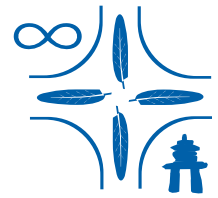


RBC Aboriginal Partnership Report
June 2013



RBC Aboriginal Partnership Report

A **CHOSEN** JOURNEY

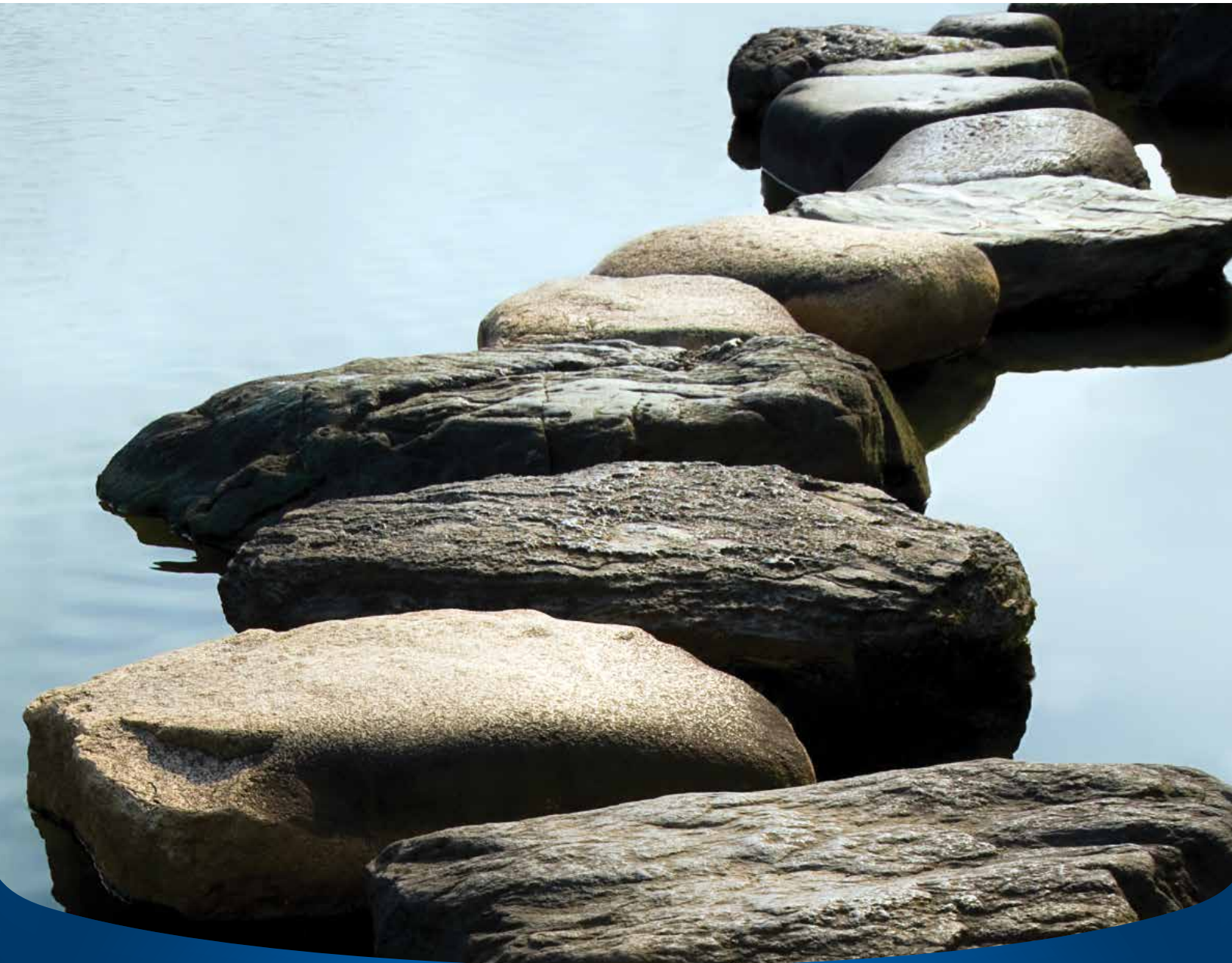
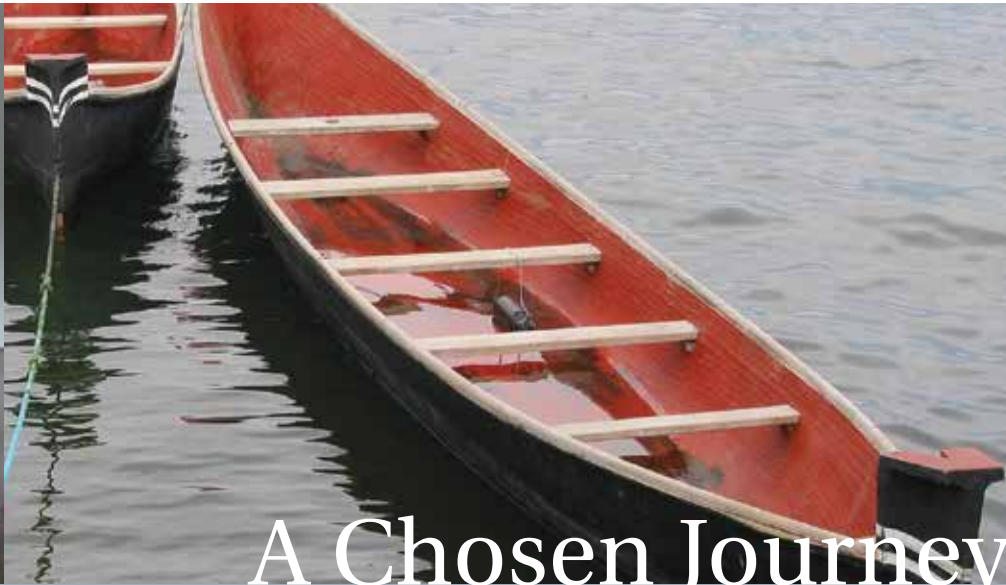


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This RBC Aboriginal Partnership Report provides a summary of our activities and actions as RBC continues on its journey to build relationships and pathways to prosperity for Canadian Aboriginal peoples. Data gathered in this document is for the 2012-2013 reporting period.



