



## Highlights of First Quarter 2007 Results

March 2, 2007

Financial information is in Canadian dollars and is based on Canadian GAAP, unless otherwise indicated.

### Caution regarding forward-looking statements

From time to time, we make written or oral forward-looking statements within the meaning of certain securities laws, including the "safe harbour" provisions of the United States Private Securities Litigation Reform Act of 1995 and any applicable Canadian securities legislation. We may make such statements in this presentation, in other filings with Canadian regulators or the United States Securities and Exchange Commission (SEC), in reports to shareholders or in other communications. These forward-looking statements include, among others, statements with respect to our medium-term and 2007 objectives, and strategies to achieve our objectives, as well as statements with respect to our beliefs, outlooks, plans, objectives, expectations, anticipations, estimates and intentions. The words "may," "could," "should," "would," "suspect," "outlook," "believe," "plan," "anticipate," "estimate," "expect," "intend," "forecast," "objective" and words and expressions of similar import are intended to identify forward-looking statements.

By their very nature, forward-looking statements involve numerous factors and assumptions, and are subject to inherent risks and uncertainties, both general and specific, which give rise to the possibility that predictions, forecasts, projections and other forward-looking statements will not be achieved. We caution readers not to place undue reliance on these statements as a number of important factors could cause our actual results to differ materially from the expectations expressed in such forward-looking statements. These factors include credit, market, operational and other risks identified and discussed under the Risk management section in our Q1 2007 Report to Shareholders and 2006 Annual Report to Shareholders; general business and economic conditions in Canada, the United States and other countries in which we conduct business; the impact of the movement of the Canadian dollar relative to other currencies, particularly the U.S. dollar and British pound; the effects of changes in government monetary and other policies; the effects of competition in the markets in which we operate; the impact of changes in laws and regulations including tax laws; judicial or regulatory judgments and legal proceedings; the accuracy and completeness of information concerning our clients and counterparties; successful execution of our strategy; our ability to complete and integrate strategic acquisitions and joint ventures successfully; changes in accounting standards, policies and estimates, including changes in our estimates of provisions and allowances; and our ability to attract and retain key employees and executives. Other factors that may affect future results include: the timely and successful development of new products and services; the successful expansion and new development of our distribution channels and realizing increased revenue from these channels; global capital markets activity; technological changes and our reliance on third parties to provide components of our business infrastructure; unexpected changes in consumer spending and saving habits; the possible impact on our business from disease or illness that affects local, national or global economies; disruptions to public infrastructure, including transportation, communication, power and water; the possible impact on our businesses of international conflicts and other political developments including those relating to the war on terrorism; and our success in anticipating and managing the associated risks.

Additional information about these factors can be found under the Risk management section in our Q1 2007 Report to Shareholders and under the Risk management and Additional risks that may affect future results sections in our 2006 Annual Report.

We caution that the foregoing list of important factors that may affect future results is not exhaustive. When relying on our forward-looking statements to make decisions with respect to us, investors and others should carefully consider the foregoing factors and other uncertainties and potential events. We do not undertake to update any forward-looking statement, whether written or oral, that may be made from time to time by us or on our behalf.



## Overview

Gordon M. Nixon  
President & CEO

## Q1 2007 Performance Review

|                    | Q1 2007  | Q1 2006  | Change vs.<br>Q1 2006 |
|--------------------|----------|----------|-----------------------|
| Total revenue (mm) | \$ 5,698 | \$ 4,960 | 15%                   |
| Net income (mm)    | \$ 1,494 | \$ 1,171 | 28%                   |
| Diluted EPS        | \$ 1.14  | \$ 0.89  | 28%                   |
| ROE                | 27.3%    | 23.9%    | 340 bps               |

**Strong earnings on 15% revenue growth**



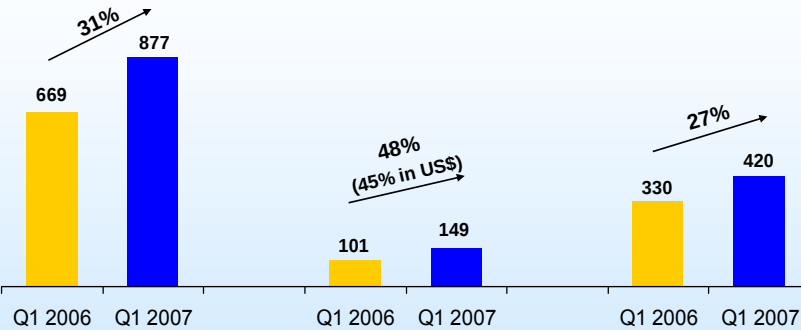
## Business Segment Earnings

\$ millions

**RBC Canadian  
Personal & Business**

**RBC U.S. & International  
Personal & Business**

**RBC  
Capital Markets**



**All business segments contributed to earnings growth**

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## Q1 2007 Highlights

- Recorded outstanding results
  - Reflects strength in our diverse group of businesses
  - Expanded market shares in Canada, grew operations globally
- Invested for future growth
  - Added and upgraded branches, added client-facing employees
  - Introduced new products and solutions
  - Completed acquisitions of Flag, Carlin and Daniels
- RBC named one of the World's Top 100 Sustainable Companies (Innovest, Corporate Knights, BusinessWeek)
- Created a new Wealth Management segment subsequent to Q1 2007

