

Main Features Report:
Main Features of Outstanding Regulatory Capital Instruments*
Royal Bank of Canada

*This document constitutes Annex 3 of the Basel III Pillar 3 disclosures for Royal Bank of Canada and is unaudited. Basel III Pillar 3 disclosures are made solely to meet the Office of the Superintendent of Financial Institutions Canada (OSFI) requirements issued in the OSFI Advisory of July 2013. Such requirements are based on the Basel Committee on Banking Supervision's final rules on the information banks must publicly disclose when detailing the composition of their capital, which are set out in the publication entitled *Composition of capital disclosure requirements – Rules text*.

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In no way do we assume any responsibility for any investment or other decisions made based upon the information provided herein. You are advised to review our filings made with securities regulators and/or stock exchanges in the relevant jurisdictions in which we have issued securities before making any investment or other decisions.

The information contained in this document is up to date as of February 24, 2017. Information contained in this document will be kept up-to-date, whenever the Bank issues or repays a capital instrument and whenever there is a redemption/write-down or other material change in the nature of an existing capital instrument.

| Disclosure template for main features of regulatory capital instruments | | |
|---|---|--|
| Common Shares | | |
| 1 | Issuer | Royal Bank of Canada |
| 2 | Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) | BBG000BCJG31 |
| 3 | Governing law(s) of the instrument | Canada |
| <i>Regulatory treatment</i> | | |
| 4 | Transitional Basel III rules | Common Equity Tier 1 |
| 5 | Post-transitional Basel III rules | Common Equity Tier 1 |
| 6 | Eligible at solo/group/group&solo | Solo and Group |
| 7 | Instrument type (types to be specified by jurisdiction) | Common Shares |
| 8 | Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) | 17,865 |
| 9 | Par value of instrument | N/A |
| 10 | Accounting classification | Shareholders' Equity |
| 11 | Original date of issuance | N/A |
| 12 | Perpetual or dated | Perpetual |
| 13 | Original maturity date | N/A |
| 14 | Issuer call subject to prior supervisory approval | N/A |
| 15 | Optional call date, contingent call dates and redemption amount | N/A |
| 16 | Subsequent call dates, if applicable | N/A |
| <i>Coupons/dividends</i> | | |
| 17 | Fixed or floating dividend/coupon | N/A |
| 18 | Coupon rate and any related index | \$0.87 (quarterly dividend effective May 24, 2017) |
| 19 | Existence of a dividend stopper | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary |
| 21 | Existence of a step up or other incentive to redeem | N/A |
| 22 | Noncumulative or cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger (s) | N/A |
| 25 | If convertible, fully or partially | N/A |
| 26 | If convertible, conversion rate | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A |
| 30 | Write-down feature | No |
| 31 | If write-down, write-down trigger (s) | N/A |
| 32 | If write-down, full or partial | N/A |
| 33 | If write-down, permanent or temporary | N/A |
| 34 | If temporary write-down, description of write-down mechanism | N/A |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Preferred Shares and Innovative Tier 1 |
| 36 | Non-compliant transitioned features | No |
| 37 | If yes, specify non-compliant features | N/A |

| Disclosure template for main features of regulatory capital instruments | | | | |
|---|---|---|---|---|
| Preferred Shares | | | | |
| | | Series W | Series AA | Series AB |
| 1 | Issuer | Royal Bank of Canada | Royal Bank of Canada | Royal Bank of Canada |
| 2 | Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) | 780085502 | 780085445 | 780085247 |
| 3 | Governing law(s) of the instrument | Canada | Canada | Canada |
| <i>Regulatory treatment</i> | | | | |
| 4 | Transitional Basel III rules | Additional Tier 1 | Additional Tier 1 | Additional Tier 1 |
| 5 | Post-transitional Basel III rules | Ineligible | Ineligible | Ineligible |
| 6 | Eligible at solo/group/group&solo | Solo and Group | Solo and Group | Solo and Group |
| 7 | Instrument type (types to be specified by jurisdiction) | Preferred Shares | Preferred Shares | Preferred Shares |
| 8 | Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) | 300 | 300 | 300 |
| 9 | Par value of instrument | 300 | 300 | 300 |
| 10 | Accounting classification | Shareholders' Equity | Shareholders' Equity | Shareholders' Equity |
| 11 | Original date of issuance | January 31, 2005 | April 4, 2006 | July 20, 2006 |
| 12 | Perpetual or dated | Perpetual | Perpetual | Perpetual |
| 13 | Original maturity date | No maturity | No maturity | No maturity |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Feb 24, 2010 to Feb 23, 2011 at \$26.00 | May 24, 2011 to May 23, 2012 at \$26.00 | Aug 24, 2011 to Aug 23, 2012 at \$26.00 |
| 16 | Subsequent call dates, if applicable | Feb 24, 2011 to Feb 23, 2012 at \$25.75 Feb 24, 2012 to Feb 23, 2013 at \$25.50 Feb 24, 2013 to Feb 23, 2014 at \$25.25 Feb 24, 2014 and thereafter at \$25.00 | May 24, 2012 to May 23, 2013 at \$25.75 May 24, 2013 to May 23, 2014 at \$25.50 May 24, 2014 to May 23, 2015 at \$25.25 May 24, 2015 and thereafter at \$25.00 | Aug 24, 2012 to Aug 23, 2013 at \$25.75 Aug 24, 2013 to Aug 23, 2014 at \$25.50 Aug 24, 2014 to Aug 23, 2015 at \$25.25 Aug 24, 2015 and thereafter at \$25.00 |
| <i>Coupons/dividends</i> | | | | |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 4.90% | 4.45% | 4.70% |
| 19 | Existence of a dividend stopper | Yes | Yes | Yes |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Noncumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger (s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partially | May convert fully or partially | N/A | N/A |
| 26 | If convertible, conversion rate | May convert at any time all or, from time to time, any part of the outstanding Preferred Shares Series W into common shares determined by dividing the then applicable redemption price by the greater of \$2.50 and 95% of the weighted average trading price of the Common Shares for the 20 trading days ending on the last trading day ending on or before the fourth day prior to the date fixed for conversion. | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | Optional | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | Common equity tier 1 | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | Royal Bank of Canada | N/A | N/A |
| 30 | Write-down feature | No | No | No |
| 31 | If write-down, write-down trigger (s) | N/A | N/A | N/A |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-down mechanism | N/A | N/A | N/A |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Subordinated debt | Subordinated debt | Subordinated debt |
| 36 | Non-compliant transitioned features | Yes | Yes | Yes |
| 37 | If yes, specify non-compliant features | Lack of NVCC features | Lack of NVCC features | Lack of NVCC features |

