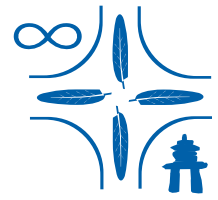


RBC Aboriginal Partnership Report
June 2015



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 2014-2015 reporting period.



Our Chosen Journey

Trust is the foundation of any long-lasting relationship, and we are honoured that, for over a century, so many Aboriginal leaders, communities, businesses and organizations have placed their trust in RBC®.

Working together, we continue to create economic opportunities that benefit not only Aboriginal peoples, but also the Canadian economy as a whole. Further, we believe First Nations, Métis and Inuit have an even stronger contribution to make today — and for generations to come — to Canada's economic development, sustainable growth and national identity.

Through ongoing consultations with our Aboriginal partners, we continue to deepen our understanding of how sustainable prosperity for Aboriginal peoples relies upon a number of inter-related elements. Not only is this prosperity closely tied to economic development, access to banking services and credit; it is also strongly intertwined with community and social development, employment, training and education. Simply stated, we have learned that achievement in any one of these areas alone is not a long-term solution, nor our definition of success.

What we are accomplishing together — highlights of which are shared on the following pages — is a source of great pride for us all.

We look forward to continuing our dialogue and building on our foundation of mutual trust, as we travel farther along together on this, our Chosen Journey.

DAVE MCKAY, PRESIDENT AND CEO, RBC

Economy: Banking, Financing and Investments

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



Image courtesy of Matsqui First Nation

Creating a Community Hub

After years of dreaming, British Columbia's Matsqui First Nation prepares to welcome members to its very own community centre — a place to gather, play and access basic healthcare

With just 80 members living on reserve, Matsqui First Nation could be considered tiny. But when it comes to ambition and care for one another, this community near Abbotsford, British Columbia is bursting with pride and purpose.

“We try hard to make sure that everyone who can work *is* working,” says the community's long-time leader, Chief Alice McKay, explaining they run a number of businesses including a trailer park, paint ball operation and timber shake and shingle mill to create jobs and revenue for Matsqui's 200 members. Yet this enterprising community was missing something big: a community centre.

For years, members have borrowed the hall of another First Nation to host their special events. Seeing a doctor has meant leaving the Matsqui reserve. Members without a driver's licence or access to a car have relied on local buses to nearby Abbotsford or Mission, having to walk to the nearest bus stop, about six kilometres away.

“We couldn't hold off anymore,” says Chief McKay. “We were tired of going to another First Nation to have our celebrations and dinners, of travelling to other towns for our basic healthcare needs. We needed to act on our dream of building a community centre of our own.”

When leaders did the math, they realized achieving their dream would require more money than already saved, so they sought help. The BC First Nations Health Authority agreed to fund the healthcare wing of the new building, which will offer members wellness programs and more.

Matsqui also secured a \$3.8 million loan for construction of the \$5 million building from RBC. “If they can help us, they will, so we're very happy with the Royal Bank of Canada,” says Chief McKay.

RBC banker Grant Van Egdome in Chilliwack likes visiting Matsqui. “It has a real community vibe, and I think it's because of the way they run things,” he explains. “They spend time listening to members of their community, especially through family reps.”

In fact, community engagement was key to the design process, notes Chief McKay. In addition to local healthcare, the family reps also requested a large gym for playing basketball, floor hockey and other recreation and events.

RBC's Van Egdome also praised the community for its professionalism and use of partnerships: “They've done an amazing job, especially for a community that didn't have a lot of previous experience with a building project of this size.”

economy

A Greener Future for Six Nations of the Grand River

Equity investments in several Ontario renewable wind and energy projects will yield long-term benefits for members today and tomorrow

It was nearly five years ago when the future came knocking on the doorstep of Canada's most populated First Nation: Six Nations of the Grand River near Hamilton, Ontario.

So-called “green” energy — energy generated from renewable, sustainable sources including wind and solar photovoltaic (PV) — was poised to take off in the province, thanks to the Ontario government's adoption of the Green Energy Act and two new innovative incentives.

The Feed-in-Tariff (FIT) and microFIT programs are designed to help shift Ontario's power mix away from coal by enabling homeowners, communities, business owners and private developers to generate their own renewable energy and sell it back to the province at a guaranteed price for a fixed-term contract.

Back then, Samsung C&T, a major developer of renewable energy technology, invited Six Nations to participate in a greener future by investing in Grand Renewable Energy Park on lands located near Six Nations. This \$1 billion, 250 MW wind and solar energy park will generate enough power to run 67,000 Ontario homes.

Five years later, the community's vision of being a major player in Ontario's burgeoning green energy market is paying off, thanks in part to some financing from their long-term banking partner, RBC.

RBC enabled the community to secure a 10% equity stake in the Grand Renewable Energy Park, an investment of about \$10 million.

“They did their homework,” says Sal Montenegro, an Account Manager for Brant/Norfolk Commercial Financial Services, RBC Royal Bank® in Brantford. “We are very impressed with the Six Nations' financial analysis and the professionalism of their presentations.”

Matt Jamieson, Six Nations' Economic Development Director, admits that it was a challenging process at times, with lots to learn on both sides. “Samsung really had to get educated in terms of Aboriginal Treaty Rights and the duty to consult First Nations,” he says, “but through those discussions we built an understanding and came to respect each other's mutual focus on building a sustainable and clean future for our children.”



