

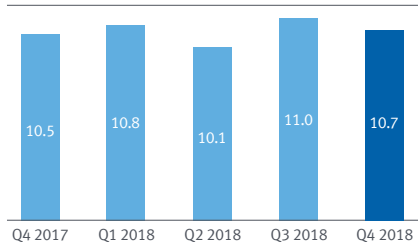


Royal Bank of Canada - Key Facts (Q4 2018)

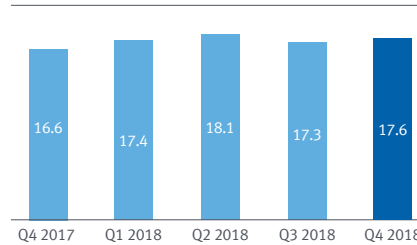
We are part of Royal Bank of Canada (RBC), a leading, diversified provider of financial services and one of the strongest banks globally. Founded in 1864, RBC is the 10th largest bank worldwide and the 5th in North America, as measured by market capitalization.

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.

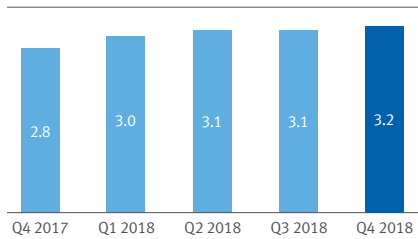
REVENUE¹
C\$ BILLIONS



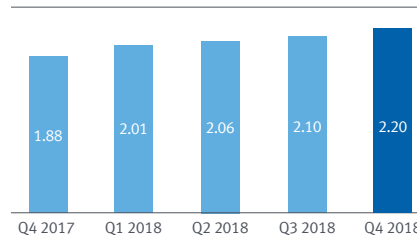
RETURN ON EQUITY¹
%



NET INCOME¹
C\$ BILLIONS



DILUTED EARNINGS PER SHARE¹
C\$



Q4 KEY METRICS

Revenue	C\$10.6 billion
Net Income	C\$3.2 billion
Return on Equity	17.6%

Total Assets	C\$1.3 trillion
Average Loans	C\$586.7 billion
Total Deposits	C\$832.2 billion

Capital Ratios⁴

Common Equity Tier 1 Ratio	11.5%
Tier 1 Capital Ratio	12.8%
Total Capital Ratio	14.6%
Leverage Ratio	4.4%

Credit Ratings³

Moody's	Aa2 (stable)
S&P	AA- (stable)
Fitch	AA (stable)
DBRS	AA (positive)

Dividend

Current Quarterly Dividend	C\$0.98
Dividend Yield ⁵	3.8%

Shareholder Return²

3-Year	13%
5-Year	10%

Fiscal 2018
Total Revenue
C\$42.6 Billion

Fiscal 2018
Total Net Income
C\$12.4 Billion

Top-5 North American
Bank by market
capitalization²

Market Capitalization²
US\$104 Billion

Return on Equity⁶
17.6%

Total Assets¹
C\$1.3 Trillion

Common Equity
Tier 1 Ratio¹
11.5%

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

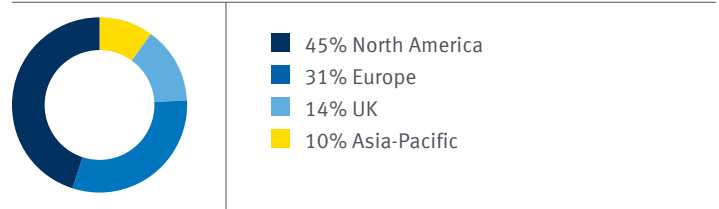
EARNINGS BY BUSINESS SEGMENT¹

LATEST TWELVE MONTHS (ENDED OCTOBER 31, 2018)



REVENUE BY GEOGRAPHY¹

LATEST TWELVE MONTHS (ENDED OCTOBER 31, 2018)



OUR PROFESSIONALS

Region	Number of Professionals
Canada	60,518
US	13,219
UK & Europe	5,119
Caribbean	3,378
Asia	1,676
Australia	335

RECENT AWARDS AND RECOGNITIONS



Among Top 50 Best Workplaces in Canada for 2018
Great Place to Work



Ranked within Top 5 in the Megabanks Category of The World's Most Admired Companies
Fortune Magazine



Financial Institution of the Year
Digital Finance Institute

rbccm.com

All information is presented in Canadian dollars and is based on International Financial Reporting Standards (IFRS), and as at October 31, 2018 unless otherwise indicated.

1 Latest three months ended October 31, 2018 unless otherwise noted. Excludes Corporate Support. These are non-GAAP measures. For additional information, refer to the Royal Bank of Canada Q4 2018 Investor Presentation.

2 As at November 15, 2018. Bloomberg.

3 Based on senior long-term debt ratings, as at September 23, 2018.

4 CET1 ratio calculated to include all regulatory adjustments that will be required by 2019 but retaining the phase-out rules of non-qualifying capital.

5 Defined as dividends per common share divided by the average of the high and low share price in the relevant period.

6 ROE may not have a standardized meaning under GAAP and may not be comparable to similar measures disclosed by other financial institutions.

This communication is for informational purposes only. It is not intended as an offer or solicitation for the purchase or sale of any financial instrument, investment product or service. The information contained herein, has been compiled from sources believed to be reliable, but no representation or warranty, express or implied, is made by RBC Capital Markets or any of its businesses or representatives, as to its accuracy, completeness or correctness. To the full extent permitted by law, neither RBC Capital Markets nor any of its businesses or representatives, accepts any liability whatsoever arising from the use of this communication. RBC Capital Markets is a registered trademark of Royal Bank of Canada. RBC Capital Markets is the global brand name for the capital markets business of Royal Bank of Canada and its affiliates, including RBC Capital Markets, LLC (member FINRA, NYSE, and SIPC); RBC Dominion Securities, Inc. (member IIROC and CIPF), RBC Europe Limited (authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority), Royal Bank of Canada – Sydney Branch (ABN 86 076 940 880) and Royal Bank of Canada, Hong Kong Branch (regulated by the Securities and Futures Commission and the Hong Kong Monetary Authority). © Registered trademark of Royal Bank of Canada. Used under license. © Copyright 2018. All rights reserved.