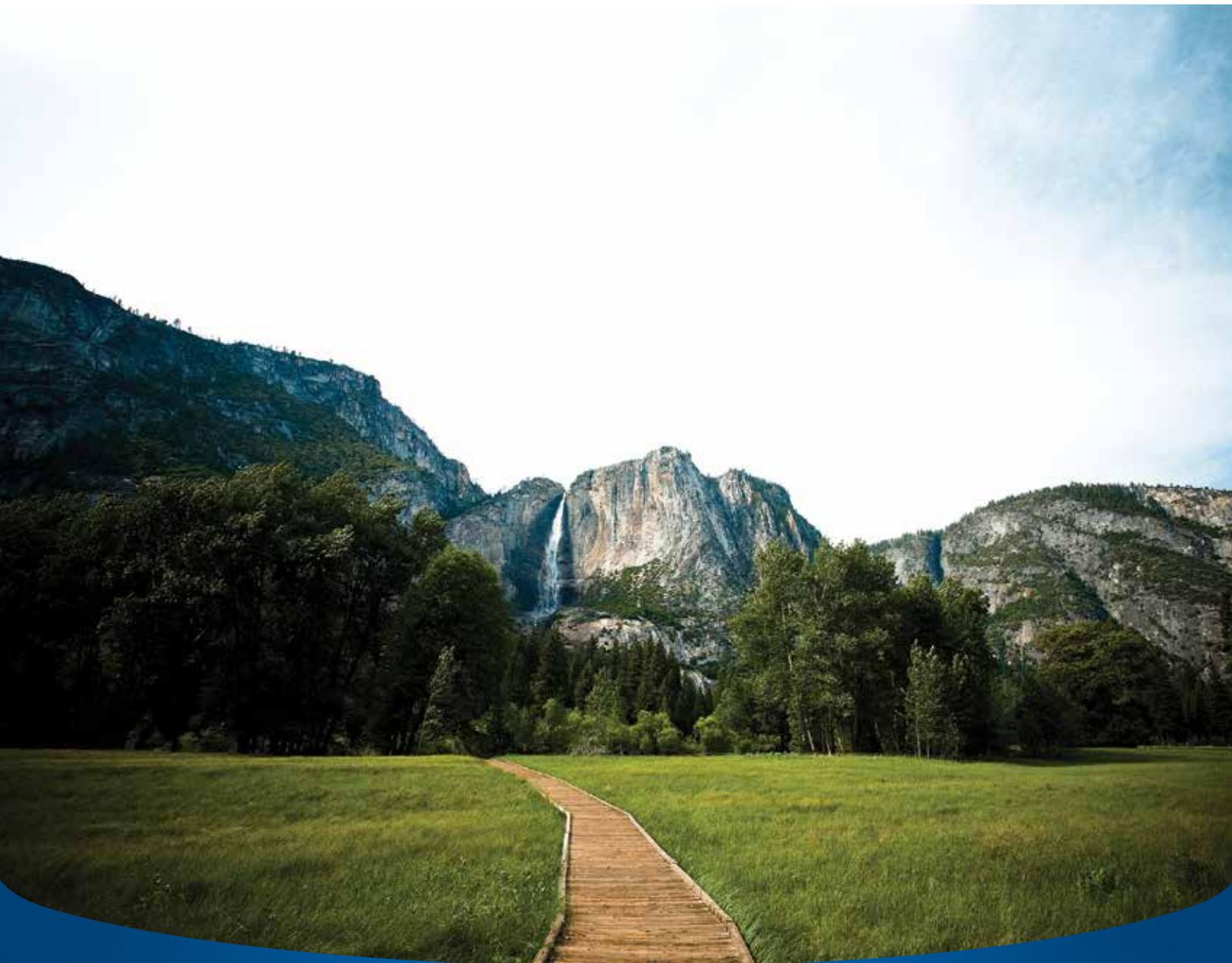


RBC Aboriginal Report | June 2009 – May 2010

RBC Aboriginal Partnership Report

A **CHOSEN** JOURNEY



RBC Royal Bank®



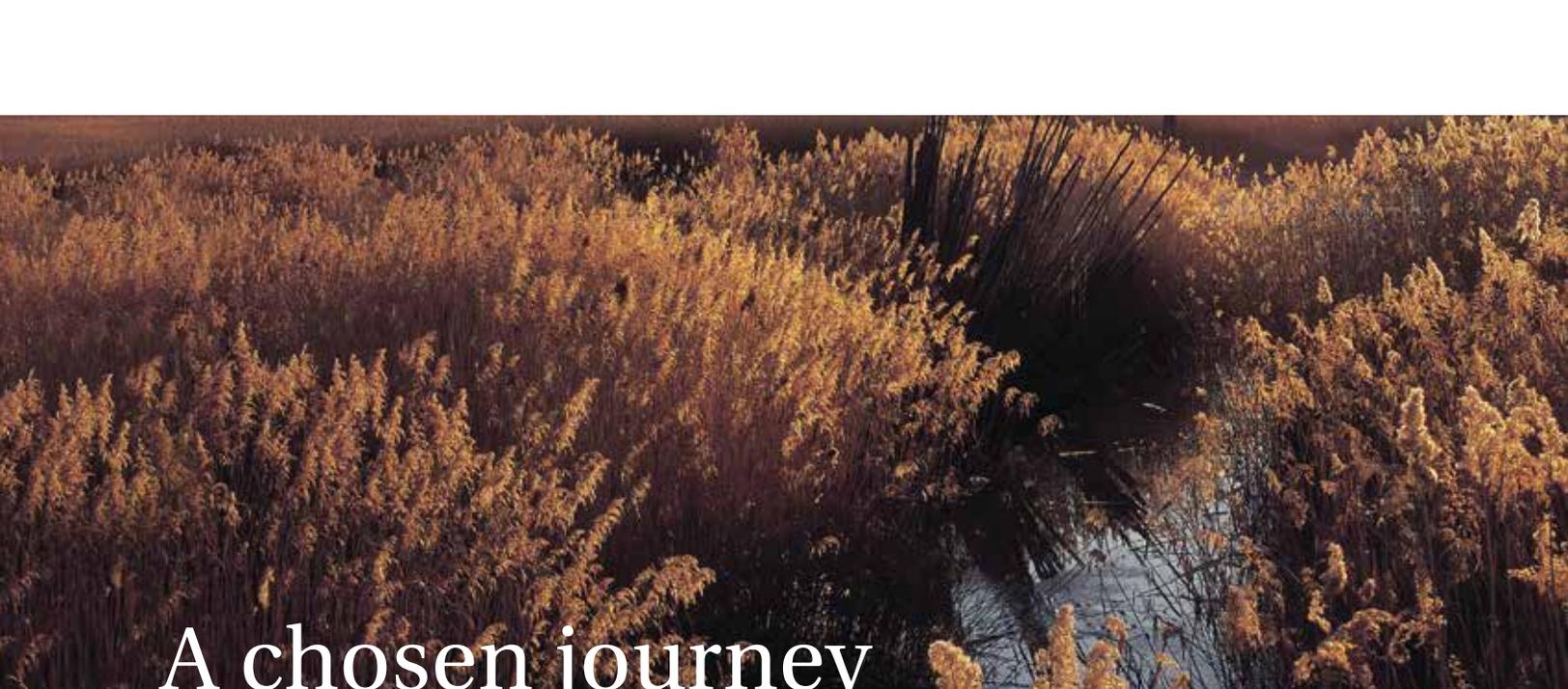


RBC Aboriginal Partnership Report

A **CHOSEN** JOURNEY

Contents

A chosen journey	1
Access to banking services and capital	2
Community and social development	4
Employment, training and education	6
Procurement	8
Legacy: The journey continues	9
RBC pictorial timeline	10
Community voices	12
RBC Aboriginal banking contacts	back



A chosen journey

“Aboriginal economic development, access to banking services and credit, community and social development, employment, training and education are deeply and intricately intertwined in the pursuit of community prosperity. At RBC®, we are consulting with Aboriginal communities and their leaders to help create economic opportunities that benefit not only Aboriginal peoples, but the Canadian economy as a whole.”

GORDON M. NIXON, PRESIDENT AND CEO, RBC

We recognize that Aboriginal communities and individuals have unique needs that, in many instances, require unique financial products and services. We also know that access to banking services and capital is a critical component in the creation of wealth and economic sustainability in Aboriginal communities.

Since 1991, when we opened our first on-reserve branch, we’ve developed complete financial services for Aboriginal peoples, as well as for small, medium and large Aboriginal businesses and organizations. Today those services have grown to encompass international, as well as national and regional, business opportunities.

We continue to move along a path of learning and understanding, guided by ongoing consultation with Canada’s Aboriginal peoples. On this journey toward a better mutual understanding, we’ve learned the importance of taking the long-term perspective. We’ve recognized the need to ingrain new ways of doing things within our own organization, as well as out in the community at large.

This edition of our RBC Aboriginal Partnership Report provides a summary of our activities and actions as we continue on this journey, building new relationships and pathways to prosperity for Canada’s Aboriginal peoples.

