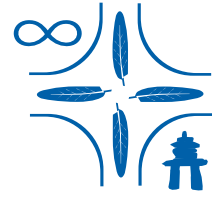


RBC Aboriginal Partnership Report
June 2014



RBC Aboriginal Partnership Report

A CHOSEN JOURNEY



A photograph of two Canada geese in flight over a body of water. The geese are shown from a low angle, with their wings spread wide, revealing the intricate patterns of their feathers. The water below is a light blue-grey color with gentle ripples. The overall scene is bright and clear.

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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 2013-2014 reporting period.



A Chosen Journey

Collective Strength through Collaboration

Canada will only thrive if it has strong communities, corporations and industries that grow, invest, create employment and foster others. First Nations, Métis and Inuit communities are essential to the collective strength of Canada's economic development, sustainable growth and identity as a country.

At RBC®, we believe strength is derived through collaboration; what we have in common and what makes each of us unique. Increasing access to financing, employment, community and procurement opportunities are possible only through ongoing consultation, collaboration and partnerships.

We are proud of what we have achieved over the 100 years of partnership we've had with Indigenous communities, and are inspired by what lies ahead for us. After 13 years as CEO of Canada's largest bank, it has been a privilege to partake in and encourage important conversations between Aboriginal peoples and businesses, organizations, governments and with our employees.

I'd like to take the opportunity to thank you for the shared learning on our chosen journey. We remain deeply committed and are honoured to be a partner.

GORDON M. NIXON, PRESIDENT AND CEO, RBC



A Message from Phil Fontaine, Special Advisor to RBC

This year's Partnership Report celebrates the growing and successful partnerships that RBC has developed with First Nations, Métis and Inuit communities and peoples across the country. We recognize that Indigenous communities are key players in Canada's growing economy, taking on a diverse array of development projects that are creating extensive benefits. From undertaking infrastructure projects, to capitalizing on resource development opportunities, to starting small- and large-scale businesses through creative partnerships and business structures, Indigenous entities and individuals are confidently moving forward. All of this positive activity requires a committed financial partner with the expertise, advice and services necessary to support the Indigenous community in their ongoing efforts to build and maintain strong, sustainable economies.

The theme of this year's Partnership Report, A Chosen Journey, reflects RBC's commitment to support the entrepreneurial spirit of Indigenous peoples to turn poverty into prosperity. First Nations, Métis and Inuit communities have demonstrated the drive, determination and discipline to build a proud and positive legacy for future generations, and RBC's commitment is to work with them to achieve this important goal.

“RBC understands the key to First Nation self-reliance is economic development and own-source revenues. With so many of the largest resource development projects in this country featuring partnerships with First Nations, the opportunities for Aboriginal economic development have never been greater. To support participation in major development projects, we provide our Aboriginal clients with unique financing solutions and access to capital to help them play an active role in building a vibrant Canadian economy.”

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

Economy: Banking, Financing and Investments

A Place to Grow and Reconnect

Chief Connie Gray-McKay realizes her vision for a new community centre to strengthen the cultural bonds between youth, Elders and other valued members of Mishkeegogamang Ojibway Nation

She grew up on the Mishkeegogamang Ojibway Nation in Northern Ontario and speaks Ojibway as her first language, “...so I always knew who I was,” says Chief Connie Gray-McKay. But the long-time community leader knows that today there are fewer opportunities to learn the Ojibway-language stories first-hand from the Elders. This, she says, was one of the long-term impacts of the residential school system.

Though Chief Gray-McKay has long recognized that language is the thread that connects and transmits knowledge across generations, reviving such traditions has been difficult at Mishkeegogamang as it is a community that spans two reserves, divided by farms.

This is why the creation of a central gathering place — where community members of all ages could have an opportunity to get physically fit, host and participate in meetings, celebrations and other social functions — was so important to her. “While language is not learned in a building but more on the land, I envisioned a building that could serve as a place for storytelling circles, where Elders could tell stories to our youth,” she adds.

However, realizing this vision wasn't easy. The community first needed to overcome its own financial struggles before it could move forward — a task that took seven years. But when this First Nation was ready, so was RBC with a loan to support the building of the Mishkeegogamang Community Centre.

“Mishkeegogamang First Nation has really used us as part of their team when they need advice to plan for many years,” says Herb ZoBell, Senior Commercial Account Manager, Regional Director of Aboriginal Markets for the Royal Bank of Canada located in Fort William First Nation, Ontario. “We are pleased to have yet another opportunity to help this visionary First Nation realize their goal of a more united and stronger community through this new centre.”

Though not yet officially open, the First Nation's community centre is already being used — a testament to its value and the need for such a space. “The way the RBC was able to quickly put together a financing package made a difference in moving this critically important project forward,” says Chief Gray-McKay. “We needed a building that brings people together.”

Securing the Future through Financial Literacy

When it comes to creating opportunities for members, Chief Tom Bressette of the Chippewas of Kettle & Stony Point First Nation knows that a little knowledge can make a big difference

Situated on the shores of Lake Huron, Ontario, the Chippewas of Kettle & Stony Point First Nation is blessed with stunning views. “If you ever want to see what a Hawaiian sunset looks like, come here,” says Chief Tom Bressette. “They’re beautiful.”

Having grown up on the reserve, Chief Tom Bressette has enjoyed those sunsets for most of his life. But these days, they remind him of something more ... for looming on the horizon, he sees a crisis.