A Chosen Journey

Aboriginal communities reflect a rich history and vibrant culture and today are increasingly achieving success in the realms of business, public affairs, the arts and education. This year's RBC Aboriginal Partnership Report features collaborative projects that have produced tangible, positive outcomes in the lives of those they touch.

Through ongoing consultation and collaboration with Aboriginal communities, RBC® is continuously learning how best to support the aspirations of businesses, organizations and individuals as they work to promote economic development and sustainable growth.

Access to financial services, advice and employment are key components to creating sustainable economic activity and prosperous growth. With that in mind, RBC is fully committed to providing Aboriginal communities with increased access to banking, capital, and other financial services. We also remain committed to employment opportunities for Aboriginal communities and actively supporting and enabling the career success of Aboriginal employees at RBC. We believe in an increasingly bright future for Canada's growing First Nations, Métis and Inuit communities — and RBC is privileged to be a partner in this journey.

GORDON M. NIXON, PRESIDENT AND CEO, RBC

“As the youngest and fastest growing segment of the Canadian population, Aboriginal communities are poised to participate in the significant economic opportunities that lie before them. Through strategic partnering and access to financial advice, tools and resources — together we can build vital, prosperous and healthy communities for today and into the future.”

**ROB JOHNSTON, REGIONAL PRESIDENT, MANITOBA, SASKATCHEWAN & NORTHWESTERN ONTARIO
RBC EXECUTIVE CHAMPION, ABORIGINAL PARTNERSHIPS – BANKING, FINANCING AND INVESTMENTS**

RBC companies offer banking, financing, trust and investment services to help contribute to economic development, community well-being and a sustainable future for all.



Economy: Banking, Financing and Investments

Driving Success

The Chief of Madawaska Maliseet First Nation in New Brunswick turned the idea for the Grey Rock Power Centre into a win-win.

When Joanna Bernard campaigned to become Chief of the Madawaska Maliseet First Nation (MMFN) more than a decade ago, she advised voters that she would need a decade, not the usual two-year term, to accomplish her goals.

Located near the City of Edmundston in New Brunswick, the MMFN's 350 band members want to be self-sufficient. The way Chief Bernard saw it, the First Nation's proximity to the TransCanada Highway presented a road to economic opportunity. She envisioned a multifaceted, roadside commercial power centre hosting a truck stop, big box retail stores, a hotel and an entertainment and gaming facility.

Now nearing the end of the Chief's final two-year term — her fifth in a row — the Grey Rock Power Centre is fast becoming a reality, thanks in part to a construction financing loan from RBC. A Shell truck stop is already up and running, generating revenue for education and housing.

In total, the project is expected to create up to 300 jobs for the band and surrounding non-Aboriginal community, a region hit hard by the closure of the pulp and paper mills.

In fact, Chief Bernard says her Council went out of their way to ensure that 98% of the \$13 million investment in Grey Rock Power Centre would be spent locally, helping to lift the regional economy.

Stephen Cowan, Account Manager, Commercial Financial Services, RBC Royal Bank in Woodstock, New Brunswick says MMFN is a very well-managed First Nation, but could not have progressed the way it has without Chief Bernard. “This project was Chief-driven,” he says.

As her last term comes to a close and she prepares to move on to exciting new projects, Chief Bernard knows she has created a legacy to benefit generations to come. For the Chief, however, thinking ahead is simply integral to the job. “Any leader without a vision is not a leader,” she says.

economy

Siksika Nation Expands Affordable Housing in Calgary

As a young Aboriginal population grows, so too does the need for safe and clean homes in Calgary.

Since time immemorial, members of the Blackfoot tribe — the “Children of the Plains” — roamed a vast traditional territory covering parts of Alberta Saskatchewan and Montana following the abundant buffalo herds that sustained them.

Today, the Siksika First Nation (SFN), located an hour’s drive east of Calgary is home to 6,700 members of the Blackfoot tribe. Though this First Nation offers many high-quality amenities, including a health and wellness centre, schools and housing, they are not always enough. There are pressure points on the reserve with several hundred young families on the waiting list for housing. Plus at any given time, up to 2,500 band members live off-reserve pursuing post-secondary education, training and job opportunities in Calgary: a number only expected to rise along with Siksika’s fastest growing population of 12- to 29-year-olds. “When you look at these kinds of numbers, you know you really have to start preparing for the next generation,” explains band member Merlin Breaker.

A key part of SFN’s transition vision was to create safe, clean and affordable housing in Calgary for qualified band members, delivered through a not-for-profit organization called the Siksika Off-Reserve Housing Project Ltd. (SORAH).

Funding to purchase SORAH properties, typically low-rise buildings, comes from the provincial and federal governments. But when the SFN recently purchased several new buildings, it turned to RBC Royal Bank® for additional funding to cover the costs of much-needed upgrades and repairs for 41 units.

“This was much more than a loan for affordable housing,” says Syrena Courtorielle, RBC Royal Bank Commercial Account Manager, Aboriginal Markets. “It was also a tool to create opportunities for the Siksika Nation by helping their members to become more independent, self-sufficient and prolific members of their community — and that’s rewarding.”

“This was much more than a loan for affordable housing. It was also a tool to create opportunities for the Siksika Nation by helping their members to become more independent, self-sufficient and prolific members of their community.”





Couchiching First Nation Scores a Goal for Youth

Exciting new hockey arena enables kids — and their parents — to stay and play in their own community.

Nestled on the shores of beautiful Rainy Lake, west of Fort Frances, Ontario, the Couchiching First Nation is home to more than 2,000 band members — about 600 of them living right on the reserve.

Chuck McPherson, the 60-year-old, eight-term Chief who has been involved with the Couchiching Band Council in one way or another since he was 18, has seen some dramatic changes in his community during that time — the addition of the 18-hole championship Heron Landing Golf Course and the popular Bingo Palace, to name just a few — in part thanks to the Couchiching First Nation's trusted banker, RBC.

