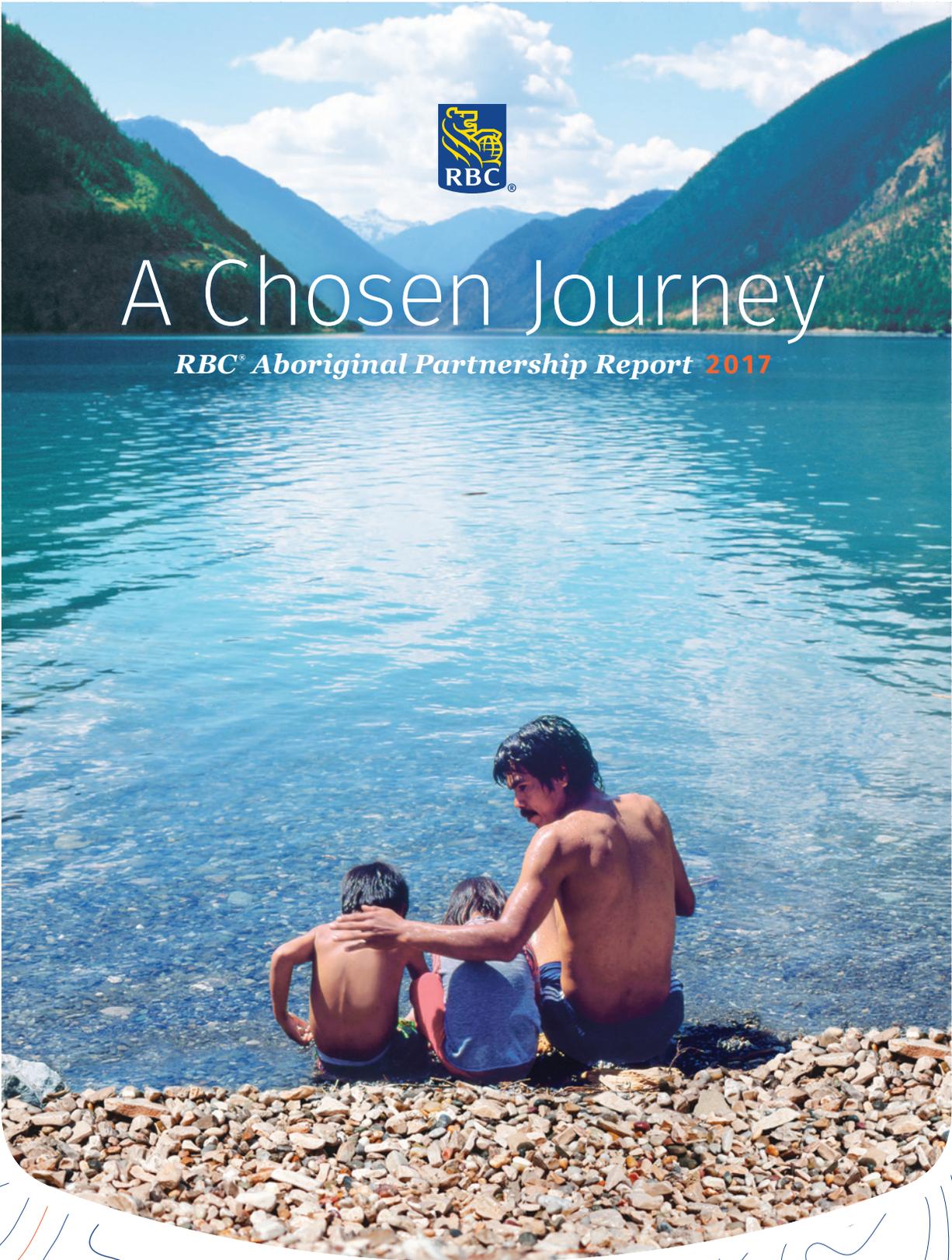




A Chosen Journey

RBC® Aboriginal Partnership Report 2017



A Chosen Journey

RBC® Aboriginal Partnership Report 2017

The map represents a small selection of the vast array of stories coming from all over Canada.



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RBC has a long and proud history of partnering with Indigenous communities across Canada. In our role as banker and financial advisor, we witness daily the opportunities that exist for these communities, including through Aboriginal businesses. This report displays a small collection of these successes and is a testament to the strength and hope we've seen in Aboriginal clients and their communities.

A theme that's emerged is the role of young leaders and their personal, social and economic impacts. In a year where we've seen government, media and the public increase focus on Indigenous issues, it's inspiring to see how younger people are continuing to push forward

and contribute to the economic and social fabric of our country.

Twenty years ago, RBC and the Council for the Advancement of Native Development Officers issued a report and co-hosted a conference calling for a partnership among Aboriginal peoples, governments and corporate Canada to address economic development and opportunity for Indigenous people of Canada. The key message: Aboriginal economic development can have a significant positive impact on the economy for all Canadians. The cost to all Canadians is too great if Indigenous people are not fully engaged in the economy.

Through financial expertise and resources, we're working with Aboriginal

people to build sustainable communities. We're collaborating with them to empower them to make the most of the opportunities available — whether that's through land claim settlement, small business growth, energy and resource development or other opportunities.

This is one step on our Chosen Journey with Aboriginal communities, organizations, businesses and individuals. We are honoured that so many First Nations, Inuit and Métis continue to choose to partner with us and share their successes. We look forward to continuing on our path to create a Canadian society we can all be proud of, for our generation and for generations to come.

A Letter from the President & CEO



Dave McKay
President & Chief Executive Officer
Royal Bank of Canada

RBC Pictorial Timeline



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

1910s

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

1940s

1947 | Royal Bank issues a dedicated national Royal Bank letter focused on Canadian Aboriginal peoples.

1950s

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

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



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

1960s

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

1970s

1973 | A First Nations mural, the largest piece of Aboriginal art in Canada, is unveiled at Vancouver's main branch.

1977 | Royal Bank supports the 1978 Arctic Winter Games held in Hay River, NT. RBC would become the first financial institution to officially sponsor the Arctic Winter Games in 1992.

1990s

1990 | Royal Eagles, an employee resource group, is established at Royal Bank to support networking, mentoring, recruitment and retention of Aboriginal employees and to enhance cultural awareness of Aboriginal communities.

1991 | With the opening of its branch on Six Nations of the Grand River Territory, Royal Bank became the first major financial institution to have a full-service branch in a First Nation community in Canada.

1992 | Royal Bank launches an annual educational awards program for First Nations students attending university or college in Canada – now called the RBC Aboriginal Student Awards.

1993 | Royal Bank launches the Aboriginal Stay in School Program, hiring grade 9-12 students to work in bank branches across Canada each summer.

1994 | Royal Bank pledges \$275,000 over six years to support Saskatchewan Indian Federated College, Canada's first Aboriginal institution.

1995 | Royal Bank establishes a national Aboriginal Banking division.

1996 | Royal Bank signs an agreement with the National Association of Friendship Centres to launch a program of business and community development initiatives across the country.



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

1996 | Royal Bank joins forces with the National Aboriginal Veterans Association to help raise funds to erect a monument in Ottawa commemorating war efforts of Canada's Aboriginal men and women.

1997 | Royal Bank issues The Cost of Doing Nothing – A Call to Action and Aboriginal Economic Development report.

1997 | Charlie Coffey, Royal Bank Executive Vice-President of Business Banking, is invested as Honorary Chief by the Assembly of Manitoba Chiefs to recognize his support for First Nations peoples.

1998 | Royal Bank is corporate sponsor of Working Partnerships, an Ontario government program encouraging more Aboriginal partnerships with the corporate sector.

1999 | Royal Bank launches a new on-reserve housing loan program to assist First Nations members in constructing, purchasing and renovating homes located in their communities.

2000s

2000 | Royal Bank establishes a national agency banking program as an alternative delivery method of banking services for remote rural communities.

2007 | RBC and the Assembly of First Nations sign a Memorandum of Understanding and commit to a two-year action plan addressing access to capital, community and social development, employment and procurement for First Nations people.



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

2008 | RBC Blue Water Project* Leadership Grants totalling more than \$1 million are awarded for use in Aboriginal communities.

2009 | RBC names Phil Fontaine, former three-time National Chief of the Assembly of First Nations, as Special Advisor to RBC.

2009 | RBC introduces Remote Banking, a new banking service for Aboriginal Canadians living in remote areas.

2009 | RBC Royal Bank* launches its Leasehold Mortgage Program to provide First Nations with greater flexibility in developing commercial and residential real estate projects on leased land.

