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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The information contained in this document is up to date as of August 22, 2014. 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.

2 U	Disclosure template for main features of regulatory capital in Common Shares suer inique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	Royal Bank of Canada
2 U	suer	Royal Bank of Canada
	nique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	
		BBG000BCJG31
	overning law(s) of the instrument	Canada
R	Regulatory treatment	
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 A	mount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	14,475
9 P	ar value of instrument	N/A
10 A	ccounting classification	Shareholders' Equity
11 O	riginal date of issuance	N/A
12 P	erpetual or dated	Perpetual
13	Original maturity date	N/A
14 Is	suer 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
С	Coupons/dividends	
17	Fixed or floating dividend/coupon	N/A
18	Coupon rate and any related index	\$0.75 (quarterly dividend effective November 24, 2014)
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 C	onvertible 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
	/rite-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
	osition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preferred Shares and Innovative Tier 1
	on-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
	Regulatory treatment			
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6		Solo and Group	Solo and Group	Solo and Group
7	1	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	Perpetual	Perpetual
13	0 7	No maturity	No maturity	No maturity
14		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		May 24, 2012 to May 23, 2013 at \$25.75	Aug 24, 2012 to Aug 23, 2013 at \$25.75
		Feb 24, 2012 to Feb 23, 2013 at \$25.50	May 24, 2013 to May 23, 2014 at \$25.50	Aug 24, 2013 to Aug 23, 2014 at \$25.50
		Feb 24, 2013 to Feb 23, 2014 at \$25.25	May 24, 2014 to May 23, 2015 at \$25.25	Aug 24, 2014 to Aug 23, 2015 at \$25.25
		Feb 24, 2014 and thereafter at \$25.00	May 24, 2015 and thereafter at \$25.00	Aug 24, 2015 and thereafter at \$25.00
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18		4.90%	4.45%	4.70%
19		Yes	Yes	Yes
20		Fully discretionary	Fully discretionary	Fully discretionary
21		No	No	No
22			Non-cumulative	Non-cumulative
23		Convertible	Non-convertible	Non-convertible
24		N/A	N/A	N/A
25		., , . , . , . ,	N/A	N/A
26	If convertible, conversion rate	May convert at any time all or, from time to time, any part	N/A	N/A
		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.		
27	, , ,	Optional	N/A	N/A
28		Common equity tier 1	N/A	N/A
29		Royal Bank of Canada	N/A	N/A
30		No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32		N/A	N/A	N/A
33		N/A	N/A	N/A
34		N/A	N/A	N/A
35	,	Subordinated debt	Subordinated debt	Subordinated debt
36		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
	Regulatory treatment			
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	Perpetual	Perpetual
13	- 9 9	No maturity	No maturity	No maturity
14		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	Feb 24, 2013 to Feb 23, 2014 at \$25.75	Feb 24, 2013 to Feb 23, 2014 at \$25.75
		Nov 24, 2013 to Nov 23, 2014 at \$25.50	Feb 24, 2014 to Feb 23, 2015 at \$25.50	Feb 24, 2014 to Feb 23, 2015 at \$25.50
		Nov 24, 2014 to Nov 23, 2015 at \$25.25	Feb 24, 2015 to Feb 23, 2016 at \$25.25	Feb 24, 2015 to Feb 23, 2016 at \$25.25
		Nov 24, 2015 and thereafter at \$25.00	Feb 24, 2016 and thereafter at \$25.00	Feb 24, 2016 and thereafter at \$25.00
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18		4.60%	4.50%	4.50%
19		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		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		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	, , ,	N/A	N/A	N/A
30		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		N/A	N/A	N/A
35	1	Subordinated debt	Subordinated debt	Subordinated debt
36		Yes	Yes	Yes