Jamieson says this project has created a combined offset of 550,000 tonnes of carbon dioxide (CO₂); equivalent to taking 110,000 cars off the road. In January 2015, the Ontario Sustainable Energy Association recognized Jamieson and Six Nations with its Powering Prosperity Award for Aboriginal Project of the Year for the Grand Renewable Energy project.

As for Six Nations, this first big renewable energy deal has led to other investments in green energy. In fact, Six Nations' elected Chief, Ava Hill, and Council are now participants in eight large wind farm and solar development projects; some already built, others well underway. For details, see Six Nations Future at www.snfuture.com.

RBC provided another \$2.2 million loan to Six Nations to assist them in acquiring a 10% ownership of Gunn's Hill Wind Farm. The bank was one of three that responded to Six Nations' Request for Proposals, but in the end, "RBC's term-sheet just signaled to us a genuine desire to do what it takes to make projects of these magnitudes happen," says Jamieson. "They were champions of finding creative solutions and worked with our advisors to help us ask the right questions."

In total, the Six Nations' participation in the eight projects is expected to yield more than \$97 million in revenues from royalties and equity shares over a 20-year period. Monies will be placed in a trust, with decisions on how to use the funds directed by an independent board of community members. "That's about five million a year that will go directly back into our community," says Chief Hill. On top of that, Six Nations negotiated more than \$1 million for post-secondary education for its young people. "This investment in clean energy is all about investing in the future," she adds.

"Renewable, clean, sustainable energy is something that aligns very closely with our cultural and social values as an Aboriginal community," notes Jamieson. "And through sound investment principles and due diligence, we have a high degree of comfort that the net revenue that we're going to generate from these investments will provide significant funding for future generations to take care of themselves."

“Renewable, clean, sustainable energy is something that aligns very closely with our cultural and social values as an Aboriginal community.”

— Matt Jamieson, Economic Development Director,
Six Nations of the Grand River





Image courtesy of Little Black Bear First Nation

An Opportunity for Little Black Bear First Nation

Smart planning and expert advice is helping the community prepare to open Saskatchewan's first Aboriginal-owned Tim Hortons franchise combined with a brand new Petro-Canada gas station to generate revenue and create jobs

Very soon, visitors to and local residents of the Fort Qu'Appelle, Saskatchewan area will be able to fill their tanks, grab a cup of coffee to go or sit down to a bowl of fresh hot soup at a full-service Tim Hortons restaurant, all thanks to a local First Nation.

When the doors open, Little Black Bear, located about 80 kilometres northeast of Regina, will become the first Aboriginal community in Saskatchewan to own a combined Petro-Canada Tim Hortons franchise.

With 38% of their population 15 years and younger, the need to generate revenue and create jobs to secure the future of this community is urgent, says Clarence Bellegarde, Little Black Bear Chief.

That is one reason why, in 2005, the Little Black Bear First Nation began a two-year process to develop a 30-year Strategic Economic Development Plan focused on creating economic stability for the community through the development of job-creating businesses. Land claim funds were used to purchase thousands of acres of land, including five acres of commercial development land at the junction of two major highways in Fort Qu'Appelle.

In 2006, the community began executing the plan by opening a gas bar on its commercial land in Fort Qu'Appelle to take advantage of the provincial tax rebate system, with plans to transition it into a brand name gas station. The plan included expanding the commercial

zoning to include two separate businesses in one location, adding convenience and variety for customers. Petro-Canada was approached early in this process because of their developments with other First Nations.

By September 2007, the commercial land and existing gas and convenience business owned by Little Black Bear in Fort Qu'Appelle gained reserve status, a long process with the federal government to officially add the property to the First Nation. Now the planners who had envisioned supplementing their gas bar with a coffee franchise were ready for further development. Discussions started with two coffee franchises and concluded with the tried-and-true brand: Tim Hortons.

Enter Thomas Benjoe, an RBC Commercial Account Manager in Regina who was able to draw on RBC's Franchising Program for expert advice. Benjoe was key in guiding the Little Black Bear community through the various financing processes and liaising with all the partners involved.

Throughout the two-year process, engagement of Little Black Bear's members has been very important. "Vital to the Strategic Economic Development plan has been the participation and voice of our people, who approve all Band ventures," says Chief Bellegarde. "We would like to thank RBC for partnering with us on this development, and our citizens for providing direction to our leadership."

Community: Social Development

RBC supports a broad range of community initiatives through donations, sponsorships and employee volunteer activities.



Image supplied by Al Garman

Stronger Economies, Better Lives

Through its innovative First Nations Partnership Program, CESO Volunteer Advisors share their experience and expertise with eight communities, including Naskapi Nation of Kawawachikamach in northern Quebec and members of the Mushkegowuk Tribal Council in northeastern Ontario

For years, Noat Einish had an idea to build a Wellness Centre, a place where members of her community — the Naskapi Nation of Kawawachikamach, located near the far-north town of Schefferville, Quebec — could gather together to help one another heal, and to pass on curative, cultural traditions.

But for Einish, a mental healthcare worker, that's all it was — an idea — until she was paired with Mary Lou Ware, a retired nurse, healthcare educator and manager, and Al Garman, a retired public service manager. Both are Volunteer Advisors with the Canadian Executive Services Organization (CESO).

With the mantra “Stronger economies. Better lives.” CESO is a Canadian non-profit organization that

matches skilled and experienced Volunteer Advisors with businesses, organizations and communities across Canada and abroad to transfer knowledge and skills to enable those they mentor to thrive. The volunteers work in partnership with individuals and organizations to identify business needs and strategies.

