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 August 26, 2015. 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			
	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	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	14,561			
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			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	N/A			
18	Coupon rate and any related index	\$0.79 (quarterly dividend effective November 24, 2015)			
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	
	Regulatory treatment				
4		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	
7		Preferred Shares	Preferred Shares	Preferred Shares	
8		300	300	300	
9	Par value of instrument	300	300	300	
1(Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	
	Original date of issuance		April 4, 2006	July 20, 2006	
	Perpetual or dated		Perpetual	Perpetual	
1:			No maturity	No maturity	
_	Issuer call subject to prior supervisory approval		Yes	Yes	
1		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			May 24, 2012 to May 23, 2013 at \$25.75	Aug 24, 2012 to Aug 23, 2013 at \$25.75	
.	·····		May 24, 2013 to May 23, 2014 at \$25.50	Aug 24, 2013 to Aug 23, 2014 at \$25.50	
			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	Fixed	Fixed	
18			4.45%	4.70%	
19		Yes	Yes	Yes	
20			Fully discretionary	Fully discretionary	
2		No	No	No	
22		Non-cumulative	Non-cumulative	Non-cumulative	
23		Convertible	Non-convertible	Non-convertible	
24			N/A	N/A	
2			N/A	N/A	
26			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.			
2	If convertible, mandatory or optional conversion		N/A	N/A	
28			N/A	N/A	
29			N/A	N/A	
	Write-down feature		No	No	
3		N/A	N/A	N/A	
32			N/A	N/A	
33			N/A	N/A	
34			N/A	N/A	
3			Subordinated debt	Subordinated debt	
-	Non-compliant transitioned features	Yes	Yes	Yes	
_				Lack of NVCC features	
3	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 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	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 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	
	Regulatory treatment				
4		Additional Tier 1	Additional Tier 1	Additional Tier 1	
5		Ineligible	Ineligible	Ineligible	
6		Solo and Group	Solo and Group	Solo and Group	
7		Preferred Shares	Preferred Shares	Preferred Shares	
8		200	250	339	
9		200	250	339	
10		Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	
11		March 14, 2007	April 26. 2007	September 16. 2008	
12		Perpetual	Perpetual	Perpetual	
13		No maturity	No maturity	No maturity	
13		Yes	Yes	Yes	
14				Feb 24, 2014 at \$25.00	
16		May 24, 2012 to May 23, 2013 at \$26.00	May 24, 2012 to May 23, 2013 at \$26.00	On Feb 24, 2019 and every fifth year thereafter at \$25.00	
16	Subsequent call dates, if applicable	May 24, 2013 to May 23, 2014 at \$25.75	May 24, 2013 to May 23, 2014 at \$25.75	On Feb 24, 2019 and every fifth year thereafter at \$25.00	
		May 24, 2014 to May 23, 2015 at \$25.50	May 24, 2014 to May 23, 2015 at \$25.50		
		May 24, 2015 to May 23, 2016 at \$25.25	May 24, 2015 to May 23, 2016 at \$25.25		
		May 24, 2016 and thereafter at \$25.00	May 24, 2016 and thereafter at \$25.00		
	Coupons/dividends				
17		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		N/A	N/A	Investor Election - Conversion to Series AK shares	
25		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:	
20				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:	
21	in conventible, mandatory or optional conversion	IN/A	N/A	Investor Election - Conversion to Series AK shares: Optional	
00	lf approxibile appoint instrument time approxible into	N/A	N1/A		
28		N/A	N/A	Additional tier 1	
29		N/A	N/A	Royal Bank of Canada	
_	Write-down feature	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		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	

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				
	Disclosure temprate for main reduces of regulatory capital insudinents				
		Series AK	Series AL	Series AZ	
1		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument	78010A390 Canada	78010A333 Canada	78012G411 Canada	
3	Regulatory treatment	Canada	Callada	Callaua	
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	
8	sinear receiption in regulatory supplier (carreney in ministre, de or meet receint reporting date)	61 61	300	500 500	
10		Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	
11	Original date of issuance	February 24, 2014	November 3, 2008	January 30, 2014	
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		Feb 24, 2019 at \$25.00	Feb 24, 2014 at \$25.00	May 24, 2019 at \$25.00	
16	Subsequent call dates, if applicable Coupons/dividends	On Feb 24, 2024 and every fifth year thereafter at \$25.00	On Feb 24, 2019 and every fifth year thereafter at \$25.00	On May 24, 2024 and every fifth year thereafter at \$25.00	
17		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	4.00% to, but excluding, May 24, 2019; the initial fixed rate	
1		converted in to series AJ, the coupon will set a fixed rate	fixed rate which will equal the sum of GOC Yield plus	period. Set to reset at a fixed rate which will equal the sum	
1		equal to the sum of GOC yield plus 1.93%.	2.67% for each subsequent fixed rate period ² . If converted	of GOC Yield plus 2.21% for each subsequent fixed rate	
1			into series AM, the coupon will set at a floating rate equal	period ³ . If converted into series BA, the coupon will set at a	
1			to the sum of the T-Bill Rate plus 2.67%.	floating rate equal to the sum of the T-Bill Rate plus	
	Endeter on a final de la deservación		No.	2.21%.	