“RBC has been instrumental in a lot of those changes, not only in terms of the visual landscape of our First Nation,” he says, “but the 30-35 people who have an income from jobs at these facilities because of our association with the Royal Bank.”

The Couchiching landscape changed again with the addition of a new recreational facility. “Minor hockey is a big thing in our community,” says the Chief, explaining that the First Nation had about 80 kids registered in the nearby Fort Frances minor hockey league, and Band Council was helping the parents with the registration fees. But as the populations of Couchiching and Fort Frances continued to grow,

getting Couchiching skates on the ice in Fort Frances was proving difficult. “Ice time was simply not available,” says Chief McPherson. The community was determined their only other option was to build an arena right on-reserve — and so they did.

Today, Chief McPherson can see the 400-seat arena with a regulation-sized artificial ice rink that opened in early April 2013, from his band office window. The arena, which cost approximately \$5.5 million to create, was funded in part with an RBC loan.

“This new arena creates an opportunity for the Couchiching First Nation to do something positive for their young band members and generate revenue from the sale of surplus ice time,” says Gord Steeves, Senior Account Manager, Aboriginal Banking for RBC in Winnipeg. “Plus, the arena will provide additional employment opportunities for band members, another positive impact for the community as a whole.”

As for using the facility himself, Chief McPherson will be there, but don't expect him to lace up his skates any time soon. “I think my hockey days are well behind me,” he laughs. “But I have three grandchildren that play hockey, so in the winter, if I'm not at work, I'm usually at an arena — and now we can all stay at home to play.”

“At RBC, we recognize and respect the desires of Aboriginal peoples in Canada for self-determination and self-sufficiency. We take pride in our support for programs that enhance the economic, social and physical well-being of Aboriginal communities and individuals. In this regard, our priorities include youth education and literacy, cultural expression and clean drinking water.”

SHARI AUSTIN, VICE-PRESIDENT, CORPORATE CITIZENSHIP

RBC EXECUTIVE CHAMPION, ABORIGINAL PARTNERSHIPS – COMMUNITY & SOCIAL DEVELOPMENT

RBC companies provide volunteer services, donations and sponsorships for projects that strengthen communities and lay the foundation for a sustainable future.

Community: Social Development

“Giving Back the Name with Respect”

RBC donation supports emerging Aboriginal filmmakers in their quest to document a historic ceremony for the Haida Gwaii First Nation.

Gwaliga Hart grew up surrounded by his rich Haida cultural roots on the main island of Haida Gwaii and Vancouver — a childhood made all the more enriching by his father, acclaimed master Haida artist, Jim (James) Hart.

Whether it was watching his father and other fine artists create their awe-inspiring carvings and artworks, or observing the many visiting documentary filmmakers and newsmakers who have sought to capture their stunning works and Haida culture, Gwaliga absorbed it all.

But it wasn't until he was in his early twenties at the University of British Columbia in Vancouver that he had the opportunity to work on his first feature film as a researcher. It was during this project that Gwaliga, his father and Pauline Heaton, an award-winning cinematographer, got to talking about an upcoming

ceremony on June 17, 2010, when the Haida Nation would return the name “Queen Charlotte Islands” to the Crown following a historic agreement between the province of B.C. and the First Nation in December 2009.

“It wasn't the province giving our name Haida Gwaii back to us,” explains Gwaliga. “We were giving the Queen Charlotte Islands name back to them and having ours formally recognized, and all within the spirit of respect and reconciliation.”

Heaton suggested the naming ceremony was also an opportunity to bring Haida people together to learn more about making films. Along with Kiefer Collison, Towustasin Stocker, Nate Jolley and Tracey Moore, Gwaliga was selected from the Haida community to work on the film.

“It is really positive for us to see an institution like RBC understanding the value of supporting the arts as a medium for communication, and for building capacity within communities.”

— John Elliott, Chair of the First Peoples’ Cultural Foundation

They reached out to the First Peoples’ Cultural Foundation (FPCF), a not-for-profit society based in Brentwood Bay, B.C., whose mandate is to generate support and funding resources for Aboriginal languages, arts and cultures. FPCF assisted with applying for a donation from the RBC Foundation, and served as the financial administrative arm for the film.

“It is really positive for us to see an institution like RBC understanding the value of supporting the arts as a medium for communication, and for building capacity within communities,” says John Elliott, Chair of the FPCF. “They have demonstrated great foresight by contributing to the mentorship of emerging artists and nurturing the economy connected to the arts.”

The \$10,000 RBC donation was used to fund the mentorship during the shooting of the film. “It was all about getting younger Haida people involved and trained,” says Gwaliga, who assumed the role of director, mentored by award-winning director Loretta Todd.

Once complete, the 23-minute film will be featured at the Haida Heritage Centre and Haida Gwaii Museum, the Bill Reid Gallery, Dixon Entrance Maritime Museum, and integrated into the curriculum of Haida Gwaii’s schools.



Striking the Right Balance

Phil Fontaine, former AFN National Chief and now Special Advisor to RBC, believes responsible natural resource development could support a brighter future for Aboriginal youth.

As a young boy growing up on-reserve in Manitoba, Phil Fontaine had a tough life. His experience, unfortunately, was far from unique due to the same extreme poverty plaguing many other First Nations.

Later in life, breaking the cycle of First Nations poverty and creating opportunities for the next generation became a mission for Fontaine, especially during his former public role as National Chief of the Assembly of First Nations (AFN). As he moved into the private sector, he concluded one of the best ways he could continue to help eradicate First Nations poverty was through RBC.

RBC was one of the first companies, and the only bank, to join the AFN's Corporate Challenge by signing a Memorandum of Understanding agreeing to establish, enhance and increase their activities with First Nations governments and businesses.

Believing that RBC was both serious and committed to improving the relationship with Aboriginal communities, Fontaine, who is a proud member of the Sagkeeng First Nation in Manitoba, accepted an appointment as Special Advisor to RBC in September 2009. The role was designed to help the company deepen its relationships with Aboriginal governments, communities and businesses in Canada.