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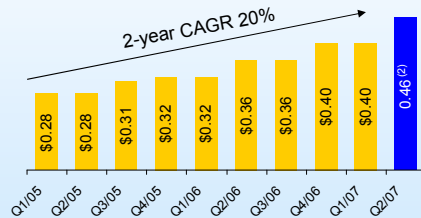


## Total Shareholder Returns (TSR)

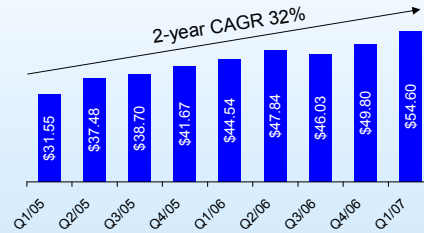
**Total Shareholder Returns <sup>(1)</sup>**  
(as at January 31, 2007)

|         |     |
|---------|-----|
| 1-year  | 26% |
| 5-year  | 21% |
| 10-year | 19% |

### Common Share Dividends



### Share Price Performance (as at January 31)



**Raising dividend by 6 cents per share**

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(1) Total Shareholder Return is price appreciation plus dividends reinvested, annualized  
(2) Announced March 2, 2007

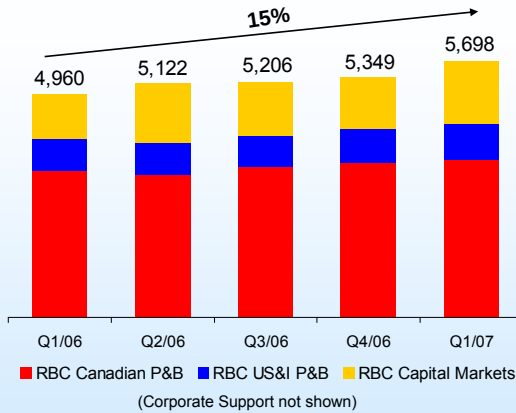


## First Quarter 2007 Financial and Asset Quality Review

Barbara Stymiest  
Chief Operating Officer

## Total Revenue

\$ millions



### Revenue Increases from Q1 2006 to Q1 2007

|                              |            |
|------------------------------|------------|
| RBC Canadian P&B             | 8%         |
| RBC U.S. & International P&B | 13%        |
| RBC Capital Markets (teb)    | 38%        |
| <b>RBC</b>                   | <b>15%</b> |

### Contributions from each business segment

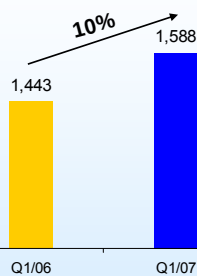
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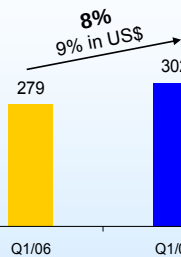
## Net Interest Income

\$ millions

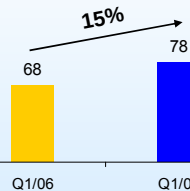
### RBC Canadian P&B



### RBC US&I P&B



### RBC Capital Markets <sup>(1)</sup>



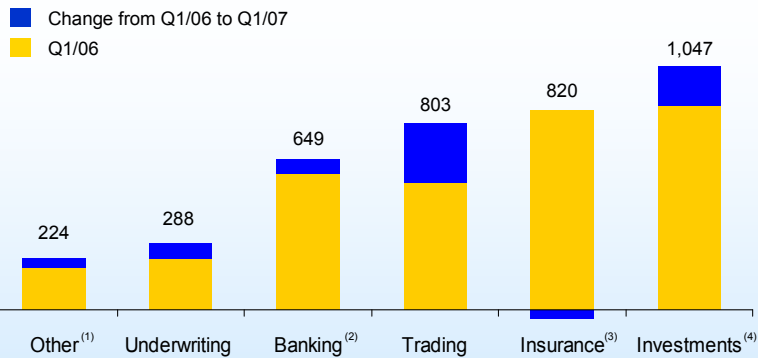
### Higher loan and deposit volumes in P&B segments

