



RBC Agriculture

Nova Scotia Sheep Industry Conference
November 12 – 13, 2021

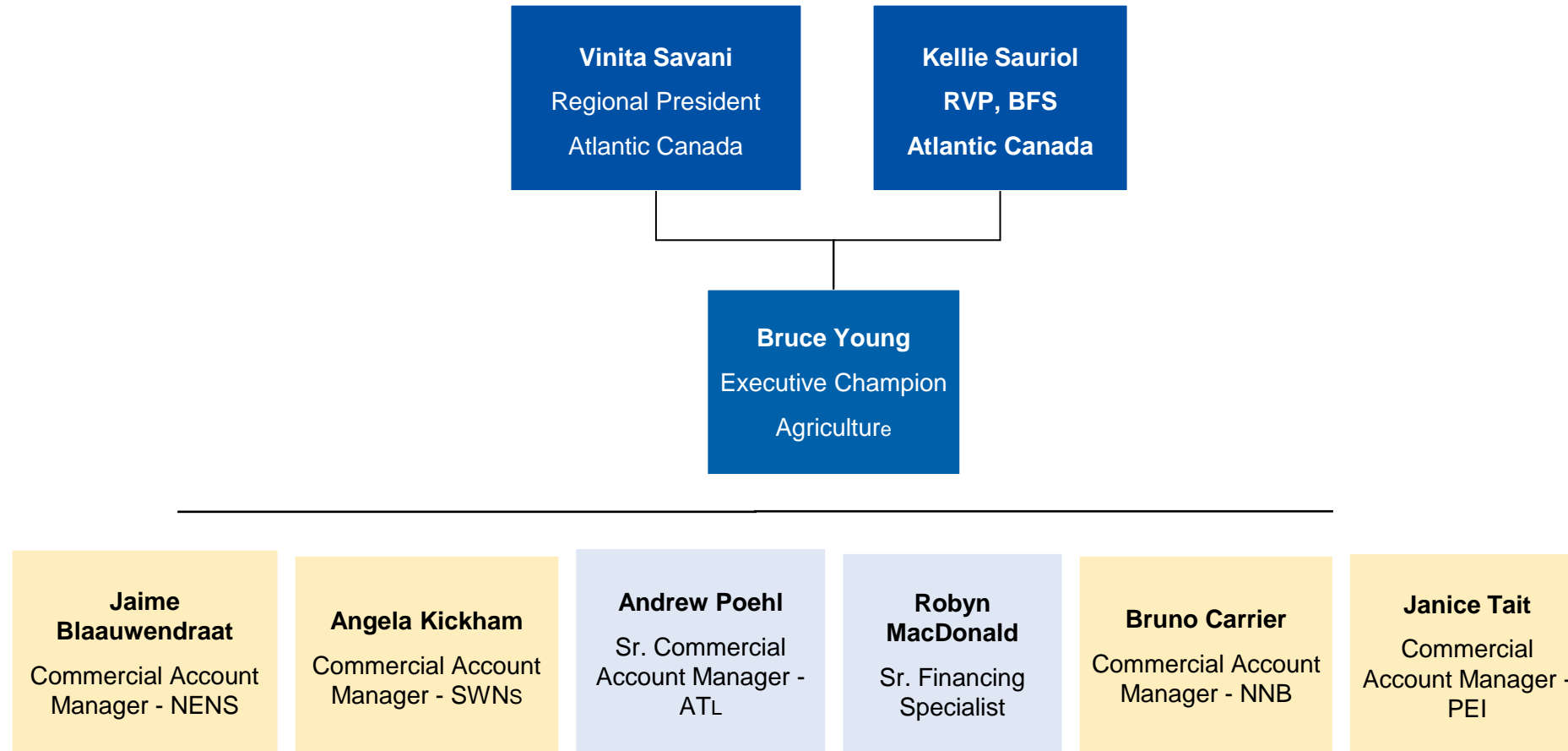
What's your next move?
We're ready to help.

Andrew Poehl

Senior Commercial Account Manager - Agriculture



RBC Team Supporting Agriculture



Specialized Advice and Support

While our services may start with banking,
RBC offers producers so much more.

Our commitment to the agriculture community:

We understand banking for producers

We are always listening,
accounting and designing for
the unique realities of your
business.

We adapt and design for your operation

We design customized, innovative
banking and non-banking
solutions to help you focus on the
success of your farm business.

We prepare you for what's ahead

We have years of experience
helping producers and will
leverage that knowledge to
prepare you for each stage of
your business.

We're here for you

We are ready to help at
any time and make it
easy to connect with us.

Banking designed for your operation

The way you work may have changed, but your financial goals haven't. Focus on your priorities, knowing we can help support your personal and operational financial needs.

Your RBC agriculture account manager can help you take full advantage of our services.

RBC Agriculture

RBC Agriculture Account Managers

Because we understand your farm business.

1

Your Finances

Preferred rates for your credit needs and investments to support your operation

2

Your Operation

Advice and technology to help support you start or transition into and grow your business

3

Your Lifestyle

Rewards and special offers designed to help you get more for your money

It's Your Farm, Family and Future

RBC has experienced and knowledgeable advisors to help you find access to capital, manage your cash flow, maximize investments and help you grow your business.

Whatever business moves you're thinking of making, we're here to support you through the process.



Banking and Credit Cards

As an RBC business client, you get exclusive access to offers and support from a wide range of services to help your business thrive, including a range of business banking accounts, business credit cards and commercial credit card programs.



Loans and Lines of Credit

Financial solutions to upgrade equipment, renovate, expand land with RBC Equipment PurchaseLine, RBC Farm Management Line and RoyFarm Agriculture Mortgage.



