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*.

Neither this document nor any information contained herein shall constitute an invitation or recommendation to invest or otherwise deal in, or an offer to sell or the solicitation of an offer to buy or subscribe for, any security. There shall be no sale of any securities in any jurisdiction in which such an offer, solicitation or sale would be unlawful prior to qualification under the securities laws of such state or jurisdiction.

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 November 30, 2016. 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)	17,859			
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	\$0.83 (quarterly dividend effective Feb 24, 2016)			
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	lf write-down, write-down trigger (s)	N/A			
32	lf 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			

Disclos	ure template for main features of regulatory capital instru	uments	
	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

Disc	losure template for main features of regulatory capi	ital 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 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 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.

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Peace or Tourney dividend/cooper Coupon rise and any rolled index Coupon rise and rise any rise and rise	10	Subsequent can dates, if applicable	Off Feb 24, 2024 and every fifth year thereafter at \$25.00	Off Feb 24, 2019 and every fitti year thereafter at \$25.00	On May 24, 2024 and every littli year thereafter at \$25.00	
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convented in science AL, the coupon will seal a food rate which will equal the sum of GOC Yeld plus 1.5%. 275 for each subsequent for control care period. If it convented in science AL, the coupon will seal a food for Yeld plus 2.7% for each subsequent rise series AL, the coupon will seal a food for Yeld plus 2.7% for each subsequent rise series AL, the coupon will seal a food for Yeld plus 2.7% for each subsequent rise series AL, the coupon will seal a food for Yeld plus 2.7% for each subsequent rise series AL, the coupon will seal a food for Yeld plus 2.7% for each subsequent rise series AL, the coupon will seal a food for Yeld plus 2.7% for each subsequent rise series AL, the coupon will seal a food for Yeld plus 2.7% for each subsequent rise series AL, the coupon will seal a food for the Yeld Seal Seal Seal Seal Seal Seal Seal Seal	18				4.00% to, but excluding, May 24, 2019; the initial fixed rate	
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Secretaries of a divided stappor Visc	1		equal to the sum of GOC yield plus 1.93%.		of GOC Yield plus 2.21% for each subsequent fixed rate	
Pesting of a distingtion stagger	1					
Fully discretionary					floating rate equal to the sum of the T-Bill Rate plus 2.21%.	
Fully discretionary	L					
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Noncomulative or comments Convertible Convertible Convertible						
If convertible, conversion trigger (s) Investor Election - Conversion to Series AJ shares Investor Election - Conversion to Series AJ shares Investor Election - Conversion to Series AJ shares Investor Election - Conversion to Series AM shares Investor Election - Conversion to Series A						
Investor Election - Conversion to Series All shares Investor Election - Conversion to Series All s						
in NVCC Trigger (Contractual Approach) - Conversion to Common shares: a) The Supprintendent is of the opinion that the closed, of in about to cose, to be visible and the share of the contraction of the share o						
convert fully or partially convertible into Series AJ shares: Convertible into Series AJ shares: Convertible into Series AJ Preferred Share for each Series AL Preferred Share for each Series AL Preferred Share for each Series AL Preferred Share in Series AM Shares: Convertible on Series AM Preferred Share in Series AM Shares: Convertible on Series AM Shares Convertible					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	
convert fully or partially convertible convertib	25	If convertible, fully or partially	Investor Election - Conversion to Series AJ shares: May	Investor Election - Conversion to Series AM shares: May	i) Investor Election - Conversion to Series BA shares: May	
Convertible into Series AJ Preferred Share so on the basis of series AM Preferred Share for each Series AM Preferred Share. Convertible on Feb 24, 2014 and on each Feb 24 every fifth year thereafter. Feb 24 every fifth ye					convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always	
Investor Election - Conversion to Series AJ shares: Optional Optional Investor Election - Conversion to Series AJ shares: Optional Optional Investor Election - Conversion to Series AJ shares: Optional Investor Election - Conversion to Series AJ shares: Optional Investor Election - Conversion to Series AJ shares: Optional Investor Election - Conversion to Series AJ shares: Optional Investor Election - Conversion to Series AJ shares: Optional Investor Election - Conversion to Series AJ shares: Optional Investor Election - Conversion to Series AJ shares: Optional Investor Election - Conversion to Series AJ shares: Optional Investor Election - Conversion to Series AJ shares: Optional Investor Election - Conversion to Series AJ shares: Optional Investor Election - Conversion to Series AJ shares: Optional Investor Election - Conversion to Series AJ shares: Investor Election - Conve		If convertible, conversion rate	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	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.	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	
29 If convertible, specify issuer of instrument it converts into Royal Bank of Canada No NA N/A N/A N/A N/A N/A N/A			Optional	Optional	ii) NVCC Trigger - Conversion to common shares: Mandatory	
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						
31 If write-down, write-down trigger (s) N/A						
32 If write-down, full or partial N/A N/A 33 If write-down, permanent or temporary 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						
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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						
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			
37 If yes, specify non-compliant features Lack of NVCC features Lack of NVCC features N/A				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.

