Main Features Report Q1/2020

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, which was subsequently revised on May 2018. 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 and other TLAC eligible instruments, which are set out in the publication entitled *Pillar 3 disclosure requirements – consolidated and enhanced framework*.

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.

	Disclosure template for main features of regulatory capital instruments					
	Common Shares					
	Included in both regulatory capital and TLAC					
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	Ontario				
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible					
•	instruments governed by foreign law)					
	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)	17,505				
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	\$1.05 (quarterly dividend effective February 24,				
		2020)				
19	Existence of a dividend stopper	No				
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary				
21	Existence of a step up or other incentive to redeem	N/A				
22	Noncumulative or cumulative	Non-cumulative				
23	Convertible or non-convertible	Non-convertible				
24	If convertible, conversion trigger (s)	N/A				
25	If convertible, fully or partially	N/A				
26	If convertible, conversion rate	N/A				
27	If convertible, mandatory or optional conversion	N/A				
28	If convertible, specify instrument type convertible into	N/A				
29	If convertible, specify issuer of instrument it converts into	N/A				
30	Write-down feature	No				
31	If write-down, write-down trigger (s)	N/A				
32	If write-down, full or partial	N/A				
33	If write-down, permanent or temporary	N/A				
34	If temporary write-down, description of write-down mechanism	N/A				
34a	Type of subordination					
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preferred Shares and Innovative Tier 1				
36	Non-compliant transitioned features	No				
37	If yes, specify non-compliant features	N/A				

Disclosure template for main features of regulatory capital instruments			
Preferred Shares			
Included in both regulatory capital and TLAC			
Series W	Series AA	Series AC	
Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
780085502	780085445	780102604	
Ontario	Ontario	Ontario	
N/A	N/A	N/A	
Additional Tier 1	Additional Tier 1	Additional Tier 1	
Ineligible	Ineligible	Ineligible	
Solo and Group	Solo and Group	Solo and Group	
Preferred Shares		Preferred Shares	
296	296	197	
300		200	
	· · ·	Shareholders' Equity	
		November 1, 2006	
Perpetual	Perpetual	Perpetual	
No maturity	No maturity	No maturity	
Yes		Yes	
, , , , , , , , , , , , , , , , , , , ,		Nov 24, 2011 to Nov 23, 2012 at \$26.00	
		Nov 24, 2012 to Nov 23, 2013 at \$25.75	
		Nov 24, 2013 to Nov 23, 2014 at \$25.50	
Feb 24, 2013 to Feb 23, 2014 at \$25.25		Nov 24, 2014 to Nov 23, 2015 at \$25.25	
Feb 24, 2014 and thereafter at \$25.00	May 24, 2015 and thereafter at \$25.00	Nov 24, 2015 and thereafter at \$25.00	
		Fixed	
		4.60%	
		Yes	
		Fully discretionary	
		No	
		Non-cumulative	
		Non-convertible	
		N/A	
i i i i i i i i i i i i i i i i i i i		N/A	
	N/A	N/A	
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the date fixed for conversion	N/A	NI/A	
		N/A N/A	
		N/A	
		No	
		N/A	
		N/A	
		N/A	
[LN/7]			
N/Δ	IN/Δ	IN/A	
N/A	N/A	N/A	
N/A Subordinated debt Yes	N/A Subordinated debt Yes	Subordinated debt Yes	
	Preferred Shares Included in both regulatory capital and TLAC Series W Royal Bank of Canada 780085502 Ontario N/A Additional Tier 1 Ineligible Solo and Group Preferred Shares 296 300 Shareholders' Equity January 31, 2005 Perpetual No maturity Yes Feb 24, 2010 to Feb 23, 2011 at \$26.00 Feb 24, 2011 to Feb 23, 2012 at \$25.75 Feb 24, 2012 to Feb 23, 2014 at \$25.50 Feb 24, 2014 and thereafter at \$25.00 Fixed 4.90% Yes Fully discretionary No Non-cumulative Convertible N/A May convert fully or partially May convert at any time all or, from time to time, any part of the outstanding Preferred Shares Series W into common shares determined by dividing the then applicable redemption price by the greater of \$2.50 and 95% of the weighted average trading price of the Common Shares for the 20 trading days ending on the last trading day ending on or before the fourth day prior to the date fixed for conversion Optional Common equity tier 1 Royal Bank of Canada No N/A	Preferred Shares	

Disclo	sure template for main features of regulatory capi	ital instruments	
	Preferred Shares		
	Included in both regulatory capital and TLA	AC	
	Series AE	Series AF	Series AG
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)	780102760	780102653	780102554
3 Governing law(s) of the instrument	Ontario	Ontario	Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
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)	246	197	246
9 Par value of instrument	250	200	250
10 Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11 Original date of issuance	January 19, 2007	March 14, 2007	April 26, 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
Optional call date, contingent call dates and redemption amount	Feb 24, 2012 to Feb 23, 2013 at \$26.00	May 24, 2012 to May 23, 2013 at \$26.00	May 24, 2012 to May 23, 2013 at \$26.00
16 Subsequent call dates, if applicable	Feb 24, 2013 to Feb 23, 2014 at \$25.75	May 24, 2013 to May 23, 2014 at \$25.75	May 24, 2013 to May 23, 2014 at \$25.75
	Feb 24, 2014 to Feb 23, 2015 at \$25.50	May 24, 2014 to May 23, 2015 at \$25.50	May 24, 2014 to May 23, 2015 at \$25.50
	Feb 24, 2015 to Feb 23, 2016 at \$25.25	May 24, 2015 to May 23, 2016 at \$25.25	May 24, 2015 to May 23, 2016 at \$25.25
	Feb 24, 2016 and thereafter at \$25.00	May 24, 2016 and thereafter at \$25.00	May 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	4.50%	4.45%	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
34a Type of subordination			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt	Subordinated debt	Subordinated debt
36 Non-compliant transitioned features	Yes	Yes	Yes
37 If yes, specify non-compliant features	Lack of NVCC features	Lack of NVCC features	Lack of NVCC features