| Disclosure template for main features of regulatory capital instruments | | | | |
|---|---|---|---|---|
| Preferred Shares | | | | |
| | | Series AC | Series AD | Series AE |
| 1 | Issuer | Royal Bank of Canada | Royal Bank of Canada | Royal Bank of Canada |
| 2 | Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) | 780102604 | 780102844 | 780102760 |
| 3 | Governing law(s) of the instrument | Canada | Canada | Canada |
| <i>Regulatory treatment</i> | | | | |
| 4 | Transitional Basel III rules | Additional Tier 1 | Additional Tier 1 | Additional Tier 1 |
| 5 | Post-transitional Basel III rules | Ineligible | Ineligible | Ineligible |
| 6 | Eligible at solo/group/group&solo | Solo and Group | Solo and Group | Solo and Group |
| 7 | Instrument type (types to be specified by jurisdiction) | Preferred Shares | Preferred Shares | Preferred Shares |
| 8 | Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) | 200 | 250 | 250 |
| 9 | Par value of instrument | 200 | 250 | 250 |
| 10 | Accounting classification | Shareholders' Equity | Shareholders' Equity | Shareholders' Equity |
| 11 | Original date of issuance | November 1, 2006 | December 13, 2006 | January 19, 2007 |
| 12 | Perpetual or dated | Perpetual | Perpetual | Perpetual |
| 13 | Original maturity date | No maturity | No maturity | No maturity |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Nov 24, 2011 to Nov 23, 2012 at \$26.00 | Feb 24, 2012 to Feb 23, 2013 at \$26.00 | Feb 24, 2012 to Feb 23, 2013 at \$26.00 |
| 16 | Subsequent call dates, if applicable | Nov 24, 2012 to Nov 23, 2013 at \$25.75 Nov 24, 2013 to Nov 23, 2014 at \$25.50 Nov 24, 2014 to Nov 23, 2015 at \$25.25 Nov 24, 2015 and thereafter at \$25.00 | Feb 24, 2013 to Feb 23, 2014 at \$25.75 Feb 24, 2014 to Feb 23, 2015 at \$25.50 Feb 24, 2015 to Feb 23, 2016 at \$25.25 Feb 24, 2016 and thereafter at \$25.00 | Feb 24, 2013 to Feb 23, 2014 at \$25.75 Feb 24, 2014 to Feb 23, 2015 at \$25.50 Feb 24, 2015 to Feb 23, 2016 at \$25.25 Feb 24, 2016 and thereafter at \$25.00 |
| <i>Coupons/dividends</i> | | | | |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 4.60% | 4.50% | 4.50% |
| 19 | Existence of a dividend stopper | Yes | Yes | Yes |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Noncumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger (s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partially | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down feature | No | No | No |
| 31 | If write-down, write-down trigger (s) | N/A | N/A | N/A |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-down mechanism | N/A | N/A | N/A |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Subordinated debt | Subordinated debt | Subordinated debt |
| 36 | Non-compliant transitioned features | Yes | Yes | Yes |
| 37 | If yes, specify non-compliant features | Lack of NVCC features | Lack of NVCC features | Lack of NVCC features |

| Disclosure template for main features of regulatory capital instruments | | | | |
|---|---|---|---|---|
| Preferred Shares | | | | |
| | | Series AF | Series AG | Series AJ |
| 1 | Issuer | Royal Bank of Canada | Royal Bank of Canada | Royal Bank of Canada |
| 2 | Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) | 780102653 | 780102554 | 78010A416 |
| 3 | Governing law(s) of the instrument | Canada | Canada | Canada |
| <i>Regulatory treatment</i> | | | | |
| 4 | Transitional Basel III rules | Additional Tier 1 | Additional Tier 1 | Additional Tier 1 |
| 5 | Post-transitional Basel III rules | Ineligible | Ineligible | Ineligible |
| 6 | Eligible at solo/group/group&solo | Solo and Group | Solo and Group | Solo and Group |
| 7 | Instrument type (types to be specified by jurisdiction) | Preferred Shares | Preferred Shares | Preferred Shares |
| 8 | Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) | 200 | 250 | 339 |
| 9 | Par value of instrument | 200 | 250 | 339 |
| 10 | Accounting classification | Shareholders' Equity | Shareholders' Equity | Shareholders' Equity |
| 11 | Original date of issuance | March 14, 2007 | April 26, 2007 | September 16, 2008 |
| 12 | Perpetual or dated | Perpetual | Perpetual | Perpetual |
| 13 | Original maturity date | No maturity | No maturity | No maturity |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | May 24, 2012 to May 23, 2013 at \$26.00 | May 24, 2012 to May 23, 2013 at \$26.00 | Feb 24, 2014 at \$25.00 |
| 16 | Subsequent call dates, if applicable | May 24, 2013 to May 23, 2014 at \$25.75 May 24, 2014 to May 23, 2015 at \$25.50 May 24, 2015 to May 23, 2016 at \$25.25 May 24, 2016 and thereafter at \$25.00 | May 24, 2013 to May 23, 2014 at \$25.75 May 24, 2014 to May 23, 2015 at \$25.50 May 24, 2015 to May 23, 2016 at \$25.25 May 24, 2016 and thereafter at \$25.00 | On Feb 24, 2019 and every fifth year thereafter at \$25.00 |
| <i>Coupons/dividends</i> | | | | |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed to floating/fixed |
| 18 | Coupon rate and any related index | 4.45% | 4.50% | 3.52% to, but excluding, Feb 24, 2019. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 1.93% for each subsequent fixed rate period ¹ . If converted into series AK, the coupon will set at a floating rate equal to the sum of the T-Bill Rate plus 1.93%. |
| 19 | Existence of a dividend stopper | Yes | Yes | Yes |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Noncumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Convertible |
| 24 | If convertible, conversion trigger (s) | N/A | N/A | Investor Election - Conversion to Series AK shares |
| 25 | If convertible, fully or partially | N/A | N/A | Investor Election - Conversion to Series AK shares: May convert fully or partially |
| 26 | If convertible, conversion rate | N/A | N/A | Investor Election - Conversion to Series AK shares: Convertible into Series AK Preferred Shares on the basis of one Series AK Preferred Share for each Series AJ Preferred Share. Convertible on Feb 24, 2014 and on each Feb 24 every fifth year thereafter. |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | Investor Election - Conversion to Series AK shares: Optional |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | Additional tier 1 |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | Royal Bank of Canada |
| 30 | Write-down feature | No | No | No |
| 31 | If write-down, write-down trigger (s) | N/A | N/A | N/A |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-down mechanism | N/A | N/A | N/A |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Subordinated debt | Subordinated debt | Subordinated debt |
| 36 | Non-compliant transitioned features | Yes | Yes | Yes |
| 37 | If yes, specify non-compliant features | Lack of NVCC features | Lack of NVCC features | Lack of NVCC features |