“We work with Aboriginal peoples in pursuit of economic self-sufficiency to create a circle of prosperity that generates wealth for Aboriginal community members and businesses and provides income-earning opportunities that contribute to quality of life. When Aboriginal communities come to us with a vision, we help them develop and build that vision. We provide the financial expertise and resources – pushing the envelope if that’s what it takes – to support their success and build a sustainable economic future together.”

**ROB JOHNSTON, REGIONAL PRESIDENT, MANITOBA/SASKATCHEWAN/NORTHWEST ONTARIO,
RBC EXECUTIVE CHAMPION, ABORIGINAL MARKETS – ACCESS TO BANKING SERVICES AND CAPITAL**



Access to banking services and capital

Access to banking services and capital is a critical component of the creation of wealth and economic sustainability in Aboriginal communities.

Our Aboriginal services team has specialized financial executives, market managers, account managers, trust and investment advisors, as well as dedicated risk management teams who understand the unique credit needs of the Aboriginal communities they serve across the country.

Presently, we have eight RBC branches located on reserves: Ohsweken in Ontario; Cross Lake, Norway House and Peguis in Manitoba; Nation Huronne Wendat in Quebec; as well as Hagwilget, Vedder Crossing and Westbank in British Columbia. Six RBC branches are located north of 60°: Cambridge Bay, Rankin Inlet and Iqaluit in Nunuvut; Yellowknife and Hay River in the Northwest Territories; and Whitehorse in the Yukon. We also have two agency banking operations located in remote First Nations communities.

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

In 2009, our on-reserve housing program was available in 58 communities across Canada. We also continued to provide financing and bridge financing for capital projects, including community centres, administration buildings, schools, health centres, museums/interpretative centres and housing. Through our 10 Helpful Steps outreach program, we deliver financial advice workshops to Aboriginal communities across the country.

As a Canadian financial institution, we have taken a leadership role in developing relationships to enhance lending to Aboriginal people through agreements with Aboriginal organizations such as National Aboriginal Capital Corporation Association (NACCA), Tale’awtxw Aboriginal Capital Corporation (TACC) in BC, Miziwe Biik Development Corporation (MBDC), Waubetek Business Development Corporation in Ontario, as well as Société de crédit commercial autochtone/Native Commercial Credit Corporation (SOCCA) in Quebec. Aboriginal-corporate partnerships hold tremendous potential, and we continue to seek out opportunities to work with other Aboriginal capital corporations across Canada.

Examples of RBC capital support for Aboriginal communities totalling more than \$39 million

- **\$14 million** – Cultural centre, BC
- **\$7 million** – Community building, AB
- **\$7 million** – Administration building/hockey rink, AB
- **\$5 million** – Store and community building, BC
- **\$2 million** – Housing project, ON
- **\$1.6 million** – Arena, ON
- **\$1.2 million** – Health centre, ON
- **\$1.1 million** – Inuit housing, QC
- **\$1 million** – Community hall, SK
- **\$1 million** – Housing project, SK
- **\$775,000** – Tire shop, BC
- **\$500,000** – Truck wash and equipment, AB

Examples of sponsorships and donations provided by RBC to organizations that support Aboriginal economic development

- **\$8,000** – Aboriginal Financial Officers Association
- **\$8,000** – National Aboriginal Achievement Foundation
- **\$7,000** – Nishnawbe Aski Development Fund
- **\$5,000** – Council for the Advancement of Native Development Officers (AGM and conference)

“RBC is proud to partner with Aboriginal peoples and communities to further their economic development, promote their cultural heritage and protect their environment. By doing this, we are supporting their efforts to create a strong and sustainable future for themselves and for all Canadians.”

SHARI AUSTIN, VICE-PRESIDENT, CORPORATE CITIZENSHIP,
RBC EXECUTIVE CHAMPION, ABORIGINAL MARKETS – COMMUNITY AND SOCIAL DEVELOPMENT



Community and social development

We believe it is important to build relationships with Aboriginal peoples based on understanding, trust and respect. We publicly encourage dialogue between businesses, governments and individuals to identify and resolve relevant economic issues in Aboriginal communities.

When we talk about building communities and building a circle of prosperity, it's important to reaffirm that the foundation for a healthy community is a sustainable and diverse economy. In our ongoing efforts working with Aboriginal peoples to support sustainable and diverse economies, we have developed many key relationships with Aboriginal individuals, organizations and communities.

In terms of community and social development, we understand that a special relationship exists between the natural world and the communities in which people live and work. In particular, we realize that the identity, cultural beliefs and economies of many Aboriginal peoples are intrinsically connected to a region's history, natural landscape and biodiversity.

