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 December 2, 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.

Susuer		Disclosure template for main features of regulatory capital in:	struments				
Dinique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) BBG0008CJG31							
Regulatory treatment	1	Issuer	Royal Bank of Canada				
Governing law(s) of the instrument Canada	2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	BBG000BCJG31				
Transitional Basel III rules Common Equity Tier 1	3		Canada				
Transitional Basel III rules Common Equity Tier 1							
Eligible at solo/group/group/gsolo Solo and Group	4		Common Equity Tier 1				
Eligible at solo/group/group/gsolo Solo and Group	5	Post-transitional Basel III rules	Common Equity Tier 1				
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 14,573 9 Par value of instrument N/A 10 Accounting classification Shareholders' Equity 11 Original date of issuance N/A 12 Perpetual or dated 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 17 Fixed or floating dividend/coupon N/A 18 Coupon rate and any related index N/A 19 Existence of a dividend stopper No 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem N/A 22 Noncumulative or cumulative 23 Convertible or non-convertible N/A 25 If convertible, fully or partially N/A 26 If convertible, conversion trigger (s) If convertible, specify instrument type convertion to N/A 31 If write-down, write-down trigger (s) N/A II write-down, permanent or temporary N/A II write-down, permanent or temporary N/A II fixed or insubcrimanent to instrument type immediately senior to instrument) N/A N/A N/A N/A N/A N/A Preferred Shares and Innovative Tier 1	6		Solo and Group				
Par value of instrument	7	Instrument type (types to be specified by jurisdiction)	Common Shares				
Par value of instrument	8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	14,573				
11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividends 18 Coupons/dividends 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 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 26 If convertible, mandatory or optional conversion 27 If convertible, specify instrument type convertible into 28 If convertible, specify instrument type convertible into 39 If write-down, feature 30 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 30 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 30 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 31 Preferred Shares and Innovative Tier 1	9		N/A				
12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Coupons/dividends 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 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify 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 write-down, permanent or temporary 34 If temporary write-down for instrument in convertion of write-down mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Preferred Shares and Innovative Tier 1	10	Accounting classification	Shareholders' Equity				
13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividends 18 Coupons/dividends 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 Noncumulative or cumulative 23 Convertible, conversion trigger (s) 24 If convertible, conversion rate 25 If convertible, conversion rate 26 If convertible, conversion rate 27 If convertible, pandatory or optional conversion 28 If convertible, specify instrument it converts into 29 If convertible, specify instrument it converts into 30 Write-down, feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partiall 33 If write-down, full or partial 34 If temporary write-down to temporary 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 37 Prostion in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 38 Position in subordination hierarchy in liquidation interaction.	11	Original date of issuance	N/A				
14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Coupons/dividends 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 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, specify instrument type convertible 29 If convertible, specify instrument type convertible 30 If convertible, specify instrument type one trigger (s) 31 If write-down, write-down trigger (s) 32 If write-down, feature 33 If write-down, permanent or temporary 34 If temporary write-down terrachy in liquidation (specify instrument type immediately senior to instrument) 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Prosition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 37 Preferred Shares and Innovative Tier 1	12	Perpetual or dated	Perpetual				
15 Optional call date, contingent call dates and redemption amount N/A Subsequent call dates, if applicable Coupons/dividends 17 Fixed or floating dividend/coupon N/A 18 Coupon rate and any related index So.79 (quarterly dividend effective February 24, 2016) 19 Existence of a dividend stopper No Existence of a dividend stopper No Existence of a step up or other incentive to redeem N/A Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate AVA 18 If convertible, specify instrument type convertis into N/A N/A 19 If convertible, specify instrument it converts into N/A N/A N/A N/A N/A N/A N/A N/	13	Original maturity date	N/A				
Subsequent call dates, if applicable	14	Issuer call subject to prior supervisory approval	N/A				
Coupons/dividends 17 Fixed or floating dividend/coupon N/A 18 Coupon rate and any related index 19 Existence of a dividend stopper No 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem N/A 22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 16 If convertible, fully or partially 27 If convertible, mandatory or optional conversion 18 If convertible, specify instrument type convertible into N/A 29 If convertible, specify issuer of instrument it converts into N/A 19 If write-down, write-down trigger (s) N/A 10 If write-down, full or partiall N/A 11 If write-down, permanent or temporary N/A 15 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) N/A Preferred Shares and Innovative Tier 1	15	Optional call date, contingent call dates and redemption amount	N/A				