Disclosure template for main features of regulatory capital instruments Preferred Shares			
	Included in both regulatory capital and TLAC		
	Series AZ	Series BB	Series BD
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)	78012G411	78012H567	78012Q112
3 Governing law(s) of the instrument	Ontario	Ontario	Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
instruments governed by foreign law)			
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)	500	500	600
9 Par value of instrument	500	500	600
10 Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11 Original date of issuance	January 30, 2014	June 3, 2014	January 30, 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
Optional call date, contingent call dates and redemption amount	May 24, 2019 at \$25.00	August 24, 2019 at \$25.00	May 24, 2020 at \$25.00
Subsequent call dates, if applicable	On May 24, 2029 and every fifth year thereafter at \$25.00	On August 24, 2029 and every fifth year thereafter at	On May 24, 2025 and every fifth year thereafter at \$25.0
		\$25.00	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed to floating/fixed	Fixed to floating/fixed	Fixed to floating/fixed
18 Coupon rate and any related index			3.60% to, but excluding, May 24, 2020; the initial fixed ra
	period. Set to reset at a fixed rate which will equal the sum	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 su
	of GOC Yield plus 2.21% for each subsequent fixed rate	sum of GOC Yield plus 2.26% for each subsequent fixed	of GOC Yield plus 2.74% for each subsequent fixed rate
	period ¹ . If converted into series BA, the coupon will set at a	rate period ² . If converted into series BC, the coupon will set	period ³ . If converted into series BE, the coupon will set a
	floating rate equal to the sum of the T-Bill Rate plus 2.21%.	·	floating rate equal to the sum of the T-Bill Rate plus 2.74
	The atting rate equal to the burn of the Park tate place 2.2.7%.	2.26%.	Industry rate equal to the current are 1 Bill reate place 2.1
19 Existence of a dividend stopper	Yes	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	No
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 BA shares	i) Investor Election - Conversion to Series BC shares	i) Investor Election - Conversion to Series BE shares
	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	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 ha ceased, or is about to cease, to be viable and that, after conversion of all instruments, it is likely that viability of th 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	convert fully or partially	i) Investor Election - Conversion to Series BC shares: May convert fully or partially	i) Investor Election - Conversion to Series BE shares: Ma
	convert fully	convert fully	convert fully
26 If convertible, conversion rate	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.	i) Investor Election - Conversion to Series BC shares: Convertible into Series BC Preferred Shares on the basis of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	ii) NVCC Trigger - Conversion to common shares: Alway convert fully i) Investor Election - Conversion to Series BE shares: Convertible into Series BE Preferred Shares on the basis 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 numb 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 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. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	i) Investor Election - Conversion to Series BC shares: Convertible into Series BC Preferred Shares on the basis of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	ii) NVCC Trigger - Conversion to common shares: Alway convert fully i) Investor Election - Conversion to Series BE shares: Convertible into Series BE Preferred Shares on the basis 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 numb 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: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory
27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	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. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1	i) Investor Election - Conversion to Series BC shares: Convertible into Series BC Preferred Shares on the basis of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1	ii) NVCC Trigger - Conversion to common shares: Alwa convert fully i) Investor Election - Conversion to Series BE shares: Convertible into Series BE Preferred Shares on the basis 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: Upor the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a numb 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: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1
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	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. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada	i) Investor Election - Conversion to Series BC shares: Convertible into Series BC Preferred Shares on the basis of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada	ii) NVCC Trigger - Conversion to common shares: Alwa convert fully i) Investor Election - Conversion to Series BE shares: Convertible into Series BE Preferred Shares on the basis 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: Upor the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a numb 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: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada
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	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. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No	i) Investor Election - Conversion to Series BC shares: Convertible into Series BC Preferred Shares on the basis of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No	ii) NVCC Trigger - Conversion to common shares: Alwa convert fully i) Investor Election - Conversion to Series BE shares: Convertible into Series BE Preferred Shares on the basione 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 BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	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. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A	i) Investor Election - Conversion to Series BC shares: Convertible into Series BC Preferred Shares on the basis of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A	ii) NVCC Trigger - Conversion to common shares: Alwa convert fully i) Investor Election - Conversion to Series BE shares: Convertible into Series BE Preferred Shares on the basione 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: Upo the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a num 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: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A
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	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. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A	convert fully i) Investor Election - Conversion to Series BC shares: Convertible into Series BC Preferred Shares on the basis of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A	ii) NVCC Trigger - Conversion to common shares: Alwa convert fully i) Investor Election - Conversion to Series BE shares: Convertible into Series BE Preferred Shares on the bas 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: Upo the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a num 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: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	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. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A	convert fully i) Investor Election - Conversion to Series BC shares: Convertible into Series BC Preferred Shares on the basis of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A	ii) NVCC Trigger - Conversion to common shares: Alwaconvert fully i) Investor Election - Conversion to Series BE shares: Convertible into Series BE Preferred Shares on the basone 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: Upot the occurrence of NVCC trigger event, each outstandin Series BD and Series BE share is converted into a num 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: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	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. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A	convert fully i) Investor Election - Conversion to Series BC shares: Convertible into Series BC Preferred Shares on the basis of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A	ii) NVCC Trigger - Conversion to common shares: Alwaconvert fully i) Investor Election - Conversion to Series BE shares: Convertible into Series BE Preferred Shares on the bast 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 outstandin Series BD and Series BE share is converted into a num of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BE shares: Optional iii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	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. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A	convert fully i) Investor Election - Conversion to Series BC shares: Convertible into Series BC Preferred Shares on the basis of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A	ii) NVCC Trigger - Conversion to common shares: Alwa convert fully i) Investor Election - Conversion to Series BE shares: Convertible into Series BE Preferred Shares on the bas 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 outstandin Series BD and Series BE share is converted into a num 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: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A N/A
If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	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. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A	convert fully i) Investor Election - Conversion to Series BC shares: Convertible into Series BC Preferred Shares on the basis of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A	ii) NVCC Trigger - Conversion to common shares: Alwa convert fully i) Investor Election - Conversion to Series BE shares: Convertible into Series BE Preferred Shares on the bas 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: Upo the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a num of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BE shares: Optional iii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A

- 1 Subsequent Fixed Rate Period means the period from and including May 24, 2024 to, but excluding, May 24, 2029 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.
- 2 Subsequent Fixed Rate Period means the period from and including August 24, 2024 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.
- 3 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.

