

JUNE 2016

A Chosen Journey

RBC ABORIGINAL PARTNERSHIP REPORT





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This RBC Aboriginal Partnership Report provides a summary of our activities and actions as RBC® continues on its journey to build relationships and pathways to prosperity for Canadian Aboriginal peoples. Data gathered in this document is for the 2015-2016 reporting period.



Our Chosen Journey



A LETTER FROM THE PRESIDENT AND CEO

It has been said that a journey begins with a single step.

Together with Aboriginal peoples across Canada, we have now taken many steps in the chosen journey we began over a century ago. Along the way, we have partnered to achieve great things, some of which are highlighted on the pages of this Aboriginal Partnership Report.

RBC highly values the trust our Aboriginal clients continue to place in us, as we strive to create the Canadian society we all aspire to, for our generation and for generations to come.

In particular, we see growing opportunities for Aboriginal communities to thrive and prosper through land claim settlements and business growth, as well as energy and resource development.

As we collaborate with Aboriginal communities, organizations, businesses and individuals, we also recognize that building a successful and sustainable future requires

more than offering our financial expertise. We remain ever mindful and respectful of the unique social, cultural and historic contexts that such collaboration demands.

We also understand the positive impact education can have on the next generation of Aboriginal leaders in Canada. To help ensure more Aboriginal young people obtain the educational foundation and financial resources they need to succeed in future, we provide educational support, including scholarships, which to date total \$1.7 million. At RBC, we also continue to increase the representation of Aboriginal people within our own workforce through proactive recruitment and retention programs, as well as our RBC Aboriginal Summer Internship Program.

In partnership with today's and future generations of Aboriginal peoples, we look forward to the next 100 years, as our chosen journey continues.

DAVE MCKAY
PRESIDENT AND CEO, RBC

RBC Pictorial Timeline



c. 1914: Trading post village of Hazelton, BC – Royal Bank branch relocated from the village to Hagwilget First Nation in 1997.

1910s

- **1910:** Royal Bank's merger partner, the Union Bank of Canada, opens a branch at the Hudson's Bay trading post village of Hazelton, BC.

1940s

- **1947:** Royal Bank issues a dedicated national Royal Bank letter focused on Canadian Aboriginal peoples.

1950s

- **1954:** Royal Bank CEO James Muir is invested as Honorary Chief of the Blood Tribe of the Blackfoot Confederacy as a tribute to his leadership and humanitarianism.



1954: Investiture of Royal Bank CEO James Muir as Honorary Chief of the Blood Tribe of the Blackfoot Confederacy.

- **1957:** Royal Bank opens the first bank branch in Canada's Arctic Islands in Frobisher Bay, Northwest Territories (now Iqaluit, Nunavut).

1960s

- **1969:** Royal Bank launches An Introduction to Banking, an educational booklet for Inuit communities in what is now Nunavut.

1970s

- **1973:** A First Nations mural, the largest piece of Aboriginal art in Canada, is unveiled at Vancouver's main branch.
- **1977:** Royal Bank supports the 1978 Arctic Winter Games held in Hay River, NT. RBC would become the first financial institution to officially sponsor the Arctic Winter Games in 1992.

1990s

- **1990:** Royal Eagles, an employee resource group, is established at Royal Bank to support networking, mentoring, recruitment and retention of Aboriginal employees and to enhance cultural awareness of Aboriginal communities.
- **1991:** With the opening of its branch on Six Nations of the Grand River Territory, Royal Bank became the first major financial institution to have a full-service branch on a First Nation in Canada.
- **1992:** Royal Bank launches an annual educational awards program for First Nations students attending university or college in Canada – now called the RBC Aboriginal Student Awards.
- **1993:** Royal Bank launches the Aboriginal Stay in School Program, hiring grade 9-12 students to work in bank branches across Canada each summer.

- **1994:** Royal Bank pledges \$275,000 over six years to support Saskatchewan Indian Federated College, Canada's first Aboriginal institution.
- **1995:** Royal Bank establishes a national Aboriginal Banking division.
- **1996:** Royal Bank signs an agreement with the National Association of Friendship Centres to launch a program of business and community development initiatives across the country.
- **1996:** Royal Bank joins forces with the National Aboriginal Veterans Association to help raise funds to erect a monument in Ottawa commemorating war efforts of Canada's Aboriginal men and women.
- **1997:** Royal Bank issues The Cost of Doing Nothing – A Call to Action and Aboriginal Economic Development report.



1961: Nine new clients open Royal Bank accounts in Terrace, BC.

- **1997:** Charlie Coffey, Royal Bank Executive Vice-President of Business Banking, is invested as Honorary Chief by the Assembly of Manitoba Chiefs to recognize his support for First Nations peoples.
- **1998:** Royal Bank is corporate sponsor of Working Partnerships, an Ontario government program encouraging more Aboriginal partnerships with the corporate sector.
- **1999:** Royal Bank launches a new on-reserve mortgage housing program to assist First Nations members in constructing, purchasing and renovating homes located in their communities.



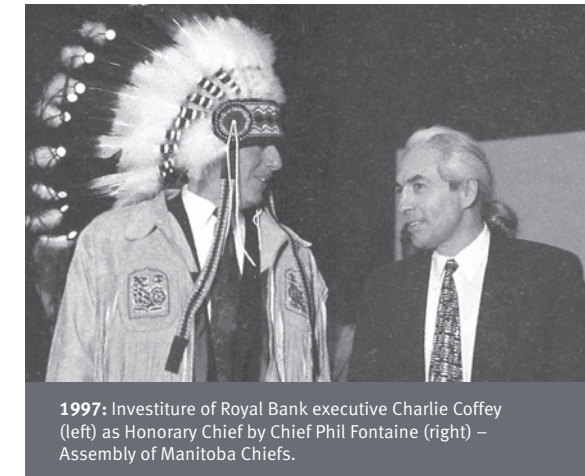
1978: Arctic Winter Games, Hay River, NT – supported by RBC since 1977.

2000s

- **2000:** Royal Bank establishes a national agency banking program as an alternative delivery method of banking services for remote rural communities.
- **2007:** RBC and the Assembly of First Nations sign a Memorandum of Understanding and commit to a two-year action plan addressing access to capital, community and social development, employment and procurement for First Nations people.
- **2008:** RBC Blue Water Project® Leadership Grants totalling more than \$1 million are awarded for use in Aboriginal communities.
- **2009:** RBC names Phil Fontaine, former three-time National Chief of the Assembly of First Nations, as Special Advisor to RBC.
- **2009:** RBC introduces Remote Banking, a new banking service for Aboriginal Canadians living in remote areas.
- **2009:** RBC Royal Bank® launches its Leasehold Mortgage Program to provide First Nations with greater flexibility in developing commercial and residential real estate projects on leased land.