10 (1) teb – taxable equivalent basis. Refer to slide 38 for definitions



## Non-Interest Income

\$ millions



**Non-interest income up 17% from Q1 2006**

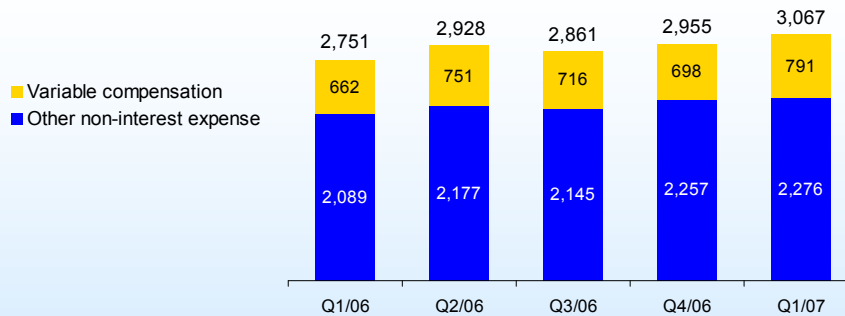
- (1) Includes other non-interest income, gain/loss on securities sales and securitization  
 (2) Includes service charges, foreign exchange other than trading, card services and credit fees  
 (3) Includes insurance premiums, investment and fee income  
 (4) Includes brokerage, investment management and mutual funds



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## Non-Interest Expense

\$ millions



**Increased variable compensation on strong performance  
and higher costs to drive revenue growth**



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## Q1 2007 Items impacting results

|                                                                                                       | Pre-tax impact<br>(\$ millions) | After-tax impact<br>(\$ millions) | EPS impact |
|-------------------------------------------------------------------------------------------------------|---------------------------------|-----------------------------------|------------|
| Net impact of New Financial Instruments Accounting Standards                                          | 32                              | 22                                | \$.02      |
| Foreign currency translation adjustment                                                               | 40                              | 40                                | \$.03      |
| Cumulative adjustment from fair valuing certain derivatives that did not qualify for hedge accounting | (30)                            | (20)                              | \$(-.02)   |

Note: Q1 2007 for RBC Dexia IS includes three months of results versus two months of results for Q1 2006 from *Institutional Investor Services (IIS)*. In addition, RBC U.S. and International P&B includes an additional month of results related to the acquisition of Abacus.



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## Operating Leverage

| \$ millions, except percentage amounts                                        | Q1 2007  | Q1 2006  | Q1/07<br>vs. Q1/06 |
|-------------------------------------------------------------------------------|----------|----------|--------------------|
| Total revenue                                                                 | \$ 5,698 | \$ 4,960 |                    |
| add: TEB adjustment                                                           | 70       | 37       |                    |
| less: Revenue related to VIEs                                                 | 11       | (8)      |                    |
| less: Global Insurance revenue                                                | 860      | 858      |                    |
| less: Impact of new Financial Instruments Accounting Standards <sup>(1)</sup> | 33       | -        |                    |
| Total revenue (adjusted)                                                      | \$ 4,864 | \$ 4,147 | 17.3%              |
| Non-interest expense                                                          | \$ 3,067 | \$ 2,751 |                    |
| less: Global Insurance-related non-interest expense                           | 128      | 116      |                    |
| Non-interest expense (adjusted)                                               | \$ 2,939 | \$ 2,635 | 11.5%              |
| <b>Q1 2007 operating leverage <sup>(1)</sup></b>                              |          |          | <b>5.8%</b>        |

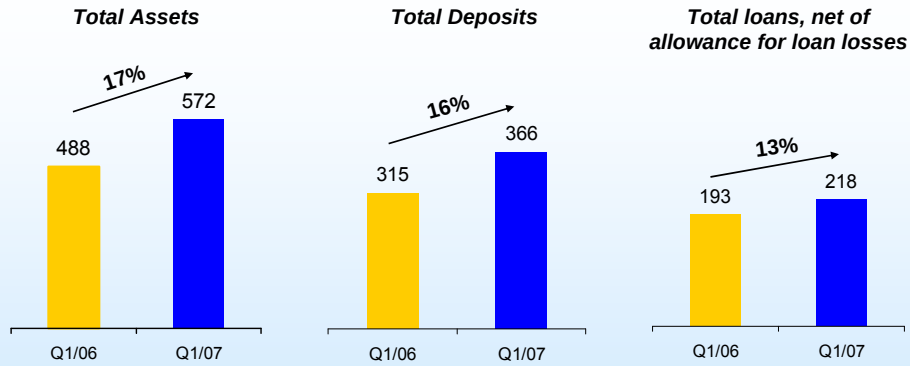
**Tracking well to meet 2007 objective of >3%**



14 (1) Refer to slide 38 for definition.

