

FILE NOW: FILING FEE AFTER MAY 1ST IS \$550.00

PROFIT
CORPORATION
ANNUAL REPORT
1999



FLORIDA DEPARTMENT OF STATE
Katherine Harris
Secretary of State
DIVISION OF CORPORATIONS

FILED
Apr 29, 1999 8:00 am
Secretary of State

04-29-1999 90173 017 ***150.00

DOCUMENT # 858443

1. Corporation Name
ROYAL BANK OF CANADA

Principal Place of Business

1 PLACE VILLE MARIE
MONTREAL, QUEBEC
CANADA H3C 3A9

Mailing Address

200 BAY ST., RB PLAZA, S.T.
9TH FLR.
TORONTO ONTARIO, CANADA M5J-2J5



DO NOT WRITE IN THIS SPACE

3. Date Incorporated or Qualified

11/15/1983

4. FEI Number

13-5357855

Applied For

Not Applicable

5. Certificate of Status Desired ☐

\$8.75 Additional
Fee Required

6. Election Campaign Financing
Trust Fund Contribution ☐

\$5.00 May Be
Added to Fees

8. This corporation owes the current year Intangible
Personal Property Tax. ☐ Yes ☐ No

2. Principal Place of Business

21 Suite, Apt. #, etc.

22 City & State

23 Zip Country

24 25

2a. Mailing Address

26 Suite, Apt. #, etc.

27 City & State

28 Zip Country

29 30

9. Name and Address of Current Registered Agent

SEARSON, CHRIS
801 BRICKELL AVENUE
SUITE 2100
MIAMI FL 33131

10. Name and Address of New Registered Agent

81 Name

82 Street Address (P.O. Box Number is Not Acceptable)

83

84 City

FL

85 Zip Code

11. Pursuant to the provisions of Sections 607.0502 and 607.1508, Florida Statutes, the above-named corporation submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida. Such change was authorized by the corporation's board of directors. I hereby accept the appointment as registered agent. I am familiar with, and accept the obligations of, Section 607.0505, Florida Statutes.

SIGNATURE

Signature, typed or printed name of registered agent and title if applicable.

(NOTE: Registered Agent signature required when reinstating)

DATE

12. OFFICERS AND DIRECTORS

TITLE	VC	DELETE
NAME	SUTHERLAND, R.J.	
STREET ADDRESS	200 BAY ST.	
CITY-ST-ZIP	TORONTO, ONTARIO	
TITLE	CD	DELETE
NAME	CLEGHORN, J.E.	
STREET ADDRESS	200 BAY STREET	
CITY-ST-ZIP	TORONTO ON	
TITLE	VC	DELETE
NAME	FEENEY, G.J.	
STREET ADDRESS	1 PLACE VILLE MARIE	
CITY-ST-ZIP	MONTREAL, QUEBEC	
TITLE	VC	DELETE
NAME	GALLOWAY, B.C.	
STREET ADDRESS	200 BAY STREET	
CITY-ST-ZIP	TORONTO, ONTARIO	
TITLE	VC	DELETE
NAME	BOLDUC, J.E.	
STREET ADDRESS	1 PLACE VILLE MARIE	
CITY-ST-ZIP	MONTREAL, QUEBEC	
TITLE	AS	DELETE
NAME	PHILION, L.	
STREET ADDRESS	1 PLACE VILLE MARIE	
CITY-ST-ZIP	MONTREAL, QUEBEC	

13. ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS IN 12

1.1 TITLE	S	<input type="checkbox"/> Change <input checked="" type="checkbox"/> Addition
1.2 NAME	LAWSON, J.E.	
1.3 STREET ADDRESS	200 BAY ST.	
1.4 CITY-ST-ZIP	TORONTO, ONTARIO	
2.1 TITLE	VC	<input type="checkbox"/> Change <input checked="" type="checkbox"/> Addition
2.2 NAME	CURRIE, P.W.	
2.3 STREET ADDRESS	200 BAY ST.	
2.4 CITY-ST-ZIP	TORONTO, ONTARIO	
3.1 TITLE	Deputy C	<input checked="" type="checkbox"/> Change <input type="checkbox"/> Addition
3.2 NAME	FEENEY, G.J.	
3.3 STREET ADDRESS	200 BAY ST., TORONTO, ON	
3.4 CITY-ST-ZIP		
4.1 TITLE	VC	<input type="checkbox"/> Change <input checked="" type="checkbox"/> Addition
4.2 NAME	LIPPERT, M.J.	
4.3 STREET ADDRESS	315 FRONT ST.	
4.4 CITY-ST-ZIP	TORONTO, ON	
5.1 TITLE	VC	<input type="checkbox"/> Change <input checked="" type="checkbox"/> Addition
5.2 NAME	MACKAY, W.R.	
5.3 STREET ADDRESS	77 KING ST. W.	
5.4 CITY-ST-ZIP	TORONTO, ON	
6.1 TITLE	AS	<input checked="" type="checkbox"/> Change <input type="checkbox"/> Addition
6.2 NAME	PHILION, L.	
6.3 STREET ADDRESS	200 BAY ST.	
6.4 CITY-ST-ZIP	TORONTO, ON	

14. I hereby certify that the information supplied with this filing does not qualify for the exemption stated in Section 199.07(3)(i), Florida Statutes. I further certify that the information indicated on this annual report or supplemental annual report is true and accurate and that my signature shall have the same legal effect as if made under oath; that I am an officer or director of the corporation or the receiver or trustee empowered to execute this report as required by Chapter 607, Florida Statutes; and that my name appears in Block 12 or Block 13 if changed, or on an attachment with an address, with all other like empowered.

