

RBC at a Glance – Q2/2013



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
- 11th largest bank globally based on market capitalization, with operations in 46 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 Balance Sheet Items

\$ in billions	Q2/2013	Q1/2013
Assets	867.5	837.6
Loans	398.6	382.9
Deposits	531.2	514.7

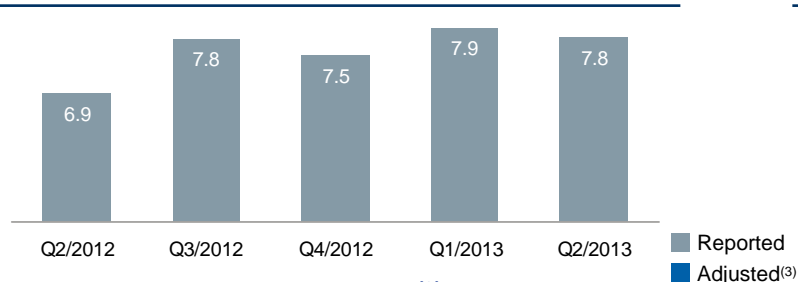
"All-In" Basel III Capital Ratios⁽¹⁾

	Q2/2013
Common Equity Tier 1	9.1%
Total capital	11.2%

Credit Ratings⁽²⁾

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

Revenue (\$ billions)



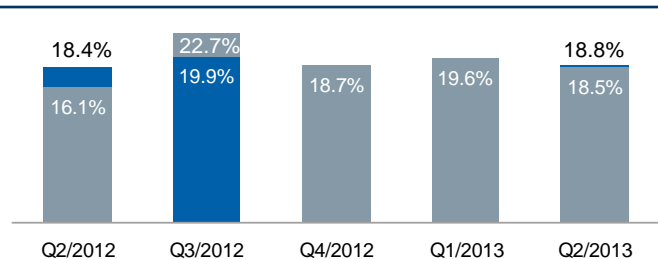
Net Income⁽³⁾ (\$ billions)



Diluted Earnings per Share⁽³⁾



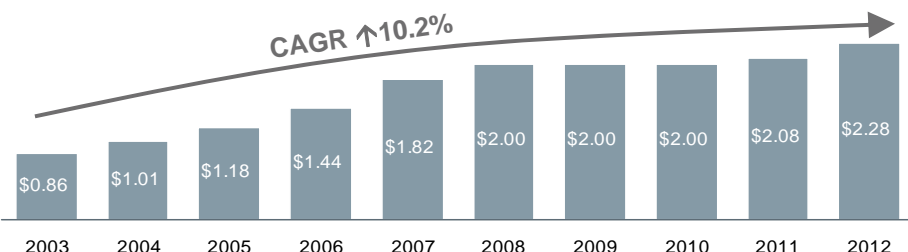
Return on Equity (ROE)⁽³⁾⁽⁴⁾



(1) Capital calculated to include all regulatory adjustments that will be required by 2019 but retaining the phase-out rules of non-qualifying capital. (2) Based on senior debt ratings. (3) Adjusted numbers reflect losses related to the acquisition of RBC Investor Services (RBCIS) of \$202 million after-tax in Q2/2012 and \$11 million after-tax in Q3/2012, a gain of \$181 million after-tax related to a tax release and interest income related to a refund of taxes paid due to a settlement with the Canada Revenue Agency in Q3/2012, a gain of \$92 million after-tax related to a prepayment adjustment in Q3/2012, and a loss of \$31 million after-tax related to the integration of RBCIS in Q2/2013. These are non-GAAP measures. See Q3/2012 and Q2/2013 Report to Shareholders for additional information. (4) ROE may not have a standardized meaning under generally accepted accounting principles and may not be comparable to similar measures disclosed by other financial institutions.

Shareholder Performance

- Increased quarterly dividend four times since May 2011, a total increase of 26%
- Q2/2013 payout ratio of 49% was in line with our target of 40-50%



Market capitalization (US\$ bn) ⁽⁵⁾	88.8
Annualized TSR (3, 5 and 10-years) ⁽⁵⁾	
RBC	6% / 9% / 12%
Peer average ⁽⁶⁾	7% / 2% / 6%
Current quarterly dividend	\$0.63
Dividend yield	4.1%
Ticker symbol	RY
Stock exchanges	TSX / NYSE

(5) As at May 24, 2013.

(6) Based on the global peer group approved by our Board of Directors. For the list of peers, please refer to our 2012 Annual Report.

RBC at a Glance – Q2/2013



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 Bank in North American and Canada”⁽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 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

(1) 2013 Global Finance Magazine

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

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

(4) Investor Economics.

(5) Market Probe Canada.

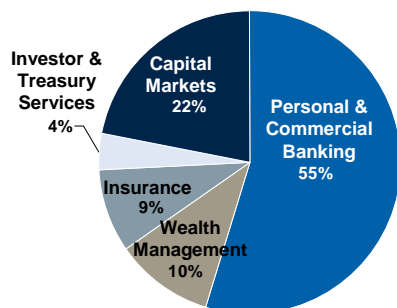
(6) Dealogic – January to September 2012.

(7) Euromoney.

Financial Performance by Region and Business Segment – Average Q3/2012 to Q2/2013

Earnings by Business Segments⁽⁸⁾

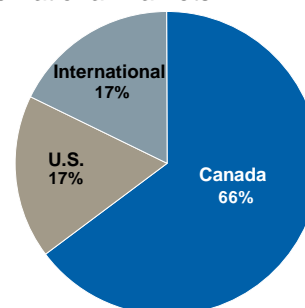
- Diversified business mix, with the right balance of retail and wholesale



(8) Excludes Corporate Support and certain items of note related to our acquisition and integration of RBC Investor Services. These are non-GAAP measures. For additional information, refer to our Q2 2013 Report to Shareholders.

Revenue by Geography⁽⁹⁾

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



(9) Excludes Corporate Support. For additional information, refer to our Q2 2013 Report to Shareholders.

Q2/2013 Financial Performance by Business Segments (\$ millions, unless otherwise noted)

	Personal & Commercial Banking	Wealth Management	Insurance	Investor & Treasury Services	Capital Markets
Revenue	3,197	Revenue 1,345	Revenue 1,246	Revenue 452	Revenue 1,562
Net income	1,057	Net income 225	Net income 166	Net income ⁽¹⁰⁾ 98	Net income 386
ROE	30.1%	ROE 16.4%	ROE 46.0%	ROE 13.4%	ROE 14.2%
PCL ratio	0.31%	AUM (\$bn) 370	Premiums & Deposits 1,177	AUA (\$bn) 3,112	PCL ratio 0.31%
		AUA (\$bn) 605			

(10) Excludes certain items of note related to our acquisition and integration of RBC Investor Services. These are non-GAAP measures. For additional information, refer to our Q2 2013 Report to Shareholders.

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