## Balance Sheet

\$ billions



**Balance sheet growth driving our earnings**

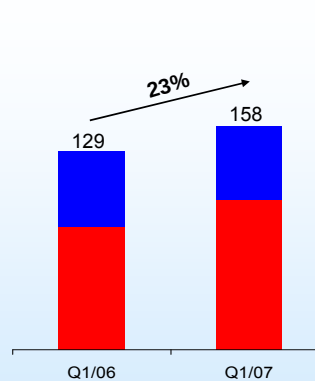


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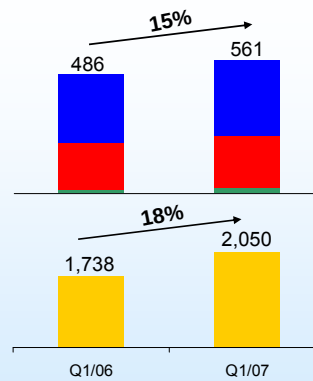
## Client Assets

\$ billions

**Assets under management**



**Assets under administration**



■ RBC Canadian P&B 
 ■ RBC US&I P&B 
 ■ RBC Capital Markets 
 ■ RBC Dexia IS <sup>(1)</sup>

**Double-digit growth in all segments**

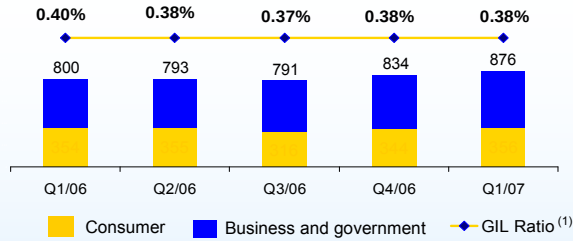


16 (1) Refer to slide 38 for definitions

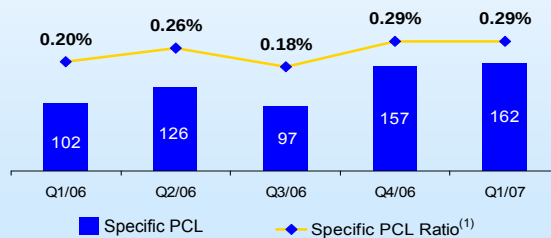
## Credit Quality

\$ millions

**Gross impaired loans ratio remains stable**



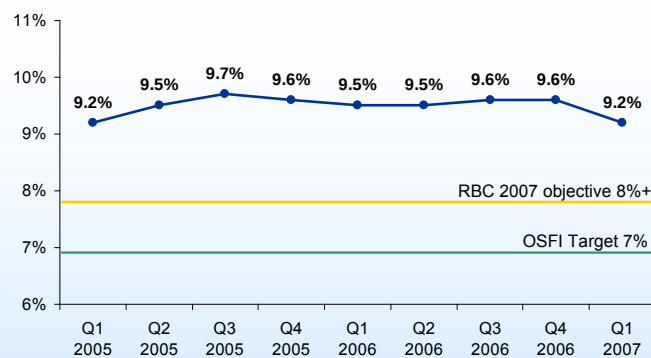
**Specific PCL ratio remains low**



17 (1) Refer to slide 38 for definitions



## Tier 1 Capital Ratio



**Strong internal capital generation offset by increase in risk-adjusted assets to support strong business growth.**

**Tier 1 capital ratio remains well above objective.**

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## **RBC Canadian Personal and Business segment ("RBC Canadian P&B")**

Jim Westlake

Group Head, RBC Canadian Personal and Business



### **RBC Canadian P&B Q1 2007 Highlights**

- RBC opened 4 new branches and began upgrading another 55 branches
  - Part of a program to build and enhance our distribution network
- We celebrated 10 years of online banking
  - Today we serve over 3 million online customers
- RBC Insurance opened 3 new branches, bringing total to 13
- RBC Asset Management launched several new products
  - Also reduced management fees on international funds
- RBC Asset Management was the first fund company in Canada to implement new securities regulation
  - Requires independent oversight of mutual funds. Continues our leadership in fund governance



## RBC Canadian P&B Performance

| \$ millions                                                        | Q1 2007  | Change vs.<br>Q4 2006 | Change vs.<br>Q1 2006 |
|--------------------------------------------------------------------|----------|-----------------------|-----------------------|
| Total revenue                                                      | \$ 3,546 | 2%                    | 8%                    |
| Non-interest expense (NIE)                                         | 1,575    | 1                     | 5                     |
| Provision for credit losses (PCL)                                  | 182      | 5                     | 28                    |
| Insurance policyholder benefits,<br>claims and acquisition expense | 516      | (16)                  | (21)                  |
| Net income                                                         | \$ 877   | 13%                   | 31%                   |