19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Yes Fully discretionary	Yes Fully discretionary	Yes Fully discretionary	
20		No		No	
22		Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Convertible	Convertible	Convertible	
				ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superinitendent 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	Investor Election - Conversion to Series AJ shares: May convert fully or partially	Investor Election - Conversion to Series AM shares: May convert fully or partially	 Investor Election - Conversion to Series BA shares: May convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always convert fully 	
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.	i) Investor Election - Conversion to Series BA shares: 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) NVCC Trigger - Conversion to common shares: 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 Book Value) / Conversion Price. Refer to prospectus supplement for further details.	
27	If convertible, mandatory or optional conversion	Investor Election - Conversion to Series AJ shares: Optional	Investor Election - Conversion to Series AM shares: Optional	 Investor Election - Conversion to Series BA shares: Optional NVCC Trigger - Conversion to common shares: Mandatory 	
28	If convertible, specify instrument type convertible into	Additional tier 1	Additional tier 1	Additional tier 1/Common Equity Tier 1	
29		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
30		No	No N/A	No N/A	
31 32		N/A N/A	N/A N/A	N/A N/A	
32		N/A N/A	N/A N/A	N/A N/A	
34		N/A	N/A	N/A	
35		Subordinated debt	Subordinated debt	Subordinated debt	
36	Non-compliant transitioned features	Yes	Yes	No	
37	If yes, specify non-compliant features	Lack of NVCC features	Lack of NVCC features	N/A	

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,

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	
	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
3	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument	78012H567 Canada	78012Q112 Canada	78012T470 Canada	
3	Regulatory treatment	Callada	Canada	Callada	
4	Transitional Basel III rules	N/A	N/A	N/A	
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		Preferred Shares	Preferred Shares	Preferred Shares	
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	500	600	300	
9		500	600	300	
	Accounting classification Original date of issuance	Shareholders' Equity June 3, 2014	Shareholders' Equity January 30, 2015	Shareholders' Equity March 13, 2015	
	Perpetual or dated	Perpetual	Perpetual	Perpetual	
13	Original maturity date	No maturity	No maturity	No maturity	
	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	On May 24, 2025 and every fifth year thereafter at \$25.00	On November 24, 2025 and every fifth year thereafter at	
		\$25.00		\$25.00	
<u> </u>	Coupons/dividends				
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	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	3.60% to, but excluding, November 24, 2020; the initial fixed rate period. Set to reset at a fixed rate which will	
		sum of GOC Yield plus 2.26% for each subsequent fixed	of GOC Yield plus 2.74% for each subsequent fixed rate	equal the sum of GOC Yield plus 2.62% for each	
		rate period ⁴ . If converted into series BC, the coupon will set		subsequent fixed rate period ⁶ . If converted into series BG,	
		at a floating rate equal to the sum of the T-Bill Rate plus		the coupon will set at a floating rate equal to the sum of the	
		2.26%.	noaling rate equal to the sum of the 1-bill Nate plus 2.74%.	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)	 Investor Election - Conversion to Series BC shares 	 Investor Election - Conversion to Series BE shares 	i) Investor Election - Conversion to Series BG shares	
		ii) NVCC Trigger (Contractual Approach) - Conversion to	ii) NVCC Trigger (Contractual Approach) - Conversion to	ii) NVCC Trigger (Contractual Approach) -	
		common shares:	common shares:	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	a) The Superintendent is of the opinion that the Bank has	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		conversion of all instruments, it is likely that viability of the	
		Bank will be restored or maintained.	Bank will be restored or maintained.	Bank will be restored or maintained.	
		b) The bank has accepted or agreed to accept a capital	b) The bank has accepted or agreed to accept a capital	b) The bank has accepted or agreed to accept a capital	
		injection from the government, without which the Bank	injection from the government, without which the Bank	injection from the government, without which the Bank	
		would have been determined by the Superintendent to be	would have been determined by the Superintendent to be	would have been determined by the Superintendent to be	
		non-viable.	non-viable.	non-viable.	