25		Disclosure template for main features of regulatory capital instruments				
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Description and of the patienters October	1					
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The content of the			Preferred Shares	Preferred Shares	Preferred Shares	
Description of the property of the control of the property of t	8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	500	600	300	
To provide a series of missage Series Seri						
Department of March				Shareholders' Equity		
Somewhate Authority of the Community o		Original date of issuance				
Temporal to proce a personary agrows Yes	12					
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- 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	
\vdash		Nov 24, 2024 and thereafter at \$25.00	Nov 24, 2024 and thereafter at \$25.00	Feb 24, 2025 and thereafter at \$25.00	
L.	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 No	Fully discretionary	
22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Non-cumulative	Non-cumulative	No Non-cumulative	
23	Convertible or non-convertible	Convertible	Convertible	Convertible	
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	
25	If convertible, fully or partially	NVCC Trigger - Conversion to common shares: Always convert fully	NVCC Trigger - Conversion to common shares: Always convert fully	NVCC Trigger - Conversion to common shares: Always convert fully	
26	If convertible, conversion rate	NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BH share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	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					
30	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A	

	Disclosu	re template for main features of regulatory capital instrur	nents	
<u> </u>		Preferred Shares		
1	Issuer	Series BK Roval Bank of Canada	Series BM Roval Bank of Canada	Series C-1 Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78013L211	78013N274	78013G204
3	Governing law(s) of the instrument	Canada	Canada	Canada
	Regulatory treatment	Cariaua	Ω (aliada	Callada
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Ineligible
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Ineligible
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	N/A
7	Instrument type (types to be specified by jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	725	750	0
9	Par value of instrument	725	750	USD 82
10	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11	Original date of issuance	December 16, 2015	March 7, 2016	November 2, 2015
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 24, 2021 at \$25.00	August 24, 2021 at \$25.00	Nov 13, 2017 at \$1000.00 per share (equivalent to \$25.00 per depositary share)
16	Subsequent call dates, if applicable	On May 24, 2026 and every fifth year thereafter at \$25.00	On August 24, 2026 and every fifth year thereafter at \$25.00	Any dividend payment date on or after November 13, 2017 at \$1000.00 per share (equivalent to \$25.00 per depositary share)
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed to floating/fixed	Fixed to floating/fixed	Fixed
18	Coupon rate and any related index	5.50% to, but excluding, May 24, 2021; the initial fixed rate	5.50% to, but excluding, August 24, 2021; the initial fixed	5.50%
10	E E P E E E E E E E E E E E E E E E E E		rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 4.80% for each subsequent fixed rate period ⁸ . If converted into series BN, the coupon will set at a floating rate equal to the sum of the T-Bill Rate plus	10.00.10
		V	4.80%.	V
19	Existence of a dividend stopper	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Fully discretionary	Fully discretionary No	Fully discretionary No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Nonconvertible
24	If convertible, conversion trigger (s)	i) Investor Election - Conversion to Series BL shares	i) Investor Election - Conversion to Series BN shares	N/A
		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	Investor Election - Conversion to Series BL shares: May convert fully or partially In NVCC Trigger - Conversion to common shares: Always convert fully	i) Investor Election - Conversion to Series BN shares: May convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always convert fully	N/A
26	If convertible, conversion rate		i) Investor Election - Conversion to Series BN shares: Convertible into Series BN Preferred Shares on the basis of one Series BN Preferred Share for each Series BM Preferred Share. Convertible on August 24, 2021 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BM and Series BN share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	N/A
27	If convertible, mandatory or optional conversion	Investor Election - Conversion to Series BL shares: Optional In NVCC Trigger - Conversion to common shares: Mandatory	i) Investor Election - Conversion to Series BN shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	N/A
28	If convertible, specify instrument type convertible into	Additional tier 1/Common Equity Tier 1	Additional tier 1/Common Equity Tier 1	N/A
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	N/A
30		No	No	No
31		N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34		N/A	N/A	N/A
35	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 N/A	No N/A	Yes Lack of NVCC features
	If yes, specify non-compliant features			