SIGNATURE:

SIGNATURE REQUIRED

Apr. 5/99

416-974-6234

SIGNATURE AND TYPED OR PRINTED NAME OF SIGNING OFFICER OR DIRECTOR

Date

Daytime Phone #

CR2E034 (11/98)

ROYAL BANK OF CANADA
Directors as of April 12, 1999

447004-90173-17
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Name	Business Address	Dates
Theodore M. Allen	President & Chairman of the Board United Grain Growers Limited 2800-201 Portage Avenue Winnipeg, Manitoba R3B 3K6	
John Cleghorn F.C.A.	Chairman and Chief Executive Officer Royal Bank of Canada Royal Bank Plaza, 8th Floor, South Tower Toronto, Ontario M5J 2J5	
Cohon, O.C., George A.	Senior Chairman & Chairman of Executive Comm. McDonald's Restaurants of Canada Limited McDonald's Place Toronto, Ontario M3C 3L4	
G.N. Mel Cooper, C.M., O.B.C.	Chairman & Chief Executive Officer Seacoast Communications Group Inc. 825 Broughton Street Victoria, British Columbia V8W 1E5	
John T. Ferguson, F.C.A.	Chairman of the Board Princeton Developments Ltd. Suite 1400, 9915 - 108 Street Edmonton, Alberta T5K 2G8	
L. Yves Fortier, C.C., Q.C	Chairman Ogilvy Renault 1981 McGill College Avenue Montreal, Québec H3A 3C1	
The Hon. Paule Gauthier PC,OC,QC	Partner Desjardins Ducharme Stein Monast 1150, de Claire Fontaine, Ste 300 Quebec, Québec G1R 5G4	
G. Wallace F. McCain, O.C.	Chairman Maple Leaf Foods Inc. 30 St. Clair Avenue West Suite 1500 Toronto, Ontario M4V 3A2	

ROYAL BANK OF CANADA

Directors as of April 12, 1999

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Name	Business Address	Dates
J. Edward Newall, O.C.	Newall and Associates #2015 Bankers Hall 855 - 2nd Street S.W. Calgary, Alberta T2P 4J7	
David P. O'Brien	Chairman, President & Chief Executive Office Canadian Pacific Limited 1800 Bankers Hall East 855-2nd Street S.W. Calgary T2P 4Z5 Alberta	
Robert B. Peterson	Chairman, President & Chief Executive Office Imperial Oil Limited 111 St. Clair Avenue West Toronto, Ontario M5W 1K3	
Hartley T. Richardson	President and Chief Executive Officer James Richardson & Sons, Limited Richardson Building, One Lombard Place 30th Floor Winnipeg, Manitoba R3B 0Y1	
Kenneth C. Rowe, F.C.I.S.	Chairman & Chief Executive Officer I.M.P. Group International Inc. Suite 400, 2651 Dutch Village Road Halifax, Nova Scotia B3L 4T1	
Guy Saint-Pierre, O.C.	Chairman of the Board SNC - Lavalin Group Inc. 455 Ren Montreal, Québec H2Z 1Z3	
Robert T. Stewart	R.T. Stewart & Associates 1600 - 1095 W. Pender Street Vancouver, British Columbia V6E 2M6	
Allan R. Taylor, O.C.	Retired Chairman & C.E.O. Royal Bank of Canada Royal Bank Plaza, Suite 1835, North Tower Toronto, Ontario M5J 2J5	

ROYAL BANK OF CANADA
Directors as of April 12, 1999

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Name	Business Address	Dates
John A. Tory, Q.C.	President Thomson Investments Limited 65 Queen Street West Toronto, Ontario M5H 2M8	
Whittaker, Sheelagh D.	Chair, President & Chief Executive Officer EDS Canada 33 Yonge Street 6th Floor Toronto, Ontario M5E 1G4	
Victor L. Young, O.C.	Chairman & Chief Executive Officer Fishery Products International Limited 70 O'Leary Avenue P.O. Box 550 St. John's, Newfoundland A1C 5L1	

[A] indicates an Associate Director

ROYAL BANK OF CANADA

Officers as of April 12, 1999

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Name	Title	Business Address
Achen, Norman Charles	Senior Vice-President	1 Liberty Plaza 3rd Fl. New York, New York 10006 USA
Allgood, David R.	Senior Vice-President, Taxation Finance	123 Front St. W. 5th Fl. Toronto, Ontario M5J 2M2 CANADA
Anderson, Pamela A.	Vice-President, Systems & Technology	315 Front St. W. 8th Fl. Toronto, Ontario M5V 3A4 CANADA
Appleton, Gordon C.	Regional Vice-President, Metro West	33 City Centre Dr. 2nd Fl. Mississauga, Ontario L5B 2N5 CANADA
Aubut, Charmaine A.	Vice-President, Personal Financial Services	200 Bay St., RB Plaza South Tower, 14th Fl. Toronto, Ontario M5J 2J5 CANADA
Aylward, Robert H.	Senior Vice-President, Payment & Settlement Services	123 Front St. W. 7th Fl. Toronto, Ontario M5J 2M2
Azzarello, Sarah J.	Vice-President & Associate General Counsel	1 Place Ville Marie, 4th Floor East Wing Montreal, Québec H3C 3A9
Bacon, Wendi Jane	Vice-President, Strategic Planning	200 Bay St., RB Plaza South Tower, 17th Fl. Toronto, Ontario M5J 2J5
Bannister, William D.	Regional Vice-President, Alberta North & NWT	10117 Jasper Ave. 14th Fl. Edmonton, Alberta T4J 1W8
Barnett, David J.	Vice-President, Trading-Treasury	71 Queen Victoria St. London EC4V 4DE

ROYAL BANK OF CANADA
Officers as of April 12, 1999

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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
Beland, John P.	Vice-President, Corporate Banking & Public Sector-Quebec	1 Place Ville Marie 8th Flr., West Wing Montreal, Quebec H3C 3A9
Belisle, Guy Denis	Vice-President, International Trade-Quebec	1 Place Ville Marie 2nd Floor, East Wing Montreal, Quebec H3C 3A9
Bensler, Harry O.	Vice-President, Manitoba South	220 Portage Ave. 16th Flr. Winnipeg, Manitoba R3C 2T5
Berardinucci, Don A.	Executive Vice-President, Operations & Service Delivery	330 Front St. W. 10th Flr. Toronto, Ontario M5V 3B7
Berven, William B.	Vice-President, Business Banking	24th Floor, 335-8th Ave. S.W. Calgary, Alberta T2P 1C9
Best, Deborah J.	Senior Vice-President, Commercial Markets, Business Banking	Toronto, Ontario
Bigsby, Elisabetta	Executive Vice-President, Human Resources	200 Bay St., RB Plaza South Tower, 16th Flr. Toronto, Ontario M5J 2J5
Bitove, Stephen	Vice-President & Chief Accountant	123 Front Street West 6th Floor Toronto, Ontario M5J 2M2
Blackburn, Francine P.	Senior Vice-President, Risk Policy & Portfolio Mgmt.	200 Bay St., RB Plaza South Tower, 7th Flr. Toronto, Ontario M5J 2J5
Blaylock, Glenn C.	Vice-President, Personal & Commercial, Banking Audit	20 King St. W. 5th Flr. Toronto, Ontario M5H 1C4

