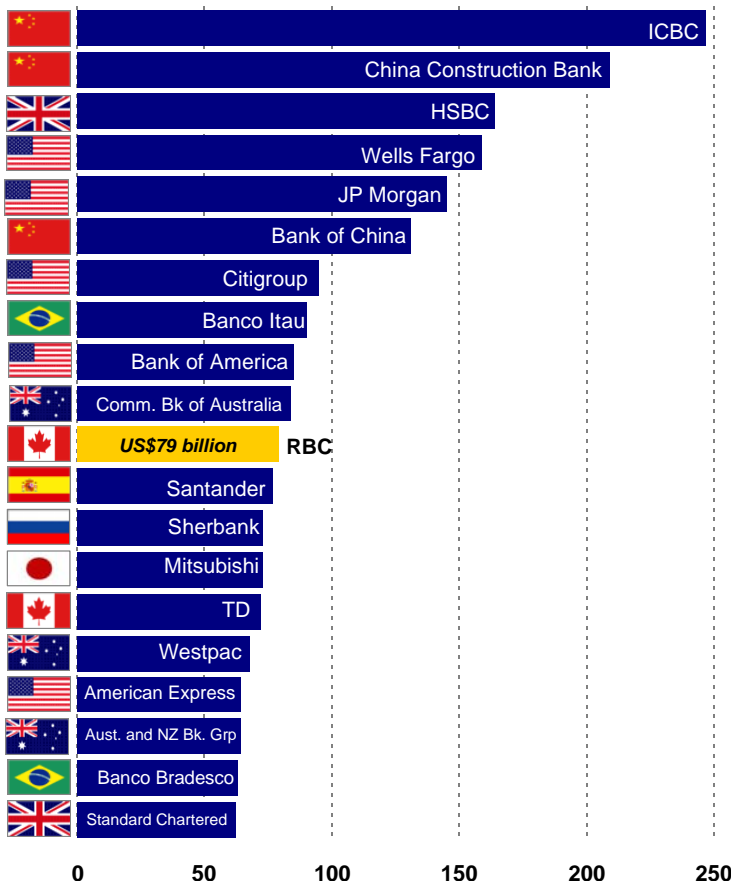
**In Canada** – to be the undisputed leader in financial services

**Globally** – to be a leading provider of capital markets and wealth management solutions

**In targeted markets** – to be a leading provider of select financial services complementary to our core strengths

### Among the 20 Largest Banks Globally

(market capitalization in US\$ billion, as at February 24, 2012)



(1) On a continuing operations basis.  
 (2) On a consolidated basis.

(3) On Feb. 15, 2012 Moody's placed RBC's rating under review along with 16 other banks. RBC's short term ratings were affirmed.  
 (4) In Q1/12 RBC announced a 3 cent, or 6% quarterly dividend increase to \$0.57.

### Business Segments

**Canadian Banking** provides a broad suite of personal products and business financial services in Canada through our leading national distribution network.

**Wealth Management** serves affluent, high and ultra high net worth clients globally with a full range of investment, trust, credit, cash, planning and insurance solutions, while providing asset management solutions through RBC Global Asset Management.

**Insurance** provides a wide range of travel, life, health, home, auto, wealth and reinsurance products and solutions, as well as creditor and business insurance services.

**International Banking** includes our banking business in the Caribbean, our U.S. cross-border banking operations and our joint venture, RBC Dexia Investor Services.

**Capital Markets** is a premier global investment bank that provides a wide range of products and services to institutions, corporations, governments and high net worth clients around the world.

### Key Metrics <sup>(1)</sup>

(C\$ millions, except number of)

	Q1/12	Q4/11
Total Assets	\$815,016	\$793,833
Total Deposits	\$502,046	\$489,691
Total Loans	\$365,612	\$353,456
Number of Branches	1,345	1,338
Number of ATMs	4,704	4,626

### Strong Capital Ratios <sup>(2)</sup>

Tier 1 capital ratio	12.2%
Tier 1 common ratio	9.6%
Assets to capital multiple	16.6x

### Strong Credit Ratings

Moody's	Aa1	under review <sup>(3)</sup>
Standard & Poor's	AA-	stable
Fitch	AA	stable
DBRS	AA	stable

### Market Information

(As at Feb. 24, 2012)

Ticker symbol	RY
Stock exchanges	TSX & NYSE
Weighting in S&P/TSX Composite Index	5.32%
Weighting in S&P/TSX Financials index	18.00%

### Dividend

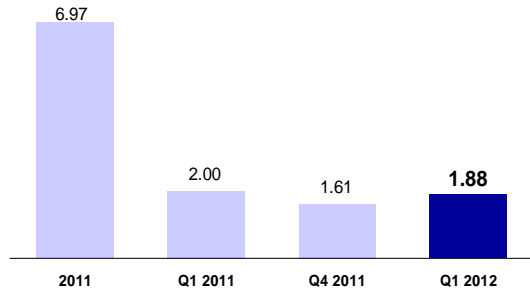
Q1 2012 Dividend	C\$0.54 <sup>(4)</sup>
Dividend Yield	4.4%