2010s

2010 | RBC is the first Canadian financial institution to offer telephone customer service in Cree and Inuktitut.

2010 | RBC introduces a social networking site, One Heart, for Aboriginal employees.

2010 | RBC Foundation donates \$1 million to Pathways to Education, an initiative that focuses on removing barriers to post-secondary education and encouraging meaningful employment in at-risk neighbourhoods.

2011 | RBC Foundation contributes \$300,000 to Martin Aboriginal Education Initiative, a program aimed at helping Aboriginal youth stay in school.

2011 | Ohsweken branch near Caledonia, Ontario, celebrates its 20th anniversary.

2011 | RBC establishes the Aboriginal Articling Program with Toronto Law Group, where Aboriginal law students have access to opportunities giving them legal and business skills needed to succeed and help their communities prosper.

2012 | RBC receives the CAMSC Corporation of the Year Award, which recognizes leaders who exemplify the very best in corporate practice in the promotion of supplier diversity.

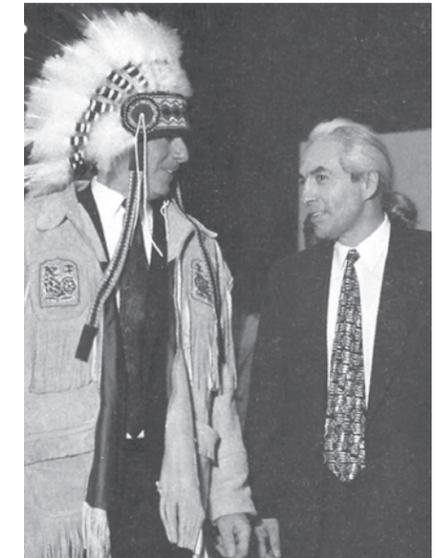
2012 | RBC invests in northern Saskatchewan communities by appointing a new Vice-President of Commercial Financial Services.

2012 | RBC re-engages Phil Fontaine, former National Chief of the Assembly of First Nations, as Special Advisor for a second three-year term.

2013 | RBC announces the creation of the new role of National Manager, Aboriginal Trust Services.

2014 | RBC proudly sponsors the 2014 North American Indigenous Games (NAIG) in Regina, Saskatchewan, where over 4,000 athletes competed with the support of 2,000+ volunteers.

2015 | RBC is an active employer in hiring Aboriginal youth and students through a number of programs including the Aboriginal Summer Internship and Pursue Your Potential programs.



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

2016 | For the first time, all five living former National Chiefs of the AFN were brought together at AFOA's National Conference, which was sponsored by RBC and moderated by a former Prime Minister of Canada.



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

All Aboriginal communities have a spiritual and physical relationship with the land – and, like a fingerprint, each is unique in the way it reflects their past, present and future.

Forging a New Generation of Canadian Aboriginal Entrepreneurs



In.Business students gather with their Indigenous business mentor at the November 2015 opening conference held in Membertou, Nova Scotia.

Cape Breton University (CBU) of Nova Scotia has a 40-year history of educating and collaborating with First Nations people in the arts, social sciences and humanities.

But with more and more Aboriginal leaders calling for business graduates to help their communities achieve financial independence, a new educational shift has begun – one that is guaranteed to produce prosperity and empowerment for generations to come.

“Last year in discussions with the Purdy Crawford Chair in Aboriginal Business Studies at CBU, we learned that there were less than 900 Aboriginal students studying business in Canada,” says Steve Wadden, RBC Regional Vice President and a former CBU grad. “This information surprised our team because, as employees of one of Canada’s largest businesses, we fully understand and appreciate what the impact of getting a business education can mean.”

To significantly boost this national number, a successful campaign was launched to create the In.Business program at CBU, led by Joe Shannon, President of Atlantic Corp and Chair of the CBU Shannon School of Business, who is a firm believer in enablement through education.

“Supporting Canada’s Aboriginal youth in their pursuit of business education is critical to ensuring self-reliance for First Nation communities as well as a

sustainable workforce for the future,” Shannon emphasizes.

Facilitated by the Purdy Crawford Chair in Aboriginal Business Studies, this national mentorship program connects Indigenous high school students with Indigenous mentors who have achieved substantial strides in business. Over the course of a year, students participate remotely in bi-weekly business challenges, using smartphone technology provided by CBU, with guidance from their mentors. The program gives these students business skills and a direction to pursue after high school.

Approximately 300 students in grades 10 to 12 are admitted each year to In.Business, some of whom live in very remote regions such as Aklavik, Northwest Territories; Happy Valley-Goose Bay, Labrador; and The Pas, Manitoba. The technology provided by CBU has been instrumental in preparing Aboriginal students for post-secondary education and promoting interaction with professionals and other students, regardless of which part of Canada they are from.

“Business is an essential life skill that helps us better understand the economy we live in and what role we play in it to ensure our future prosperity,” Wadden says. “It also opens the door to a world of career opportunities. That’s why we believe so strongly in the work being led by Cape Breton University and the Purdy Crawford Chair in Aboriginal Business Studies.”

With the start of a new semester in October 2016, the In.Business program took off once again, with its regional managers diligently planning conferences, connecting students with mentors and transferring valuable business know-how. So far, three conferences hosted across Canada – in Sydney, NS, Winnipeg, MB and Nanaimo, BC – have brought together Indigenous youth from nine provinces and territories for two days of exciting activities.

Thanks to government and corporate support – including a substantial donation from RBC at the 2016 year-end In.Business conference – the program has been rapidly growing.

CBU has even formed partnerships with four post-secondary institutions, including Nipissing University and the University of Winnipeg, to give In.Business the nation-wide reach it currently has.

There is no doubt that In.Business will continue to have an important impact on Indigenous youth in Canada, transferring valuable business knowledge and forging a new generation of Canadian Aboriginal entrepreneurs.

RBC’s generous and significant contribution to CBU’s In.Business program demonstrates an understanding and strong commitment to the future of business education for Canada’s Aboriginal youth.

— Joe Shannon, Chair of the CBU Shannon School of Business

Integrating Financial Education with Indigenous Wealth Creation

When clients are engaged, when their input is incorporated and when a beneficial solution is built collaboratively, the results are drastically different

As leader of the Kettle and Stony Point First Nation in southern Ontario for the past 26 years, Chief Tom Bressette has been devoted to integrating wealth creation into the economy of his community, which is home to 1,900 Chippewas.

In 2016, this First Nation negotiated an historic agreement with the Government of Canada, regaining lands lost in 1942



Chief Thomas Bressette announces improvements in students' achievement in literacy in two Ontario First Nations schools. THE CANADIAN PRESS/Galit Rodan

and achieving a significant financial settlement for its people.

With great foresight, Chief Bressette, Council and members of Kettle and Stony Point First Nation began working with RBC to provide financial education sessions for everyone who was to receive funds from the settlement, well ahead of the payout.

Several RBC partners – including Phillips, Hager & North Investment Management, Wealth Management, Royal Trust and RBC employee resource group the Royal Eagles – collaborated with the Enactus team at nearby Lambton College to meet with Kettle and Stony Point to draft customized financial literacy sessions. The community provided input to ensure the material was delivered in a culturally relevant – and very successful – way.

From financial goal setting and budgeting to banking know-how and credit-score improvement, the sessions offered valuable knowledge to Elders, Kettle and Stony Point employees, as well as high school and elementary students. The sessions were so well received that they are now being delivered out of a new in-community business hub (the KSP CUBE), with continued support from the Royal Eagles.

As for working with the negotiated settlement itself, Kettle and Stony Point drew upon the banking relationship it had established with RBC in 2013 to engage RBC's trust and asset management services, rather than put these services out to tender.

Royal Trust and PH&N began participating in community information sessions, and the ratification process itself, to facilitate approvals for the settlement and its related trust.

"One of the main success stories we had was when it came time to make the per person payments from the trust to individual community members," explains Sangita Bhalla of Royal Trust. She and PH&N's Gord Keesic worked tirelessly to provide guidance to Kettle and Stony

Point as they developed their trust deed and investment policies. "The First Nation had already set the dates, and we made sure that financing was in place to meet their deadline."

On the day Kettle and Stony Point received its payouts, local RBC Royal Bank branch staff set out festive decorations and refreshments to show clients from the First Nation – and the rest of the community – how much they are valued.

Two of RBC's key priorities were clearly demonstrated throughout their teamwork with Kettle and Stony Point: transferring banking knowledge and skills and providing access to capital and financial services. The first is especially important, as it allows clients to make their own financial decisions instead of having decisions made for them. When clients are engaged, when their input is incorporated and when a beneficial solution is built collaboratively, the results are drastically different.

