

Survivor's 2012 Canadian Online Banking scorCard

RBC Royal Bank retains #1 ranking in Canadian online banking study

TORONTO, ON --- December 14, 2012 --- Customers who choose to conduct their banking online can again look to **RBC Royal Bank** for the most comprehensive online banking experience in Canada. For the third straight year, RBC ranked 1st in **Survivor's Online Banking scorCard**, an annual, impartial assessment of online features and functionality at major Canadian banking institutions.

| Survivor 2012 Online Banking scorCard Rankings | | |
|--|-------------------------|-----|
| 1 | RBC Royal Bank | 84% |
| 2 | TD Canada Trust | 80% |
| 3 | Scotiabank | 76% |
| 4 | BMO Bank of Montreal | 73% |
| 5 | CIBC | 68% |
| 6 | Vancity | 65% |
| 7 | Coast Capital Savings | 64% |
| 8 | National Bank of Canada | 60% |
| 9 | Desjardins Bank | 59% |
| 10 | ING Direct | 57% |
| 11 | PC Financial | 55% |
| 12 | HSBC Bank of Canada | 53% |
| 13 | Meridian Credit Union | 50% |
| 14 | ATB Financial | 45% |
| 15 | Ally | 36% |

"RBC led the charge again because they continuously enhance the customer's online banking experience, illustrated by industry-leading performance in measurements of customer support" said Glenn LaCoste, President of Survivor Inc.

"It's an honour to be recognized three years in a row for providing our clients with the best online banking site in Canada. We continuously strive to offer our clients a full complement of easy to use features that allow them to complete almost any banking task at a time and place of their choosing. And should assistance be required along the way, clients can choose to call, chat live or send us a question through our secure message centre. It's all about the end to end client experience and making things as simple as possible," said James McGuire, vice president, Digital Strategy & Experience, RBC.

Survivor's annual study, now in its fifth year, simulates customer usage to measure over 2,000 objective criteria within multiple service categories, each weighted according to an industry-defined level of importance. New to this year's study was an expanded analysis of the all-important bill payment and fund transfer capabilities. The design and execution of the *Online Banking scorCard* is powered by CorbinPartners Inc., a leading provider of business intelligence in Canada.

TD Canada Trust secured the #2 spot, with best marks in both the 'Getting Started' and 'Website Design' categories. **Scotiabank** improved the most relative to 2011, jumping two spots in the rankings to 3rd position, and supported by a top category score for 'Website Transactions'. **Vancity** led all credit unions measured in the study.

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About Survisor Inc.

Survisor Inc. is a Canadian leader in the analysis and ranking of Canadian online services offered to retail consumers. Survisor produces seasonal feature and functionality audits, including its prominent *Online Brokerage scorCard*. All studies and analyses serve as industry benchmarks for consumers and industry participants by identifying online offerings considered to be leading-edge as compared to the industry standard.

About CorbinPartners Inc.

CorbinPartners Inc. is an established provider of corporate business intelligence and forensic market research, and a Gold Seal member of the Marketing Research and Intelligence Association (MRIA). It has Canada's leading specialty practice in research support for intellectual property matters, including risk analysis, regulatory assessment, mediation and litigation.