25	If convertible, fully or partially		i) Investor Election - Conversion to Series BE shares: May	i) Investor Election - Conversion to Series BG shares: May	
		convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always	convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always	convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always	
		convert fully	convert fully	convert fully	
26	If convertible, conversion rate	i) Investor Election - Conversion to Series BC shares:	i) Investor Election - Conversion to Series BE shares:	i) Investor Election - Conversion to Series BG shares:	
20		Convertible into Series BC Preferred Shares on the basis	Convertible into Series BE Preferred Shares on the basis of	Convertible into Series BG Preferred Shares on the basis	
1		of one Series BC Preferred Share for each Series BB	one Series BE Preferred Share for each Series BD	of one Series BG Preferred Share for each Series BF	
1		Preferred Share. Convertible on August 24, 2019 and on	Preferred Share. Convertible on May 24, 2020 and on	Preferred Share. Convertible on November 24, 2020 and	
		each August 24 every fifth year thereafter.	each May 24 every fifth year thereafter.	on each November 24 every fifth year thereafter.	
		ii) NVCC Trigger - Conversion to common shares: Upon	ii) NVCC Trigger - Conversion to common shares: Upon	ii) NVCC Trigger - Conversion to common shares: Upon	
		the occurrence of NVCC trigger event, each outstanding	the occurrence of NVCC trigger event, each outstanding	the occurrence of NVCC trigger event, each outstanding	
		Series BB and Series BC share is converted into a number	Series BD and Series BE share is converted into a number	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	of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for	of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for	
		further details.	further details.	further details.	
1					
27	If convertible, mandatory or optional conversion	i) Investor Election - Conversion to Series BC shares:	i) Investor Election - Conversion to Series BE shares:	i) Investor Election - Conversion to Series BG shares:	
1	······································	Optional	Optional	Optional	
1		ii) NVCC Trigger - Conversion to common shares:	ii) NVCC Trigger - Conversion to common shares:	ii) NVCC Trigger - Conversion to common shares:	
		Mandatory	Mandatory	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		No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 33	If write-down, full or partial If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A	
33	If temporary write-down, description of write-down mechanism	N/A N/A	N/A N/A	N/A N/A	
35		Subordinated debt	Subordinated debt	Subordinated debt	
36		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		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78013J455	78013K601		
3	Governing law(s) of the instrument	Canada	Canada		
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1		
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)	150	150		
9	Par value of instrument	150	150		
10	Accounting classification	Shareholders' Equity	Shareholders' Equity		
11	Original date of issuance	June 5, 2015	July 22, 2015		
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	Nov 24, 2020 to Nov 23, 2021 at \$26.00	Nov 24, 2020 to Nov 23, 2021 at \$26.00		
16	Subsequent call dates, if applicable	Nov 24, 2021 to Nov 23, 2022 at \$25.75	Nov 24, 2021 to Nov 23, 2022 at \$25.75		
		Nov 24, 2022 to Nov 23, 2023 at \$25.50	Nov 24, 2022 to Nov 23, 2023 at \$25.50		
		Nov 24, 2023 to Nov 23, 2024 at \$25.25	Nov 24, 2023 to Nov 23, 2024 at \$25.25		
		Nov 24, 2024 and thereafter at \$25.00	Nov 24, 2024 and thereafter at \$25.00		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	4.90%	4.90%		
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)	NVCC Trigger (Contractual Approach) - Conversion to	NVCC Trigger (Contractual Approach) - Conversion to		
27	i conventible, convention angger (a)	common shares:	common shares:		
		a) The Superintendent is of the opinion that the Bank has	a) The Superintendent is of the opinion that the Bank has		
		ceased, or is about to cease, to be viable and that, after the	ceased, or is about to cease, to be viable and that, after the		
		conversion of all instruments, it is likely that viability of the	conversion of all instruments, it is likely that viability of the		
		Bank will be restored or maintained.	Bank will be restored or maintained.		
		b) The bank has accepted or agreed to accept a capital	b) The bank has accepted or agreed to accept a capital		
		injection from the government, without which the Bank	injection from the government, without which the Bank		
		would have been determined by the Superintendent to be	would have been determined by the Superintendent to be		
		non-viable.	non-viable.		
