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
Sottia 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.

Dividend Dates for 1998
Subject to approval by the Board of Directors.


<table>
<thead>
<tr>
<th>RECORD DATES</th>
<th>PAYMENT DATES</th>
</tr>
</thead>
<tbody>
<tr>
<td>COMMON SHARES AND PREFERRED SHARES</td>
<td></td>
</tr>
<tr>
<td>SERIES M, I, II, AND K</td>
<td></td>
</tr>
<tr>
<td>Jan. 26</td>
<td>Feb. 24</td>
</tr>
<tr>
<td>Apr. 24</td>
<td>May 22</td>
</tr>
<tr>
<td>Jul. 27</td>
<td>Aug. 24</td>
</tr>
<tr>
<td>Oct. 26</td>
<td>Nov. 24</td>
</tr>
<tr>
<td>PREFERRED SHARES SERIES F AND G</td>
<td></td>
</tr>
<tr>
<td>Jan. 12</td>
<td>Jan. 30</td>
</tr>
<tr>
<td>Apr. 9</td>
<td>Apr. 30</td>
</tr>
<tr>
<td>Jul. 10</td>
<td>Jul. 31</td>
</tr>
<tr>
<td>Oct. 12</td>
<td>Oct. 30</td>
</tr>
</tbody>
</table>

PREFERRED SHARES SERIES E
Last trading of each month:
Pay date of next 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, shareholders 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 transfers, shareholders are requested to call the Transfer Agent at (514) 982-7555.

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

Shareholders may have their dividends deposited by electronic 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 information 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.

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

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
M5J 2J5

Internet:
http://www.royalbank.com/