

RBC at a Glance – Q4 2012



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 51 countries
- ~80,000 full- and part-time employees
- 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	FY 2012	FY 2011
Assets	825.1	793.8
Deposits	508.2	479.1
Loans	380.2	349.5

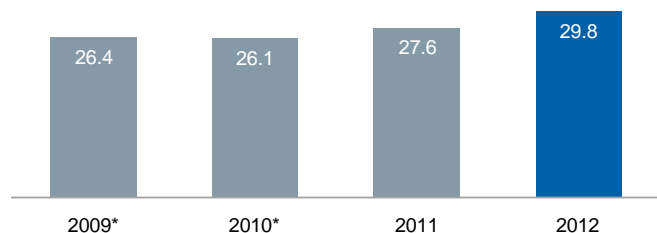
Capital Ratios ⁽¹⁾

	Q4 2012
Tier 1 capital ratio	13.1%
Pro forma Common Equity Tier 1 (Basel III) ⁽²⁾	8.4%

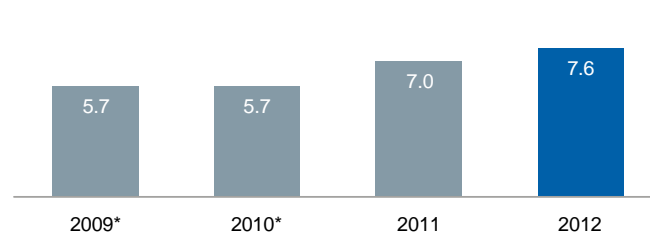
Credit Ratings ⁽³⁾

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

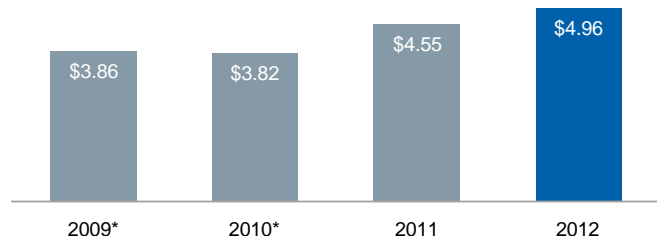
Revenue (\$ billions)



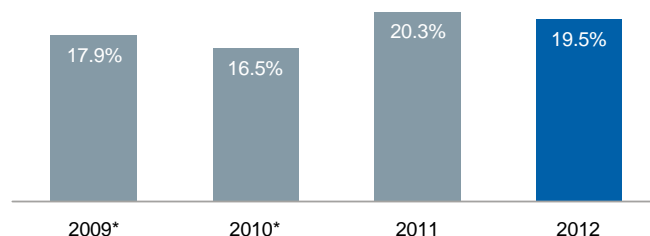
Net Income (\$ billions)



Earnings per Share (Diluted)



Return on Equity

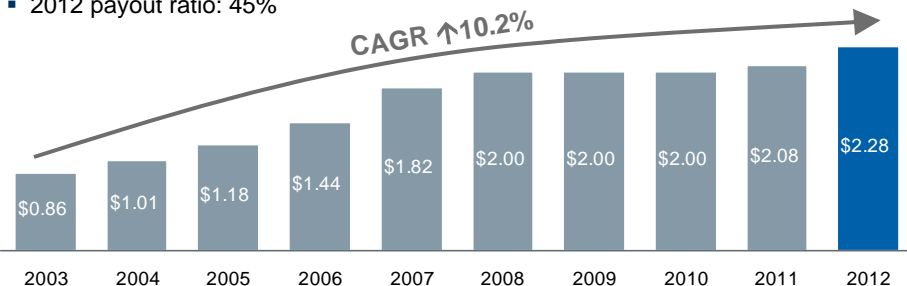


* Based on Canadian GAAP

(1) Based on consolidated results. (2) Please refer to the Capital Management section of our 2012 Annual Report for details on Basel III requirements. (3) Based on senior debt ratings.

Shareholder Performance

- Increased quarterly dividend three times since May 2011, a total increase of 20%
- Payout ratio target: 40-50%
- 2012 payout ratio: 45%



Market capitalization (US\$ bn) ⁽¹⁾	84.4
Annualized TSR (1, 5 and 10-years)	
RBC	22% / 5% / 12%
Peer average ⁽²⁾	15% / (5%) / 6%
Current quarterly dividend	\$0.60
Dividend yield	4.5%
Ticker symbol	RY
Stock exchanges	TSX / NYSE

(1) As at November 27, 2012.

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

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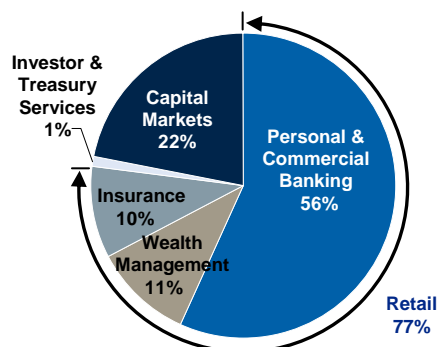
Business Segments Overview

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; 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"> 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 – 2012

Earnings by Business Segments*

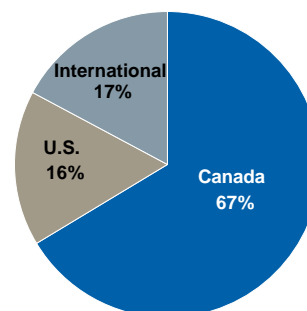
- Diversified business mix, with the right balance of retail and wholesale



* Excludes Corporate Support

Revenue by Geography*

- Over 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)	12,643	Revenue (\$mm)	4,835	Revenue (\$mm)	4,897	Revenue (\$mm)	1,325	Revenue (\$mm)	6,188
Net income (\$mm)	4,088	Net income (\$mm)	763	Net income (\$mm)	714	Net income (\$mm)	85	Net income (\$mm)	1,581
ROE	31.5%	ROE	14.1%	ROE	46.8%	ROE	4.3%	ROE	13.5%
PCL ratio	0.37%	AUM (\$bn)	340	Premiums & Deposits	4,849	AUA (\$bn)	2,887	PCL ratio	0.29%
	AUA (\$bn)		578						

(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.

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