2010s

- **2010:** RBC is the first Canadian financial institution to offer telephone customer service in Cree and Inuktitut.
- **2010:** RBC introduces a social networking site, One Heart, for Aboriginal employees.
- **2010:** RBC Foundation donates \$1 million to Pathways to Education, an initiative that focuses on removing barriers to post-secondary education and encouraging meaningful employment in at-risk neighbourhoods.
- **2011:** RBC Foundation contributes \$300,000 to Martin Aboriginal Education Initiative, a program aimed at helping Aboriginal youth stay in school.
- **2011:** Ohsweken branch near Caledonia, Ontario, celebrates its 20th anniversary.
- **2011:** RBC establishes the Aboriginal Articling Program with Toronto Law Group, where Aboriginal law students have access to opportunities giving them legal and business skills needed to succeed and help their communities prosper.
- **2012:** RBC receives the CAMSC Corporation of the Year Award, which recognizes leaders who exemplify the very best in corporate practice in the promotion of supplier diversity.
- **2012:** RBC invests in northern Saskatchewan communities by appointing a new Vice-President of Commercial Financial Services.



1997: Investiture of Royal Bank executive Charlie Coffey (left) as Honorary Chief by Chief Phil Fontaine (right) – Assembly of Manitoba Chiefs.

- **2012:** RBC re-engages Phil Fontaine, former National Chief of the Assembly of First Nations, as Special Advisor for a second three-year term.
- **2013:** RBC announces the creation of the new role of National Manager, Aboriginal Trust Services.
- **2014:** RBC proudly sponsors the 2014 North American Indigenous Games (NAIG) in Regina, Saskatchewan, where over 4,000 athletes competed with the support of 2,000+ volunteers.
- **2015:** RBC is an active employer in hiring Aboriginal youth and students through a number of programs including the Aboriginal Summer Internship and Pursue Your Potential programs.



2014: NAIG, Regina, SK – opening ceremonies. Photo provided by Irina Popova Photography.

Economy

BANKING, FINANCING AND INVESTMENTS

No One Is Turned Away

For decades the Prince George Native Friendship Centre has worked to improve the quality of life for men through the Ketso Yoh Men's Shelter – and with their new building, they are poised to serve for years to come

Like many Friendship Centres, the Prince George Native Friendship Centre in BC started out as a welcoming space for visiting Aboriginal people to gather. Today, it is a full-blown social service agency with a staff of 200 delivering a diverse range of programs, services and activities to men, women and children. While services are grounded in Indigenous cultures, all are welcome. "We have about 50,000 people coming through our doors every year for services," says Barbara Ward-Burkitt, the Centre's Executive Director, "and no one is turned away."

Unfortunately, demand continues to grow and the 60-bed men's shelter, housed for the last 26 years in an older building, is no longer adequate to meet increasing needs.



KETSO YOH MEN'S SHELTER IN CONSTRUCTION.



"[RBC works] with us very closely and are always coming up with solutions that serve our organization with honesty and integrity."

"There's a huge gap for affordable housing for single men in our community," Ward-Burkitt explains, adding that Ketso Yoh provides more than just beds. Clients are offered support with addictions, mental health and other health issues, training and employment opportunities, and assistance securing independent housing – all in an effort to empower them to improve their quality of life.

It was nearly impossible to accommodate clients with medical and mobility issues in the existing men's shelter. For example, the door of a bathroom once had to be removed to enable a wheelchair-bound client to use the facilities, shielded by a bed sheet instead of the door. "These men deserve their dignity and quality of life," says Ward-Burkitt, adding that the new shelter, set to open in spring 2016, has fully accessible suites with plug-ins for oxygen tanks and an elevator.

To find funding and support for a new 12,156-square-foot building, the Friendship Centre put forth a great plan, but it was their ultimate mission that struck an emotional cord, notes Tracy Antoine, Senior Account Manager, Aboriginal Banking, RBC in Prince George. She herself is from the Shuswap Nation. "While a better, brighter and more efficient building was desired, the biggest part is their desire to ensure the men of Prince George receive appropriate care and attention, especially around mental health and disability issues." RBC responded to this mission by making a loan available; BC Housing also contributed funding.

"We've been working alongside RBC for many years and have always had a very good relationship," says Ward-Burkitt. "They work with us very closely and are always coming up with solutions that serve our organization with honesty and integrity."

An Award-Winning Entrepreneurial Spirit

After three decades of securing social benefits for its people and protecting its territorial lands, the business arm of the Tahltan Nation in Dease Lake, BC is building a new head office designed for the future

Since time immemorial, the people of the Tahltan Nation have inhabited lands spanning nearly 94,000 square kilometres in northwestern British Columbia and the Yukon. “It’s a really big boundary, and we regularly patrolled and defended our territory,” says Garry Merkel, a proud Tahltan, noting that even when outsiders came, they had to work with the Tahltan Nation.

An entrepreneurial spirit has emerged in part through the work of the community’s business arm, the Tahltan Nation Development Corporation (TNDC).

Based in Dease Lake, BC, the TNDC is owned by the Tahltan First Nation, Iskut First Nation and the Tahltan Central Government, with Merkel as its CEO. Over three decades, the community corporation has undertaken hundreds of resource and industrial projects – building everything from mines to fiber optics companies – developing a stellar reputation for offering good value, quality work and mutually beneficial relationships.

For example, Merkel tells the story of when the Tahltan Nation voted on allowing the Northwest Transmission Line onto its territory. “We were not voting on that power line, we were voting to change our lives,” says Merkel. He adds that the deal included a regional development partnership agreement between BC and the Tahltan Nation to collaborate on all decisions regarding land planning and use within Tahltan territory to improve the lives of its people for decades to come. Another example is the Collaborative Energy Planning group: a partnership between the Tahltan Nation, BC Hydro and the Province of BC to collaborate on the development of the energy sector.

It’s no wonder TNDC was recognized as Community-Owned Business of the Year by the 2015 BC Aboriginal Business Awards after being nominated by, among others, Malte Juergensen, Senior Account Manager, Commercial Financial Services, RBC in Terrace, BC. “I think their willingness to partner, their professionalism and entrepreneurial spirit are to be admired, quite frankly, by anyone.”

Juergensen notes that RBC supported this next phase of growth with a renovation loan to build a bigger and better head office

“We’ve found RBC to be a company that wants to have a true relationship with us, not just to do business.”



TNDC DRILLING AT SCHAFT CREEK.

for the fast-growing TNDC, in addition to providing leasing financing services for the acquisition of equipment at better rates.

Merkel appreciates this support. “We are a community corporation that works on values and relationships primarily. We’ve

found RBC to be a company that wants to have a true relationship with us, not just to do business.”

