RBC at a Glance – Q3/2016

Company Overview
- Canada’s largest bank by market capitalization\(^{(1)}\) with broad leadership in financial services
- One of North America’s leading diversified financial services companies.
- Top 20 bank globally based on market capitalization\(^{(1)}\), with operations in 38 countries
- Over 80,000 employees with more than 16 million clients worldwide

(1) As of July 31, 2016.

Strategic Goals
- **Canada**
  - To be the undisputed leader in financial services
- **U.S.**
  - To be the preferred partner to corporate, institutional and high net worth clients and their businesses
- **Global**
  - To be a leading financial services partner valued for our expertise in select global financial centres

Financial Highlights

### Key Balance Sheet Items

<table>
<thead>
<tr>
<th></th>
<th>Q3/2016</th>
<th>Q2/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assets</td>
<td>1,198.9</td>
<td>1,150.4</td>
</tr>
<tr>
<td>Loans</td>
<td>515.8</td>
<td>508.2</td>
</tr>
<tr>
<td>Deposits</td>
<td>754.4</td>
<td>741.5</td>
</tr>
</tbody>
</table>

### Key Ratios\(^{(2)}\)

<table>
<thead>
<tr>
<th>Ratio</th>
<th>Q3/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Common Equity Tier 1</td>
<td>10.5%</td>
</tr>
<tr>
<td>Liquidity Coverage Ratio</td>
<td>126%</td>
</tr>
<tr>
<td>Leverage Ratio</td>
<td>4.2%</td>
</tr>
</tbody>
</table>

### Credit Ratings\(^{(3)}\)

<table>
<thead>
<tr>
<th>Rating Agency</th>
<th>Rating</th>
<th>Outlook</th>
</tr>
</thead>
<tbody>
<tr>
<td>Moody’s</td>
<td>Aa3</td>
<td>Negative</td>
</tr>
<tr>
<td>S&amp;P</td>
<td>AA-</td>
<td>Negative</td>
</tr>
<tr>
<td>Fitch</td>
<td>AA</td>
<td>Negative</td>
</tr>
<tr>
<td>DBRS</td>
<td>AA</td>
<td>Negative</td>
</tr>
</tbody>
</table>

### Key Performance and Non-GAAP Measures Section

- Excludes a gain of $287MM ($235MM after-tax) from the sale of RBC General Insurance Company. These measures are non-GAAP. For more information refer to the Key performance and non-GAAP measures section of our Q3 2016 Report to Shareholders.
- ROE does not have a standardized meaning under GAAP and may not be comparable to similar measures disclosed by other financial institutions. For further information, refer to the Key performance and non-GAAP measures section of our Q3 2016 Report to Shareholders.

### Strategic Goals

- **Canada**
  - To be the undisputed leader in financial services
- **U.S.**
  - To be the preferred partner to corporate, institutional and high net worth clients and their businesses
- **Global**
  - To be a leading financial services partner valued for our expertise in select global financial centres

### Shareholder Performance

- RBC announced a quarterly dividend increase of $0.02 or 2% to $0.83 per share
- Q3/2016 payout ratio: 43%

### Financial Highlights

- **Revenue ($ billions)**
  - Q3/2015: 8.8
  - Q4/2015: 8.0
  - Q1/2016: 9.4
  - Q2/2016: 9.5
  - Q3/2016: 10.3

- **Net Income ($ billions)**
  - Q3/2015: 2.5
  - Q4/2015: 2.6
  - Q1/2016: 2.4
  - Q2/2016: 2.6
  - Q3/2016: 2.9

- **Return on Equity (ROE)\(^{(6)}\)**
  - Q3/2015: 18.1%
  - Q4/2015: 17.9%
  - Q1/2016: 15.3%
  - Q2/2016: 16.2%
  - Q3/2016: 16.5%

### All information is presented in Canadian dollars and is based on International Financial Reporting Standards (IFRS), and as at July 31, 2016 unless otherwise indicated.
**RBC at a Glance – Q3/2016**

**Business Segments Overview**

**Personal & Commercial Banking**
- The undisputed financial services leader in Canada with a presence in the Caribbean and the U.S.
  - RBC is the market leader and most profitable retail bank in Canada; ranked ‘Highest in Customer Satisfaction Among the Big Five Retail Banks’
  - ‘World’s Best Global for Consumer Banking’
  - Second largest bank in English Caribbean, with branches in 17 countries and territories
  - U.S. cross-border banking for Canadian clients through online channels
  - Broad suite of products and financial services to individual and business clients

**Wealth Management**
- A leading global wealth and asset manager
  - Top 50 global wealth manager by assets
  - #1 in Canada – Largest fund company and leader in high net worth market share
  - Enhancing global solutions and capabilities
  - Investment, trust, banking, credit and other wealth management and asset management solutions

**Insurance**
- A market leader with a broad suite of products and strong distribution
  - Canadian market leader and among the fastest growing insurance organizations in the country
  - Life, health, home, auto, travel and wealth accumulation solutions as well as reinsurance solutions

**Investor & Treasury Services**
- A top 10 global custodian with an integrated client offering
  - Leading specialist provider of global custody, fund administration and asset servicing to institutional investors worldwide
  - Canadian leader in cash management, correspondent banking and trade finance for financial institutions
  - Funding and liquidity management for RBC

**Capital Markets**
- A premier North American investment bank with select global reach in Europe and Asia-Pacific
  - 11th largest global investment bank: Best Investment Bank in Canada across Equity, Debt and M&A for 9th consecutive year
  - Corporate lending, merger & acquisition advisory, equity & debt origination, sales & trading, and research

**Financial Performance by Business Segment and Geography**
(Latest 12 months ended July 31, 2016)

**Earnings by Business Segments**
- Diversified business mix, with leading client franchises

**Revenue by Geography**
- Almost two-thirds of revenue from Canada
- Strategic approach in key businesses in the U.S. and select international markets

**Q3/2016 Financial Performance by Business Segments**
($ millions, unless otherwise noted)

<table>
<thead>
<tr>
<th>Personal &amp; Commercial Banking</th>
<th>Wealth Management</th>
<th>Insurance</th>
<th>Investor &amp; Treasury Services</th>
<th>Capital Markets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue ($3,735)</td>
<td>Revenue ($2,235)</td>
<td>Revenue ($1,818)</td>
<td>Revenue ($577)</td>
<td>Revenue ($2,087)</td>
</tr>
<tr>
<td>Net income ($1,322)</td>
<td>Net income ($388)</td>
<td>Net income ($364)</td>
<td>Net income ($157)</td>
<td>Net income ($635)</td>
</tr>
<tr>
<td>ROE(12) 28.0%</td>
<td>ROE(12) 11.4%</td>
<td>ROE(12) 75.7%</td>
<td>ROE(12) 18.2%</td>
<td>ROE(12) 14.2%</td>
</tr>
<tr>
<td>AUM ($ billions)(13) $570</td>
<td>Premiums &amp; AUA ($ billions)(13) $773</td>
<td>AUA ($ billions)(13) $3,724</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(10) Excludes Corporate Support. These are non-GAAP measures. For additional information, refer to the ‘Business segment results’ and ‘Results by geographic segment’ sections of our Q3 2016 Report to Shareholders.

(11) As reported. (12) ROE does not have a standardized meaning under GAAP and may not be comparable to similar measures disclosed by other financial institutions. For further information, refer to the ‘Key performance and non-GAAP measures section of our Q3 2016 Report to Shareholders.’ (13) Represents period-end spot balances. (14) Includes a gain of $287MM ($235MM after-tax) from the sale of RBC General Insurance Company.

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