



NEWS

RBC ROYAL BANK CHANGES RESIDENTIAL MORTGAGE RATES

TORONTO, October 9, 2009 — RBC Royal Bank announced today that it is increasing its residential mortgage rates effective October 10, 2009.

The changes are as follows:

Fixed Rate Mortgages

Six-month open	6.45 per cent	(increase by 0.10 per cent)
Six-month convertible	4.65 per cent	(increase by 0.10 per cent)
One-year open	6.45 per cent	(increase by 0.10 per cent)
One-year closed	3.80 per cent	(increase by 0.10 per cent)
Two-year closed	3.95 per cent	(increase by 0.10 per cent)
Three-year closed	4.45 per cent	(increase by 0.10 per cent)
Four-year closed	5.29 per cent	(increase by 0.35 per cent)
Five-year closed	5.84 per cent	(increase by 0.35 per cent)
Seven-year closed	6.80 per cent	(increase by 0.20 per cent)
Ten-year closed	6.95 per cent	(increase by 0.20 per cent)

Variable Rate Mortgages

Variable Closed RBC Prime + 0.00% (no change)

Special Fixed Rate Offers*

Six-month convertible	4.15 per cent	(increase by 0.10 per cent)
Four-year closed	4.24 per cent	(increase by 0.35 per cent)
Five-year closed	4.54 per cent	(increase by 0.35 per cent)
Seven-year closed	5.35 per cent	(increase by 0.20 per cent)

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* The rates indicated are special discounted rates and are not the posted rates of Royal Bank of Canada. To calculate a rate discount compare the Special Offer rate against the posted rate for the applicable term.

Special Offers may be changed, withdrawn or extended at any time, without notice. Not available in combination with any other rate discounts, offers or promotions.