37	If yes, specify non-compliant features	Lack of NVCC features	Lack of NVCC features	Lack of NVCC features

Peter		Disclosure template for main features of regulatory capital instruments				
Series AF Series AF Series AF Series AF Royal Bark of Coroscia Careada Caread						
Description Company				Series AG	Series AJ	
Unique dender on CLUSP (18%), or Biocombony dender for private placement)	1	Issuer				
Securing larged of the notemany Canada Canada	2			- /		
Registroy received: Additional Ter 1	3					
1		0 17				
Formation Processing Proc	4		Additional Tier 1	Additional Tier 1	Additional Tier 1	
Solic and Group Solic and Group Solic and Group Preferred Shares Preferred Shar	5	Post-transitional Basel III rules	Ineligible		Ineligible	
Testurneet type (type to loe genetical by jurisdiction) Preferred Sharies Preferred Sharies Preferred Sharies Preferred Sharies Preferred Sharies Preferred Sharies State of the control	6	Eligible at solo/group/group&solo	Ü	Solo and Group	Solo and Group	
8 Per value of intrament 200 250 339						
9 Par value of instrument 9 Part value of instru	8					
10 Topigal dated of issuance March 14, 2007 April 26, 2007 September 16, 2008	9					
10 Topigal dated of issuance March 14, 2007 April 26, 2007 September 16, 2008	10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	
Perpetual of clased Perpetual Perpet	11					
To Compositivation Normaturity Normatu	_				,	
14 Subject of prof supervisory approval Yes		'			·	
Definition call dates, contingent call dates, if applicable May 24, 2011 at 10 May 23, 2014 at 1825.00 May 24, 2013 at 1825.00 May 24, 2013 at 1825.00 May 24, 2013 at 1825.00 May 24, 2015 at 1825.50 May 24, 2015			,	,	,	
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May 24, 2014 to May 23, 2016 at \$25.50 May 24, 2016 bt May 23, 2016 at \$25.50 May 24, 2016 bt May 23, 2016 at \$25.50 May 24, 2016 and thereafter at \$25.00 Fixed or floating divisiend/coupon Fixed Fixed or floating division/coupon A5.52% to, but excluding, Feb 24, 2019. Set to reset at a fixed rate which will equal the sum of GOV tripl plus 1,93% for case, abusequent fixed rate period. 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% for case, abusequent fixed rate period. If convertible fixed rate period. I		, ,				
May 24, 2015 to May 23, 2016 at \$25.25 May 24, 2016 and thereafter at \$25.00	.0	2225q25 3dii 0di00, ii dppilodalo			5 35 27 overy man your anorounce at \$20.00	
New Year Non-commutative convertible into sense AK Performed Shares on the basis of one Series AK Performed Shares on the basis of one Series AK Performed Shares on the basis of one Series AK Performed Shares on the Convertible into sense AK Performed Shares on the Convertible into sense AK Performed Shares on the Convertible convertibl						
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Fixed or floating dividend/coupon Fixed or floating dividend/coupon Coupon rate and any related index 4.45% 4.50% 5.25% to, but sexuding, Feb 24, 2019. Set to reset at a fixed rate which will equal the sum of COCV pild plus 1.93% for each plant of 1.93% for each plant of 1.93% for each period. If convented 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 Yes Yes Yes Yes Y		Couponoldividando	IMay 24, 2010 and thereafter at \$25.00	Iway 24, 2010 and thereafter at \$25.00		
Coupon rate and any related index	17		Fixed	Fixed	Fixed to fleeting/fixed	
Existence of a dividend stopper 19 Existence of a dividend stopper 19 Existence of a dividend stopper 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem 22 Non-cumulative or other incentive to redeem 23 No 24 Non-cumulative or other incentive to redeem 25 Non-cumulative or other incentive to redeem 26 Non-cumulative or non-convertible 27 Non-cumulative or non-convertible 28 Non-cumulative or non-convertible 29 Non-cumulative or non-convertible 20 Non-cumulative or non-convertible 30 Non-cumulative or non-convertible 40 If convertible, conversion trigger (s) 41 If convertible, conversion trigger (s) 42 If convertible, conversion rate 43 If convertible, conversion