		TION-VIADIE.	non-viable.		
25	If convertible, fully or partially	NVCC Trigger - Conversion to common shares: Always	NVCC Trigger - Conversion to common shares: Always		
20	ir convenuole, ruiny or partiality	convert fully	convert fully		
26	If convertible, conversion rate	NVCC Trigger - Conversion to common shares: Upon the	NVCC Trigger - Conversion to common shares: Upon the		
		occurrence of NVCC trigger event, each outstanding Series	occurrence of NVCC trigger event, each outstanding Series		
		BH share is converted into a number of common shares	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.	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		
28	If convertible, specify instrument type convertible into	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		
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	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

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		
2 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		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	500	1,192		
9 Par value of instrument	500	1,200		
10 Accounting classification	Non-controlling interest in consolidated subsidiary	Non-controlling interest in consolidated subsidiary		
11 Original date of issuance	April 28, 2008	October 28, 2005		
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	Jun 30, 2013 at the greater of \$1000 per RBC TruCS - Series 2008-1 and the RBC TruCS - Series	Dec 31, 2010 at the greater of \$1000 per RBC TruCS - Series 2015 and the RBC TruCS - Series		
	2008-1 Canada Yield Price ⁷ .	2015 Canada Yield Price ⁸ .		
	Prior to Jun 30, 2013 upon the occurrence of a regulatory event or tax event, at the greater of \$1000	Prior to Dec 31, 2010 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 ⁷ .	per RBC TruCS - Series 2015 and the RBC TruCS - Series 2015 Canada Yield Price ⁸ .		
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 -	On Dec 31, 2010 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 ⁷ , if redeemed prior to Jun	Series 2015 and the RBC TruCS - Series 2015 Canada Yield Price ⁸ , if redeemed prior to Dec 31,		
	30, 2018; or (ii) \$1000 per RBC TruCS - Series 2008-1, if redeemed on or after Jun 30, 2018.	2015; or (ii) \$1000 per RBC TruCS - Series 2015, if redeemed on or after Dec 31, 2015.		
Coupons/dividends	Fire dite fire dia a	Final to Besting		
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		
	annually) plus 350 basis points.	annually) plus 150 basis points.		
19 Existence of a dividend stopper	Yes	Yes		
20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem	Partially discretionary	Partially discretionary		
21 Existence of a step up or other incentive to redeem 22 Noncumulative or cumulative	Yes Non-cumulative	Yes Non-cumulative		
23 Convertible or non-convertible	Convertible	Convertible		
24 If convertible, conversion trigger (s)	Automatic conversion into Series AI Preferred Shares upon the occurrence of a loss absorption	Automatic conversion into Series Z Preferred Shares upon the occurrence of a loss absorption		
24 ii conventible, conversion trigger (s)	event. Please refer to prospectus for further details.	event. Please refer to prospectus for further details.		
25 If convertible, fully or partially				
25 If convertible, fully or partially 26 If convertible, conversion rate	Always convert fully Convertible into Series AI Preferred Shares on the basis of 40 Series AI Preferred Shares for each	Always convert fully Convertible into Series Z Preferred Shares on the basis of 40 Series Z Preferred Shares for each		
26 If convertible, conversion rate	TruCS-Series 2008-1.	TruCS-Series 2015.		
	Thucs-selles 2006-1.	Trucs-Series 2015.		
27 If convertible, mandatory or optional conversion	Mandatory	Mandatory		
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	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		

7 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.

8 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.