Einish is just one of a dozen healthcare workers at the Naskapi Nation of Kawawachikamach being mentored as part of CESO's innovative, hands-on First Nations Partnership Program (FNPP), focused on supporting the economic development, governance and healthcare of First Nations communities. RBC Foundation provided a \$100,000 donation to support the program and, based on results, is now exploring a multi-year funding proposal.

“Through the RBC Foundation and CESO partnership, Aboriginal communities acquire the knowledge and skills to engage effectively in economic opportunities.”

— Wendy Harris, CEO & President, CESO

For remote communities like Naskapi Nation of Kawawachikamach — where there are no roads south, it is a 14-hour train ride to Sept-Îles, Quebec, and a return flight to Montreal costs on average \$2,200 — access to Volunteer Advisors is imperative. “To have this ability to mentor our professionals right here is important because our people don’t have to leave the community,” says Keith Leclaire, Director General of CLSC Naskapi, the community’s health and social services organization.

Another participant in the FNPP, Doug Cheechoo of Moose Factory, Ontario, is also familiar with the challenges faced by northern communities, but says being remote also has its strengths. “The people in the North are very strong people, their culture is very rich and they have a real, strong connection to the land,” says the Special Projects Officer with the Mushkegowuk Council.

The seven-member Mushkegowuk Council, based in Moose Factory, represents the Cree First Nations of Attawapiskat, Chapleau Cree, Fort Albany, Kashechewan, Moose Cree, Taykwa Tagamou and Missanabie Cree spread out across hundreds of kilometres of northeastern Ontario.

To support this work, Cheechoo is leading a team that is tapping into the expertise and experience of CESO Volunteer Advisor Bill Van Iterson, a retired engineering and business professional with many years’ experience working with First Nations.

The focus of CESO’s partnership with Mushkegowuk Council is on strengthening their regional governance and advancing economic development. Major goals in economic development include higher levels of training, employment and entrepreneurship, and greater ownership and participation in all aspects of the regional

economy — especially in transportation, communication and energy supply opportunities.

“They are really going at this with strength and determination, taking steps to enable the Cree people to own, control and benefit from a much greater share of the economic activity of the region,” says Van Iterson.

Strong local community and regional governments are required to ensure economic development is managed in balance with environmental sustainability and cultural values. “Our Cree way of life is changing and our people need more business opportunities and greater control of our economy, but at the same time we need to take care of our lands and our waters,” says Cheechoo. Through CESO, he adds, they are grateful to access much-needed expertise. “We feel very fortunate to have someone of Bill’s caliber helping us through the program.”

Indeed, the focus on partnerships with Aboriginal communities and use of high-quality volunteers to attain results are what stood out in CESO’s application for funding to the RBC Foundation. “We felt that there could be a very strong economic impact with this program,” says Jasmina Zurovac, Director of Corporate Donations for RBC. “It’s a really good model that is delivering results.”

As for Einish at the Naskapi Nation of Kawawachikamach, she turned her idea for a culturally relevant Wellness Centre into a written business proposal, which was approved by Council; implementation is now underway. “Working with the CESO volunteers really helped to build my skills, confidence and motivation,” she says. “They helped me turn something I used to just talk about into a real project for my community.”

Game of Generations

Regina proudly hosted the North American Indigenous Games 2014, a celebration of Indigenous sport and pride that inspired the local community and, quite possibly, future Aboriginal leaders



Kelsey Starblanket (pictured above) enjoyed shooting the occasional bow and arrow growing up in Star Blanket First Nation near Fort Qu'Appelle, Saskatchewan. But it wasn't until his last year of high school when he got serious about it.

Noticing the teen's talent, his father and other mentors encouraged him, and he soon earned a spot to shoot for "Team Sask" at the July North American Indigenous Games (NAIG) 2014, hosted by Regina.

Held every three years in different cities across North America, NAIG is the largest First Nations event on the continent, showcasing unity, sport, culture, youth, volunteerism and teamwork of First Nations, Métis, Inuit and non-Aboriginal communities.

"Saskatchewan worked hard to obtain the Games and secure the nearly \$12 million funding from governments and sponsors to run it," says Thomas Benjoe, RBC Commercial Account Manager in Regina. "It was a big deal for Regina to have been selected as host." In addition to providing financial services to NAIG, Benjoe also helped secure a \$50,000 RBC sponsorship of the Games. NAIG brings together 4,000 Aboriginal athletes, coaches and chaperones; 2,000+ local volunteers, including many from RBC; and thousands of spectators, artists and dignitaries.

The bank also supported the Games with special presentations from Phil Fontaine, Special Advisor to RBC, and RBC Olympians Miranda Biletski, wheelchair rugby, and Caroline Calvé, snowboarder. "When dealing with such a complex event as this was, you need a bit of nimbleness, and we found that with RBC," says Ron Crowe, President of NAIG 2014. "Plus RBC staff all over Regina were not only helpful, but just as excited and proud as we were to be hosting these games."

For Crowe, pride for the Games holds special value, as he and his wife participated in the Saskatchewan Games back in the 70s. They also have five children in sports, their oldest daughter a 1997 NAIG competitor. Crowe knows events like NAIG are important for three reasons: pride in representing your community; the opportunities that arise later in life from friendships and networks made at the Games; and most important, leadership qualities strengthened by the experience.

"Those who are able to keep their heads during the pressure of competition and offer good advice are the people you want leading during real-life challenges," says Crowe. "These are vital skills for anybody in a leadership position."