rate 44 If convertible, conversion rate 45 If convertible, conversion rate 46 If convertible, specify instrument type convertible into 47 If convertible, specify instrument type convertible into 48 If convertible, specify instrument type convertible into 49 If convertible, specify instrument type convertible into 40 NA 41 NA 42 Optional 42 If convertible, specify instrument type convertible into 40 NA 41 NA 42 Optional 43 If convertible, specify instrument it converts into 44 NA 45 NA 46 NA 46 NA 46 NA 47 Additional lier 1 47 Convertible into specify instrument it converts into 48 NA 49 NA 40 NA 50 NA 50 Spots Bank of Canada 50 NA 51 If write-down, full or partially 51 If write-down, full or partially 52 If write-down, full or partially 53 If write-down, full or partially 54 NA 55 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 54 Subordinated debt 55 Subordinated debt 56 Subordinated debt 56 Subordinated debt 57 Senior in subordinated debt 58 Subor						
Existence of a dividend stopper Yes	10	Coupon rate and any related index	4.45%	4.50%	, , ,	
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Non-cumulative					1.93% for each subsequent fixed rate period ¹ . If converted into series AK, the coupon will set at a floating	
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Non-cumulative	10	Evictoria of a dividend storiar	Voc	Voc	Voc	
Existence of a step up or other incentive to redeem						
Non-cumulative or cumulative or cumulative Non-cumulative Convertible Occurrent Non-convertible Non-cumulative Non-cumulative Non-cumulative Non-cumulative Convertible Occurrent Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Convertible Occurrent Non-cumulative Non-cumulative Non-cumulative Non-cumulative Convertible Occurrent Non-cumulative Non-cumulative Non-cumulative Occurrent Non-cumulative Occurrent Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Occurrent Non-cumulative Non-cumulative Occurrent Non-cumulative Non-cumulative Occurrent Non-cumulative Non-cumulative Occurrent Non-cumulative Non-cumulative Non-cumulative Non-cumulative Occurrent Non-cumulative Occurrent Non-cumulative Non-cumulative Occurrent Non-cumulative Occurrent Non-cumulative Non-cumulative Non-cumulative Occurrent Non-cumulative Non-cumul			, ,	, ,	, ,	
Convertible or non-convertible			-	1.14	17.75	
24If convertible, conversion trigger (s)N/AN/AN/A25If convertible, fully or partiallyN/AN/AMay convert fully or partially26If convertible, conversion rateN/AN/AN/AConvertible into Series AK Preferred Shares on the basi of one Series AK Preferred Share. Convertible into Series AJ Preferred Share for each Series AJ Preferred Share. Convertible into Series AK Preferred Share for each Series AJ Preferred Share. Convertible into Series AK Preferred Share. Convertible into Series AK Preferred Share for each Series AJ Preferred Share. Convertible into Series AK Preferred Share. Convertible into Series AL Preferred Share. Convertible into Series AK Preferred Share for each Series AJ Preferred Share. Convertible into Series AK Preferred Share for each Series AJ Preferred Share. Convertible into Series AK Preferred Share for each Series AJ Preferred Share. Convertible into Series AK Preferred Share for each Series AJ Preferred Share. Convertible into Series AK Preferred Share for each Series AJ Preferred Share. Convertible into Series AK Preferred Share for each Series AJ Preferred Share. Convertible into Series AK Preferred Share for each Series AJ Preferred Share. Convertible into Series AK Preferred Share for each Series AJ Preferred Share. Convertible into Series AK Preferred Share for each Series AJ Preferred Share. Convertible into Series AK Preferred Share for each Series AJ Preferred Share. Convertible into Series AK Preferred Share for each Series AJ Preferred Share. Convertible into Series AK Preferred Share for each Series AJ Preferred Share. Convertible into Series AK Preferred Share. Convertible into Series AV Preferred Share. Convertible into Series AV Preferred Share.						
