



Strength you can trust

When you deal with RBC Wealth Management, not only will you enjoy a remarkably different client experience, but you'll also enjoy the peace of mind that comes from having an established, reputable organization on your side.

About RBC®

RBC is a Canadian-based global bank, providing personal and commercial banking, wealth management services, insurance, corporate and investment banking and transaction processing services on a global basis. RBC employs approximately 79,000 full- and part-time employees who serve close to 18 million personal, business, public sector and institutional clients worldwide.

- Canada's largest bank¹ with total assets of \$725.4^{**} billion^{**} and assets under administration of \$683.8 billion^{**}
- Among the top 10 of largest banks in North America* and Top 15 of largest banks globally*
- Ranked AA- by Standard & Poor's, Aa1 by Moody's and AA by Fitch Ratings
- Stock trades on the New York, Toronto and Swiss exchanges
- Tier 1 capital ratio of 13.0%, among the strongest globally.

About RBC Wealth Management

RBC Wealth Management serves high net worth and niche institutional clients in select markets around the world. We feature a boutique approach, giving you the choice of how you would like to work with us. With a deep commitment to earn your trust, we take the time to understand your needs and deliver highly effective and personalized solutions:

- Provides private banking and credit, international trust services, discretionary investment management, full-service brokerage, global custody and fund administration to clients globally
- Wealth management division of Canada's largest bank
- Provides access to local expertise in global markets.

¹based on market capitalization

^{**}as at October 31, 2010

continued ...

About sustainability

RBC is deeply committed to achieving sustainability on all fronts and has a longstanding reputation for corporate responsibility. We govern our business with integrity, striving to provide a supportive workplace, contribute to communities and promote environmental sustainability. Our track record speaks volumes:

- For the tenth consecutive year, RBC has been recognized as among the world's financial, social and environmental corporate leaders on the **2010 Dow Jones Sustainability World Index**.

RBC ranks among the top banks in North America and the world

Top North American Banks ¹		
Rank	Company	Market Cap
1	JP Morgan	154
2	Wells Fargo	151
3	Bank of America	118
5	Goldman Sachs	88
6	RBC	79
7	TD	64

Top Global Banks ¹		
Rank	Company	Market Cap
1	ICBC	239
3	HSBC	184
6	Bank of China	144
12	RBC	79
17	Royal Bank of Scotland	71
23	UBS	61

¹ Market cap is in U.S.\$Billions, as at December 2, 2010.

Source: Bloomberg

- Through a 10-year, \$50 million philanthropic commitment, the **RBC Blue Water Project** helps foster a culture of water stewardship to organizations around the world who are committed to watershed protection and access to clean drinking water.
- Named to the **Global 100: Most Sustainable Corporations in the World** in 2010 for the sixth consecutive year (World Economic Forum)

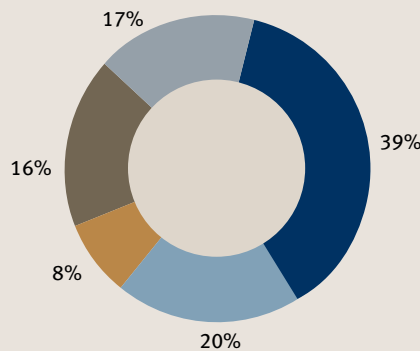
To learn more about RBC Wealth Management, please visit www.rbcwminternational.com or contact your RBC Wealth Management relationship manager.

RBC Wealth Management awards and recognition

- **Top 15 global private bank** (2010 Euromoney Private Banking Survey)
- **RBC Wealth Management ranked best private banking services overall for Canada, Caribbean and Jersey in the 2010 Euromoney Private Banking Survey**
- **Recognized as one of the world's Top 10 largest wealth managers in Scorpio Partnership's Global Private Banking KPI Benchmark 2010 annual survey**
- **Awarded best administrator for funds of hedge funds with less than \$30 billion AUM by the 2010 HFMWeek European Hedge Fund Services**

RBC has a diversified business, with core strength in Canada

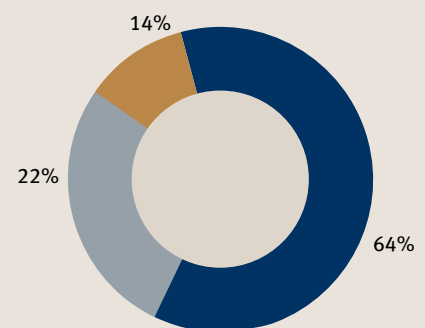
Revenue by business segment¹
Five year average (2006-2010)



- Canadian Banking
- Capital Markets
- International Banking
- Wealth Management
- Insurance

¹ Excludes Corporate Support

Revenue by geographic segment
Five year average (2006-2010)



- Canada
- U.S.
- Other International

Royal Bank of Canada, which operates under the brand name of RBC, is Canada's largest bank, one of North America's leading financial services companies, and among the largest banks in the world as measured by market capitalization. Through a network of offices worldwide, the international division of RBC provides comprehensive wealth management services to high net worth individuals and institutions resident in over 150 countries.



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All figures as of Q4, 2010, unless otherwise noted; financial information is in Canadian dollars.

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