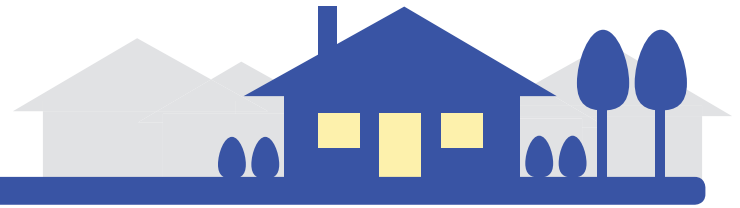


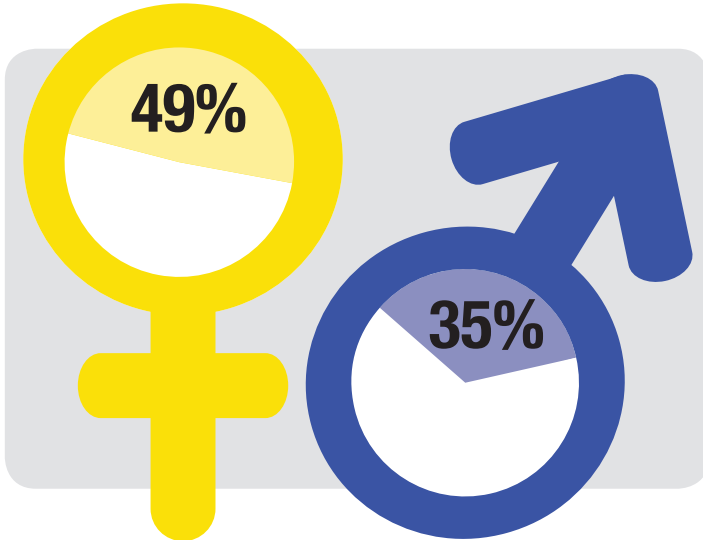


19th Annual RBC Homeownership Poll



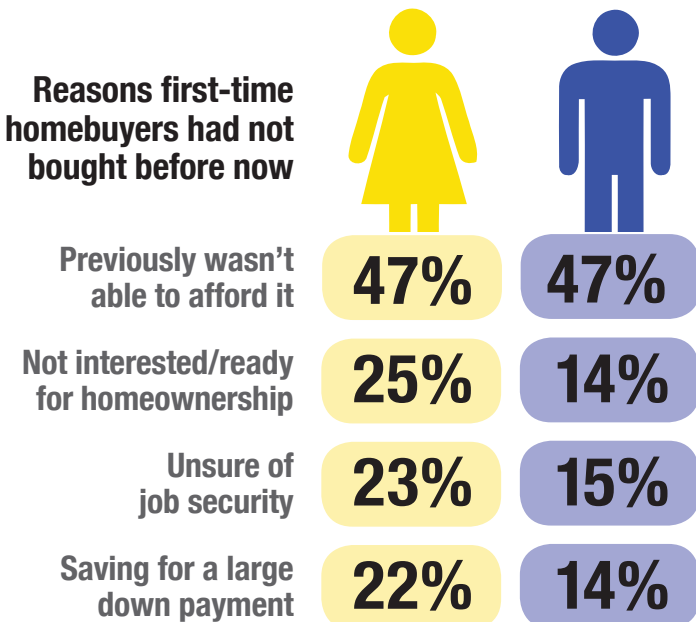
Among Canadians who plan to buy a home within the next two years, women are more likely than men to be first-time homebuyers, according to the 19th Annual RBC Homeownership Poll.

% of likely first-time homebuyers in the next 2 years



Men and women first-time homebuyers were tied in saying affordability was the biggest concern for why they had not purchased a home earlier.

Women outpaced men in three other reasons that caused them to delay their first home purchase.



“ We are seeing more single women entering into the housing market, as income levels, changing demographics and lifestyle patterns shift purchasing habits. But women are being more cautious than men, weighing cost, affordability and job security before buying a home. ”

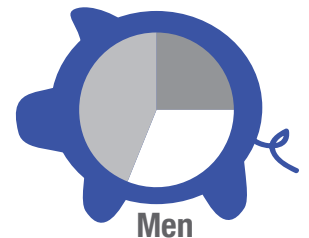
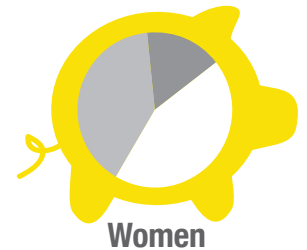
Marcia Moffat,
Head of Home Equity Financing, RBC

Women vs Men: Mortgage preferences

Combination Mortgage
44% vs **31%**

Fixed Rate Mortgage
40% vs **44%**

Variable Rate Mortgage
16% vs **25%**



About the 19th Annual RBC Homeownership Poll

RBC is the largest residential mortgage lender in Canada. As the country's number one source of financial advice on homeownership, RBC conducts consumer surveys as one way to provide insight to Canadians about the marketplace in which they live. These are some of the findings of RBC's 19th Annual Homeownership poll conducted by Ipsos Reid between January 24 and 30, 2012. The annual online survey tracks Canadians attitudes and behaviours around homebuying and homeownership.

Canadians can visit the RBC Advice Centre, an online resource to help Canadians understand all facets of homeownership. Through advice videos, articles, and online calculators, Canadians can learn about buying their first home, planning their next move, or renovating.