"From listening to our First Nation neighbours, I have come to appreciate the absolute importance they place on improved financial literacy as fundamental to their community's long-term success," notes Mike Caverly, RBC Senior Commercial Account Manager in Sarnia, Ontario. He was a key player

who worked extremely hard to build the RBC-Kettle and Stony Point relationship. "They actively look for partners who are passionate about transferring their financial know-how, but in a way that best meets that First Nation's unique needs."

"Collaboration and financial literacy are best practices that need to be promoted right across the country," adds Harry Willmot, Senior Manager, Aboriginal Banking, another key person who worked with Kettle and Stony Point. After seeing how helpful the advice sessions were for this First Nation, he and his colleagues have started to incorporate the teachings

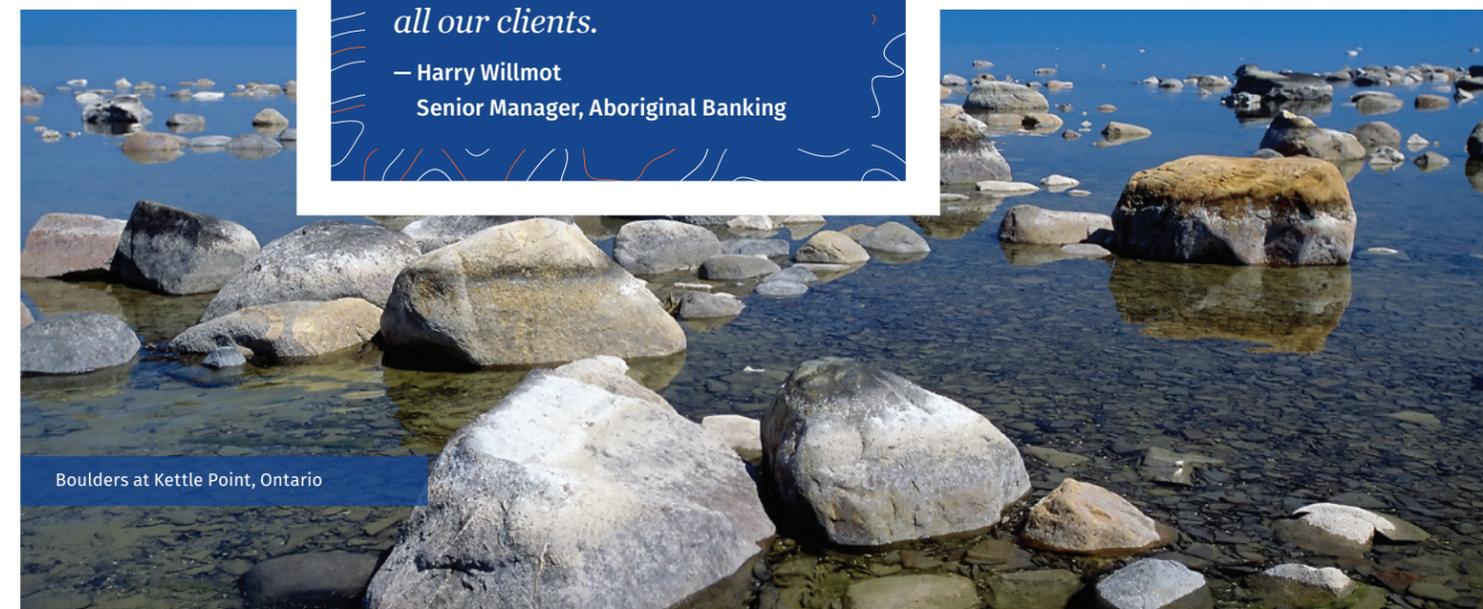
from them into every proposal they're involved in.

"Incorporating financial literacy means self-sufficiency and success in the future for all our clients," Willmot emphasizes. "RBC is recognized by our clients and First Nations across the country as a bank that is willing to build partnerships and grow long-standing relationships. A crucial aspect of this is sharing the gift of financial literacy – it makes a world of difference."



Incorporating financial literacy means self-sufficiency and success in the future for all our clients.

— Harry Willmot
Senior Manager, Aboriginal Banking



Boulders at Kettle Point, Ontario

Celebrating 25 Years in Ohsweken: Canada's First On-Site Bank Branch

At first glance, the Iroquois Village Shopping Centre in the First Nations village of Ohsweken near Brantford, Ontario may seem like an ordinary commercial space, bustling with shops and people.

But this is not your usual mall; it's filled with stores dedicated to selling handcrafted Aboriginal goods. Even the on-site RBC branch reflects Aboriginal culture with its displays of artwork and cultural artifacts.

This branch holds a very special place in Canadian history. When it opened its doors in 1991, it was the first branch of a Canadian chartered bank to be established on First Nation land.

In an article in RBC's *Interest* magazine four years later, the Manager of Personal Banking, Elaine Lickers, recalled the branch's instant success: "We wondered how people would react, a big bank coming to the community. But they were lining up from the first day to open accounts."

Ohsweken, which means "The place where they have council," is home to the Six Nations of the Grand River. It is the largest First Nations group in Canada, with more than 25,000 members.

Twenty-five years ago, the Six Nations Council saw a need for automated teller machines and put the request out for tender. But RBC approached them with a better idea – Ohsweken's very own full-service branch – and the Council agreed wholeheartedly.

In a public announcement in 1991, then Chief William K. Montour described the agreement as "an important development for our community and for the First Nations across the country. In addition to helping our local economy, it will send a positive message about the potential for doing business in a First Nation community."

Having a branch on-site has not only given the community access to financial expertise and resources to help them build and sustain economic

self-sufficiency, but also promoted career opportunities. Sixty percent of the Ohsweken branch team is Aboriginal, serving 4,300 clients with everything from personal banking to investment needs.

Last year, the branch celebrated its 25th anniversary by hosting a free community barbecue with Chief Ava Hill in attendance. To commemorate this achievement, RBC made a special donation to the community to support youth and education.

"Having the branch on the reserve ensures economic development," notes Francine Dyksterhuis, RBC Regional President. "The money stays in the community and it circulates within the community, helping to generate its own wealth."

From customized banking products to financial literacy for youth and home ownership programs for families – all tailored to Six Nations people and their unique needs – the Ohsweken branch represents RBC's long commitment to opportunity and prosperity for Indigenous Canada.

The Beat of Our Drum: Economic Self-Sufficiency, Prosperity and Sustainable Growth

Canada's Aboriginal community, the fastest growing group in the country, has been committing itself to three goals: economic self-sufficiency, prosperity and sustainable growth.

Across the country, Indigenous entrepreneurs have met with great success, with more people finding valuable career opportunities as youth literacy and education rates increase.

In New Brunswick, one of the reasons for this success is the not-for-profit Joint Economic Development Initiative (JEDI).

JEDI's mandate is simple: to facilitate Aboriginal involvement in New Brunswick's economy. Founded in 1995 in collaboration with First Nations leaders, government officials, New Brunswick's private sector and other organizations, JEDI is fuelling the economic stability and sustainability of Indigenous communities. Ultimately, it is increasing the representation of Aboriginal people in Atlantic Canada's labour force, improving their quality of life and creating a better, brighter future.

RBC partnered with JEDI in 2014 when it became a sponsor of the organization's annual plenary session in Fredericton. Hosted in the Wolastoqiyik territory, home of the St. Mary's First Nation, this inspirational event welcomed speakers from the First Nation community and the City of Fredericton. Keynote speaker Phil Fontaine, a director for several public and private companies and former National Chief of the Assembly of First Nations, provided attendees with invaluable insight into Aboriginal participation in the province's economy.

Since the plenary, RBC has been involved in other initiatives spearheaded by JEDI, including the Pow Wow photo contest.

"JEDI started the Pow Wow Photo Competition in 2014 as a way to promote

Indigenous culture to everyone," explains Alex Dedam, President of JEDI and a member of the Esgenoôpetitj First Nation. "Pow Wows are a special way for First Nation communities to celebrate together and also to invite others to learn about Indigenous ceremonies and culture. For example, many people do not know that Indigenous people dance to send prayers to loved ones, honour our ancestors and for community healing."

