RBC Centura to acquire 39 AmSouth branches in Alabama

-Fact sheet-

November 1, 2006

<u>Highlights</u>

Description:	39 branches in Alabama. Transaction will make RBC Centura the state's seventh largest financial institution by deposits.
Parent:	NYSE: ASO (AmSouth Bancorporation is divesting the branches as a result of the pending merger between AmSouth and Regions Financial Corp.)
Markets:	22 branches in Mobile MSA (Metropolitan Statistical Area), 6 branches in Montgomery MSA, 5 branches in Huntsville MSA, 4 branches in Tuscaloosa MSA, 1 branch in Decatur MSA, 1 branch in Selma.
# Employees:	Nearly 400
July 31, 2006	Loans: US\$1.5 billion Deposits: US\$2 billion (Core deposits: US\$1.8 billion)
Expected closing:	March 2007
Closing conditions:	Acquisition subject to customary closing conditions, including approval by U.S. federal and state regulators
RBC EPS impact:	Transaction is not material to RBC due to its relative size.

AmSouth branches are an excellent strategic fit with RBC Centura

- Aligned with RBC's strategic goal of building on our strengths in banking in the U.S.
- Alabama is a strategic and logical extension of our current footprint and banking center network.
- This was an opportunistic acquisition that provides immediate scale and assets in Alabama.
- It provides an attractive client and business base that supports RBC Centura's overall strategy of disciplined, affordable investments to expand our distribution network.
- Of the thirty-nine (39) branches acquired, thirty-eight (38) branches are located in MSAs across the state including Mobile, Montgomery and Huntsville.
- Key Alabama markets closely resemble other diverse and growing markets in which RBC Centura has had a longtime presence and solid understanding.
- The Alabama economy has grown faster than the broader U.S. economy since 2001, a trend that is expected to continue.
- Complements our growth strategies in the region, including our de novo branch openings in high-growth markets in the Southeastern U.S.
- The combined business will focus on utilizing greater scale to attract new business and deepen our client relationships.

Future Plans

- Branches will convert to RBC Centura's systems when the transaction closes.
- Branches will be re-branded once the deal is completed.
- RBC Centura plans to name a regional president and will make an announcement in the near future.
- All AmSouth branch employees will be offered positions at RBC Centura.
- As announced on August 9th, RBC Centura's acquisition of Flag Financial Corporation is expected to close by the end of December 2006.
- RBC Centura will continue its de novo growth strategy, scheduled to open 11 de novo banking centres in the next 15 months.

MARKET	BRANCH NAME	CITY	
Mobile MSA	Ambassador Plaza	Mobile	
	Cottage Hill	Mobile	
	Crichton	Mobile	
	Government Street	Mobile	
	Hillcrest	Mobile	
	Lloyds Lane	Mobile	
	McGregor Square	Mobile	
	Schillinger Road	Mobile	
	Skyline	Mobile	
	Spring Hill-Mobile	Mobile	
	Springdale Plaza	Mobile	
	Tillman's Corner	Mobile	
	Toulminville	Mobile	
	Saraland	Saraland	
	Oak Plaza	Semmes	
	Eastern Shore Centre	Spanish Fort	
	Westminster	Spanish Fort	
	Bay Minette	Bay Minette	
	Bayou La Batre	Bayou La Batre	
	Lake Forest	Daphne	
	Baldwin Square	Fairhope	
	Fairhope	Fairhope	
Montgomery MSA	Atlanta Highway	Montgomery	
Montgomery MSA	Eastern Bypass	Montgomery	
	Taylor Road	Montgomery	
	Millbrook	Millbrook	
	Prattville	Prattville	
		Wetumpka	
	Wetumpka Main		
Huntsville MSA	Lily Flagg	Huntsville	
	Piedmont Point	Huntsville	
	University Drive	Huntsville	
	Whitesburg	Huntsville	
	North Madison	Madison	
Tuscaloosa MSA	Skyland	Tuscaloosa	
	Tuscaloosa Main	Tuscaloosa	
	University Campus	Tuscaloosa	
	Northport	Northport	
Decatur MSA	Danville Road	Decatur	
	Selma Main	Selma	

Certain statements contained in this Fact Sheet may be deemed to be forward-looking statements under certain securities laws, including the "safe harbor" provisions of the United States Private Securities Litigation Reform Act of 1995 and in any applicable Canadian securities legislation and Royal Bank of Canada ("RBC") intends that such forward-looking statements be subject to the safe-harbor created thereby. The words "may," "could," "should," "would," "suspect," "outlook," "believe," "plan," anticipate, " "estimate," "expect," "intend," "forecast," "objective" and words and expressions of similar import are intended to identify forward-looking statements.

By their very nature, forward-looking statements involve numerous assumptions, and are subject to inherent risks and uncertainties, both general and specific, and risks exist that predictions, forecasts, projections and other forward-looking statements, including statements about the proposed acquisition of branches from AmSouth Bancorporation ("AmSouth") and the proposed acquisition of Flag Financial Corporation by RBC Centura, will not be achieved. We caution readers not to place undue reliance on these statements as a number of important factors could cause our actual results to differ materially from the beliefs, plans, objectives, expectations, anticipations, estimates and intentions expressed in such forward-looking statements. These factors include, but are not limited to the possibility that the proposed transaction with AmSouth does not close when expected or at all because required regulatory, shareholder or other approvals are not received or other conditions to the closing are not satisfied on a timely basis or at all, that RBC Centura and AmSouth may be required to modify the terms and conditions of the proposed transaction to achieve regulatory approval, that the Alabama economy and business spending does not continue to grow as expected, or that the anticipated benefits of the transaction are not realized as a result of such things as the strength of the economy and competitive factors in the areas where the AmSouth branches do business; the impact of changes in the laws and regulations regulating financial services and enforcement thereof (including banking, insurance and securities); judicial judgments and legal proceedings; RBC Centura's ability to complete the acquisition of the branches and to integrate them with RBC Centura successfully; reputational risks, and other factors that may affect future results of RBC including changes in trade policies, timely development and introduction of new products and services, changes in tax laws, and technological and regulatory changes. We caution that

RBC assumes no obligation to update the forward-looking statements contained in this press release. Additional information about the proposed acquisition of Flag Financial Corporation can be found on our website at rbc.com/investorrelations/pdf/Centurafactsheet.pdf