

RBC at a Glance – Q4/2013



Company Overview

- Canada's largest bank by market capitalization with broad leadership in financial services
- A leading diversified financial services company in North America
- 13th largest bank globally based on market capitalization⁽¹⁾, with operations in 46 countries
- ~79,000 full- and part-time employees
- More than 15 million clients worldwide

(1) As of October 31st, 2013.

Strategic Goals

Canada	Global	Targeted Markets
To be the undisputed leader in financial services	To be a leading provider of capital markets, investor 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	FY 2013	FY 2012
Assets	860.8	825.1
Loans	410.6	380.2
Deposits	558.5	508.2

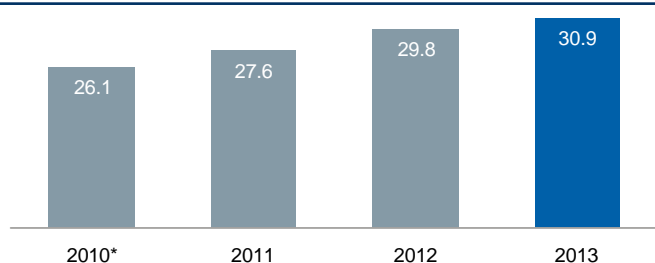
"All-In" Basel III Capital Ratios⁽²⁾

	FY 2013
Common Equity Tier 1	9.6%
Total capital	14.0%

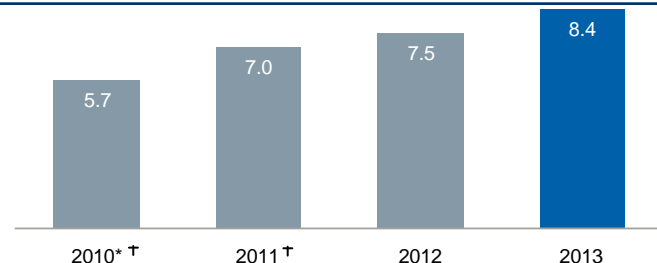
Credit Ratings⁽³⁾

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

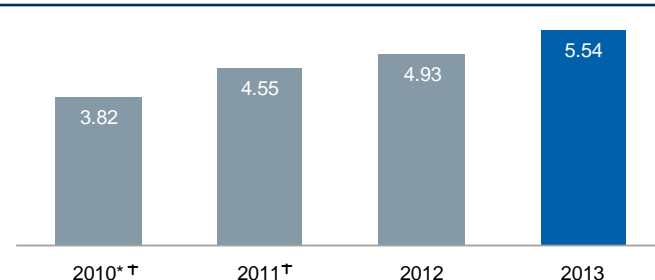
Revenue (\$ billions)



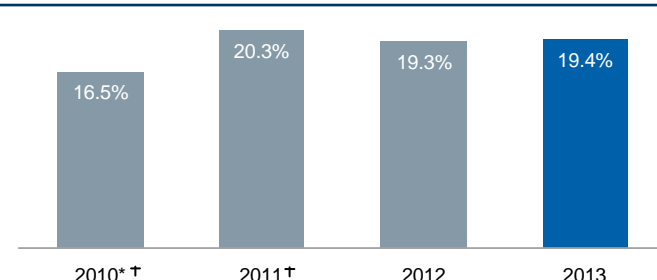
Net Income (\$ billions)



Diluted Earnings per Share



Return on Equity (ROE)⁽⁴⁾



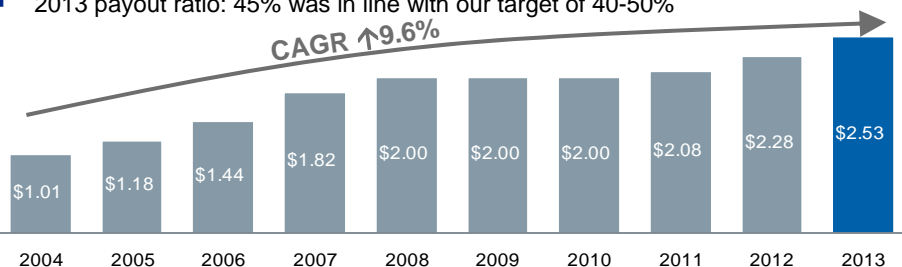
*Based on Canadian GAAP.

