About RBC

Company profile

RBC (TSX, NYSE: RY), the master brand name of Royal Bank of Canada and its subsidiaries, is one of North America's leading diversified financial services firms. Collectively they provide personal and commercial banking, wealth management services, insurance, corporate and investment banking, and transaction processing services worldwide. RBC employs approximately 78,000 people who serve more than 16 million personal, business, public sector and institutional clients worldwide.

RBC's core values and culture of integrity have earned it a worldwide reputation for fiscal reliability and financial strength.

- Named the 2014 Global Retail Bank of the Year by Retail Banker International.
- Recognized for offering Best Private Banking Services in Canada, the Caribbean, Cayman Islands and Jersey in the 2014 Euromoney Private Banking and Wealth Management Survey.
- Recognized among the world's financial, social and environmental corporate leaders for the 15th consecutive year (2015 Dow Jones Sustainability World Index).

RBC's vision, "Always earning the right to be our clients' first choice," is supported by its strong stewardship values. Those values include a deep sense of duty to clients, employees, the environment and the communities in which it operates.

For more information, visit www.rbc.com

Key facts

- RBC is Canada's largest bank as measured by assets and market capitalization, and is among the largest banks in the world, based on market capitalization.
- RBC maintains strong capital ratios ("All-in" Common Equity Tier 1 ratio of 9.9%) and credit ratings (Moody's Aa3, Standard & Poor's AA- and Fitch AA).
- RBC has paid continuous dividends to its shareholders since 1870.
- RBC supports a broad range of community initiatives through donations, sponsorships and employee volunteer activities. In 2014, RBC contributed more than C$100 million to causes worldwide to support community activities and organizations.

Royal Bank of Canada				
Capital Markets	**Wealth Management**	**Personal & Commercial banking**	**Investor & Treasury services**	**Insurance**
• Global Markets • Corporate and Investment banking	• Canadian Wealth Management • U.S. Wealth Management • Wealth Management International • Global Asset Management	• Personal and Business financial services • Cards and Payment solutions • Caribbean Banking • U.S. Banking	• RBC Investor services • Global financial institutions • Treasury services	• Canadian insurance • International and other insurance

Wealth management

This segment includes businesses that serve clients globally with a full suite of investment, trust and other wealth management solutions.

- Separately managed geographic wealth management businesses in the U.S., Canada, the U.K. and emerging markets operate under the brand name RBC Wealth Management. They have a combined total of more than US$641 billion in assets under administration, and approximately 4,300 financial advisors, private bankers and trust officers.

  For more information, visit www.rbcwealthmanagement.com
- In the U.S., RBC Wealth Management operates as a division of RBC Capital Markets, LLC, with approximately 1,900 financial advisors operating in over 200 locations in 41 states.
- The U.S. business also consists of two other divisions of RBC Capital Markets, LLC: RBC Correspondent Services, which provides clearing, custody and execution services for independent broker-dealers, and RBC Advisor Services, which provides custody and brokerage services for independent registered investment advisors.

  For more information, visit www.rbc-cs.com or www.rbc-as.com
- RBC Global Asset Management is a North American-based asset manager with global scope and industry-leading management capabilities. The RBC Global Asset Management group of companies manages approximately US$311 billion in assets worldwide.

  For more information, visit www.rbcgam.com

Personal & commercial banking

The Royal Bank of Canada comprises personal banking operations and certain retail investment businesses in Canada, the Caribbean and the U.S., as well as commercial and corporate banking operations in Canada and the Caribbean. Each business offers a broad suite of products and financial services. In the U.S., RBC's cross-border banking business serves the needs of Canadian clients as well as U.S. Wealth Management clients.

For more information, visit www.rbcroyalbank.com

Capital markets

Global banking businesses that provide wholesale products and services to corporate, public sector and institutional clients worldwide comprise the RBC Capital Markets segment. These businesses raise capital, access markets, mitigate risk, and acquire or dispose of assets in over 100 countries. According to Bloomberg and Dealogic, RBC Capital Markets is consistently ranked among the largest global investment banks.

For more information, visit www.rbccm.com

Investor & treasury services

RBC Investor & Treasury Services is a specialist provider of asset servicing, custody, payments and treasury services for financial and other institutional investors worldwide. Active in 18 markets globally, this segment provides custodial, advisory, financing and other services to safeguard clients' assets, maximize liquidity and manage risk in multiple jurisdictions. RBC Investor & Treasury Services is ranked among the world's top 10 global custodians, with US$3.2 trillion in client assets under administration.

For more information, visit www.rbcits.com

Insurance

Through its operating entities, RBC Insurance provides a full range of insurance services to more than four million individuals and businesses in North America and to select international markets. It is one of the largest Canadian bank-owned insurance group of companies, and among the fastest-growing insurance organizations in Canada. In the U.S., it offers a suite of life and non-life insurance products. Outside North America, it operates as a reinsurance business.

For more information, visit www.rbcinsurance.com

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0195-CAS (05/16)