RBC Royal Bank

The changing face of ABORIGINAL COMMUNITIES in Canada

CANADA'S ABORIGINAL PEOPLE:

DIVERSE COMMUNITIES

LIVING ACROSS CANADA

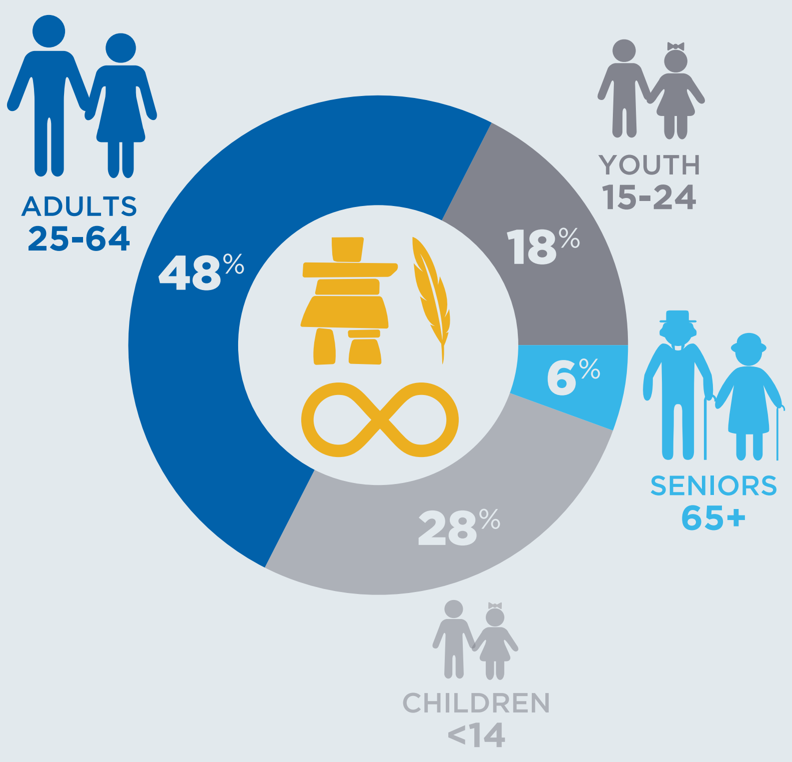
232,385
+20%
POPULATION INCREASE
2006-2011

ABORIGINAL POPULATION DENSITY

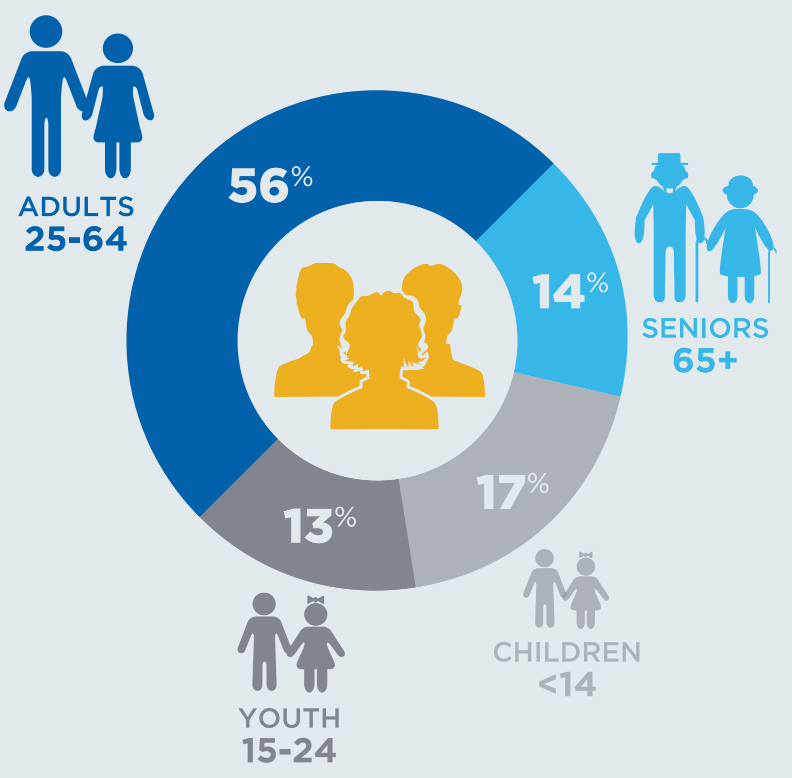
IN 2011
1,400,685
IDENTIFIED AS ABORIGINAL