† Continuing operations basis.

(2) Capital 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 debt ratings. (4) ROE may not have a standardized meaning under GAAP and may not be comparable to similar measures disclosed by other financial institutions.

Shareholder Performance

- 34% total increase to RBC's dividends in less than 3 years
- 2013 payout ratio: 45% was in line with our target of 40-50%



Dividends declared per common share.

Market capitalization (US\$ billion) ⁽⁶⁾	96.8
Annualized TSR (3 and 5-years) ⁽⁶⁾⁽⁷⁾	
RBC	13% / 13%
Peer average ⁽⁸⁾	11% / 9%
Current quarterly dividend	\$0.67
Dividend yield	4.0%
Ticker symbol	RY
Stock exchanges	TSX / NYSE

(6) As at October 31, 2013.

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

Financial information is presented on a continuing operations basis for 2010 and 2011 and on a consolidated basis for 2012 and 2013. All information is presented in Canadian dollars and is based on International Financial Reporting Standards (IFRS), 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 largest and most profitable retail bank in Canada; named “Best Retail Bank in North America” for 2nd consecutive year⁽¹⁾ Second largest bank by assets in English Caribbean, with branches in 19 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 50 global asset manager and second fastest growing asset manager, having more than doubled AUM from 2007 to 2012⁽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"> 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 global investment bank by net revenue⁽⁶⁾ Best Investment Bank in Canada across Equity, Debt and M&A for 6th consecutive year⁽⁷⁾ Corporate and investment banking, equity and debt origination and distribution, and structuring and trading

(1) Retail Banker International – 2013.

(2) Pensions & Investments and Towers Watson 2013 Global Asset Manager Ranking Report..

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

(4) Investor Economics – October 2013.

(5) Market Probe Canada.

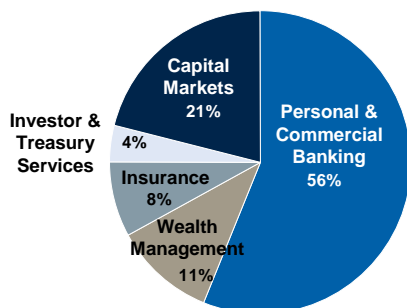
(6) Thomson Reuters, YTD Q3/2013.

(7) Euromoney – 2013.

Financial Performance by Business Segment and Geography – Year ended October 31, 2013

Earnings by Business Segments⁽⁸⁾

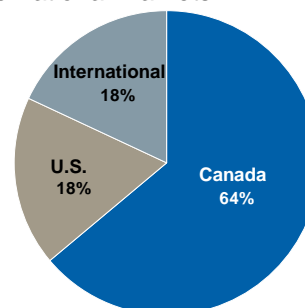
- Diversified business mix, with the right balance of retail and wholesale



(8) Excludes Corporate Support. These are non-GAAP measures. For additional information, refer to our 2013 Annual Report..

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 2013 Annual Report..

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

Personal & Commercial Banking		Wealth Management		Insurance		Investor & Treasury Services		Capital Markets	
Revenue	13,223	Revenue	5,487	Revenue	3,928	Revenue	1,804	Revenue	6,580
Net income	4,438	Net income	899	Net income	597	Net income	343	Net income	1,710
ROE	31.0%	ROE	16.1%	ROE	41.6%	ROE	16.7%	ROE	14.2%
PCL ratio	0.30%	AUM (\$billion)	387	Premiums & Deposits	4,924	AUA (\$billion)	3,209	PCL ratio	0.34%

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