Among the athletes leading Team Sask at the opening ceremonies was Kelsey Starblanket. "It was really cool knowing people were saying, 'Hey, there's that kid from Star Blanket,' and how big our team was. I felt proud of where I came from," he says. "It made my heart beat fast."

So did standing on the podium and receiving his silver medal for archery a few days later. "When I held that medal in my hand..." Starblanket pauses. "It just made me feel so good inside that I had done that, knowing what I had accomplished."

With a medal and a high school diploma in his quiver for life, Starblanket has set his sights on a new goal: to become an Aboriginal police officer, preferably back home. "Our instructor always says we need to keep our options open, but secretly, I just want to go back to where I live to work with the File Hills Police Service," he says. "That's the reason I want to be a police officer, to protect my home community."

Future Moves at the BC Elders Gathering

Sharing teaching stories and dance moves at this one-of-a-kind annual celebration strengthens bonds between Elders and youth in the province

Soon after Vera and Emory Gabriel learned they were chosen by Penticton First Nation to be King and Queen of the Annual BC Elders Gathering in July 2014, they made a list of what they believed would make the event a success.

“We didn’t want politicians just coming in and trying to get votes,” explains Emory. “If they wanted to come, they had to do something...”

“Like sing a song,” Vera chimes in.

“Or tell a story,” says her husband. “A teaching legend.” In fact, “Honouring Our Old Ones, Story Tellers and Teachings” became the event’s theme.

Now in its 39th year, the BC Elders Gathering brings together more than 4,000 Elders and youth from all 203 First Nations in BC, as well as hundreds of volunteers.

“Teaching and storytelling is how our cultures pass along the wisdom of the ages,” says Vera.

“It’s how we share the knowledge and experience that younger generations need to guide them through their lives,” adds Emory, the father of four children with Vera and a grandfather of 10 — so far.

In the lead-up to the event, the King and Queen met with other First Nations to share the importance of storytelling and promote a national Gathering. Committed to reflecting the communities it serves, RBC not only covered the royal couple’s pre-conference tour expenses, but also sponsored the prestigious King and Queen Reception.

“Quite simply, we couldn’t have had the tour or the King and Queen Reception without RBC’s sponsorship,” says Brad Boyes, Sponsor Partnership Chair and Director of the Annual BC Elders Gathering Society.

More than 30 RBC employees also helped out during the three-day Gathering, including many volunteers from RBC’s Aboriginal employee resource group. One of them was Andrea Lindsay, RBC’s Regional Sourcing and Diversity Advisor for Western Canada. Her first Gathering was five years ago when she attended with her Elders from Dzawada’enuxw First Nation and Alert Bay, BC. She has also helped promote RBC’s Aboriginal Student Awards and summer work experience programs aimed at youth.

“The opportunity to witness the celebration of our cultures and see BC’s Elders come together with so much pride and strength always inspires,” says Lindsay. “It’s a complete celebration of life.”

Supporting this event, says Joe Olivier, Regional Vice-President, Commercial Financial Services, is also a way for RBC to show its respect for the many unique Aboriginal communities and RBC volunteers who give back.

A member of Fort William First Nation near Thunder Bay, Ontario, Olivier recently moved to Vancouver, attending the Gathering for the first time last summer. The highlight was the spectacular opening celebration. “It was a very special moment and more than what I was expecting. The dancing, drums, music, chanting and singing was very moving,” he says. “It was very emotional and I felt so privileged to have participated.”

As for the King and Queen, they are happy to be back home resting after the tour — and all that dancing. “Our people love to dance and party,” says Vera. “There is no drinking, but a lot of people come in with their canes and walkers, and maybe by the third song, all the crutches and canes are thrown aside and they’re just boogying with the youth. It’s totally amazing.”

To learn more, please visit www.bcelders.com



Image courtesy of Vera and Emory Gabriel. Photo by Dave George.

Progress Report

Economy: Banking, Financing and Investments

RBC Royal Bank continued a long-standing commitment to finance community infrastructure projects throughout the 2014-2015 reporting period, while also providing sponsorship funding to Aboriginal economic development organizations.

Select Financing Examples	Amount	Project
Schools, Community and Cultural Centres	\$1,500,000	Museum — Quebec
	\$3,200,000	Community centre — Ontario
	\$500,000	Elders' lodge — Ontario
	\$800,000	Elementary school renovation — Ontario
	\$7,000,000	Hockey arena expansion — Alberta
Roads, Water and Power Generation	\$1,100,000	Road construction — Quebec
	\$5,000,000	Roads — Saskatchewan
	\$555,000	Gasification project — Saskatchewan
	\$250,000	Run-of-river project — British Columbia
Housing and Administration Buildings, Other	\$1,500,000	Gravel pit — British Columbia
	\$35,000	Vehicle financing — British Columbia
	\$2,500,000	Community office — Ontario
	\$3,130,000	Equipment financing — British Columbia
	\$1,600,000	Housing — Saskatchewan
	\$3,500,000	Lot servicing — Saskatchewan
	\$5,500,000	Infrastructure — Quebec
Business and Refinancing, Construction, Infrastructure Financing	\$1,150,000	Grocery store — British Columbia
	\$550,000	Retail store renovation — Ontario
	\$4,000,000	Retail franchise — Saskatchewan
Select Sponsorship Examples	Amount	
Aboriginal Human Resource Council	\$35,000	
Aboriginal Financial Officers Association	\$10,000	
Assembly of First Nations	\$5,000	
Council for the Advancement of Native Development Officers	\$2,500	
Canadian Council for Aboriginal Business	\$2,800	