Paving the Way to Community Health

For Chemawawin Cree Nation in Manitoba, an RBC loan for paved roads has contributed to a stronger, healthier community

More than 50 years ago, the Chemawawin Cree First Nation community was relocated to the shores of Cedar Lake in central Manitoba. The roads in their new community were constructed from crushed limestone and left unpaved, creating unintended consequences.

“Every time you drove on it, the limestone would just fly up and hang in the air for hours,” recalls Chief Clarence Easter. “It was like being in a blizzard where you can’t see anything.”

The chalky substance clung to everything, coating the community grey. Few dared to roll down car windows – never mind opening the windows at home or work – for fear of the dreaded dust, which also crippled ventilation systems. Rainfall created gaping potholes, which damaged



NEWLY PAVED ROAD IN CHEMAWAWIN.

personal and service vehicles and made the roads difficult to navigate for those in wheelchairs.

If that wasn’t bad enough, the Chief felt the dust was doing more than just keeping people indoors. “I began to notice

people getting sick more. Even the young kids, they couldn’t breathe. Everybody seemed to have a puffer, including me.”

Community leaders wanted to pave the roads but lacked the resources and support to get paving done in a cost-effective manner. This was one of the reasons why the Chief and Council worked so hard to develop a community plan. Through that process, they also strengthened their finances and were considering taking the next step on road paving when opportunity came knocking.

The provincial road leading into their community was scheduled to be paved in 2015, so they figured Chemawawin’s roads could be paved by the same contractor at a reduced cost. They got in touch with their RBC Royal Bank branch and a loan was readily put into place. “We were very happy to support Chemawawin Cree First Nation and this project,” says Rony Gravelines, Senior Account Manager – Aboriginal Markets, Commercial Financial Services for RBC in Winnipeg.

By September 2015, all of Chemawawin’s roads were paved, and the impact was immediate.

“It went from zero activity outside in the middle of summer to between 50 and 100 kids inline skating, skateboarding and playing hockey on the new roads,” says Ken Blair, a long-time external business advisor and managing partner for Chemawawin. “It was unbelievable to see.”

Adults are also using the roads for evening walks now that the dust has been eliminated and the trees are green again. More importantly, fewer people are going to the nursing station for respiratory problems.

“It took two years to get this done and RBC was there all the way,” says Chief Easter. “We stayed on budget and part of the reason was because of RBC’s patience, commitment and support.” ▲

Community

SOCIAL DEVELOPMENT



Murdock not only became the first in his family of five siblings to graduate from high school, he also did so with a full scholarship to the University of Winnipeg.

BRANDON MURDOCK, ACADEMIC FACILITATOR AND PAST RECIPIENT OF CEDA SERVICES.

A Pathway to Success

A ground-breaking program aims to enable Aboriginal youth to graduate from high school and access life-changing post-secondary education by providing basic needs and encouragement

Brandon Murdock, a member of Fisher River Cree Nation, was born and raised off-reserve in Winnipeg, two hours south – an urban lifestyle that presented many challenges.

“My parents didn’t speak Cree or really observe and learn the culture, so I grew up very disconnected from our language, traditions and culture,” he explains. Bullies only added to his feeling of isolation.

Though there were few role models in his life to show him the pathway to success, Murdock knew education was key. But how do you get to school on time when there isn’t enough money to take the bus? How do you concentrate on your studies when you don’t have access to nourishing and consistent meals?

In grade nine, a vice-principal at his high school saw Murdock’s potential and referred him to a program called Pathways to Education. Hosted by the Community Education Development Association



STUDENTS AT CEDA PATHWAYS IN WINNIPEG.

(CEDA) in Winnipeg, the program is designed to set kids up to win by lowering high school dropout rates, increasing access to post-secondary education and closing the “opportunity gap” by eliminating common barriers at home and school.

Through CEDA, Murdock was offered money for transportation and school supplies, access to academic support via tutors and student support workers, as well as hot meals. Plus, with every year of high school successfully completed, he could earn a post-secondary education scholarship.

In just a few years Murdock not only became the first in his family of five siblings to graduate from high school, he also did so with a full scholarship to the University of Winnipeg. Today, he continues to pursue

his Bachelor of Arts degree in Urban and Inner City Studies part-time, while working full-time as an Academic Facilitator back at CEDA Pathways in Winnipeg.

It is real-life Aboriginal role models such as Murdock who will inspire generations to come, says Darlene Klyne, CEDA’s Pathways Program Director in Winnipeg. “As a result of the residential school system, we have many parents and grandparents who’ve never completed high school and so it becomes really hard for their kids to make the connection that education is a pathway to success. Success stories like Murdock’s can and do make all the difference.”

Community partners are also important, adds Klyne. RBC Foundation seeded the

Pathways program with a grant in 2010 and has been supporting it ever since. “I consider RBC to be a very active partner,” says Klyne, explaining that the support is more than just monetary. “They maintain a presence in our program and want to know how the kids are doing – they really care.”

RBC Regional President Kim Ulmer believes the support has been a wise and gratifying investment. “We believe that all young people deserve to realize their full potential. That starts with providing a nurturing, culturally sensitive community, a passion for achievement, and safe, unfettered access to education – all things that CEDA’s Pathways to Education Program staff and volunteers give so willingly.”



FIRST NATIONS COMMUNITY MEMBERS LEARNING CPR IN AN EMERGENCY TRAINING COURSE PROVIDED BY THE JUSTICE INSTITUTE OF BRITISH COLUMBIA.

Aboriginal Emergency Responders

Indigenous people are trained to respond to emergencies in rural and remote communities in BC

In October 2015, when a 20-meter-long whale-watching tourist boat suddenly capsized near Vargas Island off Tofino, British Columbia, the crew deployed a distress flare. The first to respond to this SOS were fishermen and others from the Ahousaht First Nation, who raced to the stricken vessel, saving the majority of the passengers.

This tragic accident underscored what many already knew: First Nations responders are critical to emergency, search and rescue operations in and around rural and remote communities across BC. In these areas, response times for an ambulance from a larger centre can average between one and four hours, while trained individuals from nearby First Nations typically can arrive much quicker and help stabilize patients before paramedics arrive.

The key is to invest in training. This is why the Justice Institute of British Columbia (JIBC) created the

Fundamentals of Emergency Medical Responder (FEMR) Project. This six-day program delivers pre-hospital, emergency healthcare training. By spring 2016, more than 115 Aboriginal students had participated in the program, which has been financially supported by the RBC Foundation since the pilot three years ago.

“This training is another way for us to demonstrate RBC’s steadfast commitment to support the comprehensive development of Indigenous peoples in Canada,” says Curtis Campbell, Vice-President of Aboriginal Banking for RBC in Vancouver. “It is truly saving lives.”

In addition to creating a cost-effective and efficient way to increase the standard of care and first responder capabilities in remote Aboriginal communities, FEMR makes it possible for interested participants to go further in their education and to pursue careers as emergency responders.

