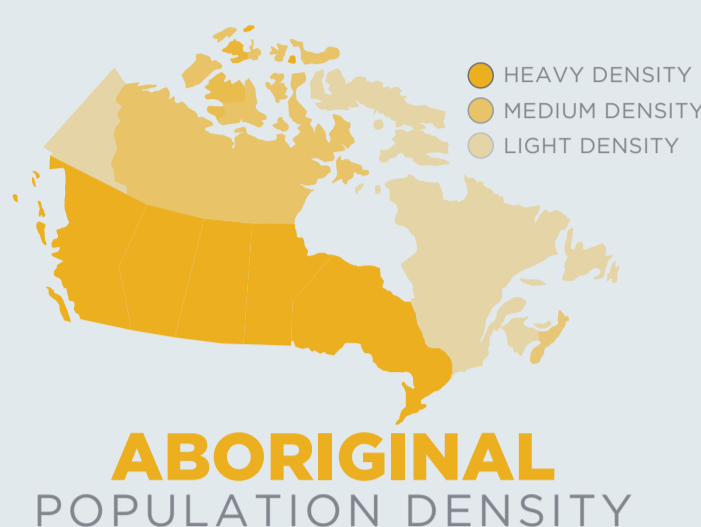
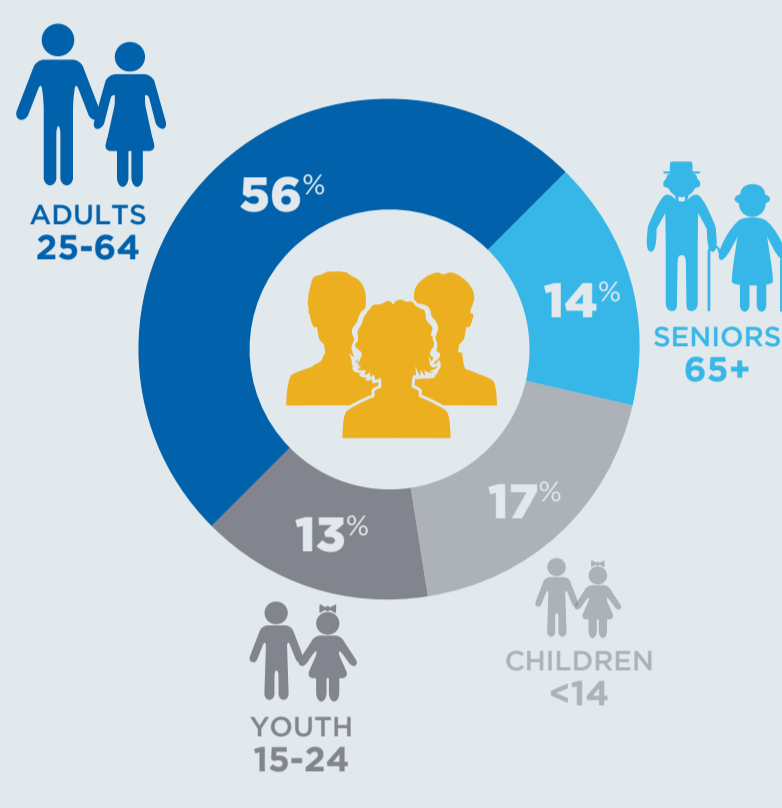
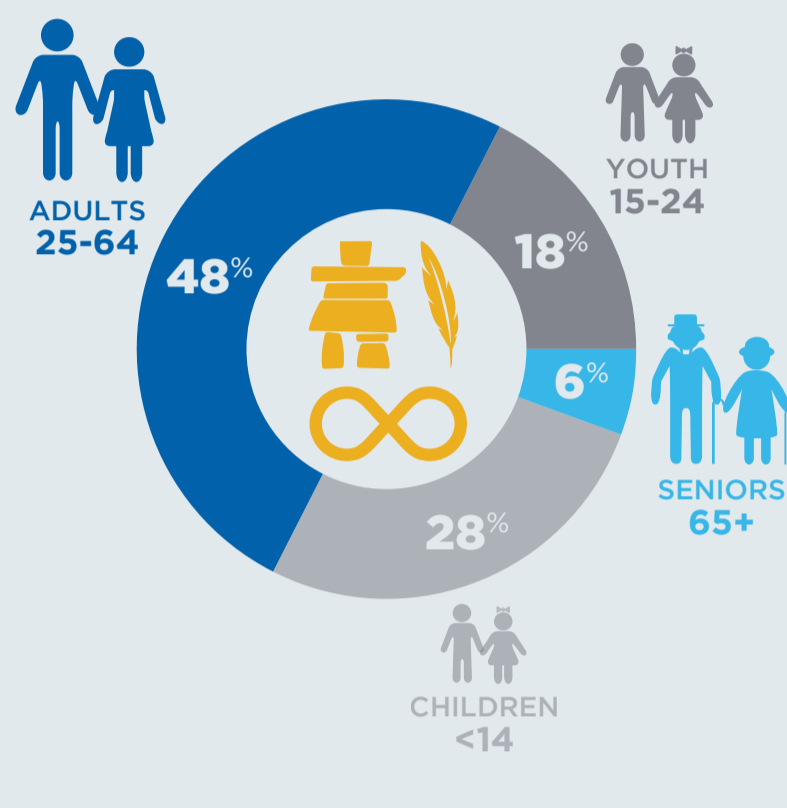