Progress Report

Community: Social Development

RBC companies made significant contributions to projects, initiatives and organizations benefiting various aspects of the Aboriginal community and social development throughout the 2014-2015 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.	\$75,000 ¹	Canadian Museum of History/Friends of the Canadian War Museum — RBC Aboriginal Training Program
	\$25,000	National Screen Institute (Canada) — Aboriginal documentary
	\$15,000	Alianait Entertainment Group — Emerging Artists Program, which promotes Nunavut artists
	\$15,000	Literary Review of Canada — Spur Festivals, enabling young leaders including those from diverse and Aboriginal communities
	\$10,000	Native Earth Performing Arts
Environment RBC acknowledges that the identity, cultural beliefs and economies of Aboriginal societies are intricately connected to the natural world.	\$50,000 ²	Tsleil-Waututh Nation
	\$4,000	Cowichan Lake Salmonid Enhancement Society
	\$50,000	Ecotrust — Yukon River Watershed Protection
Health RBC supports organizations that respect the cultural identities, values and beliefs of all Aboriginal communities.	\$100,000 ³	Dignitas International — improving the health of Aboriginal populations in remote and rural communities
	\$70,000 ⁴	The Hospital for Sick Children Foundation — TeleLink Mental Health Program in Nunavut
	\$3,000	Nipawin Oasis Community Centre Cooperative Ltd.
Social Services Programs supporting the well-being of youth, Elders and community members in general remain a priority for RBC.	\$95,000	Outward Bound Canada Foundation — National Aboriginal Youth Leadership Program
	\$50,000	Canadian Feed the Children — Healthy Bodies, Healthy Minds Program in Aboriginal communities
	\$15,000	Agapè Centre — ONE Food Bank Campaign supporting the Aboriginal/Cornwall communities
	\$5,000	Blackfoot Canadian Cultural Society
	\$10,000	Kick It Up Kitimat
	\$10,000	Tobique Youth Centre
	\$9,130	Tsi Kionhnheht Ne Onkwawenna Language Circle
Housing Helping to meet Aboriginal housing needs is an important area of focus at RBC. We offer support through various financing programs and donations.	\$132,000,000	75 First Nations communities approved under the RBC On-Reserve Housing Loan
	\$100,000	Habitat for Humanity Canada — Aboriginal Housing Program
	\$20,000	Frontiers Foundation — Operation Beaver

¹ First payment of our three-year commitment

² Final payment of our three-year commitment

³ First payment of our three-year commitment

⁴ Second payment of our three-year commitment

Progress Report

People: Employment, Education and Training

On the employment front, during the 2014-2015 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.	Aboriginal Recruitment and Career Fairs include: <ul style="list-style-type: none"> ■ Red Deer Urban Aboriginal Employment ■ Skeetchestn Community Career Fair ■ MAMU Aboriginal Employment Fair Participation in 17 Canadian College and University Aboriginal Recruitment and Career Fairs resulted in net new hires for our Aboriginal Summer Internship Program.	
	RBC Royal Eagles led the Oteenow Employment & Training Society Fair.	
	Partnership continues with TalentEgg, a job board and online careers resource centre for both campus and social recruitment programs.	
	University of Victoria – Indigenous Career Event	
	University/High School Outreach: <ul style="list-style-type: none"> ■ Argyle Alternative High School and CEDA Pathways – ASIS ■ Partnering with Miziwe Biik Aboriginal Employment and Training–information session on our Aboriginal Summer Internship Program 	
	RBC Pursue Your Potential® program outreach: <ul style="list-style-type: none"> ■ Grand River Post Secondary Education Office ■ Hamilton Regional Indian Centre ■ Niagara Regional Native Centre ■ Thunder Bay Indian Friendship Centre In 2014, 15 Aboriginal candidates were hired, adding to the 78 Aboriginal candidates previously hired through this program since 2008.	
	Aboriginal Summer Internship Program – 52 participants hired	
	Aboriginal Stay in School Program (ASIS) – Two students participated in this “work and learn” program during the 2014 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 social network to help connect employees across RBC to share ideas		
Content calendar created by RBC Social Media, Diversity Recruitment and Campus Recruitment Team from RBC’s existing student social media channels.		
Select Examples	Amount	Organization
Education and Training We understand the importance of education in helping to shape the future for today’s Aboriginal youth.	\$1,660,000 ¹	Aboriginal Student Awards Program – In 2014, 10 students were awarded scholarships, joining the 128 previously awarded.
	\$100,000 ²	Inuit Tapiriit Kanatami
	\$60,000	Kocihta
	\$50,000	The Dollywood Foundation of Canada – Manitoba First Nation Imagination Library
	\$45,000 ³	National Indian Brotherhood Trust
	\$40,000	The St. John’s Native Friendship Centre Association
	\$38,000	Bkejwanong Youth Facility
	\$25,000 ⁴	Keyano College Foundation – Aboriginal Entrepreneurship Certificate Program

