

VIDEO TRANSCRIPT

Zabeen Hirji

Chief Human Resources Officer

Banking is a people business, and we know our employees are truly our greatest asset.

Our employees work together to ensure we're "always earning the right to be our clients' first choice."

Being an employer of choice is key to our success. By attracting and retaining top talent, offering employees meaningful careers and helping them succeed in a high performance culture, we deliver the very best for our clients each and every day.

For us, diversity and inclusion isn't just an idea, it's how we do business. Not only does diversity drive innovation and growth, but it allows us to better reflect the clients and communities we serve. It's both the right thing and the smart thing to do.

We're committed to living our values and acting with integrity in all we do.

And we're passionate about contributing to the economy and creating positive change. We're honoured to support the countless RBC employees who give back and support important causes, including through volunteering. In 2013, we provided more than \$100 million in donations and sponsorships to support the arts, sports, communities, diversity, and the environment.

By working together, we know we can make a difference in our communities.

Disclaimer:

This transcript contains forward-looking statements within the meaning of certain securities laws, including the "safe harbour" provisions of the *United States Private Securities Litigation Reform Act of 1995* and applicable Canadian securities legislation. We caution readers not to place undue reliance on these statements as a number of risk factors could cause our actual results to differ materially from the expectations expressed in such forward-looking statements. Additional information about our forward-looking statements and risk factors can be found under the Caution regarding forward-looking statements in the Management's Discussion and Analysis in our 2013 Annual Report.

ALWAYS EARNING THE RIGHT TO BE OUR CLIENTS' FIRST CHOICE

NAMED ONE OF THE
BEST WORKPLACES
IN CANADA AND
BEST EMPLOYER FOR
NEW CANADIANS

**EMPLOYER
OF CHOICE**

Leading
**EMPLOYEE
ENGAGEMENT**
scores

Committed to DIVERSITY & INCLUSION

LIVING OUR VALUES

of service, teamwork, responsibility,
diversity and integrity

\$100 million+

IN DONATIONS, SPONSORSHIPS
AND COMMUNITY INVESTMENTS

3,000+ GRANTS
in support of
employee volunteers

**MAKING A
DIFFERENCE**