

VIDEO TRANSCRIPT

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Technology & Operations

This is a really exciting time for the financial services industry. Technology is changing business models and how clients expect to deal with their financial institution.

It's a huge opportunity for RBC.

We run a significant IT organization globally, processing nearly 380 million transactions every day.

Our clients count on us for security ... but they also want choice, efficiency and the flexibility of anytime anywhere access in whatever form they want.

The Technology and Operations team is investing in our people and our systems to build agility for the future.

We're investing in our ability to better serve our clients ... leveraging emerging technologies to be more efficient, and staying at the forefront of changing client preferences.

I'm excited because I know we have the right people and the right strategy to make sure clients continue to choose RBC.

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 2014 Annual Report.