ROYAL BANK OF CANADA
Officers as of April 12, 1999

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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
Bloom, Martin	Regional Vice-President, Montreal West	5165 Queen Mary Rd. Suite 350 Montreal, Quebec H3W 1X7
Blue, Donald E.	Senior Vice-President, E-Commerce	200 Bay St., RB Plaza South Tower, 11th Flr. Toronto, Ontario M5J 2J5
Bolger, Andrea E.	Vice-President	200 Bay St., RB Plaza 8th Flr., South Tower Toronto, Ontario M5J 2J5
Bossert, Wayne E.	Vice-President, Sales Management, Personal Financial Services	Address not on file
Bourbonnais, Don D.	Vice-President & Area Manager	10117 Jasper Ave. 14th Flr. Edmonton, Alberta T5J 1W8
Bowbyes, Al A.	Senior Vice-President & General Manager, Latin America	200 Bay St., Royal Bank Plaza North Tower, 12th Flr. Toronto, Ontario M5J 2J5 CANADA
Bowman, Ann K.	Vice-President, SME	2 Bloor St. E. 3rd Flr. Toronto, Ontario M4W 1A8
Boyd, Blair L.	Regional Vice-President	260 East Beaver Creek Rd. 2nd Flr. Richmond Hill, Ontario L4B 3M3
Brethour, D. James	Vice-President, Credit Support Services	310 Front St. W. 2nd Flr. Toronto, Ontario M5V 3B5
Brewster, J. Philip M.	Senior Vice-President & General Manager - Asia	140 Cecil St. #01-00, PIL Building Singapore 069540 Singapore

ROYAL BANK OF CANADA
Officers as of April 12, 1999

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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
Bright, Greg R.	Senior Vice-President, Physical Networks	Toronto, Ontario
Brobyn, Stephen George	Vice-President	77 King St. W. 36th Flr. Toronto, Ontario M5W 1P9
Brown, Scott C.	Vice-President	71/71A Queen Victoria St. London EC4V 4DE England
Bruder, Shauneen E.	Senior Vice-President, Marketing	200 Bay St., RB Plaza South Tower, 17th Flr. Toronto, Ontario M5J 2J5
Burbidge, John Warwick	Vice-President, Treasury Operations	71 Queen Victoria Street London EC4V 4DE England
Burke, Barry J.	Vice-President	320 Front St. W. 16th Flr. Toronto, Ontario M5V 3B6
Burke, Diana R.	Vice-President, Visa Outsourcing	200 Bay St., RB Plaza South Tower, 24th Flr. Toronto, Ontario M5J 2J5
Burrows, Scott T.	Vice-President	200 Bay St., RB Plaza South Tower, 9th Flr. Toronto, Ontario M5J 2J5
Butcher, Kevin P.	Vice-President, Management & Marketing, Info. Projects	315 Front St. W. 4th Flr. Toronto, Ontario M5V 3A4
Case, Peter A.	Vice-President, Advertising & Sponsorship Marketing	200 Bay St., RB Plaza South Tower, 9th Flr. Toronto, Ontario M5J 2J5

ROYAL BANK OF CANADA
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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
Cathcart, Ronald J.J.	Senior Vice-President, Risk Management	200 Bay St., RB Plaza South Tower, 8th Flr. Toronto, Ontario M5J 2J5
Cefis, Alberta G.	Senior Vice-President	200 Bay St., RB Plaza Toronto, Ontario M5J 2J5
Cetkovski, Gerald B.	Vice-President, Japan	Hibiya Kokusai Bld., 14th Flr. 2-3 Uchisaiwai Cho-Cho, 2-Chome Chiyoda-Ku Tokyo 100 Japan
Chang, Raymond S.	Vice-President, Corporate Banking	1 North Franklin Suite 700 Chicago, Illinois 60606 USA
Cheyne, W. Doug	Vice-President, Real Estate Banking	20 King St. W. 9th Flr. Toronto, Ontario M5C 1C4
Clarke, Byron D.	Vice-President, Planning & Integration	310 Front St. W. 2nd Flr. Toronto, Ontario M5V 3B5
John Cleghorn F.C.A.	Chairman and Chief Executive Officer	Royal Bank Plaza, 8th Floor, South Tower Toronto, Ontario M5J 2J5
Cochrane, Rick G.	Vice-President, Strategic Sourcing	330 Front St. W. 8th Flr. Toronto, Ontario M5V 3B7
Coffey, Charles S.	Executive Vice-President	200 Bay St., RB Plaza South Tower, 14th Flr. Toronto, Ontario M5J 2J5
Cole, G. David	Vice-President, Corporate Finance & Loan Syndications	200 Bay St., RB Plaza South Tower, 13th Flr. Toronto, Ontario M5J 2J5

ROYAL BANK OF CANADA
Officers as of April 12, 1999

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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
Colvey, Barney J.	Vice-President, Marketing & Sales Development	77 King St. W., RT Tower 3rd Flr. Toronto, Ontario M5W 1P9
Cook, Russell E.	Vice-President, Sales	200 Bay St., RB Plaza South Tower, 14th Flr. Toronto, Ontario M5J 2J5
Cooper, Kathy L.	Vice-President, Sales Effective Technologies	200 Bay St., RB Plaza South Tower, 17th Flr. Toronto, Ontario M5J 2J5
Corlett, Murray A.	Executive Vice-President	8th Floor, South Tower, Royal Bank Plaz Toronto, Ontario M5J 2J5
Courson, Catherine A.	Regional Vice-President, Horseshoe Region	Ontario
Coveyduck, Clay J.	Senior Vice-President & General Manager, Atlantic	5161 George St. P.O. Box 1147 Halifax, Nova Scotia B3J 2Y1
Curran, Noel V.	Vice-President	200 Bay St., RB Plaza South Tower, 13th Flr. Toronto, Ontario M5J 2J5
Currie, Peter W.	Vice-Chairman & C.F.O.	200 Bay St., Royal Bank Plaza 8th Flr., South Tower Toronto, Ontario M5J 2J5
D'Iorio, Luc J.F.	Vice-President, Multinational-Asia	140 Cecil St., #01-00, PIL Building Singapore 0106 Singapore
Darling, David F.	Regional Vice-President	1100 Burloak Dr. 4th Flr. Burlington, Ontario L7L 6B2

