

Shareholder information

Corporate headquarters

Street address:
Royal Bank of Canada
200 Bay Street
Toronto, Ontario, Canada
Tel: (416) 974-5151
Fax: (416) 955-7800

Mailing address:

P.O. Box 1
Royal Bank Plaza
Toronto, Ontario
Canada M5J 2J5

Web site:

rbc.com

Transfer Agent and Registrar

Main Agent

Computershare Trust
Company of Canada

Street address:

1500 University Street
Suite 700
Montreal, Quebec
Canada H3A 3S8
Tel: (514) 982-7888, or
1-866-586-7635
Fax: (514) 982-7635

Mailing address:

P.O. Box 1570, Station "B"
Montreal, Quebec
Canada H3B 3L2

Web site:

computershare.com

Co-Transfer Agent (U.S.)

The Bank of New York
101 Barclay Street
New York, New York
U.S. 10286

Co-Transfer Agent

(United Kingdom)

Computershare Services PLC
Securities Services – Registrars
P.O. Box No. 82, The Pavilions,
Bridgwater Road, Bristol
BS99 7NH England

Stock exchange listings

(Symbol: RY)

Common shares are listed on:
Canada

Toronto Stock Exchange (TSX)
U.S.

New York Stock Exchange (NYSE)
Switzerland

Swiss Exchange (SWX)

All preferred shares are listed
on the Toronto Stock Exchange.

Valuation Day price

For capital gains purposes, the
Valuation Day (December 22,
1971) cost base for the bank's
common shares is \$7.38 per
share. This amount has been
adjusted to reflect the two-for-one
share split of March 1981 and the
two-for-one share split of February
1990. The one-for-one share divi-
dend paid in October 2000 did
not affect the Valuation Day value
for the bank's common shares.

Shareholder contact

For information about stock
transfers, address changes,
dividends, lost stock certificates,
tax forms, estate transfers,
contact: Computershare Trust
Company of Canada
1500 University Street,
Suite 700
Montreal, Quebec
Canada H3A 3S8
Tel: (514) 982-7888 or
1-866-586-7635.

For other shareholder inquiries,
contact: Investor Relations

Royal Bank of Canada
123 Front Street West,
6th Floor

Toronto, Ontario

Canada M5J 2M2

Tel: (416) 955-7806

or visit our Web site at:

rbc.com/investorrelations.

2003 Annual Meeting

The bank's next Annual Meeting
of Common Shareholders will
be held on Friday, February 28,
2003 at 9:30 a.m. (EST) in the
Auditorium at the Mount Royal
Centre, 2200 Mansfield Street,
Montreal, Quebec, Canada.

2003 quarterly earnings release dates

First quarter	Feb. 28
Second quarter	May 30
Third quarter	Aug. 26
Fourth quarter	Nov. 25

Direct deposit service

Shareholders may have their
dividends deposited by electronic
funds transfer directly to an
account at any financial institu-
tion that is a member of the
Canadian Payments Association.
To arrange for this, please contact
Computershare Trust Company of
Canada at their mailing address.

Institutional investors, brokers and security analysts

For financial information inquiries,
contact: Senior Vice-President,
Investor Relations
Royal Bank of Canada
123 Front Street West,
6th Floor
Toronto, Ontario
Canada M5J 2M2
Tel: (416) 955-7803
Fax: (416) 955-7800

Common share repurchase

The bank is engaged in a normal
course issuer bid through the
facilities of the Toronto Stock
Exchange. During the one-year
period ending June 23, 2003,
the bank may repurchase up to
20 million shares in the open mar-
ket at market prices. The amount
and timing of the purchases are to
be determined by the bank.

A copy of the bank's Notice of
Intention to file a normal course
issuer bid may be obtained,
without charge, by contacting the
Secretary of the bank at the
bank's Toronto mailing address.

Dividend dates for 2003

Subject to approval by the Board of Directors.

	Record dates	Payment dates
Common and preferred shares series J, K, N, O, P and S	Jan. 27 Apr. 23 Jul. 23 Oct. 27	Feb. 24 May 23 Aug. 22 Nov. 24

Credit ratings

(as at December 10, 2002)

	Short-term debt	Senior long-term debt
Moody's Investors Service	P-1	Aa2
Standard & Poor's	A-1+	AA-
Fitch Ratings	F1+	AA
Dominion Bond Rating Service	R-1	AA(low)

La Banque Royale publie aussi son
Rapport annuel en français.



This annual report is printed on acid-free
paper and the entire book is recyclable.

Legal Deposit, fourth quarter, 2002
Bibliothèque nationale du Québec

Information contained in or otherwise accessible through the Web sites mentioned in this annual report does not form a part of this annual report. All references in this annual report to Web sites are inactive textual references and are for your information only.

Trade-marks used in this report include the LION & GLOBE Symbol, ROYAL BANK OF CANADA, RBC, RBC FINANCIAL GROUP, RBC BANKING, RBC ROYAL BANK OF CANADA, RBC ROYAL BANK, RBC INVESTMENTS, RBC INSURANCE, RBC CAPITAL MARKETS, RBC GLOBAL SERVICES, RBC BUILDER FINANCE, RBC CENTURA, RBC DAIN RAUSCHER, RBC LIBERTY INSURANCE, RBC MORTGAGE, RBC ADVISOR FUNDS, RBC ACTION DIRECT, RBC CAPITAL TRUST, RBC CENTER, RBC GLOBAL ASSET MANAGEMENT, RBC FUNDS, RBC GLOBAL PRIVATE BANKING, RBC GLOBAL INVESTMENT MANAGEMENT, RBC INVESTMENTS PRIVATE PLANNING, RBC INVESTMENTS FOCUS LIST TRUST, RBC LinC, RBC-OVERDRIVE, ROYAL MUTUAL FUNDS, ROYAL TAX MANAGED RETURN FUND, RBC.COM, ROYALBANK.COM, RBCINSURANCE.COM, RBCCM.COM, CASH & SAVE, FX DIRECT and PAYTICKETS.CA, which are trade-marks of Royal Bank of Canada used by Royal Bank of Canada and/or its subsidiaries. All other trade-marks mentioned in this report are the property of their respective holders, including without limiting the generality of the foregoing, the trade-mark Moneris Solutions etc., which are trade-marks owned by their respective third-party holders.