Investments

Create a secure and rewarding future with preferred rates on safe and secure GIC investments, and the RBC AgriInvest Savings account, designed specifically for ag businesses.



Cash Management

Solutions designed to help alleviate the stress of irregular income and help you succeed year-round with foreign exchange services and a wide range of hedging solutions.



Group Benefits

The future of your farm depends on your employees. Learn about pension plans, group retirement savings, and rewards programs that benefit both your business and your employees.

RBC Partnerships

From young farmer initiatives to The Canadian Federation of Agriculture, we're constantly evolving our partner list and our solutions to support support the growth and evolution of a world-class agriculture sector.

RBC Agriculture

RBC Agriculture Partners

We've partnered with various agriculture groups and organizations to deliver tailored resources to support the unique needs and opportunities the agriculture industry.



Services Beyond Banking

RBC helps simplify your business needs by bringing access to banking and non-banking solutions together through partnerships.



Student Recruitment
Platform



Payment
Processing



Virtual Healthcare
Services



Sourcing Government
Funding

Go Digital™

Digital Transformation

RBC PayEdge

Automated payables and
reconciliation solution



RBC Group Advantage™

RBC Group Advantage can support your employees with customized financial planning for their life stage.

Through RBC Group Advantage, RBC offers a financial wellness program that offers flexibility and a customized approach for all your employees.

RBC Agriculture



RBC Wealth Management

Achieve the goals you see for yourself, your family and your future with tailored resources and solutions from RBC.

Our commitment is to partner with you through all the stages of your financial life and to help you achieve your goals.



Our Commitment to Community & Social Impact

Creating a positive social impact is integral to how we do business.

Lots of companies care about community.

What sets RBC apart is how we bring our company and our networks together to tackle the big issues of today and tomorrow.

RBC Ag Future Launch

To learn more on how we support the ag community visit: rbc.com/futurelaunchag

Banking designed for your operation

The way you work may have changed, but your financial goals haven't. Focus on your priorities, knowing we can help support your personal and operational financial needs.

Your RBC agriculture account manager can help you take full advantage of our services.

RBC Agriculture Account Managers

Because we understand your farm business.

1

Your Finances

Preferred rates for your credit needs and investments to support your operation

2

Your Operation

Advice and technology to help support you start or transition into and grow your business

3

Your Lifestyle

Rewards and special offers designed to help you get more for your money

RBC - Financing

What do we look at when providing financing?

Debt Service Coverage (DSC): $\{\text{EBITDA} / \text{P+I}\} > 1.25:1$

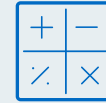
Total Liabilities / Tangible Net Worth: $< 1.00:1$ (Include market value of Real Estate in TNW)

Current Ratio: $\{\text{Current Assets} / \text{Current Liabilities}\} > 1.25:1$

Appendix

RBC Leasing

We know that your time is very valuable. With RBC Leasing, you can save time on administration by dealing with one financial provider for all your borrowing needs at competitive interest rates with flexible terms.



Up to 100% financing for the cost of the equipment, including taxes and installation



Competitive interest rates, including a choice of fixed or floating rate leases with flexible terms



Customized payments to support your business needs



We manage vendor invoicing and payments

RBC Business Credit Cards

Make the most of your business spending with RBC's business credit cards. Get cash back or earn rewards points on every dollar you spend on your operation with convenient payment options and extendable days payable.

Business Credit Cards

Our business credit cards can help you get more from your business with simple, secure and convenient payment options. We can also help you improve cash flow by extending your days payable.

Commercial Card Program

Our commercial credit card program can give you more control over your operation's expenses and more flexibility for your employees.

The commercial card program includes a powerful management and reporting tool that allows you to make changes and view all of your cards in real time with access to RBC NextLogic®. You can integrate transaction-level data into expense management systems, realize savings through improved compliance to expense policies, identify opportunities for supplier negotiations and reduce manual reconciliation. Days payable extend up to 51 days.

Cash Management

Every season is different, but your business doesn't have to suffer. Take advantage of products and services designed to help alleviate the stress of irregular income and help you succeed year-round.

Foreign Exchange

Don't let currency fluctuations keep your business from flourishing in global markets. Protect your business with services geared at helping you transact globally—quickly and accurately

Commodities and Financial Futures

RBC Dominion Securities provides the most comprehensive commodity/financial futures services of any investment firm in Canada. We can help you reduce price fluctuation risk, gain greater cost certainty for commodities, manage risk by diversification beyond traditional asset classes, and reduce or eliminate the risk of exchange rates through foreign exchange futures.

Swaps and Options

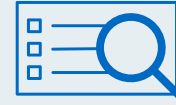
RBC Capital Market's Agricultural platform is built on our relationship-driven franchise in North America. We provide hedging solutions for upstream and downstream client segments and offer a full suite of integrated financing solutions and inventory financing across the grain complex, with multiple structures available.

RBC Online Banking for Business

Bank according to your schedule. Review your accounts, pay bills, transfer funds and file government remittances in one place. If your business takes you on the go, the RBC Mobile* app lets you stay connected from wherever you are.

* RBC Mobile is operated by Royal Bank of Canada, RBC Direct Investing Inc. and RBC Dominion Securities Inc.

RBC Agriculture



View current and past business transaction information



Simplify recurring payments to employees, vendors, or make a one-time *Interac*⁺ e-Transfer



Deposit cheques from anywhere, anytime



Maximize cash flow and submit government payments efficiently

RBC Express

Online money management tools to help your business run.

RBC Express is a premium online banking tool, that gives you control over your cash, insight into your banking information and the security you need to protect your business.



Delegate banking tasks to employees or other service providers



Ability to control what your farm business manager can see and is authorized to do



Provides different log-ins when there are multiple owners