



RBC ROYAL BANK CHANGES RESIDENTIAL MORTGAGE SPECIAL RATE OFFERS

TORONTO, February 8, 2011 — RBC Royal Bank announced today that it is changing its residential mortgage special rate offers effective February 9, 2011.

The changes are as follows:

Fixed Rate Mortgages

Six-month convertible	4.45 per cent	(no change)
One-year closed	3.50 per cent	(increased by 0.15 per cent)
Two-year closed	3.75 per cent	(increased by 0.15 per cent)
Three-year closed	4.35 per cent	(increased by 0.20 per cent)
Four-year closed	5.14 per cent	(increased by 0.20 per cent)
Five-year closed	5.44 per cent	(increased by 0.25 per cent)
Seven-year closed	6.60 per cent	(increased by 0.25 per cent)
Ten-year closed	6.75 per cent	(increased by 0.25 per cent)

Special Fixed Rate Offers*

One-year closed	3.20 per cent	(increased by 0.15 per cent)
Four-year closed	4.34 per cent	(increased by 0.20 per cent)
Five-year closed	4.39 per cent	(increased by 0.25 per cent)
Seven-year closed	5.30 per cent	(increased by 0.25 per cent)

RateCapper

RateCapper Rate	RBC Prime Rate + 0.00 per cent	(no change)
RateCapper Max Rate	6.00 per cent	(increased by 0.50 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Special Offers may be changed, withdrawn or extended at any time, without notice.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.