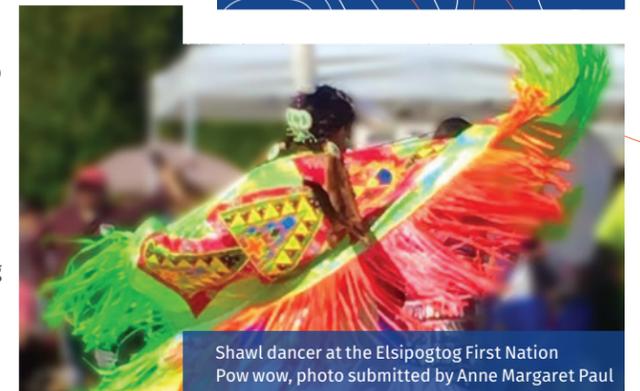
New Brunswick's Pow Wow trail for 2016 began in St. Mary's in June. From then until September, there were 11 Pow Wow celebrations highlighting dance, food, culture and communal mingling. To capture this flurry of excitement, JEDI's photo contest encouraged people to submit photos from these Pow Wow celebrations.

"We have received more than 450 stunning Pow Wow photos in the last three years," notes Dedam. "When we share these photos with the public, it shines a light on the diversity of our country, which promotes the beauty of our differences but also points out our similarities. Everyone loves music, dance and food, and when we celebrate, people are drawn together."

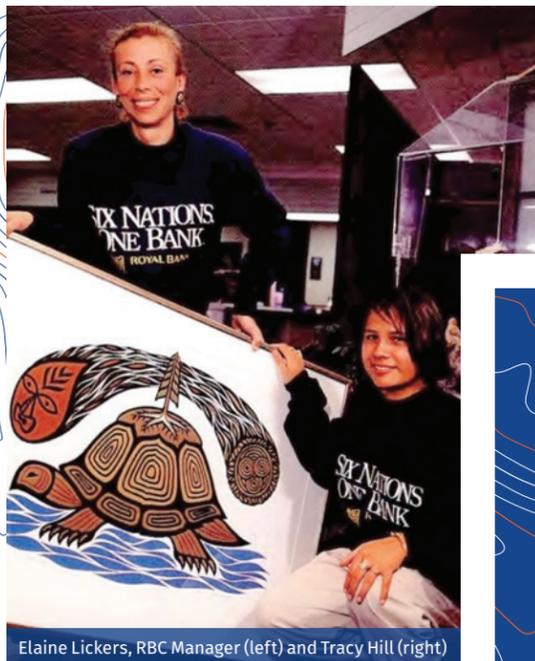
The Pow Wow Photo Competition has been sponsored since its inception by RBC's Aboriginal employee resource group, the Royal Eagles. The best photographers receive gift cards for local vendors; the grand prize for the winning submission is worth more than \$500. This year's grand prize included precious traditional gifts like a native mask carving made by artist Cyril Sacobie of Kingsclear

Pow Wows are a special way for First Nation communities to celebrate together and also to invite others to learn about Indigenous ceremonies and culture.

— Alex Dedam,
President of JEDI



Shawl dancer at the Elsipogtog First Nation Pow wow, photo submitted by Anne Margaret Paul



Elaine Lickers, RBC Manager (left) and Tracy Hill (right)

(This is) an important development for our community and for the First Nations across the country... it will send a positive message about the potential for doing business in a First Nation community.

— Chief William K. Montour (1991)

Teach For Canada Works with Northern First Nations to Recruit, Prepare and Support Teachers

Anyone with good memories of their school years knows how important it is to have teachers with exceptional training and a strong commitment to educating their students.

These qualities are just as important in Canada's northern regions, but the locations of some communities make it challenging to attract these teachers.

Recruiting, preparing and supporting teachers to work in our country's most remote regions takes special dedication – exactly what Teach For Canada provides.

Since 2013, they have been collaborating with northern First Nations to enable teachers – and through them, their students – to succeed. This non-profit organization prepares teachers for positions in remote communities during a three-week, community-focused teacher summer training program, led by Indigenous leaders, education experts, Elders and community members. Their Summer Enrichment Program covers topics such as history, community, languages, pedagogy, mental health and best practices in First Nations education.

With the last of Canada's residential schools closing only 21 years ago, the new educational approach used by Teach For Canada is giving renewed hope to residents while simultaneously addressing the lack of school infrastructure in Aboriginal Canada. More important, the impact extends



Alisha Hill, a kindergarten teacher at Waninitawangaang Memorial School in Lac Seul First Nation, makes learning fun.



Joel Beadle, a grade 5/6 teacher at Waninitawangaang Memorial School in Lac Seul First Nation, builds Martin boxes with his students.

beyond the education system. Indigenous children can stay in their communities of origin so that cultural knowledge, traditions and language can be passed on. This not only fosters a sense of belonging and acceptance, it is expected to minimize social challenges like poverty in later life.

Antoinette Ningewance, School Secretary, grandmother and leader in the Lac Seul First Nation community in northwestern Ontario, is well aware of the history of residential schools. In fact, many children from Lac Seul attended these schools. But her hope for education reform has been renewed since Teach For Canada teachers started arriving in her community. She sums up the positive impact of Teach For Canada teachers:

“Our attendance has gone up quite a bit since our teachers have come because the kids love coming to school. They love the teachers and the attention they get from them. Inside and even outside the school, they are always around. It shows

that these teachers are not just here for employment. They are dedicated to the community – to educating our children. And it means a lot for the people here when you see that from outsiders coming here as guests to educate our children.”

Encouraged by positive reinforcement from community members like Ningewance, Teach For Canada is not only advocating for children, it is promoting the inclusion of Indigenous knowledge and traditions in the educational curriculum across the country.

“Teach For Canada teachers display a deep commitment to their students and communities and are highly engaged both inside and outside of the classroom,” says Nicole Treitz, Director of Development at Teach For Canada. The teachers have launched student councils, coached hockey teams, started school choirs, developed school websites, run outdoor education activities and more. Teach For Canada continues to work closely with their First Nations partners to actively

recruit and retain Indigenous teachers, ensuring success amid the challenges of working in Canada's North.

Shortly after they launched Teach for Canada, co-founders Kyle Hill and Adam Goldenberg reached out to the RBC Foundation with their vision of creating a new educational model based on the culture and worldview of Indigenous communities. Impressed with their approach and their passion, the RBC Foundation began supporting the cause through targeted donations in 2014.

In 2015 and 2016, RBC Foundation contributions supported the recruitment and work placement of 63 Teach For Canada teachers out of a pool of more than 700 applicants. Teachers supported by this initiative are currently teaching in 13 First Nation communities in northwestern Ontario, where they have directly impacted more than 1,000 students.

RBC staff have also gone above and beyond to lend a hand. During the holiday season last year, for instance, employees

led by Darlene McBride, Manager, Client Care, volunteered at the Teach For Canada offices in Toronto to prepare holiday packages for their teachers.

Although more needs to be done, with organizations like Teach For Canada leading the way, the education gap between First Nations and other non-First Nations communities across the country continues to shrink, as students are engaged and supported to succeed in school.

Teach For Canada is not only advocating for children, it is promoting the inclusion of Indigenous knowledge and traditions within the educational curriculum across the country.

Youth Volunteers Help Raise Kikinaw Elders Lodge

The Lodge marks the first time accommodations have been built exclusively for First Nations seniors to enable them to live independently.

In a culture that values the wisdom that comes with older age, First Nations Elders hold great importance for their people.

This is why the entire community became involved when a project was launched to build the Kikinaw Elders Lodge for Flying Dust First Nation in Meadow Lake, Saskatchewan. Local high school students volunteered to acquire skills training and earn school credits. Also, almost 75 volunteers from across the country lent a hand through the Canada Build program over the two years it took to complete the Lodge, benefiting from an opportunity for cross-cultural learning.

This Lodge is not only a very important addition to Meadow Lake, it is historically significant as it is the first on-reserve build of Habitat for Humanity Canada. In addition, the Kikinaw Elders Lodge marks the first time accommodations have been built exclusively for First Nations seniors to enable them to live independently, using targeted donations to develop completely wheelchair-accessible accommodations. Also, with Elders comfortably settled in Kikinaw, the Flying Dust First Nation is now able to retrofit homes to accommodate younger families and expand their housing options.

The opportunity for this First Nation to work with Habitat arose in 2014. Chief Robert Merasty approached Jayshree Thakar – Manager of Habitat’s Indigenous Housing Program. Chief Merasty had been



Kikinaw Elders' homes, Flying Dust First Nation, Saskatchewan.

impressed by the presentation Thakar had given at the National First Nations Infrastructure Conference and Tradeshow. Flying Dust First Nation had been working to build an Elders’ lodge for a long time, he explained to Thakar, and he believed that a partnership with Habitat Canada would enable them to realize their dream. Habitat agreed, and six months later the work began in earnest. Habitat has been offering its Indigenous Housing Program since 2007 as a pilot program, with a goal of helping as many families on and off traditional territory as possible. In 2011, RBC committed to supporting the program for three years – support Thakar describes as “instrumental in allowing us to make this program permanent.”

