

The RBC® Inclusive Opportunities Blueprint

In the face of widening inequalities, providing fair and inclusive opportunities is important for the wellbeing of society and for the long-term success of our business. RBC looks for ways to turn ideas into action and help our clients become more financially stable, improve the strength and resilience of our communities, and develop our employees' career potential. While we recognize that we cannot do this alone, we are dedicated to doing our part.



Goal

Be known by our clients, communities, and employees for providing fair and inclusive opportunities for prosperity

Strategic priorities

Help clients achieve their financial aspirations

Contribute to building inclusive and resilient communities

Support our employees in their pursuit of a meaningful career

Actions

Provide clients with financial products that help meet their varied and evolving financial needs

Help clients take actions to improve their personal financial wellbeing

Support more clients to own assets and grow them over time

Provide access to advice, programs, and opportunities to help small businesses start, manage, and grow

Fund projects and initiatives that drive opportunities for prosperity

Leverage our position, knowledge and resources to promote actions that help strengthen community resilience

Recruit from a range of backgrounds with the intention of creating access for under-served populations

Foster inclusive and supportive environments that enable a sense of belonging and wellbeing

Create career pathways where our employees are supported in pursuing their professional aspirations

Measuring progress

Our actions are underpinned with goals, initiatives and metrics that we report on in our annual sustainability reporting

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Key terms

Fair and inclusive opportunities – an opportunity that allows for those with the same level of talent and ability, and the same willingness to use them, to participate in ways where they have the same prospects of success. It involves removing barriers and biases that hinder one's ability to participate and contribute.

Prosperity – consists of opportunities for wellbeing and advancement:

- **Wellbeing** is a positive state experienced by individuals and societies. Wellbeing includes emotional, mental, physical, social, and financial wellbeing and the ability of people and societies to contribute to the world with a sense of meaning and purpose.
- **Advancement** is the development or improvement of an individual's career, economic or wellbeing status.

Under-served populations – groups who have been denied a full opportunity to participate in aspects of economic, social, and civic life. These groups may include, but are not limited to, people who are socio-economically disadvantaged, geographically isolated, educationally disenfranchised, or those who have been historically excluded due to race, gender, sexual orientation, disability status, or other identity-based factors.

Resilient or resilience – the capacity to anticipate, cope with, recover from, or adapt to shock, disruption, stress or changing factors in the external environment. In the context of climate, this refers to the resilience of the economy to the effects of climate change. In the context of skills, this refers to the capacity of an individual to adapt to industry shifts, technological advancements in the workplace, organizational changes, and career pivots. In the context of communities, this refers to communities being resilient to a wide range of risks while maintaining an acceptable level of functioning without compromising long-term prospects of sustainability development, peace and security, human rights, and wellbeing for all.

Meaningful career – describes a pathway composed of roles and experiences that make an individual feel fulfilled and valuable – where their job and day-to-day efforts are both appreciated and connected to something that transcends their personal interests.

For further details, please refer to our sustainability reporting ([rbc.com/sustainabilityreporting](https://www.rbc.com/sustainabilityreporting)).



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