The role identified three areas of focus: 1) ensuring that the First Nation community was an integral part of the success of the 2010 Winter Olympics, of which RBC was a major sponsor; 2) First Nation participation in the RBC Blue Water Project, which to date has provided grants totalling more than \$3.8 million to water-related projects in First Nations communities; and 3) contributing to the economic growth of First Nation communities through wealth creation, jobs, training, partnerships and more.





“RBC has a great opportunity to help ensure responsible resource development in Canada, benefiting Aboriginal communities, resource developers and both the Canadian economy and natural environment.”

– Phil Fontaine, Special Advisor to RBC

This last area is of particular interest to Fontaine, given that 50% of First Nation population is under the age of 25, a segment growing almost four times faster than the national average. “This is happening,” says Fontaine, “at a time when Canada’s population is aging, so the young Aboriginal community also represents huge human resource potential for the economic well-being of communities across the country.”

The Special Advisor role includes consultation and speaking engagements, often on the subject of how RBC approaches business development within the Aboriginal community.

Of late, Fontaine says he is also supporting RBC to help First Nations realize the full potential of responsible natural resource development in their communities, the key word being responsible, not development at all costs.

“Aboriginal communities are among the poorest in Canada and yet it’s very clear that much of Canada’s future wealth is in the ground of First Nations communities and territories, especially when we talk about resource development such as mining, oil and gas, pipelines, hydro development and forestry,” says Fontaine. “In fact, there isn’t a resource development anywhere in the country that doesn’t impact on First Nation rights and interests in one way or another.

Canada’s success is very much dependent on the engagement of Aboriginal communities.”

At the same time, says Fontaine, “the law is also very clear on how development must proceed with a duty to consult with and accommodate First Nation, Métis and Inuit interests. Some companies are doing that very well,” he says, “while others are still in the very early stages of learning how to do business with these communities.”

Fontaine, who also heads Ishkonigan Consulting & Mediation, says RBC is on the right path. He points to RBC President and CEO, Gord Nixon, a strong advocate for responsible development, as a leader who walks the talk.

“Part of our responsibility as the biggest financial institution in the country is to provide expert and balanced financial advice to our business clients,” says Fontaine. “In the context of responsible resource development, RBC has a great opportunity to help ensure responsible resource development in Canada, benefiting Aboriginal communities, resource developers and both the Canadian economy and natural environment. We need to strike a balance. This won’t be easy, but RBC is excited about the possibilities and so am I.”

Royal Eagles' "Good Medicine"

RBC's Aboriginal employee volunteers make all the difference for First Nation members, young and old.

Every year, hundreds of RBC employees donate countless hours of their personal time to help First Nations communities across Canada. They are called the Royal Eagles, an RBC employee resource group for staff with connections to, or interest in, First Nations.

Together, these tireless volunteers organize and plan, raise funds and purchase much-needed items for delivery to thousands of deserving children.

Last year Royal Eagle Darlene Isaac-Downey, Mortgage Closing Officer — Homeline, RBC Royal Bank, was singled out for leading a team of RBC volunteers to provide holiday gift boxes to clients of the Ganohkwasra Family Assault Support Services, located on the Six Nations of the Grand River reserve in Ohsweken, Ontario. For the second year in a row, she and employees across Toronto also helped the Native Women's Resource Centre in Toronto. In total, 755 gift boxes were prepared and donated to both organizations.



Here is an excerpt from a thank-you letter sent to RBC from one of the two recipient organizations:

Words cannot express the 'good medicine' your organization was for our clients. Many of them live in poverty and sacrifice themselves to be sure their children have something during the holidays. Your generosity enabled all our clients to walk out with a gift in their hands during the holiday season. The smiles on their faces were absolutely priceless! Your kindness brought hope and tears to many of them. It was an honour for our staff to witness the power and healing your generosity awakened ... Nia:weh Kowa (big thank you) to you, Darlene Isaac-Downey and the Royal Bank, for remembering the many First Nations children, teens, women and men who are fleeing abuse and trauma ...

*Respectfully,
Sandra Montour, Executive Director, and Alana McDonald, Manager of Residential Services, Ganohkwasra Family Support Services.*

Progress Report

Economy: Banking, Financing and Investments

RBC Royal Bank continued a long-standing commitment to finance community infrastructure projects throughout the 2012 reporting period, and also provided sponsorship funding to Aboriginal economic development organizations.

Select Financing Examples	Amount	Project
Schools, Community and Cultural Centres	\$3,600,000	Community centre – Ontario
	\$1,600,000	Community centre – Ontario
	\$1,500,000	Community building – Ontario
	\$1,000,000	Community centre – Ontario
	\$925,000	School bus lease – Saskatchewan
	\$245,000	Community building – Saskatchewan
	\$83,000	School bus lease – Saskatchewan
Roads, Water and Power Generation	\$7,000,000	Roads – Saskatchewan
	\$5,000,000	Roads – Saskatchewan
	\$497,000	Water treatment – Saskatchewan
Housing and Administration Buildings, Other	\$5,800,000	Construction financing – New Brunswick
	\$3,700,000	Horse racetrack and stands – Saskatchewan
	\$2,500,000	Arena – Manitoba
	\$1,000,000	Child and family services building – Ontario
	\$750,000	Fire hall – Saskatchewan
	\$500,000	Church building renovations – Saskatchewan
	\$300,000	Headstart building – Saskatchewan
	\$120,000	Administrative building – Saskatchewan
Business and Refinancing	\$8,530,000	Fish plant – British Columbia
	\$1,250,000	Fish plant – British Columbia
	\$1,000,000	Retrofit – Alberta

Select Sponsorship Examples	Amount
Manito Ahbee Festival	\$45,000
Aboriginal Human Resource Council	\$25,000
Aboriginal Financial Officers Association	\$17,510
Indigenous Bar Association	\$5,000
Toronto Small Business Symposium and the Toronto Aboriginal Business Association	\$5,000
Canadian Council for Aboriginal Business	\$2,700
Council for the Advancement of Native Development Officers	\$2,260

Progress Report

Community: Social Development

RBC companies made significant contributions to projects, initiatives and organizations benefiting various aspects of the Aboriginal communities and social development throughout the 2012 reporting period totalling \$2,609,125.