So far, 166 Indigenous families have partnered with Habitat. The opportunity to build the Kikinaw Elders’ Lodge offered a unique opportunity – the chance to expand beyond single-family homes. The result of the partnership and hard work was a 10-unit lodge for seniors. David Reid was one of the RBC staff who attended the wall-raising ceremony, when the project began in May 2015.

With his expertise and familiarity with the Saskatchewan landscape, Reid – RBC Manager, Aboriginal Banking – understands the challenges of the clients in his region. “Every one of the 74 Aboriginal communities in Saskatchewan has a significant waiting list for homes. It is of paramount importance that we continue to reach out to these communities in any way we can to help them with these critical needs.”

RBC is also helping spearhead a broader approach to Habitat’s work with Aboriginal communities: engaging Aboriginal youth for the future prosperity of the community. Last year alone, nearly 200 youth got involved in Habitat builds.

By 2020, Habitat’s vision is to help more than 250 families realize their dream of home ownership through the Indigenous Housing Program. A partnership with more than 15 Indigenous communities is expected in the coming years to provide more comfortable, affordable homes across Canada.

A New Gathering Place for Iqaluit

People of all ages now have a new place to gather and strengthen their sense of community, regardless of the temperature outside.

The city of Iqaluit lost more than a place to get exercise when its municipal pool closed in 2011; the community was left without a communal place to gather.

This changed dramatically this past January when the new Iqaluit Aquatic Centre was officially opened by Mayor Madeleine Redfern and other government representatives. Mayor Redfern described the completion of this project as an historic achievement, not only for Iqaluit but for all of Nunavut.

The project was completed on time and within the city’s \$40 million budget by two companies with extensive experience working in northern landscapes: Stantec Architects Ltd. and Inuit firm Kudlik Construction.

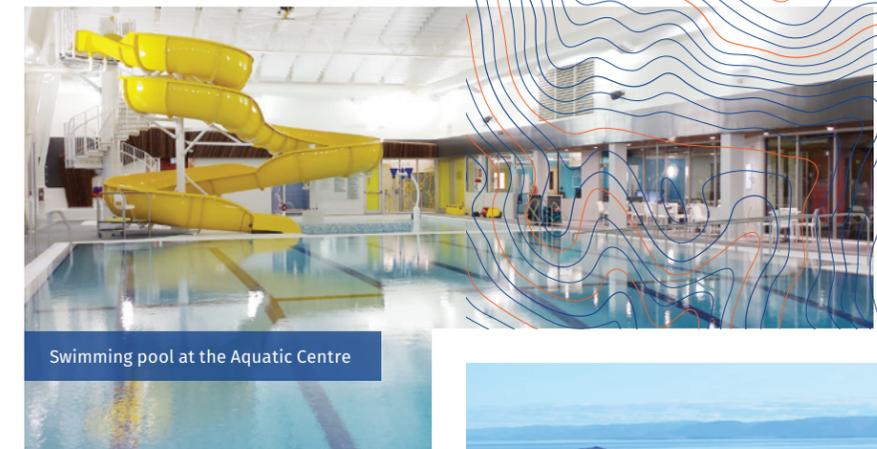
Equipped with a 25-metre lap pool, public fitness centre, leisure pool, Elders’ room and much more, the facility offers both economic and social benefits. The Centre not only encourages positive physical and mental health through recreational programs, it serves residents on a far more intimate level.

Iqaluit experiences very cold temperatures, and recreational activities, particularly those involving the outdoors, are often limited. But that dilemma has been resolved, thanks to the Centre. People of all ages now have a new place to gather and strengthen their sense of community, regardless of the temperature outside.

The economic benefits are numerous too, from increased employment to

training opportunities. Currently, the Centre employs 10 full-time personnel, over 15 part-time staff, and has 30 volunteers. Extras include on-site training programs for residents interested in becoming lifeguards and swimming instructors. In addition, the facility is expected to continue to attract new workers and aid with employee retention for Iqaluit.

Azinwi continues to work closely with the City to provide tailored services. “It’s part of our mandate to see communities thrive and prosper – making sure that everything that we do meets our clients’ needs.”



Swimming pool at the Aquatic Centre



Iqaluit, Nunavut

RBC’s relationship with Iqaluit began 10 years ago when the City became RBC’s client. When RBC Senior Market Manager Richard Azinwi took over the portfolio about a year ago, he saw an opportunity to strengthen this connection even more. “During my conversations with the City, I realized that there was more that we could do. We could provide them with flexible options,” he says, adding that he worked closely with Iqaluit Chief Administrative Officer Muhamud Hassan to establish the Aquatic Centre’s long-term financing agreement.

“Working with RBC on the financing of the Aquatic Centre has allowed the City of Iqaluit to help reduce [its] overall financial debt ... and provided significant cost savings,” notes Hassan.

Mentoring and Connecting Indigenous Storytellers



NSI's Laura Friesen, Ursula Lawson, John Gill, with NSI grad Leonard Sumner and NCI-FM's Dave McLeod celebrating Leonard's 2014 Winnipeg Arts Council Award at the annual Mayor's Luncheon for the Arts.

The program's impact has been phenomenal. Not only has it increased Indigenous representation in the film industry and income-earning opportunities in arts-related careers, the films the students produce serve as a creative outlet to spread Indigenous stories.

When the National Screen Institute (NSI) was founded in Winnipeg in 1986, it was done with a single goal in mind: to establish a training centre that empowers emerging Canadian filmmakers with resources, opportunities and connections.

In 2003, it opened its doors to a new generation of Indigenous artists.

"We are a school without walls," explains Chris Vajcner, Director of Communications & Revenue Development at NSI. Since its inception, NSI has been bringing people together for intensive boot camps to learn from leading industry professionals before sending them back to

their home communities to develop their stories. This national training organization has trained some of the most successful writers, directors and producers in the country, like Virginia Thompson, the executive producer, writer and producer of the Corner Gas TV series and movie.

RBC's relationship with NSI has deep roots, dating back to providing banking services in 1998. Three years later, RBC became its partner for the NSI FilmExchange Canadian Film Festival. When the NSI Global Marketing program was introduced shortly afterwards, RBC's support helped Canadian producers

reach international markets to sell their programs and documentaries and form global partnerships.

Then, when the NSI IndigiDocs program (formerly NSI Aboriginal Documentary) was launched in 2012, the RBC Emerging Artists Project became a proud supporter of this unique educational opportunity and gateway to success for Indigenous storytellers.

"NSI IndigiDocs is so special because it's one of those programs where you start with an idea and you finish with a film," Vajcner notes. Former student Roxann Whitebean agrees, "You couldn't pay for an education of this scale because they prepared us with sound critique and guidance to complete our projects. The staff at NSI provided a welcoming environment that is culturally sensitive to our needs as Aboriginal peoples."

Agnes Olendrzynska, RBC Commercial Account Manager in Winnipeg, has been involved with NSI and its Indigenous students for nearly three years. "Having worked with graduates of the NSI IndigiDocs program, I see the breadth of skills that filmmakers gain through the program."

Each year, she has had the chance to meet highly talented Aboriginal filmmakers, including NSI IndigiDocs former student Sonya Ballantyne (Misipawistik First Nation), the 2014 winner of Gimli Film Festival RBC Emerging Filmmaker Competition for her short film Crash Site. Last year, Ballantyne's film was screened at the imagineNATIVE Film & Media Arts Festival, the largest Indigenous film festival in the world, held annually in Toronto.

"Sonya's growth in the film industry is personally inspiring and highlights the strength of women in the film industry," Olendrzynska adds.

Each year, Aboriginal students from across the country have the exciting

It is very rewarding to see that people who have gone through our programs are succeeding in an industry that's exciting, challenging and amazing all at the same time.

— Chris Vajcner
Director of Communications & Revenue Development, NSI

opportunity to attend a two-week-long training session in Winnipeg to begin working on their short documentary films. The most motivating part of this experience is the training and mentorship delivered by well-respected members of the Canadian screen industry and the connections they provide to help students launch their careers.

As April Johnson, a participant in the 2017 NSI IndigiDocs boot camp, notes: "I left Winnipeg feeling a lot more connected to the Indigenous film community that exists nationwide."

A few months after the boot camp, the students attend the highly anticipated Hot Docs Canadian International Documentary Festival, North America's largest documentary film festival, which takes place in Toronto each year. With this event to further inspire them, the students then return home to begin working on their films. With post-production at the National Film Board in Montreal and a guaranteed broadcast on APTN (Aboriginal Peoples Television Network), the dream of every participant is realized as they see their stories on the big and small screens. In fact, students' works have been shown not only in Canada, but in the United States, Australia and New Zealand as well.