ROYAL BANK OF CANADA
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Name	Title	Business Address
Davies, Bryan P.	Senior Vice-President	200 Bay St., RB Plaza South Tower, 9th Flr. Toronto, Ontario M5J 2J5
Davis, E.M. Jane	Vice-President	1100 Burloak Dr. 2nd Flr. Burlington, Ontario L7L 6B2
De Mondehare, Jean-Marc	Vice-President, Business Banking-Quebec Eastv	700 Place D'Youville Quebec City, Quebec
Desrochers, Marie-Lynne	Vice-President	1 Place Ville Marie 9th Flr., East Wing Montreal, Quebec H3C 3A9
Dessaulles, Georges H.	Vice-President, Corporate Compliance	200 Bay St., RB Plaza 9th Flr., South Tower Toronto, Ontario M5J 2J5
Dia, Ibrahima	Vice-President	200 Bay St., RB Plaza South Tower, 8th Flr. Toronto, Ontario M5J 2J5
Dickson, George A.A.	Senior Vice-President, Relationship Management	315 Front St. W. 8th Flr. Toronto, Ontario M5V 3A5
Dixon, David J.	Vice-President, Western USA	12450 Greenspoint Dr. Suite 1450 Houston, Texas 77060 USA
Dobbie, W. Gary	Vice-President, Compensation & Benefits	200 Bay St., RB Plaza North Tower, 11th Flr. Toronto, Ontario M5J 2J5
Donofrio, Sam L.	Vice-President, Community Development	200 Bay St., RB Plaza South Tower, 17th Flr. Toronto, Ontario M5J 2J5

ROYAL BANK OF CANADA
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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
Dougherty, David W.	Senior Vice-President	200 Bay St., RB Plaza South Tower, 15th Flr. Toronto, Ontario M5J 2J5
Douglas, George Y.	Vice-President, Payment & Settlement Risk	123 Front St. W. 7th Flr. Toronto, Ontario M5J 2M2
Douglas, Stephen Richard	Vice-President, Corporate Banking	71 Queen Victoria St. London EC4V 4DE England
Douville, Rene	Vice-President, Life Sciences & Healthcare	200 Bay St., RB Plaza South Tower, 14th Flr. Toronto, Ontario M5J 2J5
Driedger, Jake	Vice-President	200 Bay St., RB Plaza South Tower, 8th Flr. Toronto, Ontario M5J 2J5
Elsie, Ken W.	Vice-President, Human Resources	315 Front St. W. 13th Flr. Toronto, Ontario M5V 3A4
Feeney, Gordon Joseph	Deputy Chairman	Royal Bank Plaza, 8th Floor, South Tower Toronto, Ontario M5J 2J5
Fell, Anthony Smithson	Deputy Chairman	P.O. Box 21, Commerce Court South Toronto, Ontario M5L 1A7
Fershko, Jane S.	Senior Vice-President, Card Products	200 Bay St., RB Plaza South Tower, 23rd Flr. Toronto, Ontario M5J 2J5
Fielding, Gord J.	Vice-President & Manager, Ottawa Bus. Banking Centre	90 Sparks St. P.O. Box 746, Station B Ottawa, Ontario K1P 5T6

ROYAL BANK OF CANADA
Officers as of April 12, 1999

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Name	Title	Business Address
Findlay, Bruce H.	Vice-President	200 Bay St., RB Plaza South Tower, 8th Flr. Toronto, Ontario M5J 2J5
Findlay, Christian L.	Vice-President, Residential Mortgages	1 Place Ville Marie, 2nd Floor, South Win Montreal, Québec H3C 3A9
Fong, Christopher L.	Vice-President, Oil & Gas	23rd Fl., 335-8th Avenue S.W. Calgary, Alberta T2P 1C9
Foss, Ronald M	Vice-President, Royal Learning Network	200 Bay St., RB Plaza North Tower, 11th Flr. TORONTO, Ontario M5J 2J5 CANADA
Friedman, Edita	Vice-President	1 Place Ville Marie 9th Flr., West Wing Montreal, Quebec H3C 3A9
Friis, Morten N.	Senior Vice-President	200 Bay St., RB Plaza South Tower, 8th Flr. Toronto, Ontario M5J 2J5
Fraser-Frederiksen, Paul	Vice-President	Apartado Postal 6-1020 Hamburgo 172, Piso 5 Mexico 06600 Mexico
Fukakusa, Janice R.	Senior Vice-President & Chief Internal Auditor	Royal Bank Plaza 9th Floor, South Tower Toronto, Ontario M5J 2J5
Fullarton, Jim A.	Vice-President, Strategy & Analysis	123 Front St. W. 5th Flr. Toronto, Ontario M5J 2M2
Gaffney, George F.	Executive Vice-President & General Manager	200 Bay St., Royal Bank Plaza 8th Floor, South Tower Toronto, Ontario M5J 2J2

ROYAL BANK OF CANADA
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Name	Title	Business Address
Gainey, Laura A.	Regional Vice-President, Eastern Region	1100 Burloak Dr. 4th Flr. Burlington, Ontario L7L 6B2
Gale, David C.	Vice-President, Bahamas & Cayman	Royal Bank House East Hill Street, P.O. Box N7549 Nassau Bahamas
Gartner, Gerald Michael	Vice-President	200 Bay St., RB Plaza 5th Flr., South Tower Toronto, Ontario M5J 2J5
Gartner, Lorne A.	Vice-President, Oil & Gas Banking	335-8th Avenue S.W. 11th Flr. Calgary, Alberta T2P 1C9
Gillis, William Joseph	Vice-President	5161 George St. Halifax, Nova Scotia B3J 1M7
Giurleo, Diego Stefano	Vice-President, Treasury	1 Liberty Plaza 3rd Flr. New York City, New York 10006 USA
Gordon, Jim W.	Vice-President & Manager	30 Duke St. W. 8th Flr. Kitchener, Ontario N2H 3W5
Gould, Jenny L.	Regional Vice-President	111 Grangeway Ave. 2nd Flr. Scarborough, Ontario M1H 3E9
Graham, Donald A.B.	Senior Vice-President	140 Cecil St. #06-01B, PIL Building Singapore, 0106 Singapore
Griffiths, Bryan Patrick	Senior Vice-President, Funding, Liquidity & Portfolio Mgmt.	Royal Bank Plaza 15th Floor, South Tower Toronto, Ontario M5J 2J5

