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Introduction

Developing Potential Throughout the Career Journey

At RBC, we believe everyone deserves the opportunity to realize their full potential, and we see a role for businesses like ours in helping people thrive and grow in their careers.

The RBC Indigenous Development Program (IDP) is one example of how we encourage individuals from under-represented groups to consider a career in the financial services industry. The program offers a blend of practical experience, networking, mentorship, and community involvement to help early-career Indigenous professionals get off to a stronger start.

The program spans two years, during which Associates complete four rotations: three within a specific business area and one with a charitable organization. These rotations expose Associates to a wide range of hands-on experiences, allowing them to explore various career paths and interests. Importantly, the rotation with a charitable organization offers Associates the chance to better understand and address real-world challenges in the community while learning how to be innovative, resilient, and resourceful – skills that are important when working with non-profit organizations that often face resource constraints.

Throughout the rotations, Associates receive mentorship opportunities to help them pilot their career path.

Mentors support Associates in many ways, such as fostering connections, navigating the workplace, and gaining insights that help shape their career development.

By the end of the program, IDP graduates have learned new skills such as how to build relationships, solve problems, receive constructive feedback, communicate effectively, and much more. These hard and soft skills not only help prepare them for career growth but also can serve them well throughout their professional lives.

While we take pride in investing in these early-career professionals, their success is also ours. During the program, RBC benefits from Associates' unique voices, ideas, perspectives, and direct contributions to our business.

At RBC, we are proud to help create the access needed for early professionals who identify as Indigenous to kickstart their careers. We endeavour to foster such inclusivity so that everyone has the opportunity to unlock their potential in our organization.

66 Thank you to our current Associates and previous IDP graduates for their contributions to our team, as well as the many individuals at RBC who make this program a success.

Alex Noether
Vice President, Global Inclusion



Program Overview



The RBC® IDP is a two-year, workintegrated learning experience for recent university and college graduates from various areas of study.

This program is specifically designed for Indigenous talent and combines practical, hands-on business and community experience with learning, mentorship and professional networking opportunities – providing an experience that will help Associates expand their career potential.



8 months



- Gain an introduction to RBC's culture
- Build core foundational skills by managing a project and conducting research and analysis
- Acquire knowledge of bank system and tools

7

4 months

Charity Involvement

- Work with a charity to apply practical business skills and support Indigenous initiatives
- Provide dedicated support and deliver positive results for impact relating to their project
- · Act as an RBC Ambassador

3 6 months

Capabilities Development

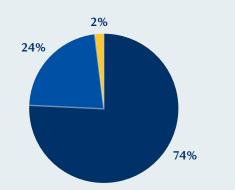
- Develop execution and problem-solving skills
- Build on business knowledge, innovate and accelerate development through formal learning and practical experience

$\mathbf{4}$ 6 months

Career Development

- Continue to develop a deep knowledge of all aspects of the business segment
- Provide advice, insight and innovative solutions
- · Develop leadership skills
- · Progress in career

8 provinces and 28 cities



2024 Indigenous Community Representation:

First Nations

Metis

Inuit

Indigenous Development Program Leadership

The Indigenous Development Program is managed by Chad Garlow and Kathleen O'Brien, who evolve the program to help meet the needs of the Associates, lines of business and community investment partners. Both are dedicated to the success of the Associates and to the internal and external program contributors.

Chad Garlow

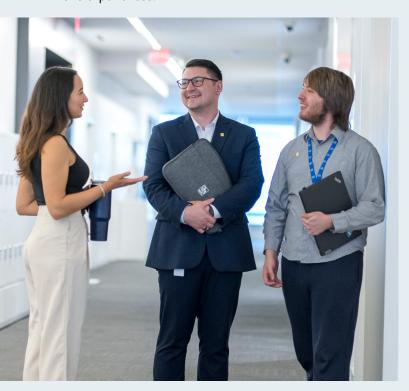
Senior Manager, Indigenous Development Program

Chad Garlow leads the Indigenous Development Program and manages the Associates directly. A person of Indigenous heritage himself, he considers his role a "labour of love" – one where he can help members of the Indigenous community have a voice at the table.



