

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. Merckell, 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 |
|--|----------------|----------------|----------------|
| Net income | 14,859,000,000 | 15,794,000,000 | 16,038,000,000 |
| Net commission surplus | 8,296,000,000 | 8,230,000,000 | 8,696,000,000 |
| Net trading | - | - | - |
| Operating income before taxes | 18,685,000,000 | 19,999,000,000 | 20,501,000,000 |
| Risk provision | - | - | - |
| Administrative expenses | - | - | - |
| Income taxes | 3,600,000,000 | 4,302,000,000 | 4,581,000,000 |
| Result from investments in subsidiaries, associates and other | -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 |