Select Examples	Amount	Organization
Health RBC supports organizations that respect the cultural identities, values and beliefs of all Aboriginal communities.	\$80,000	Canadian Diabetes Association — Diabetes GPS and culturally specific expos
	\$20,000	Lifesaving Foundation — Swim to Survive Program
	\$20,000	Heroes Program — Impact Society for Children and Families in Turmoil
	\$10,000	Heart and Stroke Foundation of Canada — Northern Manitoba Outreach Initiatives
	\$10,000	Oshawa Community Health Centre — Aboriginal Youth Program
Social Services Programs supporting the well-being of youth, elders and community members in general remain a priority for RBC.	\$75,000	Actua — National Aboriginal Outreach program
	\$30,000	Ranch Ehrlo Society — Ehrlo Outdoor Hockey League
	\$15,000	Minerva Foundation for B.C. Women — Minerva Helping Women Work program and Combining Our Strength initiative
	\$10,000	Canadian Red Cross — Walking the Prevention Circle (Atlantic-wide)
	\$10,000	Na-Me-Res — Reclaiming My Spirit Program
	\$10,000	Child Abuse Prevention and Counselling Society of Greater Victoria — School presentations
Housing Helping to meet Aboriginal housing needs is an important area of focus at RBC. We offer support through various financing programs and donations.	\$116,000,000 ¹	77 First Nations communities approved under the RBC On-Reserve Housing Loan
	\$20,000	Habitat for Humanity Sarnia/Lambton — 2012 Build
Arts & Culture Artistic expression carries language and history forward. We support artists and organizations working to preserve Aboriginal heritage both in Canada and internationally.	\$300,000 ²	National Gallery of Canada — 2013 Indigenous Quinquennial
	\$40,000	Arts for Children and Youth — Aboriginal programming
	\$40,000	National Arts Centre Foundation — Music Alive Program Northern Canada Project
	\$30,000	County of Lambton — Aboriginal Curator
	\$30,000	Ottawa Art Gallery — RBC Emerging Curator Program
Environment RBC acknowledges that the identity, cultural beliefs and economies of Aboriginal societies are intricately connected to the natural world.	\$1,000,000 ³	University of Guelph — The Better Planet Project — RBC Foundation Ontario Resource Field Program
	\$150,000	Centre for Indigenous Environmental Resources — Blue Water Project Grant
	\$100,000	Whitevalley Community Resource Centre — Blue Water Project Grant
	\$75,000	Jane Goodall Institute — Project Blue
	\$50,000	Tsleil-Waututh Nation — Blue Water Project Grant

¹ Total authorized credit facility approved to date.

^{2,3} Total/multi-year pledge.

Progress Report

People: Employment, Education and Training

On the employment front, during the 2012 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
Employment – Recruitment Diversity is an important value at RBC. We strive to represent the communities we serve and are active in recruiting Aboriginal talent.	Inclusion Works Recruitment Fair
	University of Manitoba – Asper School of Business outreach program
	Saint Mary’s University – Program designed for young Aboriginals re-entering the workforce
	National Aboriginal Virtual Recruitment Fair – RBC was on-site to attract Aboriginal job seekers
	Partnership with Argyle Alternative/CEDA Pathways – Aboriginal summer interns hired
	Miziwe Biik – Participated in Aboriginal Career Fair at the Employment & Training Centre
	Aboriginal Summer Internship Program – 41 participants in the program in 2013
	Aboriginal Stay in School Program – Launched in 1993, this program provides work and learning opportunities for youth. A total of five students across Canada participated in this program during the 2012 summer school break.
Employment – Retention We support Aboriginal employees through employee fellowships, mentoring programs and the enablement of social networking.	Royal Eagles – RBC employee resource group
	RBC Connect – A new internal social network that can help employees connect with others across RBC to share ideas.
	RBC Pursue Your Potential® Program – In 2012, this program continued to expand with 7 Aboriginal candidates being hired. From 2008 to date, 53 Aboriginal candidates have been hired through the program.

Select Examples	Amount	Organization
Education and Training We understand the importance of education in helping to shape the future for today’s Aboriginal youth.	\$1,300,000 ¹	Aboriginal Student Awards Program – To date, 118 students have received scholarships. In 2012, 10 students were awarded scholarships for post-secondary education.
	\$100,000	Inuit Tapiriit Kanatami – National Centre for Inuit Education
	\$50,000	Keyano College Foundation – Aboriginal Entrepreneurship Certificate Program
	\$50,000	Receiver General – Truth and Reconciliation Commission of Canada
	\$20,000	Lethbridge Community College – Aboriginal Transition Program
	\$20,000	YMCA Regina – Community Café Employment Program
	\$12,500	Sault College of Applied Arts and Technology – Aboriginal Apprenticeship Advancement
	\$10,000	Sheshatshiu Innu First Nation – Elders Program
	\$10,000	Elephant Thoughts Global Development – First Nations and Inuit Education in Canada

¹ Total value of scholarships to date since 1992.

Progress Report

Procurement: Supplier Opportunities

RBC continues to ensure that Aboriginal businesses have fair and equal access to our procurement process. During the 2012 reporting period, we identified six Aboriginal-owned businesses as potential suppliers with one qualifying as a preferred supplier. As the number of Aboriginal-owned businesses grows, so does our effort to make our procurement processes and policies more accessible to Aboriginal-owned businesses.

