



RBC
Royal Bank

June 28, 2010

Royal Bank of Canada
Commercial Financial Services
2010 - 11th Avenue, 2nd Floor
Regina, Saskatchewan S4P 0J3
Transit #13365
Tel: (306) 780-2509
Fax: (306) 780-2523

Agricultural Producers Association of Saskatchewan
100 - 2400 College Avenue
Regina SK S4P 1C8

Dear Sir or Madam,

I am writing to share some important information on how Royal Bank is helping agriculture clients and communities facing hardships due to extensive rain and flooding.

As the unprecedented rainfall and moisture in the fields continues, we know that financial and personal stress is building for many farming families affected by these circumstances. As Canada's largest private lender to agriculture, RBC Royal Bank understands the industry and what people are going through. I want to personally assure you that we are serious about helping our clients and our Account Managers continue to be in regular contact with people impacted by these challenging circumstances.

We are prepared to consider a range of options and solutions to help our customers maintain their financial security. Our employees are looking at each customer's individual circumstances to help analyze their situation and determine the best financial options as time goes on.

This is a situation that calls for a meaningful partnership and dialogue with our customers to find customized solutions. Maintaining open communication around any major financial decisions is paramount and we are encouraging our customers and account managers to engage in ongoing conversation. As you meet with people who are concerned about their crops, you can help by encouraging them to contact their RBC Advisor or their local RBC branch to discuss their situations, if they have not done so already.

RBC Royal Bank continues to support clients across commercial, agriculture and agri-business sectors with trained industry experts aligned to areas of specialty. We are heartened by the spirit of cooperation and support from government, industry stakeholders and communities across the country.

I encourage you to share this communication with key leaders in your organization. If you would like to discuss this further, please give me a call at 780-2509.

Sincerely,

A handwritten signature in black ink, appearing to read 'Kim'.

Kim Ulmer, Vice President
Commercial Financial Services
Regina, Parkland and Saskatchewan South