The program's impact has been phenomenal. Not only has it increased Indigenous representation in the film industry and income-earning opportunities in artistic careers, the films the students produce serve as a creative outlet to spread Indigenous stories.

"This tells us that what we're providing to our students in terms of networking, resources and knowledge is working," says Vajcner, who adds that many students return to the institute as trainers and program managers – and some even sit on the NSI board of directors. "It is very rewarding to see that people who have gone through our programs are succeeding in an industry that's exciting, challenging and amazing all at the same time."

Culturally Driven Leadership Program for Aboriginal Women



Angela L. Ferguson, Aboriginal Markets Manager

Pursuing your passion can take you along unexpected paths, as Angela Ferguson discovered this past year.

Growing up as a very proud Métis woman, Ferguson always knew that she wanted to work with and for Indigenous people. She pursued her Bachelor's degree in Native Studies at the University of Alberta, and then spent more than two decades serving the federal and provincial governments in various positions, including as Manager of Aboriginal Programs for Canadian Heritage.

She hadn't envisioned corporate Canada providing her with further opportunities to pursue her passion for

Indigenous people, until RBC offered her a key role as Aboriginal Markets Manager for Alberta, the Northwest Territories and Yukon. Then last year, an exceptional educational opportunity arose: to apply for the Indigenous Women in Community Leadership (IWCL) certificate program, offered by the Coady International Institute at St. Francis Xavier University in Nova Scotia.

Ferguson had already completed her Master's degree in Business Administration, focusing on Community Economic Development. "My MBA armed me with a solid background in community engagement and development from the

ground up. It taught me to look at and approach development from a holistic viewpoint," she recalls.

The IWCL program, however, offered Ferguson a very unique experience for personal and professional growth, as it follows Indigenous approaches to education. The program provides students from across the country a chance to engage in personal leadership development and contribute to the community.

With the support of her RBC team, Ferguson applied and was one of the 16 women selected – out of more than 120 applications received – to attend the four-month program.

"The thought of enhancing my leadership skills while being surrounded by other strong, Indigenous women from across the country was extremely exciting and gratifying."

— Angela Ferguson
RBC Commercial Account Manager and
IWCL certificate program participant



Ballantynes Cove in Antigonish County, Nova Scotia

"The thought of enhancing my leadership skills while being surrounded by other strong, Indigenous women from across the country was extremely exciting and gratifying," explains Ferguson, who is a strong believer in the philosophy of lifelong learning.

As part of a program catering to Indigenous women by Indigenous people, instruction at IWCL focuses heavily on culturally centred philosophies of education. The idea of lifelong learning, common to many Indigenous communities, is one example. The variety of participants illustrated that well.

"Our program cohort consisted of Aboriginal women from diverse backgrounds that ended up bringing kinship, camaraderie, strength and support and their own individual brand of leadership," Ferguson notes, adding that many of the relationships she developed through IWCL still remain strong today.

Traditionally, Elders have always been vital for the success of a lifelong learning strategy, actively sharing their wisdom, culture and stories. Elders are an integral part of the IWCL program where, through their position as community leaders, they interact and engage with all the

participants to connect them to the land, community and culture.

Taking place on traditional unceded Mi'kmaq territory in Antigonish, Nova Scotia, the program ran from May to August, beginning with a three-week residency. Indigenous pedagogical practices like storytelling and participatory learning were key parts of the residency period. Each participant was also mentored by a female Indigenous leader with substantial experience in leadership and community development. Ferguson was paired with Dr. Marie Delorme, who is the CEO of The Imagination Group of Companies, an advisor to two universities and a board member of the RCMP Foundation Board and the United Way of Calgary.

Also closely following the Aboriginal tradition of knowledge sharing for personal and communal growth, the final part of the program consisted of a community project. The participants returned home after their residency to incorporate the teachings and tools the program had provided to engage, design and deliver this project. They then returned to St. Francis Xavier to present their project to peers.

Financial Know-How for Aboriginal Youth

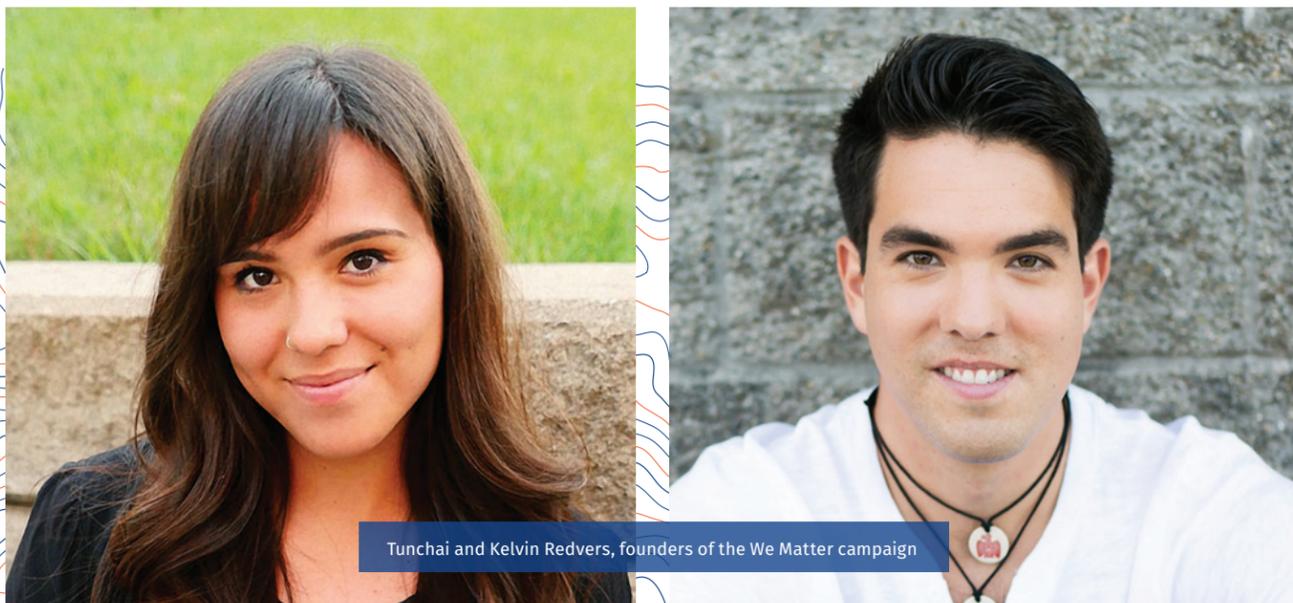
Given her role at RBC, Ferguson was driven to design and deliver culturally relevant financial literacy sessions for her community project. She met with Aboriginal youth, about 10 of whom volunteered to be part of her focus group. During her discussions with them, it became clear that they did not have a strong grasp of credit and how their short-term financial decisions could impact them long term.

These revelations provided an invaluable focus for her community project. Ferguson realized that concentrating on credit would be a great way to enable her focus group participants to better understand how to make credit work for them and help establish a positive financial future.

"I wanted them to realize that there are ramifications to racking up credit, for example, or walking away from a very high cell phone bill and opening an account with another provider, and how their long-term goals of getting a new car or house could be impacted by uninformed choices of their youth," Ferguson says. Her financial literacy project is now ready to be adapted and shared with Aboriginal youth in other urban and rural school districts.

"The passion Angela brought to her financial literacy project and her IWCL experience is reflected in the work she does with her Aboriginal clients," adds Tasha Giroux, Regional Vice-President, Commercial Financial Services, Alberta. "RBC strongly believes in the benefits of lifelong learning and it's exciting to see how Angela continues to grow her business skills through her own learning journey."

We Matter: An Online Platform for Hope



Tunchai and Kelvin Redvers, founders of the We Matter campaign

The mandate of We Matter is life-altering: to reach out to support Indigenous youth struggling with suicidal thoughts and other hardships through positive video messages from people across Canada.

An epidemic of suicide attempts by young people in northern Canada overwhelmed Aboriginal communities in 2016.

This became the catalyst of a national multi-media campaign called We Matter, founded by brother and sister Kelvin and Tunchai Redvers of the Deninu K'ue First Nation from the Northwest Territories.

The mandate of We Matter is life-altering: to reach out to Indigenous youth struggling with suicidal thoughts and other hardships through positive video messages from people across Canada.

"Seeing the suicide crisis in Attawapiskat take place, and knowing the challenges firsthand, we felt that something was missing, that something new could be created," Kelvin explains.