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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
Grossnickle, Stephan J.	Managing Director, North American Securitization, Corporate Banking	1 Liberty Plaza 3rd Flr. New York City, New York 10006 USA
Groves, John Richard	Vice-President, Financial Institutions & Trade	1 Liberty Plaza 3rd Flr. New York City, New York 10006 USA
Guthrie, Jeff A.	Vice-President, Operations	200 Bay St., RB Plaza South Tower, 23rd Flr. Toronto, Ontario M5J 2J5
Haddad, Suzanne T.	Vice-President, Lending Systems	315 Front St. W. 14th Flr. Toronto, Ontario M5V 3A4
Haire, Barbara J.	Regional Vice-President	5001 Yonge St. 3rd Flr. Toronto, Ontario M2N 6P6
Hall, Robert G.	Senior Vice-President	200 Bay St., RB Plaza South Tower, 8th Flr. Toronto, Ontario M5J 2J5
Hamilton, Jim E.	Regional Vice-President	1100 Burloak Dr. Burlington, Ontario L7L 6B2
Hamilton, Robert B.	Regional Vice-President	333 7th Avenue S.W. Calgary, Alberta
Harper, Jaime A.	Regional Vice-President	20 King St. W. 11th Flr. Toronto, Ontario M5H 1C4
Harrison, Ken W.	Vice-President, Energy	200 Bay St., RB Plaza South Tower, 8th Flr. Toronto, Ontario M5J 2J5

ROYAL BANK OF CANADA
Officers as of April 12, 1999

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Name	Title	Business Address
Harvie, Mike P.	Vice-President, Financial Management & Administration	200 Bay St., RB Plaza South Tower, 12th Flr. Toronto, Ontario M5J 2J5
Hatley, Judith M.S.	Senior Vice-President, Small & Medium Enterprises, Business Banking	200 Bay St., RB Plaza South Tower, 17th Flr. Toronto, Ontario M5J 2J5
Hawke, Gord D.	Vice-President	200 Bay St., RB Plaza South Tower, 13th flr. Toronto, Ontario M5J 2J5
Hebert, Andre	Regional Vice-President	1 Place Ville Marie 10th Flr., West Wing Montreal, Quebec H3B 4S6
Heisz, Robert G.	Senior Vice-President, Business Products, Business Banking	77 King St. W., Royal Trust Tower 9th Flr. TORONTO, Ontario M5W 1P9 CANADA
Hirji-Nowaczynski, Zabeen	Vice-President, Employee Effectiveness	200 Bay St., RB Plaza North Tower, 11th Flr. Toronto, Ontario M5J 2J5
Hodgson, Michael L.	Vice-President, Asia	
Holder, A.E.	Managing Director, RBC (Channel Islands) Limited - Guernsey	Canada Court P.O. Box 48 St. Peter Port, Guernsey GY1 3BQ Channel Islands
Holland, Jim	Vice-President, Information Technology-Audit	315 Front St. W. 16th Flr. Toronto, Ontario M5V 3A4
Horton, Robert K.	Vice-President, Business Development	200 Bay St., RB Plaza 16th Flr., South Tower Toronto, Ontario M5J 2J5

ROYAL BANK OF CANADA
Officers as of April 12, 1999

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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
Hughes, Mark R.	Senior Vice-President, Financial Services	200 Bay St., RB Plaza South Tower, 13th Flr. Toronto, Ontario M5J 2J5
Jandrisits, William J.	Vice-President, Global Real Estate	200 Bay St., RB Plaza South Tower, 13th Flr. Toron, Ontario M5J 2J5
Jones, Bruce M.	Vice-President, Personal Financial Services	RB Tower, 36th Flr. 1055 West Georgia St. Vancouver, British Columbia V6E 3S5
Kampers, Stephen R.	Vice-President, Asian Banking	20 King St. W. 11th Flr. Toronto, Ontario M5H 1C4
Karnick, Naresh N.	Vice-President	1055 West Georgia St. 36th Flr. Vancouver, British Columbia V6E 3S5
Keller, Mary R.	Vice-President, Asset Backed Securitization, Risk Management	1 Liberty Plaza 3rd Flr. New York City, New York 10006 USA
Klassen, Jack R.	Regional Vice-President	2 Bloor St. E. 3rd Flr. Toronto, Ontario M4W 1A8
Klingsick, Martin George	Senior Vice-President, Trading	71 Queen Victoria Street London EC4V 4DE England
Knight, Wendy L.	Vice-President, Risk Management-Asia	140 Cecil St. #06-00 PIL Building Singapore 069540 Singapore
Kruyne, Bernard L.	Vice-President, Structured Trade	200 Bay St., RB Plaza 10th Flr., South Tower Toronto, Ontario M5J 2J5

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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
Kwiat, Robin J.	Vice-President, Global Equity Derivatives, Risk Management	1 Liberty Plaza 3rd Flr. New York City, New York 10006 USA
Labarge, Suzanne B.	Vice-Chairman & Chief Risk Officer	200 Bay Street, 15th Floor, South Tower Toronto, Ontario M5J 2J5
Lacroix, Marie R.	Regional Vice-President	1 Place Ville Marie 4th Flr., North Wing Montreal, Quebec H3C 3A9
Lagopoulos, Michael James	Senior Vice-President, Global Private Banking	77 King St. W., RT Tower 3rd Flr. Toronto, Ontario M5W 1P9
Lambert, Bradley H.	Vice-President	36th Floor, 1055 West Georgia Street Vancouver, British Columbia V6E 3S5
Lambert, Charles	Vice-President, Credit Scoring	1 Place Ville Marie 2nd Flr., South Wing Montreal, Quebec H3C 3A9
Lambert, Colin O.H.	Vice-President, Syndications, Asset Sales & Trading	1 Liberty Plaza 3rd Flr. New York City, New York 10006 USA
Lamont, J. Anne	Vice-President, External & Government Affairs	200 Bay St., RB Plaza South Tower, 9th Flr. Toronto, Ontario M5J 2J5
Langelaar, Ben N.	Vice-President	19888 Willowbrooke Dr. Langley, British Columbia V2Y 1K9
Lavoie, J.H. Phil	Vice-President	3100 Le Carrefour Laval, Quebec H7T 2K7

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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
Lawson, Jane E.	Senior Vice-President and Secretary	200 Bay St., Royal Bank Plaza 9th Floor, South Tower Toronto, Ontario M5J 2J5
Leahey, Dennice Mary	Senior Vice-President, Ombudsman	220 Portage Avenue Winnipeg, Manitoba R3C 2T5
Lebrun, Pierre	SVP, Service Delivery Implementation, Process & Business Consulting and Operations Support	330 Front St. W. 10th Flr. Toronto, Ontario M5V 3B7
Lecat, Olivier H.	Vice-President, Treasury & Investment Banking-Audit	200 Bay St., RB Plaza South Tower, 9th Flr. Toronto, Ontario M5J 2J5
Lefebvre, Gaetane	Vice-President, Strategic Marketing Research	200 Bay St., RB Plaza South Tower, 16th Flr. Toronto, Ontario M5J 2J5
Legg, Brian Frederick	Vice-President, East USA	1 Liberty Plaza 3rd Flr. New York City, New York 10006 USA
Legg, Jonathan R.	Senior Vice-President, Service Delivery Management	1100 Burloak Dr. Burlington, Ontario L7L 6B2
LeRoux, Monique F.	Senior Vice-President & General Manager-Quebec	1 Place Ville Marie 7th Flr., East Wing Montreal, Quebec H3C 3A9
Lessard-Carrier, Micheline	Vice-President	1 Place Ville Marie 11th Flr., North Wing Montreal, Quebec H3C 3A9
Leung, C. Herve	Vice-President, Market Risk Analytics/Policy, Corporate Treasury	200 Bay St. RB Plaza, South Tower, 15th Flr. Toronto, Ontario M5J 2J5