Fixed or floating dividend/coupon R/A Coupon rate and any related index So.79 (quarterly dividend effective February 24, 2016) Fully discretionary, partially discretionary or mandatory Fully discretionary Existence of a step up or other incentive to redeem N/A Non-cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, paecify instrument type conversion If convertible, specify instrument it converts into Wife-down feature N/A If write-down, write-down trigger (s) If write-down, full or partial N/A If write-down, full or partial N/A If write-down, permanent or temporary If temporary write-down description of write-down mechanism N/A If temporary write-down, description of write-down mechanism N/A Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Preferred Shares and Innovative Tier 1	16	Subsequent call dates, if applicable	N/A				
18 Coupon rate and any related index 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 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, conversion rate 26 If convertible, mandatory or optional conversion 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 30 Preferred Shares and Innovative Tier 1		Coupons/dividends					
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 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 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 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 write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 31 Preferred Shares and Innovative Tier 1	17	Fixed or floating dividend/coupon	N/A				
Existence of a dividend stopper No	18	Coupon rate and any related index	\$0.79 (quarterly dividend effective February 24, 2016)				
21 Existence of a step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 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 29 If convertible, specify 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 write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Preferred Shares and Innovative Tier 1	19	Existence of a dividend stopper					
Non-cumulative or cumulative or cumulative Non-convertible Non	20	Fully discretionary, partially discretionary or mandatory	Fully discretionary				
23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 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 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, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Preferred Shares and Innovative Tier 1	21	Existence of a step up or other incentive to redeem	N/A				
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	22	Noncumulative or cumulative	Non-cumulative				
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 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, full or partial 33 If write-down, permanent or temporary 34 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 Preferred Shares and Innovative Tier 1	23	Convertible or non-convertible	Non-convertible				
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 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, full or partial 33 If write-down, permanent or temporary 34 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 Preferred Shares and Innovative Tier 1	24	If convertible, conversion trigger (s)	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	25	If convertible, fully or partially	N/A				
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, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Preferred Shares and Innovative Tier 1	26	If convertible, conversion rate	N/A				
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, full or partial 33 If write-down, permanent or temporary 34 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 Preferred Shares and Innovative Tier 1	27	If convertible, mandatory or optional conversion	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	28	If convertible, specify instrument type convertible into	N/A				
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	29	If convertible, specify issuer of instrument it converts into	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	30	Write-down feature	No				
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	31	If write-down, write-down trigger (s)	N/A				
34 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 Preferred Shares and Innovative Tier 1	32		N/A				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Preferred Shares and Innovative Tier 1	33	If write-down, permanent or temporary	N/A				
	34	If temporary write-down, description of write-down mechanism	N/A				
36 Non-compliant transitioned features	35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preferred Shares and Innovative Tier 1				
100 1101 COMPIGNI NAMONOMO COMMICO	36	Non-compliant transitioned features	No				
37 If yes, specify non-compliant features N/A	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 Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group		
7 Instrument type (types to be specified by jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	300	300	300		
9 Par value of instrument	300	300	300		
10 Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity		
11 Original date of issuance	January 31, 2005	April 4, 2006	July 20, 2006		
12 Perpetual or dated	Perpetual	Perpetual	Perpetual		
13 Original maturity date	No maturity	No maturity	No maturity		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount	Feb 24, 2010 to Feb 23, 2011 at \$26.00	May 24, 2011 to May 23, 2012 at \$26.00	Aug 24, 2011 to Aug 23, 2012 at \$26.00		
16 Subsequent call dates, if applicable	Feb 24, 2011 to Feb 23, 2012 at \$25.75	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 Coupon rate and any related index	4.90%	4.45%	4.70%		
19 Existence of a dividend stopper	Yes	Yes	Yes		
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Convertible	Non-convertible	Non-convertible		
24 If convertible, conversion trigger (s)	N/A	N/A	N/A		
25 If convertible, fully or partially	May convert fully or partially	N/A	N/A		
26 If convertible, conversion rate	May convert at any time all or, from time to time, any part	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.		1		
27 If convertible, mandatory or optional conversion	Optional	N/A	N/A		
28 If convertible, specify instrument type convertible into	Common equity tier 1	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	N/A	N/A		
30 Write-down feature	No	No	No N/A		
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)	Subordinated debt	Subordinated debt	Subordinated debt		
36 Non-compliant transitioned features	Yes	Yes	Yes		
37 If yes, specify non-compliant features	Lack of NVCC features	Lack of NVCC features	Lack of NVCC features		