Disc	losure template for main features of regulatory capital instru	uments	
	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)	2,063	227	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	Any time on or after Oct 1, 1989, on any interest payment
		June 1991, on any interest payment date, at par	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,	3M US LIMEAN + 25	.40% + 30 day BA
	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	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
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)	GG7162199	XS0305391681	780085R57
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)	110	110	1,501
9	Par value of instrument	110	JPY 10000	1,500
10	······································	Liability - amortized cost	Liability - fair value option	Liability - amortized cost
11	Original date of issuance	June 8, 1993	June 26, 2007	November 1, 2010
12		Dated	Dated	Dated
13	Original maturity date	June 8, 2023	June 26, 2037	November 2, 2020
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 2, 2015 at par
16	Subsequent call dates, if applicable	N/A	N/A	Any time on or after Nov 2, 2015, at par
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed to floating
18	Coupon rate and any related index	9.30%	2.86%	Fixed at 3.18% per annum until Nov 2, 2015. Thereafter,
				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	Deposit liabilities and all other senior indebtedness of the
		Bank	Bank	Bank
36	Non-compliant transitioned features	Yes	Yes	Yes
37		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	RBC Royal Bank (Trinidad & Tobago) Limited	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	N/A	780086JC9	780086JM7
3 Governing law(s) of the instrument	Trinidad and Tobago	Canada	Canada
Regulatory treatment			
4 Transitional Basel III rules	Tier 2	N/A	N/A
5 Post-transitional Basel III rules	Ineligible	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)	31	1,018	1,056
9 Par value of instrument	TTD 300	1,000	1,000
10 Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11 Original date of issuance	November 1, 2012	July 17, 2014	September 29, 2014
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	November 1, 2027	July 17, 2024	September 29, 2026
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Nov 1, 2022 at par	Jul 17, 2019 at par	Sept 29, 2021 at par
16 Subsequent call dates, if applicable	N/A	Any time on or after July 17, 2019, at par	Any time on or after Sept 29, 2021, at par
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed to floating
18 Coupon rate and any related index	4.75%	Fixed at 3.04% per annum until July 17, 2019. Thereafter,	
	+.1070	floating to maturity at 3-month CDOR plus 1.08%.	Thereafter, floating to maturity at 3-month CDOR plus 1.12%.
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	Convertible	Convertible
24 If convertible conversion trigger (s)	NI/A	NV/CC Trigger (Contractual Approach)	NV/CC Trigger (Contractual Approach)
24 If convertible, conversion trigger (s)	N/A	NVCC Trigger (Contractual Approach)	NVCC Trigger (Contractual Approach)
24 If convertible, conversion trigger (s)	N/A	a) The Superintendent is of the opinion that the Bank has	a) The Superintendent is of the opinion that the Bank has
24 If convertible, conversion trigger (s)	N/A	a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after	a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after
24 If convertible, conversion trigger (s)	N/A	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	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
24 If convertible, conversion trigger (s)	N/A	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.	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.
24 If convertible, conversion trigger (s)	N/A	 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 	 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
24 If convertible, conversion trigger (s)	N/A	 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 	 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
24 If convertible, conversion trigger (s)	N/A	 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 	 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
24 If convertible, conversion trigger (s)	N/A	 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 	 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
25 If convertible, fully or partially	N/A	 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 	 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
		 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. 	 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	N/A	 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. Always convert fully 	 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. Always convert fully
25 If convertible, fully or partially	N/A	 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. Always convert fully Upon the occurrence of NVCC trigger event, each 	 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. Always convert fully Upon the occurrence of NVCC trigger event, each