In 2007, we announced the RBC Environmental Blueprint™ – a clear articulation of our global environmental policy, priorities and objectives. At the same time, we announced our 10-year, \$50 million RBC Blue Water Project® – the largest donation commitment in our corporate history. We support charitable organizations that protect watersheds and ensure access to clean drinking water, particularly in rural and indigenous communities.

We support health and wellness services that respect Aboriginal peoples as individuals with distinctive cultural identities, values and beliefs, including approaches to health care that now incorporate traditional healing practices.

We also support Aboriginal artists and organizations and the Aboriginal culture and heritage they sustain through visual and performing arts, music, literature and film, across Canada and around the world.

Examples of RBC support for Aboriginal community and social development

- Providing guidance and support through volunteer positions on numerous Aboriginal government boards and organizations
- Becoming a lead investor in the Conference Board of Canada's Centre for the North, with a five-year commitment involving consultation, research and development to provide insights into how Canada can best address challenges and opportunities in its northern regions
- Supporting our employee-driven volunteer initiatives in Aboriginal communities, organized by members of our RBC Royal Eagles employee resource group, including the Back Pack program (school supplies, clothing), Holiday Gift Box programs, as well as volunteer work with community family support organizations
- Ongoing support for the celebration of National Aboriginal Day through national media campaigns, hosted events, fundraisers and in-branch displays

Examples of sponsorships and donations provided by RBC to organizations that support Aboriginal cultural and environmental programs

- **\$125,000**¹ – Tides Canada Foundation, Great Bear Rainforest, BC
- **\$100,000**² – Centre for Indigenous Environmental Resources, watershed improvement program, BC, AB, NS
- **\$100,000** – Trent University for the protection of drinking water in northern indigenous communities
- **\$80,000**³ – Learning for a Sustainable Future, For the Love of Water (FLOW) Education Program and education grants to be designated to under-served schools and First Nations communities
- **\$50,000**⁴ – Green Communities Foundation, Well Aware Program, well monitoring and best practices, Aboriginal communities, ON
- **\$50,000**⁵ – Spo7ez Cultural Centre/Squamish Lil'Wat Cultural Centre, BC
- **\$45,000** – Comptoir Agoshin for food and clothing, PQ
- **\$25,000**⁶ – Nippising First Nation, water protection plan
- **\$20,000** – Anishinabek Nation 7th Generation Charity, ON
- **\$20,000** – Canadian Aboriginal Festival, ON
- **\$5,000** – Bill Reid Foundation/Museum, founding donor, elementary school education program supporter, BC
- **\$5,000** – Wabano Centre for Aboriginal Health, ON
- **\$5,000** – National Hockey League, ON
- **\$4,000** – Big Cove First Nation Wellness Committee, NB
- **\$4,000** – Hot Lunch Program (Royal Eagles), AB