### Excluding Global Insurance Adjustments <sup>(1)</sup>

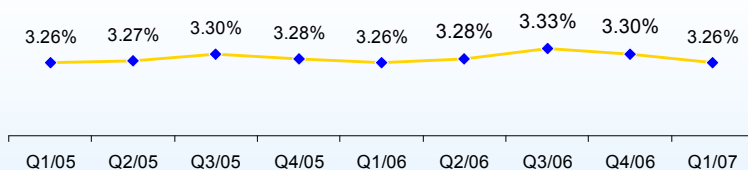
|                                                                    |          |     |     |
|--------------------------------------------------------------------|----------|-----|-----|
| Total revenue                                                      | \$ 3,576 | 3%  | 8%  |
| Insurance policyholder benefits,<br>claims and acquisition expense | 585      | (4) | (1) |

**Growing earnings and investing for the future**



21 (1) Refer to slide 23 for Non-GAAP reconciliation

## RBC Canadian P&B Net Interest Margin <sup>(1)</sup>



### Net Interest Margin (NIM) Commentary

- Margins have been stable over sustained period.
- **Vs. Q1 2006:** Improved spreads on personal deposits were offset by lower spreads on business deposits and credit cards.
- **Vs. Q4 2006:** Lower spreads on business deposits and credit cards, as well as impact of overall product mix were partially offset by a cumulative interest rate payment adjustment recognized in Q4 2006.



22 (1) NIM (average earning assets). Refer to slide 38 for definition.

## Items impacting Global Insurance

| \$ millions                                                  | Global Insurance revenue |         | Insurance policyholder benefits, claims and acquisition expense |         | Global Insurance Net income before tax |         |
|--------------------------------------------------------------|--------------------------|---------|-----------------------------------------------------------------|---------|----------------------------------------|---------|
|                                                              | Q1 2007                  | Q1 2006 | Q1 2007                                                         | Q1 2006 | Q1 2007                                | Q1 2006 |
| GAAP reported amounts                                        | \$ 860                   | \$ 858  | \$ 516                                                          | \$ 652  | \$ 216                                 | \$ 90   |
| Impact of the new financial instruments accounting standards | 70                       | –       | 69                                                              | –       | 1                                      | –       |
| Impact of foreign currency translation adjustment            | (40)                     | –       | –                                                               | –       | (40)                                   | –       |
| Hurricane-related charges                                    | –                        | –       | –                                                               | (61)    | –                                      | 61      |
| Amounts excluding the above items <sup>(1)</sup>             | \$ 890                   | \$ 858  | \$ 585                                                          | \$ 591  | \$ 177                                 | \$ 151  |

**Excluding the above items,**  
**Global Insurance net income before taxes up 17%**

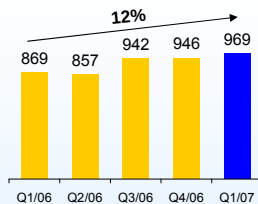
23 (1) Non-GAAP. Refer to slide 39 for a discussion of Non-GAAP



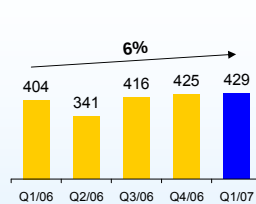
## RBC Canadian P&B Revenue

\$ millions

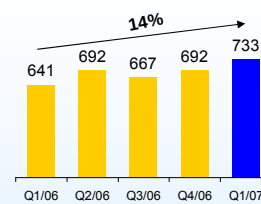
### Personal Banking



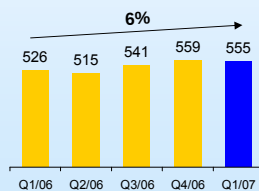
### Cards & Payment Solutions



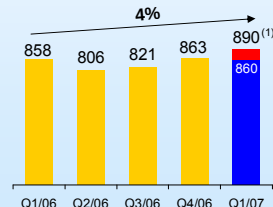
### Wealth Management



### Business Financial Services



### Global Insurance



24 (1) Excludes negative impact Financial Instrument Standards impact of \$70 mm and favourable impact foreign currency translation adjustment of \$(40) mm in Q1 2007.