Disclosure template for main features of regulatory capital instruments			
		Preferred Shares	
Series BI	Series BH	Included in both regulatory capital and TLAC Series BF	
Royal Bank of Canada		Royal Bank of Canada	1 Issuer
78013K601		78012T470	2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)
Ontario		Ontario	3 Governing law(s) of the instrument
N/A		N/A	3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-
, , , ,	1. "		eligible instruments governed by foreign law)
	+		Regulatory treatment
Additional Tier 1	Additional Tier 1	Additional Tier 1	4 Transitional Basel III rules
Additional Tier 1		Additional Tier 1	5 Post-transitional Basel III rules
Solo and Group			6 Eligible at solo/group/group&solo
Preferred Shares		Preferred Shares	7 Instrument type (types to be specified by jurisdiction)
150	150	300	8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)
150	150	300	9 Par value of instrument
Shareholders' Equity		Shareholders' Equity	10 Accounting classification
July 22, 2015		March 13, 2015	11 Original date of issuance
Perpetual		Perpetual	12 Perpetual or dated
No maturity		No maturity	13 Original maturity date
Yes	Yes	Yes	14 Issuer call subject to prior supervisory approval
Nov 24, 2020 to Nov 23, 2021 at \$26.00		November 24, 2020 at \$25.00	15 Optional call date, contingent call dates and redemption amount
Nov 24, 2021 to Nov 23, 2021 at \$25.00	, , ,	On November 24, 2025 and every fifth year thereafter at	16 Subsequent call dates, if applicable
Nov 24, 2021 to Nov 23, 2022 at \$25.75 Nov 24, 2022 to Nov 23, 2023 at \$25.50 Nov 24, 2023 to Nov 23, 2024 at \$25.25 Nov 24, 2024 and thereafter at \$25.00	Nov 24, 2022 to Nov 23, 2023 at \$25.50 Nov 24, 2023 to Nov 23, 2024 at \$25.25	\$25.00	
			Coupons/dividends
Fixed		Fixed to floating/fixed	17 Fixed or floating dividend/coupon
4.90%		3.60% to, but excluding, November 24, 2020; the initial fixed rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 2.62% for each subsequent fixed rate period ⁴ . If converted into series BG, the coupon will set at a floating rate equal to the sum of the T-Bill Rate plus 2.62%.	Coupon rate and any related index
Yes		Yes	19 Existence of a dividend stopper
Fully discretionary	Fully discretionary	Fully discretionary	20 Fully discretionary, partially discretionary or mandatory
No	No	No	21 Existence of a step up or other incentive to redeem
Non-cumulative	Non-cumulative	Non-cumulative	Noncumulative or cumulative
Convertible	Convertible NVCC Trigger (Contractual Approach) - Conversion to	Convertible	23 Convertible or non-convertible 24 If convertible, conversion trigger (s)
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	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	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	
NVCC Trigger - Conversion to common shares: Always convert fully	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	25 If convertible, fully or partially
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.	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.	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	26 If convertible, conversion rate
NVCC Trigger - Conversion to common shares: Mandatory	55	i) Investor Election - Conversion to Series BG shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	27 If convertible, mandatory or optional conversion
Common Equity Tier 1		Additional tier 1/Common Equity Tier 1	28 If convertible, specify instrument type convertible into
Royal Bank of Canada	,	,	29 If convertible, specify issuer of instrument it converts into
No		No	30 Write-down feature
N/A		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	33 If write-down, permanent or temporary
N/A		N/A	34 If temporary write-down, description of write-down mechanism
	1		34a Type of subordination
Subordinated debt	Subordinated debt	Subordinated debt	, i
No		No	36 Non-compliant transitioned features
N/A		N/A	
F N N N	Royal Bank of Canada No N/A N/A N/A N/A N/A Subordinated debt No N/A	Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A Subordinated debt No 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 34a Type of subordination 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features

⁴ 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 Included in both regulatory capital and TLAC		
	Series BJ	Series BK	Series BM
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)	78013K288	78013L211	78013N274
3 Governing law(s) of the instrument	Ontario	Ontario	Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
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	725	750
9 Par value of instrument	150	725	750
10 Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11 Original date of issuance	October 2, 2015	December 16, 2015	March 7, 2016
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
Optional call date, contingent call dates and redemption amount	Feb 24, 2021 to Feb 23, 2022 at \$26.00	May 24, 2021 at \$25.00	August 24, 2021 at \$25.00
16 Subsequent call dates, if applicable	Feb 24, 2022 to Feb 23, 2023 at \$25.75	On May 24, 2026 and every fifth year thereafter at \$25.00	On August 24, 2026 and every fifth year thereafter at
	Feb 24, 2023 to Feb 23, 2024 at \$25.50 Feb 24, 2024 to Feb 23, 2025 at \$25.25 Feb 24, 2025 and thereafter at \$25.00		\$25.00
Coupons/dividends	Final	Final to floating (final)	Fixed to flection/Const
17 Fixed or floating dividend/coupon	Fixed	Fixed to floating/fixed	Fixed to floating/fixed
18 Coupon rate and any related index	5.25%	5.50% to, but excluding, May 24, 2021; the initial fixed rate	
		period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 4.53% for each subsequent fixed rate	sum of GOC Yield plus 4.80% for each subsequent fixed
		·	
		period ⁵ . If converted into series BL, the coupon will set at a	
		floating rate equal to the sum of the T-Bill Rate plus	set at a floating rate equal to the sum of the T-Bill Rate
		4.53%.	plus 4.80%.
19 Existence of a dividend stopper	Yes	Yes	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible 24 If convertible, conversion trigger (s)	Convertible NVCC Trigger (Contractual Approach) - Conversion to	i) Investor Election - Conversion to Series BL shares	i) Investor Election - Conversion to Series BN shares
	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.	a) The Superintendent is of the opinion that the Bank has	 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	NVCC Trigger - Conversion to common shares: Always convert fully	i) Investor Election - Conversion to Series BL shares: May convert fully or partially	i) Investor Election - Conversion to Series BN shares: May convert fully or partially
26 If convertible, conversion rate	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.	Convertible into Series BL Preferred Shares on the basis	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.
27 If convertible, mandatory or optional conversion	NVCC Trigger - Conversion to common shares: Mandatory	i) Investor Election - Conversion to Series BL shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional Conversion to Common shares:	i) Investor Election - Conversion to Series BN shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory
28 If convertible, specify instrument type convertible into	Common Equity Tier 1	Additional tier 1/Common Equity Tier 1	Additional tier 1/Common Equity Tier 1
29 If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
30 Write-down feature	No No	No N/A	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 34 If temporary write-down, description of write-down mechanism	N/A N/A	N/A N/A	N/A N/A
34a Type of subordination	1		1.00
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 No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
		•	•

- 5 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.
- 6 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 the fifth year thereafter.