¹ \$500,000 total/multi-year pledge

² \$400,000 total/multi-year pledge

³ \$400,000 total/multi-year to 2012

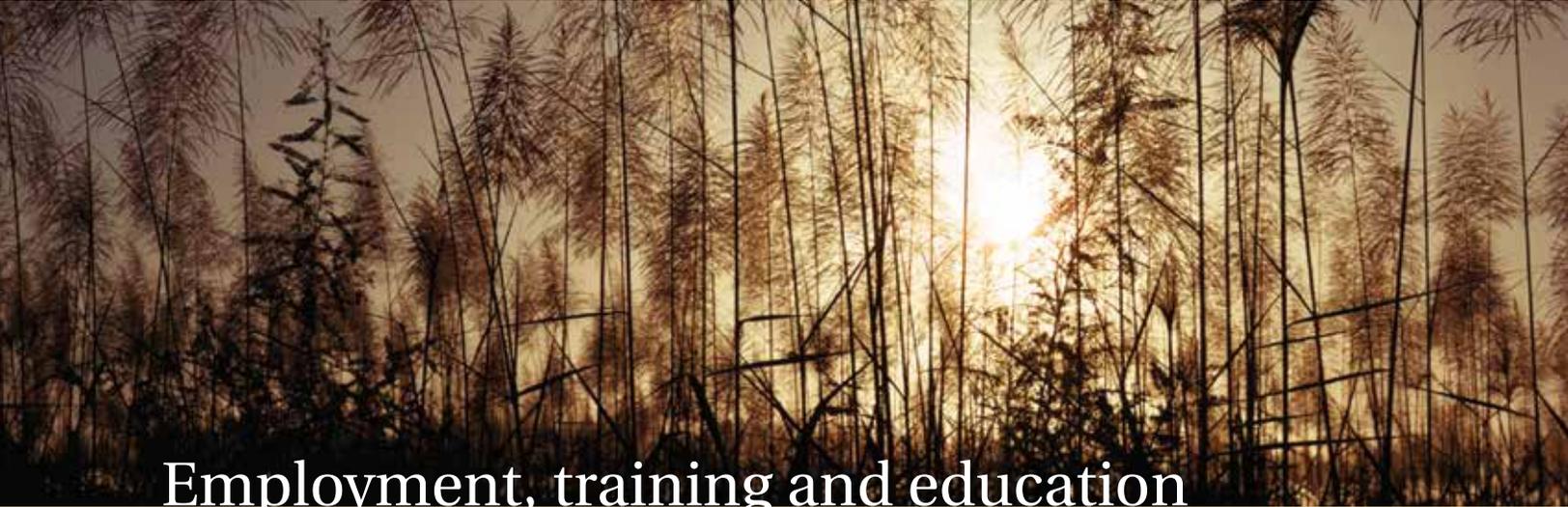
⁴ \$100,000 final/multi-year pledge

⁵ \$250,000 multi-year pledge

⁶ \$50,000 total/two-year pledge

“We understand the crucial role a good education plays in helping Aboriginal youth achieve success in life. For that reason, we provide educational support and incentives through our RBC Aboriginal Stay-in-School program and our RBC Aboriginal Student Awards program scholarships. We also understand that one of the most important outcomes of a good education is a meaningful job.”

KIRK DUDTSCHAK, SENIOR VICE-PRESIDENT, STRATEGY AND HUMAN RESOURCES,
RBC EXECUTIVE CHAMPION, ABORIGINAL MARKETS – EMPLOYMENT, TRAINING AND EDUCATION



Employment, training and education

Training and education help lay the groundwork for the future success of Aboriginal youth in the Canadian workforce. RBC provides an inclusive workplace for Aboriginal employees; we are recognized as a top employer with progressive policies, a commitment to diversity and a culture of employee engagement.

We have over 721 employees working at RBC who have identified themselves as peoples of Aboriginal descent, who represent approximately 1.6 per cent of RBC's total employee population in Canada.

In 2009, we continued our efforts to attract and retain Aboriginal employees by providing enriching careers with competitive compensation, flexible benefit programs, training and career development opportunities and support for work/life balance.

We continue to promote our internal Royal Eagles employee resource group — of and for Aboriginal

employees throughout RBC. Royal Eagles provides peer networking and mentoring, helps support recruitment and retention, acts as a resource at RBC and a liaison with Aboriginal communities, and enhances Aboriginal cultural awareness within RBC.

In addition, RBC supports programs, skills development, training and employment strategies to promote employment of Aboriginal individuals in their chosen field. We believe that ensuring full participation is in the best interest of all our communities.

We understand that training is not only essential for incoming Aboriginal employees, but also critical for supervisors and managers so that we can provide a supportive, welcoming workplace. Our commitment to creating this workplace comes from the highest levels within our organization.

Examples of RBC support for Aboriginal employment, training and education

- Continuing to provide the RBC Aboriginal Student Awards program for post-secondary education – in 2009, we awarded 10 scholarships of \$4,000 per year for four years in college or university; a total of \$1,000,000 has been awarded to date
- Continuing to provide the RBC Aboriginal Stay-in-School program – in 2009, 42 Aboriginal students in grades 9-12 were given work and learn summer job opportunities as RBC customer service representatives
- Expanding the program Pursue Your Potential to Aboriginal candidates in 2009 – 41 Aboriginal candidates joined the program and 22 were hired as new RBC employees
- Joining the Financial Industry Partnering for Aboriginal Relationships (FIPAR), whose members individually offer and/or sponsor scholarships to support Aboriginal youth in obtaining a post-secondary education, internships and employment
- Creating the Aboriginal Workforce Strategy to help increase our number of Aboriginal employees
- Establishing a national leadership committee to help expand the mandate of our internal resource group, the Royal Eagles, to raise its profile internally and externally
- Participating in career fairs, festivals and other post-secondary student-oriented events and activities across the country, including the Canadian Aboriginal Festival where 16 recruitment volunteers were present to discuss employment opportunities
- Providing the new Aboriginal Cultural Awareness e-Learning Program for all RBC employees – the program will provide employees with an opportunity to learn about the values, customs and beliefs of First Nations, Metis and Inuit peoples
- Job-shadowing by 10 students from Amiskwaciy Academy in various jobs at the West Business Centre in Edmonton