SUCCESS STORY

“The EMR training I received was a very positive experience for me. I was unsure what career path I was going to take, and getting the opportunity to learn and practice these skills helped drive me in the right direction. I enjoyed the FEMR class so much I decided to take the Primary Care Paramedic course.

I am a proud member of the Tseshaht First Nation, here in Port Alberni, BC. I am excited to be able to work in my community and provide an essential service. Thank you RBC for this amazing opportunity. I am very grateful for getting an education to better my future.”

— LANA CELESTER,
PORT ALBERNI

“The graduates of FEMR are on an academic path to become eligible for full-time work as community paramedics, which is groundbreaking in BC,” says Kathy Harms, Director, Health Sciences Division of JIBC.

A Hockey League of Their Own

Five northwestern Ontario communities are training referees and coaches for their new Shibogama Minor Hockey Association, setting the community’s youth up for success

When Sol Mamakwa looked around his community of Kingfisher Lake First Nation, or visited the four other Shibogama First Nations Council communities (Kasabonika Lake, Wapekeka, Wawakapewin and Wunnumin Lake First Nations), he saw too few youngsters using the community ice rinks as well as not enough structured local hockey programming for youth. In short, he saw an opportunity.

As Shibogama’s Director of Health, Mamakwa suspected structured hockey programming could not only engage youth but build stronger community through more opportunities for physical activity, safer places to play, leadership and volunteerism.

The idea took root along with a vision to create a Shibogama Minor Hockey Association, but to make this happen, they would need to train referees and coaches; hockey ambassadors who could develop players, teams and officiate games in their own communities within the league.

In the fall of 2015, John D. Cole helped secure a \$25,000 RBC Learn to Play Leadership grant, alongside provincial funding, to train up to 30 referees and coaches. To access best practices in sport participation, Cole, the volunteer Co-ordinator of Shibogama Kanawayneemidowin Charity and the Funding Development Co-ordinator of Shibogama Tribal Council (both non-profit organizations), worked with Lea Norris, Director of Engagement for the Sport for Life Society, a partner in the RBC Learn to Play program.

“I have seen first-hand how sport and physical literacy empowers youth while teaching important life lessons about healthy living, teamwork, and leadership,”



explains RBC’s Herb Zobell, Regional Director, Aboriginal Markets, Manitoba, Saskatchewan and Northwest Ontario.

As of November 2015, 27 Shibogama community members over the age of 18 who were already involved in local hockey participated in coaching, refereeing, safety and physical literacy training, earning certificates from Hockey Canada in the process. By the end of March 2016, several more people will have received the training. Hockey Canada has now approved the creation of the Shibogama Minor Hockey Association, as of January 2016, thus starting the journey to realizing better lives for the youth residing in the Shibogama communities.

Mamakwa can already hear the sound of skates scraping ice – and couldn’t have bigger dreams of future NHL players from the Shibogama region, and healthier people in the communities he serves. He strongly believes an organized hockey program is a proactive way to improve the lives of Shibogama’s youth and will give many young people a sense of pride.

“Our history shows the impacts of the residential school system, the intergenerational trauma and the effects of broken parenting and family models. A team sport like this will teach what it means to be part of a family and feel connected, providing a sense of belonging,” he says. “Hockey cannot change everything but it can help a lot.”

The Wisdom of Leaders

FEATURE STORY



OVIDE MERCREDI, NATIONAL CHIEF FROM 1991 TO 1997.

Five former Assembly of First Nations National Chiefs gathered onstage, for the first time ever, when they participated in an RBC-sponsored panel discussion at the AFOA Canada 2016 National Conference in Montreal.

It was hailed as an historic event and, by all accounts, ended up being that and so much more.

During its 2016 annual conference in Montreal, AFOA Canada (formerly called the Aboriginal Financial Officers Association of Canada) held a breakthrough panel event with five former National Chiefs of the Assembly of First Nations (AFN): Georges Erasmus, Matthew Coon Come, Ovide Mercredi, Phil Fontaine and Shawn A-in-chut Atleo.

Sponsored by RBC Royal Bank, and with the panel moderated by The Right Honourable Paul Martin, the conference marked the first time all five former Chiefs had come together to answer questions and share their experiences as AFN leaders.

Jemison Jackson, Vice-President of Aboriginal Trust Services for RBC Wealth Management in Calgary, Alberta, was thrilled to be there. For her, hearing the former Chiefs speak highlighted the complexities of serving in the role of AFN National Chief. "It's probably one of the hardest jobs in the world," she says.

Each Chief spoke of the challenges of balancing forces outside of their control, including the prevailing federal political

climate, and working to address the needs and expectations of their own communities.

Hearing all five former Chiefs at once, Jackson was struck by the depth and breadth of history they represented and how each of their accomplishments built on the work that had come before. "The Chiefs' panel represented a very interesting timeline in Canada's history, starting with Chief Erasmus, whose tenure began in 1985 just after Aboriginal rights were enshrined in the Constitution, through the tenures of those who served during Meech Lake, the Charlottetown Accord, the Kelowna Accord and the Residential School Settlement," she adds. "It was truly educational and inspiring."

"I wish all Canadians could have seen the vision in their eyes and heard the power of their voices as the five former National Chiefs spoke of the past but more importantly their vision for the future. It would be impossible for anybody there not to have a profound sense of confidence in the capacity of Indigenous Canada to meet the challenges and grasp the opportunities that lie ahead."

— RIGHT HONOURABLE PAUL MARTIN

Also attending from RBC was Gord Keesic, Institutional Portfolio Manager of Phillips, Hager & North Investment Management, based in Thunder Bay, Ontario, and a member of Lac Seul First Nation. Keesic appreciated that each leader had identified an area of strength where they felt they personally could make a difference in First Nations people's lives, an insight he believes is applicable to any leader.

Later that same day, current AFN National Chief Perry Bellegarde, who is a member of the Little Black Bear First Nation in Saskatchewan, gave an inspiring keynote address. "It was great to have him there on stage being today's voice, reflecting

back on what the former National Chiefs had said," recalls Jackson. "You really had a sense of optimism and strength when he spoke. He was able to tie a bow around the day and to inspire people to action. 🏹"

"Despite significant challenges, each of the Chiefs persevered to move forward and pursue a better future for Aboriginal people."

— ELIZABETH JORDAN, NATIONAL DIRECTOR, ABORIGINAL MARKETS

WHO WAS ON THE PANEL

The following Assembly of First Nations (AFN) former National Chiefs participated in a panel discussion held during AFOA Canada's National Conference in 2016:

- **Georges Erasmus:** A member of the Dene Nation in the Northwest Territories who served two terms as National Chief from 1985 to 1991.
- **Matthew Coon Come:** A member of the Mistissini Cree Nation in northern Quebec and National Chief from 2000 to 2003.
- **Ovide Mercredi:** A Cree from Grand Rapids, Manitoba who served two terms as National Chief from 1991 to 1997.
- **Phil Fontaine:** An Anishinabe from the Sagkeeng First Nation in Manitoba who served his first term as National Chief from 1997-2000. He was re-elected in 2003 and served two terms as National Chief until 2009.
- **Shawn A-in-chut Atleo:** A Hereditary Chief from the Ahousaht First Nation in British Columbia who served two terms as National Chief from 2009 to 2014.

