## **ROYAL BANK OF CANADA**

ISIN: CA7800871021 WKN: 780087102 Asset Class: Stock



## **Company Profile**

Royal Bank of Canada engages in the provision of banking and financial solutions. It operates through the following segments: Personal and Commercial Banking, Wealth Management, Insurance, Investor and Treasury Services, Capital Markets, and Corporate Support. The Personal and Commercial Banking segment deals with a broad suite of financial products and services in Canada. The Wealth Management segment offers a comprehensive suite of investment, trust, banking, credit, and other wealth management solutions to institutional and individual clients through its distribution channels and third-party distributors. The Insurance segment refers to a range of life, health, home, auto, travel, wealth, group, and reinsurance products. The Investor and Treasury Services segment comprises of asset services and a provider of cash management, transaction banking, and treasury services to institutional clients worldwide. The Capital Markets segment covers banking, finance and capital markets to corporations, institutional investors, asset managers, governments, and central banks around the world. The Corporate Support segment consists of technology and operations services. The company was founded by J. W. Merkell, Edward Kenny, T. C. Kinnear, James B. Duffus, William Cunard, John Tobin, George P. Mitchell and Jeremiah Northup in 1864 and is headquartered in Toronto, Canada.

## Financial figures, Fiscal year: from 01.11. to 31.10.

	20	22	20:	21	202	20
Financial figures	Assets	Liabilities and equity	Assets	Liabilities and equity	Assets	Liabilities and equity
Cash and cash equivalents	98,031,000,000		128,387,000,000		137,007,000,000	
Bonds	790,507,000,000		688,168,000,000		702,317,000,000	
Receivables	-		-		-	
Accrued liabilities		2,295,000,000		2,639,000,000		3,042,000,000
Liabilities		1,809,044,000,000		1,607,561,000,000		1,537,781,000,000
Liabilities to financial institutions		-		-		-
Common stock capital		17,318,000,000		17,728,000,000		17,628,000,000
Equity capital of a company		108,175,000,000		98,762,000,000		86,767,000,000
Total assets	1,917,219,000,000	1,917,219,000,000	1,706,323,000,000	1,706,323,000,000	1,624,548,000,000	1,624,548,000,000

Balance notes			
	2022	2021	2020
Accounting standard	IFRS	IFRS	IFRS
Employees	91 427	87 000	86,000

Employees	91,427	87,000	86,000
Equity ratio	5.65%	5.79%	5.35%
Debt-equity ratio	1,670.51%	1,626.05%	1,770.09%

Others			
	2022	2021	2020
Tax Expense Rate	21.51%	22.35%	20.63%

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Income statement			
	2022	2021	2020
Net income	15,794,000,000	16,038,000,000	11,432,000,000
Net commission surplus	8,230,000,000	8,696,000,000	7,890,000,000
Net trading	-	-	-
Operating income before taxes	19,999,000,000	20,501,000,000	14,312,000,000
Risk provision	-	-	-
Administrative expenses	-	-	-
Income taxes	4,302,000,000	4,581,000,000	2,952,000,000
Result from investments in subsidaries, associates and other	110,000,000	130,000,000	77,000,000

<b>Board of Directors</b>	
Jacynthe Côté	Chairman of Supervisory Board
Andrew Chisholm	Member of Supervisory Board
Bridget van Kralingen	Member of Supervisory Board
Cynthia Devine	Member of Supervisory Board
Frank Vettese	Member of Supervisory Board
Jeffery Yabuki	Member of Supervisory Board
Mary Turcke	Member of Supervisory Board
Mirko Bibic	Member of Supervisory Board
Roberta Jamieson	Member of Supervisory Board
Thierry Vandal	Member of Supervisory Board
Toos Daruvala	Member of Supervisory Board

Members of Management Board			
David I. McKay	Chairman of Managing Board		
Bruce Ross	Member of Executive Committee		
Christoph Knoess	Member of Executive Committee		
Derek Neldner	Member of Executive Committee		
Doug Guzman	Member of Executive Committee		
Graeme Hepworth	Member of Executive Committee		
Helena Gottschling	Member of Executive Committee		
Maria Douvas	Member of Executive Committee		
Nadine Ahn	Member of Executive Committee		
Neil McLaughlin	Member of Executive Committee		