¹ Total value of scholarships to date since 1992

² Final payment of our three-year commitment

³ First payment of our two-year commitment

⁴ Final payment of our two-year commitment

Progress Report

Procurement: Supplier Opportunities

RBC continues to ensure that Aboriginal businesses have fair and equal access to our procurement process. During the 2014-2015 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</p> <p>As part of RBC's commitment to diversity, Aboriginal-owned businesses are a priority segment within our strategic sourcing initiatives.</p>	\$42,000	Canadian Aboriginal and Minority Supplier Council (CAMSC)
	<p>Active participation in and networking at supplier diversity events:</p> <ul style="list-style-type: none"> ■ CAMSC Annual Trade Fair/Conference — Reception sponsor and Founding Member Award winner ■ CAMSC's Inclusive Prosperity Summit ■ Hosted a mentorship workshop jointly with TELUS and Accenture, attended by diverse suppliers, many of whom are certified through CAMSC, as well as Aboriginal-owned businesses. ■ Supply Chain Forum in Calgary — Supplier Diversity Panel ■ Received Diversity Plus Magazine Award for being one of the Top Ten Diversity Leaders in Canada ■ National Minority Supplier Development Council Conference ■ Hosted webinars aimed at supplier development – The audience of these webinars is certified suppliers, which include Aboriginal-owned businesses. 	
Three Aboriginal-owned businesses have been identified as potential vendors to RBC.	<ul style="list-style-type: none"> ■ Worked closely with Aboriginal organizations to identify suitable Aboriginal-owned businesses as potential vendors to RBC ■ Enhanced capabilities to track Aboriginal suppliers 	
We laid the foundation for further advancement of the RBC Supplier Program.	<p>RBC Procurement team:</p> <ul style="list-style-type: none"> ■ Started a new registration process for diverse suppliers and are able to include them in the upcoming RFP process ■ Completed Year II of the Reciprocal Mentorship Program (RMP) and launched Year III ■ Provided mentorship workshops focused on ways for suppliers to better position themselves when competing for business 	

People: Employment, Education and Training

RBC provides educational support and incentives for Aboriginal youth, while also demonstrating an ongoing commitment to attracting Aboriginal talent and supporting and retaining Aboriginal employees within the organization.



“My grandmother always taught me the importance of education and to give back to the community... it is my passion and path in life to continue to do my part for our People.” — Doris Bear

Agent of Change

Growing up in Peguis First Nation in Manitoba gave Doris Bear, RBC’s Head of Regional Aboriginal Banking Strategies, all the motivation she needed to power her desire to help Aboriginal communities — and colleagues — shape their own destinies

“My focus is to streamline access to capital to enable more First Nations, Métis and the Inuit to access resources they need to build their communities,” she says from her office in Vancouver, British Columbia.

“Many communities are at different stages of development, and understanding the needs of each of these Indigenous communities is important,” she adds. “It is a true partnership, and my role is to explore more innovative ways to make our partnership better.”

Bear has seen this progress — up close on many fronts — first in her home community, Peguis First Nation, Manitoba’s largest First Nation community

of approximately 10,000 members of Ojibway and Cree descent.

As a young girl, she remembers witnessing the building of a new recreational centre, a mall and later a school, infrastructure development that made a positive difference in her community. “Over the years,” she says, “I appreciate how our long-time Chief Louis Stevenson, now passed, needed access to capital to enable the community’s vision to be realized.”

Indeed, Indigenous communities everywhere are working harder than ever to shape their own destinies; becoming more self-reliant through the

reclamation of culture and territory, stronger governance, training and education, partnerships and smarter economic development.

Leadership is key and there is no doubt Bear provides another excellent role model of a successful Indigenous professional proudly doing her part to participate and support wherever she can. She is also a role model for other Aboriginal employees, not only for her success and professionalism, but for all that she does to mentor and support others within the bank through her volunteer work with the Royal Eagles, the RBC resource group that connects Aboriginal employees and others interested in helping local Aboriginal communities.

Before joining RBC, the banker held successive roles in the private and public sectors (financial services, Treasury Board of Canada) and Aboriginal organizations (Assembly of Manitoba Chiefs, Assembly of First Nations) before starting her own consultancy, primarily helping Indigenous communities and organizations. She holds an Executive MBA from Queen's University in Kingston, Ontario.

In fact, she was consulting when she learned about a new role at RBC focused on Aboriginal businesses and communities across Manitoba, Saskatchewan and Northern Ontario. Impressed by what RBC was already

doing for Aboriginal communities, she joined RBC as Vice-President of Commercial Banking in 2008.

Creating opportunities for communities is at the very heart of everything Bear does. Her deep understanding of communities — their unique needs, visions and how things operate — coupled with the desire to support Indigenous self-determination is what lifts her up and helps her pay homage to one of her Elders.

“My grandmother always taught me the importance of education and to give back to the community. She always reminded me to never forget about our People and to work for the betterment of our People,” says Bear. “With the great work experiences and opportunities that I have had, it is my passion and path in life to continue to do my part for our People.”

While her grandmother has passed, her message still resonates and is all the more reason why Bear says she joined RBC, whose leaders first chose to take a journey with the Indigenous community back in 1910.

“That’s why I’m here,” she says. “It’s because I want to be part of that journey. I feel I have an opportunity to not only help my People, but to also help RBC develop more successful partnerships with First Nations, Métis and Inuit communities everywhere.”

“The path is not easy being a Native woman and a Native banker, but Doris Bear has forged a path many others will follow one day. A path firmly rooted in the vision that Native people, our people, need to be involved in the Canadian economy in a fundamental way. She is an agent of change, creating opportunities by responding to our unique circumstances, all done with a heart and a business acumen necessary for the Royal Bank and First Nations to forge lasting partnerships. Keep up the good work.”