- 4.3% [2011]
- 3.8% [2006]
- 3.3% [2001]
- 2.8% [1996]

ABORIGINAL POPULATION vs. NON-ABORIGINAL POPULATION



MEDIAN AGE: 28 YEARS



MEDIAN AGE: 41 YEARS

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
$121 MILLION
AN INCREASE OF **31%** OVER THE LAST 5 YEARS

37.5% CLIENT BASE GROWTH OVER LAST FIVE YEARS

77 NUMBER OF ABORIGINAL COMMUNITIES IN PROGRAM

MORTGAGE
810 TOTAL MORTGAGES ISSUED UNDER PROGRAM

- 62% MANITOBA, ONTARIO & SASK.
- 28% BRITISH COLUMBIA
- 10% QUEBEC & ATLANTIC CANADA

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

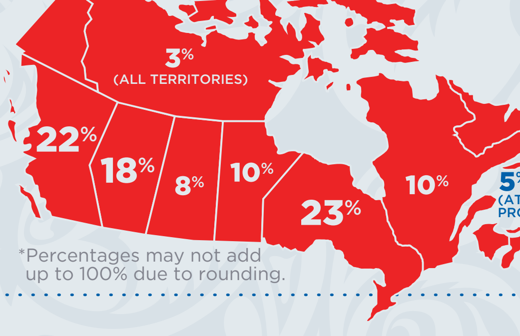
A VIBRANT GROUP OF

ENTREPRENEURS

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

9X
ABORIGINAL SELF-EMPLOYMENT GROWTH OVER NON-ABORIGINAL
1996-2001

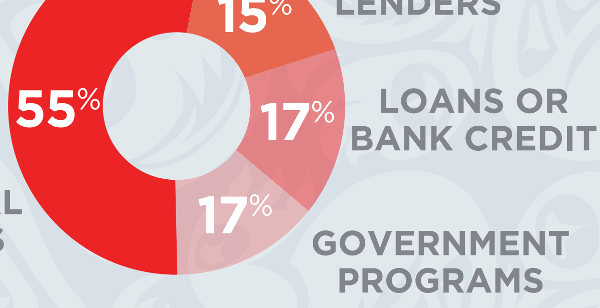
ABORIGINAL BUSINESSES ARE EVERYWHERE



*Percentages may not add up to 100% due to rounding.

37,000+
+85%
INCREASE IN SELF-EMPLOYMENT
1996-2006

WHERE **STARTUP MONEY** COMES FROM



BUSINESSES ARE BUILT ACROSS A RANGE OF **INDUSTRIES**

- 18% CONSTRUCTION
- 13% PRIMARY SECTORS (Agriculture, Fishing, Mining, Forestry, Hunting, Oil and Gas extraction, etc.)
- 28% KNOWLEDGE/SERVICE (Education, Health, Social Services, Scientific, etc.)

71% OF ABORGINIAL BUSINESS OWNERS ARE OPTIMISTIC ABOUT REVENUE GROWTH

Population statistics obtained from *Aboriginal Peoples in Canada: First Nations People, Métis and Inuit*, National Household Survey, 2011, Statistics Canada.

Entrepreneur data obtained from an RBC-sponsored report published by the Canadian Council of Aboriginal Business (CCAB) in partnership with Environics Research Group, *Promise and Prosperity: The 2011 Aboriginal Business Survey*.

Mortgage data retrieved from the RBC On-Reserve Housing Loan Program and from *An Evaluation of INAC's On-Reserve Housing Support from Aboriginal Affairs and Northern Development Canada*, February 2011.