## RBC Canadian P&B Product Balances

| \$ millions                                                | Q1 2007<br>Balances <sup>(1)</sup> | Growth<br>over<br>Q1 2006 | Market Share<br>(as at Nov. 2006) | Rank <sup>(2)</sup> |
|------------------------------------------------------------|------------------------------------|---------------------------|-----------------------------------|---------------------|
| Residential mortgages <sup>(3)</sup>                       | \$ 108,000                         | 12%                       | 15.6%                             | 1                   |
| Personal loans                                             | 37,900                             | 12%                       | 14.2%                             | 2                   |
| Credit cards <sup>(3)</sup>                                | 11,000                             | 16%                       | 16.2%                             | 2                   |
| Personal core deposits                                     | 32,800                             | 0%                        | 13.4%                             | 2                   |
| Personal investments (GICs + Mutual funds)                 | \$ 131,700                         | 13%                       | 12.0%                             | 1                   |
| <i>GICs</i>                                                | 58,600                             | 5%                        | 13.8%                             | 2                   |
| <i>Mutual Funds</i>                                        | 73,100                             | 20%                       | 10.9%                             | 2                   |
| Brokerage assets under administration (AUA) <sup>(4)</sup> | 175,000                            | 12%                       | 21.9%                             | 1                   |
| Business deposits and investments <sup>(5)</sup>           | \$53,700                           | 16%                       | 21.4%                             | 1                   |
| Business loans <sup>(3)</sup>                              | 37,200                             | 8%                        | 12.3%                             | 1                   |
| Creditor insurance <sup>(6)</sup>                          |                                    |                           | 31%                               | 1                   |
| Individual living benefits <sup>(4)</sup>                  |                                    |                           | 32%                               | 1                   |

(1) Average balances except for Personal investments and brokerage AUA, which are spot balances.

(2) Market share rank among financial institutions in Canada. Source: RBC

(3) Includes securitized assets.

(4) Market share as at December 2006. Brokerage AUA's market share is for Full-service brokerage only.

(5) Excludes market share on non-bank financial institutions.

(6) As at October 2006.

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## RBC U.S. and International Personal and Business segment ("RBC U.S. & International")

Peter Armenio  
Group Head, RBC U.S. & International

## RBC U.S. & International Q1 2007 Highlights

- RBC Centura completed acquisition of Flag
- RBC Dain Rauscher grew approved lines of its Premier Line of Credit to US\$950 million
  - A collaboration with Global Private Banking
- RBC Dain Rauscher launched “Dashboard”
  - An innovative business development tool for financial consultants to help grow client revenue
- Global Private Banking was named #1 provider of Trust Services in the U.K. (Euromoney)



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## RBC U.S. & International Performance

| US\$ millions                     | Q1 2007 | Change vs. Q4 2006 | Change vs. Q1 2006 |
|-----------------------------------|---------|--------------------|--------------------|
| Total revenues                    | \$ 693  | 5%                 | 13%                |
| Non-interest expense (NIE)        | 526     | 2                  | 7                  |
| Provision for credit losses (PCL) | 9       | n.m.               | 0                  |
| Net income                        | \$ 128  | 12%                | 45%                |

| C\$ millions                      | Q1 2007 | Change vs. Q4 2006 | Change vs. Q1 2006 |
|-----------------------------------|---------|--------------------|--------------------|
| Total revenues                    | \$ 803  | 9%                 | 13%                |
| Non-interest expense (NIE)        | 611     | 6                  | 8                  |
| Provision for credit losses (PCL) | 10      | n.m.               | 0                  |
| Net income                        | \$ 149  | 18%                | 48%                |

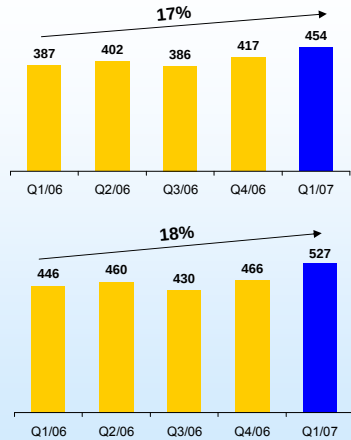
**Good progress on our growth initiatives**



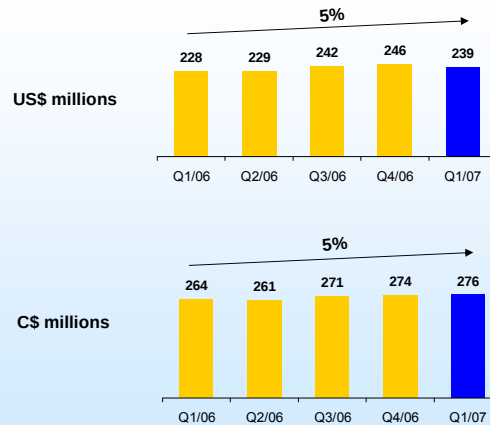
28

## RBC U.S. & International Revenue

### Wealth Management



### Banking



## RBC Capital Markets

Chuck Winograd  
Group Head, RBC Capital Markets

## RBC Capital Markets Q1 2007 Highlights

- Named Top Dealmaker in 2006 (National Post)
- Joint-lead and bookrunner for the largest Maple bond issue in sovereigns, supranationals and agencies (SSA) sector
- Led 2007's first two US\$1 billion Eurobond issues
- Completed our first AIM transaction
  - Advised Australia's Berkeley Resources on London Exchange listing
- Completed acquisitions of Carlin and Daniels
- Created base metals trading desk in New York
  - Complements the team established in London a year ago