	Preferre	es of regulatory capital instruments	
			Not Included in regulatory capital or TLAC
		Series BO	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)	78013R390	78013G303
3	Governing law(s) of the instrument	Ontario	Ontario
a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A
	eligible instruments governed by foreign law)		
	Regulatory treatment		
	Transitional Basel III rules	Additional Tier 1	Ineligible
,	Post-transitional Basel III rules	Additional Tier 1	Ineligible
3	Eligible at solo/group/group&solo	Solo and Group	N/A
7	Instrument type (types to be specified by jurisdiction)	Preferred Shares	Preferred Shares
3	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	350	0
)	Par value of instrument	350	USD 15
0	Accounting classification	Shareholders' Equity	Shareholders' Equity
1	Original date of issuance	November 2, 2018	November 2, 2015
2	Perpetual or dated	Perpetual	Perpetual
3	Original maturity date	No maturity	No maturity
4	Issuer call subject to prior supervisory approval	Yes	Yes
5	Optional call date, contingent call dates and redemption amount	February 24, 2024 at \$25.00	Nov 7, 2023 at \$1000.00 per share (equivalent to \$25.0
'	Optional call date, contingent call dates and redemption amount	rebluary 24, 2024 at \$25.00	• • • • • • • • • • • • • • • • • • • •
,	Cuba swant and datas if applicable	On Fahruary 24, 2020 and avery fifth years the reafter at	per depositary share)
6	Subsequent call dates, if applicable	On February 24, 2029 and every fifth year thereafter at	Any dividend payment date on or after November 7, 20
		\$25.00	at \$1000.00 per share (equivalent to \$25.00 per depos
			share)
Ц	Coupons/dividends		
_	Fixed or floating dividend/coupon	Fixed to floating/fixed	Fixed to floating
8	Coupon rate and any related index	4.80% to, but excluding, February 24, 2024; the initial fixed	
		rate period. Set to reset at a fixed rate which will equal the	
		sum of GOC Yield plus 2.38% for each subsequent fixed	4.052%.
		rate period ⁷ . If converted into series BP, the coupon will	
		set at a floating rate equal to the sum of the T-Bill Rate	
		plus 2.38%.	
9	Existence of a dividend stopper	Yes	Yes
0	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
1			
1	Existence of a step up or other incentive to redeem Noncumulative or cumulative	Non-cumulative	No Non cumulativa
2		Non-cumulative Convertible	Non-cumulative
3	Convertible or non-convertible		Nonconvertible
4	If convertible, conversion trigger (s)	i) Investor Election - Conversion to Series BP 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.	
		Hon-viable.	
_	If convertible, fully or partially	i) Investor Election - Conversion to Series BP shares: May	N/A
25	If convertible, fully or partially	1'	IWA
		convert fully or partially	
		ii) NVCC Trigger - Conversion to common shares: Always	
\Box		convert fully	N/A
6	If convertible, conversion rate	i) Investor Election - Conversion to Series BP shares:	N/A
		Convertible into Series BP Preferred Shares on the basis	
		of one Series BP Preferred Share for each Series BO	
		Preferred Share. Convertible on February 24, 2024 and	
		on each February 24 every fifth year thereafter.	
		ii) NVCC Trigger - Conversion to common shares: Upon	
		the occurrence of NVCC trigger event, each outstanding	
		Series BO and Series BP share is converted into a number	
		of common shares equal to (Multiplier x Book Value) /	
		Conversion Price. Refer to prospectus supplement for	
		further details.	
		Tartion dotailo.	
7	If convertible, mandatory or optional conversion	i) Investor Election - Conversion to Series BP shares:	N/A
′	ii convenible, manuatory di optional conversion	,	
		Optional ii) NIVCC Trigger Conversion to common charge:	
		ii) NVCC Trigger - Conversion to common shares:	
Ц		Mandatory	 N/A
8	If convertible, specify instrument type convertible into	Additional tier 1/Common Equity Tier 1	N/A
9	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	N/A
0	Write-down feature	No	No
1	If write-down, write-down trigger (s)	N/A	N/A
2	If write-down, full or partial	N/A	N/A
3	If write-down, permanent or temporary	N/A	N/A
4	If temporary write-down, description of write-down mechanism	N/A	N/A
a	Type of subordination		
<u>~</u> 5	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt	Subordinated debt
	Non-compliant transitioned features	No No	Yes
יחי	The compliant transmission foliation	j	
6 7	If yes, specify non-compliant features	N/A	Lack of NVCC features

⁷ Subsequent Fixed Rate Period means the period from and including February 24, 2024 to, but excluding, February 24, 2029 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.