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

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

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

	Disclosure template for main features of regulatory capital instruments				
	Trust Capital Securities				
		Series 2008-1			
1	Issuer	RBC Capital Trust			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	74925YAD4			
3	Governing law(s) of the instrument	Canada			
4	Regulatory treatment Transitional Basel III rules	Additional Tier 1			
5	Post-transitional Basel III rules	Ineligible			
6	Eligible at solo/group/group&solo	Solo and Group			
7	Instrument type (types to be specified by jurisdiction)	Innovative Tier 1			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	511			
9	Par value of instrument	500			
10	Accounting classification	Non-controlling interest in consolidated subsidiary			
11	Original date of issuance	April 28, 2008			
12	Perpetual or dated	Perpetual			
13	Original maturity date	No maturity			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	Jun 30, 2013 at the greater of \$1000 per RBC TruCS - Series 2008-1 and the RBC TruCS - Series 2008-1			
		Canada Yield Price9.			
		Prior to Jun 30, 2013 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 ⁹ .			
16	Subsequent call dates, if applicable	On Jun 30, 2013 and on any distribution date thereafter at (i) the greater of \$1000 per RBC TruCS - Series 2008-1			
		and the RBC TruCS - Series 2008-1 Canada Yield Price9,			
		if redeemed prior to Jun 30, 2018; or (ii) \$1000 per RBC			
		TruCS - Series 2008-1, if redeemed on or after Jun 30,			
		2018.			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed to floating			
18	Coupon rate and any related index	6.821% to Jun 30, 2018 and, thereafter, one half the sum			
		of Bankers' Acceptance Rate (reset semi annually) plus			
		350 basis points.			
19	Existence of a dividend stopper	Yes			
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary			
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	Yes Non-cumulative			
23	Convertible or non-convertible	Convertible			
24	If convertible, conversion trigger (s)	Automatic conversion into Series Al Preferred Shares			
24	ii conventible, convension trigger (3)	upon the occurrence of a loss absorption event. Please			
		refer to prospectus for further details.			
25	If convertible, fully or partially	Always convert fully			
26	If convertible, conversion rate	Convertible into Series Al Preferred Shares on the basis of			
	* TO 1 TO	40 Series Al Preferred Shares for each TruCS-Series			
		2008-1.			
27	If convertible, mandatory or optional conversion	Mandatory			
28	If convertible, specify instrument type convertible into	Additional tier 1			
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada			
30	Write-down feature	No			
31	If write-down, write-down trigger (s)	N/A			
32	If write-down, full or partial	N/A			
33	If write-down, permanent or temporary	N/A			
34	If temporary write-down, description of write-down mechanism	N/A			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt			
36	Non-compliant transitioned features	Yes			
37	If yes, specify non-compliant features	Incentive to redeem (step up), Lack of NVCC features			

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

	Disclosure template for main features of regulatory capital instruments				
	District.	Subordinated Indebtedness			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086CW2	GB0007542557	780087AK8	
3	Governing law(s) of the instrument	Canada	Canada	Canada	
Ŭ	Regulatory treatment	- Cariada	- Carlada	- Carlotta	
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)	2,044	232	223	
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		Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	Dec 6, 2019 at par	On the interest payment date falling in June 1991 at par	Oct 1, 1989 at par	
16	Subsequent call dates, if applicable	Any time on or after Dec 6, 2019 at par	Any time on or after the interest payment date falling on June 1991, on any interest payment date, at par	Any time on or after Oct 1, 1989, on any interest payment date, at par	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed to floating	Floating	Floating	
18	Coupon rate and any related index	Fixed at 2.990% per annum until Dec 6, 2019. Thereafter, floating to maturity at 3-month CDOR plus 1.10%.	3M US LIMEAN + 25	.40% + 30 day BA	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30		No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank	
36	Non-compliant transitioned features	Yes	Yes	Yes	
37	If yes, specify non-compliant features	Lack of NVCC features	Lack of NVCC features	Lack of NVCC features	