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## RBC Capital Markets Performance

| \$ millions                        | Q1 2007  | Change vs.<br>Q4 2006 | Change vs.<br>Q1 2006 |
|------------------------------------|----------|-----------------------|-----------------------|
| Total revenue (teb) <sup>(1)</sup> | \$ 1,400 | 21%                   | 38%                   |
| Non-interest expense (NIE)         | 877      | 14                    | 28                    |
| Recovery of credit losses          | (8)      | n.m.                  | n.m.                  |
| Net income                         | \$ 420   | 33%                   | 27%                   |

**Another strong quarter across all major business lines**

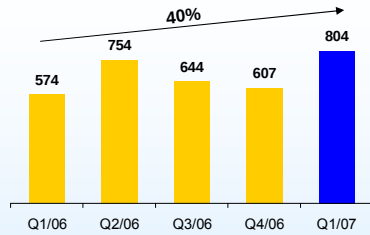
32 (1) Refer to slide 38 for definitions



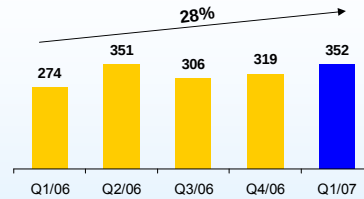
## RBC Capital Markets Revenue

Teb \$ millions

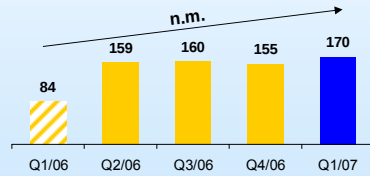
### Global Markets



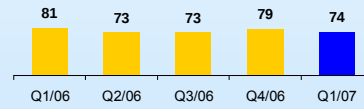
### Global Investment Banking & Equity Markets



### RBC Dexia IS <sup>(1)</sup>



### Other



Institutional & Investor Services

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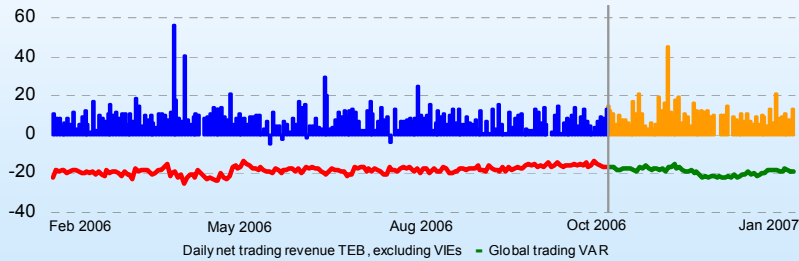
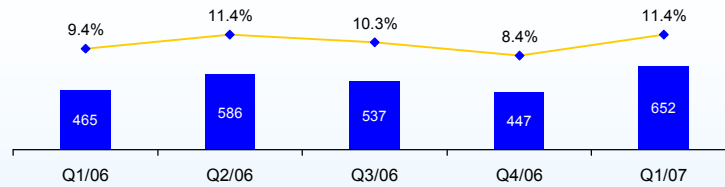
(1) Q1 2006 reflects only two months of results from our former business, Institutional & Investor Services



## RBC Total Trading Revenue and VaR

\$ millions

■ RBC Total trading revenue ◆ RBC Total trading revenue as a % of Total revenue



**Global trading VaR stable as trading revenue grew**

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## Appendices

### Details on Credit Protection Portfolio

| Industry (\$millions)             | Buy <sup>(1)</sup> | Sell <sup>(1)</sup> |
|-----------------------------------|--------------------|---------------------|
| Automotive                        | 474                | 6                   |
| Consumer goods                    | -                  | 80                  |
| Energy                            | 346                | 8                   |
| Financial services                | 872                | 65                  |
| Industrial products               | -                  | 38                  |
| Mining & Metals                   | 100                | -                   |
| Other services                    | 59                 | -                   |
| Telecommunication and media       | 12                 | 12                  |
| Transportation & Environmental    | 252                | -                   |
| Other/Unclassified                | 425                | 83                  |
| <b>Total</b>                      | <b>2,540</b>       | <b>292</b>          |
| <b>Total Investment-Grade</b>     | <b>2,287</b>       | <b>292</b>          |
| <b>Total Non-investment-Grade</b> | <b>253</b>         | <b>-</b>            |