Disclosure template for main features of regulatory capital instruments						
	Preferred Shares					
	Series AC	Series AD	Series AE			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780102604	780102844	780102760			
3 Governing law(s) of the instrument	Canada	Canada	Canada			
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			

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

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

	Disclosure template for main features of regulatory capital instruments				
		Preferred Shares			
		Series AK	Series AL	Series AZ	
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78010A390	78010A333	78012G411	
3	Governing law(s) of the instrument	Canada	Canada	Canada	
4	Regulatory treatment	A delicional Tital A	A delition of Time 4	A delicion of Time A	
5	Transitional Basel III rules Post-transitional Basel III rules	Additional Tier 1 Ineligible	Additional Tier 1 Ineligible	Additional Tier 1 Additional Tier 1	
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group	
7	Instrument type (types to be specified by jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares	
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	61	300	500	
9	Par value of instrument	61	300	500	
10	Accounting classification	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	Optional call date, contingent call dates and redemption amount	Feb 24, 2019 at \$25.00	Feb 24, 2014 at \$25.00	May 24, 2019 at \$25.00	
16	Subsequent call dates, if applicable	On Feb 24, 2024 and every fifth year thereafter at \$25.00	On Feb 24, 2019 and every fifth year thereafter at \$25.00	On May 24, 2024 and 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	4.00% to, but excluding, May 24, 2019; the initial fixed rate	
		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	
		equal to the sum of GOC yield plus 1.93%.		of GOC Yield plus 2.21% for each subsequent fixed rate	
				period ³ . If converted into series BA, the coupon will set at a	
			the sum of the T-Bill Rate plus 2.67%.	floating rate equal to the sum of the T-Bill Rate plus 2.21%.	
			·	· · ·	
19	Existence of a dividend stopper	Yes	Yes	Yes	
20		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 If convertible, conversion trigger (s)	Convertible Investor Election - Conversion to Series AJ shares	Convertible Investor Election - Conversion to Series AM shares	Convertible i) Investor Election - Conversion to Series BA shares	
				ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	
25	If convertible, fully or partially	Investor Election - Conversion to Series AJ shares: May convert fully or partially	Investor Election - Conversion to Series AM shares: May convert fully or partially	ii) Investor Election - Conversion to Series BA shares: May convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always	
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.	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.	convert fully 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 In 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	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
		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)	Subordinated debt	Subordinated debt	Subordinated debt	
	Non-compliant transitioned features	Yes		No N/A	
3/	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, February 24 in the fifth year thereafter.