“One of the major impacts that First Nations are going to have to deal with — and it’s a massive one — is that many of our people don’t understand the basic elements of economics,” Chief Bressette explains. “How many Native people are putting money away for when they retire? Right now, not many. It’s going to have a major impact on the seniors. It already is. Not to mention our youth, who want a more secure future. We’ve got to find ways to create opportunities for ourselves through greater financial literacy. And that was one of the key factors that made us choose RBC.”

Though the First Nation had a long-term relationship with another financial institution, last year Council decided to explore other opportunities to help members better secure their tomorrows.

“Banking has changed,” the Chief explains, “and so have our needs, so that’s why we put out a tender for our full banking business.”

The Chief says the First Nation’s Financial Management Board was impressed by RBC’s proposal

for an innovative, integrated approach that included strong emphasis on helping community members become more financially literate.

To date, RBC has held on-reserve events to engage band members including free education sessions with seniors to help them plan for their futures. “Who’s going to manage your affairs and pay your bills if anything happens or you’re incapacitated? Do you have a will?” asks Chief Bressette. “Our people need to have a better grasp and understanding of these issues, and that’s what I’ve been advocating for.”

Since the sessions, many seniors have established wills and powers of attorney. “It lets me know our people are benefiting from these new services,” the Chief says, adding that the relationship with RBC is enabling Council to “move the yardsticks forward so our people can advance.”

The transfer of basic financial knowledge from RBC’s experts to their people has only just begun. “They are a very well-managed and progressive community,” says RBC’s David Day, Senior Account Manager and Team Leader, Commercial Banking in Sarnia, Ontario.

“We’re very pleased to have this opportunity to help this progressive First Nation to empower its peoples,” Day adds. “By investing in the financial health of its youth, Elders and the entire community, they are enabling the entire community to realize a meaningful return for its members and generations to come.”



Images courtesy of Gitxaala Nation

A Life-Changing Enterprise

For the Gitxaala Nation in B.C., the launch of its own company, Coast Industrial Construction, has enabled young members to learn new skills, get good jobs and even start their own businesses

Along the north coast of what is now called British Columbia, members of the Gitxaala Nation can trace their ancestry back 10,000 years. Today, about a third of the nation's 1,800 members live in Lach Klan, south of Prince Rupert, B.C., but with fishing on a downward trend and its remote location, the nation has found itself in a challenging economic position.

At the same time, the nation has faced unprecedented opportunities, with many energy- and transportation-related mega projects that require access to Gitxaala land and marine territories either in the works or already underway. From the start, Gitxaala Governing Councils and its 23 Hereditary Leaders set out to ensure maximum community benefit would be achieved from these mega projects.

In partnership with Northwest Community College, Gitxaala is training community members to ensure they are job ready. Other initiatives include the purchase of the RONA franchise in Prince Rupert and the creation of Coast Industrial Construction (CIC), a heavy civil construction company.

Two years in, business at the community-owned RONA franchise is strong and CIC is growing fast, having completed \$28 million worth of contracts last year alone.

With more jobs than qualified workers, CIC has also hired non-Aboriginals — but no matter who is on the job, safety and having the right skills are key. This is why CIC brought in experienced tradespeople to teach its young people how to safely operate its heavy duty

machinery and attain the right credentials. Some have even gone on to start their own construction businesses. Whether they're working for CIC or themselves, Hereditary Chief Clarence Innis couldn't be prouder.

"Throughout the years, our Hereditary Leaders and Governing Councils have tried to direct our young people to generate wealth for themselves," Chief Innis explains. "This is a real life-changer, not just for our members who want to work in these industries, but for their immediate families and the entire community."

Malte Juergensen, Senior Account Manager, Commercial Financial Services for RBC located in Terrace, B.C., says the bank continues to be impressed by Gitxaala Nation and CIC's growth and professionalism: "CIC has completed every contract they've done so far ahead of schedule, on budget and without the need for rework."

RBC was there when CIC needed operating and lease lines of credit to begin work on several civil works contracts and to support their continued rapid growth. "In my mind, it's been a very good relationship," says Hereditary Chief Innis.

With its clear vision and model for success, Gitxaala Nation is a potential role model for other Aboriginal and non-Aboriginal communities.

"At the end of the day, whatever is good for a local First Nation is good for everybody else in the local area in the long run," says Juergensen.

“In addition to providing financial products and services to Aboriginal clients, we are also committed to improving the well-being of Aboriginal peoples and communities through donations, sponsorships and scholarship programs. Last year, we supported a wide range of organizations working in the health, economic development, education, cultural and environmental sectors, with a preference for initiatives run by Aboriginal peoples and communities themselves. I take pride that RBC’s commitment to the well-being of Aboriginal peoples remains strong and unwavering.”

**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



Community Social Development

Centre and right images courtesy of Danny Scully, Eleanor W. Graham Middle School

A River of Potential

An innovative after-school program at New Brunswick’s Eleanor W. Graham Middle School proves the power of student-centred engagement

In 2009, Principal Danny Scully knew his school, Eleanor W. Graham Middle School, in Rexton, New Brunswick, needed to do more to engage its Aboriginal students.

Of the 172 students attending the middle school, more than half were Aboriginal, primarily from nearby Elsipogtog First Nation. But it was other numbers that revealed a bigger truth.

Aboriginal reading levels were far below those of the non-Aboriginal population — one of several areas where Aboriginal youth were falling behind. Local doctors also expressed concerns about skyrocketing rates of Aboriginal youth obesity and Type 2 diabetes among community youth. Most troubling, Principal Scully seemed to be losing his Aboriginal students altogether with truancy rates on the rise and dropout rates showing no signs of improvement.