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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
Light, Norman	Vice-President, Deposits	200 Bay Street 16th Floor, South Tower Toronto, Ontario M5J 2J5
Lippert, H. Anne	Vice-President	1055 West Georgia St. 36th Flr. Vancouver, British Columbia V6E 3S5
Lippert, Martin J.	Vice-Chairman & Chief Information Officer	315 Front St. W. 8th Flr. Toronto, Ontario M5V 3A4
Lockie, Anne	Senior Vice-President, Manitoba & Saskatchewan	220 Portage Avenue, 16th Floor Winnipeg, Manitoba R3C 2T5
Lorenson, Gil M.	Vice-President	200 Bay St., RB Plaza 8th Flr., South Tower Toronto, Ontario M5J 2J5
Lundy, Ed J.	Senior Vice-President	8th Floor, South Tower Royal Bank Plaza Toronto, Ontario M5J 2J5
MacDonald, Frank G.	Vice-President, Payments Policy	123 Front St. W. 7th Flr. Toronto, Ontario M5J 2M2
Machado, Gavin F.	Vice-President, Trust & Global Securities Service	77 King St. W., 8th Flr. Toronto, Ontario M5W 1P9
MacKay, Ian Austin	Executive Vice-President, Corporate Treasury	Toronto, Ontario M5J 2J5
Mackay, W. Reay	Vice-Chairman	Toronto, Ontario

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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
MacKenzie, Bruce A.	Vice-President	335-8 Avenue South West 24th Flr. Calgary, Alberta T2P 1C9
MacKenzie, Gordon T.	Vice-President	383 Richmond St. Suite 700 London, Ontario N6A 3C4
MacLachlan, Graham R.	Vice-President	20 King St. W. 7th Flr. Toronto, Ontario M5H 1C4
MacLaren, Bruce W.	Vice-President	200 Bay St., RB Plaza South Tower, 8th Flr. Toronto, Ontario M5J 2J5
Maj, Stan V.	Vice-President	123 Front St. W. 5th Flr. Toronto, Ontario M5J 2M2
Maloney, C. Doug	Vice-President, Barbados & Eastern Caribbean	Regional Office, P.O. Box 1386 Building #1 Chelston Park Collymore Rock, St. Michael Barbados
Manning, Tim F.	Vice-President	613 Columbia St. New Westminster, British Columbia V3M 1A7
Michael D. Marco	Vice-President, Finance, Security First Network Bank	3390 Peach Tree Rd. Suite 240 Atlanta, Georgia USA
Martin, Micheline G.	Regional Vice-President	200 Bay St., RB Plaza South Tower, 16th Flr. Toronto, Ontario M5J 2J5
Masleck, Ronald Alan	Senior Vice-President	200 Bay St., RBC Plaza, 21st Floor, North Tow Toronto, Ontario M5J 2J5

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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
McArthur, Brian K.C.	Vice-President, Cash Management Products/Electronic Serviceway	200 Bay St., RB Plaza South Tower, 11th Flr. Toronto, Ontario M5J 2J5
McAuley, Frank L.	Vice-President, Leadership Effectiveness	200 Bay St., RB Plaza North Tower, 11th Flr. Toronto, Ontario M5J 2J5
McCallum, John	Senior Vice-President & Chief Economist	200 Bay St., RB Plaza South Tower, 7th Flr. Toronto, Ontario M5J 2J5
McDonald, Ross A.	Vice-President, Leasing	77 King St. W. 9th Flr. Toronto, Ontario M5W 1P9
McGale, Allan J.	Vice-President, Mondex	320 Front St. W. 8th Flr. Toronto, Ontario M5V 3B6
McGregor, Wendy L.	Vice-President, Credit Granting	310 Front St. W. 2nd Flr. Toronto, Ontario M5V 3B5
McInerney-Lacombe, Nancy E.	Vice-President, Commercial Markets, Lower Mainland	1025 West Georgia St. 2nd Flr. Vancouver, British Columbia V6E 3N9
McKay, David I.	Vice-President, Portfolio Management	200 Bay St., RB Plaza South Tower, 7th Flr. Toronto, Ontario M5J 2J5
McKay, James G.	Vice-President, Business Banking Support	310 Front St. W. 2nd Flr. Toronto, Ontario M5V 3B5
McKelvie, Jim G.	Vice-President	330 Front St. 3rd Flr. Toronto, Ontario M5V 3B7

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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
McLaren, Patricia J.	Regional Vice-President	1079 Douglas St. Victoria, British Columbia V8W 2C5
McLaughlin, Richard W.	Vice-President, Relationship Marketing & Customization	200 Bay St., RB Plaza South Tower, 17th Flr. Toronto, Ontario M5J 2J5
McLenaghan, Tara K.	Vice-President, Project Planning & Implementation	20 King St. 4th Flr. Toronto, Ontario M5H 1C4
McLennan, Douglas R.	Regional Vice-President	1100 Burloak Dr. Burlington, Ontario L7L 6B2
Merchant, Nabanita	Vice-President	123 Front St. W. 6th Flr. Toronto, Ontario M5J 2M2
Merriam, John	Senior Vice-President	123 Front St. W. 6th Flr. Toronto, Ontario M5J 2M2
Metivier, Edmee	Vice-President, Small & Medium Enterprises	200 Bay St., RB Plaza South Tower, 14th Flr. Toronto, Ontario M5J 2J5
Meyers, Donna M.	Vice-President, Risk Management	200 Bay St., RB Plaza South Tower, 7th Flr. Toronto, Ontario M5J 2J5
Michell, Stephen A.	Vice-President	200 Bay St., RB Plaza South Tower, 13th Flr. Toronto, Ontario M5J 2J5
Middleton, Peter J.H.	Vice-President	200 Bay St., RB Plaza South Tower, 15th Flr. Toronto, Ontario M5J 2J5