1 Subsequent Fixed Rate Period means the period from and including February 24, 2014 to, but excluding, February 24, 2019 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, February 24 in the fifth year thereafter.

| Disclosure template for main features of regulatory capital instruments | | | |
|---|---|---|---|
| Preferred Shares | | | |
| | Series AK | Series AL | Series AZ |
| 1 | Issuer | Royal Bank of Canada | Royal Bank of Canada |
| 2 | Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) | 78010A390 | 78010A333 |
| 3 | Governing law(s) of the instrument | Canada | Canada |
| <i>Regulatory treatment</i> | | | |
| 4 | Transitional Basel III rules | Additional Tier 1 | Additional Tier 1 |
| 5 | Post-transitional Basel III rules | Ineligible | Ineligible |
| 6 | Eligible at solo/group/group&solo | Solo and Group | Solo and Group |
| 7 | Instrument type (types to be specified by jurisdiction) | Preferred Shares | Preferred Shares |
| 8 | Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) | 61 | 300 |
| 9 | Par value of instrument | 61 | 300 |
| 10 | Accounting classification | Shareholders' Equity | Shareholders' Equity |
| 11 | Original date of issuance | February 24, 2014 | November 3, 2008 |
| 12 | Perpetual or dated | Perpetual | Perpetual |
| 13 | Original maturity date | No maturity | No maturity |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Feb 24, 2019 at \$25.00 | Feb 24, 2014 at \$25.00 |
| 16 | Subsequent call dates, if applicable | On Feb 24, 2024 and every fifth year thereafter at \$25.00 | On Feb 24, 2019 and every fifth year thereafter at \$25.00 |
| <i>Coupons/dividends</i> | | | |
| 17 | Fixed or floating dividend/coupon | Floating to fixed | Fixed to floating/fixed |
| 18 | Coupon rate and any related index | 3 month Treasury Bill Yield + 1.93%, reset quarterly. If converted in to series AJ, the coupon will set a fixed rate equal to the sum of GOC yield plus 1.93%. | 4.26% to, but excluding, Feb 24, 2019. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 2.67% for each subsequent fixed rate period ² . If converted into series AM, the coupon will set at a floating rate equal to the sum of the T-Bill Rate plus 2.67%. |
| 19 | Existence of a dividend stopper | Yes | Yes |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary |
| 21 | Existence of a step up or other incentive to redeem | No | No |
| 22 | Noncumulative or cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Convertible | Convertible |
| 24 | If convertible, conversion trigger (s) | Investor Election - Conversion to Series AJ shares | Investor Election - Conversion to Series AM shares |
| 25 | If convertible, fully or partially | Investor Election - Conversion to Series AJ shares: May convert fully or partially | Investor Election - Conversion to Series AM shares: May convert fully or partially |
| 26 | If convertible, conversion rate | Investor Election - Conversion to Series AJ shares: Convertible into Series AJ Preferred Shares on the basis of one Series AJ Preferred Share for each Series AK Preferred Share. Convertible on Feb 24, 2019 and on each Feb 24 every fifth year thereafter. | Investor Election - Conversion to Series AM shares: Convertible into Series AM Preferred Shares on the basis of one Series AM Preferred Share for each Series AL Preferred Share. Convertible on Feb 24, 2014 and on each Feb 24 every fifth year thereafter. |
| 27 | If convertible, mandatory or optional conversion | Investor Election - Conversion to Series AJ shares: Optional | Investor Election - Conversion to Series AM shares: Optional |
| 28 | If convertible, specify instrument type convertible into | Additional tier 1 | Additional tier 1 |
| 29 | If convertible, specify issuer of instrument it converts into | Royal Bank of Canada | Royal Bank of Canada |
| 30 | Write-down feature | No | No |
| 31 | If write-down, write-down trigger (s) | N/A | N/A |
| 32 | If write-down, full or partial | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A |
| 34 | If temporary write-down, description of write-down mechanism | N/A | N/A |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Subordinated debt | Subordinated debt |
| 36 | Non-compliant transitioned features | Yes | No |
| 37 | If yes, specify non-compliant features | Lack of NVCC features | Lack of NVCC features |

2 Subsequent Fixed Rate Period means the period from and including February 24, 2014 to, but excluding, February 24, 2019 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, February 24 in the fifth year thereafter.

3 Subsequent Fixed Rate Period means the period from and including May 24, 2019 to, but excluding, May 24, 2024 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, May 24 in the fifth year thereafter.