Examples of sponsorships and donations provided by RBC to organizations that support Aboriginal employment, training and education

- **\$100,000¹** – University of Victoria, Aboriginal Student Mini-University Summer Camp, Adult Summer Orientation Program for Aboriginals, First Nation Educational Centre, BC
- **\$100,000²** – University of Winnipeg, Community Learning Partnership, MB
- **\$90,000** – Red Deer College Foundation, Student Centre, AB
- **\$85,000³** – Lethbridge College Foundation, Aboriginal Transitions Program, AB
- **\$50,000** – Northern Alberta Institute of Technology (NAIT) in Motion/Mobile Education Units to Aboriginal communities, AB
- **\$50,000** – Keyano College Foundation, Aboriginal Entrepreneurship Certificate Program, AB
- **\$25,000** – Vancouver Island University, Aboriginal Construction Program, BC
- **\$25,000** – Native Child & Family Services of Toronto, After School Program, ON
- **\$23,000** – St. John's Native Friendship Centre, After School Program, NL
- **\$10,000** – Thompson Rivers University Foundation, First Nations Language Teaching Certificate, BC
- **\$1,000** – Scholarship for a graduating student from Amiskwaciy Academy High School, AB
- **\$1,000** – Scholarship to University of Calgary, AB

¹ \$600,000 total/multi-year pledge, ² \$400,000 total/multi-year pledge, ³ \$250,000 total/multi-year pledge

“We are striving to improve our procurement processes and policies to make them more accessible for Aboriginal-owned businesses that want to become RBC suppliers. We want to be known as a great client for Aboriginal businesses across Canada.”

LINDA MANTIA, SENIOR VICE-PRESIDENT, PROCUREMENT AND CORPORATE REAL ESTATE,
RBC EXECUTIVE CHAMPION, ABORIGINAL MARKETS – PROCUREMENT



Procurement

A number of initiatives are underway at RBC to help ensure fair and equal access to our procurement process for Aboriginal-owned businesses as yet another way to foster economic development.

We have formed procurement teams who seek out Aboriginal business owners through trade fairs and one-on-one meetings. We also continue to look for opportunities to facilitate access to corporate supply chains for Aboriginal-owned businesses.

Currently we are transitioning our supply chain to a model that better supports environmental sustainability. We introduced a Green Sourcing Initiative, which includes the Green Procurement Questionnaire to help us identify environmentally conscious vendors.

Examples of RBC support for Aboriginal procurement

- Establishing a process with our Tier 1 real estate and property management service provider to identify Aboriginal-owned businesses as potential RBC suppliers
- Building a supplier database to identify Aboriginal suppliers as potential applicants for RBC Requests for Proposals (RFPs); reviewing potential for Aboriginal-owned businesses to self-identify on our website database
- Reviewing our standard RFP document to determine how we can better identify Aboriginal companies wishing to do business with RBC
- Co-sponsoring BC's 2010 Business Guide, which includes information about the Vancouver Olympic Committee (VANOC) Aboriginal Procurement Strategy, to maximize opportunities for Aboriginal-owned businesses to connect with the 2010 Olympic and Paralympic Winter Games

Examples of sponsorships and donations provided by RBC to organizations that support Aboriginal procurement

- **\$12,500** – Canadian Aboriginal Minority Suppliers Council



Legacy: The journey continues

“As a business leader and as a Canadian, I can’t imagine a more important legacy for our country than to partner with Aboriginal communities, businesses and organizations to help them realize the goals they set for themselves.”

DAVE MCKAY, GROUP HEAD, CANADIAN BANKING, RBC

The bottom line for RBC is that we continue to work with and promote the interests of Aboriginal peoples, their businesses, organizations and communities. To accomplish this goal together, we must create the right framework to continue to build relationships and explore new, innovative ideas so that we can all succeed.

We are committed to talking, sharing and reinforcing the importance of everything that collectively we are striving to achieve in the areas of employment, community development and economic independence for Canada’s Aboriginal peoples.

Have we achieved our goals at RBC? Not yet. Are we on the right path? We believe we are and we pledge to continue on this path in the collaborative spirit with which we first began working with Aboriginal peoples in Canada, to make the investments needed to create a positive difference.



c. 1914: Trading post village of Hazelton, BC – Royal Bank branch relocated from 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, BC

RBC pictorial timeline

year 1910

- › Our merger partner (1925), the Union Bank of Canada, opens a branch at the Hudson's Bay trading post village of Hazelton, BC; Royal Bank relocates this branch to Hagwilget First Nation in 1977.

