

About RBC



Wealth Management

Company profile

RBC (TSX, NYSE: RY), the master brand name of Royal Bank of Canada and its subsidiaries, is one of North America’s leading diversified financial services firms. Collectively they provide personal and commercial banking, wealth management services, insurance, corporate and investment banking, and transaction processing services worldwide. RBC employs approximately 81,000 people who serve more than 16 million personal, business, public sector and institutional clients worldwide.

RBC’s core values and culture of integrity have earned it a worldwide reputation for fiscal reliability and financial strength.

- Recognized as “Outstanding Global Private Bank - North America” at the Private Banker International Global Wealth Awards 2016.

- Recognized as North American Retail Bank of the year & Best Customer Facing Technology for MyAdvisor by Retail Banker International 2018.
- Recognized as the World’s Best Global Bank for Consumer Banking and Best Trade Finance Bank in Canada for sixth year in a row by Global Finance 2018.

RBC’s vision is “to be among the world’s most trusted and successful financial institutions.” It is supported by strong stewardship values. These values include putting clients first, integrity, collaboration, accountability and diversity and inclusion. Through this vision and careful stewardship, the firm fulfills its purpose: to help clients thrive and communities prosper.

For more information, visit www.rbc.com.

Key facts

- RBC is Canada’s largest bank as measured by assets and market capitalization, and is among the largest banks in the world, based on market capitalization.
- RBC maintains strong capital ratios (“All-in” Common Equity Tier 1 ratio of 10.9%) and credit ratings¹ (Moody’s A1, Standard & Poor’s AA- and Fitch AA).
- RBC has paid continuous dividends to its shareholders since 1870.
- RBC supports a broad range of community initiatives through donations, sponsorships and employee volunteer activities. In 2017, RBC WM contributed more than \$4.3 million to charitable organizations through Foundation Grants, Employee Matching Gifts and Charitable Sponsorships.

Royal Bank of Canada				
Capital markets	Wealth management	Personal & commercial banking	Investor & treasury services	Insurance
<ul style="list-style-type: none"> • Global markets • Corporate and investment banking 	<ul style="list-style-type: none"> • Canadian Wealth Management • U.S. Wealth Management • Wealth management international • Global Asset Management 	<ul style="list-style-type: none"> • Personal and business financial services • Cards and payment solutions • Caribbean Banking • U.S. Banking 	<ul style="list-style-type: none"> • RBC Investor services • Global financial institutions • Treasury services 	<ul style="list-style-type: none"> • Canadian insurance • International and other insurance

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

Wealth management

This segment includes businesses that serve clients globally with a full suite of investment, trust and other wealth management solutions.

- Separately managed geographic wealth management businesses in the U.S., Canada, the U.K. and emerging markets operate under the brand name RBC Wealth Management. They have a combined total of more than US\$736 billion in assets under administration, and approximately 4,500 financial advisors, private bankers and trust officers.

For more information, visit

www.rbcwealthmanagement.com.

- In the U.S., RBC Wealth Management operates as a division of RBC Capital Markets, LLC, with approximately 1,800 financial advisors operating in over 175 locations in 40 states.
- The U.S. business also consists of two other divisions of RBC Capital Markets, LLC: RBC Correspondent Services, which provides clearing, custody and execution services for independent broker-dealers, and RBC Advisor Services, which provides custody and brokerage services for independent registered investment advisors.

For more information, visit

www.rbc-cs.com or

www.rbc-as.com.

- RBC Global Asset Management is a North American-based asset manager with global scope and industry-leading management capabilities. The RBC Global Asset Management group of companies has more than US\$330 billion in assets under management worldwide.

For more information, visit

www.rbcgam.com.

Personal & commercial banking

The Royal Bank of Canada comprises personal banking operations and certain retail investment businesses in Canada, the Caribbean and the U.S., as well as commercial and corporate banking operations in Canada and the Caribbean. Each business offers a broad suite of products and financial services. In the U.S., RBC's cross-border banking business serves the needs of Canadian clients as well as U.S. Wealth Management clients.

For more information, visit

www.rbcroyalbank.com.

Capital markets

Global banking businesses that provide wholesale products and services to corporate, public sector and institutional clients worldwide comprise the RBC Capital Markets segment. These businesses raise capital, access markets, mitigate risk, and acquire or dispose of assets in over 100 countries. According to Dealogic, RBC Capital Markets is consistently ranked among the Top 10 global investment banks from 2011-2017.

For more information, visit

www.rbccm.com.

Investor & treasury services

RBC Investor & Treasury Services is a specialist provider of asset servicing, custody, payments and treasury services for financial and other institutional investors worldwide. Active in many markets globally, this segment provides custodial, advisory, financing and other services to safeguard clients' assets, maximize liquidity and manage risk in multiple jurisdictions. RBC Investor & Treasury Services is ranked among the world's top 15 banks globally based on market capitalization, with nearly C\$4.4 trillion in client assets under administration.

For more information, visit

www.rbcits.com.

Insurance

Through its operating entities, RBC Insurance provides a full range of insurance services to more than four million individuals and businesses in North America and to select international markets. It is one of the largest Canadian bank-owned insurance group of companies, and among the fastest-growing insurance organizations in Canada. In the U.S., it offers a suite of life and non-life insurance products. Outside North America, it operates as a reinsurance business.

For more information, visit

www.rbcinsurance.com.

1. Credit ratings are not recommendations to purchase, sell or hold a financial position in as much as they do not comment on market price or suitability for a particular investor. Ratings are subject to revision or withdrawal at any time by a rating agency.

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