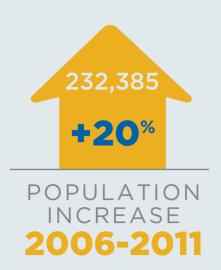


The changing face of ABORGINA in Canada

CANADA'S ABORIGINAL PEOPLE:

DIVERSE COM

LIVING ACROSS CANADA

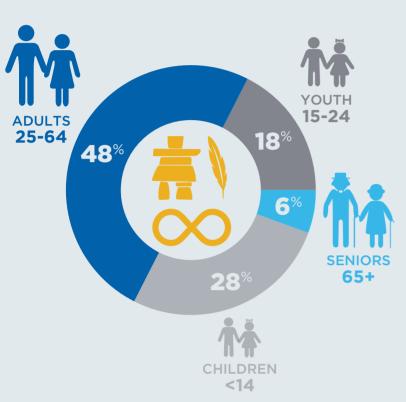


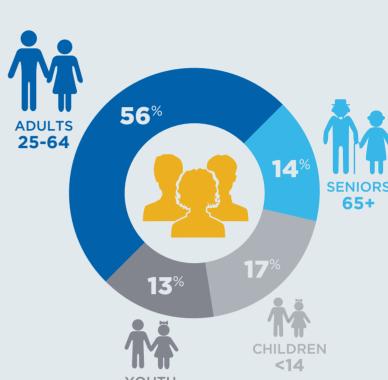




ABORIGINAL POPULATION

NON-ABORIGINAL POPULATION





MEDIAN AGE: 41 YEARS

15-24

MEDIAN AGE: 28 YEARS

HOME OWNERSHIP:

-RESERVE HOUSING LOAN PROGRAM

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

Conventional residential mortgages are not available to First Nation

WERE NEEDED TO MEET THE EXISTING SHORTAGE OF FIRST NATION HOUSING. WITH A GROWING POPULATION, MORE WILL BE REQUIRED IN THE FUTURE.

CREDIT

TOTAL AUTHORIZED



37.5% CLIENT BASE GROWTH **OVER LAST FIVE YEARS**





MORTGAGE

ISSUED UNDER PROGRAM

TOTAL MORTGAGES

28% **BRITISH COLUMBIA** 10% **QUEBEC & ATLANTIC CANADA** * At this point in time, not all regions within Canada have elected to participate.

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

A VIBRANT GROUP OF

CX ABORIGINAL

BUSINESSES ARE

EVERYWHERE



1996-2001 WHERE

INCREASE IN SELF-EMPLOYMENT 1996-2006

37,000+

STARTUP MONEY COMES FROM

15% **55**%

PERSONAL

SAVINGS

ABORIGINAL ENDERS LOANS OR **BANK CREDIT**

GOVERNMENT **PROGRAMS**

ACROSS A RANGE OF

BUSINESSES ARE BUILT

INDUSTRIES

(Education, Health, Social Services,

CONSTRUCTION

Scientific, etc.)

PRIMARY SECTORS (Agriculture, Fishing, Mining, Forestry, Hunting, Oil and Gas extraction, etc.) KNOWLEDGE/SERVICE

OF ABORGINIAL BUSINESS OWNERS ARE OPTIMISTIC ABOUT REVENUE GROWTH