Subconference flooring desired or Cannots Showed Service of Cannots Showed Servi	Disclosure template for main features of regulatory capital instruments				
Total Sear Nove Bank of Canada Nove Bank of Canada Nove Bank of Canada Nove Bank of Canada					
2 Description for Cognitive Security (or CLIFE) Selve or Recommend (or processed for private parameter) 7600077678 0600077678	1 Issuer		Royal Bank of Canada	Royal Bank of Canada	
Somewing layed; of the restaturement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC) eligible interfaces; associated by future to two controls. Societics interfaces; associated by future to the specific by introduced by future to the specific by fu			1 2		
Section Sect					
Begin bendrumer's governed by foreign law) Fig. 2 Till 2 T					
Regulatory treatment					
Transitional Raised III ruses					
Feet Annantorial Basel III rules Ineligible Ineligible Ineligible Celliphora solver polymorphosoto Solve and Group Solve and Group Solve and Group Solve and Group Solver and Group S		Tier 2	Tier 2	Tier 2	
Eligible at solo/group/group/skoho Solo and Group Solo and Group Solo and Group The 2 Subcrinianted Debt The 3 Subcrinianted Debt The 2 Subcrinianted Debt The 3 Subcri		-	-		
Text Subsequent call dates, Text Subsequent depth Subsequent de				U	
Section Par value of instrument Part of instr					
Per value of instrument					
10 Conjunit dissalination Liability - amortized cost Liability - a					
11 Original date of issuance June 8, 1998 June 8, 1998 October 1, 1994 22 Perpetual or dated Dated Dated Dated 23 Perpetual original maturity date June 8, 2023 June 29, 2085 October 1, 2093 24 Issuar call subject to prior supervisory approval No					
12 Perpetual or dated Da				· · · · · · · · · · · · · · · · · · ·	
13 Original maturity date Subsect and subject to prior supervisory approval No		,	,	,	
14 Susur call subject to prior supervisory approval No					
Optional call dates, confingent call dates, confingent call dates and redemption amount N/A		,	·	,	
Subsequent call dates, if applicable N/A June 1991, on any interest payment date falling on June 1991, on any interest payment date, at par date, at par date, at par date, at par level payment date, at par leve					
Coupons/dividends Fixed or floating dividend/coupon Fixed Fixed or floating dividend/coupon Fixed Fixed or floating dividend/coupon Fixed		1.47.	and the same same same same same same same sam	Cov., roos ar pan	
Coupons/dividends Fixed or floating dividend/coupon Fixed Fixed or floating dividend/coupon Fixed Fixed or floating dividend/coupon Fixed	16 Subsequent call dates, if applicable	N/A	Any time on or after the interest payment date falling on	Any time on or after Oct 1, 1989, on any interest payment	
Coupons/dividends Fixed Floating Floating Floating Floating Resistance of a dividend stopper Floating Floating Floating Floating Sexistence of a dividend stopper Floating Flo		1.47.			
Fixed or floating dividend/coupon Floating Floating Floating Floating Floating Floating Floating Floating	Coupons/dividends		ound reen, on any interest payment date, at par	acto, at par	
Coupon rate and any related index 9.30% 3M US LIMEAN ± 25 Monthly IRRCC ± 40		Fixed	Floating	Floating	
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Mon-cumulative M				<u> </u>	
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-convertible N					
Existence of a step up or other incentive to redeem					
Non-cumulative or cumulative or cumulative Non-cumulative Non-cumulative Non-cumulative Non-convertible Non-co					
Convertible Non-convertible Non-convertibl		Non-cumulative	Non-cumulative	Non-cumulative	
If convertible, conversion trigger (s)					
25 If convertible, fully or partially N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A 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 29 If convertible, specify instrument it converts into N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A 20 If write-down trigger (s) N/A N/A 30 Write-down trigger (s) N/A N/A 31 If write-down, full or partial N/A N/A 32 If write-down, permanent or temporary N/A N/A N/A 33 If temporary write-down, description of write-down mechanism N/A N/A 40 If temporary write-down, description of write-down mechanism N/A N/A 41 Type of subordination N/A N/A N/A 42 Type of subordination N/A N/A N/A 43 Type of subordination N/A N/A N/A 44 N/A N/A N/A N/A N/A 45 Non-compliant transitioned features Deposit liabilities and all other senior indebtedness of the Bank Bank Bank Bank Senior to indepted the Senior indebtedness of the Bank Senior to indepted the Senior indebtedness of the Bank Senior to indepted the Senior indebtedness of the Senior transitioned features Yes	24 If convertible, conversion trigger (s)			N/A	
If convertible, conversion rate N/A					
If convertible, mandatory or optional conversion		N/A			
If convertible, specify instrument type convertible into N/A N/A N/A N/A N/A N/A N/A N/					
If convertible, specify issuer of instrument it converts into N/A N/A N/A 30 Write-down feature No 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 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 34 Type of subordination 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 Bank 36 Non-compliant transitioned features Yes Yes Yes Yes 37 Yes N/A N/A N/A N/A 38 N/A N/A N/A N/A N/A N/A 39 N/A N/A N/A N/A N/A 30 N/A N/A N/A N/A N/A N/A N/A 30 N/A N/A N/A N/A N/A N/A N/A N/A 31 N/A N/A N/A N/A N/A N/A N/A 32 N/A N/A N/A N/A N/A N/A N/A N/A N/A 30 N/A N/A N/A N/A N/A N/A N/A N/A N/A 31 N/A		N/A		N/A	
Write-down feature					
31 If write-down, write-down trigger (s) N/A N					
32					
If write-down, permanent or temporary If temporary write-down, description of write-down mechanism If temporary write-down, description of write-down mechanism If temporary write-down, description of write-down mechanism N/A N/A N/A N/A N/A N/A N/A Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Deposit liabilities and all other senior indebtedness of the Bank Bank N/A N/A N/A Deposit liabilities and all other senior indebtedness of the Bank N/A N/A N/A N/A N/A N/A N/A N/	, 00 / /				
If temporary write-down, description of write-down mechanism N/A N/A N/A N/A N/A N/A N/A N/					
Type of subordination 34					
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Deposit liabilities and all other senior indebtedness of the Bank Bank Non-compliant transitioned features Deposit liabilities and all other senior indebtedness of the Bank Yes Yes					
BankBank36 Non-compliant transitioned featuresYes		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	
36 Non-compliant transitioned features Yes Yes		·	i ·	· .	
	36 Non-compliant transitioned features				

	Disclosure template for main features of regulatory capital instruments					
	Subordinated Indebtedness					
	Included in both regulatory capital and TLAC					
	Issuer	RBC Royal Bank (Trinidad & Tobago) Limited	Royal Bank of Canada	Royal Bank of Canada		
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	N/A	780086RN6	780086RA4		
	Governing law(s) of the instrument	Trinidad and Tobago	Ontario	Ontario		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	IN/A	N/A	N/A		
	nstruments governed by foreign law)					
4	Regulatory treatment Transitional Basel III rules	Tier 2	Tier 2	Tier 2		
5	Post-transitional Basel III rules	Ineligible	Ineligible	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)	24	1,490	1,507		
	Par value of instrument	TTD 300	1,500	1,500		
	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost		
	Original date of issuance	November 1, 2012	December 23, 2019	July 25, 2019		
	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	November 1, 2027	December 23, 2029	July 25, 2029		
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	Nov 1, 2022 at par	Dec 23, 2024 at par	Jul 25, 2024 at par		
16	Subsequent call dates, if applicable	N/A	Any time on or after Dec 23, 2024 at par	Any time on or after July 25, 2024, at par		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed to floating	Fixed to floating		
18	Coupon rate and any related index	4.75%	Fixed at 2.880% per annum until Dec 23, 2024.	Fixed at 2.74% per annum until July 25, 2024. Thereafter,		
			Thereafter, floating to maturity at 3-month CDOR plus	floating to maturity at 3-month CDOR plus 0.98%.		
			0.89%.			
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	Convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	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	N/A	N/A	Always convert fully		
26	If convertible, conversion rate	N/A	N/A	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	N/A	N/A	Mandatory		
28	If convertible, specify instrument type convertible into	N/A	N/A	Common Equity 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		
	Type of subordination					
	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		
	Non-compliant transitioned features	Yes	Yes	No		
37	If yes, specify non-compliant features	Lack of NVCC features	N/A	N/A		

