



RBC ROYAL BANK CHANGES RESIDENTIAL MORTGAGE RATES

TORONTO, November 16, 2010 — RBC Royal Bank announced today that it is changing its residential mortgage rates effective November 17, 2010.

The changes are as follows:

Special Fixed Rate Offers*

Four-year closed	4.04 per cent	(increased by 0.25 per cent)
Five-year closed	4.04 per cent	(increased by 0.25 per cent)

Fixed Rate Mortgages

Six-month convertible	4.45 per cent	(no change)
One-year closed	3.35 per cent	(increased by 0.15 per cent)
Two-year closed	3.60 per cent	(increased by 0.15 per cent)
Three-year closed	4.25 per cent	(increased by 0.25 per cent)
Four-year closed	5.19 per cent	(increased by 0.25 per cent)
Five-year closed	5.44 per cent	(increased by 0.25 per cent)
Seven-year closed	6.35 per cent	(no change)
Ten-year closed	6.50 per cent	(no change)

RBC's 60 Day Special Rate offer will also be withdrawn effective November 17, 2010.

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Media contact:

Gillian McArdle, (416) 974-5506

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Special Offers may be changed, withdrawn or extended at any time, without notice.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