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>	<p>\$32,500 \$15,000</p>	<p>Canadian Aboriginal and Minority Supplier Council (CAMSC) WEConnect</p> <p>Active participation with stakeholder organizations includes:</p> <ul style="list-style-type: none"> • Workshops on mentorship programs by corporate members • Supplier diversity trade fair — panel discussion for mentorship workshop • Established process for RBC suppliers to extol benefits of CAMSC sponsorship. CAMSC has added four corporate sponsors • CAMSC named RBC as Corporation of the Year • RBC hosted the reception at the Annual Business Achievement Awards ceremony • Panelists participants at various events • Leader of the Year Award from WEConnect • Participated in discussions at WEConnect annual conference • Established process for RBC suppliers to extol benefits of WEConnect sponsorship. CAMSC has added five certified members
<p>Number of Aboriginal-owned businesses identified as potential suppliers to RBC</p>	<p>6</p>	<p>Worked closely with Aboriginal organizations to identify suitable Aboriginal-owned businesses as potential suppliers of RBC.</p>

Foundations for Further Advancement of RBC's Supplier Program

RBC's Procurement team:

- Launched RBC Reciprocal Mentorship program — eight mentees were selected, four from CAMSC and four from WEConnect
- Supplier mentorship workshops, focused on ways for suppliers to better position themselves when competing for business
- RBC mentorship program — Reciprocal Mentorship Program
- Request for proposal (RFP) initiatives in marketing and HR categories

“A sustainable and inclusive economy requires full participation of Aboriginal peoples and communities. Not only can we create opportunities for those interested in banking to get started, but RBC can also offer an innovative culture, flexibility and hundreds of different roles, making many different career paths a possibility.”

KIRK DUDTSCHAK, SENIOR VICE-PRESIDENT, STRATEGY AND HUMAN RESOURCES

RBC EXECUTIVE CHAMPION, ABORIGINAL PARTNERSHIPS – EMPLOYMENT, EDUCATION AND TRAINING

RBC companies provide educational support and incentives for Aboriginal youth while also working to attract and retain Aboriginal talent within the organization.



People: Employment, Education and Training

In Their Own Words

We asked our employees: “How does RBC support you as an Aboriginal Canadian?”

Although I grew up in Toronto, I spent the majority of my childhood summers with my grandmother, who lived in the northern Ontario community of Serpent River First Nation. Those summers were spent immersed in Ojibwe culture and traditions — teachings and experiences that have helped shape my Aboriginal identity. Three years ago, my grandmother passed away. I feared I would lose my links to Aboriginal culture and that everything I learned from her would slowly fade away. I was afraid that I would never have the opportunity to continue learning about my background and eventually share it with my own children. Not long after, a colleague at RBC introduced me to the Royal Eagles, an employee resource group. The Royal Eagles has unexpectedly allowed me to reconnect with my Aboriginal identity in a newfound way. While it hasn't replaced the teachings of my grandmother, it has provided me with a new way to stay connected to what has always been important to me.

Angela Harkey

Manager, Corporate Communications, RBC Royal Bank, Toronto, Ontario



RBC gives me the ability to give back to my community. The amount of opportunity to provide support (monetary and voluntary) to First Nation communities, organizations and other Aboriginal entities through RBC is significant. The company also supports me by encouraging me to share my culture and heritage with fellow RBC colleagues. This has helped me to contribute to a corporate culture that is open to diverse opinions, perspectives and insights. It's comforting to work in an organization that values you for your differences.

Aaron Martyniw

Vice-President of Commercial Markets, RBC Royal Bank, Saskatoon, Saskatchewan



I was introduced to RBC through its Aboriginal Stay in School Program that provided me with an opportunity to experience a role within the financial industry. This opportunity not only gave me a summer job but also started my career with RBC. Each following summer I was brought back to RBC through the Aboriginal Undergrad Internship Program to gain further experience within the bank. Upon graduation, I was offered a full-time sales role and am now a branch manager. Throughout my 12 years with RBC, I have been supported and encouraged to participate and lead bank initiatives such as our Aboriginal employee resource group, the Royal Eagles. I've developed relationships within the Aboriginal community, shared and celebrated my culture and tradition in the mainstream corporate world, and taken an active part in my Aboriginal community.

Marcie Cardinal

Branch Manager, RBC Royal Bank, Toronto, Ontario



For me it was working with Charlie Coffey, a senior executive with RBC, now retired. Charlie worked tirelessly to recognize the importance of including Aboriginal people in the Canadian economy and how that would also benefit the rest of Canada. He and others showed me how non-Aboriginal and Aboriginal people can work together for the common good. Charlie inspired me to emulate his work in this rich and vibrant community.

Brian Hjesvold

Manager, Aboriginal Banking, RBC Royal Bank — Alberta, NWT & Yukon, Edmonton, Alberta





Investing in the Next Generation of Leaders

RBC works hard to be the employer of choice for top Aboriginal talent like Thomas Benjoe.

As a young graduate with a fresh degree in First Nations business and governance from Regina's First Nation's University of Canada, Thomas Benjoe jumped at the chance to attend an annual Aboriginal inclusion and recruitment fair in Toronto.

Benjoe, who grew up in Regina as a member of the Muscowpetung First Nation in nearby Fort Qu'Appelle, Saskatchewan, and knew he wanted to work for other First Nations communities, had several job offers. Yet, he felt a desire to help a greater number of people and was open to exploring banking. The Inclusion Works job fair arranged interviews for Benjoe with all the major financial institutions, except one: RBC Royal Bank.

As the conference progressed, one day Benjoe was waiting in a cafeteria line when a stranger started a life-changing conversation with him. It began with a simple, "So, what do you do?"

The man introduced himself as Harry Willmot, Senior Manager, Aboriginal Market Development for RBC Royal Bank, and the pair continued their

memorable conversation at a nearby table. "The one thing that really struck me was that the level of passion that Harry had for working with Aboriginal communities was the same as mine," says Benjoe.

Willmot helped arrange an interview for him with RBC recruiters, and before Benjoe knew it, he had turned down the 17 other job offers from corporations and band councils across Canada to accept a position at RBC. His career began with the bank's six-month Commercial Account Manager Training Program before he was asked to join the RBC Aboriginal Banking team in Regina.

"It's been going well, and I've had good steady growth," he says of his chosen journey thus far. More importantly, the role has enabled Benjoe to continue to help First Nations communities.

"Thomas Benjoe has a great career ahead," says Willmot. "He represents a new generation and is a prime example of the many talented Aboriginal youth moving into corporate Canada."

After her interview with the bank, Casey Barnett chose the RBC articling program, believing she would gain a huge support system — and she wasn't wrong.