People

EMPLOYMENT, EDUCATION AND TRAINING

Growing Prosperity

An Aboriginal teacher from Red Lake, Ontario turned his passion for community into a career in investment management, focused on supporting First Nations' quality of life and wealth



Gord Keesic, an Institutional Portfolio Manager with Phillips, Hager & North Investment Management (PH&N) in Thunder Bay, Ontario, was a teacher when he first started investing.

"I've always been interested in the markets," says Keesic, who was born in Red Lake, Ontario and is a member of Lac Seul First Nation near Sioux Lookout.

His passion and knack for investing led him to pursue investment training and a new career at RBC Dominion

Securities in Thunder Bay as an Investment Advisor. There, he realized that Aboriginal individuals and Councils have specialized needs for financial services that were not being well met.

Keesic joined PH&N, a division of RBC Global Asset Management (RBC GAM), more than five years ago and works exclusively with First Nations to design sustainable, long-term wealth and investment plans for the benefit of First Nations peoples and communities.

He and his colleagues at PH&N aim to support First Nation leaders by enabling them to understand how to use their community's money to address immediate needs and invest for the long-term financial health of the people.

Keesic works with fellow PH&N institutional portfolio managers and analysts who are experts in designing solutions for diverse institutional investment challenges. He also engages colleagues from among RBC GAM's



21 global investment teams, and from other specialized groups focused on investment policy, asset allocation and risk management. It's a team effort to develop a relevant solution for each client.

"Sometimes, we're invited to an opening ceremony and that's extremely rewarding. Our work is ultimately improving the quality of people's lives. That's why we do this."

— GORD KEESIC, ASSOCIATE PORTFOLIO MANAGER, RBC GLOBAL ASSET MANAGEMENT

For example, Keesic often consults PH&N's own Institutional Portfolio Solutions (IPS) group to undertake complex modeling, risk management and scenario analyses. Their work provides insights and knowledge that help empower Chief, Council and Trustees to make informed investment decisions and create stronger, long-term community plans.

"The community might consider investing their money and using the investment income as it is generated to meet financial needs," says Keesic, "or they could borrow against the money to meet financial needs and use the investment income to pay off the loan. Our IPS team can model those different scenarios." Once the plan is settled, Keesic ensures the appropriate strategies are used to implement it and the appropriate people are involved to monitor and report.

Keesic's favourite part of the job is seeing investment successes translate into improvements in First Nation communities. Investing, he says, can be somewhat abstract, but when the team witnesses the physical manifestation of their work, and they see first-hand how it benefits people, their efforts gain relevance and meaning.

"Gord [Keesic] and PH&N... have helped us design and develop our long-term investment plan and our investment policy statement. Gord makes regular trips out to our community to report to community members and to provide education on various aspects of investing and he helps us understand our investment portfolio."

— TRUSTEE OF A FIRST NATION TRUST IN ONTARIO MANAGED BY PH&N FOR OVER FIVE YEARS

There for the People

A passionate RBC branch manager in Edmonton is honoured by Amiskwaciy Academy's Elders in a traditional Pendleton blanket ceremony for her outstanding contribution to their school

Leslie Natyshen was looking to become more involved with her community in Edmonton when a life-changing opportunity presented itself. RBC Royal Eagles in Alberta, the bank's Aboriginal employee resource group, was looking for a new Chair and it was suggested that she check it out.

While Natyshen is not Aboriginal herself, she liked the idea of collaborating with her RBC colleagues to make a difference in other people's lives through events such as the annual Bison BBQ on National Aboriginal Day at the RBC Northgate branch she manages in North Edmonton. Proceeds are matched by the RBC Foundation and donated to Edmonton's Amiskwaciy Academy, an alternative First Nations, Métis and Inuit school for grades 7 to 12.

"We are not just a regular school," says Fred Hines, Amiskwaciy's Principal, explaining that many of his students feel disconnected from their cultures. They

are high-risk and transient, without the means or the familial stability to count on regular meals and encouragement at home – support that is essential to academic success. This is why the school's approach is rooted in Aboriginal cultures, including Cree, Stony, Blackfoot, Ojibwe, Mik'maq and Salteaux, with two full-time Elders teaching traditional ways.

The Academy also runs a breakfast and hot lunch program, which is free of charge to students and their family members, funded by organizations like RBC. "We see it as breaking down a barrier so our kids have a fair shake at completing their high school education," adds Hines.

Last fall, Natyshen attended Amiskwaciy's Spring Solstice celebration to present RBC's \$5,000 donation. She was

unexpectedly called to the stage to receive a Pendleton blanket in a traditional ceremony. Elders honoured Natyshen by wrapping the blanket around her – symbolically helping to keep her warm and safe as she continues to make a difference. "Leslie's always just a phone call away and is a top-notch partner and supporter. She knows our kids and she knows our families," says Hines. "That's why we wanted to do something special for her."

Natyshen was delighted with the ceremonial gift but, she adds, it's watching the young people of Amiskwaciy Academy graduate that keeps her volunteering. "As a manager, I understand how great it is to promote my people, and see them grow," she explains. "It's just as satisfying to see these students successfully graduate and go on to post-secondary."

"Leslie's always just a phone call away and is a top-notch partner and supporter. She knows our kids and she knows our families. That's why we wanted to do something special for her."



LESLIE NATYSHEN WAS HONOURED DURING A BLANKET CEREMONY FOR HER YEARS OF SUPPORT TO AMISKWACIY ACADEMY'S HOT LUNCH PROGRAM. IMAGE COURTESY OF JOHN COPLEY, ALBERTA NATIVE NEWS.



Delivering Smiles and Essentials

Every year in December, thousands of deserving kids living in Ontario in remote First Nations or involved with urban Aboriginal organizations receive holiday boxes, thanks to the many passionate members of the Ontario Royal Eagles, an RBC employee resource group

For remote northern First Nation communities in Ontario, preparing for the holidays and important ceremonies like the Winter Solstice can be stressful – and expensive.

Understanding these challenges, RBC employees belonging to the Ontario Royal Eagles, an Aboriginal-focused employee resource group, began a gift box program in 2002 for children in Aboriginal communities.

It was named after Dawn Adams, a vibrant RBC manager whose own Aboriginal roots were with Guyana's Arawak people. Each year, she and other RBC volunteers spent countless hours collecting donations. After her passing in 2009, the Ontario Royal Eagles dedicated their gift box program to her, and today, hundreds of RBC employees continue to delight children throughout the province.