## New Accounting Standards on Financial Instruments

|                                                                                 | Comments                                                                                                                                                                                                                | Impact                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|---------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>RBC Canadian P&amp;B:</b><br>Effective Interest Method (EIM) of amortization | <ul style="list-style-type: none"> <li>Use constant effective yield for items such as premiums, discounts, upfront fee revenues and upfront origination costs paid to third parties</li> </ul>                          | <ul style="list-style-type: none"> <li>Insignificant income statement impact</li> </ul>                                                                                                                                                                                                                                                                                                                                                |
| <b>RBC Canadian P&amp;B:</b><br>Insurance Claims & Policy Benefit Liabilities   | <ul style="list-style-type: none"> <li>Insurance investments backing the Life &amp; Health business now measured at fair value instead of amortized cost</li> </ul>                                                     | <ul style="list-style-type: none"> <li>Significant line item volatility on both balance sheet and income statement, but very little net income impact because liabilities move in relative tandem with assets</li> </ul>                                                                                                                                                                                                               |
| <b>RBC U.S. &amp; International:</b><br>Available-for-Sale (AFS) Classification | <ul style="list-style-type: none"> <li>Several investments held for our GPB clients previously measured at cost now classified as available-for-sale</li> </ul>                                                         | <ul style="list-style-type: none"> <li>Increases net income volatility because AFS classification results in accounting mismatch between investments and deposits used to fund the investments</li> <li>F/x fluctuations on investments recorded in other comprehensive income, whereas f/x fluctuations on deposits flow through income statement</li> <li>Despite accounting volatility, we are fully economically hedged</li> </ul> |
| <b>RBC Capital Markets:</b><br>Fair Value Option                                | <ul style="list-style-type: none"> <li>Opted to record at fair value economically hedged items previously recorded at amortized cost (unable to classify as held-for-trading because of nature of the items)</li> </ul> | <ul style="list-style-type: none"> <li>Reduces net income volatility</li> </ul>                                                                                                                                                                                                                                                                                                                                                        |

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## Definitions

**GIL ratio:** Gross impaired loans as a percentage of related loans and acceptances.

**Operating leverage:** The difference between revenue growth rate (as adjusted) and non-interest expense growth rate (as adjusted). Revenue is based on teb, excluding variable interest entities (VIEs), accounting adjustments related to the new Financial Instruments Accounting Standards and Global Insurance-related revenue, while non-interest expense excludes Global Insurance-related expense. Non-GAAP measure. See page 39 for a discussion of Non-GAAP measures.

**Net interest margin (average assets):** Net interest income divided by average assets.

**Net interest margin (average earning assets):** Net interest income divided by average earning assets.

**n.m.:** not meaningful

**RBC Dexia IS AUA:** Represents AUA belonging to RBC Dexia IS of which RBC has a 50% ownership interest. As part of the creation of RBC Dexia IS, RBC Capital Markets AUA were transferred to RBC Dexia IS on January 2, 2006. RBC Dexia IS reports on a 1 month lag basis.

**Specific PCL ratio:** Specific provision for credit losses as % of average loans and acceptances.

**Teb:** Taxable equivalent basis. A measure that increases Net interest income from certain tax advantaged sources (in our case, Canadian taxable corporate dividends) to their tax equivalent value, making it comparable to income from taxable sources. There is an offsetting adjustment in the tax provision, thereby generating the same after-tax net income as reported under GAAP.

**VIE:** Variable Interest Entity. Starting in Q1 2005, we consolidated certain entities in accordance with AcG 15. Revenue and expense from certain consolidated VIEs have been included in RBC Capital Markets results. Amounts relate to third parties and do not impact our results.

38 Note: Please see Report to Shareholders First Quarter 2007 for all reconciliations and definitions.





## Note to users

We use a variety of financial measures to evaluate our performance. In addition to GAAP-prescribed measures, we use certain non-GAAP measures we believe provide useful information to investors regarding our financial condition and results of operations. Readers are cautioned that non-GAAP financial measures, such as RBC Canadian P&B net income excluding adjustments in Global Insurance, RBC Capital Markets' revenue excluding VIEs and operating leverage (adjusted) do not have any standardized meaning prescribed by Canadian GAAP, and therefore, are unlikely to be comparable to similar measures presented by other companies.

Reconciliation of non-GAAP measures to GAAP measures can be found throughout this presentation.

Additional information about our non-GAAP financial measures can be found under the "Key Financial Measures (Non-GAAP)" section in our Q1 2007 Interim Report to Shareholders.

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