"The IDP is Call to Action 92 in action," says Chad.
"It's a small step toward building the foundation of the truth and reconciliation goal that we care so much about."

Chad explains that when hiring Associates for the program, he and the team look for diverse educational backgrounds and experiences.



"A common misconception is that you must have a finance degree to work in banking. There are Associates with degrees in science, psychology, sociology and business. We also look for drive and determination, as well as diversity within Indigenous communities."

The team then works with the Associates to develop six core skills: Communication, Critical Thinking & Problem-Solving, Self-Awareness, Interpersonal Relationships, Collaboration and Flexibility & Adaptability. "The workforce is changing, and the skills required to succeed in the future of work are also changing – the IDP Associates are excited about that and want to be ahead of the curve. It fascinates me to see the potential in each of them – and when they realize that potential, it's truly remarkable."

The IDP is Call to Action 92 in action – it is a small step toward building the foundation of the truth and reconciliation goal that we care so much about. >>>



Kathleen O'Brien

Manager, Indigenous Development Program

"Being on RBC's Diversity & Inclusion team and managing this initiative is both meaningful and purposeful," says Kathleen O'Brien, who works alongside Chad to ensure the program is delivered effectively. She also coaches the Associates and project manages key initiatives.

"The IDP provides an opportunity to join the bank and learn about the financial services industry through a comprehensive learning plan, hands-on experience and group activities," says Kathleen. "Associates also get the chance to work in the not-for-profit sector, where they can contribute through work that increases the capacity of the charity."

While the Associates come from a variety of backgrounds, they all possess courage, resilience and adaptability. "They're not afraid to take on new challenges – it takes courage to join a rotational program where each assignment is unfamiliar and to start a career in banking when you may be the first in your family to do so. I'm constantly amazed by them – they prove themselves in each rotation, put their best foot forward and listen to feedback that will help them reach their fullest potential."



Developing Future Leaders

Justin Gillespie and Kelly Houlahan traveled very different paths to the IDP. Justin joined the program directly out of school, following his graduation from the University of Manitoba's Asper School of Business, where he was a Finance and Logistics major. Kelly, meanwhile, worked as a youth and family counsellor while finishing up her master's degree in psychology. Both were seeking opportunities that would complement their skills, while enabling them to try new experiences and test diverse career paths.



Justin Gillespie
1st Year IDP Associate

Justin was drawn to the Indigenous Development Program for the opportunity to try new roles and responsibilities for two years. "Especially as a university grad who was uncertain about my career trajectory, this was a unique opportunity to say the least," he says.

Currently in his first rotation, Justin is working in procurement – a career path he had never considered. While he's only been in the rotation for a few months, it feels like longer, largely because the team culture has been so welcoming. His current rotation manager, Adrian Vance, says that Justin has jumped in with both feet. "One of the key qualities for anyone working in procurement is curiosity, because you need to ask a lot of questions and be able to substantiate the information you're given," he says. "And Justin's inquisitiveness has meant he fits right in. He is a self-learner who

deliberately makes himself feel uncomfortable so he can learn and understand new things. He has made an immediate impact on the team."

Justin says, "I was originally so excited about this opportunity for the chance to try different roles. But now, after having conversations with my program manager and other Associates, I see the importance of this program for Indigenous people."

I recognize how important and relevant it is for us to make an impact. ??



Kelly Houlahan 2nd Year IDP Associate

For Kelly, the IDP offered an opportunity to complement her background in psychology and explore a world outside of counselling.

Kelly's first rotation was with Group Risk Management. "The role was certainly a departure from what I had done in the past, but I could draw on the transferrable skills I had previously developed, as much of the role involved building relationships within our team and with other groups," she explains.