| Disclosure template for main features of regulatory capital instruments | | | | |
|---|---|--|--|--|
| Preferred Shares | | | | |
| | Series BB | Series BD | Series BF | |
| 1 | Issuer | Royal Bank of Canada | Royal Bank of Canada | Royal Bank of Canada |
| 2 | Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) | 78012H567 | 78012Q112 | 78012T470 |
| 3 | Governing law(s) of the instrument | Canada | Canada | Canada |
| <i>Regulatory treatment</i> | | | | |
| 4 | Transitional Basel III rules | Additional Tier 1 | Additional Tier 1 | Additional Tier 1 |
| 5 | Post-transitional Basel III rules | Additional Tier 1 | Additional Tier 1 | Additional Tier 1 |
| 6 | Eligible at solo/group/group&solo | Solo and Group | Solo and Group | Solo and Group |
| 7 | Instrument type (types to be specified by jurisdiction) | Preferred Shares | Preferred Shares | Preferred Shares |
| 8 | Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) | 500 | 600 | 300 |
| 9 | Par value of instrument | 500 | 600 | 300 |
| 10 | Accounting classification | Shareholders' Equity | Shareholders' Equity | Shareholders' Equity |
| 11 | Original date of issuance | June 3, 2014 | January 30, 2015 | March 13, 2015 |
| 12 | Perpetual or dated | Perpetual | Perpetual | Perpetual |
| 13 | Original maturity date | No maturity | No maturity | No maturity |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | August 24, 2019 at \$25.00 | May 24, 2020 at \$25.00 | November 24, 2020 at \$25.00 |
| 16 | Subsequent call dates, if applicable | On August 24, 2024 and every fifth year thereafter at \$25.00 | On May 24, 2025 and every fifth year thereafter at \$25.00 | On November 24, 2025 and every fifth year thereafter at \$25.00 |
| <i>Coupons/dividends</i> | | | | |
| 17 | Fixed or floating dividend/coupon | Fixed to floating/fixed | Fixed to floating/fixed | Fixed to floating/fixed |
| 18 | Coupon rate and any related index | 3.90% to, but excluding, August 24, 2019; the initial fixed rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 2.26% for each subsequent fixed rate period ⁴ . If converted into series BC, the coupon will set at a floating rate equal to the sum of the T-Bill Rate plus 2.26%. | 3.60% to, but excluding, May 24, 2020; the initial fixed rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 2.74% for each subsequent fixed rate period ⁵ . If converted into series BE, the coupon will set at a floating rate equal to the sum of the T-Bill Rate plus 2.74%. | 3.60% to, but excluding, November 24, 2020; the initial fixed rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 2.62% for each subsequent fixed rate period ⁶ . If converted into series BG, the coupon will set at a floating rate equal to the sum of the T-Bill Rate plus 2.62%. |
| 19 | Existence of a dividend stopper | Yes | Yes | Yes |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Noncumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Convertible | Convertible | Convertible |
| 24 | If convertible, conversion trigger (s) | i) Investor Election - Conversion to Series BC shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable. | i) Investor Election - Conversion to Series BE shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable. | i) Investor Election - Conversion to Series BG shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable. |
| 25 | If convertible, fully or partially | i) Investor Election - Conversion to Series BC shares: May convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always convert fully | i) Investor Election - Conversion to Series BE shares: May convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always convert fully | i) Investor Election - Conversion to Series BG shares: May convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always convert fully |
| 26 | If convertible, conversion rate | i) Investor Election - Conversion to Series BC shares: Convertible into Series BC Preferred Shares on the basis of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. | i) Investor Election - Conversion to Series BE shares: Convertible into Series BE Preferred Shares on the basis of one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. | i) Investor Election - Conversion to Series BG shares: Convertible into Series BG Preferred Shares on the basis of one Series BG Preferred Share for each Series BF Preferred Share. Convertible on November 24, 2020 and on each November 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BF and Series BG share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. |
| 27 | If convertible, mandatory or optional conversion | i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory | i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory | i) Investor Election - Conversion to Series BG shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory |
| 28 | If convertible, specify instrument type convertible into | Additional tier 1/Common Equity Tier 1 | Additional tier 1/Common Equity Tier 1 | Additional tier 1/Common Equity Tier 1 |
| 29 | If convertible, specify issuer of instrument it converts into | Royal Bank of Canada | Royal Bank of Canada | Royal Bank of Canada |
| 30 | Write-down feature | No | No | No |
| 31 | If write-down, write-down trigger (s) | N/A | N/A | N/A |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-down mechanism | N/A | N/A | N/A |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Subordinated debt | Subordinated debt | Subordinated debt |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |

4 Subsequent Fixed Rate Period means the period from and including August 24, 2019 to, but excluding, August 24, 2024 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, August 24 in the fifth year thereafter.

5 Subsequent Fixed Rate Period means the period from and including May 24, 2020 to, but excluding, May 24, 2025 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, May 24 in the fifth year thereafter.

6 Subsequent Fixed Rate Period means the period from and including November 24, 2020 to, but excluding, November 24, 2025 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, November 24 in the fifth year thereafter.

| Disclosure template for main features of regulatory capital instruments | | | | |
|---|---|--|--|--|
| Preferred Shares | | | | |
| | | Series BH | Series BI | Series BJ |
| 1 | Issuer | Royal Bank of Canada | Royal Bank of Canada | Royal Bank of Canada |
| 2 | Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) | 78013J455 | 78013K601 | 78013K288 |
| 3 | Governing law(s) of the instrument | Canada | Canada | Canada |
| <i>Regulatory treatment</i> | | | | |
| 4 | Transitional Basel III rules | Additional Tier 1 | Additional Tier 1 | Additional Tier 1 |
| 5 | Post-transitional Basel III rules | Additional Tier 1 | Additional Tier 1 | Additional Tier 1 |
| 6 | Eligible at solo/group/group&solo | Solo and Group | Solo and Group | Solo and Group |
| 7 | Instrument type (types to be specified by jurisdiction) | Preferred Shares | Preferred Shares | Preferred Shares |
| 8 | Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) | 150 | 150 | 150 |
| 9 | Par value of instrument | 150 | 150 | 150 |
| 10 | Accounting classification | Shareholders' Equity | Shareholders' Equity | Shareholders' Equity |
| 11 | Original date of issuance | June 5, 2015 | July 22, 2015 | October 2, 2015 |
| 12 | Perpetual or dated | Perpetual | Perpetual | Perpetual |
| 13 | Original maturity date | No maturity | No maturity | No maturity |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Nov 24, 2020 to Nov 23, 2021 at \$26.00 | Nov 24, 2020 to Nov 23, 2021 at \$26.00 | Feb 24, 2021 to Feb 23, 2022 at \$26.00 |
| 16 | Subsequent call dates, if applicable | Nov 24, 2021 to Nov 23, 2022 at \$25.75 Nov 24, 2022 to Nov 23, 2023 at \$25.50 Nov 24, 2023 to Nov 23, 2024 at \$25.25 Nov 24, 2024 and thereafter at \$25.00 | Nov 24, 2021 to Nov 23, 2022 at \$25.75 Nov 24, 2022 to Nov 23, 2023 at \$25.50 Nov 24, 2023 to Nov 23, 2024 at \$25.25 Nov 24, 2024 and thereafter at \$25.00 | Feb 24, 2022 to Feb 23, 2023 at \$25.75 Feb 24, 2023 to Feb 23, 2024 at \$25.50 Feb 24, 2024 to Feb 23, 2025 at \$25.25 Feb 24, 2025 and thereafter at \$25.00 |
| <i>Coupons/dividends</i> | | | | |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 4.90% | 4.90% | 5.25% |
| 19 | Existence of a dividend stopper | Yes | Yes | Yes |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Noncumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Convertible | Convertible | Convertible |
| 24 | If convertible, conversion trigger (s) | NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable. | NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable. | NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable. |
| 25 | If convertible, fully or partially | NVCC Trigger - Conversion to common shares: Always convert fully | NVCC Trigger - Conversion to common shares: Always convert fully | NVCC Trigger - Conversion to common shares: Always convert fully |
| 26 | If convertible, conversion rate | NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BH share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. | NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BI share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. | NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BJ share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. |
| 27 | If convertible, mandatory or optional conversion | NVCC Trigger - Conversion to common shares: Mandatory | NVCC Trigger - Conversion to common shares: Mandatory | NVCC Trigger - Conversion to common shares: Mandatory |
| 28 | If convertible, specify instrument type convertible into | Common Equity Tier 1 | Common Equity Tier 1 | Common Equity Tier 1 |
| 29 | If convertible, specify issuer of instrument it converts into | Royal Bank of Canada | Royal Bank of Canada | Royal Bank of Canada |
| 30 | Write-down feature | No | No | No |
| 31 | If write-down, write-down trigger (s) | N/A | N/A | N/A |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-down mechanism | N/A | N/A | N/A |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Subordinated debt | Subordinated debt | Subordinated debt |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |

