



## RBC ROYAL BANK DECREASES RESIDENTIAL MORTGAGE RATES

**TORONTO, November 18, 2009** — RBC Royal Bank announced today that it is decreasing its residential mortgage rates effective November 19, 2009.

The changes are as follows:

### Fixed Rate Mortgages

One-year closed	<b>3.60</b> per cent	(decrease by 0.20 per cent)
Two-year closed	<b>3.75</b> per cent	(decrease by 0.20 per cent)
Three-year closed	<b>4.25</b> per cent	(decrease by 0.20 per cent)
Four-year closed	<b>5.19</b> per cent	(decrease by 0.10 per cent)
Five-year closed	<b>5.59</b> per cent	(decrease by 0.15 per cent)
Seven-year closed	<b>6.65</b> per cent	(decrease by 0.15 per cent)
Ten-year closed	<b>6.80</b> per cent	(decrease by 0.15 per cent)

### Special Fixed Rate Offers\*

Four-year closed	<b>4.14</b> per cent	(decrease by 0.10 per cent)
Five-year closed	<b>4.29</b> per cent	(decrease by 0.15 per cent)
Seven-year closed	<b>5.20</b> per cent	(decrease by 0.15 per cent)
Ten-year closed	<b>5.35</b> per cent	(decrease by 0.15 per cent)

### Variable Rate Mortgages

Variable Closed RBC Prime + 0.00% (no change)

- 30 -

### Media contact:

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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Special Offers may be changed, withdrawn or extended at any time, without notice.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.