

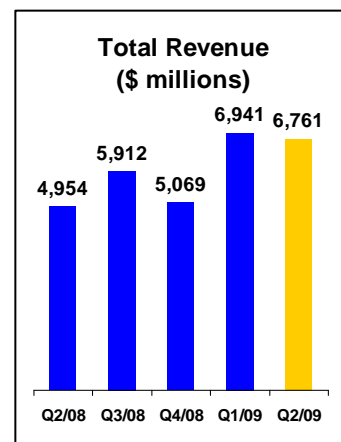
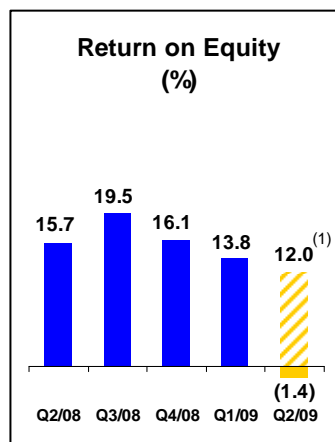
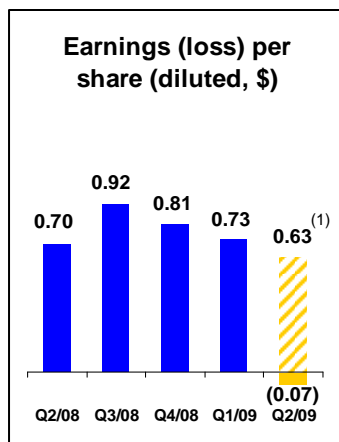
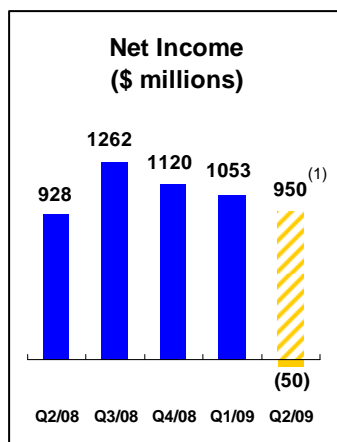


Royal Bank of Canada (RY on TSX and NYSE) and its subsidiaries operate under the master brand name RBC. We are Canada's largest bank as measured by assets and market capitalization, one of North America's leading diversified financial services companies and among the largest banks in the world, as measured by market capitalization. We provide personal and commercial banking, wealth management services, insurance, corporate and investment banking and transaction processing services on a global basis. We employ approximately 80,000 full- and part-time employees who serve more than 18 million personal, business, public sector and institutional clients through offices in Canada, the U.S. and 53 other countries. For more information, please visit rbc.com.

STRATEGIC GOALS

1. In Canada, to be the undisputed leader in financial services
2. In the U.S., to be a leading provider of banking, wealth management and capital markets services by building on and leveraging RBC's considerable capabilities
3. Internationally, to be a premier provider of select banking, wealth management and capital markets services in markets of choice

FINANCIAL HIGHLIGHTS Q2 2009



FINANCIAL STATISTICS

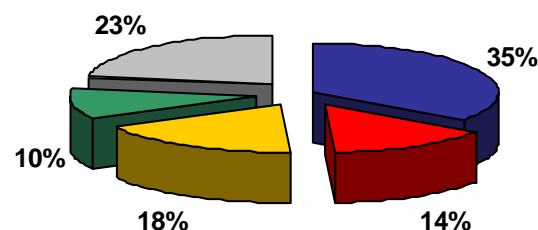
| | Q2 2009 | Q1 2009 | Credit Rating ⁽²⁾ (Senior Long-term Debt) | |
|---|----------------|----------------|---|-----|
| Total assets | \$680 billion | \$713 billion | Moody's Investors Service (Negative) | Aaa |
| Total loans, net of allowance for loan losses | \$278 billion | \$283 billion | Standard & Poor's (Stable) | AA- |
| Total deposits | \$412 billion | \$423 billion | Fitch Ratings (Stable) | AA |
| Total shareholders' equity | \$34.5 billion | \$34.2 billion | DBRS (Stable) | AA |
| Assets under administration - RBC | \$619 billion | \$595 billion | ⁽¹⁾ Non-GAAP. Excludes the non-cash impact of a goodwill impairment charge of \$1 billion. For more information, refer to the Key performance and non-GAAP measure section of our Q2 2009 Report to Shareholders. ⁽²⁾ Major credit ratings as at May 28, 2009. Credit ratings are not recommendations to purchase, sell or hold a financial obligation 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 the rating organization. | |
| Assets under management | \$235 billion | \$225 billion | | |
| Market capitalization | \$59.6 billion | \$42.8 billion | | |
| Common shares outstanding (end of period) | 1,408 million | 1,407 million | | |
| Number of employees (full time equivalent) | 72,479 | 73,416 | | |
| Number of bank branches | 1,756 | 1,747 | | |
| Number of automated teller machines | 5,012 | 4,984 | | |