	Disclosure template for main features of regulatory capital instruments					
	Subordinated Indebtedness					
		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		
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	109	130	15		
	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	Optional call date, contingent call dates and redemption amount	N/A	Jun 26, 2017 at par	Nov 1, 2022 at par		
16	Subsequent call dates, if applicable	N/A	N/A	N/A		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18	Coupon rate and any related index	9.30%	2.86%	4.75%		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23		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		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	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		
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,014	1,061	1,003		
9	Par value of instrument	1,000	1,000	1,000		
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost		
11	Triginal same tributants	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		Yes	Yes	Yes		
15 16	Optional call date, contingent call dates and redemption amount	Jul 17, 2019 at par	Sept 29, 2021 at par	June 4, 2020 at par		
16	Subsequent call dates, if applicable	Any time on or after July 17, 2019, at par	Any time on or after Sept 29, 2021, at par	Any time on or after June 4, 2020, at par		
17	Coupons/dividends	Fixed to floating	Fixed to floating	Fixed to fleeting		
17 18	Fixed or floating dividend/coupon	Fixed to floating Fixed at 3.04% per annum until July 17, 2019. Thereafter,	Fixed to floating Fixed at 3.45% per annum until September 29, 2021.	Fixed to floating Fixed at 2.48% per annum until June 4, 2020. Thereafter,		
18	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) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.		
25	If convertible, fully or partially	Always convert fully	Always convert fully	Always convert fully		
26	If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details.	Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details.	Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details.		
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory		
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1		
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
30	Write-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	lf write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank		
36	Non-compliant transitioned features	No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments						
		Subordinated Indebtedness					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	City National Bank			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086LZ5	780082AD5	178180GB5			
3	Governing law(s) of the instrument	Canada	Canada	State of New York			
	Regulatory treatment						
4	Transitional Basel III rules	Tier 2	Tier 2	Ineligible			
5	Post-transitional Basel III rules	Tier 2	Tier 2	Ineligible			
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo			
7	Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 subordinated debt			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,496	2,057	0			
9	Par value of instrument	1,500	USD 1,500	USD 75			
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortised cost			
11	Original date of issuance	January 20, 2016	January 27, 2016	August 12, 2009			
12	Perpetual or dated	Dated	Dated	Dated			
13	Original maturity date	January 20, 2026	January 27, 2026	August 12, 2019			
14	Issuer call subject to prior supervisory approval	Yes	No	No			
15	Optional call date, contingent call dates and redemption amount	Jan 20, 2021 at par	N/A	N/A			
16	Subsequent call dates, if applicable		N/A	N/A			
	Coupons/dividends	, - , - , - , - , - , - , - , - , - , -					
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed	Fixed			
18	Coupon rate and any related index	Fixed at 3.31% per annum until January 20, 2021.	4.65%	9.00%			
		Thereafter, floating to maturity at 3-month CDOR plus					
		2.35%.					
19	Existence of a dividend stopper	No No	No	No			
20	Fully discretionary, partially discretionary or mandatory	-	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Convertible	Convertible	Nonconvertible			
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach)	NVCC Trigger (Contractual Approach)	N/A			
24	ii convertible, conversion ingger (s)	a) The Superintendent is of the opinion that the Bank has	a) The Superintendent is of the opinion that the Bank has	IV/A			
		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 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				
		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.				
		TIOTI-VIADIC.	ITIOTI-VIADIE.				
25	If convertible, fully or partially	Always convert fully	Always convert fully	IN/A			
26	If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each	Upon the occurrence of NVCC trigger event, each	N/A			
20	ii conveniole, convendent rate		outstanding Note is converted into a number of common	TW//			
		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.				
		Frice. Refer to prospectus for further details.	Price. Refer to prospectus for further details.				
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	N/A			
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	IN/A			
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	IN/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, rull of partial		N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	IN/A	IN/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			
20	Non-constitute transition of feature	Bank	Bank	Bank			
36	Non-compliant transitioned features		No N/A	Yes			
37	If yes, specify non-compliant features	N/A	N/A	Lack of NVCC features			

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