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 at Frobisher Bay, NT (now Iqaluit, NU).

year 1990

- › Our Royal Trust Aboriginal Services Group is the first division created by a major financial institution to meet the needs of Aboriginal claim settlements.
- › A Royal Eagles employee resource group is established at Royal Bank – for Aboriginal employees, by Aboriginal employees – to provide networking and mentoring, support recruitment and

retention and enhance cultural awareness with Aboriginal communities.

- › 14 Royal Bank retirees volunteer with CESO to help Canada's Aboriginal peoples become more self-sufficient.

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 at Ohsweken, ON; seven of the 10 staff members are First Nations people.
- › Royal Bank and Calmeadow Foundation co-sponsor the Aboriginal Loan Fund to support efforts of Aboriginal small businesses.
- › Royal Bank becomes the first financial institution to officially sponsor the Arctic Winter Games; Royal Bank began donating funding to the Games in 1977.

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. Awards are given to five students, for \$4,000/year, up to a maximum of four years of study at college or university in disciplines relevant to the banking industry.
- › Royal Bank organizes an Aboriginal youth conference in Toronto, focused on life and career planning.

year 1993

- › Royal Bank opens Manitoba's first on-reserve branch in Peguis; the branch is staffed entirely by Aboriginal employees.
- › Royal Bank launches its Aboriginal Stay-in-School program, hiring students in grades 9-12 to work in bank branches across Canada for one month each summer.

year 1994

- › Royal Bank pledges \$275,000 over six years to support the Saskatchewan Indian Federated College, Canada's first Aboriginal college and the country's only university-level college to be operated by First Nations people.
- › Royal Bank pledges \$100,000 over two years to support CESO Aboriginal Services to work with First Nations' communities across Canada.

year 1995

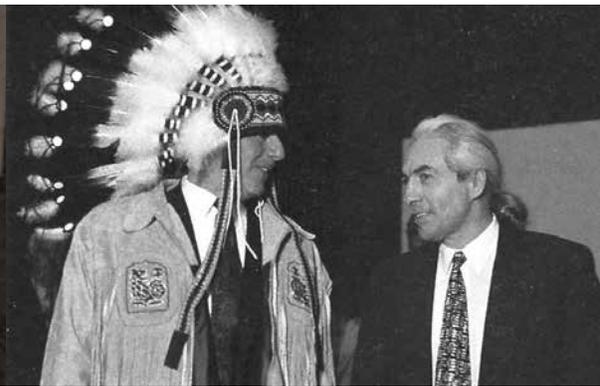
- › Royal Bank establishes its national Aboriginal Banking Group to support local regions/bankers across Canada.
- › Royal Bank opens BC's first on-reserve branch in Westbank; branch includes a drive-through ATM, wheelchair access and extended business hours.
- › Royal Bank launches a pilot project for investing in Aboriginal housing.



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 1996

- › Royal Bank signs an agreement with National Association of Friendship Centres (NAFC) to launch a program of business and community development initiatives across the country, directed toward Aboriginal youth and the urban Aboriginal population of Canada.
- › 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 and CANDO co-sponsor The Cost of Doing Nothing conference in response to the federal government's Royal Commission on Aboriginal Peoples report; Royal Bank issues its *The Cost of Doing Nothing – A Call to Action* and *Aboriginal Economic Development* reports, describing the social and economic costs Canada faces if nothing is done to boost Aboriginal participation in the labour force and help solve Aboriginal economic development issues.
- › Marc Leroux, a student from Golden Lake Algonquin First Nation, becomes the first award winner of the Royal Bank Aboriginal Student Awards program to graduate.
- › Charlie Coffey, Royal Bank's 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.

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 housing finance program to assist First Nation status and non-status members to construct, purchase (including a certificate of possession) and renovate homes within select 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

- › In response to the Assembly of First Nations (AFN) national corporate challenge, RBC and AFN sign a Memorandum of Understanding (MoU), committing to a two-year action plan to address access to capital, community and social development, employment and procurement for First Nations peoples across Canada.

year 2008

- › RBC presents its first annual MoU Action Plan update to AFN leadership.
- › 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 appoints Phil Fontaine, former National Chief of the Assembly of First Nations (AFN), as Special Advisor to RBC. Mr. Fontaine provides advice and counsel to help deepen relationships with Aboriginal governments, communities and businesses in Canada.
- › RBC introduces Remote Banking, a new banking service for Aboriginal Canadians living in remote areas to make it easier for them to access personal banking services.
- › RBC launches a new mortgage program, the Leasehold Mortgage Program, that will provide First Nations with greater flexibility in financing the purchase or construction of a home.

year 2010

- › RBC is the first Canadian financial institution to offer telephone services in Cree and Inuktitut.