All financial information is in Canadian dollars and based on Canadian GAAP, unless otherwise noted.

BUSINESS SEGMENT PERFORMANCE Q2 2009

| (\$ millions) | | Revenue | Net Income (loss) |
|----------------------------------|--|----------|-------------------|
| Canadian Banking | | \$ 2,371 | \$ 581 |
| Wealth Management | | 991 | 126 |
| Insurance | | 1,229 | 113 |
| International Banking | | 685 | (1,126) |
| Capital Markets ⁽¹⁾ | | 1,566 | 420 |
| Corporate Support ⁽¹⁾ | | (81) | (164) |

Revenue by segment ⁽²⁾



(1) Revenue on a taxable equivalent basis (teb). The teb adjustments recorded in Capital Markets are eliminated in Corporate Support.

(2) Excludes Corporate Support

SHAREHOLDER PERFORMANCE STATISTICS

(as at April 30, 2009)

1 Year

3 Year

5 Year

10 Year

Total Shareholder Return ^(1,2)

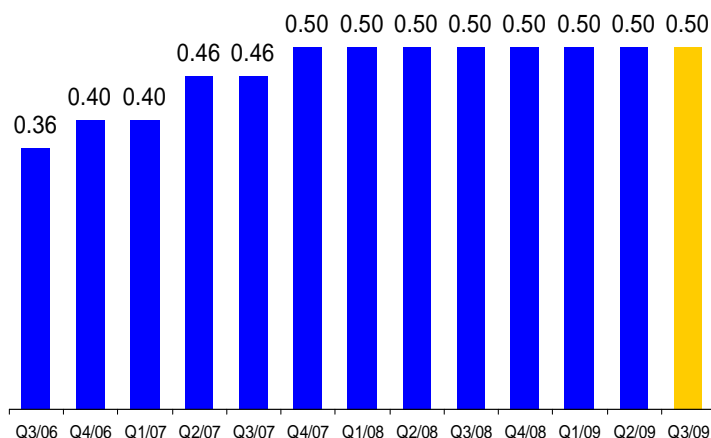
(7)%

0%

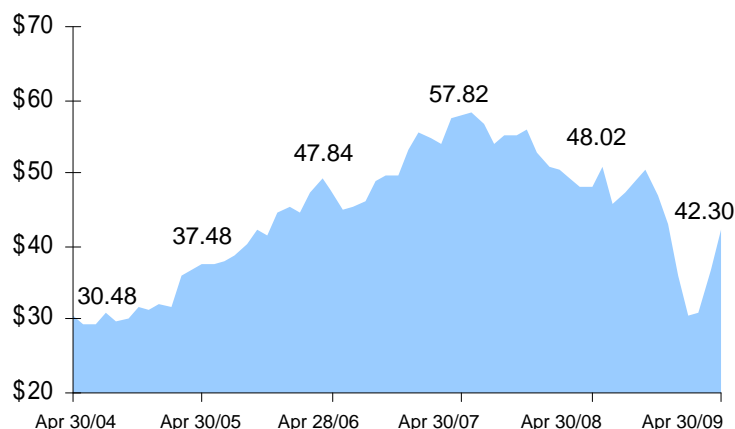
10%

13%

Common Share Dividends (\$)



Share Price Performance (\$) ⁽²⁾



(1) Total Shareholder Return is price appreciation plus dividends reinvested, annualized.

(2) Source: Bloomberg

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