Removing the Barriers

Casey Barnett becomes the first articling student in a new RBC Law Group Aboriginal Articling program.

At any given time, one can find a coterie of law students at RBC's Law Group who rotate through the bank as part of their articling programs at major Toronto law firms. But in recognizing the need for greater diversity within the law profession, as well as knowing RBC's commitment to supporting Aboriginal communities, the Group decided there was an opportunity for RBC to do more to help young Aboriginal law professionals.

The new program commits the RBC Law Group to offer a paid articling position to an Aboriginal candidate for the Ontario bar for each of three years, with Casey Barnett being the first. After her interview with the bank, Barnett chose the RBC articling program, believing she would gain a huge support system — and she wasn't wrong.

While at the bank, Barnett had the opportunity to do everything any practicing lawyer does, under the supervision of Terri Le Blanc, Senior Counsel, Royal Bank of Canada. Le Blanc has practiced law at RBC for over three decades.

Looking back, Barnett says she was grateful for all the help she received from her mentors. "It was definitely the best decision I have ever made," she says. "I feel like I gained a very well-rounded experience."

Le Blanc, too, says she found her role as Articling Principal rewarding. "It was very enriching for me personally," she says, "but I also think it is very important work in terms of helping young Aboriginal Canadians pursue careers in law, and I am looking forward to also working with our next candidate."

“The business case for including the Aboriginal business community in our supply chain is clear and compelling. Working with diverse communities not only helps us gain a better understanding of the markets they represent, it also helps us to create a larger and more diverse supplier pool. This enhances competition and ensures that suppliers continue providing more innovative and creative solutions. In the Aboriginal supply base, we have discovered a previously untapped source of talent that brings a new perspective and passion to the table. For us, this is critical to leverage in order to continue bringing the best products and services possible to our clients, stakeholders and communities.”

**GREG GRICE, SVP, ENTERPRISE SERVICES & CHIEF PROCUREMENT OFFICER, ROYAL BANK OF CANADA
RBC EXECUTIVE CHAMPION, ABORIGINAL PARTNERSHIPS – PROCUREMENT**

RBC strives to improve procurement processes and policies to make them more accessible for Aboriginal-owned businesses that want to become RBC suppliers.



Procurement: Supplier Opportunities

Shared Value

With its eight on-reserve bank branches, RBC is helping to create wealth — and it all started with the Six Nations of the Grand River.

Back in the early 1990s, Six Nations of the Grand River Elected Council (SNEC) saw the need for an automated teller machine (ATM) on-reserve and put the request out for tender. RBC came back and offered to do better by opening a full-blown branch in Ohsweken, the Six Nation’s main village.

With the new Ohsweken branch, RBC became the first major financial institution to open a full-service branch on a reserve, and it was a hit right from the start. (RBC leases branch space from Six Nations.)

Twenty-two years later, Chief Bill Montour says the on-reserve RBC branch has made it much more convenient for SNEC’s businesses and members to do their everyday banking. It has also created jobs and opportunity for the community.

Tracy Williams is a Six Nations band member who started at the Ohsweken branch in December 1991 as Client Assistant Officer and is now Branch Manager.

Being on-reserve, she says, enables closer relationships. “Often we have clients come in and we know them by their nicknames,” laughs Williams.

The leased branch provides a steady and reliable revenue stream for the First Nation. Chief Montour says this revenue, jobs and income is important for First Nations across the country, noting that many reserves are stuck in what he calls “bungee economics,” where for every dollar coming in, a dollar goes out.

“But,” the Chief explains, “I’ve always maintained that to have a viable economy, that dollar has to bounce around three or four times within the community, and we’re getting there because the RBC bank branch is right on-reserve, so we don’t have to go off-reserve — and that helps to keep that dollar circulating in our community.”

In addition to the Ohsweken branch in Ontario, RBC Royal Bank has seven more on-reserve bank branch locations in Canada.

A Network of Possibilities for Aboriginal Suppliers

Building relationships with RBC through CAMSC is enabling Aboriginal entrepreneurs like Barry Payne to create opportunities in his community.

Barry Payne says he grew up Native on the wrong side of the tracks in west-end Toronto, but his mother never let him believe for a minute that this was anything to feel sorry about.

“My mom always made me feel that being Native was kind of like winning the lottery,” Payne says from his office on the Hiawatha First Nation near Rice Lake, Ontario. “She’d often say, ‘Here’s an opportunity for you in life. What you do with it is your choice.’”

Fast forward a few decades, through York University and onto top sales jobs, to 2002 when the entrepreneurial bug bit him hard. Payne spied a \$1 million tender with the Canadian federal government to supply and install office furniture systems and went for it. He started Adirondack Technologies Furniture Inc. and partnered with Canada’s top furniture maker, Teknion Corp., to make the bid — and won.

Before he knew it, Payne was running a company with multi-million-dollar revenues. He knew it was time to diversify, but getting corporate Canada’s attention proved difficult. “When you talk about helping Aboriginal suppliers, there is always an existing relationship in place. We are always going to disrupt an existing relationship,” he explains. “It can be a very tenuous spot for a large corporation to be in.”

Payne joined the Canadian Aboriginal and Minority Supplier Council (CAMSC), an organization dedicated

to the economic empowerment of Aboriginal and minority-owned companies.

The decision to join CAMSC soon paid off when he met RBC’s Harry Willmot, Senior Manager in Aboriginal Market Development. Willmot, in turn, invited Payne to an RBC event, where he met Charles Varvarikos, Head of Facilities Sourcing for RBC. After learning that Payne’s company installed furniture systems by Teknion — a company RBC had just awarded a big contract to — RBC’s Varvarikos offered to speak to Teknion on Payne’s behalf.

Varvarikos remembers the meeting well: “I said, ‘Listen, you’ve already got Adirondack in your Teknion preferred dealer network, so if the company meets your qualifications as a certified installer and they’re good enough to do the work, we would be thrilled if you would give them a chance,” he says. “It wasn’t much more complicated than that.”

For Payne, that little conversation made a big difference. Today, he is expanding his furniture business into other markets. Still true to his original vision, all of his employees are Aboriginal, and he believes the opportunity to grow Aboriginal businesses has never been stronger.