Community voices



“I have been an RBC business client for 15 years. When recently the global economy took a turn for the worse, I asked RBC to increase my line of credit. The response was immediate and positive. Their belief and support in me and my business ability has created a strong partnership. As a woman and a First Nations business owner, there is not a glass ceiling over me, but a net under me. There are essential business tools that one must have, and my good relationship with RBC and the Aboriginal Banking side has been that tool.”

Dorothy Grant, President
Dorothy Grant Ltd., BC

“In any business, if you want to be in that business for a long time, you’ve got to go with experts. We don’t pretend to be experts in everything. We do have our own fields of expertise, but when we’re outside our field, we go to the experts. And RBC is the expert in financing.”

Rick Phaneuf, Secretary-Treasurer
Deh Cho Helicopters Regional Ltd. Partnership, NT

“Our great working relationship with RBC is built on the foundation of trust. Trust has been established through effective communication and responsive action for our Nation’s needs. RBC has always been very receptive, not just as a lending institution, but also as somebody you could speak to about business advice. Despite the current state of the economy, we carry forward together with a vision of our community. Over the years, we have strived to advance our Nation’s livelihood, and with the support of RBC, we have been able to develop and enhance our business operations. Thank you to RBC for being an important and integral component of our community’s economic growth.”

Chief James Jackson
Whitefish Lake First Nation #128, AB

“With rising tuition fees, I never would have made it through without the Royal Bank Native Student Awards program.”

**Mark Leroux, Golden Lake Algonquin First Nation, ON
First RBC Aboriginal Student Awards recipient to graduate – 1997**

“The Kitamaat Village Council has been a client of RBC for a number of years. We are extremely happy with the partnership. The teamwork between our corporate manager, Aboriginal Banking and Investment arm has been tremendous. The nature of our funding from government sources is grossly inadequate for the level of responsibility. The partnership with RBC allows the Kitamaat Village Council to manage our community interests now and into the future.”

**Steve Wilson, Chief Councilor
Haisla Nation, BC**

“Royal Bank of Canada and First Nations have enjoyed a productive working relationship for the past several decades. We are very excited that RBC has expanded its commitment to protecting the environment, particularly water, forests and the climate – all of which are woven into the very fabric of First Nations’ life.”

**Phil Fontaine, former National Chief
Assembly of First Nations**

“To the Royal Bank of Canada, I would like to thank you for your extremely generous contribution to the continuation of my education. I know this money will go a long way in providing me with a head start to the extensive and long road ahead. I feel very privileged and honoured to have been chosen as a successful candidate for this scholarship and hope to build on this achievement for success in the future.”

**Jonathan Melong, Metis student, NS
RBC Aboriginal Student Awards recipient – 2007**

RBC ABORIGINAL BANKING CONTACTS

British Columbia

Moira Jenkins

Vice-President, Commercial Banking
250-741-3516
moira.jenkins@rbc.com

Alberta, Northwest Territories, Yukon

Brian Hjlesvold

Manager, Aboriginal Markets
780-409-7678
brian.hjlesvold@rbc.com

Manitoba, Saskatchewan, NW Ontario

Doris Bear

Vice-President, Aboriginal Banking
204-988-5706
doris.bear@rbc.com

Ontario

Harry Willmot

Sr. Manager, Aboriginal Market Development
905-683-1386
harry.willmot@rbc.com

Quebec

Richard Dubeau

Vice-President, Aboriginal Markets
450-569-5503
richard.dubeau@rbc.com

Atlantic Canada

Steven Harris

Vice-President, Commercial Banking
902-897-2454
steven.harris@rbc.com

North of 60°

Michelle Docking

Regional Vice-President, North of 60°
867-766-5211
michelle.docking@rbc.com

National

Dale Sturges

National Director, Aboriginal Markets
416-974-8850
dale.sturges@rbc.com

RBC Estate and Trust Services

Kim Puglia

Manager, Aboriginal Services Group
1-800-573-4797
kim.puglia@rbc.com

RBC Global Asset Management™ and Investment Services

Mark Williams

Vice-President, Aboriginal Services Group
403-515-6827
mwilliams@phn.com

ON-RESERVE 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

ON-RESERVE COMMERCIAL BANKING CENTRE

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

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

Service is now available in Cree and Inuktitut



RBC Royal Bank®

© Registered trademarks of Royal Bank of Canada. RBC and Royal Bank are registered trademarks of Royal Bank of Canada.
™ Trademarks of Royal Bank of Canada. vps57482 90786 (07/2010)