

Annual Meeting

The Annual Meeting of common shareholders will be held on March 5, 1998 at 10:30 a.m. (Eastern time) in the Canadian Room of the Royal York Hotel, 100 Front Street West, Toronto, Ontario.

**Transfer Agent and Registrar
Main Agent**

*Montreal Trust Company
of Canada*

Mailing address:
P.O. Box 890, Station "B"
Montreal, Quebec
Canada H3B 3K5

Street address:
1800 McGill College Avenue
Montreal, Quebec
Canada, H3A 3K9
Tel: (514) 982-7555
Fax: (514) 982-7635
Telex: 055-61286

Co-transfer agents (Canada)

*Montreal Trust Company of
Canada*

1465 Brenton St., 5th Floor
Halifax, N.S. B3J 3S9

151 Front Street W., 8th Floor
Toronto, Ont. M5J 2N1

Western Gas Tower
530 – 8th Avenue S.W.,
6th Floor,
Calgary, Alta. T2P 3S8

Scotia Centre
1783 Hamilton St., Suite 660
Regina, Sask. S4P 2B6

Mezzanine Level
200 Portage Avenue
Winnipeg, Man. R3C 3X2

510 Burrard Street
Vancouver, B.C. V6C 3B9

Co-transfer agent (U.S.A.)

The Bank of New York
101 Barclay Street
New York, N.Y. 10286

**Co-transfer agent
(United Kingdom)**

The Royal Bank of Scotland plc
Securities Services –
Registrars
P.O. Box No. 82,
Caxton House,
Redcliffe Way, Bristol
BS99 7NH
England

**Stock Exchange Listings
(Symbol: RY)****Common Shares listed on:**

Canada:
Montreal, Toronto, Vancouver,
Winnipeg and Alberta Stock
Exchanges

U.S.A.:
New York Stock Exchange

Switzerland:
Electronic Stock Exchange
(EBS)

U.K.:
London Stock Exchange

All Preferred shares are listed
on the Toronto and Montreal
Stock Exchanges.

Certain deposit notes and
subordinated debentures are
listed on the London
and Luxembourg Stock
Exchanges and are quoted
on Reuters.

Shareholders may have their
dividends deposited by elec-
tronic funds transfer directly
to an account at any financial
institution that is a member of
the Canadian Payments
Association. To arrange for
this, please write to Montreal
Trust Company of Canada
at their mailing address.

**Institutional Investor, broker
and security analyst contact**

Institutional investors,
brokers and security analysts
requiring financial informa-
tion should contact the
Vice-President, Investor
Relations, by writing to
123 Front Street West,
6th Floor, Toronto, Ontario
M5J 2M2
or by calling (416) 955-7803
or by fax to (416) 955-7800.

Dividend Dates for 1998

Subject to approval by the Board of Directors.

	RECORD DATES	PAYMENT DATES
COMMON SHARES AND PREFERRED SHARES SERIES H, I, J AND K	Jan. 26 Apr. 24 Jul. 27 Oct. 26	Feb. 24 May 22 Aug. 24 Nov. 24
PREFERRED SHARES SERIES F AND G	Jan. 12 Apr. 9 Jul. 10 Oct. 12	Jan. 30 Apr. 30 Jul. 31 Oct. 30
PREFERRED SHARES SERIES E	Last trading day of each month	12th day of the following month

Valuation Day Price

For capital gains purposes, the
Valuation Day (December 22,
1971) cost base for the bank's
common shares, adjusted for
prior stock splits, is \$7.38
per share.

Shareholder Contact

For change of address, share-
holders are requested to write
to the bank's transfer agent,
Montreal Trust Company of
Canada, at their mailing
address, and for dividend
information and estate trans-
fers, shareholders are
requested to call the Transfer
Agent at (514) 982-7555.

Other shareholder inquiries
may be directed to our
Investor Relations
Department, by writing to
123 Front Street West,
6th Floor, Toronto, Ontario
M5J 2M2 or by calling
(416) 955-7806.

Principal addresses:

Montreal street address:
1 Place Ville Marie
Montreal, Quebec, Canada
Tel: (514) 874-2110
Fax: (514) 874-6582
Telex: 055-61086

Montreal mailing address:
Royal Bank of Canada
P.O. Box 6001, Montreal,
Quebec, Canada H3C 3A9

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

Toronto mailing address:
P.O. Box 1, Royal Bank Plaza
Toronto, Ontario, Canada
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Internet:

<http://www.royalbank.com/>

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Ombudsman Annual
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business banking centres,
Royal Trust branches,
by telephone
(1-800-ROYAL-4-2)
or by fax request
(416-974-4591).