Facing the challenges head on, the school’s faculty came up with a plan to implement an ambitious program to engage students through more after-school opportunities, and they applied for funding from the RBC Foundation. Impressed by the scope and scale of the program, RBC made a five-year commitment of \$119,000 to help fund the launch and establishment of the program, called River of Fire After School Program.

One aspect of the River of Fire program tackles reading rates. Volunteer teachers spend time questioning kids to better understand their interests before purchasing books and other materials that align with their passions and cultural backgrounds. Reading is now “cool,” even among often harder-to-reach boys.

In 2013, for the first time, the Aboriginal students in Principal Scully's school scored on par in reading with their non-Aboriginal peers. "The results are just phenomenal," says Scully. "It gives me chills just thinking about it." What's more, he says, their data proves the results are directly attributable to support enabled through the contribution received from RBC Foundation.

The after-school program — which provides children all kinds of opportunities ranging from snowshoeing to wood carving to music, sports, science and tutoring — has been a smashing success in other ways too.

Take truancy rates: before, Aboriginal students would miss an average of 12 days of school a year, often more. Knowing that Aboriginal youth love hockey and being a fan himself, Principal Scully personally began coaching an after-school hockey club — with a catch. To participate, kids had to have attended school every day the previous week. "It's turned kids who are missing 25 and 30 days of school per year into kids that never miss a day of school," says Principal Scully.

They also addressed Aboriginal youth's interest in water with a canoeing club that pairs water safety training with science. Aboriginal kids canoe on nearby rivers and collect water samples that they screen for contaminants back at the school. They've even analyzed samples from their homes and other First Nation buildings for comparison, creating a national database that has sparked deeper engagement about an important natural resource: water.

"Living close to rivers and the ocean, the canoe and water safety programs have significant value to our area," wrote Craig Sock, Band Councillor of the Elsipogtog First Nation in a thank you letter to RBC last year. "The quality of the program is exceptional and the leadership opportunities for students are endless."

And what about those obesity rates? The extra after-school physical activity — and healthy eating education — has tipped the scales. In 2010, 40% of all grade six, seven and eight students at the school were evaluated as overweight. By 2012, that number had plummeted to a remarkable 25%.

It's all about being student-centred. "That's the trick," explains Principal Scully of why the River of Fire After School Program works. "We actually go kid by kid now."

Wendy Christmas, Donations Officers, Public Affairs for Atlantic Canada, says the program is a model of social innovation for other communities. "Principal Scully is truly a pioneer," she says. "He represents what is possible when we become willing to explore creative solutions to resolve complex challenges. By engaging students in ways meaningful to them and staying committed, he's shared a lesson worth learning with us all."

“Living close to rivers and the ocean, the canoe and water safety programs have significant value to our area... the quality of the program is exceptional and the leadership opportunities for students are endless.”

— Craig Sock, Band Councillor of the Elsipogtog First Nation in a thank you letter to RBC

A Building for Belonging

Ottawa's expanded Wabano Centre for Aboriginal Health is designed to feel like home and change perceptions

To describe the work and impact of Wabano Centre for Aboriginal Health, Allison Fisher tells the story of an Aboriginal man who was a client when she first took her place as Wabano's Executive Director 15 years ago.

The centre's workers had helped this man, who had been homeless for most of his life, get off drugs and find a place to live. He had volunteered at Wabano over the years — he was even named Volunteer of the Year once — until about one year ago when he shared that he had terminal cancer and would soon return to Saskatchewan. Before leaving, he came to Wabano and asked for a chair. He then sat outside beside the front door to say his goodbyes, saying over and over: "This is my home, this is my home."

"And that's exactly what people say," says Fisher, "that this is their home, the only place where they can relax and express themselves, and be who they are in their truest form. This is what Wabano has created for them."

Ottawa-based Wabano provides culturally relevant mental wellness and social enterprise services and programs for the region's 38,000 Aboriginal people. In 2013, Wabano moved into the stunning 25,000 square-foot expanded building designed by Douglas Cardinal, an acclaimed architect of Métis and Blackfoot heritage. RBC provided a \$250,000 donation towards the \$16.2 million capital building costs as a way to support the centre's award-winning programming.

"The extraordinary work Allison and her team have done to create an iconic space that humanizes, protects, enriches and embodies the identity of Canada's First Peoples is remarkable," said Sue-Ellen Holst, Donations Manager, RBC.

Fisher, who grew up on the Wikwemikong Unceded Indian Reserve on Manitoulin Island, wanted Wabano's expanded new home to be an expression of First Nation, Métis and Inuit communities so clients would always see themselves reflected in the space.

"How many times are we reminded of our own beauty as human beings?" Fisher asks. "We tend to be very negative, and not very responsible towards one another and the environment. But now when you walk into Wabano, you are reminded that you indeed are not only beautiful, but that you have the ability to create great beauty in the world around you. That's what I think I love so much about this building. It's that reinforcement each day."

The centre's leader also believes Wabano's expanded space is making a difference in other ways. "I think Wabano is also changing the narrative of negative stereotypes of Aboriginal people in the broader community," she explains. "When this building went up, people began to look at Aboriginal people much differently. If the building is beautiful, there must be beautiful people there." Indeed there are, and more than ever Wabano will continue to be a home away from home for the many it will continue to welcome through its doors.



Images by John Francis (far left), and Vicky Laforge; all courtesy of the Wabano Centre for Aboriginal Health.

In Trust of Their Own Futures

Through education, the National Aboriginal Trust Officers Association (NATOA) enables community members to manage trusts and other assets for generations to come

Opportunity knocks for Aboriginal communities across Canada. Partnerships with industry to responsibly access natural resources on traditional lands is just one example of the many ways forward.

