

## 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

website:  
[rbc.com](http://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

website:  
[computershare.com](http://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 dividend 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 website at:  
[rbc.com/investorrelations](http://rbc.com/investorrelations)

### 2005 quarterly earnings release dates

First quarter	Feb. 25
Second quarter	May 27
Third quarter	Aug. 26
Fourth quarter	Dec. 9

### Direct deposit service

Shareholders in Canada and the  
U.S. may have their dividends  
deposited by electronic funds  
transfer. To arrange for this  
service, please contact  
Computershare Trust Company of  
Canada at their mailing address.

### Dividend Reinvestment Plan

The Bank's Dividend Reinvest-  
ment Plan provides its registered  
common shareholders residing  
in Canada and the United States  
with the means to purchase  
additional common shares of the  
bank through the automatic rein-  
vestment of their cash dividends.

For more information on  
participation in the Dividend  
Reinvestment Plan, please  
contact our Plan Agent:

Computershare Investor  
Services, Inc.  
Attn: Dividend Reinvestment Dept.  
100 University Ave., 9th Floor  
Toronto, Ontario M5J 2Y1  
Tel: 1-866-586-7635 (Canada  
and U.S.)  
(514) 982-7888  
Fax: (416) 263-9394 or  
1-888-453-0330  
e-mail:  
[service@computershare.com](mailto:service@computershare.com)

### 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 repurchases

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, 2005,  
the bank may repurchase up to  
25 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.

### 2005 Annual Meeting of Common Shareholders

The Annual Meeting of Common  
Shareholders will be held on  
Friday, February 25, 2005, at  
10:00 a.m. (AST) in the World  
Trade and Convention Centre,  
Port Royal Room, 1800 Argyle  
Street, Halifax, Nova Scotia,  
Canada.

### Dividend dates for 2005

Subject to approval by the Board of Directors.

	Record dates	Payment dates
Common and preferred shares series N, O, P and S	Jan. 26 Apr. 25 Jul. 26 Oct. 25	Feb. 24 May 24 Aug. 24 Nov. 23

### Credit ratings

(as at December 20, 2004)	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(middle)	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, 2004  
Bibliothèque nationale du Québec

Information contained in or otherwise accessible through the websites mentioned in this annual report does not form a part of this annual report. All references in this annual report to websites 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 ROYAL BANK, RBC INSURANCE, RBC CAPITAL MARKETS, RBC GLOBAL SERVICES, RBC BUILDER FINANCE, RBC CENTURA, RBC DAIN RAUSCHER, RBC LIBERTY INSURANCE, RBC MORTGAGE, RBC HOMELINE PLAN, RBC NO DOWN PAYMENT MORTGAGE, RBC VACATION HOME MORTGAGE, RBC ONLINE BANKING, RBC REWARDS, RBC LevelTERM, RBC DirectTERM, RBC EXPRESS, RBC ONLINE GLOBAL TRADE SERVICES, RBC BRICKS AND MORTAR, AUTOMATED SECURITIES LENDING EXCHANGE, AVION, FIRST FOR YOU, FOUNDATIONAL LIFE and VOYAGEUR ASSET MANAGEMENT, which are trade-marks of Royal Bank of Canada used by Royal Bank of Canada and/or its subsidiaries under licence. CLARITY 2+2 is a trade-mark of Business Men's Assurance Company of America. All other trade-marks mentioned in this report, which are not the property of Royal Bank of Canada, are owned by their respective holders.