	Disclosu	re template for main features of regulatory capital instru	iments		
	Subordinated Indebtedness				
		Included in both regulatory capital and TLAC			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086JM7	780086KR4	780086LZ5	
	Governing law(s) of the instrument	Ontario	Ontario	Ontario	
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
	instruments governed by foreign law)				
	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		Solo and Group	Solo and Group	Solo and Group	
7	mission type (types to be epistimist by James ment)	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)	1,010	934	1,463	
	Par value of instrument	1,000	1,000	1,500	
	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	
	Original date of issuance	September 29, 2014	June 4, 2015	January 20, 2016	
	Perpetual or dated	Dated September 20, 2020	Dated	Dated	
13	<u>u</u> ,	September 29, 2026	June 4, 2025	January 20, 2026	
	Issuer call subject to prior supervisory approval	Yes Sept 29, 2021 at par	Yes June 4, 2020 at par	Yes Jan 20, 2021 at par	
15 16	7	,	Any time on or after June 4, 2020, at par	Any time on or after Jan 20, 2021, at par	
16	Subsequent call dates, if applicable Coupons/dividends	Any time on or after Sept 29, 2021, at par	Any time on or after June 4, 2020, at par	Any time on or after Jan 20, 2021, at par	
17		Fixed to floating	Fixed to floating	Fixed to floating	
18		Fixed at 3.45% per annum until September 29, 2021.	Fixed at 2.48% per annum until June 4, 2020. Thereafter,	Fixed at 3.31% per annum until January 20, 2021.	
10	Coupon rate and any related index	Thereafter, floating to maturity at 3-month CDOR plus	floating to maturity at 3-month CDOR plus 1.10%.	Thereafter, floating to maturity at 3-month CDOR plus	
		1.12%.	libating to maturity at 3-month oboly plus 1.10%.	2.35%.	
19	Existence of a dividend stopper	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	
	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	
		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	
			1 .	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.	
07	If convertible, we analytemy are entired to greater than the second seco	Mandatani	Mondoton	Mondoton	
27 28	If convertible, mandatory or optional conversion	Mandatory Common Equity Tior 1	Mandatory Common Equity Tior 1	Mandatory Common Equity Tior 1	
		Common Equity Tier 1 Royal Bank of Canada	Common Equity Tier 1 Royal Bank of Canada	Common Equity Tier 1 Royal Bank of Canada	
29 30	' 1 '	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	
34a		N/A	114/73	I W/A	
	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	
	1 35.001 11 000010 matter metatory in inquidation (opeony instrument type inimodiately semior to instrument)	Bank	Bank	Bank	
36	Non-compliant transitioned features	No	No	No	
	If yes, specify non-compliant features	N/A	N/A	N/A	
0,	1 700; open 7 from compliant roctares	11.20.5	1. 47.	1.97.5	

	Disclosure template for main features of regulatory capital instruments				
	Subordinated Subordinated	Indebtedness			
		Included in both regulatory capital and TLAC	Not Included in regulatory capital or TLAC		
1	Issuer		City National Bank		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780082AD5	178180GD1		
3	Governing law(s) of the instrument	Ontario	State of New York		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A		
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	Tier 2	Ineligible		
5	Post-transitional Basel III rules	Tier 2	Ineligible		
6	Eligible at solo/group/group&solo	Solo and Group	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)	2,048	0		
9	Par value of instrument		USD 150		
10	Accounting classification	Liability - amortized cost	Liability - amortised cost		
11	Original date of issuance	January 27, 2016	June 20, 2012		
12	Perpetual or dated		Dated		
13	Original maturity date	January 27, 2026	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		
. 5	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	4.65%	5.375%		
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	Convertible	Nonconvertible		
24			N/A		
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach) a) The Superintendent is of the opinion that the Bank has	IN/A		
		1 /			
		ceased, or is about to cease, to be viable and that, after			
		the conversion of all instruments, it is likely that viability of			
		the Bank will be restored or maintained.			
		b) The bank has accepted or agreed to accept a capital			
		injection from the government, without which the Bank			
		would have been determined by the Superintendent to be			
		non-viable.			
25	If convertible, fully or partially		N/A		
26	If convertible, conversion rate	[-1 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 - 3 -	N/A		
		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	1 7	N/A		
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	N/A		
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	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		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination				
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	No	Yes		
50		N/A	Lack of NVCC features		