"We believed it was time to create a national and public space where Indigenous voices could come together in the name of resilience and positivity," Tunchai adds.

In March 2016, their idea for We Matter took root: using social media and short video messages to reach all Indigenous youth in Canada.

"One of the issues facing Indigenous communities is the vast distances between communities, but if we could build an online forum of hope, we could overcome some of the challenges of our communities being so far apart," says Kelvin. "Ultimately, we believed that if we stood up and took action, we could make a difference."

We Matter began seeking out support from various communities and organizations to spread its message of hope, and RBC stepped up as a founding partner.

"We Matter simply would not exist or be where it is now without RBC's support," Tunchai says. "They believed We Matter was something worth supporting before we had even launched, and four months later our organization has already grown

and spread across the country faster than we had ever expected."

"This project has provided Indigenous and non-Indigenous individuals and communities with a compassionate voice of hope for others to turn to," notes Kim Ulmer, Regional President for Manitoba, Saskatchewan and North Western Ontario. "It's giving all of us the opportunity to be storytellers."

Canadians are embracing that storytelling opportunity, with people across the country coming forward to record personal messages on video – even Prime Minister Justin Trudeau and his wife, Sophie Grégoire Trudeau, have added their voices. The eventual goal is to have video, art and written stories from every Indigenous community across Canada represented on the We Matter website and its social media channels.

wemattercampaign.org

Carving a Path of Hope: Connecting with Community

Hailing from Nisichawayasihk Cree Nation in Nelson House, Manitoba, Jonathan Linklater joined RBC as a recruit of the Information Technology (IT) Rotational Program in 2010.

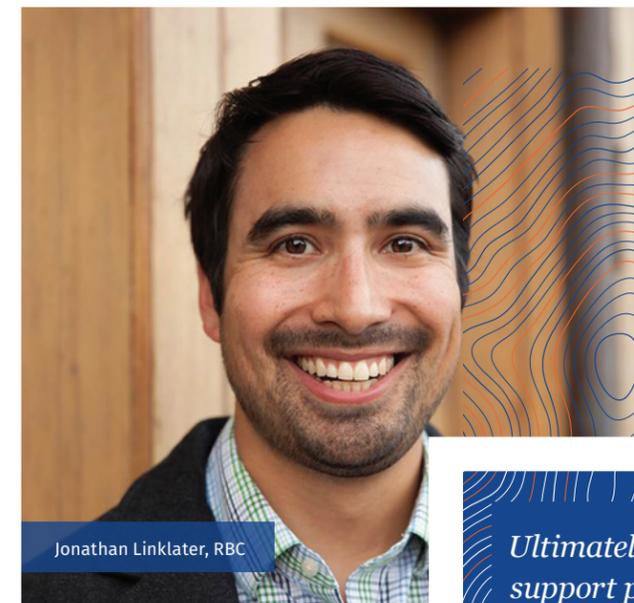
Although he knew very little about banking, the program filled in the gaps. So much so, in fact, that Linklater himself has been successfully delivering major IT enhancement projects across RBC for the past two years.

Like many recent graduates, Linklater didn't have any experience managing projects; he also had zero technical background.

"At first I could only help out here and there as work was assigned," he recalls. "Eventually, that changed into leading pieces of work on a team, and then finally taking ownership of smaller projects by the end of the program. I progressively dove deeper into projects, taking on incrementally challenging tasks."

The program allowed him to build confidence and acquire both a skillset and support network to grow into a full-time role and ultimately a career in IT. Linklater is now a Project Manager and excels at leading fast-moving team meetings – or scrums – demonstrating that a career at the bank extends well beyond the branch. RBC's Royal Eagles are one part of Linklater's support system. The Royal Eagles are an employee resource group that connects employees with Aboriginal communities. Linklater joined only days after starting with RBC. He was living in Toronto, far away from his home, and finding it difficult to stay connected to his Aboriginal roots. Over the past six years, he has been remedying this through volunteer work with his fellow Eagles.

Every year he actively participates in the Dawn Adams Gift Box and Urban Gift Box programs to provide Christmas presents to children and youth in remote communities and to community



Jonathan Linklater, RBC

organizations in Toronto and area. When the Native Women's Resource Centre in Toronto opened its doors to Royal Eagles volunteers, Linklater enthusiastically lent a hand with its backpack program, which provides children with school supplies.

There is considerable enthusiasm among the children the backpack program helps too. Armed with new supplies, these young students show a genuine eagerness towards school. Linklater understands the importance of getting Indigenous children engaged in school. Education is life-changing, with results that can impact entire communities as graduation rates and post-secondary enrolments rise and more people find meaningful careers. Ultimately, community support programs are carving a path of hope – they are creating a future reality of sustainable success.

Linklater's experience at RBC has been both challenging and fulfilling, and the tremendous support he has received from management has been crucial. "It helps that I have an amazing manager, Heather Dickinson, who supports my involvement with the Royal Eagles," he notes.

Ultimately, community support programs are carving a path of hope – they are creating a future reality of sustainable success.

Dickinson is a Director in Core Banking Integration, Retail Applications at RBC. She and Linklater often discuss the objectives and results of the Royal Eagles and RBC's projects with Aboriginal communities and organizations.

"It is so important that our leadership is involved and enables employees to participate as members with the Royal Eagles," Linklater adds. "Having this support has made it much easier for me to find the time and be able to stay connected."

Economy: Banking, Financing and Investments

RBC continued its long-standing commitment to financing community infrastructure projects throughout the 2016-2017 reporting period, while also providing sponsorship funding to Aboriginal economic development organizations.

Select Financing Examples	Amount	Project
Schools, Community and Cultural Centres	\$4,950,000	Housing – Saskatchewan
	\$2,200,000	Community – Manitoba
	\$6,865,000	Community/Health building – British Columbia
	\$1,600,000	Friendship Centre – British Columbia
Roads, Water and Power Generation	\$5,000	Ashburnham dam upgrade and fry salvage – Cowichan Lake Salmonid Enhancement Society
	\$65,000	Protecting urban water supply through source water protection – Oldman Watershed Council
	\$50,000	Centre for the North – Conference Board of Canada
Housing and Administration Buildings, Other	\$6,300,000	Housing – Saskatchewan
	\$4,629,000	Housing – Saskatchewan
	\$9,800,000	Office building – Manitoba
	\$664,000	Office building – Newfoundland & Labrador
	\$100,000	Indigenous housing program – Habitat for Humanity
	\$1,780,000	Housing – Alberta
	\$1,669,000	Housing – Alberta
Business and Refinancing, Construction, Infrastructure Financing	\$5,400,000	Infrastructure – Saskatchewan
	\$12,350,000	Infrastructure – Saskatchewan
	\$453,000	Development – Newfoundland & Labrador
	\$700,000	Tim Horton's franchise – British Columbia
	\$2,588,000	Building and retail franchise – British Columbia
	\$1,686,500	Commercial building – Alberta
\$30,000,000	Construction – Alberta	
Select Sponsorship Examples	Amount	Organization
We have sponsored a range of Aboriginal economic development organizations and other Aboriginal institutions for activities related to economy building, entrepreneurship, youth and education.	\$33,750	AFOA – Enhancing Aboriginal finance and management skills
	\$4,950	Council of Advancement of Native Development Officers
	\$8,998	National Claims Research Workshop

Community: Social Development

RBC companies made significant contributions to projects, initiatives and organizations benefiting various aspects of Aboriginal communities and their social development throughout the 2016-2017 reporting period.