"Kelly went above and beyond reaching out to different teams and functions," explains her rotation manager Henry Yu. "She found ways to apply what she learned in her degree to succeed in her role. In turn, we helped train her and build up her other skill sets so she could grow within the bank."

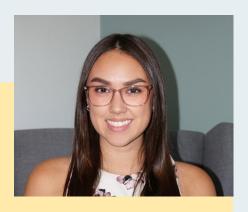
Indeed, Kelly developed new skills, including analytical and critical thinking skills, and she completed a Six Sigma practitioner course, where she gained a certification at the end.

Kelly adds there has been a lot of space to ask questions, gain feedback and benefit from the mentorship opportunities that exist through the IDP. "One of the ways the mentorship programs have really helped is hearing about the different journeys and stories – people have followed so many distinct paths and held multiple careers at RBC, so it debunks the myth that there is only one way to have a successful career. It doesn't matter what your education was, you can shape your career into what you want it to be."

Making an Impact and Giving Back to the Community

One of the notable elements of the Indigenous Development Program is the opportunity Associates have to work with a community organization – whether it's an Indigenous charity or a charity with an Indigenous focus or portfolio. The rotation, which comes after the Associates have completed their first eight-months at RBC, gives them the opportunity to test-drive the skills they have acquired, as well as learn new skills with these organizations.

Renee Soucy and Tyrell Dodd recently completed their four-month charity rotations, where they had the chance to make a direct and meaningful impact on their communities.



Renee Soucy
2nd Year IDP Associate

Renee Soucy completed her charity rotation with United Way, Moncton. In recent years, the United Way has been building a more intentional strategy around Diversity & Inclusion and their Truth and Reconciliation journey. With four First Nations communities within the area United Way Moncton serves, there is considerable opportunity for developing relationships. Renee was given the task of starting that outreach.

"During the time I was there, I visited with the different communities in the area. I met with leaders of the community to foster relationships, build networks and create an opportunity for us to get to know one another," she says. "From there, I could start conversations about the strengths and opportunities that we were seeing. What they are striving to do better in the future. What they have learned from the past and their big goals for the community."

Renee explains that the work was rewarding and she felt welcomed into their communities. She stays in touch with many community members and will be volunteering at upcoming powwows.

When she wasn't out in the community, Renee was educating United Way team members about Truth and Reconciliation. Over two months, she built a course for her teammates – she created questions, sent out materials and bi-weekly, would meet, discuss and answer any questions they would have. "They were very surprised about some of the information I was sharing with them, and they were very grateful for what they were learning. This was also rewarding because Truth and Reconciliation was previously not taught in schools, so I was teaching them things they had never heard before."

"Having Renee was a wonderful experience for us," says Paul Toner, Director of Community Development with United Way of Greater Moncton and Southeastern NB Region. "We gave her opportunities to learn about our United Way programming and initiatives, and she in turn did excellent work – building relationships inside and outside the organization."

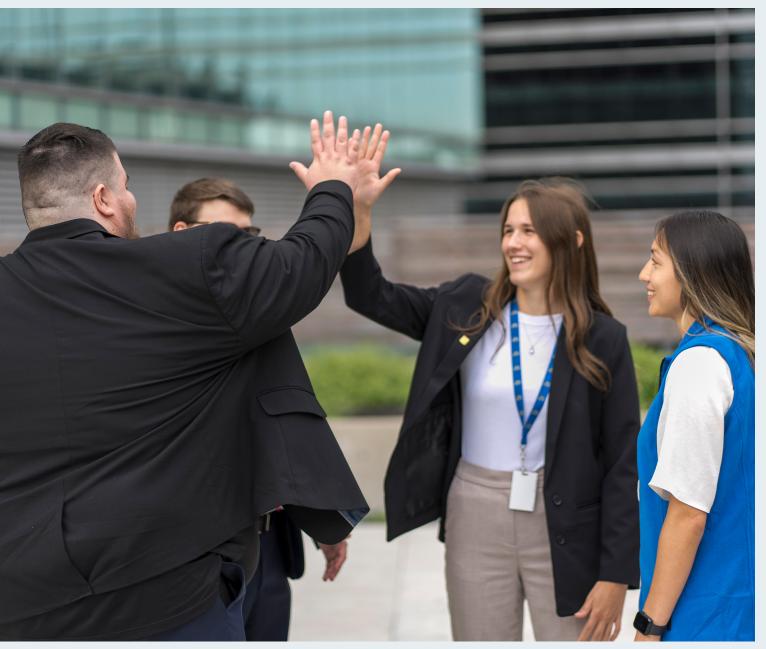
Couring my charity rotation at United Way, I went to the different Indigenous communities in my area. I met with various leaders to foster relationships, build networks and create an opportunity for us to get to know one another.



