



NEWS

RBC Royal Bank decreases residential mortgage rates

TORONTO, August 20, 2010 — RBC Royal Bank announced today that it is decreasing the rates on some of its most popular residential mortgage products effective as of August 21, 2010.

The changes are as follows:

Special Fixed Rate Offers*

Four-year closed	3.89 per cent	(decreased by 0.10 per cent)
Five-year closed	3.99 per cent	(decreased by 0.10 per cent)

RateCapper

RateCapper Rate	Prime Rate	(no change)
RateCapper Maximum Rate	4.75 per cent	(decreased by 0.125 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. Our posted rates may be found on our website at http://www.rbcroyalbank.com/products/mortgages/view_rates.html.

Special Offers may be changed, withdrawn or extended at any time, without notice.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