Select Examples	Amount	Organization
Arts & Culture Artistic expression carries language and history forward. We support artists and organizations working to preserve Aboriginal heritage both in Canada and internationally.	\$10,000	Apprenticeship and emerging artist programs for Inuit and other circumpolar artists – Alianait Entertainment Group
	\$10,000	Walter Phillips Gallery Indigenous Commission Award to support works by contemporary Indigenous artists – Banff Centre
	\$20,000	A supporter of the CJF-CBC Indigenous Journalism Fellowships – Canadian Journalism Foundation
	\$75,000	RBC Aboriginal training program – Canadian Museum of History/Friends of the Canadian War Museum*
	\$2,500	Journée nationale des autochtones/Memegwashii
	\$10,000	imagineNATIVE Film & Media Arts Festival – Centre for Aboriginal Media
	\$25,000	A supporter of NSI IndigiDocs documentary 2016 – National Screen Institute
	\$5,000	Weesageechak Begins to Dance Festival – Native Earth Performing Arts
	\$30,000	OAG Emerging Indigenous Arts Mentorship Project – Ottawa Art Gallery
	\$90,000	Indigenous Reporters Program – Journalists for Human Rights
Environment RBC acknowledges that the identity, cultural beliefs and economies of Aboriginal societies are intricately connected with the natural world.	\$7,500	GTNT apprenticeship program – Gordon Tootoosis Nikaniwin Theatre Inc.
	\$20,000	NACC Outreach project – Northern Arts and Cultural Centre
Health RBC supports organizations that respect the cultural identities, values and beliefs of all Aboriginal communities.	\$5,000	Boardwalk Cape Croker Reserve 2016 – The Bruce Trail Conservancy
	\$5,000	Outlands Camp – Lakehead University
Social Services Programs supporting the well-being of youth, Elders and community members in general remain a priority for RBC.	\$100,000	Alexander First Nation's mental health support – CASA Child, Adolescent and Family Mental Health
	\$28,000	2016 RBC After School Project renewal – Ste. Rose General Hospital
	\$75,000	Kocihta – Indigenous Works
	\$30,000	Book clubs in Aboriginal healing lodges – Book Clubs for Inmates Inc./ Circles de livres pour detenues Inc.
	\$40,000	Satellite after school program for youth – Boys & Girls Club of Thompson
	\$16,000	Aberdeen youth program – Boys & Girls Clubs of Winnipeg Inc.
	\$5,000	Reclaiming My Spirit program – Na-Me-Res
	\$50,000	First Nations Food Security Program – Canadian Feed the Children
	\$25,000	2016 SKC – Shibogama Kanawayneemidowin
	\$232,000	RBC contribution to after school and backpack programs – Nationwide
\$50,000	FNMI cultural supports and campus indigenization – Lethbridge College	

* Multi-year commitment

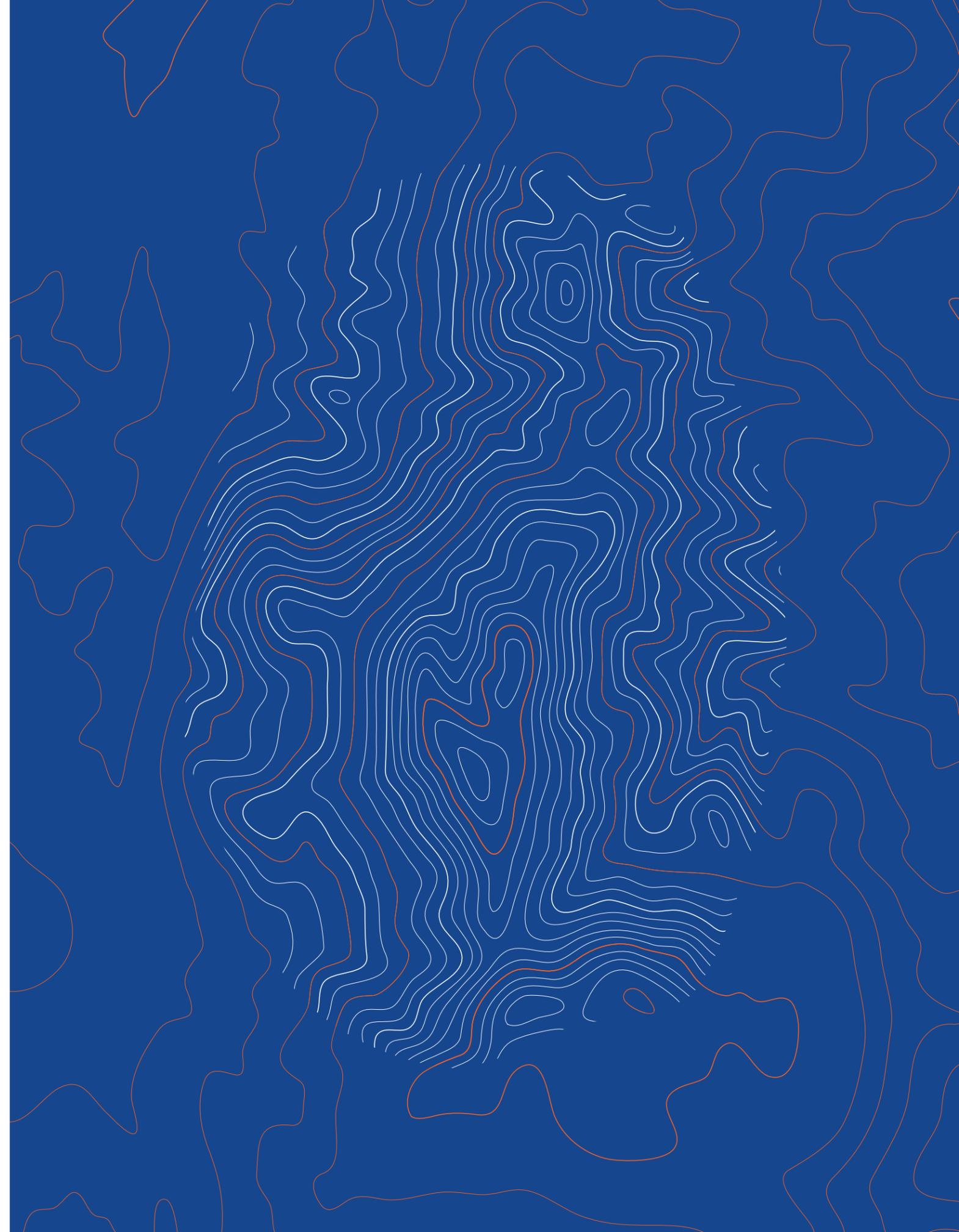
People: Employment, Education and Training

On the employment front, during the 2016-2017 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 included: <ul style="list-style-type: none"> ■ The Aboriginal Student Mixer and TAWOW Aboriginal Student Welcome at University of Alberta ■ The Sauder Ch’nook Scholars Opening Reception and recruitment fair with Royal Eagles networking at UBC ■ The Indigenous Student Career Networking Session and Mock Interview Clinic at UVIC ■ SAIT Calgary – Indigenous Career Fair ■ The Soaring Indigenous Youth Career Conference in Edmonton ■ RBC Aboriginal Summer Internship Program – 33 Aboriginal summer interns participating in the program nationally this summer ■ Partnered with Aboriginal Professionals Association of Canada to host Pathways to Partnerships event ■ 7 Aboriginal summer internship program students were RBC Ambassadors at their college/university in 2016/17 ■ Aboriginal and youth-focused PAYE event
Employment – Retention We support Aboriginal employees through employee fellowships, mentoring programs and the enablement of social networking.	Royal Eagles – RBC employee resource group Royal Eagles Mentorship Excellence – RBC Indigenous mentorship program launched in 2016

Select Examples	Amount	Organization
Education and Training We understand the importance of education in helping to shape the future for today's Aboriginal youth.	\$100,000	Improving student outcomes in northern First Nations schools by recruiting, selecting and training outstanding teachers (2016) – Teach For Canada/Enseigner pour le Canada
	\$15,000	Making Treaty 7 mentorship and apprenticeship program – Aboriginal Friendship Centre of Calgary
	\$100,000	Improving student outcomes in northern First Nations schools by recruiting, selecting and training outstanding teachers (2016) – Teach For Canada/Enseigner pour le Canada
	\$25,000	Elders-in-Residence program – Cumberland Regional College
	\$30,000	National mentorship program for Aboriginal youth – Elephant Thoughts Educational Outreach
	\$20,000	Indigenous exchanges program – Experiences Canada
	\$15,000	Toronto teacher and student engagement – Facing History and Ourselves
	\$50,000	GEN7 Aboriginal Youth Role Model program – Motivate Canada
	\$95,000	National Indigenous Youth Leadership program – Outward Bound Canada Foundation
	\$35,000	2016-2017 Aboriginal Entrepreneurship certificate program – The Keyano College Foundation
	\$56,000	Indigenous youth intensive governance training – Yukon College Foundation
	\$25,000	Aboriginal School Engagement Program – Fusion Jeunesse/Youth Fusion*
	\$35,000	Science to Policy Leadership Program and National Fellows Network – Peter Cullen Trust
\$7,500	Financial Literacy Program for First Nations – Lambton College Foundation	
\$5,000	Aboriginal Youth Entrepreneurship Camp – First Nations University of Canada Inc.	

* Multi-year commitment



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First Nations RBC Royal Bank Branch Locations

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

First Nations RBC Royal Bank Commercial Banking Centre Locations

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

North of 60° RBC Royal Bank Branch Locations

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

Agency Banking Outlets

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

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

Telephone customer service is available in Cree and Inuktitut.

