

RBC at a Glance – Q1 2013



Company Overview

- Canada's largest bank by assets and market capitalization, with broad leadership in financial services
- A leading diversified financial services company in North America
- 12th largest bank globally based on market capitalization, with operations in 51 countries
- ~80,000 full- and part-time employees
- More than 15 million clients worldwide

Strategic Goals

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

Financial Highlights

Key Metrics

\$ in billions	Q1/2013	Q4/2012
Assets	837.6	825.1
Deposits	514.7	508.2
Loans	382.9	380.2

Basel III Capital Ratios ⁽¹⁾

	Q1/2013
"All in" Common Equity Tier 1	9.3%
"All in" Total capital	14.3%

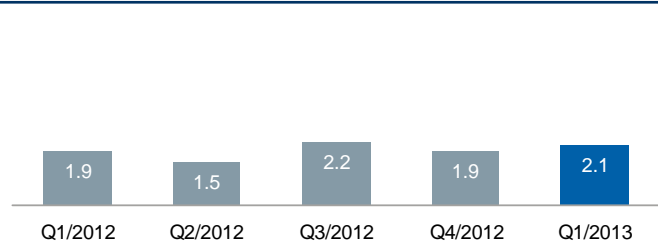
Credit Ratings ⁽²⁾

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

Revenue (\$ billions)



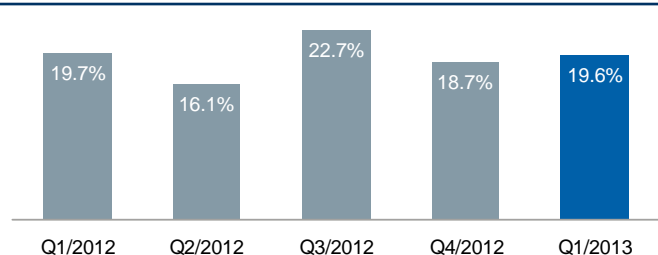
Net Income (\$ billions)



Earnings per Share (Diluted)



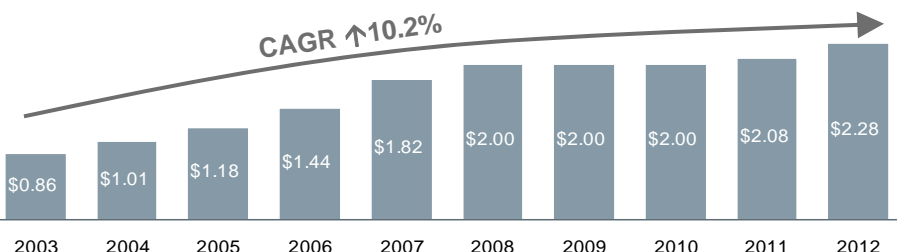
Return on Equity



⁽¹⁾ Capital calculated to include all the regulatory adjustments that will be required by 2019 but retaining the phase-out rules of non-qualifying capital. Please refer to the Capital Management section of our Q1 2013 Report to Shareholders for details on Basel III requirements. ⁽²⁾ Based on senior debt ratings.

Shareholder Performance

- Increased quarterly dividend four times since May 2011, a total increase of 26%
 - ✓ On February 28, 2013, announced a quarterly dividend increase of \$0.03 or 5%, to \$0.63 per share
- Q1/2013 payout ratio of 44% was in line with our target of 40-50%



Market capitalization (US\$ bn) ⁽¹⁾	89.7
Annualized TSR (3, 5 and 10-years) ⁽²⁾	
RBC	10% / 10% / 12%
Peer average ⁽³⁾	5% / (1)% / 7%
Current quarterly dividend	\$0.60
Dividend yield	4.1%
Ticker symbol	RY
Stock exchanges	TSX / NYSE

⁽¹⁾ As at February 25, 2013.

⁽²⁾ As at January 31, 2013.

⁽³⁾ Based on the global peer group approved by our Board of Directors. For the list of peers, please refer to our Q1 2013 Report to Shareholders.

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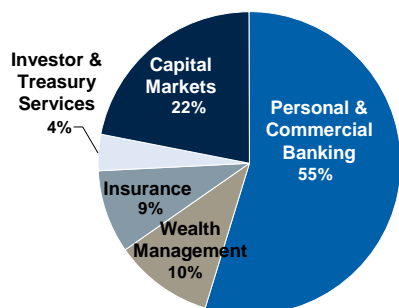
Business Segments Overview

Personal & Commercial Banking	<p>The Canadian market leader continuing to gain profitable market share</p> <ul style="list-style-type: none"> RBC is the largest and most profitable retail bank in Canada; named “Best Retail Bank in North America” ⁽¹⁾ 2nd largest bank by assets in English Caribbean; U.S. cross-border banking for Canadian clients 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 6 Global Wealth Manager by assets ⁽²⁾ 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 Achieved highest ever marks for “Likelihood to Recommend” and “Ease of Doing Business”⁽⁵⁾ 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"> A low-cost specialist provider of global custody, fund administration and asset servicing to institutional investors Leader in cash management, correspondent banking and trade finance for financial institutions worldwide 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"> 10th largest global investment bank by net revenue ⁽⁶⁾ Best Investment Bank in Canada across Equity, Debt and M&A for 5th consecutive year ⁽⁷⁾ Corporate and investment banking, equity and debt origination and distribution, and structuring and trading

Financial Performance by Region and Business Segments – Average Q2 2012 to Q1 2013

Earnings by Business Segments*

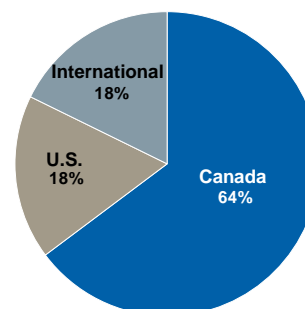
- Diversified business mix, with the right balance of retail and wholesale



* Excludes Corporate Support and the loss in Q3/2012 on the acquisition of the remaining 50% of RBC Dexia.

Revenue by Geography*

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



* Excludes Corporate Support.

Personal & Commercial Banking		Wealth Management		Insurance		Investor & Treasury Services		Capital Markets	
Revenue (\$mm)	3,245	Revenue (\$mm)	1,340	Revenue (\$mm)	1,021	Revenue (\$mm)	450	Revenue (\$mm)	1,907
Net income (\$mm)	1,120	Net income (\$mm)	233	Net income (\$mm)	164	Net income (\$mm)	80	Net income (\$mm)	464
ROE	35.1%	ROE	16.7%	ROE	43.1%	ROE	15.6%	ROE	16.2%
PCL ratio	0.29%	AUM (\$bn)	353	Premiums & Deposits	1,195	AUA (\$bn)	2,996	PCL ratio	0.82%
		AUA (\$bn)	593						

(1) 2012 Retail Banker International Awards.

(2) Scorpio Partnership Global Private Banking KPI Benchmark 2012.

(3) Investment Funds Institute of Canada – September 2012.

(4) Investor Economics.

(5) Market Probe Canada.

(6) Dealogic – January to September 2012.

(7) Euromoney.

RBC Investor Relations

Phone: 416-955-7802
 Email: invesrel@rbc.com
 Web site: www.rbc.com/investorrelations

Main Transfer Agent - Computershare Trust Company of Canada

Phone: 1-866-586-7635
 Email: service@computershare.com
 Web site: www.computershare.com

General Inquiries

Phone: 416-974-5151
 Web site: www.rbc.com/contactus