

## RBC Royal Bank wins top honour in Canadian online banking study for the second straight year


**TORONTO, ON --- October 27, 2011 ---** Consumers can again look to **RBC Royal Bank** for the most comprehensive online banking experience in Canada.

For the second straight year **RBC Royal Bank** has ranked 1<sup>st</sup> in Survivor's *Online Banking scorCard*, a comprehensive, objective annual assessment of online features and functionality at major Canadian banking institutions.

**TD Canada Trust**, a previous two-time winner, again placed second. Last year's third place finisher, **CIBC**, has been bumped by **BMO Bank of Montreal** which jumped from eighth place. This year also marks the first time the big five banks have taken the top five spots.

2011 Online Banking scorCard		
1	<b>RBC Royal Bank</b>	<b>84%</b>
2	<b>TD Canada Trust</b>	<b>79%</b>
3	<b>BMO Bank of Montreal</b>	<b>76%</b>
T4	<b>CIBC</b>	<b>70%</b>
T4	<b>Scotiabank</b>	<b>70%</b>
6	<b>Coast Capital Savings</b>	<b>69%</b>
7	<b>Vancity</b>	<b>66%</b>
8	<b>National Bank of Canada</b>	<b>61%</b>
9	<b>Desjardins Bank</b>	<b>60%</b>
10	<b>ING Direct</b>	<b>59%</b>
11	<b>PC Financial</b>	<b>57%</b>
12	<b>HSBC Bank of Canada</b>	<b>56%</b>
13	<b>Meridian Credit Union</b>	<b>49%</b>
14	<b>ATB Financial</b>	<b>44%</b>
15	<b>Ally</b>	<b>34%</b>
16	<b>Manulife Bank</b>	<b>27%</b>

2011 Online Banking scorCard

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"**RBC Royal Bank** topped the *scorCard* again because they didn't rest on their laurels and continued to enhance their online services," said Glenn LaCoste, President of Survivor Inc.

"I'm very pleased that **RBC** has received this recognition for the second year in a row. Our dedicated team has worked hard, year after year, to provide our clients with an online experience that's second to none," said James McGuire, Vice President, Digital Strategy & Experience, RBC. "Our goal is to make it easy, convenient and safe for our clients to bank online. We'll continue to add more features and functionality so clients can manage their finances when and where they want."

Survivor's unique simulated-usage study, now in its fourth year, measures over 2,000 objective criteria within multiple service categories that are weighted according to industry-defined importance. The design and execution of the *scorCard* is powered by CorbinPartners Inc., a leading provider of business intelligence in Canada.

"The *Online Banking scorCard* is a great source of information for consumers and an opportunity for banking institutions to learn where they can improve," said LaCoste.

**BMO Bank of Montreal** and **ING Direct** improved the most relative to 2010. **BMO Bank of Montreal** jumped five spots in the rankings and **ING Direct** increased its score by 18 points. "**BMO** finally woke up and **ING** is now in the game," said LaCoste.

**RBC Royal Bank** took the top score in two of the five main measurement categories, 'Customer Support' and 'Website Transactions.' **TD Canada Trust** had the best marks for the 'Getting Started' and 'Website Design' categories. **Coast Capital Savings** scored highest in the 'Service Rates and Fees' category. CIBC and Scotiabank failed to take the top scores in any service category this year after winning 'Getting Started' and 'Website Transactions,' respectively, in 2010.

New to this year's *scorCard* was an expanded analysis of mobile banking services, environmentally-friendly features and use of social media. "We enhanced these criteria because each is growing in importance for consumers," said LaCoste.

Overall, LaCoste said, banking institutions are striving to provide better online services, "but the *scorCard* shows there's always room for improvements."

#### **About Survivor Inc.**

Survivor Inc. is a Canadian leader in the analysis and ranking of Canadian online services offered to retail consumers. Survivor produces seasonal feature and functionality *scorCards*, 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.