| Disclosure template for main features of regulatory capital instruments | | | | |
|---|---|--|--|---|
| Preferred Shares | | | | |
| | | Series BK | Series BM | Series C-1 |
| 1 | Issuer | Royal Bank of Canada | Royal Bank of Canada | Royal Bank of Canada |
| 2 | Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) | 78013L211 | 78013N274 | 78013G204 |
| 3 | Governing law(s) of the instrument | Canada | Canada | Canada |
| <i>Regulatory treatment</i> | | | | |
| 4 | Transitional Basel III rules | Additional Tier 1 | Additional Tier 1 | Ineligible |
| 5 | Post-transitional Basel III rules | Additional Tier 1 | Additional Tier 1 | Ineligible |
| 6 | Eligible at solo/group/group&solo | Solo and Group | Solo and Group | N/A |
| 7 | Instrument type (types to be specified by jurisdiction) | Preferred Shares | Preferred Shares | Preferred Shares |
| 8 | Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) | 725 | 750 | 0 |
| 9 | Par value of instrument | 725 | 750 | USD 82 |
| 10 | Accounting classification | Shareholders' Equity | Shareholders' Equity | Shareholders' Equity |
| 11 | Original date of issuance | December 16, 2015 | March 7, 2016 | November 2, 2015 |
| 12 | Perpetual or dated | Perpetual | Perpetual | Perpetual |
| 13 | Original maturity date | No maturity | No maturity | No maturity |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | May 24, 2021 at \$25.00 | August 24, 2021 at \$25.00 | Nov 13, 2017 at \$1000.00 per share (equivalent to \$25.00 per depository share) |
| 16 | Subsequent call dates, if applicable | On May 24, 2026 and every fifth year thereafter at \$25.00 | On August 24, 2026 and every fifth year thereafter at \$25.00 | Any dividend payment date on or after November 13, 2017 at \$1000.00 per share (equivalent to \$25.00 per depository share) |
| <i>Coupons/dividends</i> | | | | |
| 17 | Fixed or floating dividend/coupon | Fixed to floating/fixed | Fixed to floating/fixed | Fixed |
| 18 | Coupon rate and any related index | 5.50% to, but excluding, May 24, 2021; the initial fixed rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 4.53% for each subsequent fixed rate period ⁷ . If converted into series BL, the coupon will set at a floating rate equal to the sum of the T-Bill Rate plus 4.53%. | 5.50% to, but excluding, August 24, 2021; the initial fixed rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 4.80% for each subsequent fixed rate period ⁸ . If converted into series BN, the coupon will set at a floating rate equal to the sum of the T-Bill Rate plus 4.80%. | 5.50% |
| 19 | Existence of a dividend stopper | Yes | Yes | Yes |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary | Fully discretionary |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Non-cumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Convertible | Convertible | Nonconvertible |
| 24 | If convertible, conversion trigger (s) | i) Investor Election - Conversion to Series BL shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable. | i) Investor Election - Conversion to Series BN shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable. | N/A |
| 25 | If convertible, fully or partially | i) Investor Election - Conversion to Series BL shares: May convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always convert fully | i) Investor Election - Conversion to Series BN shares: May convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always convert fully | N/A |
| 26 | If convertible, conversion rate | i) Investor Election - Conversion to Series BL shares: Convertible into Series BL Preferred Shares on the basis of one Series BL Preferred Share for each Series BK Preferred Share. Convertible on May 24, 2021 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BK and Series BL share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. | i) Investor Election - Conversion to Series BN shares: Convertible into Series BN Preferred Shares on the basis of one Series BN Preferred Share for each Series BM Preferred Share. Convertible on August 24, 2021 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BM and Series BN share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. | N/A |
| 27 | If convertible, mandatory or optional conversion | i) Investor Election - Conversion to Series BL shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory | i) Investor Election - Conversion to Series BN shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory | N/A |
| 28 | If convertible, specify instrument type convertible into | Additional tier 1/Common Equity Tier 1 | Additional tier 1/Common Equity Tier 1 | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | Royal Bank of Canada | Royal Bank of Canada | N/A |
| 30 | Write-down feature | No | No | No |
| 31 | If write-down, write-down trigger (s) | N/A | N/A | N/A |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-down mechanism | N/A | N/A | N/A |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Subordinated debt | Subordinated debt | Subordinated debt |
| 36 | Non-compliant transitioned features | No | No | Yes |
| 37 | If yes, specify non-compliant features | N/A | N/A | Lack of NVCC features |

7 Subsequent Fixed Rate Period means the period from and including May 24, 2021 to, but excluding, May 24, 2026 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, May 24 in the fifth year thereafter.