25If convertible, fully or partiallyN/AN/AMay convert fully or partially26If convertible, conversion rateN/AN/AConvertible into Series AK Preferred Share for each Series AJ Preferred Share. Convertible on Feb 24, 2014 and on each Feb 24 every fifth year thereafter.27If convertible, mandatory or optional conversionN/AN/AOptional28If convertible, specify instrument type convertible intoN/AN/AAdditional tier 129If convertible, specify issuer of instrument it converts intoN/AN/AAdditional tier 130Write-down featureNoNoNo31If write-down, write-down, write-down trigger (s)N/AN/AN/A32If write-down, write-down, permanent or temporaryN/AN/AN/A33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Subordinated debtSubordinated debt36Non-compliant transitioned featuresYesYesYes						
26 If convertible, conversion rate N/A N/A N/A Convertible into Series AK Preferred Shares on the basi of one Series AK Preferred Shares on the basi 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 N/A N/A Optional N/A Additional tier 1 N/A Novertible, specify instrument type convertible into N/A N/A N/A N/A Novertible, specify instrument type convertible onto N/A N/A N/A N/A N/A N/A N/A N/			·			
fo 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. 7 If convertible, mandatory or optional conversion N/A NA Optional conversion N/A Optional conversion N/A Optional conversion N/A Additional tier 1 8 If convertible, specify instrument type convertible into N/A NA Additional tier 1 9 If convertible, specify issuer of instrument it converts into N/A NA Royal Bank of Canada Wirte-down feature N/A NA						
28If convertible, specify instrument type convertible intoN/AN/AAdditional tier 129If convertible, specify issuer of instrument it converts intoN/AN/ARoyal Bank of Canada30Write-down featureNoNoNo31If write-down, write-down trigger (s)N/AN/AN/A32If write-down, permanent or temporaryN/AN/AN/A33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Subordinated debtSubordinated debt36Non-compliant transitioned featuresYesYesYes					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.	
29If convertible, specify issuer of instrument it converts intoN/AN/ARoyal Bank of Canada30Write-down featureNoNoNo31If write-down, write-down trigger (s)N/AN/AN/A32If write-down, full or partialN/AN/AN/A33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Subordinated debtSubordinated debt36Non-compliant transitioned featuresYesYesYes	27					
30Write-down featureNoNoNo31If write-down, write-down trigger (s)N/AN/AN/A32If write-down, full or partialN/AN/AN/A33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Subordinated debtSubordinated debt36Non-compliant transitioned featuresYesYesYes	28	If convertible, specify instrument type convertible into	N/A	N/A	Additional tier 1	
31If write-down, write-down trigger (s)N/AN/AN/A32If write-down, full or partialN/AN/AN/A33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Subordinated debtSubordinated debtSubordinated debt36Non-compliant transitioned featuresYesYesYes	29	If convertible, specify issuer of instrument it converts into	N/A	N/A	Royal Bank of Canada	
32If write-down, full or partialN/AN/AN/A33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Subordinated debtSubordinated debtSubordinated debt36Non-compliant transitioned featuresYesYesYes	30		No	No	No	
32If write-down, full or partialN/AN/AN/A33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Subordinated debtSubordinated debtSubordinated debt36Non-compliant transitioned featuresYesYesYes	31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Subordinated debtSubordinated debtSubordinated debt36Non-compliant transitioned featuresYesYesYes	32		N/A	N/A	N/A	
35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Subordinated debtSubordinated debtSubordinated debt36Non-compliant transitioned featuresYesYesYes	33	If write-down, permanent or temporary	N/A	N/A	N/A	
35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Subordinated debtSubordinated debtSubordinated debt36Non-compliant transitioned featuresYesYesYes	34		N/A	N/A	N/A	
36 Non-compliant transitioned features Yes Yes Yes			Subordinated debt	Subordinated debt	Subordinated debt	
	36					
	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 AT
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)	78010A390	78010A333	780086872
3	Governing law(s) of the instrument	Canada	Canada	Canada
	Regulatory treatment			
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)	61	300	275
9	Par value of instrument	61	300	275
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	February 24, 2014	November 3, 2008	March 9, 2009
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, 2019 at \$25.00	Feb 24, 2014 at \$25.00	Aug 24, 2014 at \$25.00
16	Subsequent call dates, if applicable	On Feb 24 every fifth year thereafter at \$25.00	On Feb 24 every fifth year thereafter at \$25.00	On Aug 24 every fifth year thereafter at \$25.00
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Floating to fixed	Fixed to floating/fixed	Fixed to floating/fixed
18	Coupon rate and any related index	3 month Treasury Bill Yield + 1.93%, reset quarterly. If	4.26% to, but excluding, Feb 24, 2019. Set to reset at a	6.25% to, but excluding, Aug 24, 2014; the initial fixed
		converted in to series AJ, the coupon will set a fixed rate	fixed rate which will equal the sum of GOC Yield plus	rate period. Set to reset at a fixed rate which will equal the
		equal to the sum of GOC yied plus 1.93%.	2101 70 101 Gasti Gastigatini inter tate perioa : il conventor	sum of GOC Yield plus 4.06% for each subsequent fixed
				rate period ³ . If converted into series AU, the coupon will
			to the sum of the T-Bill Rate plus 2.67%.	set at a floating rate equal to the sum of the T-Bill Rate
				plus 4.06%.