One of these volunteers is Herbert Zobell, Regional Director, Aboriginal Markets for Manitoba, Saskatchewan and Northwestern Ontario for RBC Royal Bank based in Fort William First Nation, Ontario. Each year, Zobell helps ensure children in remote communities receive gift boxes that both delight and meet basic needs, with essentials that are expensive in the north.

"Having visited most of these remote First Nations, and being a First Nation member myself, I see the many challenges they face daily," says Zobell. "Also, seeing the smile on the face of a child when they receive this gift box, I know we are doing a good thing. This program allows us, as employees from First Nations, and our organization, to give back to our communities in a small but beneficial way."

Jim Miller, Co-chair of the Ontario RBC Royal Eagles, agrees. "Not only are the employees being incredibly generous, but for many of them, working with the Royal Eagles is a real opportunity to grow personally – and professionally," says Miller, who works as Manager of Academic Outreach and Innovation at RBC.

In December 2015, the Ontario Royal Eagles delivered 1,500 gift boxes for children from the Ojibways of Onigaming First Nation near Nestor Falls, the Matachewan First Nation near Matachewan and the Mattawa/North Bay Algonquin First Nation. Children's gift boxes were also provided to the Six Nations of the Grand River's Ganohkwasra Family Assault Support Services in Ohsweken, the Native Women's Resource Centre in downtown Toronto and the Healing of the Seven Generations in Kitchener/Waterloo.

Donna Dubie, Executive Director of The Healing of the Seven Generations in Kitchener/Waterloo, was delighted to receive 400 gift boxes. She says it was a sweet day for her young clients, many of whom have been affected by intergenerational trauma that can be traced back to the residential school system. "When they come here, we enable them to understand who they are from the beginning and then that starts easing up some of that brokenness inside of them, and the healing begins." ▲

Procurement

SUPPLIER OPPORTUNITIES



JULIE LEPAGE AND DAVID ACCO OF ACOSYS CONSULTING.

Leading the Way to True Reconciliation

While a decade has passed since Montreal-based Acosys first opened its doors, the original mission of its owners to create opportunity for Aboriginal people through economic inclusion is stronger than ever

David Acco and his partner, Julie Lepage, were cleaning out files in their Acosys offices in Montreal, Quebec recently when they came across a familiar name. Digging a little deeper, they remembered finding an internship for this Aboriginal woman about seven years ago with one of their customers, a major international consulting firm.

Before then, this young woman had never considered a career in the private sector; today, she is working full-time as an HR

professional for this same consulting firm, while raising a family and building a house on her reserve near Montreal. Acco had asked her about her success, and she had told him that a steady paycheck had made all the difference. “When you’re living from contract to contract,” Acco explains, “you can’t take risks, get a mortgage, plan for the future.”

It is success stories like this that illustrate why in 2006 Acco, a Cree-Métis from Saskatchewan, and Lepage, a member of the Nipissing-Ojibway First Nation in Ontario, co-founded Montreal-based Acosys Consulting Services Inc., an Aboriginal consulting company offering services in business solutions, technology integration and talent management.

Right from the beginning, Acco, Acosys’ President and CEO, and partner Lepage saw an opportunity to promote a social

mission for Aboriginal inclusion and capacity-building at the professional level, by using an entrepreneurial business model. The Indigenous co-founders also understood that Aboriginal people needed a place to feel safe, while being introduced to new fields. As a result, Acosys offers promising young Aboriginal talent access to its networks in the public and private IT sectors, often starting through internships.

While political winds have shifted and shaped the degree of support for Aboriginal inclusion over the past 10 years, the business owners say their message – and mission – have not changed. “Basically we’ve stayed true to our mantra,” says Lepage. “We need Aboriginal people to participate in the economy.”

RBC was an early supporter of the company, hiring Acosys to meet its business goals through the inclusion and engage-

“If you want true reconciliation, do more business with Aboriginal business, hire our people and give us opportunities – that’s inclusion.”

ment of more First Nations, Inuit and Métis talent. The results have been very successful – many interns provided by Acosys for IT positions are now working as full-time employees and progressing into more senior positions within the bank. On the procurement side, the bank’s relationship with Acosys is yet another example of how RBC supports Aboriginal communities.

“Aboriginal inclusion inspires our supplier diversity efforts,” says Charles Varvarikos, Head, Facilities Sourcing, Royal Bank of Canada. “Having a supplier relationship with Acosys has provided a solution that addressed an important RBC business need in a sustainable way and further supports our firm conviction that diversity in our supply chain creates competitive advantage.”

Acco and Lepage strongly believe that business is the fastest route to true reconciliation with Canada’s Aboriginal peoples in the wake of the final report of the Truth and Reconciliation Commission of Canada (TRC).

Number 92 among the TRC’s 94 recommendations is a call to action to “ensure that Aboriginal peoples have equitable access to jobs, training and education opportunities in the corporate sector, and that Aboriginal communities gain long-term sustainable benefits from economic development projects.”

“One of the easiest places for reconciliation is economics,” says Lepage. “When you exclude us from the economic network, where business is being done, that’s not reconciliation. If you want true reconciliation, do more business with Aboriginal business, hire our people and give us opportunities – that’s inclusion.”

Having a long-term relationship with RBC has opened many doors for Acosys, but what the company’s owners appreciate most about working with RBC is the bank’s willingness to listen, learn and admit they can always do better. “Some people interpret that as a sign of weakness, but I consider that really a sign of strength, when you hold up a mirror to yourself and ask, Are we doing the right thing?” says Acco. “I deal with a lot of banks, but I think the most honest conversation I’ve had about the industry has been with RBC.”

Unlimited Potential

A stay-at-home mom finds a satisfying career – and a chance to give back to her community – through a new role with RBC

Shastina Eagle Child was a stay-at-home mom looking for a way to break back into the workforce. With a young family, she was seeking more work-life balance than her previous job in the hospitality industry had provided.

“I had no idea where to start after being off work for so long,” she remembers. An Internet search eventually led her to the Aboriginal Futures Career & Training Centre in Calgary.

She set up an appointment and, after an interview, was quickly signed up for the Aboriginal Futures’ Job Club. A job counselor also provided her with an RBC brochure, asking her to consider the bank as a potential employer, even though the idea of a career in financial services seemed out of reach. “I didn’t think that

I would ever work for a bank because I didn’t have the right credentials or hadn’t gone to school for banking,” says Eagle Child, who has family from the Kainai Nation (Blood Tribe) in southern Alberta.

As it turned out, Eagle Child’s skills as a people person were a good fit for RBC’s customer service focus, and before she knew it, she was offered a job. Today, Eagle Child is a Client Advisor and a Business Services Alternative at an RBC branch in Calgary.

