RBC has a proud history of strong relationships with Aboriginal communities. We are committed to serving Aboriginal people by improving access to financial services, supporting economic development, creating employment opportunities and fostering community well-being.

This section provides a summary of the ways we support and serve Aboriginal people, with content from our 2010 Corporate Responsibility Report. For further information, please visit our Aboriginal Banking website at www.rbcroyalbank.com/commercial/aboriginal.

Economic impact

**Sustainable home ownership**

RBC Royal Bank is the largest provider of home equity financing in Canada, we offer mortgage products that help first-time buyers achieve sustainable home ownership, such as:

- The Leasehold Mortgage Program that provides First Nations members with greater flexibility and choice when it comes to financing the purchase or construction of a home. It also helps create marketable housing in reserve communities.

**Other partnerships for economic development**

- RBC partnered with the Conference Board of Canada’s new Centre for the North by committing to contribute $250,000 over five years. The Centre helps government, business, community and Aboriginal leaders achieve a shared vision of sustainable prosperity in Canada’s North.

- We supported Inroads, which recruits outstanding visible minority and Aboriginal students in first- and second-year university, places them in summer internships with sponsoring companies and trains them for corporate and community leadership.

RBC supports the creation of wealth and economic sustainability in Aboriginal communities by helping develop knowledge and resources. We promote Aboriginal interests by forging partnerships with Aboriginal people, businesses and governments based on understanding, trust and respect. We encourage dialogue between businesses, governments and individuals to identify and resolve relevant economic issues.

We support a number of Aboriginal economic development programs, including:

- The Aboriginal Human Resource Council, formed in 1998 as a national public/private, not-for-profit organization to advance the full participation of Aboriginal people in Canada’s labour market;

- The Council for the Advancement of Native Development Officers (CANDO), a national, Aboriginal-controlled, community-based organization, directed by a volunteer board of elected economic development officers, trained to help build economic capacity in their communities and organizations;

- The Canadian Aboriginal and Minority Supplier Council, which delivers programs to facilitate procurement opportunities between major corporations in Canada and suppliers of all sizes owned and operated by Canadian Aboriginal people and minorities.

- RBC Bank is a longtime partner of the North Carolina Indian Youth Unity Conference. We also maintain ongoing project-development relationships with two North Carolina Native American organizations, the Haliwa-Saponi and Coharie Tribes.

**Marketplace**

In 2010, RBC became the first Canadian bank to offer indigenous-language telephone service with the addition of Cree and Inuktitut.

Access to banking services and capital are critical factors to help create wealth and economic sustainability in Aboriginal communities.
Our Aboriginal services team comprises specialized financial executives, market managers, account managers, trust and investment advisors and dedicated risk-management teams who specialize in understanding the banking and credit needs of the Aboriginal communities we serve across Canada.

We have eight branches located on reserves, six of which are north of 60°. We also have two agency banking operations located in remote First Nations communities.

We were the first financial institution in Canada to create an on-reserve mortgage that did not require a federal government guarantee.

### RBC On-reserve mortgage program

<table>
<thead>
<tr>
<th></th>
<th>2010</th>
<th>2009</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Communities served</td>
<td>70</td>
<td>56</td>
<td>56</td>
</tr>
<tr>
<td>Number of mortgages</td>
<td>655</td>
<td>623</td>
<td>565</td>
</tr>
</tbody>
</table>

In 2010, we continued to provide financing and bridge financing for capital projects, including community centres, administration buildings, schools, health centres, museums, interpretative centres and housing. We offered specialized financial advice, and through our Ten Helpful Steps outreach program, we delivered financial advice workshops to Aboriginal communities across the country.

We have provided financing for a number of Aboriginal projects in 2010. These include:

- A housing project ($2 million), an arena ($1.6 million), a health centre ($1.2 million) and Inuit housing ($1.1 million) in Ontario;
- A community hall ($1 million) and a housing project ($1 million) in Saskatchewan;
- A community building ($7 million), an administration building with hockey rink ($7 million), and a truck wash and equipment facility ($500,000) in Alberta;
- A cultural centre ($14 million), a store and community building ($5 million), and a tire shop ($775,000) in British Columbia.

### Responsible lending

A growing number of stakeholders hold lenders accountable for the impact of borrowers’ activities. We believe that financial institutions should lend responsibly, taking into account the interests of all their stakeholders. For RBC, responsible lending means providing credit to clients who are able to take on debt comfortably. It also means having policies and practices in place that foster ethical behaviour within RBC.