8 Subsequent Fixed Rate Period means the period from and including August 24, 2021 to, but excluding, August 24, 2026 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, August 24 in

| Disclosure template for main features of regulatory capital instruments | | |
|---|---|--|
| Preferred Shares | | |
| | | Series C-2 |
| 1 | Issuer | Royal Bank of Canada |
| 2 | Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) | 78013G303 |
| 3 | Governing law(s) of the instrument | Canada |
| <i>Regulatory treatment</i> | | |
| 4 | Transitional Basel III rules | Ineligible |
| 5 | Post-transitional Basel III rules | Ineligible |
| 6 | Eligible at solo/group/group&solo | N/A |
| 7 | Instrument type (types to be specified by jurisdiction) | Preferred Shares |
| 8 | Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) | 0 |
| 9 | Par value of instrument | USD 20 |
| 10 | Accounting classification | Shareholders' Equity |
| 11 | Original date of issuance | November 2, 2015 |
| 12 | Perpetual or dated | Perpetual |
| 13 | Original maturity date | No maturity |
| 14 | Issuer call subject to prior supervisory approval | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Nov 7, 2023 at \$1000.00 per share (equivalent to \$25.00 per depositary share) |
| 16 | Subsequent call dates, if applicable | Any dividend payment date on or after November 7, 2023 at \$1000.00 per share (equivalent to \$25.00 per depositary share) |
| <i>Coupons/dividends</i> | | |
| 17 | Fixed or floating dividend/coupon | Fixed to floating |
| 18 | Coupon rate and any related index | 6.75% to, but excluding, November 7, 2023. From November 7, 2023 and thereafter 3M USD LIBOR plus 4.052%. |
| 19 | Existence of a dividend stopper | Yes |
| 20 | Fully discretionary, partially discretionary or mandatory | Fully discretionary |
| 21 | Existence of a step up or other incentive to redeem | No |
| 22 | Noncumulative or cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Nonconvertible |
| 24 | If convertible, conversion trigger (s) | N/A |
| 25 | If convertible, fully or partially | N/A |
| 26 | If convertible, conversion rate | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A |
| 30 | Write-down feature | No |
| 31 | If write-down, write-down trigger (s) | N/A |
| 32 | If write-down, full or partial | N/A |
| 33 | If write-down, permanent or temporary | N/A |
| 34 | If temporary write-down, description of write-down mechanism | N/A |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Subordinated debt |
| 36 | Non-compliant transitioned features | Yes |
| 37 | If yes, specify non-compliant features | Lack of NVCC features |

| Disclosure template for main features of regulatory capital instruments | | |
|---|---|---|
| Trust Capital Securities | | Series 2008-1 |
| 1 | Issuer | RBC Capital Trust |
| 2 | Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) | 74925YAD4 |
| 3 | Governing law(s) of the instrument | Canada |
| <i>Regulatory treatment</i> | | |
| 4 | Transitional Basel III rules | Additional Tier 1 |
| 5 | Post-transitional Basel III rules | Ineligible |
| 6 | Eligible at solo/group/group&solo | Solo and Group |
| 7 | Instrument type (types to be specified by jurisdiction) | Innovative Tier 1 |
| 8 | Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) | 501 |
| 9 | Par value of instrument | 500 |
| 10 | Accounting classification | Non-controlling interest in consolidated subsidiary |
| 11 | Original date of issuance | April 28, 2008 |
| 12 | Perpetual or dated | Perpetual |
| 13 | Original maturity date | No maturity |
| 14 | Issuer call subject to prior supervisory approval | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Jun 30, 2013 at the greater of \$1000 per RBC TruCS - Series 2008-1 and the RBC TruCS - Series 2008-1 Canada Yield Price ⁹ . Prior to Jun 30, 2013 upon the occurrence of a regulatory event or tax event, at the greater of \$1000 per RBC TruCS - Series 2008-1 and the RBC TruCS - Series 2008-1 Canada Yield Price ⁹ . |
| 16 | Subsequent call dates, if applicable | On Jun 30, 2013 and on any distribution date thereafter at (i) the greater of \$1000 per RBC TruCS - Series 2008-1 and the RBC TruCS - Series 2008-1 Canada Yield Price ⁹ , if redeemed prior to Jun 30, 2018; or (ii) \$1000 per RBC TruCS - Series 2008-1, if redeemed on or after Jun 30, 2018. |
| <i>Coupons/dividends</i> | | |
| 17 | Fixed or floating dividend/coupon | Fixed to floating |
| 18 | Coupon rate and any related index | 6.821% to Jun 30, 2018 and, thereafter, one half the sum of Bankers' Acceptance Rate (reset semi annually) plus 350 basis points. |
| 19 | Existence of a dividend stopper | Yes |
| 20 | Fully discretionary, partially discretionary or mandatory | Partially discretionary |
| 21 | Existence of a step up or other incentive to redeem | Yes |
| 22 | Noncumulative or cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Convertible |
| 24 | If convertible, conversion trigger (s) | Automatic conversion into Series AI Preferred Shares upon the occurrence of a loss absorption event. Please refer to prospectus for further details. |
| 25 | If convertible, fully or partially | Always convert fully |
| 26 | If convertible, conversion rate | Convertible into Series AI Preferred Shares on the basis of 40 Series AI Preferred Shares for each TruCS-Series 2008-1. |
| 27 | If convertible, mandatory or optional conversion | Mandatory |
| 28 | If convertible, specify instrument type convertible into | Additional tier 1 |
| 29 | If convertible, specify issuer of instrument it converts into | Royal Bank of Canada |
| 30 | Write-down feature | No |
| 31 | If write-down, write-down trigger (s) | N/A |
| 32 | If write-down, full or partial | N/A |
| 33 | If write-down, permanent or temporary | N/A |
| 34 | If temporary write-down, description of write-down mechanism | N/A |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Subordinated debt |
| 36 | Non-compliant transitioned features | Yes |
| 37 | If yes, specify non-compliant features | Incentive to redeem (step up), Lack of NVCC features |

9 Canada Yield Price means a price per RBC TruCS - Series 2008-1 calculated to provide an annual yield thereon to June 30, 2018, compounded semi-annually, equal to the Government of Canada Yield plus 0.77% determined on the Business Day immediately preceding the date on which the Trust has given notice of the redemption of the RBC