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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
Milbury, Charlie S.	Vice-President	5161 George St. 13th Flr. Halifax, Nova Scotia B3J 2Y1
Mimeault, M.A. Real	Vice-President	1 Place Ville Marie 8th Flr., East Wing Montreal, Quebec H3C 3A9
Miranda, Duarte M.	Vice-President & Representative Brazil	Avenida Paulista, 460-16 Andar Caixa Postal 8065 Sao Paulo 01310-904 Brazil
Mitchell, E. Gay	Executive Vice-President, Personal Financial Services	200 Bay St., RB Plaza North Tower, 11th Flr. Toronto, Ontario M5J 2J5
Moodie, Walter T.	Vice-President	20 King St. W. 2nd Flr. Toronto, Ontario M5H 1C4
Moorcroft, David M.	Vice-President	200 Bay St., RB Plaza South Tower, 9th Flr. Toronto, Ontario M5J 2J5
Moore, Frank G.	Vice-President, Merchant & POS Services	320 Front St. W. 2nd Flr. Toronto, Ontario M5V 3C8
Morrison, Peter K.	Vice-President, Organizational Effectiveness	330 Front St. W. 9th Flr. Toronto, Ontario M5V 3B7
Moulds, Lawrence G.	Vice-President	200 Bay St., RB Plaza North Tower, 21st Flr. Toronto, Ontario M5J 2J5
Murphy, John J.	Vice-President, Agricultural Banking Services	220 Portage Ave. Winnipeg, Manitoba R3C 2T5

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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
Murray, Walter	Senior Vice-President	200 Bay St., RB Plaza South Tower, 13th Flr. Toronto, Ontario M5J 2J5
Murrer, Linda M.	Vice-President, Global Market Management	200 Bay St., RB Plaza South Tower, 10th Flr. Toronto, Ontario M5J 2J5
Nadeau, Richard	Vice-President, Risk Policy	200 Bay St., RB Plaza South Tower, 7th Flr. Toronto, Ontario M5J 2J5
Nelson, Thomas M.	Vice-President, RT Technology	77 King St. W. 3rd Flr. Toronto, Ontario M5W 1P9
Nixon, Andrea J.	Vice-President & Area Manager	339-8 Avenue S.W. 3rd Flr. Calgary, Alberta T2P 1C9
Noble, David S.E.	President & CEO - Security First Network Bank	3390 Peach Tree Rd. Suite 240 Atlanta, Georgia USA
Nowotny, Viviane M.	Vice-President	200 Bay St., RB Plaza 8th Flr., South Tower Toronto, Ontario M5J 2J5
O'Donnell, Jim	Vice-President, Telecommunications	315 Front St. W. 4th Flr. Toronto, Ontario M5V 3A4
Odegard, Mark W.	Regional Vice-President	2010-11th Ave. 9th Flr. Regina, Saskatchewan S4P 0J3
Oosthoek, Keith Cornelis	Vice-President, Affluent Client Implementation	200 Bay St., RB Plaza South Tower, 8th Flr. Toronto, Ontario M5J 2J5

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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
Payn, C. E.	Vice-President	100 King St., P.O. Box 787 Saint John, New Brunswick E2L 4B3
Pennycook, Roderick Stirling	Executive Vice-President, Distribution & Service Delivery	Toronto, Ontario
Phelan, Mike F.	Vice-President	
Phillion, Louise	Assistant Corporate Secretary	200 Bay Street 9th Floor, South Tower Toronto, Ontario M5J 2J5
Pignard, Marc	Vice-President, Global Projects & Structured Finance	200 Bay St., RB Plaza South Tower, 13th Flr. Toronto, Ontario M5J 2J5
Pike, Rod J.	Vice-President, Retail Credit Cards	3300 Highway 7 West Suite 201 Concord, Ontario L4K 4M3
Pitz, Pamela Gail	Senior Vice-President & General Manager-Ontario	1100 Burloak Dr. Burlington, Ontario L7L 6B2
Placido, Jose	Vice-President & Managing Director, Global Custody	71-71A Queen Victoria St. London EC4V 4DE England
Potter, Darrell J.	Vice-President	200 Bay St., RB Plaza South Tower, 8th Flr. Toronto, Ontario M5J 2J5
Prevost, Mary Martha	Vice-Président	200 Bay St., RB Plaza South Tower, 15th Flr. Toronto, Ontario M5J 2J5

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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
Rager, James Thomas	Vice-Chairman (for Personal and Commercial Banking)	200 Bay Street, Royal Bank Plaza 17th Flr., South Tower Toronto, Ontario M5J 2J2
Reid, Rohays P.	Vice-President	Suite 2388 - Park Place 666 Burrard St. Vancouver, British Columbia V6C 2X8
Reitsma, John	Senior Vice-President, Production Systems Support	315 Front St. 6th Flr. Toronto, Ontario M5V 3A4
Reynolds, J. Brian	Vice-President & Area Manager	1055 West Georgia St. 7th Flr. Vancouver, British Columbia V6E 3N9
Riviere, Robert H.	Vice-President, Processing Support & Symcor Liaison	330 Front St. W. 9th Flr. Toronto, Ontario M5V 3B7
Robin, Arthur E.	Vice-President & Area Manager	550 Victoria St. Suite 315 Prince George, British Columbia V2L 2K1
Rosen, Allan	Vice-President	335-8th Avenue S.W. 24th Flr. Calgary, Alberta T2P 1C9
Sabourin, Claude J.G.	Vice-President	1 Place Ville Marie 9th Flr., East Wing Montreal, Quebec H3C 3A9
Santini, Annunziata Nancy	Assistant Secretary	200 Bay St., RB Plaza South Tower, 9th Flr. Toronto, Ontario M5J 2J5
Scammell, Sydney Guy A.	Vice-President & Chief Compliance Officer-Europe	71 Queen Victoria Street London EC4V 4DE England

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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
Sears, Thomas C.	Vice-President, Global Private Banking, Channel Islands	19/21 Broad St. St. Helier, Jersey J34 8RR Channel Islands
Shaw, John H.	Vice-President & Comptroller	123 Front St. W. 6th Flr. Toronto, Ontario M5J 2M2
Sinclair, Linda J.	Vice-President	20 King St. W. 11th Flr. Toronto, Ontario M5H 1C4
Singer, David	Vice-President	315 Front St. W. 15th Flr. Toronto, Ontario M5V 3A4
Smart, Richard M.	Vice-President	200 Bay St., RB Plaza South Tower, 17th Flr. Toronto, Ontario M5J 2J5
Smith, Craig R.	Vice-President	20 King St. 4th Flr. Toronto, Ontario M5H 1C4
Smith, Louise A.	Vice-President	77 King St. W., Royal Trust Tower 3rd Flr. Toronto, Ontario M5W 1P9
Smith, Paul Wilson	Vice-President, Trade Canada	180 Wellington St. 7th Flr. Toronto, Ontario M5J 1J1
Smith, Susan M.	Vice-President, Market Management Growth	200 Bay St., RB Plaza South Tower, 14th Flr. Toronto, Ontario M5J 2J5
Spencer, Jacques D.	Regional Vice-President	1 Place Ville Marie 10th Flr., East Wing Montreal, Quebec H3C 3A9