Canada formally endorsed the UN Declaration of the Rights of Indigenous People (UN DRIP), including the principle of free, prior and informed consent, in November 2010. We will be monitoring the development of legislation related to this commitment and our policies will evolve as appropriate.

### Workplace

<table>
<thead>
<tr>
<th>Diversity in our workplace (Canada)*</th>
<th>2010</th>
<th>2009</th>
<th>2008</th>
<th>2000**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aboriginal people</td>
<td>1.6%</td>
<td>1.6%</td>
<td>1.6%</td>
<td>1.1%</td>
</tr>
</tbody>
</table>

* Figures represent Employment Equity data as of October 31 for each year presented, for our businesses in Canada governed by the Employment Equity Act. Given variations in legal definitions and restrictions in legislation around the world, comprehensive data on these four designated groups (women, visible minorities, people with disabilities, Aboriginal people) is available only in Canada.

** 2000 data provided for comparative purposes as many of our programs and efforts require more than one or two years to have a demonstrable effect on workforce representation.

### Training and mentoring

We are committed to ongoing learning, coaching and mentoring to ensure we develop and support a rich and diverse workforce. Employee diversity training initiatives include:

- **Aboriginal Awareness E-Learning Program:**
  Introduced in 2010, this program provides employees with an opportunity to learn about the values, customs, beliefs and aspirations of First Nations, Métis and Inuit peoples through modules such as culture, history and cross-cultural communication.

### Programs to support Aboriginal employment

We are committed to increasing the representation of Aboriginal people within our workforce through proactive recruitment and programs:

- **The RBC Aboriginal Student Awards Program** assists Aboriginal students to complete post-secondary education. It provides selected students with scholarships to use towards tuition, textbooks, supplies and living expenses. In 2010, RBC awarded scholarships to 10 students across Canada. RBC has awarded 88 scholarships totalling $1 million since the launch of the program in 1992.
The Pursue Your Potential™ recruitment program is specifically designed to help Aboriginal people and people with disabilities explore career opportunities and understand the recruitment and selection process. In 2010, 109 people were part of this program. Since its inception in 2006, more than 570 people have taken part.

The RBC Aboriginal Stay in School program and Aboriginal Summer Internship programs bring Aboriginal students from high school, college and university into our workplace. Students receive Client Service Representative training and direct work experience within the branch network. During the 2010 summer school break, a total of 62 students participated in both programs.

RBC understands that transitions into the workplace can be an important time for many employees. To aid Aboriginal employees with this transition, RBC has a number of initiatives in place.

**Diversity Dialogues:** This internal mentorship program is set up for employees to learn from one other. The program encompasses all aspects of diversity found within RBC.

**Royal Eagles Employee Resource Group:** As a group internal to RBC, the Royal Eagles are one of the longest-standing employee resource groups with over 300 members Canada-wide.

**Cultural Awareness Training:** Aboriginal Awareness training is part of the professional development of RBC recruiters in Canada. The training is also available to all RBC employees through our online learning system.

**Aboriginal Corporate Social Network:** This internal social network was created in 2010 to help the community of Aboriginal employees and supporters connect and grow across Canada. It brings Facebook-like functions to employees so they can interact and become part of an active social-networking community to collaborate, share knowledge and build camaraderie with other employees who share a similar interest.

[rbcoroyalbank.com/commercial/aboriginal/employment-education](http://rbcoroyalbank.com/commercial/aboriginal/employment-education)

Building for the future also includes recruiting new talent, and some of our key activities for 2010 included:

- Help for employees with disabilities and Aboriginal peoples to explore career opportunities and understand the recruitment and selection process. Candidates have access to a dedicated point of contact within our recruitment group and are provided with meaningful feedback on interviews. Qualified candidates are also referred to other areas of RBC, if an initial application is unsuccessful.

**Information and education**

We recognize the importance of keeping employees informed. In 2010, our initiatives included:

- The introduction of the online Aboriginal Corporate Social Network (ACSN) for employees who are part of, or are involved in, the Aboriginal community. Employees can interact and become part of an active social-networking community to connect, collaborate, share knowledge and build camaraderie with employees who share a similar interest;

**Community initiatives**

RBC has a proud history of strong relationships with Aboriginal communities and we support programs that enhance economic and community well-being. We donated over $2.3 million to Aboriginal organizations in Canada in 1020.