“Long gone are the days where somebody can come in just to make a profit off a First Nation and then get out and leave them with nothing,” says Mark Sevestre, Trust Manager for the Mississaugas of the New Credit First Nation and member of Six Nations of the Grand River in Ontario. “Today, Aboriginal leaders are establishing deals and arrangements with corporations that are mutually beneficial.”

Whenever a First Nation settles a land claim, there is always the question of how to manage the money: should they spend it on urgent housing, healthcare or education needs, or invest it for future generations?

Trusts are an effective way for First Nations to bridge the gap between now and then, with decisions about fund allocation determined by a board of trustees. Trust structures can vary and include the use of a corporate trustee, a community model run entirely by volunteer trustees from the community or a hybrid of the two.

Even communities that choose to engage a corporate trustee service provider to manage their trust assets can benefit from an increased understanding of best practices in trust management. Consider, for example, that there is an estimated \$200 billion worth of trust assets and investments being managed on behalf of Aboriginal communities across Canada. A modest 2% increase in investment returns on that \$200 billion could mean an extra \$4 billion of extra community revenues available for innovative programs and services.

The National Aboriginal Trust Officers Association (NATOA) was established by Board Member Alanna Jones, Chairman Wyatt Arcand and Sevestre to enable community member trustees to fulfil their fiduciary responsibilities and help their communities.

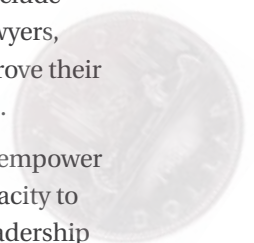
NATOA launched its first online trust and investment training program for Aboriginal community trustees in partnership with Alberta’s Lethbridge College in January 2011. The course, which takes about four months to complete, is offered three times a year.

Now a second course is in the works, thanks to a \$25,000 diamond level sponsorship. Of that, a \$20,000 donation from the RBC Foundation went directly to Lethbridge College to develop the second intermediate course, and another \$5,000 donation from the Royal Trust Corporation of Canada was directed to NATOA.

NATOA strives to be a resource — the first place leaders and advisors call when they need to establish a community trust. Technical questions can be referred to a network of experts. Right from the start, the founders of NATOA believed the organization should include service providers — investment managers, lawyers, accountants and corporate trustees — to improve their ability to better serve Aboriginal communities.

“We are pleased to support NATOA’s vision to empower Aboriginal communities by building their capacity to build long-term prosperity through trustee leadership and exemplary trust management,” says Jemison Jackson, RBC Wealth Management, Aboriginal Trust Services.

Ultimately, NATOA is giving Aboriginal people another voice to express exactly what is most meaningful to communities and the tools to help First Nation, Métis and Inuit communities achieve their goals. “We are a vital economic cog in this country, and we will continue to actively take part in the economy,” says Sevestre.



Progress Report

Economy: Banking, Financing and Investments

RBC Royal Bank® continued a long-standing commitment to finance community infrastructure projects throughout the 2013 reporting period, while also providing sponsorship funding to Aboriginal economic development organizations.

Select Financing Examples	Amount	Project
Schools, Community and Cultural Centres	\$6,500,000	Arenas — Quebec
	\$5,200,000	Community centre — Ontario
	\$3,750,000	Heritage park — Saskatchewan
	\$1,600,000	Cultural complex — Ontario
Roads, Water and Power Generation	\$8,000,000	Roads and water system — Saskatchewan
Housing and Administration Buildings, Other	\$3,000,000	Youth re-adaptation centre — Quebec
	\$2,000,000	Housing — Quebec
	\$1,600,000	Grocery store — Manitoba
	\$1,500,000	Hotel — Quebec
	\$900,000	Housing — Manitoba
	\$750,000	Fire Hall — Saskatchewan
	\$660,000	Fire Hall — Ontario
	\$500,000	Auto financing — British Columbia
	\$400,000	Housing — Saskatchewan
	\$300,000	Payables — Saskatchewan
Business and Refinancing, Construction, Infrastructure Financing	\$6,000,000	Construction company — British Columbia
	\$2,800,000	Infrastructure — Quebec
	\$500,000	Infrastructure — Saskatchewan

Select Sponsorship Examples	Amount
Aboriginal Human Resource Council	\$25,000
Aboriginal Financial Officers Association	\$22,600
Assembly of First Nations	\$6,000
Canadian Council for Aboriginal Business	\$2,700
Council for the Advancement of Native Development Officers	\$2,500
Conference Board of Canada (North Summit)	\$2,500

In late 2008, the Royal Bank of Canada, along with 20 other visionary private sector investors, responded to an initiative undertaken by former Prime Minister Paul Martin and his son, David, to create the CAPE Fund (Capital for Aboriginal Prosperity and Entrepreneurship). To date, the CAPE Fund has \$50 million under management and \$30 million of equity investments in seven companies spanning a broad range of businesses involving Canadian Aboriginal communities and entrepreneurs. CAPE is playing an important and active role in encouraging Aboriginal entrepreneurship and wealth creation as well as capacity building at both management and governance levels among First Nations, Métis and Inuit peoples.

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 2013-2014 reporting period.