| Disclosure template for main features of regulatory capital instruments | | | | |
|---|---|---|---|--|
| Subordinated Indebtedness | | | | |
| 1 | Issuer | Royal Bank of Canada | Royal Bank of Canada | Royal Bank of Canada |
| 2 | Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) | 780086CW2 | GB0007542557 | 780087AK8 |
| 3 | Governing law(s) of the instrument | Canada | Canada | Canada |
| | <i>Regulatory treatment</i> | | | |
| 4 | Transitional Basel III rules | Tier 2 | Tier 2 | Tier 2 |
| 5 | Post-transitional Basel III rules | Ineligible | Ineligible | Ineligible |
| 6 | Eligible at solo/group/group&solo | Solo and Group | Solo and Group | Solo and Group |
| 7 | Instrument type (types to be specified by jurisdiction) | Tier 2 Subordinated Debt | Tier 2 Subordinated Debt | Tier 2 Subordinated Debt |
| 8 | Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) | 2,025 | 225 | 223 |
| 9 | Par value of instrument | 2,000 | USD 300 | 250 |
| 10 | Accounting classification | Liability - amortized cost | Liability - amortized cost | Liability - amortized cost |
| 11 | Original date of issuance | December 6, 2012 | June 6, 1986 | October 1, 1984 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | December 6, 2024 | June 29, 2085 | October 1, 2083 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Dec 6, 2019 at par | On the interest payment date falling in June 1991 at par | Oct 1, 1989 at par |
| 16 | Subsequent call dates, if applicable | Any time on or after Dec 6, 2019 at par | Any time on or after the interest payment date falling on June 1991, on any interest payment date, at par | Any time on or after Oct 1, 1989, on any interest payment date, at par |
| | <i>Coupons/dividends</i> | | | |
| 17 | Fixed or floating dividend/coupon | Fixed to floating | Floating | Floating |
| 18 | Coupon rate and any related index | Fixed at 2.990% per annum until Dec 6, 2019. Thereafter, floating to maturity at 3-month CDOR plus 1.10%. | 3M US LIMEAN + 25 | .40% + 30 day BA |
| 19 | Existence of a dividend stopper | No | No | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Noncumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger (s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partially | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down feature | No | No | No |
| 31 | If write-down, write-down trigger (s) | N/A | N/A | N/A |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-down mechanism | N/A | N/A | N/A |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Deposit liabilities and all other senior indebtedness of the Bank | Deposit liabilities and all other senior indebtedness of the Bank | Deposit liabilities and all other senior indebtedness of the Bank |
| 36 | Non-compliant transitioned features | Yes | Yes | Yes |
| 37 | If yes, specify non-compliant features | Lack of NVCC features | Lack of NVCC features | Lack of NVCC features |

| Disclosure template for main features of regulatory capital instruments | | | | |
|---|---|---|---|---|
| Subordinated Indebtedness | | | | |
| 1 | Issuer | Royal Bank of Canada | Royal Bank of Canada | RBC Royal Bank (Trinidad & Tobago) Limited |
| 2 | Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) | GG7162199 | XS0305391681 | N/A |
| 3 | Governing law(s) of the instrument | Canada | Canada | Trinidad and Tobago |
| | <i>Regulatory treatment</i> | | | |
| 4 | Transitional Basel III rules | Tier 2 | Tier 2 | Tier 2 |
| 5 | Post-transitional Basel III rules | Ineligible | Ineligible | Ineligible |
| 6 | Eligible at solo/group/group&solo | Solo and Group | Solo and Group | Solo and Group |
| 7 | Instrument type (types to be specified by jurisdiction) | Tier 2 Subordinated Debt | Tier 2 Subordinated Debt | Tier 2 Subordinated Debt |
| 8 | Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) | 109 | 116 | 13 |
| 9 | Par value of instrument | 110 | JPY 10000 | TTD 300 |
| 10 | Accounting classification | Liability - amortized cost | Liability - fair value option | Liability - amortized cost |
| 11 | Original date of issuance | June 8, 1993 | June 26, 2007 | November 1, 2012 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | June 8, 2023 | June 26, 2037 | November 1, 2027 |
| 14 | Issuer call subject to prior supervisory approval | No | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | N/A | Jun 26, 2017 at par | Nov 1, 2022 at par |
| 16 | Subsequent call dates, if applicable | N/A | N/A | N/A |
| | <i>Coupons/dividends</i> | | | |
| 17 | Fixed or floating dividend/coupon | Fixed | Fixed | Fixed |
| 18 | Coupon rate and any related index | 9.30% | 2.86% | 4.75% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Noncumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger (s) | N/A | N/A | N/A |
| 25 | If convertible, fully or partially | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A |
| 30 | Write-down feature | No | No | No |
| 31 | If write-down, write-down trigger (s) | N/A | N/A | N/A |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-down mechanism | N/A | N/A | N/A |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Deposit liabilities and all other senior indebtedness of the Bank | Deposit liabilities and all other senior indebtedness of the Bank | Deposit liabilities and all other senior indebtedness of the Bank |
| 36 | Non-compliant transitioned features | Yes | Yes | Yes |
| 37 | If yes, specify non-compliant features | Lack of NVCC features | Lack of NVCC features | Lack of NVCC features |

| Disclosure template for main features of regulatory capital instruments | | | | |
|---|---|---|---|---|
| Subordinated Indebtedness | | | | |
| 1 | Issuer | Royal Bank of Canada | Royal Bank of Canada | Royal Bank of Canada |
| 2 | Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) | 780086JC9 | 780086JM7 | 780086KR4 |
| 3 | Governing law(s) of the instrument | Canada | Canada | Canada |
| | <i>Regulatory treatment</i> | | | |
| 4 | Transitional Basel III rules | Tier 2 | Tier 2 | Tier 2 |
| 5 | Post-transitional Basel III rules | Tier 2 | Tier 2 | Tier 2 |
| 6 | Eligible at solo/group/group&solo | Solo and Group | Solo and Group | Solo and Group |
| 7 | Instrument type (types to be specified by jurisdiction) | Tier 2 Subordinated Debt | Tier 2 Subordinated Debt | Tier 2 Subordinated Debt |
| 8 | Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) | 1,009 | 1,039 | 999 |
| 9 | Par value of instrument | 1,000 | 1,000 | 1,000 |
| 10 | Accounting classification | Liability - amortized cost | Liability - amortized cost | Liability - amortized cost |
| 11 | Original date of issuance | July 17, 2014 | September 29, 2014 | June 4, 2015 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | July 17, 2024 | September 29, 2026 | June 4, 2025 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Jul 17, 2019 at par | Sept 29, 2021 at par | June 4, 2020 at par |
| 16 | Subsequent call dates, if applicable | Any time on or after July 17, 2019, at par | Any time on or after Sept 29, 2021, at par | Any time on or after June 4, 2020, at par |
| | <i>Coupons/dividends</i> | | | |
| 17 | Fixed or floating dividend/coupon | Fixed to floating | Fixed to floating | Fixed to floating |
| 18 | Coupon rate and any related index | Fixed at 3.04% per annum until July 17, 2019. Thereafter, floating to maturity at 3-month CDOR plus 1.08%. | Fixed at 3.45% per annum until September 29, 2021. Thereafter, floating to maturity at 3-month CDOR plus 1.12%. | Fixed at 2.48% per annum until June 4, 2020. Thereafter, floating to maturity at 3-month CDOR plus 1.10%. |
| 19 | Existence of a dividend stopper | No | No | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Noncumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Convertible | Convertible | Convertible |
| 24 | If convertible, conversion trigger (s) | NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable. | NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable. | NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable. |
| 25 | If convertible, fully or partially | Always convert fully | Always convert fully | Always convert fully |
| 26 | If convertible, conversion rate | Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details. | Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details. | Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details. |
| 27 | If convertible, mandatory or optional conversion | Mandatory | Mandatory | Mandatory |
| 28 | If convertible, specify instrument type convertible into | Common Equity Tier 1 | Common Equity Tier 1 | Common Equity Tier 1 |
| 29 | If convertible, specify issuer of instrument it converts into | Royal Bank of Canada | Royal Bank of Canada | Royal Bank of Canada |
| 30 | Write-down feature | No | No | No |
| 31 | If write-down, write-down trigger (s) | N/A | N/A | N/A |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-down mechanism | N/A | N/A | N/A |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Deposit liabilities and all other senior indebtedness of the Bank | Deposit liabilities and all other senior indebtedness of the Bank | Deposit liabilities and all other senior indebtedness of the Bank |
| 36 | Non-compliant transitioned features | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A |