The changing face of ABORIGINAL COMMUNITIES in Canada

CANADA'S ABORIGINAL PEOPLE: DIVERSE COMMUNITIES LIVING ACROSS CANADA



ABORIGINAL POPULATION vs. NON-ABORIGINAL POPULATION



HOME OWNERSHIP: ON-RESERVE HOUSING LOAN PROGRAM

Conventional residential mortgages are not available to First Nation members living on reserve. In 1999, RBC designed a program to help them realize the dream of home ownership.

AS OF FEBRUARY 2011, **20,000-35,000 NEW UNITS** WERE NEEDED TO MEET THE EXISTING SHORTAGE OF FIRST NATION HOUSING. WITH A GROWING POPULATION, MORE WILL BE REQUIRED IN THE FUTURE.

TOTAL AUTHORIZED CREDIT



AN INCREASE OF **31%** OVER THE LAST 5 YEARS



37.5% CLIENT BASE GROWTH OVER LAST FIVE YEARS



810

TOTAL MORTGAGES ISSUED UNDER PROGRAM



* At this point in time, not all regions within Canada have elected to participate.

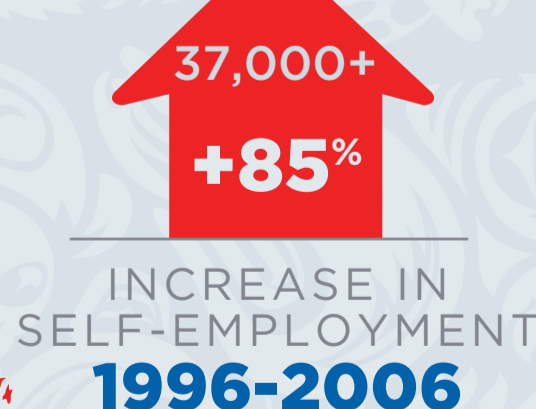


A VIBRANT GROUP OF ENTREPRENEURS

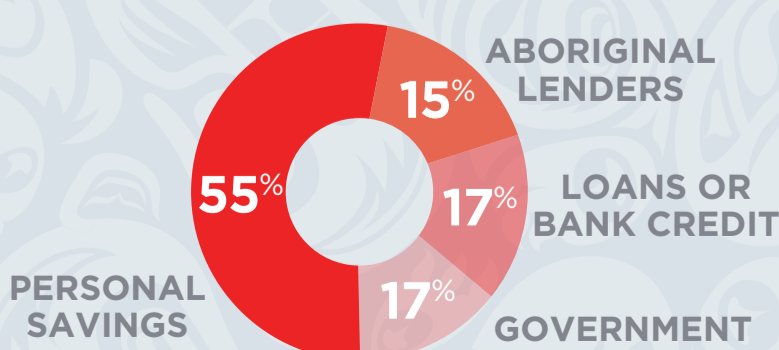
Aboriginal businesses are essential to the future prosperity of Aboriginal peoples, creating employment and economic opportunities and contributing to social well-being.



ABORIGINAL BUSINESSES ARE EVERYWHERE



WHERE STARTUP MONEY COMES FROM



BUSINESSES ARE BUILT ACROSS A RANGE OF INDUSTRIES



71% OF ABORIGINAL BUSINESS OWNERS ARE OPTIMISTIC ABOUT REVENUE GROWTH