— Manny Jules, member and former Chief of the Kamloops Indian Nation in BC and Chief Commissioner, First Nations Tax Commission

Modelling Success

An innovative summer internship program has launched a new generation of young Aboriginal professionals eager to show peers just how exciting a career at RBC can be



Justin Gallen,
Account Manager,
RBC Royal Bank,
Dalhousie, New Brunswick



Krystal Abotossaway,
RBC Diversity Sourcing,
Specialist, Toronto, Ontario

Justin Gallen was in his first year of a business program at the University of New Brunswick when he saw an ad for the RBC Aboriginal Student Internship Program (ASIP). As a Mi'kmaq member of the Eel River Bar First Nation, he never imagined working at a “boring” bank. But he figured a summer job at the branch back home would be a great experience and applied.

Gallen didn't land one of the two available internship positions, but he had made such a good impression that an additional internship position was created and offered to him. In the first year, Gallen was trained for the Client Service Representative (CSR) role at the Dalhousie branch; he spent his second summer training as an Account Manager (AM).

In his third and final summer, this time at the Fredericton branch, the CSR and AM roles were combined. He then successfully applied for a full-time job and continues to work towards finishing his undergrad degree online.

“ASIP helped me to get my foot in the door,” says Gallen, who would like to eventually move into commercial banking.

“I would love to work with Aboriginal communities. The opportunities are there, so I know I just have to work for it.”

Gallen adds, “It wouldn't surprise me if I spend the rest of my career with Royal Bank.”

Krystal Abotossaway has a confession to make. As a first-year York University undergrad, she had checked “yes” when her application to the RBC Aboriginal Student Awards Program (ASAP) asked if she'd be interested in a full-time summer job at RBC ... but only because she thought it would give her a stronger chance to secure up to \$4,000 for her school expenses. She wasn't sure her skills fit the “banker” role.

When an Aboriginal student internship was offered to her, Abotossaway felt “terrified,” but she was surprised to hear that the various roles during the internship were all about customer service. Abotossaway, a member of the Chippewas of Rama and Aundeck Omni Kaning First Nation near Orillia, Ontario, accepted the offer. She learned the Client Service Representative (CSR) role, followed by the Account Manager role the next summer. In the third summer, the HR major secured an entry-level job as Diversity Recruitment Coordinator and took the initiative to improve RBC's recruitment programs aimed at Aboriginal students on campus. “That's how I became more visible within the organization,” she says.

RBC offered her a full-time job before she graduated in 2013. Promoted to Diversity Sourcing Specialist, she helps RBC attract and retain top Aboriginal talent. Ironically, her job now includes visiting university and college campuses around the Greater Toronto Area to talk to youth about RBC's programs. “When I go on campus it's the same thing I originally thought: ‘I'm not enough of a math whiz to work at a bank,’” she says. Abotossaway is helping RBC dispel such myths.

Growing a Challenging Career

From CSR to team leader to Aboriginal Market Specialist, providing much-needed banking and financial education services to remote communities from a suitcase, Winnipeg's Cherrisse Kachkowsky says she loves working at RBC more than ever



Group Banking Consultant, Kelly Rock and Cherrisse Kachkowsky, Aboriginal Market Specialist

Cherrisse Kachkowsky knows first-hand that, with hard work and determination, there are — quite literally — few limits to where a career at RBC can take you.

Kachkowsky's career began in 2004. Upon graduation from an RBC-sponsored program aimed at unemployed Aboriginals at a local Winnipeg, Manitoba vocational school, she was offered a full-time Client Service Representative (CSR) role at the bank and was soon promoted to Team Manager, leading a staff of 18 call centre employees.

Today, Kachkowsky is an Aboriginal Market Specialist. From her base in Winnipeg, she visits Aboriginal communities throughout Manitoba, Saskatchewan and Northwestern Ontario, providing access to services such as opening bank accounts and setting up client cards, all using tools she brings with her. That's why she often tells people she's a "banker-in-a-suitcase."

It may sound basic, but for many remote Aboriginal communities, there are no physical banks onsite, so members use local stores to cash cheques — often paying high fees.

By providing access to affordable, basic banking services, Kachkowsky is able to help members not only save money on fees, but also feel more secure knowing that their funds are safely tucked away in their bank accounts.

Typical visits last between two to five days — time she also uses to support financial literacy within the communities. Kachkowsky's hands-on workshops provide community members with skills and information, such as fraud prevention.

As an employee with Métis roots, Kachkowsky has always enjoyed helping local Aboriginal people within the Winnipeg community through her work as a long-time member of RBC's Aboriginal employee resource group, the Royal Eagles. In this role, she feels privileged to be able to help them with their basic financial needs and have the opportunity to witness the similarities and uniqueness of the First Nations, Métis and Inuit communities she visits through her everyday role at RBC.

"There is one community I've visited in Ontario where, every morning at 9 a.m., whoever is in the band office gathers to say a morning prayer and then they all walk around the circle, shaking hands with each other and saying good morning," she says. "It's being able to see nice little things that just shows how close-knit the community is and the different ways they celebrate each other that make every day in this job special."

Procurement: Supplier Opportunities

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



Image courtesy of Taylor Dean.

Supporting Tomorrow's Workforce

CAMSC and RBC awarded a \$1,000 scholarship to Taylor Dean, an inspiring and ambitious Aboriginal youth, through the RBC Diversity Scholarship Program for post-secondary students

Taylor Dean (pictured above) had never applied for a scholarship before, but that wasn't going to stop this passionate young woman from Brantford, Ontario from giving it her best.