25 If convertible, fully or partially	N/A	 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. Always convert fully Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common 	 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. Always convert fully Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common
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25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	N/A N/A	 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. Always convert fully 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. Mandatory 	 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. Always convert fully 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. Mandatory
 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 	N/A N/A N/A N/A	 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. Always convert fully 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. Mandatory Common Equity Tier 1 	 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. Always convert fully 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. Mandatory Common Equity Tier 1
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25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If temporary write-down, description of write-down mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	 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. Always convert fully 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. Mandatory Common Equity Tier 1 Royal Bank of Canada N/A N/A N/A N/A Deposit liabilities and all other senior indebtedness of the Bank 	 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. Always convert fully 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. Mandatory Common Equity Tier 1 Royal Bank of Canada N/A N/A N/A N/A Deposit liabilities and all other senior indebtedness of the Bank
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Subordinated Indebtodness 1 Issuer Koyal Bank of Canada 2 Unique identifier (og CUSP, ISN, or Biombarg identifier for private placement) Canada 3 Genering law(s) of the instrument. Canada 4 Royal Bank of Canada NA 5 Post-transitional Basel III rules NA 6 Eligible at soligroup/group/solo Solo and Group 7 Instrument type (types to be specified by juridiction) The 2 Subordinated Debt 8 Amount recognised in regulatory capital (currency in millions, as of most recent reporting date) 1,000 - amontrece cost 10 Original amanity date Jane 4, 2025 1,000 - amontrece cost 11 Original amanity date Jane 4, 2025 1,000 - amontrece cost 12 Perptulae of date of issuance Jane 4, 2025 at part 1,000 - amontrece cost 13 Subsection prior supervision gapricubie Any time on and ref ume 4, 2020, at part 14 Based of fissuance and envirebal and redemption amount Jane 4, 2020 at part 14 Subsection prior supervision gapricubie Any time on and ref ume 4, 2020, at part		Disclosure template for main features of regulatory capital instruments				
2 Unique dentifier (or QUSIP, ISIN, or Biometery dentifier for private placement) 7000000000000000000000000000000000000		Subordinated Indebtedness				
3 Governing sw(s) of the instrument Cranada Regulatory transformal Basel III rules NA 4 Transformal Basel III rules NA 6 Eligible at sologroup/group/solo Solo and Group 7 Instrument transformal Basel III rules The 7 Subordinated Debt 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 1.000 10 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 1.000 11 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 1.000 12 Provisital or statistical Dated 2.005 13 Original matury date Jane 4, 2025 4.205 14 Issue of a subject to prior supervisory approval Yes 2.000 15 Optional call date, and redemption amount Jane 4, 2020 at par Couponad/dividend stappar 16 Subcapour call dates 1, applicable Couponad/dividend stappar Fixed to floating 17 Fixed of floating dividend stappar Nonexamulative Fixed to floating 18 <	1	Issuer	Royal Bank of Canada			
Regulatory reatment NA 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules Tef 2 6 Eligible stologroup/graphs/ob Solo and Group 7 Instrument type (types to be specified by jurisdiction) Tef 2 Subordinated Debt 7 Instrument type (types to be specified by jurisdiction) Tef 2 Subordinated Debt 10 Perportual or statistication June 4. 2015 11 Original dual or lisuance June 4. 2025 12 Perportual or dated Dated 13 Original dual or lisuance June 4. 2020 14 Issuer call subject to prior supervisory approval Yes 14 Issuer call subject to prior supervisory approval Anne 4. 2020 17 Fixed or floating dividend/oxpon Fixed or floating dividend/oxpon 18 Coupon-dividend stopper No 19 Existence of a dividend stopper No 20 Period and stopper or other incentive to rodem No 21 Existence of a dividend stopper No 22 Convertibl	2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086KR4			
