

# 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 services. It operates through the following segments: Personal and Commercial Banking, Wealth Management, Insurance, Capital Markets, and Corporate Support. The Personal and Commercial Banking segment deals with a broad suite of financial products and services in both individual and business clients in Canada, the Caribbean, and the U.S. The Wealth Management segment offers a suite of wealth, investment, trust, banking, credit, and other advice-based solutions. It also offers other wealth management solutions to institutional and individual clients through its distribution channels and third-party distributors. The Insurance segment refers to a suite of advice and solutions for individual and business clients including life, health, wealth, property and casualty, travel, group benefits, annuities, and reinsurance. The Capital Markets segment is involved in the provision of advisory and origination, sales and trading, lending and financing and transaction banking to corporations, institutional clients, asset managers, private equity firms and governments globally. The Corporate Support segment consists of technology and operations services. The company was founded by J. W. Merrell, 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.

Financial figures	2023		2022		2021	
	Assets	Liabilities and equity	Assets	Liabilities and equity	Assets	Liabilities and equity
Cash and cash equivalents	82,093,000,000		98,031,000,000		128,387,000,000	
Bonds	892,371,000,000		790,507,000,000		688,168,000,000	
Receivables	-		-		-	
Accrued liabilities		2,255,000,000		2,295,000,000		2,639,000,000
Liabilities		1,887,232,000,000		1,809,044,000,000		1,607,561,000,000
Liabilities to financial institutions		-		-		-
Common stock capital		19,398,000,000		17,318,000,000		17,728,000,000
Equity capital of a company		117,760,000,000		108,175,000,000		98,762,000,000
Total assets	2,004,992,000,000	2,004,992,000,000	1,917,219,000,000	1,917,219,000,000	1,706,323,000,000	1,706,323,000,000

## Balance notes

	2023	2022	2021
Accounting standard	IFRS	IFRS	IFRS
Employees	91,398	91,427	87,000
Equity ratio	5.88%	5.65%	5.79%
Debt-equity ratio	1,601.18%	1,670.51%	1,626.05%

## Others

	2023	2022	2021
Tax Expense Rate	19.27%	21.51%	22.35%

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## Income statement

	2023	2022	2021
<b>Net income</b>	14,859,000,000	15,794,000,000	16,038,000,000
<b>Net commission surplus</b>	8,296,000,000	8,230,000,000	8,696,000,000
<b>Net trading</b>	-	-	-
<b>Operating income before taxes</b>	18,685,000,000	19,999,000,000	20,501,000,000
<b>Risk provision</b>	-	-	-
<b>Administrative expenses</b>	-	-	-
<b>Income taxes</b>	3,600,000,000	4,302,000,000	4,581,000,000
<b>Result from investments in subsidiaries, associates and other</b>	-219,000,000	110,000,000	130,000,000

## Board of Directors

Jacynthe Côté	Chairman of Supervisory Board
Amanda Norton	Member of Supervisory Board
Andrew Chisholm	Member of Supervisory Board
Barry Perry	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
Kelly Pereira	Member of Executive Committee
Maria Douvas	Member of Executive Committee
Nadine Ahn	Member of Executive Committee
Neil McLaughlin	Member of Executive Committee