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086QL11	US78013XW204	US78013XW618	
3 Governing law(s) of the instrument	ONTARIO	NEW YORK	NEW YORK	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	Contractual	
eligible instruments governed by foreign law)				
Regulatory treatment	N/A	N/A	N/A	
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	CAD 2,000	USD 1,500	USD 300	
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
11 Original date of issuance	September 26, 2018	October 5, 2018	October 5, 2018	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	September 26, 2023	October 5, 2023	October 5, 2023	
14 Issuer call subject to prior supervisory approval	No	No	No	
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	
16 Subsequent call dates, if applicable	N/A	N/A	N/A	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Floating	
18 Coupon rate and any related index	3.296%	3.70%	3MTH USD LIBOR+0.66%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	NA	NA	NA	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
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			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1894634135	XS1939278070	US78013XX293
3 Governing law(s) of the instrument	ONTARIO	ONTARIO	NEW YORK
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual
eligible instruments governed by foreign law)			
Regulatory treatment	N/A	N/A	N/A
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)
9 Par value of instrument	EUR 50	EUR 500	USD 600
10 Accounting classification	Liability - fair value option	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	October 17, 2018	January 25, 2019	January 25, 2019
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	October 17, 2022	January 25, 2021	January 25, 2021
14 Issuer call subject to prior supervisory approval	No	No	No
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16 Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons/dividends			
17 Fixed or floating dividend/coupon	Floating	Floating	Floating
18 Coupon rate and any related index	3MTH EURIBOR+0.70%	3MTH EURIBOR+0.75%	3MTHS USD LIBOR+0.40%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	NA	NA	NA
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
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			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1963783672	XS1971424723	US78013X6D51
3 Governing law(s) of the instrument	ONTARIO	ONTARIO	NEW YORK
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual
eligible instruments governed by foreign law)			
Regulatory treatment	N/A	N/A	N/A
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	HKD 200	USD 20	USD 1,000
10 Accounting classification	Liability - fair value option	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	March 18, 2019	March 29, 2019	April 29, 2019
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	March 18, 2022	March 29, 2029	April 29, 2022
14 Issuer call subject to prior supervisory approval	No	No	No
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16 Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18 Coupon rate and any related index	2.555%	3MTH US LIBOR+0.72%	2.80%
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	NA	NA	NA
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	NA	NA	NA
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
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			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78013X6E35	XS1989375412	HK0000504255
3 Governing law(s) of the instrument	NEW YORK	ONTARIO	ONTARIO
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment	N/A	N/A	N/A
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 500	EUR 500	HKD 520
10 Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - fair value option
11 Original date of issuance	April 29, 2019	May 2, 2019	May 21, 2019
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	April 29, 2022	May 2, 2024	May 21, 2024
14 Issuer call subject to prior supervisory approval	No	No	No
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16 Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons/dividends			
17 Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18 Coupon rate and any related index	3MTHS USD LIBOR+0.47%	0.250%	2.660%
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	NA	NA	NA
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	NA	NA	NA
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
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			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086QY32	US7813XZ769	US78013XZU52
3 Governing law(s) of the instrument	ONATRIO	NEW YORK	NEW YORK
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	Contractual
eligible instruments governed by foreign law)			
Regulatory treatment	N/A	N/A	N/A
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	CAD 2,000	USD 300	USD 1,250
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	July 2, 2019	July 8, 2019	July 16, 2019
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	July 2, 2024	July 8, 2021	July 16, 2024
14 Issuer call subject to prior supervisory approval	No	No	No
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16 Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18 Coupon rate and any related index	2.352%	3MTHS USD LIBOR+0.35%	2.55%
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	NA	NA	NA
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	NA	NA	NA
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
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			
	Other TLAC instruments issued directly by the		
	Included in TLAC not included in regulatory		
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78015K7C20	XS2072818672	CA780086RF34
3 Governing law(s) of the instrument	NEW YORK	ONTARIO	ONATRIO
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment	N/A	N/A	N/A
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 1500	GBP 400	CAD 2,500
10 Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - amortised cost
11 Original date of issuance	October 24, 2019	October 29, 2019	October 30, 2019
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	November 1, 2024	December 9, 2024	November 1, 2024
14 Issuer call subject to prior supervisory approval	No	No	No
Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
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	2.25%	1.375%	2.609%
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	NA	NA	NA
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	NA NA	NA N/A	NA NA
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	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			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2031862076	XS2087687864	CA780086RQ98
3 Governing law(s) of the instrument	ONTARIO	ONTARIO	ONATRIO
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment	N/A	N/A	N/A
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	EUR 1000	ZAR 300	CAD 2,250
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - amortised cost
11 Original date of issuance	July 23, 2019	December 2, 2019	January 28, 2020
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	July 23, 2024	December 2, 2024	January 28, 2027
14 Issuer call subject to prior supervisory approval	No	No	No
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
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	0.125%	8.060%	2.328%
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	NA	NA	NA
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	NA	NA	NA
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	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			
	Other TLAC instruments issued directly by the		
	Included in TLAC not included in regulatory		
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78015K7E85	US78015K7D03	XS2109790423
3 Governing law(s) of the instrument	NEW YORK	NEW YORK	ONTARIO
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	Contractual	N/A
eligible instruments governed by foreign law)			
Regulatory treatment	N/A	N/A	N/A
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 850	USD 1000	GBP 350
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - fair value option
11 Original date of issuance	January 17, 2020	January 17, 2020	January 28, 2020
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	January 17, 2023	January 17, 2023	December 15, 2025
14 Issuer call subject to prior supervisory approval	No	No	No
Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16 Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons/dividends			
17 Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18 Coupon rate and any related index	3MTHS USD LIBOR+0.36%	1.95%	1.125%
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	NA	NA	NA
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	NA NA	NA NA	NA NA
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclos	ure template for main features of regulatory capital ins	truments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
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)	78014RAQ3	78014RAR1	XS1906311763
3 Governing law(s) of the instrument	New York	New York	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	Contractual	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 16.050	USD 2.2	USD 20
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	October 22, 2018	October 29, 2018	November 20, 2018
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	October 22, 2021	October 29, 2020	November 20, 2048
14 Issuer call subject to prior supervisory approval	No	No	Yes
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	November 20, 2023 (127.69%)
16 Subsequent call dates, if applicable	N/A	N/A	November 20, 2028 (163.04%); November 20, 2033 (208.19%), November 20, 2038 (265.84%), November 20, 2043 (339.44%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed to Floating	Fixed to Floating	Fixed
18 Coupon rate and any related index	Y1: 3%, Y2-3: 3m USD LIBOR + 0.5%, subject to cap (4%) and floor (3%)	Y1: 3%, Y2-3: 3m USD LIBOR + 0.15%, subject to cap (3.75%)	5.01%
19 Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
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
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
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					
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
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)	XS1887254818	78014RAT7	XS1887265855		
3 Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	N/A		
eligible instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	USD 1	USD 1.75	USD 1		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	November 20, 2018	November 21, 2018	November 26, 2018		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	November 20, 2020	November 21, 2028	November 26, 2021		
14 Issuer call subject to prior supervisory approval	No	Yes	No		
15 Optional call date, contingent call dates and redemption amount	N/A	November 21, 2023 (100%)	N/A		
16 Subsequent call dates, if applicable	N/A	N/A	N/A		
Coupons/dividends					
17 Fixed or floating dividend/coupon	Floating	Fixed	Floating		
18 Coupon rate and any related index	3m USD LIBOR, subject to cap (4%) and floor (3.16%)	4.0%	3m USD LIBOR, subject to floor (3.30%)		
19 Existence of a dividend stopper	No	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24 If convertible, conversion trigger (s)	N/A	N/A	N/A		
25 If convertible, fully or partially	N/A	N/A	N/A		
26 If convertible, conversion rate	N/A	N/A	N/A		
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	No	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	N/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
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				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
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)	780086QP2	XS1924997551	XS1940929463	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	15	USD 50	USD 50	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	December 6, 2018	December 28, 2018	February 1, 2019	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	December 6, 2038	December 28, 2048	February 1, 2049	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	December 6, 2023 (123.13%)	December 28, 2023 (127.63%)	February 1, 2024 (127.93%)	
Subsequent call dates, if applicable	December 6, 2028 (151.62%); December 6, 2033 (186.70%)	December 28, 2028 (162.89%); December 28, 2033 (207.89%), December 28, 2038 (265.33%), December 28, 2043 (338.64%).	February 1, 2025 (134.39%), February 1, 2026 (141.18%), February 1, 2027 (148.31%), February 1, 2028 (155.80%), February 2029 (163.67%), February 1, 2030 (171.93%), February 1, 2031 (180.61%), February 1, 2032 (189.74%), February 1, 2033 (199.32%), February 1, 2034 (209.39%), February 1, 2035 (219.96%), February 1, 2036 (231.06%), February 1, 2037 (242.73%), February 1, 2038 (254.99%), February 1, 2039 (267.87%), February 1, 2040 (281.40%), February 1, 2041 (295.61%), February 1, 2042 (310.53%), February 1, 2043 (326.22%) February 1, 2044 (342.69%), February 1, 2045 (360%), February 1, 2046 (378.18%), February 1, 2047 (397.27%), February 1, 2048 (417.34%)	
Coupons/dividends	Final	End	First d	
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	4.25%	5.00%	5.05%	
19 Existence of a dividend stopper	No	No	No No notations	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclos	ure template for main features of regulatory capit	al instruments			
Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital				
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)	XS1932558684	XS1932561712	XS1912722003		
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A		
eligible instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	USD .442	JPY 300	USD 8.475		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	February 13, 2019	February 14, 2019	February 15, 2019		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	February 13, 2029	February 14, 2029	February 16, 2021		
14 Issuer call subject to prior supervisory approval	Yes	Yes	No		
15 Optional call date, contingent call dates and redemption amount	February 13, 2024 (100%)	February 14, 2024 (100%)	N/A		
16 Subsequent call dates, if applicable	N/A	N/A	N/A		
Coupons/dividends					
17 Fixed or floating dividend/coupon	Floating	Fixed	Float		
18 Coupon rate and any related index	3m USD LIBOR, subject to floor (2.80%)	0.52%	3m USD LIBOR, subject to floor (3.00%)		
19 Existence of a dividend stopper	No	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	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		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No	No	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		