Tyrell Dodd
2nd Year IDP Associate

Tyrell Dodd joined the IDP in June 2023 and, after a rotation with RBC Insurance, spent four months with the Students Commission of Canada, a charity that fosters youth voices. There, he helped facilitate meetings, managed data collection and worked on a project to provide safe online spaces for young people. "Tyrell integrated seamlessly into the team because of his enthusiasm to learn new things and also for his willingness to help," says Dave Shanks, Associate Director at The Students Commission of Canada. "The charity rotation through the IDP helps Associates learn how the skills they learn at RBC can complement the soft skills needed when working with a charity. It provides good training for young people navigating different work styles."

"During the charity rotation, you can jump out of the corporate world for a bit, but still have the RBC name behind you," says Tyrell. "Because I was new to the organization, they wanted me to provide my thoughts on how I would approach a certain challenge or problem. I gained a different perspective while I was there, and at the same time was able to provide a new perspective to some of their initiatives. It was an excellent experience I could take back to the corporate world."



Building Skills for a Thriving Future

The work experience, group activities, training, networking and mentorship opportunities offered through the Indigenous Development Program help Indigenous people establish a strong professional foundation on which to build a career.



Mackenzie Worthy IDP Graduate

Mackenzie Worthy graduated from IDP in 2021. Today, she is Senior Manager, Media Strategy and Optimization at RBC, having earned two promotions since first gaining a full-time position upon completion of the program.

"Out of school, I found this program really complemented what I wanted to do next – I could try things out without fully committing 100% to one role." Her first rotation was in Marketing with the RBC Rewards team. "Coming out of school, you don't really know what marketing really means – what is it in real life? You realize there are so many different teams doing so many different roles that contribute to the end goals – it definitely opened my eyes. There was so much more opportunity here than I thought."

Her charity rotation was with Outside Looking In, a dance and leadership program that supports Indigenous youth. Unfortunately, the end-of-season dance recital was cancelled due to COVID, and Mackenzie's team had to quickly pivot to keep kids engaged. They created a summer program and received great feedback and engagement. "It wasn't the experience I thought I was going into, but I'm so grateful for what the experience ended up being," says Mackenzie.

Mackenzie's next two rotations were with the Media and Content Marketing teams, where she learned about areas of marketing that were completely new to her. She also participated in the Social Innovation Challenge, where she and the other Associates of her cohort worked through a challenge, coming together in a short period of time to solve it. "We were all in different areas of the bank – from finance to Capital Markets to HR and marketing. We had all been gathering our own experiences throughout the program and brought them into the group setting. It was an interesting opportunity to go from the ground up of a problem with a group of people – an experience you wouldn't necessarily get within your own working environment."

Mackenzie emphasizes that the Indigenous Development Program, with exposure to leaders, different areas of the bank, on-the-job assignments and experiential learning, has been an exceptional experience.

66 I was able to build my path throughout the program. It gave me the confidence to reach out and create opportunities and made me learn a lot about myself and the way I work. The always-learning mentality that I built is still very present today. ??