4 Transitional Basel III rules N/A 6 Pest-transitional Basel III rules Ter 2 6 Pest-transitional Basel III rules Solo and Group 7 Instrument type (types to be specified by jurisdiction) Ter 2 Solo and Group 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 1.002 10 Accounting classification Lipped 4 cost 11 Original methods June 4, 2015 12 Original methods June 4, 2025 13 Original methods Yes 14 Issuer call adjustics to prior supervisory approval Yes 15 Optional call date, contingent call dates and redemption amount June 4, 2020 at par 16 Subsequent call dates, if applicable Any time on or after June 4, 2020, at par 16 Subsequent call dates, if applicable Any time on or after June 4, 2020, at par 18 Coupons triat and any related infex Fixed to floating dividend/coupon 19 Existence of a dividend subspect Noc 20 Forward bits or non-convertibits Coupons dividend date subspart	3	Governing law(s) of the instrument	Canada			
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10 Accounting classification Liability - amortized cost 11 Original date of issuance June 4, 2015 12 Perpetual or dated Dated 13 Original maturity date June 4, 2025 14 Issuer call subject to prior supervisory approval Yes 15 Optional call date, contingent call dates and redemption amount June 4, 2020 at par 16 Subsequent call dates, online and redemption amount June 4, 2020 at par 17 Fixed or floating dividend/coupon Fixed at 248% per annum until June 4, 2020. Thereafter, floating to maturity at 3-month CDOR plus 1.10%. 18 Coupon rate and any related index Fixed at 248% per annum until June 4, 2020. Thereafter, floating to maturity at 3-month CDOR plus 1.10%. 19 Existence of a dividend stopper No 20 Fully discretionary, partially discretionary or mandatory Mandatory 21 Noncumulative or convertible Convertible Non-cumulative 22 Noncumulative or convertible Convertible Convertible 24 If convertible, conversion trigger (s) No No 25 If convertible, fully or partially Always convert fully Always convert fully	8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,002			
11 Original date of susuance June 4, 2015 21 Perpetual or dated Dated 13 Original maturity date June 4, 2025 14 Issuer call values to prior supervisory approval Yes 15 Optional call dates confingent call dates and redemption amount June 4, 2020 at par 16 Subsequent call dates, if applicable Any time on or after June 4, 2020, at par 17 Fixed or floating dividend(coupon 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 step up or other incentive to redeem No 201 Existence of a step up or other incentive to redeem No 21 Existence of a step up or other incentive to redeem No 22 Non-cumulative or convertible Convertible Convertible 24 If convertible, conversion trigger (s) Nive Crigger (Contractual Approach) 24 If convertible, conversion trigger (s) Nive Crigger (Contractual Approach) 25 If convertible, fully or partially Alverys convert fully 26 If convertible, conversion rate Upon the occurrence of NVCC trigger event, each outshind proversion rate 27 If convertible, fully or partially Alverys convert fully 28 If convertible, conversion rate <	9	Par value of instrument	1,000			
12 Perpetual or dated Dated 13 Original maturity date June 4, 2025 14 Issuer call subject to prior supervisory approval Yes 15 Optional call date, conlingent call dates and redemption amount June 4, 2020 at par 16 Subsequent call date, conlingent call dates and redemption amount Any time on or after June 4, 2020, at par 17 Fixed or floating dividend/coupon Fixed to floating 18 Coupons/indends Fixed to floating 19 Existence of a dividend stopper No 20 Full discretionary, partially discretionary or mandatory Mandatory 21 Non-nullative or curvalitive Non-curvalitive 22 Non-nullative or curvalitive Non-curvalitive 23 Convertible or non-convertible Non-curvalitive 24 If convertible, conversion trigger (s) NVCC Trigger (Contractual Approach) 24 If convertible, conversion trigger (s) NVCC Trigger Contractual Approach) 25 If convertible, fully or partially Alwaya sonvert fully 26 If convertible, fully or partially Alwaya sonvert fully 27 If convertible, specify instrument it converts into Royal Baak 27 If convertible, specify instrument it converts into Royal Baak of Canada <td>10</td> <td>Accounting classification</td> <td>Liability - amortized cost</td>	10	Accounting classification	Liability - amortized cost			
13 Örginal maturity date June 4, 2025 14 Issuer call subject to prior supervisory approval Yes 15 Optional call date, contingent call dates, and redemption amount June 4, 2020 at par 16 Subsequent call dates, if applicable Any time on or after June 4, 2020, at par 17 Fixed or floating dividend/coupon Fixed to floating 18 Coupon rate and any related index Fixed ta 2,48% per annum until June 4, 2020. Thereafter, floating to maturity at 3-month CDOR plus 1.10%. 19 Existence of a dividend/scoupon Fixed ta 2,48% per annum until June 4, 2020. Thereafter, floating to maturity discretionary, partially discretionary or mandatory 20 Fully discretionary, partially discretionary or mandatory Mandatory 21 Existence of a step up or Other incentive to redeem No 22 Noncomulative or non-convertible Convertible 23 Convertible, conversion trigger (s) NVCC Trigger (Contractual Approach) 24 If convertible, fully or partially Auses accepted or agreed to lacept a capital indictor to be particulary at a subject to prove the incentive to be and that, after the conversion of all instruments, it is likely that viability of the Bank without which the Bank has accepted or agreed to a capital approach) 24 If convertible, fully or partially Always convert fully 25 If convertible, mandatory or optional conversion <t< td=""><td>11</td><td>Original date of issuance</td><td>June 4, 2015</td></t<>	11	Original date of issuance	June 4, 2015			