| Disclosure template for main features of regulatory capital instruments | | | | |
|---|---|---|---|---|
| Subordinated Indebtedness | | | | |
| 1 | Issuer | Royal Bank of Canada | Royal Bank of Canada | City National Bank |
| 2 | Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) | 780086LZ5 | 780082AD5 | 178180GB5 |
| 3 | Governing law(s) of the instrument | Canada | Canada | State of New York |
| | <i>Regulatory treatment</i> | | | |
| 4 | Transitional Basel III rules | Tier 2 | Tier 2 | Ineligible |
| 5 | Post-transitional Basel III rules | Tier 2 | Tier 2 | Ineligible |
| 6 | Eligible at solo/group/group&solo | Solo and Group | Solo and Group | Solo |
| 7 | Instrument type (types to be specified by jurisdiction) | Tier 2 Subordinated Debt | Tier 2 Subordinated Debt | Tier 2 subordinated debt |
| 8 | Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) | 1,472 | 1,889 | 0 |
| 9 | Par value of instrument | 1,500 | USD 1,500 | USD 75 |
| 10 | Accounting classification | Liability - amortized cost | Liability - amortized cost | Liability - amortised cost |
| 11 | Original date of issuance | January 20, 2016 | January 27, 2016 | August 12, 2009 |
| 12 | Perpetual or dated | Dated | Dated | Dated |
| 13 | Original maturity date | January 20, 2026 | January 27, 2026 | August 12, 2019 |
| 14 | Issuer call subject to prior supervisory approval | Yes | No | No |
| 15 | Optional call date, contingent call dates and redemption amount | Jan 20, 2021 at par | N/A | N/A |
| 16 | Subsequent call dates, if applicable | Any time on or after Jan 20, 2021, at par | N/A | N/A |
| | <i>Coupons/dividends</i> | | | |
| 17 | Fixed or floating dividend/coupon | Fixed to floating | Fixed | Fixed |
| 18 | Coupon rate and any related index | Fixed at 3.31% per annum until January 20, 2021. Thereafter, floating to maturity at 3-month CDOR plus 2.35%. | 4.65% | 9.00% |
| 19 | Existence of a dividend stopper | No | No | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No | No | No |
| 22 | Noncumulative or cumulative | Non-cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Convertible | Convertible | Nonconvertible |
| 24 | If convertible, conversion trigger (s) | NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable. | NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable. | N/A |
| 25 | If convertible, fully or partially | Always convert fully | Always convert fully | N/A |
| 26 | If convertible, conversion rate | Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details. | Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details. | N/A |
| 27 | If convertible, mandatory or optional conversion | Mandatory | Mandatory | N/A |
| 28 | If convertible, specify instrument type convertible into | Common Equity Tier 1 | Common Equity Tier 1 | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | Royal Bank of Canada | Royal Bank of Canada | N/A |
| 30 | Write-down feature | No | No | No |
| 31 | If write-down, write-down trigger (s) | N/A | N/A | N/A |
| 32 | If write-down, full or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-down mechanism | N/A | N/A | N/A |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Deposit liabilities and all other senior indebtedness of the Bank | Deposit liabilities and all other senior indebtedness of the Bank | Deposit liabilities and all other senior indebtedness of the Bank |
| 36 | Non-compliant transitioned features | No | No | Yes |
| 37 | If yes, specify non-compliant features | N/A | N/A | Lack of NVCC features |

| Disclosure template for main features of regulatory capital instruments | | |
|---|---|---|
| Subordinated Indebtedness | | |
| 1 | Issuer | City National Bank |
| 2 | Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) | 178180GD1 |
| 3 | Governing law(s) of the instrument | State of New York |
| <i>Regulatory treatment</i> | | |
| 4 | Transitional Basel III rules | Ineligible |
| 5 | Post-transitional Basel III rules | Ineligible |
| 6 | Eligible at solo/group/group&solo | Solo |
| 7 | Instrument type (types to be specified by jurisdiction) | Tier 2 subordinated debt |
| 8 | Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) | 0 |
| 9 | Par value of instrument | USD 150 |
| 10 | Accounting classification | Liability - amortised cost |
| 11 | Original date of issuance | June 20, 2012 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | July 15, 2022 |
| 14 | Issuer call subject to prior supervisory approval | No |
| 15 | Optional call date, contingent call dates and redemption amount | N/A |
| 16 | Subsequent call dates, if applicable | N/A |
| <i>Coupons/dividends</i> | | |
| 17 | Fixed or floating dividend/coupon | Fixed |
| 18 | Coupon rate and any related index | 5.38% |
| 19 | Existence of a dividend stopper | No |
| 20 | Fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of a step up or other incentive to redeem | No |
| 22 | Noncumulative or cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Nonconvertible |
| 24 | If convertible, conversion trigger (s) | N/A |
| 25 | If convertible, fully or partially | N/A |
| 26 | If convertible, conversion rate | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A |
| 30 | Write-down feature | No |
| 31 | If write-down, write-down trigger (s) | N/A |
| 32 | If write-down, full or partial | N/A |
| 33 | If write-down, permanent or temporary | N/A |
| 34 | If temporary write-down, description of write-down mechanism | N/A |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Deposit liabilities and all other senior indebtedness of the Bank |
| 36 | Non-compliant transitioned features | Yes |
| 37 | If yes, specify non-compliant features | Lack of NVCC features |