Shareholder information

Corporate headquarters

Street address: Royal Bank of Canada 200 Bay Street Toronto, Ontario, Canada M5J 2J5 Tel: (416) 974-5151 Fax: (416) 955-7800

Mailing address: P.O. Box 1 Royal Bank Plaza Toronto, Ontario Canada M51 215

website: rbc.com

Transfer Agent and Registrar

Main Agent Computershare Trust Company of Canada

1500 University Street Suite 700 Montreal, Quebec Canada H3A 3S8 Tel: (514) 982-7555, or 1-866-586-7635 Fax: (514) 982-7635

website: computershare.com

Co-Transfer Agent (U.S.)
Computershare Trust
Company, N.A.
350 Indiana Street
Suite 800
Golden, Colorado
U.S.A. 80401
Tel: 1-800-962-4284

Co-Transfer Agent (United Kingdom) Computershare Investor 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 our 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 and April 2006 did not affect the Valuation Day value for our 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 100 University Avenue, 9th Floor Toronto, Ontario, Canada M5J 2Y1 Tel: (514) 982-7555 or 1-866-586-7635

For other shareholder inquiries, contact: Shareholder Relations Royal Bank of Canada 200 Bay Street, 9th Floor South Tower Toronto, Ontario Canada M5J 2J5 Tel: (416) 955-7806 Fax: (416) 974-3535

For financial information inquiries, contact: Investor Relations Royal Bank of Canada 200 Bay Street 14th Floor, South Tower Toronto, Ontario Canada M5J 2J5 Tel: (416) 955-7802 Fax: (416) 955-7800 or visit our website at rbc.com/investorrelations

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 our Transfer Agent and Registrar, Computershare Trust Company of Canada.

Dividend Reinvestment Plan

Our Dividend Reinvestment Plan provides our registered common shareholders residing in Canada and the United States with the means to purchase additional RBC common shares through the automatic reinvestment of their cash dividends.

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

Computershare Trust Company of Canada
Attn: Dividend Reinvestment Dept.
100 University Avenue, 9th Floor
Toronto, Ontario, Canada M5J 2Y1
Tel: 1-866-586-7635 (Canada
and U.S.) or (514) 982-7555
Fax: (416) 263-9394 or
1-888-453-0330

e-mail: service@computershare.com

Eligible Dividend Designation
For purposes of the enhanced dividend tax credit rules contained in the *Income Tax Act* (Canada) and any corresponding provincial and territorial tax legislation, all dividends (and deemed dividends) paid by us to Canadian residents on our common and preferred shares after December 31, 2005, are designated as "eligible"

dividends." Unless stated otherwise, all dividends (and deemed dividends) paid by us hereafter are designated as "eligible dividends" for the purposes of such rules.

Common share repurchases

We are engaged in a Normal Course Issuer Bid through the facilities of the Toronto Stock Exchange. During the one-year period commencing November 1, 2007, we may repurchase up to 20 million common shares in the open market at market prices. We determine the amount and timing of the purchases.

A copy of our Notice of Intention to file a Normal Course Issuer Bid may be obtained, without charge, by contacting RBC's Secretary at our Toronto mailing address.

2008 Annual Meeting

Our Annual Meeting of Common Shareholders will be held at 9:00 a.m. (Eastern Standard Time) on Friday, February 29, 2008, at the Metro Toronto Convention Centre, North Building, 255 Front Street West, Toronto, Ontario, Canada.

2008 Quarterly earnings release dates

First quarter February 29
Second quarter May 29
Third quarter August 28
Fourth quarter December 5

Dividend dates for 2008

Subject to approval by the Board of Directors

	Record dates	Payment dates
Common and preferred	January 24	February 22
shares series N, W, AA, AB, AC,	April 24	May 23
AD, AE, AF and AG	July 24	August 22
	October 27	November 24

La Banque Royale publie aussi son Rapport annuel en français.

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

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

EQUAL EMPLOYMENT OPPORTUNITY: As required by our Code of Conduct, which applies to all RBC companies and applies equally to employees, we are committed to providing equal opportunity in all dealings with employees, clients, suppliers and others. In the U.S., our subsidiaries are committed to providing Equal Employment Opportunity in compliance with relevant U.S. federal legislation and regulations (EEO rules) to all employees and applicants for employment. Consistent with this commitment, all employment decisions of our U.S. subsidiaries are based upon skill and performance without regard to race, colour, national origin or ancestry, religion, age, disability, gender, sexual orientation, status as a veteran or any other factors or characteristics protected by law. Our U.S. subsidiaries are Equal Opportunity Employers and comply with U.S. federal, state and municipal employment laws, including regulations applicable to federal contractors. Disclosure in our 2007 Annual Report to Shareholders about our U.S. subsidiaries' Equal Employment Opportunity practices is required pursuant to EEO rules.