Her uncle Steven Bolduc is an Aboriginal business owner of a company called Aboriginal Printing and a member of the Canadian Aboriginal & Minority Supplier Council (CAMSC). When he read about a new RBC scholarship program aimed at Aboriginal and minority youth, he sent it to Dean.

"I figured it was worth a shot," says Dean. "I might as well apply and then if it worked, it worked — and if it didn't, at least I'd tried."

The effort paid off for Dean, who received an extra \$1,000 as one of two winners of the 2014 RBC Diversity Scholarship offered in partnership with CAMSC. The scholarship monies will go directly towards her tuition fees for the concurrent education program she is taking through Wilfrid Laurier University and Nipissing University. With a minor in French, it is Dean's dream to teach French immersion in the kindergarten to grade six range. She already works closely with children as a volunteer.

Jurors for the scholarship say they appreciated Dean's commitment to volunteerism and young people.

“The children in my community are very important to me,” she says. “I believe that my plan to help the community will serve others in a positive way and enhance the area in which I live.”

Charles Varvarikos, Head of Facilities Sourcing for the Royal Bank of Canada, says they came up with the idea of offering a scholarship to children of CAMSC suppliers a few years back, after a discussion about supporting future leaders. “I remember what it was like to just get into a post-secondary education program, let alone pay for it,” he says. “Imagine how much it would mean to know you have organizations like CAMSC and RBC behind you.”

The scholarship, only in its second year, is growing fast. “We were really pleased to see a much higher number of applications from Aboriginal students this year,” says

Nellie Benitez Viveiros, Coordinator, Corporate Social Responsibility for the Royal Bank of Canada. “Any student could be a future community leader or business owner, so this is just another way we can help strengthen the diverse communities we live and work in.”

Cassandra Dorrington, CAMSC’s President, couldn’t agree more about the value of both diversity and learning. “In the words of Nelson Mandela, ‘Education is the most powerful weapon you can use to change the world,’” she says. “We at CAMSC commend RBC for recognizing the value of educating our diverse youth, as we strive to build a stronger, more inclusive and vibrant economy.”

New Brunswick Pow Wow Photo Contest Clicks with Communities

RBC’s Royal Eagles in the Atlantic region were proud to support a Pow Wow photo contest by the Joint Economic Development Initiative (JEDI) last summer with a \$500 donation for the grand prize. JEDI works with partners to foster Aboriginal economic and workforce development throughout New Brunswick. RBC Royal Eagles is an employee resource group made up of both Aboriginal and non-Aboriginal employees who work to create awareness and support for Aboriginal culture throughout RBC. The grand prize winner of the photo contest, Annie Mae Morrison, was randomly drawn from more than 80 entries and received a handmade basket that included a new tablet computer and gift certificates for local, Aboriginal-owned businesses.





c. 1914: Trading post village of Hazelton, BC — 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, BC

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 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 Six Nations of the Grand River community in Ohsweken, Ontario.

year 1992

- Royal Bank launches an annual educational awards program for First Nations students attending university or college in Canada — now called the RBC Aboriginal Students Awards program.

year 1993

- Royal Bank launches the Aboriginal Stay in School program, hiring grades 9-12 students 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 institution.

year 1995

- Royal Bank establishes a national Aboriginal Banking division.

year 1996

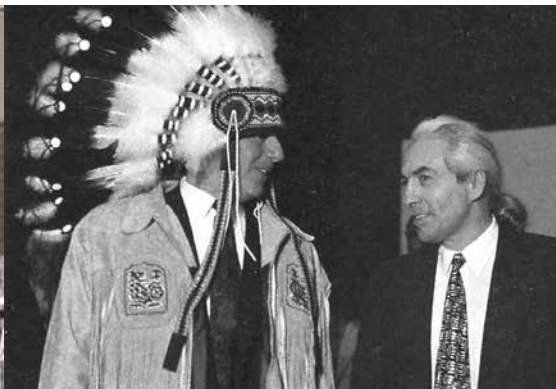
- Royal Bank signs an agreement with the National Association of Friendship Centres to launch a program of business and community development initiatives across the country.
- Royal Bank joins forces with the National Aboriginal Veterans Association to help raise funds to erect a monument in Ottawa commemorating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

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 to recognize his support for First Nations peoples.



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



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



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

year 1998

- Royal Bank is corporate sponsor of Working Partnerships, an Ontario government program encouraging 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 their 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 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.

year 2008

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

year 2009

- RBC names Phil Fontaine, former National Chief of the Assembly of First Nations, as 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 the Martin Aboriginal Education Initiative, a program aimed at helping Aboriginal youth stay in school.

- Ohsweken branch near Caledonia, Ontario, celebrates its 20th anniversary.

- 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.

year 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.
- RBC invests in northern Saskatchewan communities by appointing a new Vice-President of Commercial Financial Services.
- RBC re-engages Phil Fontaine, former National Chief of the Assembly of First Nations, as Special Advisor for a second three-year term.

year 2013

- RBC announces the creation of the new role of National Manager, Aboriginal Trust Services.

year 2014

- RBC proudly sponsors 2014 North American Indigenous Games in Regina, Saskatchewan, where over 4,000 athletes compete with support of 2,000+ volunteers.

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FIRST NATIONS RBC ROYAL BANK BRANCH LOCATIONS

Hagwilget First Nation — New Hazelton, 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
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
Wikwemikong First Nation — Wikwemikong, Ontario
Webequie First Nation — Thunder Bay, Ontario

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

- To reach a branch or to talk to an RBC representative, 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 available in Cree and Inuktitut