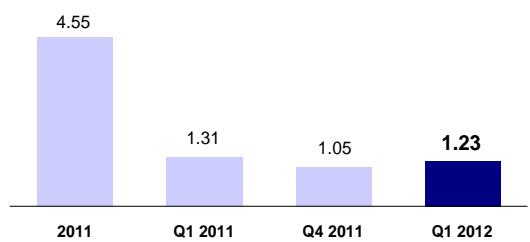
# RBC at a Glance

## Financial Highlights <sup>(1)</sup>

### Net Income (C\$ billions)



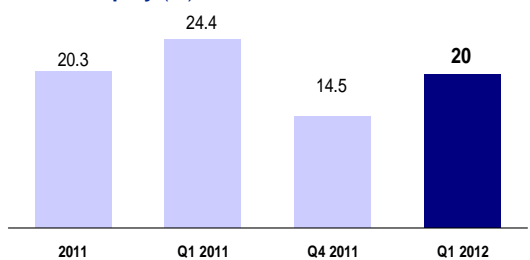
### Earnings Per Share (Diluted, C\$)



### Revenue (C\$ billions)

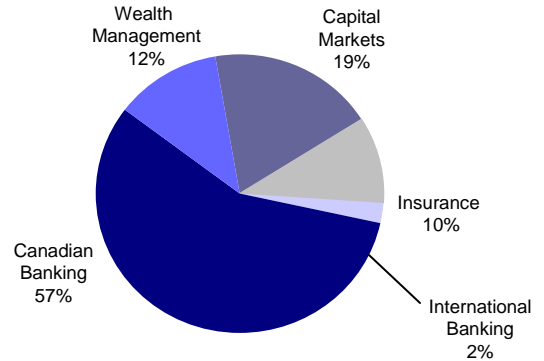


### Return on Equity (%)



## Net Income by Segment \*

(Trailing 4 quarters)



\* Excludes Corporate Support.

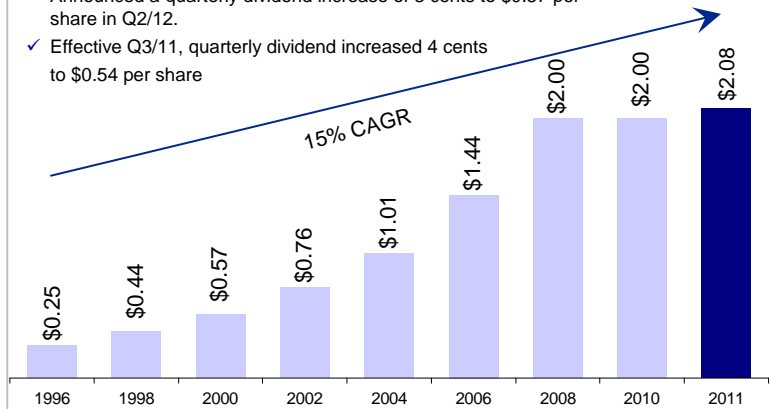
## Share Performance

### Total Shareholder Returns <sup>(2)</sup>

	1 Yr	3 Yr	5 Yr	10 Yr
Royal Bank of Canada	0%	29%	4%	13%
RBC Peer Group	(13%)	24%	(7%)	4%
S&P/TSX Bank Index	(1%)	33%	4%	11%
S&P/TSX Composite	(6%)	21%	2%	8%

## History of Stable and Growing Dividends

- ✓ Announced a quarterly dividend increase of 3 cents to \$0.57 per share in Q2/12.
- ✓ Effective Q3/11, quarterly dividend increased 4 cents to \$0.54 per share



## Notable Awards and Accolades

### Canadian Banking

Six Synovate Awards for Telephone Banking and ATM Banking Excellence

"#1 Online Banking" and "#1 Canadian Bank Secure Website Ranking" – *Forrester Research*

### Capital Markets

11<sup>th</sup> largest investment bank globally by fees in 2010 (up three spots from 2009) – *Bloomberg*

"Best Investment Bank in Canada across Equity, Debt and M&A for the 4<sup>th</sup> consecutive year" – *Euromoney*

### Wealth Management

"Best Overall Fund Group", "Best Bond Family", multiple best equity and fixed income funds – *Lipper*

"#1 Bank-Owned Investment Dealer", "#1 Overall Score", "#1 Advisor Overall Rating of their Firm in Canada"

– *Investment Executive Brokerage Report Card*

### Insurance

"Highest in Customer Satisfaction among Auto Insurers in the Ontario and Atlantic Region" according to the *J.D. Power and Associates 2011 Canadian Auto Insurance Study*

"Favourite Travel Insurance Provider for a record-breaking 10 straight years" – *2011 Agents' Choice Awards*

### International Banking

"#1 Overall for quality of global custody services" – *Global Investor*

"#1 Overall global custodian in the world" – *R&M Consultants*

(1) Results from continuing operations do not include results related to our U.S. regional retail banking operations and Liberty Life Insurance Company (sold in Q2 2011) as both are classified as discontinued operations. See Q1 2012 Report to Shareholders. (2) Total Shareholder Return is price appreciation plus dividends reinvested. Source: Bloomberg (Feb. 24, 2012).

### RBC Investor Relations

Phone: 416-955-7802  
Email: [invesrel@rbc.com](mailto:invesrel@rbc.com)  
Web site: [www.rbc.com/investorrelations](http://www.rbc.com/investorrelations)

### Main Transfer Agent - Computershare Trust Company of Canada

Phone: 1-866-586-7635  
Email: [service@computershare.com](mailto:service@computershare.com)  
Web site: [www.computershare.com](http://www.computershare.com)

### General Inquiries

Phone: 416-974-5151  
Web site: [www.rbc.com/contactus](http://www.rbc.com/contactus)