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

	Disclosure template for main features of regulatory capital instruments				
		Preferred Shares			
		Series BB	Series BD	Series BF	
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78012H567	78012Q112	78012T470	
3	Governing law(s) of the instrument	Canada	Canada	Canada	
4	Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group	
7	Instrument type (types to be specified by jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	500	600	300	
9	Par value of instrument	500	600	300	
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	
11	Original date of issuance	June 3, 2014	January 30, 2015	March 13, 2015	
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	
13	Original maturity date	No maturity	No maturity	No maturity	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	August 24, 2019 at \$25.00	May 24, 2020 at \$25.00	November 24, 2020 at \$25.00	
16	Subsequent call dates, if applicable	On August 24, 2024 and every fifth year thereafter at	On May 24, 2025 and every fifth year thereafter at \$25.00	On November 24, 2025 and every fifth year thereafter at	
Н	Couponaldividanda	\$25.00		\$25.00	
17	Coupons/dividends 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	3.60% to, but excluding, May 24, 2020; the initial fixed rate	3.60% to, but excluding, November 24, 2020; the initial	
10	Coupon rate and any related much	rate period. Set to reset at a fixed rate which will equal the	period. Set to reset at a fixed rate which will equal the sum	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	period ⁵ . If converted into series BE, the coupon will set at a	subsequent fixed rate period ⁶ . If converted into series BG,	
		at a floating rate equal to the sum of the T-Bill Rate plus	floating rate equal to the sum of the T-Bill Rate plus 2.74%.	the coupon will set at a floating rate equal to the sum of the	
		2.26%.		T-Bill Rate plus 2.62%.	
19	Existence of a dividend stopper	Yes	Yes	Yes	
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Convertible	Convertible	Convertible	
24	If convertible, conversion trigger (s)	i) Investor Election - Conversion to Series BC shares	i) Investor Election - Conversion to Series BE shares	i) Investor Election - Conversion to Series BG shares	
		ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	
25	If convertible, fully or partially	i) Investor Election - Conversion to Series BC shares: May convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always convert fully	i) Investor Election - Conversion to Series BE shares: May convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always convert fully	i) Investor Election - Conversion to Series BG shares: May convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always convert fully	
26	If convertible, conversion rate	i) Investor Election - Conversion to Series BC shares: Convertible into Series BC Preferred Shares on the basis of one Series BC Preferred Share for each Series BB Preferred Shares. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	i) Investor Election - Conversion to Series BE shares: Convertible into Series BE Preferred Shares on the basis of one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	i) Investor Election - Conversion to Series BG shares: Convertible into Series BG Preferred Shares on the basis of one Series BG Preferred Share for each Series BF Preferred Shares. Convertible on November 24, 2020 and on each November 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BF and Series BG share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	
27	If convertible, mandatory or optional conversion	i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	i) Investor Election - Conversion to Series BG shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	
28	If convertible, specify instrument type convertible into	Additional tier 1/Common Equity Tier 1	Additional tier 1/Common Equity Tier 1	Additional tier 1/Common Equity Tier 1	
29 30	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 N/A	No N/A	No N/A	
31	If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt	Subordinated debt	Subordinated debt	
36	Non-compliant transitioned features	No	No Subordinated debt	No	
37		N/A		N/A	
	7.0,7.0				

- 4 Subsequent Fixed Rate Period means the period from and including August 24, 2019 to, but excluding, August 24, 2024 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, August 24 in the fifth year thereafter.
- 5 Subsequent Fixed Rate Period means the period from and including May 24, 2020 to, but excluding, May 24, 2025 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, May 24 in the fifth year thereafter.
- 6 Subsequent Fixed Rate Period means the period from and including November 24, 2020 to, but excluding, November 24, 2025 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, November 24 in the fifth year thereafter.