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)	N/A	N/A	N/A
25	If convertible, fully or partially	May convert fully or partially	May convert fully or partially	May convert fully or partially
26	If convertible, conversion rate	Convertible into Series AJ Preferred Shares on the basis	Convertible into Series AM Preferred Shares on the basis	Convertible into Series AU Preferred Shares on the basis
		of one Series AJ Preferred Share for each Series AK	of one Series AM Preferred Share for each Series AL	of one Series AU Preferred Share for each Series AT
		Preferred Share. Convertible on Feb 24, 2019 and on		Preferred Share. Convertible on Aug 24, 2014 and on
		each Feb 24 every fifth year thereafter.	each Feb 24 every fifth year thereafter.	each Aug 24 every fifth year thereafter.
27	If convertible, mandatory or optional conversion	Optional	Optional	Optional
28	If convertible, specify instrument type convertible into	Additional tier 1	Additional tier 1	Additional 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	Yes	Yes	Yes
37	If yes, specify non-compliant features	Lack of NVCC 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 August 24, 2014 to, but excluding, August 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, August 24 in the fifth year thereafter.

	Disclosure template for main features of regulatory capital instruments			
		Preferred Shares		
		Series AV	Series AX	Series AZ
1 Issuer		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for pr		780086856	780086815	78012G411
3 Governing law(s) of the instrument		Canada	Canada	Canada
Regulatory treatment				
4 Transitional Basel III rules		Additional Tier 1	Additional Tier 1	N/A
5 Post-transitional Basel III rules		Ineligible	Ineligible	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
Amount recognised in regulatory capital (Currency in millions, a		400	325	500
9 Par value of instrument		400	325	500
10 Accounting classification		Shareholders' Equity	Shareholders' Equity	Liability - amortized cost
11 Original date of issuance		April 1, 2009	April 29, 2009	January 30, 2014
12 Perpetual or dated 13 Original maturity date		Perpetual	Perpetual	Perpetual
		No maturity Yes	No maturity Yes	No maturity Yes
7 11				
Optional call date, contingent call dates and redemption am	ount	Aug 24, 2014 at \$25.00	Nov 24, 2014 at \$25.00	May 24, 2019 at \$25.00
16 Subsequent call dates, if applicable Coupons/dividends		On Aug 24 every fifth year thereafter at \$25.00	On Nov 24 every fifth year thereafter at \$25.00	On May 24 every fifth year thereafter at \$25.00
17 Fixed or floating dividend/coupon		Fixed to floating/fixed	Fixed to floating/fixed	Fixed to floating/fixed
		6.25% to, but excluding, Aug 24, 2014; the initial fixed	6.10% to, but excluding, Nov 24, 2014; the initial fixed	4.00% to, but excluding, May 24, 2019; the initial fixed
18 Coupon rate and any related index		6.25% to, but excluding, Aug 24, 2014; the initial fixed rate period. Set to reset at a fixed rate which will equal	rate period. Set to reset at a fixed rate which will equal	rate period. Set to reset at a fixed rate which will equal
		the sum of GOC Yield plus 4.42% for each subsequent	the sum of GOC Yield plus 4.13% for each subsequent	the sum of GOC Yield plus 2.21% for each subsequent
		fixed rate period ⁴ . If converted into series AW, the	fixed rate period ⁵ . If converted into series AY, the coupon	fixed rate period ⁶ . If converted into series BA, the coupon
		coupon will set at a floating rate equal to the sum of the T-		will set at a floating rate equal to the sum of the T-Bill
		Bill Rate plus 4.42%.	Rate plus 4.13%.	Rate plus 2.21%.