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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
St. Jean, Maurice D.	Vice-President, Strategy & Alliances	330 Front St. W. 10th Flr. Toronto, Ontario M5V 3B7
Stanley, Ronald E.	Senior Vice-President & General Manager, Europe	71 Queen Victoria Street London EC4V 4DE England
Stewart, Barrie C.	Regional Vice-President	2010-11th Avenue Regina, Saskatchewan S4P 3A2
Sutherland, Anne L.B.	Senior Vice-President, B.C. and Yukon	Address not on file
Sutherland, Robert J.	Vice-Chairman	Royal Bank Plaza, 8th Floor, South Tower Toronto, Ontario M5J 2J5
Tallman, Gord G.	Senior Vice-President & General Manager - Alberta	335 Eighth Avenue S.W. Calgary, Alberta T2P 2N5
Tatrallyay, Geza P.	Senior Vice-President, Risk Management-Europe	71-71A Queen Victoria St. London EC4V 4DE England
Taylor, Lyn E.J.	Vice-President, Service Delivery Unit Roll-out	310 Front St. W. 2nd Flr. Toronto, Ontario M5V 3B5
Taylor, Michael K.	Senior Vice-President	200 Bay St., RB Plaza South Tower, 10th Flr. Toronto, Ontario M5J 2J5
Teeple, Terry R.	Regional Vice-President, Manitoba North	220 Portage Avenue 16th Flr. Winnipeg, Manitoba R3C 2T5

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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
Thakrar, Suresh G.	Vice-President, Personal & Commercial, Merger Support	200 Bay St., RB Plaza 11th Flr., South Tower Toronto, Ontario M5J 2J5
Thomas, Robert	Vice-President	200 Bay St., RB Plaza South Tower, 8th Flr. Toronto, Ontario M5J 2J5
Thornton, Ray H.	Vice-President, Year 2000	200 Bay St., RB Plaza South Tower, 8th Flr. Toronto, Ontario M5J 2J5
Tinney, Allan C.	Senior Vice-President, Product & Enterprise Solutions	315 Front St. W. 8th Flr. Toronto, Ontario M5V 3A4
Tonnesen, Mark K.	Executive Vice-President	200 Bay St., RB Plaza South Tower, 23rd Flr. Toronto, Ontario M5J 2J5
Topham, Douglas Boyd	Vice-President-China & General Manager-Hong Kong	18th Fl., Gloucester Tower The Landmark, 11 Pedder St. Central Hong Kong
Tory, Jennifer	Senior Vice-President, Sales, PFS	200 Bay St., RB Plaza South Tower, 17th Flr. Toronto, Ontario M5J 2J5
Tower, Norm D.	Vice-President	335 - 8th Avenue S.W. 9th Flr. Calgary, Alberta T2P 1C9
Trembath, Rebecca R.	Vice-President	20 King St. W. 9th Flr. Toronto, Ontario M5H 1C4
Truman, John K.	Senior Vice-President, Customer Information & Delivery Solutions	315 Floor St. W 17th Flr. Toronto, Ontario M5V 3A4

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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
Tucker, Peter Howard	Senior Vice-President, Compensation & Organization	200 Bay St., RB Plaza North Tower, 11th Flr. Toronto, Ontario M5J 2J5
Tuffin, Jackie L.	Vice-President, Corporate Contributions & Executive Director	200 Bay St., RB Plaza South Tower, 9th Flr. Toronto, Ontario M5J 2J5
Vanni, Fred J.	Vice-President	200 Bay St., RB Plaza South Tower, 8th Flr. Toronto, Ontario M5J 2J5
von dem Hagen, Kurt A.	Vice-President, Portfolio Management	200 Bay St., RB Plaza South Tower, 7th Flr. Toronto, Ontario M5J 2J5
Waddell, M.D., Robert W.	Medical Director	200 Bay St., RB Plaza North Tower, 10th Flr. Toronto, Ontario M5J 2J5
Walker, Stephen W.	Vice-President, Emerging Markets, Europe/Middle East/Africa	71-71A Queen Victoria St. London EC4V 4DE England
Walters, D. Sam	Vice-President & Area Manager	226 Water St. P.O. Box 1330 St. John's, Newfoundland A1C 5N5
Walz, Jim C.	Senior Vice-President	200 Bay St., RB Plaza 8th Flr., South Tower Toronto, Ontario M5J 2J5
Waugh, Peter J.	Vice-President & Manager	3405 Harvester Rd. Suite 201 Burlington, Ontario L7N 3N1
Weir, Edwin K.	Senior Vice-President & General Counsel	200 Bay St., RB Plaza 14th Flr., North Tower Toronto, Ontario M5J 2J5

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<i>Name</i>	<i>Title</i>	<i>Business Address</i>
Western, Graham J.	Vice-President, Personal Markets & Products Support	310 Front St. W. 3rd Flr. Toronto, Ontario M5V 3B5
Westlake, W. James	President & Chief Executive Officer, RBC Insurance Holdings Inc.; Exec. VP - Royal Bank	55 City Centre Dr. Suite 1100 Mississauga, Ontario L5B 1M3
Weyman, Scott William	Vice-President, Global Private Banking, LA&C	801 Brickell Ave. Suite 2100 Miami, Florida 33131 USA
Wilson, Chuck G.	Vice-President	330 Front St. W. 10th Flr. Toronto, Ontario M5V 3B7
Wynn, Wendy	Senior Vice-President, Alternate Channels	310 Front St. W. 3rd Flr. Toronto, Ontario M5V 3B5
Yarish, Allan N.	Vice-President, Portfolio, Product & Market Dev.	200 Bay St., RB Plaza South Tower, 13th Flr. Toronto, Ontario M5J 2J5
Yeo, Daryl E.	Vice-President, Public Sector	200 Bay St., RB Plaza South Tower, 13th Flr. Toronto, Ontario M5J 2J5
Youzwysbyn, Wendy L.	Vice-President, Service Delivery	Western Canada, Dist. & Service Deliver 13681-72nd Avenue Surrey, British Columbia V3W 2P2