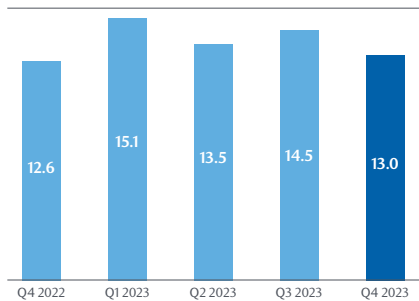




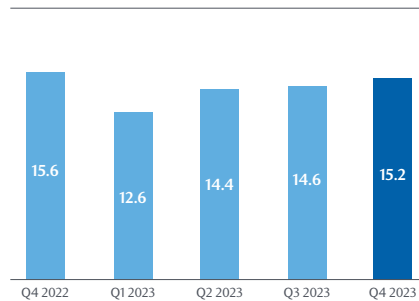
Royal Bank of Canada – Key Facts (Q4 2023)

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 8th largest bank globally and the 5th largest 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.

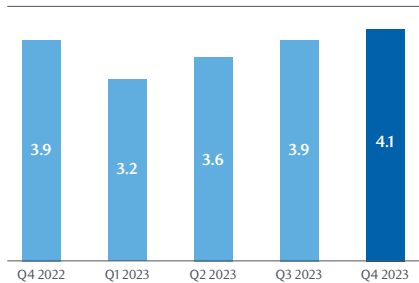
REVENUE¹ C\$ BILLIONS



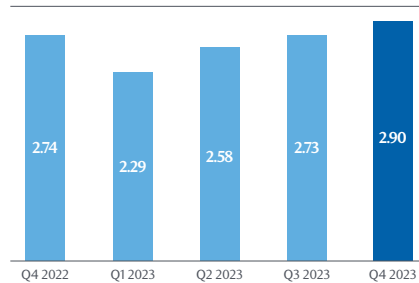
RETURN ON EQUITY¹ %



NET INCOME¹ C\$ BILLIONS



DILUTED EARNINGS PER SHARE¹ C\$



Q4 KEY METRICS¹

Revenue	C\$13.0 billion
Net Income	C\$4.1 billion
Return on Equity	15.2%

Total Assets	C\$2.0 trillion
Average Loans (Net of Allowance)	C\$846.9 billion
Average Deposits	C\$1.2 trillion

Capital Ratios

Common Equity Tier 1 Ratio	14.5%
Tier 1 Capital Ratio	15.7%
Total Capital Ratio	17.6%
Leverage Ratio	4.3%

Credit Ratings⁵

Moody's	Aa1
S&P	AA-
Fitch	AA
DBRS	AA (high)

Dividend

Current Quarterly Dividend	C\$1.38
Dividend Yield	4.5%

Shareholder Return¹

3-Year	10%
5-Year	7%

2023 Total Revenue
C\$56 Billion²

2023 Total Net Income
C\$14.9 Billion²

2023 Return on Equity
14.2%³

8th Largest
Bank by Market
Capitalization⁴

Market Capitalization
US\$128 Billion⁴

Our Strategic Goals

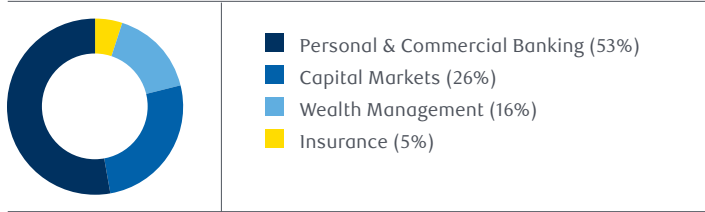
In Canada: To be the undisputed leader in financial services

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

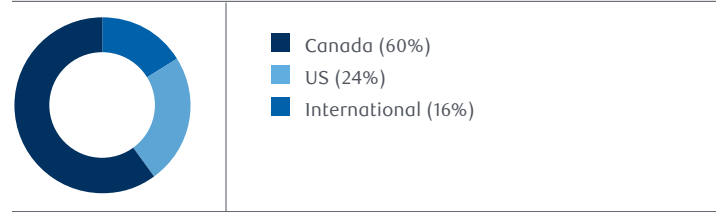
EARNINGS BY BUSINESS SEGMENT

LATEST TWELVE MONTHS (ENDED OCTOBER 31, 2023)⁶



REVENUE BY GEOGRAPHY

LATEST TWELVE MONTHS (ENDED OCTOBER 31, 2023)⁶



OUR PROFESSIONALS⁷

Canada	US	Other
66,172	15,837	9,389

RECENT AWARDS AND RECOGNITIONS



Best Use of AI for Customer Experience
The Digital Banker
Digital CX Awards (2023)



Best Workplaces in Canada (2023)



Canada's Best Diversity Employers (2023)

rbccm.com

All information is presented in Canadian dollars and is based on International Financial Reporting Standards (IFRS), and as at October 31, 2023 unless otherwise indicated.

1. Latest three months ended October 31, 2023 unless otherwise noted. For additional information, refer to the Royal Bank of Canada Q4 2023 Investor Presentation or RBC at a Glance – Q4/2023.
 2. RBC Annual Report (2023)
 3. RBC Annual Report (2023). ROE is calculated as net income available to common shareholders divided by average common equity for the period.
 4. As at December 4, 2023 - S&P Global, FactSet.
 5. Ratings (as at November 29, 2023) for senior long-term debt issued prior to September 23, 2018 and senior long-term debt issued on or after September 23, 2018, which is excluded from the Canadian Bank Recapitalization (Bail-in) regime.
 6. RBC at a Glance – Q4/2023 - Earnings by Business Segment: Excludes Corporate Support.
 7. RBC Q4 2023 Supplementary Financial Information. Latest three months ended October 31, 2023. Full-Time Equivalent. Includes FTE headcount only.

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