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

	Disclosure template for main features of regulatory capital instruments				
	Preferred Shares				
		Series C-1	Series C-2		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78013G204	78013G303		
3	Governing law(s) of the instrument	Canada	Canada		
	Regulatory treatment				
4	Transitional Basel III rules	Ineligible	Ineligible		
5	Post-transitional Basel III rules	Ineligible	Ineligible		
6	Eligible at solo/group/group&solo	N/A	N/A		
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)	0	0		
9	Par value of instrument	USD 175	USD 100		
10	Accounting classification	Shareholders' Equity	Shareholders' Equity		
11	Original date of issuance	November 2, 2015	November 2, 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 13, 2017 at \$1000.00 per share (equivalent to \$25.00	Nov 7, 2023 at \$1000.00 per share (equivalent to \$25.00		
		per depositary share)	per depositary share)		
16	Subsequent call dates, if applicable	Any dividend payment date on or after November 13, 2017	Any dividend payment date on or after November 7, 2023 at		
		at \$1000.00 per share (equivalent to \$25.00 per depositary	\$1000.00 per share (equivalent to \$25.00 per depositary		
		share)	share)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed to floating		
18	Coupon rate and any related index	5.50%	6.75% to, but excluding, November 7, 2023. From		
			November 7, 2023 and thereafter 3M USD LIBOR plus		
			4.052%.		
19	Existence of a dividend stopper	Yes	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	Nonconvertible	Nonconvertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
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	Lack of NVCC features	Lack of NVCC features		

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)	505	1,219		
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		
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		
	2008-1 Canada Yield Price ⁷ .	2015 Canada Yield Price ⁸ .		
		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 ⁷ .	per RBC TruCS - Series 2015 and the RBC TruCS - Series 2015 Canada Yield Price8.		
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				
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		Partially discretionary		
21 Existence of a step up or other incentive to redeem	Yes	Yes		
22 Noncumulative or cumulative	Non-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.		
	Trucs-series 2006-1.	11uC5-5eries 2015.		
27 If convertible, mandatory or optional conversion	Mandatory	Mandatory		
27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	Additional tier 1	Additional tier 1		
29 If convertible, specify instrument type convertible into	Royal Bank of Canada	Royal Bank of Canada		
30 Write-down feature		No		
31 If write-down, write-down trigger (s)		N/A		
32 If write-down, full or partial		N/A		
33 If write-down, permanent or temporary		N/A		
34 If temporary write-down, description of write-down mechanism		N/A		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt	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		
		1 17		

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.

	Disclosure template for main features of regulatory capital instruments					
	Subordinated Indetedness					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086CW2	GB0007542557	780087AK8		
3	Governing law(s) of the instrument	Canada	Canada	Canada		
Ŭ	Regulatory treatment	Canada	- Carlada	- Carlotta		
4		Tier 2	Tier 2	Tier 2		
5		Ineligible	Ineligible	Ineligible		
6		Solo and Group	Solo and Group	Solo and Group		
7		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)	2,058	227	224		
9		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		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		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		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		N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	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		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 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		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		
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	GG7162199	XS0305391681	N/A		
3	Governing law(s) of the instrument	Canada	Canada	Trinidad and Tobago		
	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	112	26		
	Par value of instrument	110	JPY 10000	TTD 300		
	Accounting classification	Liability - amortized cost	Liability - fair value option	Liability - amortized cost		
11	Original date of issuance	June 8, 1993	June 26, 2007	November 1, 2012		
12	Perpetual or dated	Dated	Dated	Dated		
13		June 8, 2023	June 26, 2037	November 1, 2027		
14	Issuer call subject to prior supervisory approval	No	Yes	Yes		
15		N/A	Jun 26, 2017 at par	Nov 1, 2022 at par		
16		N/A	N/A	N/A		
	Coupons/dividends					
17		Fixed	Fixed	Fixed		
18		9.30%	2.86%	4.75%		
19		No	No	No		
20		Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22		Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	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	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28		N/A	N/A	N/A		
29		N/A	N/A	N/A		
	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	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		
	Non-compliant transitioned features	Yes	Yes	Yes		
37	If yes, specify non-compliant features	Lack of NVCC features	Lack of NVCC features	Lack of NVCC features		