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 24 If convertible, conversion trigger (s)		Convertible N/A	Convertible N/A	Convertible NVCC Trigger (Contractual Approach)
				i) 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. ii) 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		May convert fully or partially	May convert fully or partially	i) Conversion to Series BA shares: May convert fully or partially ii) Conversion to common shares: Always convert fully
26 If convertible, conversion rate		Convertible into Series AW Preferred Shares on the basis of one Series AW Preferred Share for each Series AV Preferred Share for each Series AV Preferred Share. Convertible on Aug 24, 2014 and on each Aug 24 every fifth year thereafter.	Convertible into Series AY Preferred Shares on the basis of one Series AY Preferred Share for each Series AX Preferred Share. Convertible on Nov 24, 2014 and on each Nov 24 every fifth year thereafter.	i) Convertible into Series BA Preferred Shares on the basis of one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Share Value) / Conversion Price. Refer to prospectus for further details.
27 If convertible, mandatory or optional conversion		Optional	Optional	i) Conversion to Series BA shares: Optional
28 If convertible, specify instrument type convertible into		Additional tier 1	Additional tier 1	ii) Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1
29 If convertible, specify instrument type convertible 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
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 mech		N/A	N/A	N/A
35 Position in subordination hierarchy in liquidation (specify instrum		Subordinated debt	Subordinated debt	Subordinated debt
36 Non-compliant transitioned features	none type inimediately senior to instrument)	Yes	Yes	No
37 If yes, specify non-compliant features		Lack of NVCC features	Lack of NVCC features	N/A
or 1 in year, appearing non-compliant realures		Lack of 147 OO leatures	Lack of 14400 leatures	1903

- 4 Subsequent Fixed Rate Period means the period from and including August 24, 2014 to, but excluding, August 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, August 24 in the fifth year thereafter.
- 5 Subsequent Fixed Rate Period means the period from and including November 24, 2014 to, but excluding, November 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, November 24 in the fifth year thereafter.
- 6 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			
1	Issuer	Royal Bank of Canada			
3	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument	78012H567 Canada			
3	Regulatory treatment	Callada			
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	Additional Tier 1			
6	Eligible at solo/group/group&solo	Solo and Group			
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)	500			
9	Par value of instrument	500			
10	Accounting classification Original date of issuance	Liability - amortized cost June 3, 2014			
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	August 24, 2019 at \$25.00			
16	Subsequent call dates, if applicable	On August 24 every fifth year thereafter at \$25.00			
	Coupons/dividends	Fig. 10. floor floor floor			
17	Fixed or floating dividend/coupon	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 ⁷ . 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%.			
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	Convertible NVCC Trigger (Contractual Approach)			
	If convertible, conversion trigger (s)	i) 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. ii) 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) Conversion to Series BC shares: May convert fully or partially ii) Conversion to common shares: Always convert fully			
26	If convertible, conversion rate	i) 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) 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 Share Value) / Conversion Price. Refer to prospectus for further details.			
27	If convertible, mandatory or optional conversion	i) Conversion to Series BC shares: Optional ii) Conversion to common shares: Mandatory			
28	If convertible, specify instrument type convertible into	Additional tier 1/Common Equity Tier 1			
29 30	If convertible, specify issuer of instrument it converts into Write-down feature	Royal Bank of Canada 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	No			
37	If yes, specify non-compliant features	N/A			

⁷ 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.