Select Examples	Amount	Organization
Health RBC supports organizations that respect the cultural identities, values and beliefs of all Aboriginal communities.	\$70,000 ¹	Hospital for Sick Children Foundation — TeleLink Mental Health Program in Nunavut
	\$50,000	Advanced Coronary Treatment Foundation of Canada — CPR program
	\$15,000	Yukon Hospital Foundation — First National Health Program
	\$10,000	Kids' Health Links Foundation — UMIND and northern and isolated community outreach
	\$10,000	Heart and Stroke Foundation of Canada — northern Manitoba outreach initiatives
	\$5,000	Alzheimer Society — First Nations Programs — CMH
Social Services Programs supporting the well-being of youth, Elders and community members in general remain a priority for RBC.	\$30,000	Ranch Ehrlo Society — Ehrlo Outdoor Hockey League
	\$15,000	Ikwe-Widdjitiwin Inc. — residential program
	\$10,000	Child Abuse Prevention and Counselling Society of Greater Victoria — school presentations
	\$10,000	AGAPE Centre — ONE Food Bank campaign
	\$10,000	Oshawa Community Health Centre — Aboriginal Youth Program
Housing Helping to meet Aboriginal housing needs is an important area of focus at RBC. We offer support through various financing programs and donations.	\$127,000,000	75 First Nations communities approved under the RBC On-Reserve Housing Loan
	\$100,000 ²	Habitat for Humanity Canada — Aboriginal Housing Program
	\$20,000	Frontiers Foundation — Operation Beaver
Arts & Culture Artistic expression carries language and history forward. We support artists and organizations working to preserve Aboriginal heritage both in Canada and internationally.	\$25,000	Glenbow — Alberta Institute — First Nations Education Program
	\$25,000	National Screen Institute Canada — Aboriginal documentary
	\$15,000	Literary Review of Canada — Spur Festivals
	\$15,000	Outside Looking In — Training and Outreach Program
Environment RBC acknowledges that the identity, cultural beliefs and economies of Aboriginal societies are intricately connected to the natural world.	\$100,000 ³	Whitevalley Community Resource Centre — RBC Blue Water Leadership Grant
	\$50,000 ⁴	Tsleil-Waututh Nation — RBC Blue Water Leadership Grant
	\$5,000	Brant Waterways Foundation

¹ First payment of \$200,000 for a three-year commitment.

² Final payment of \$300,000 for a three-year commitment.

³ Second payment of \$400,000 for a four-year commitment.

⁴ Second payment of \$150,000 for a three-year commitment.

Progress Report

People: Employment, Education and Training

On the employment front, during the 2013-2014 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"> ■ Virtual Recruitment ■ Calgary Aboriginal Job Fair ■ Chilliwack Aboriginal Employment ■ Westbank First Nation ■ Edmonton Training Society ■ Inclusion Works ■ Stoney Nation 	
	TalentEgg – RBC launched Aboriginal Week on February 10, 2014, which included a career guide, in partnership with TalentEgg, a job board and an online careers resource centre for both campus recruitment and social recruiting programs.	
	University/high school outreach: <ul style="list-style-type: none"> ■ Ryerson University Initiatives department for sourcing interns ■ Pine Falls Reserve – contact with high school principal and branch to plan 2014 ASIS opportunity ■ University of Manitoba Education Aboriginal 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 ■ Fort Erie Indian Friendship Centre In 2013, 10 Aboriginal candidates were hired. From 2008 to date, 63 Aboriginal candidates have been hired through the program.	
	Aboriginal Summer Internship Program – 40 participants hired	
	Aboriginal Stay in School Program – Launched in 1993, the program provides “work and learn” opportunities for youth. In 2013, seven students across Canada participated.	
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	
	The RBC Social Media, Diversity Recruitment and Campus Recruitment Team leveraged RBC’s existing student social media channels to create a content calendar.	
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, 128 students have received scholarships, 10 received scholarships in 2013.
	\$100,000 ²	Inuit Tapiriit Kanatami – National Centre for Inuit Education
	\$83,333 ³	Ashoka Canada – Changemaking
	\$75,000	Actua – National Aboriginal Program
	\$50,000	Lakehead University – Indigenous Learning Classroom
	\$40,000	Justice Institute of B.C. Foundation – Fundamentals of Emergency Medicine
	\$30,000	Kwantlen Polytechnic University – General

¹ Total value of scholarships to date since 1992.

² Second payment of a \$300,000 for a three-year commitment.

³ First payment of \$250,000 for a three-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 2013-2014 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>Membership/sponsorships of key stakeholder organizations:</p> <ul style="list-style-type: none"> ■ Canadian Aboriginal and Minority Supplier Council (CAMSC) ■ WEConnect Canada <p>Active participation and networking in supplier diversity events:</p> <ul style="list-style-type: none"> ■ WEConnect national conference ■ SEUS conference in Halifax ■ CAMSC round table — Betting on Diversity ■ CAMSC Annual Trade Fair — major sponsor ■ Reception sponsor at CAMSC Annual Business Achievement Awards ■ National Minority Supplier Diversity Council conference ■ CAMSC corporate learning program ■ Received the CATA Alliance Award for innovation in supplier diversity ■ Received the CAMSC Corporate Advocacy Award ■ CAMSC mentorship workshop ■ WEConnect Corporate Leader of the Year
<p>Aboriginal-owned businesses that have been identified as potential vendors to RBC</p>	<p>2</p>	<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
<p>Foundations laid for further advancement of RBC Supplier Program</p>		<p>RBC Procurement team:</p> <ul style="list-style-type: none"> ■ Completed the first year of the RBC Reciprocal Mentorship Program. Launched year two of the program, and Spirit Staffing was successfully selected and is being mentored by a Procurement Category Expert in 2014. ■ Provided supplier mentorship workshops focused on ways for suppliers to better position themselves when competing for business. ■ Implemented the supplier diversity questions for all events.