	Disclosure template for main features of regulatory capital instruments					
	Subordinated Indebtedness					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086JC9	780086JM7	780086KR4		
3	Governing law(s) of the instrument	Canada	Canada	Canada		
	Regulatory treatment					
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2		
5	Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2		
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group		
7	Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,014	1,055	1,005		
9	Par value of instrument	1,000	1,000	1,000		
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost		
11	Original date of issuance	July 17, 2014	September 29, 2014	June 4, 2015		
	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	July 17, 2024	September 29, 2026	June 4, 2025		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	Jul 17, 2019 at par	Sept 29, 2021 at par	June 4, 2020 at par		
16		Any time on or after July 17, 2019, at par	Any time on or after Sept 29, 2021, at par	Any time on or after June 4, 2020, at par		
17	Coupons/dividends	Fixed to floating	Fixed to floating	Fixed to floating		
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed to floating Fixed at 3.04% per annum until July 17, 2019. Thereafter,		Fixed to floating Fixed at 2.48% per annum until June 4, 2020. Thereafter,		
10	Coupon rate and any related index	floating to maturity at 3-month CDOR plus 1.08%.	Thereafter, floating to maturity at 3-month CDOR plus 1.12%.	floating to maturity at 3-month CDOR plus 1.10%.		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Convertible	Convertible	Convertible		
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach)	NVCC Trigger (Contractual Approach)	NVCC Trigger (Contractual Approach)		
		a) The Superintendent is of the opinion that the Bank has	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	ceased, or is about to cease, to be viable and that, after	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 conversion of all instruments, it is likely that viability of		
		the Bank will be restored or maintained.	the Bank will be restored or maintained.	the 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	Always convert fully	Always convert fully	Always convert fully		
26	If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each	Upon the occurrence of NVCC trigger event, each	Upon the occurrence of NVCC trigger event, each		
		outstanding Note is converted into a number of common	outstanding Note is converted into a number of common	outstanding Note is converted into a number of common		
		shares equal to (Multiplier x Note Value) / Conversion	shares equal to (Multiplier x Note Value) / Conversion	shares equal to (Multiplier x Note Value) / Conversion		
		Price. Refer to prospectus for further details.	Price. Refer to prospectus for further details.	Price. Refer to prospectus for further details.		
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory		
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1		
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
30	Write-down feature	No	No	No 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		
1	If write-down, permanent or temporary	N/A	N/A	N/A		
33		•		N/A		
33		N/A	IN/A	IN/A		
33 34 35	If temporary write-down, description of write-down mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A Deposit liabilities and all other senior indebtedness of the	N/A Deposit liabilities and all other senior indebtedness of the	Deposit liabilities and all other senior indebtedness of the		
33 34 35	If temporary write-down, description of write-down mechanism 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		
33 34 35 36	If temporary write-down, description of write-down mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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		

Disclosure template for main features of regulatory capital instruments			
Subordinated Indebtedness			
1		City National Bank	City National Bank
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	178180GB5	178180GD1
3	Governing law(s) of the instrument	State of New York	State of New York
	Regulatory treatment		
4	Transitional Basel III rules	Ineligible	Ineligible
5	Post-transitional Basel III rules	Ineligible	Ineligible
6	Eligible at solo/group/group&solo	Solo	Solo
7	Instrument type (types to be specified by jurisdiction)	Tier 2 subordinated debt	Tier 2 subordinated debt
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	0	0
9	Par value of instrument	USD 75	USD 150
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	August 12, 2009	June 20, 2012
12	Perpetual or dated	Dated	Dated
13	Original maturity date	August 12, 2019	July 15, 2022
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount	N/A	N/A
16	Subsequent call dates, if applicable	N/A	N/A
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	9.00%	5.38%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
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	Nonconvertible	Nonconvertible
24	If convertible, conversion trigger (s)	N/A	N/A
25		N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30		No	No
31		N/A	N/A
32		N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34		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
36	Non-compliant transitioned features	Yes	Yes
	If yes, specify non-compliant features	Lack of NVCC features	Lack of NVCC features