	Disclosure template for main features of regulatory capital instruments				
	Trust Capital Securities				
		Series 2008-1	Series 2015		
1	Issuer	RBC Capital Trust	RBC Capital Trust		
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement	74925YAD4	74925YAC6		
3	Governing law(s) of the instrument	Canada	Canada		
	Regulatory treatment				
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	Innovative Tier 1	Innovative Tier 1		
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date	497	1,193		
	Par value of instrument Accounting classification	***	1,200		
	Accounting classification Original date of issuance	Non-controlling interest in consolidated subsidiary April 28, 2008	Non-controlling interest in consolidated subsidiary October 28, 2005		
	Perpetual or dated	Perpetual	Perpetual		
13	Original maturity date	No maturity	No maturity		
_	Issuer call subject to prior supervisory approval		Yes		
15	Optional call date, contingent call dates and redemption amount		Dec 31, 2010 at the greater of \$1000 per RBC TruCS - Series 2015 and the RBC TruCS - Series		
13	Optional datio, contingent dati dates and redemption amount	2008-1 Canada Yield Price ⁸ .	2015 Canada Yield Price ⁹ .		
			Prior to Dec 31, 2010 upon the occurence 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.	per RBC TruCS - Series 2015 and the RBC TruCS - Series 2015 Canada Yield Price.		
16	Subsequent call dates, if applicable	On Jun 30, 2013 and on any distribution data thereafter at (i) the greater of \$1000 per PBC TruCS -	On Dec 31, 2010 and on any distribution date thereafter at (i) the greater of \$1000 per RBC TruCS -		
10	Gubsequent can dates, ii applicable		Series 2015 and the RBC TruCS - Series 2015 Canada Yield Price, if redeemed prior to Dec 31,		
			2015; or (ii) \$1000 per RBC TruCS - Series 2015, if redeemed on or after Dec 31, 2015.		
		130, 2016, or (ii) \$1000 per RBC 110CS - Series 2006-1, ii redeemed on or after Jun 30, 2016.	2015; or (ii) \$1000 per RBC 110C5 - Series 2015, ii redeemed on or after Dec 31, 2015.		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed to floating	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	4.87% to Dec 31, 2015 and, thereafter, one half the sum of Bankers' Acceptance Rate (reset semi		
	Couper late and any rotated mack	annually) plus 350 basis points.	annually) plus 150 basis points.		
19	Existence of a dividend stopper		Yes		
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary	Partially discretionary		
21	Existence of a step up or other incentive to redeem	Yes	Yes		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Convertible	Convertible		
24	If convertible, conversion trigger (s)		Automatic conversion into Series Z Preferred Shares upon the occurrence of a loss absorption		
		event. Please refer to prospectus for further details.	event. Please refer to prospectus for further details.		
25	If convertible, fully or partially	Always convert fully	Always convert fully		
26	If convertible, conversion rate	Convertible into Series Al Preferred Shares on the basis of 40 Series Al Preferred Shares for each TruCS-Series 2008-1.	Convertible into Series Z Preferred Shares on the basis of 40 Series Z Preferred Shares for each TruCS-Series 2015.		
		11uC5-5eries 2006-1.	Truc5-Series 2015.		
27	If convertible, mandatory or optional conversion	Mandatory	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	Royal Bank of Canada		
	Write-down feature		No		
31	If write-down, write-down trigger (s)		N/A		
32	If write-down, full or partia		N/A		
33	If write-down, permanent or temporary		N/A		
34	If temporary write-down, description of write-down mechanism		N/A		
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument	Subordinated debt	Subordinated debt		
	Non-compliant transitioned features		Yes		
37	If yes, specify non-compliant features	Incentive to redeem (step up), Lack of NVCC features	Incentive to redeem (step up), Lack of NVCC features		

⁸ 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 TruCS-Series 2008-1 or the Business Day immediately preceding the date of the termination of the Trust, as the case may be, plus the Unpaid Indicated Distribution.