“Embracing diversity of thought and fostering an inclusive culture are two essential ingredients to attracting, developing and retaining top talent. At RBC, we understand that investing in meaningful employment opportunities, education and training makes a difference not only to the individual but to families and ultimately to communities.”

**JENNY POULOS, SENIOR VICE-PRESIDENT, PERSONAL & COMMERCIAL BANKING AND RBC RECRUITMENT
RBC EXECUTIVE CHAMPION, ABORIGINAL PARTNERSHIPS — EMPLOYMENT, EDUCATION AND TRAINING**

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



People: Employment, Education and Training

Engaging Young, Bright Business Minds

The Martin Aboriginal Education Initiative’s youth entrepreneurship program guides Aboriginal students in discovering more inspired futures

Oskāyak High School is a public school located in a core neighbourhood of Saskatoon that draws Aboriginal students from all over the city. So when her branch manager asked if she might like to mentor Aboriginal students at Oskāyak, right across the street, Crystal Campbell, an RBC employee with Métis heritage, jumped at the chance to volunteer.

The Senior Account Manager was soon helping more than a dozen grade 11 students write plans for businesses they wanted to launch — everything from

T-shirt making to Aboriginal ringtones — as part of the Aboriginal Youth Entrepreneurship Program (AYEP).

The program is offered by the Martin Aboriginal Education Initiative (MAEI), a charitable organization with the vision to empower Aboriginal students with the knowledge and confidence they need to complete secondary school and go on to post-secondary studies. RBC Foundation has supported the MAEI with \$300,000 in donations since 2010.

“RBC’s involvement in AYEP has been instrumental to the success of the program,” says the founder of MAEI, the Right Honourable Paul Martin. “Through both financial support and the mentorship provided by RBC, students have built valuable relationships and skills sets that will be invaluable as they complete high school and pursue post-secondary opportunities.”

As only two-thirds of Aboriginal youth graduate high school, engaging teens to stay in school is critical to ensuring more doors are open in the future. At the same time, the Aboriginal population represents the youngest and fastest growing segment of Canada’s population, which presents an enormous opportunity. Innovative education approaches, says the MAEI, are key to improving the social and economic strength of Aboriginal people and their communities to a level enjoyed by all Canadians.

Craig Schellenberg, Principal of Oskāyak, says the AYEP course, now in its third year, helped him fill a gap. The average high school curriculum offers some business and accounting classes, but not nearly enough. “To be honest,” he says, “they’re not very Aboriginal-friendly.”

AYEP works because it is relevant. Aboriginal students see their perspective and world views reflected in the course material, and the projects are focused on building a business plan based on individual student interests and passions. The course helps students develop skills that can enable them to better understand the economy, determine their future roles and gain meaningful employment.

“Most of our students, I would say 99%, live below what we define as the poverty line in this country. So we’re talking about students who don’t have many means,” says Principal Schellenberg. “For them to develop the skills, knowledge and attitude [where they think] ‘Hey, I can go out there and I can create a living for myself. I can create wealth’ ... is a really inspiring breakthrough in a predominant mindset — and that’s so inspiring to watch.” These student graduates may soon join one of the fastest growing entrepreneur groups in Canada: Aboriginal business owners.

“Through both financial support and the mentorship provided by RBC, students have built valuable relationships and skills sets that will be invaluable as they complete high school and pursue post-secondary opportunities.”

— The Right Honourable Paul Martin, Martin Aboriginal Education Initiative

Engaging Young, Bright Business Minds

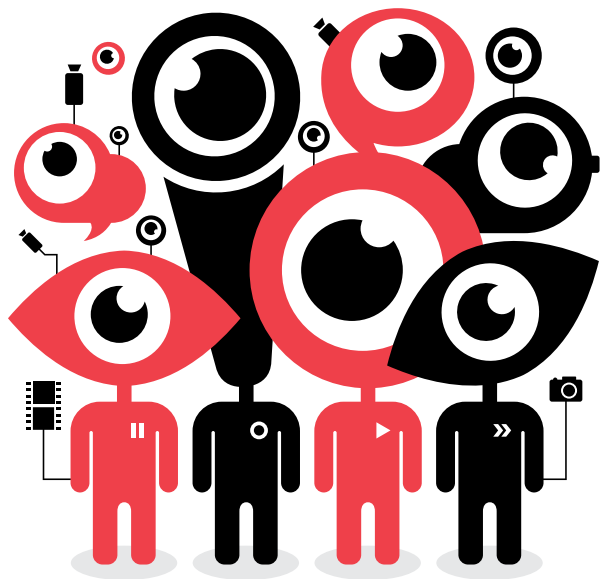
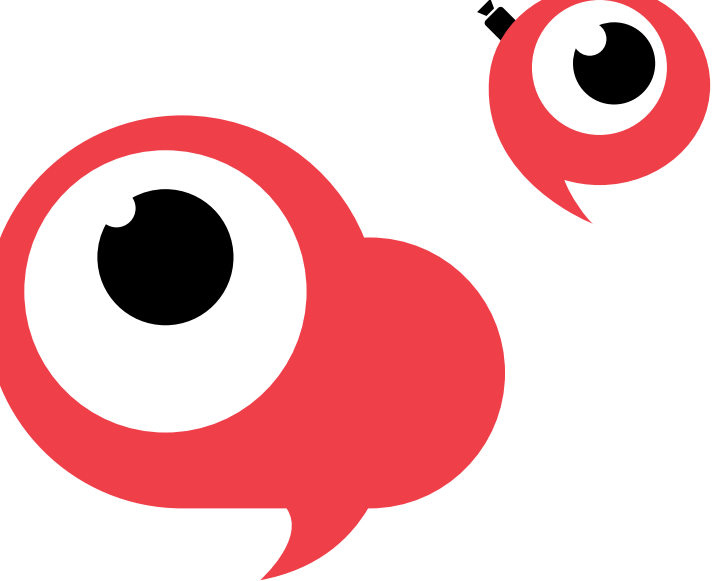
In 2013, RBC supported another Aboriginal Youth Entrepreneurship Program at the Sydney Academy in Nova Scotia through its multi-year donation to the Martin Aboriginal Education Initiative.