14 Issuer call subject to prior supervisory approval Yes 15 Optional call date, coningent call dates and redemption amount June 4, 2020 at par 16 Dissequent call date, coningent call dates and redemption amount Any time on or after June 4, 2020, at par 16 Dissequent call dates, if applicable Any time on or after June 4, 2020, at par 17 Fixed or floating dividend/coupon Fixed to floating 18 Coupon rate and any related index floating to maturity at 3-month CDOR plus 1, 10%. 19 Existence of a dividend stopper No 20 Fuly discretionary, partially discretionary or mandatory Mandatory 21 Existence of a stopy or other incentive to redeem No 22 Noncumulative or cumulative Convertible Convertible 24 If convertible, conversion trigger (s) NVCC Trigger (Contractual Approach) 1) 24 If convertible, conversion trigger (s) NVCC Trigger (Contractual Approach) 1) 25 If convertible, fully or partially Alvess convert fully 10 pon the conversion of all instrument viability of the Bank will be restored or maintained. 1) 26 If convertible, fully or partially Alvess convert fully.	12	Perpetual or dated	Dated			
15 Optional call date, contingent call dates and redemption amount June 4, 2020 at par 16 Subsequent call dates, if applicable Any time on or after June 4, 2020, at par 17 Fixed or floating dividends Fixed to floating 18 Coupons/dividends Fixed to floating 19 Existence of a dividend stopper No 19 Existence of a step up or other incentive to redeem No 20 Fully discretionary, partially discretionary or mandatory Mandatory 21 Existence of a step up or other incentive to redeem No 22 Non-comulative Convertible Convertible 23 Convertible or non-convertible Convertible Convertible 24 If convertible, conversion trigger (s) NVCC Trigger (Contractual Approach) 24 If convertible, conversion trigger (s) NVCC Trigger (Contractual Approach) 25 If convertible, conversion rate Upon the course of a diviser to the bank has cocapid to rapped to accept a capital injection from the government, without which the Bank has cocapid or agread to accept a capital injection from the government, without which the Bank has convertible, convertible, nonvertible, conversion rate Upon the course on NVCC trigger event, each outstanding Note is converted into a number of common shares eq	13	Original maturity date	June 4, 2025			
16 Subsequent call dates, if applicable Any time on or after June 4, 2020, at par 17 Fixed or floating dividend/coupon Fixed to floating 18 Coupon rate and any related index Fixed at 2.42%, per annum until June 4, 2020. Thereafter, floating to maturity at 3-month CDOR plus 1.10%. 19 Existence of a dividend stopper No 20 Fully discretionary, partially discretionary or mandatory Mandatory 21 Existence of a set put or other incentive to redeem No 22 Noncumulative or cumulative Convertible Convertible 23 Convertible, conversion trigger (s) NVCC Trigger (Contractual Approach) 24 If convertible, conversion trigger (s) NVCC Trigger (contractual Approach) 25 If convertible, conversion trigger (s) NVCC Trigger (contractual Approach) 26 If convertible, conversion rate Upon the coursent, it is likely that viability of the Bank would have been determined, by the Superintendent to be non-viable. 26 If convertible, conversion rate Upon the coursent fully Aways convert fully 26 If convertible, conversion rate Upon the coursent or NVCC trigger event, each outstanding Note is converted into a number of common shares equal to Mulpipiter Note Valey (Conversion Price. Refer to prospectus	14	Issuer call subject to prior supervisory approval	Yes			
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Image: statement of a dividend stopper No 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 redeern No 22 Noncumulative or cumulative Noncumulative or cumulative 23 Convertible or non-convertible Convertible 24 If convertible, conversion trigger (s) NVCC Trigger (Contractual Approach) 24 If convertible, conversion trigger (s) a) The Superintendent is of the opinion that the Bank has ceesed or garged to accept a capital injection from the government, without which the Bank has ceesed or arginated and stopper the conversion of all instruments [it s like) that viability of the Bank will be restored or maintained. 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 (Mutiplier x Note Value) / Conversion Price. Refer to prospectus for further details. 27 If convertible, specify instrument the converts into Royal Bank of Canada 31 If write-down, write-down mechanism No 32 If ornvertible, specify instrument the	18	Coupon rate and any related index	Fixed at 2.48% per annum until June 4, 2020. Thereafter,			
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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 No	33	If write-down, permanent or temporary	N/A			
Bank 36 Non-compliant transitioned features No	34		N/A			
	35					
	36	Non-compliant transitioned features	No			
	37		N/A			