

## **RBC CCO HIGHLIGHTS**

<b>2013 RESOLUTIONS</b>	<b>NAT'L</b>	<b>BC</b>	<b>AB</b>	<b>SK/MB</b>	<b>ON</b>	<b>QC</b>	<b>AC</b>
Reduce debt	31%	26%	28%	29%	32%	33%	37%
Spend less	26%	29%	21%	23%	23%	34%	26%
Save or invest more	20%	22%	25%	22%	22%	17%	15%
Take all actions above	25%	22%	29%	25%	28%	20%	24%

<b>EXPECT PERSONAL FINANCIAL SITUATION TO IMPROVE*</b>	<b>2012</b>	<b>2011</b>
National	37%	32%
British Columbia	31%	27%
Alberta	43%	39%
Saskatchewan/Manitoba	37%	36%
Ontario	39%	31%
Quebec	33%	32%
Atlantic Canada	35%	31%

<b>EXPECT CANADIAN ECONOMY TO IMPROVE*</b>	<b>2012</b>	<b>2011</b>
National	29%	26%
British Columbia	35%	27%
Alberta	42%	37%
Saskatchewan/Manitoba	34%	30%
Ontario	30%	27%
Quebec	18%	18%
Atlantic Canada	28%	25%

<b>ANXIOUS ABOUT POTENTIAL JOB LOSS*</b>	<b>2012</b>	<b>2011</b>
National	22%	22%
British Columbia	17%	23%
Alberta	15%	19%
Saskatchewan/Manitoba	14%	17%
Ontario	30%	26%
Quebec	16%	20%
Atlantic Canada	22%	18%

<b>EXPECT LOCAL ECONOMY (City/town/village) TO IMPROVE**</b>	<b>2012</b>	<b>2011</b>
National	16%	12%
British Columbia	26%	10%
Alberta	22%	22%
Saskatchewan/Manitoba	17%	20%
Ontario	13%	10%
Quebec	16%	9%
Atlantic Canada	13%	11%

\*In the next year \*\*In the next quarter