Royal Bank of Canada - Key Facts (Q1 2020)

We are part of Royal Bank of Canada (RBC), a leading, diversified provider of financial services and one of the strongest banks globally. Founded in 1864, RBC is the 11th largest bank worldwide and the 5th in North America, as measured by market capitalization. RBC is among a small group of highly rated global banks and is recognized time and time again for its financial strength, market leadership, and philanthropic work.

**Fiscal 2019**
- **Total Revenue**: C$46.0 Billion
- **Total Net Income**: C$12.9 Billion

**Top-5 North American Bank by market capitalization**
- Market Capitalization: US$117.9 Billion

**Fiscal 2019 Return on Equity**: 16.8%

**Total Assets**: C$1.47 Trillion

<table>
<thead>
<tr>
<th>Q1 KEY METRICS</th>
<th>C$12.8 billion</th>
<th>Average Assets</th>
<th>C$1.47 trillion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue</td>
<td></td>
<td>Average Loans (Net of Allowance)</td>
<td>C$629.9 billion</td>
</tr>
<tr>
<td>Net Income</td>
<td>C$3.5 billion</td>
<td>Average Deposits</td>
<td>C$902.3 billion</td>
</tr>
<tr>
<td>Return on Equity</td>
<td>17.6%</td>
<td>Credit Ratings⁴</td>
<td></td>
</tr>
<tr>
<td>Capital Ratios</td>
<td></td>
<td>Moody's</td>
<td>Aa2 (Stable)</td>
</tr>
<tr>
<td>Common Equity Tier 1 Ratio</td>
<td>12.0%</td>
<td>S&amp;P</td>
<td>AA- (Stable)</td>
</tr>
<tr>
<td>Tier 1 Capital Ratio</td>
<td>13.1%</td>
<td>Fitch</td>
<td>AA (Stable)</td>
</tr>
<tr>
<td>Total Capital Ratio</td>
<td>14.9%</td>
<td>DBRS</td>
<td>AA (High) (Stable)</td>
</tr>
<tr>
<td>Leverage Ratio</td>
<td>4.2%</td>
<td>Shareholder Return¹</td>
<td></td>
</tr>
<tr>
<td>Dividend</td>
<td></td>
<td>3-Year</td>
<td>12%</td>
</tr>
<tr>
<td>Current Quarterly Dividend</td>
<td>C$1.05</td>
<td>5-Year</td>
<td>10%</td>
</tr>
<tr>
<td>Dividend Yield</td>
<td>4.0%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**DILUTED EARNINGS PER SHARE¹**
- Q1 2019: C$2.15
- Q2 2019: C$2.20
- Q3 2019: C$2.22
- Q4 2019: C$2.38
- Q1 2020: C$2.40

**RETURN ON EQUITY¹**
- Q1 2019: 16.7%
- Q2 2019: 17.5%
- Q3 2019: 16.7%
- Q4 2019: 16.2%
- Q1 2020: 17.6%

**REVENUE¹**
- Q1 2019: C$11.6
- Q2 2019: C$11.5
- Q3 2019: C$11.5
- Q4 2019: C$11.4
- Q1 2020: C$12.8

**NET INCOME¹**
- Q1 2019: C$3.2
- Q2 2019: C$3.2
- Q3 2019: C$3.3
- Q4 2019: C$3.2
- Q1 2020: C$3.5

**Q1 KEY METRICS**

**DIVIDEND**
- Current Quarterly Dividend: C$1.05
- Dividend Yield: 4.0%
**Our Strategic Goals**

In Canada: To be the undisputed leader in financial services

In the US: To be the preferred partner to corporate, institutional and high net worth clients and their businesses

In select global financial centres: To be a leading financial services partner valued for our expertise

### Earnings by Business Segment

**Latest Twelve Months (Ended January 31, 2020)**

- **Personal & Commercial Banking**: 49%
- **Capital Markets**: 22%
- **Wealth Management**: 20%
- **Insurance**: 6%
- **Investor & Treasury Services**: 3%

### Revenue by Geography

**Latest Twelve Months (Ended January 31, 2020)**

- **Canada**: 62%
- **US**: 23%
- **International**: 15%

### Our Professionals

- **Canada**: 59,892
- **US**: 13,978
- **Other**: 10,205

### Recent Awards and Recognitions

- **Refinitiv**: Top 25 Most Diverse & Inclusive Companies 2019
- **Fortune**: Ranked within Top 5 in the Megabanks Category of The World’s Most Admired Companies
- **Retail Banker International**: North American Retail Bank of the Year 2019