“I love it,” she says of her journey so far. “It’s a really good career and RBC is very family-friendly. I’ve already had multiple opportunities. You take on different positions constantly, so I really feel like there’s unlimited growth for me with RBC.”

As a bonus, things recently came full circle for Eagle Child when she was chosen to represent RBC at the Aboriginal Futures Aboriginal Resource & Hiring Fair last fall. “It was an honour to be there,” says Eagle Child, adding the job fair also provided her with a chance to give back to her community.

Eagle Child’s manager, Brad Austin, was thrilled with how the day went and speaks very positively about all that Eagle Child brings to the branch. “She is very energetic, very willing to learn and has also provided some leadership to the branch around our diversity initiatives with Aboriginal Day and as the branch champion for our very successful United Way Campaign,” says Austin. “Shastina has potential to really move through this organization.”



SHASTINA EAGLE CHILD AT HIRING FAIR.

Progress Reports

Economy: Banking, Financing and Investments

RBC Royal Bank continued its long-standing commitment to financing community infrastructure projects throughout the 2015-2016 reporting period, while also providing sponsorship funding to Aboriginal economic development organizations.

Select Financing Examples	Amount	Project
Schools, Community and Cultural Centres	\$195,500	Building for a daycare – British Columbia
	\$1,055,000	Communications/cable building – Ontario
	\$11,000,000	Addition to hockey arena – Alberta
Roads, Water and Power Generation	\$1,100,000	Water treatment plant – Ontario
	\$4,000,000	Road paving – Manitoba
	\$5,000,000	Road paving and low pressure water system – Saskatchewan
Housing and Administration Buildings, Other	\$8,900,000	New administrative building – British Columbia
	\$8,605,000	Commercial/residential building – British Columbia
	\$800,000	Administration building – British Columbia
	\$1,200,000	Housing – Saskatchewan
	\$6,000,000	Housing – Ontario
	\$296,000	Housing – Saskatchewan
	\$400,000	Maintenance garage – Manitoba
	\$3,584,000	Housing – Saskatchewan
	\$30,000,000	Housing – Alberta
	\$2,800,000	Housing – Alberta
Business and Refinancing, Construction, Infrastructure Financing	\$2,275,000	Business head office/shop renovation – British Columbia
	\$5,000,000	Capital line of credit for land/building acquisition – British Columbia
	\$3,000,000	Forestry operation – Ontario
	\$350,000	Gas/convenience store – Ontario
	\$350,000	Gaming centre – Manitoba
	\$1,730,000	Infrastructure – Saskatchewan
	\$1,500,000	Refinancing – Saskatchewan
	\$3,600,000	Revenue property – Saskatchewan
\$3,000,000	Office building purchase – Alberta	
Select Sponsorship Examples	Amount	Organization
We have sponsored a range of Aboriginal economic development organizations and other Aboriginal institutions, for activities related to economy building, entrepreneurship, youth and education.	\$45,000	Manito Ahbee
	\$26,250	Aboriginal Human Resource Council
	\$25,000	AFOA Canada
	\$9,500	Young Entrepreneur Symposium
	\$8,000	AFOA British Columbia
	\$5,000	Assembly of First Nations
	\$3,000	Canadian Council for Aboriginal Businesses

Community: Social Development

RBC companies made significant contributions to projects, initiatives and organizations benefiting various aspects of Aboriginal communities and their social development throughout the 2015-2016 reporting period.

Select Examples	Amount	Organization
Arts & Culture Artistic expression carries language and history forward. We support artists and organizations working to preserve Aboriginal heritage both in Canada and internationally.	\$140,000	The Banff Centre* – Indigenous arts programs
	\$30,000	Arts for children and youth – Aboriginal programming
	\$10,000	Centre for Aboriginal Media – imagineNATIVE Film & Media Arts Festival
	\$40,000	Inuit Art Foundation* – Kenojuak Cultural Centre and Print Shop campaign
	\$30,000	Outside Looking In – training and outreach program
	\$7,500	Saskatchewan Native Theatre Company – SNTC Apprentice Program
Environment RBC acknowledges that the identity, cultural beliefs and economies of Aboriginal societies are intricately connected with the natural world.	\$30,000	Pacific Parklands Foundation – Catching the Spirit Youth Environmental Stewardship Program
	\$50,000	SEAS: Supporting Emerging Aboriginal Stewards
	\$7,500	Chippewas of Kettle and Stony Point – shoreline cleanup plan
	\$10,000	THEMUSEUM of Ideas Transcending Objects – Aboriginal Intersections Children's Film Festival
Health RBC supports organizations that respect the cultural identities, values and beliefs of all Aboriginal communities.	\$15,000	Rock Solid Foundation – RBC Aboriginal Rural BC Bullying Prevention WITS Project
	\$100,000	Dignitas International* – improving the health of Aboriginal populations in remote and rural communities
	\$70,000	Hospital for Sick Children Foundation – TeleLink Mental Health Program – Nunavut
Social Services Programs supporting the well-being of youth, Elders and community members in general remain a priority for RBC.	\$7,500	Leadership Thunder Bay – Dinowigehmin Program
	\$7,500	WISH Drop-in Centre Society – WISH Aboriginal Program
	\$95,000	Outward Bound Canada Foundation – National Aboriginal Youth Leadership Program
	\$25,000	Fusion Jeunesse/Youth Fusion* – Aboriginal School Engagement Program
	\$50,000	Canadian Feed The Children – Healthy Bodies, Healthy Minds
Housing Helping to meet Aboriginal housing needs is an important area of focus at RBC. We offer support through various financing programs and donations.	\$146,000,000	88 First Nations communities approved under the RBC On-Reserve Housing Loan
	\$100,000	Habitat for Humanity Canada – Indigenous Housing Program
	\$20,000	Frontiers Foundation – Operation Beaver

* Multi-year commitment

People: Employment, Education and Training

On the employment front, during the 2015-2016 reporting period, we continued our efforts to attract and retain Aboriginal employees through specific hiring programs, as well as through our presence at recruitment fairs, on campuses and at other hiring events. We also provided support for education and training through donations and scholarships.