Colleen Doyle, Glace Bay RBC Branch Manager, is a volunteer who visits the school monthly to help Sydney Academy teens develop a business plan. Doyle thoroughly enjoys working with and learning about the Aboriginal community, and has also volunteered as a member of Atlantic Royal Eagles, an RBC employee resource group, for the past six years. Sharing her own success story, she says, is part of the experience of working with the teens.

Doyle says she’s enjoyed the experience so far, and can’t wait to see how the children progress.

“I’m excited because they’re going into grade 12 and then they’re soon off to college,” says Doyle. “RBC has so many scholarship and internship programs that I can see some of these students taking advantage of those opportunities.”





Training Innovation in Remote Communities

The Mi'kmaq Economic Benefits Office of Nova Scotia is piloting videoconferencing to deliver coaching and more to Mi'kmaq business people

A dramatic cleanup effort transformed the Sydney Tar Ponds — once the most toxic site in the country — into a 39-hectare green space complete with playgrounds and sports fields. Lesser known is how the Aboriginal business community participated in the \$71 million cleanup contracts, thanks to the efforts of the Unama'ki Economic Benefits Office, a Nova Scotia-based non-profit.

As the Tar Ponds cleanup project wound down, the Benefits Office shifted its focus to developing other economic opportunities by helping industry in the region with the engagement of local Aboriginal communities. Today, the newly named Mi'kmaq Economic Benefits Office of Nova Scotia (MEBO) serves all 13 Mi'kmaq communities in the province and reports to the Assembly of Nova Scotia Mi'kmaq Chiefs. "It's all about jobs in the end," says Owen Fitzgerald, MEBO's Executive Director. "Whether through business opportunities or employment, that's what our office is here for."

But delivering a key MEBO focus — business training — has been challenging given some of the Mi'kmaq communities' remote locations. "We needed to determine how to effectively communicate and train members in all 13 communities, which stretch from one end of the province to the other," says Alex Paul, MEBO's Provincial Director of Training.

Of particular interest is Atlantic Canada's First Nation Help Desk, a fibre optic network designed to deliver healthcare and other services to remote communities already wired. Could MEBO leverage this network to deliver entrepreneurial training through videoconferencing? Possibly. But it wasn't until Fitzgerald mentioned this idea to Ray Meredith, Regional Vice President of Royal Bank of Canada, over lunch that the idea really took root.

The RBC banker suggested MEBO submit an application for funding to the RBC Foundation, and within weeks, MEBO had a \$26,000 cheque in-hand. The RBC donation will enable a pilot project to test the delivery of MEBO's entrepreneurial coaching to Mi'kmaq business people and other employment-related training services in two or three remote communities via videoconferencing. "It's about giving everybody the same economic opportunities, no matter where they live," explains Paul, "and to RBC's credit, they picked up on that right away."

"It is very positive to have RBC step up to provide this funding for this unique pilot project that will help Mi'kmaq across Nova Scotia access the services and training of the Mi'kmaq Economic Benefits Office," says Chief Terry Paul of Membertou, also Co-Chair of the Assembly of Nova Scotia Mi'kmaq Chiefs.



“When I walk down the street, I know everyone and everybody knows that I work at RBC, so they sometimes ask me questions, and I don’t mind... I love giving advice to help others.”

A Leader in Her Community

RBC Branch Manager Katia Duchesneau loves giving advice to her Huron-Wendat Nation neighbours about as much as she loves playing hockey — and that’s saying something

For RBC Branch Manager Katia Duchesneau, being Aboriginal makes her all the more able to provide the right advice for her clients in the close-knit community of Wendake, a Huron-Wendat Nation located in Quebec City.

She grew up on the Wendake urban reserve and eventually built a house there with her husband, a community police officer. Living on-reserve and working as manager of RBC’s Wendake bank branch not only keeps her firmly rooted in family, it also strengthens her connections to cultural traditions and community.

“When I walk down the street, I know everyone and everybody knows that I work at RBC, so they sometimes ask me questions, and I don’t mind,” she says. “I love giving advice to help others.”

She was working for the government after having earned a business degree from the University of Laval when she found herself at an event featuring a speaker from RBC. “This person said, ‘I’ve worked for RBC for 30 years,’ and he looked really happy,” she recalls. “So that was when I thought, ‘I want to work for RBC and be happy too.’”

Shortly thereafter, Duchesneau landed a job as Senior Account Manager for Small Business and Personal Banking at an RBC branch on the south shore of Quebec

City, while still living on-reserve. Her commute to work soon became much shorter as she was promoted to manager of the Wendake branch, one of eight full-service on-reserve RBC branches across Canada.

“Not only is she a highly competent banker and great business leader,” says her manager, André Labbé, Regional Vice President of the Royal Bank of Canada in Quebec City, “but Katia is also extremely involved with her community, especially through business and hockey.”

In fact, her passion for the beautiful game, which she plays two to three times a week, is hard to disguise. “I don’t just like hockey, I love hockey,” says Duchesneau, explaining that it helps her to maintain a positive work-life balance and keep up with her three extremely sporty children, two of whom also play hockey. “When you do sports, your body, brain — the whole of you — is in better shape, and that makes me all the more able to help my clients.”