⁹ Canada Yield Price means a price per RBC TruCS - Series 2015 calculated to provide an annual yield thereon to December 31, 2015, compounded semi-annually, equal to the Government of Canada Yield plus 0.195% determined on the Business Day immediately preceding the date on which the Trust has given notice of the redemption of the RBC TruCS-Series 2015 or the Business Day immediately preceding the date of the termination of the Trust, as the case may be, plus the Unpaid Indicated Distribution.

	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	ZZ2050925	780087AK8
3	Governing law(s) of the instrument	Canada	Canada	Canada
	Regulatory treatment			
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)	1,984	189	224
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
	Coupons/dividends			
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		Deposit liabilities and all other senior indebtedness of the
L		Bank	Bank	Bank
36		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)	GG7162199	780087BA9	XS0305391681
3	Governing law(s) of the instrument	Canada	Canada	Canada
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2
5		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)	110	0	112
9	Par value of instrument	110	200	JPY 10000
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - fair value option
11	Original date of issuance	June 8, 1993	November 14, 1994	June 26, 2007
12		Dated	Dated	Dated
13	Original maturity date	June 8, 2023	November 14, 2014	June 26, 2037
14		No	No	Yes
15		N/A	N/A	Jun 26, 2017 at par
16	Subsequent call dates, if applicable	N/A	N/A	N/A
	Coupons/dividends			
17		Fixed	Fixed	Fixed
18	Coupon rate and any related index	9.30%	10.00%	2.86%
19		No	No	No
20		Mandatory	Mandatory	Mandatory
21		No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23		Non-convertible	Non-convertible	Non-convertible
24		N/A	N/A	N/A
25		N/A	N/A	N/A
26		N/A	N/A	N/A
27		N/A	N/A	N/A
28		N/A	N/A	N/A
29		N/A	N/A	N/A
30		No	No	No
31		N/A	N/A	N/A
32		N/A	N/A	N/A
33		N/A	N/A	N/A
34		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		Deposit liabilities and all other senior indebtedness of the
		Bank	Bank	Bank
36		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)	780085M86	780085R57	N/A
3	Governing law(s) of the instrument	Canada	Canada	Trinidad and Tobago
	Regulatory treatment			
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)	1,449	1,489	26
9	Par value of instrument	1,500	1,500	TTD 300
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	June 15, 2010	November 1, 2010	November 1, 2012
12		Dated	Dated	Dated
13	Original maturity date	June 15, 2020	November 2, 2020	November 1, 2027
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Jun 15, 2015 at par	Nov 2, 2015 at par	Nov 1, 2022 at par
16	Subsequent call dates, if applicable	Any time on or after Jun 15, 2015, at par	Any time on or after Nov 2, 2015, at par	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed
18	Coupon rate and any related index			4.75%
		floating to maturity at 3-month CDOR plus 1.41%.	floating to maturity at 3-month CDOR plus 1.21%.	
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		Deposit liabilities and all other senior indebtedness of the
		Bank	Bank	Bank
36		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		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086JC9		
3	Governing law(s) of the instrument	Canada		
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	Tier 2		
6	Eligible at solo/group/group&solo	Solo and Group		
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)	1,000		
9	Par value of instrument	1,000		
10	Accounting classification	Liability - amortized cost		
11	Original date of issuance	July 17, 2014		
12	Perpetual or dated	Dated		
13	Original maturity date	July 17, 2024		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	Jul 17, 2019 at par		
16	Subsequent call dates, if applicable	Any time on or after July 17, 2019, at par		
	Coupons/dividends	, , , , , , , , , , , , , , , , , , , ,		
17	Fixed or floating dividend/coupon	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%.		
		induming to maturnly at a month of art place mooth		
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	Convertible		
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach)		
		i) 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.		
		ii) 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.		
		india ridució.		
25	If convertible, fully or partially	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.		
27	If convertible, mandatory or optional conversion	Mandatory		
28	If convertible, specify instrument type convertible into	Common Equity 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)	Deposit liabilities and all other senior indebtedness of the		
	. Selection of Selection and Association (Specify modulion type immediatory Soliton to Holdmon)	Bank		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		
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