“We can’t change the last 200 years, but we can change the next 200 years — and the time is right,” says Payne. “Companies like RBC are saying they want to do business with you.”

“We can’t change the last 200 years, but we can change the next 200 years — and the time is right. Companies like RBC are saying they want to do business with you.”

— Barry Payne, President, Adirondack Group



c. 1914: Trading post village of Hazelton, B.C. – Royal Bank branch relocated from the village to Hagwilget First Nation in 1977



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



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

RBC Pictorial Timeline

year 1910

- Royal Bank’s merger partner, the Union Bank of Canada, opens a branch at the Hudson’s Bay trading post village of Hazelton, B.C.

year 1947

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

year 1954

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

year 1957

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

year 1969

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

year 1973

- A First Nations mural, the largest piece of Aboriginal art in Canada, is unveiled at Vancouver’s main branch.

year 1978

- Royal Bank becomes the first financial institution to officially sponsor the Arctic Winter Games, attracting 850 Inuit participants.

year 1990

- Royal Eagles, an employee resource group, is established at Royal Bank for Aboriginal employees, to support networking, mentoring, recruitment and retention, and to enhance cultural awareness of Aboriginal communities.

year 1991

- Royal Bank is the first major financial institution in Canada to open a full-service branch on a reserve in the Six Nations of the Grand River community in Ohsweken, Ontario.

year 1992

- Royal Bank launches its annual educational awards program for First Nations students attending a university or college in Canada – now called the RBC Aboriginal Student Awards program.

year 1993

- Royal Bank launches its Aboriginal Stay in School program, hiring students in grades 9-12 to work in bank branches across Canada each summer.

year 1994

- Royal Bank pledges \$275,000 over six years to support the Saskatchewan Indian Federated College, Canada’s first Aboriginal college.

year 1995

- Royal Bank establishes a national Aboriginal Banking division.

year 1996

- Royal Bank signs an agreement with the National Association of Friendship Centres (NAFC) to launch a program of business and community development initiatives across the country.
- Royal Bank joins forces with the National Aboriginal Veterans Association to help raise funds to erect a monument in Ottawa to commemorate the war efforts of Canada’s Aboriginal men and women.

year 1997

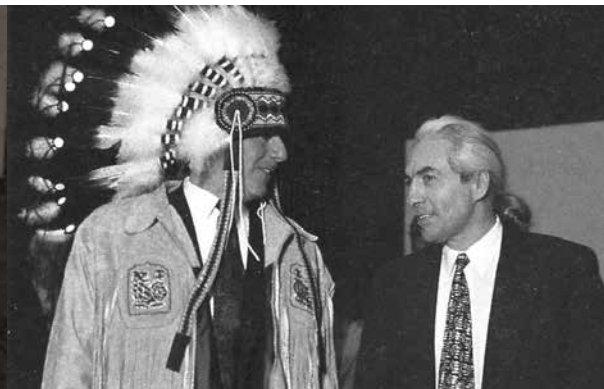
- Royal Bank issues *The Cost of Doing Nothing – A Call to Action and Aboriginal Economic Development* report.
- Charlie Coffey, Royal Bank Executive Vice-President of Business Banking, is invested as Honorary Chief by the Assembly of Manitoba Chiefs in recognition of his support of economic development and self-sufficiency for First Nations peoples.



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



1997: Mark Leroux (left) of Golden Lake Algonquin First Nation — first award winner of Royal Bank Aboriginal Student Awards program to graduate



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

year 1998

- Royal Bank is a corporate sponsor of Working Partnerships, a government of Ontario program to encourage more Aboriginal partnerships with the corporate sector.

year 1999

- Royal Bank launches a new on-reserve mortgage housing program to assist First Nations members to construct, purchase and renovate homes located in First Nations communities.

year 2000

- Royal Bank establishes a national agency banking program as an alternative delivery method of banking services for remote rural communities.

year 2007

- RBC and the Assembly of First Nations (AFN) sign a Memorandum of Understanding and commit to a two-year action plan to address access to capital, community and social development, employment and procurement for First Nations peoples.

year 2008

- RBC Blue Water Project™ Leadership Grants totalling more than \$1 million are awarded to projects related to water issues in Aboriginal communities.

year 2009

- RBC names Phil Fontaine, former National Chief of the Assembly of First Nations, as a special advisor to RBC.
- RBC introduces Remote Banking, a new banking service for Aboriginal Canadians living in remote areas.
- 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.

year 2010

- RBC is the first Canadian financial institution to offer telephone customer service in Cree and Inuktitut.
- RBC introduces a social networking site, One Heart, for Aboriginal employees.
- 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.

year 2011

- RBC Foundation contributes \$300,000 to Martin Aboriginal Education Initiative (MAEI), a program aimed at helping Aboriginal youth stay in school.
- The Ohsweken branch located near Caledonia, Ontario, celebrates its 20th anniversary.
- RBC establishes the Aboriginal Articling Program with the Toronto Law Group, where Aboriginal law students have access to opportunities that give them the legal and business skills they need to succeed and help their communities prosper.

year 2012

- RBC received the CAMSC Corporation of the Year Award. This award is for leaders who exemplify the very best in corporate practice when it comes to the promotion of supplier diversity.
- RBC invests in northern Saskatchewan communities by appointing a new Vice-President of Commercial Financial Services.
- RBC re-engages Phil Fontaine, former three-term National Chief of the Assembly of First Nations, as Special Advisor to RBC for a second three-year term.

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FIRST NATIONS RBC ROYAL BANK BRANCH LOCATIONS

Hagwilget First Nation – Hagwilget, British Columbia
Westbank First Nation – Westbank, 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

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
Wiwemikong First Nation – Wiwemikong, Ontario

For more information, please visit www.rbcroyalbank.com/aboriginal

- To reach a branch or to talk to an RBC agent, call 1-800-769-2511
- To reach a Commercial Banking Centre or to talk to an RBC Business Specialist, call 1-800-769-2520

Telephone customer service is now available in Cree and Inuktitut



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