Through her commitment to physical and financial fitness, Duchesneau exemplifies what is possible when you combine a passion for your profession and striking the right balance with bringing the best to your community.

“At RBC, we see clearly the value creation that comes from having a diverse supply chain with strong representation from the Aboriginal community. As Aboriginal suppliers provide us with innovative solutions to address our pressing business needs, they are at the same time leveraging these opportunities to enhance their capabilities and build capacity. These benefits come back to the community by increasing the need for a strong workforce and, in turn, creating additional buying power. This makes for a robust value cycle that builds momentum and benefits us all.”

**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

Learning from the Inside

Through an exciting new mentorship program, Jenny Larocque is learning from two RBC procurement experts exactly what it will take to get her family’s business noticed by big companies

Jenny Larocque had an early taste of the business world. She was just 11 when her Métis mother, Janice Larocque, began taking her to the office of Spirit Staffing & Consulting Inc. after school and on weekends.

Her mom started the staffing agency in 1998 with a clear vision to create equal opportunity for Aboriginal people by helping companies — especially those in the oil and gas, government, and logistics sectors — find and retain top Aboriginal talent. The award-winning company also delivers safety training.

Since then, the Calgary-based Spirit Staffing has blossomed into a true family business with 11 full-time employees and more offices in Edmonton and Brandon, Manitoba.

It’s been eight years since Jenny began working for Spirit Staffing full-time, starting as a receptionist straight out of high school, before returning to Mount Royal University

to complete a business degree. These days, Jenny’s title is Corporate Development Officer, a role that includes marketing and business development including bidding on Requests for Proposal (RFPs) from large corporations.

But while Spirit Staffing already works with Shell Canada and Husky, Jenny says her bids with larger corporations are not always successful — and isn’t always sure why. “There is usually no constructive feedback,” she says.

And for Spirit Staffing — a highly desirable supplier as an Aboriginal- and minority-owned business that is certified by both the Canadian Aboriginal and Minority Supplier Council (CAMSC) and WEConnect Canada — that’s a missed opportunity as more and more big corporations like RBC want to work with businesses like theirs.

It’s a challenge Charles Varvarikos, Head of Facilities Sourcing for the Royal Bank of Canada, knows all too well



“It’s been an incredible learning experience so far, and I’m excited to put their feedback to the test and help grow our business.”

— Jenny Larocque

— and the reason his team created the RBC Supplier Diversity and Reciprocal Mentorship Program, which provides mentees with a year of ongoing mentoring with an RBC procurement expert to help improve their chances at becoming valued suppliers to any larger organization, not just RBC.

Jenny jumped at the opportunity to apply and, starting in fall 2013, was paired with two RBC procurement experts, Chillmond Yiu, Head of Sourcing, and Vik Kalhan, Manager of Procurement in Toronto.

As part of the program, Jenny can call her mentors to ask them questions about non-RBC bids she is working on. She was also invited to send a response to an RFP proposal for a mock RBC opportunity to gain more insight into what worked and what didn’t from Yiu and Kalhan.

More recently, her mentors reviewed an actual RFP response Spirit Staffing submitted to another organization that had not been successful. “They walked me through the entire RFP, section by section, and gave me constructive feedback as to how we could improve our response along with suggestions as to what additional information to include,” she explains. “It’s been very helpful to get the other side’s perspective.”

Unexpectedly, the relationship is also yielding new business insights for RBC. “We always try to ask RFP questions with the answers in mind,” Yiu explains, “but what we don’t always consider is if we’re unknowingly excluding an Aboriginal supplier because of those questions. We believe this program is enabling us to improve our processes to build a more inclusive supply chain.”

There have also been rich personal rewards for both mentors. “I’ve enjoyed working with Jenny a great deal,” says Kalhan. “She’s been very candid with us, and at the same time we’ve been very candid with her. But I think in the process, I’m getting a lot of joy in seeing her succeed.”

For Jenny, the program is an amazing opportunity to get the other side’s opinion in a safe environment. “It’s been an incredible learning experience so far, and I’m excited to put their feedback to the test and help grow our business,” she says. Through a demonstrated interest in understanding each other’s environments and responding accordingly, the partnership has yielded something greater than what each initially brought to the table.



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 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

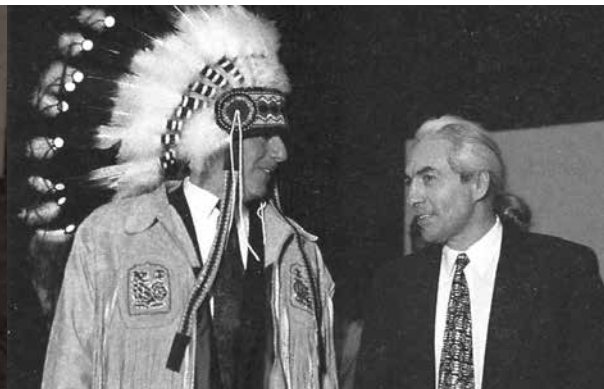
- Royal Bank issues *The Cost of Doing Nothing — A Call to Action and Aboriginal Economic Development* report.
- Charlie Coffey, Royal Bank Executive Vice-President of Business Banking, is invested as Honorary Chief by the Assembly of Manitoba Chiefs to recognize his support for First Nations peoples.



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



1997: Mark Leroux (left) of Golden Lake Algonquin First Nation — first award winner of the 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 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 three-term 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.

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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
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 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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