Select Examples	RBC Initiatives
<p>Employment – Recruitment Diversity is an important value at RBC. We strive to represent the communities we serve and are active in recruiting Aboriginal talent.</p>	<p>Aboriginal recruitment and career fairs included:</p> <ul style="list-style-type: none"> ■ The Aboriginal Student Mixer and TAWOW Aboriginal Student Welcome at University of Alberta ■ The Sauder Ch’nook Scholars Opening Reception and recruitment fair with Royal Eagles networking at UBC ■ The Indigenous Student Career Networking Session and mock Interview Clinic at UVIC ■ The Soaring Indigenous Youth Career Conference in Edmonton ■ The Red Deer Urban Aboriginal Employment Panel ■ The Stoney Nation Community Career Fair ■ The Miziwe Biik Career Fair: 1 hire, starts in Q4 ■ Inclusion Works: 6 hires made to-date, 2 pending ■ Aboriginal and Youth Focused PAYE event – participated in Interview Events panel, resulting in 11 hires <p>Examples of campus outreach:</p> <ul style="list-style-type: none"> ■ Arranged for ASIP internship with the University/College of the North in Thomson ■ Hosted a table at the 2nd Annual SFU Indigenous Day, organized by the First Nations Student Association at the Burnaby Campus ■ Promoted ASIP and ASAP program at York University and Mohawk College ■ Launched Group Mentoring program ■ Presented to ABEP students – RBC Careers, Internship and Scholarships to recruit for ASIP
<p>Employment – Retention We support Aboriginal employees through employee fellowships, mentoring programs and the enablement of social networking.</p>	<p>Royal Eagles – RBC employee resource group</p> <p>RBC Connect – A social network to help connect employees across RBC to share ideas</p> <p>In celebration of National Aboriginal Day (NAD), RBC created a National Aboriginal Day page on Connect featuring resources, employee stories, learning and a quiz.</p> <p>We also featured a story of two self-identified Aboriginal employees, and provided links to training, donations, events and a NAD page on RBC’s intranet site.</p>

Select Examples	Amount	Organization
<p>Education and Training We understand the importance of education in helping to shape the future for today’s Aboriginal youth.</p>	\$25,000	The Keyano College Foundation – Aboriginal Entrepreneurship Program
	\$5,000	East Hants Community Learning – Financial Literacy Program
	\$7,500	Membertou First Nation – Backpack Program
	\$10,000	Science East – First Nations Program
	\$40,000	Vancouver Island University Foundation – Su’luqw’a’ Community Cousins Aboriginal Mentorship program
	\$75,000	Kocihta – a national demonstration e-mentorship program
	\$50,000	Receiver General* – Pathways to Health Equity for Aboriginal Peoples initiative
	\$25,000	University of Manitoba – RBC Scholarships – Aboriginal Business Education Program
	\$5,000	First Nations University of Canada Inc. – Aboriginal Youth Entrepreneurship Camp
	\$50,000	MC Motivate Canada – GEN7 Aboriginal Youth Role Model Program
	\$23,000	Shkoday Abinojiiwak Obimiwedoon – BIWAASE’AA After-School Program
	\$12,500	Lambton College Foundation – Strength in Numbers Financial Literacy Program

* Multi-year commitment

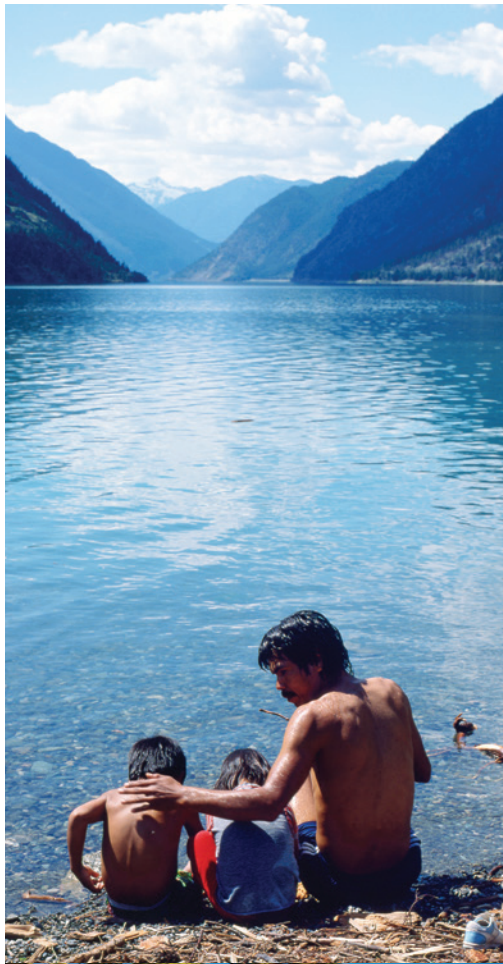
Procurement: Supplier Opportunities

RBC continues to ensure that Aboriginal businesses have fair and equal access to our procurement process. During the 2015-2016 reporting period, we continue to build the foundation for further advancement of the RBC Supplier Diversity Program.

Select Examples	Amount	Organization
<p>Supplier Diversity Program As part of RBC’s commitment to diversity, Aboriginal-owned businesses are a priority segment within our strategic sourcing initiatives.</p>	\$36,000	Canadian Aboriginal and Minority Supplier Council (CAMSC)
<p>Established processes to give the Procurement group greater access to qualified Aboriginal-owned suppliers:</p> <ul style="list-style-type: none"> ■ Incorporated supplier diversity in all of the category managers’ PEADs (performance objectives) for this year. They will be responsible for increasing their diverse budgets within the respective categories. ■ Posted a list of certified suppliers on RBC Connect for category managers to use when sourcing new business. ■ Improved accessibility for Aboriginal businesses that wish to become suppliers to RBC. ■ Invited CAMSC, WBE Canada and CGLCC members to register themselves in our database and to self-identify as diverse suppliers. 		

In partnership with today's
and future generations of
Aboriginal peoples...

...we look forward
to the next 100 years,
as our chosen journey
continues.



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First Nations RBC Royal Bank Branch Locations

Hagwilget First Nation – New Hazelton, British Columbia
Westbank First Nation – Kelowna, British Columbia
Tzeachten First Nation – Chilliwack, British Columbia
Cross Lake First Nation – Cross Lake, Manitoba
Norway House Cree Nation – Norway House, Manitoba
Peguis First Nation – Peguis, Manitoba
Six Nations of the Grand River – Ohsweken, Ontario
Nation Huronne-Wendat – Wendake, Quebec

First Nations RBC Royal Bank Commercial Banking Centre Locations

Fort William First Nation – Thunder Bay, Ontario
First Nations University of Canada – Regina, Saskatchewan

North Of 60° RBC Royal Bank Branch Locations

Whitehorse, Yukon
Yellowknife, Northwest Territories
Hay River, Northwest Territories
Cambridge Bay, Nunavut
Rankin Inlet, Nunavut
Iqaluit, Nunavut

Agency Banking Outlets

Whitefish Lake First Nation – Goodfish Lake, Alberta
Wiwewikong First Nation – Wiwewikong, Ontario
Webequie First Nation – Thunder Bay, Ontario

- For more information, visit rbcroyalbank.com/aboriginal
- To reach a branch or talk to an RBC representative, call 1-800-769-2511
- To reach a Commercial Banking Centre or talk to an RBC Business Specialist, call 1-800-769-2520

Telephone customer service is available in Cree and Inuktitut.



Royal Bank