Disclos	ure template for main features of regulatory capital instr	ruments		
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
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)	XS1939253081	XS1949532755	780086QT4	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 120	GBP 1	10	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	February 19, 2019	February 28, 2019	March 20, 2019	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	February 19, 2049	February 28, 2024	March 20, 2030	
14 Issuer call subject to prior supervisory approval	Yes	No	Yes	
Optional call date, contingent call dates and redemption amount	February 14, 2024 (127.69%)	N/A	March 21, 2022 (100%)	
16 Subsequent call dates, if applicable	February 19, 2025 (134.09%); February 19, 2026	N/A	March 21, 2023 (100%), March 21, 2024 (100%), March	
	(140.8%), February 19, 2027 (147.86%), February 19,		21, 2025 (100%), March 21, 2026 (100%), March 21,	
	2028 (155.27%), February 19, 2029 (163.04%), February		2027 (100%), March 21, 2028 (100%), March 21, 2029	
	19, 2030 (171.21%), February 19, 2031 (179.79%),		(100%)	
	February 19, 2032 (188.80%), February 19, 2033			
	(198.26%), February 19, 2034 (208.19%), February 19,			
	2035 (218.62%), February 19, 2036 (229.57%), February	'		
	19, 2037 (241.07%), February 19, 2038 (253.15%),			
	February 19, 2039 (265.84%), February 19, 2040			
	(279.15%), February 19, 2041 (293.14%), February 19,			
	2042 (307.83%), February 19, 2043 (323.25%), February	′		
	19, 2044 (339.44%) February 19, 2045 (356.45%),			
	February 19, 2046 (374.31%), February 19, 2047			
	(393.06%), February 19, 2048 (412.75%)			
Coupons/dividends 17 Fixed or floating dividend/coupon	Fixed	Floating	Fixed	
18 Coupon rate and any related index	5.01%	3m GBP LIBOR, subject to floor (1.64%)	Y1-3: 2.95% Y4: 3.15% Y5: 3.3% Y6: 3.5% Y7: 3.75%	
	5.01%		Y8: 4% Y9: 4.25% Y10: 4.5% Y11: 4.75%	
19 Existence of a dividend stopper	No	No	No .	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	
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Disclos	ure template for main features of regulatory ca	pital instruments	
	Other TLAC instruments issued directly by the	•	
	Included in TLAC not included in regulatory		
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)	XS1949502253	780086QU1	780086QV9
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 3	5	10
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	March 25, 2019	March 26, 2019	April 16, 2019
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	March 26, 2029	March 26, 2030	April 16, 2030
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	March 26, 2024 (100%)	March 26, 2022 (110.1%)	April 18, 2022 (100%)
Subsequent call dates, if applicable	N/A	March 26, 2023 (113.69%), March 26, 2024 (117.40%), March 26, 2025 (121.23%), March 26, 2026 (125.18%), March 26, 2027 (129.26%), March 26, 2028 (133.47%),	April 17, 2023 (100%), April 16, 2024 (100%), April 16, 2025 (100%), April 16, 2026 (100%), April 16, 2027 (100%), April 16, 2028 (100%), April 16, 2029 (100%)
Coupons/dividends		March 26, 2029 (137.82%)	(,
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	3.50%	3.26%	Y1-3: 2.9% Y4: 2.95% Y5: 3.05% Y6: 3.1% Y7: 3.25%
			Y8: 3.4% Y9: 3.6% Y10: 3.8% Y11: 4.05%
19 Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
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
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
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						
	Other TLAC instruments issued directly by t					
	Included in TLAC not included in regulatory capital					
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)	CAMM0023AUI2	78014RAM2	78014RAY6			
3 Governing law(s) of the instrument	Province of Ontario	New York	New York			
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	Contractual			
eligible instruments governed by foreign law)						
Regulatory treatment						
4 Transitional Basel III rules	N/A	N/A	N/A			
5 Post-transitional Basel III rules	N/A	N/A	N/A			
6 Eligible at solo/group/group&solo	N/A	N/A	N/A			
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9 Par value of instrument	EUR 5	USD 3	USD 15			
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11 Original date of issuance	April 18, 2019	May 15, 2019	July 5, 2019			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	April 18, 2039	November 15, 2022	July 5, 2030			
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
15 Optional call date, contingent call dates and redemption amount	April 18, 2029 (100%) N/A	May 15, 2020 (100%)	July 5, 2022 (100%)			
Subsequent call dates, if applicable		August 15, 2020 (100%), November 15, 2020 (100%), February 15, 2021 (100%), May 15, 2021 (100%), May 15, 2021 (100%), November 15, 2021 (100%), February 15, 2022 (100%), May 15, 2022 (100%), August 15, 2022 (100%)	July 5, 2023 (100%), July 5, 2024 (100%), July 5, 2025 (100%), July 5, 2026 (100%), July 5, 2027 (100%), July 5, 2028 (100%), July 5, 2029 (100%)			
Coupons/dividends						
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed			
18 Coupon rate and any related index	1.56%	Q1-6: 2.585%, Q7-12: 2.835%, Q13-14: 3.085%	3.07%			
19 Existence of a dividend stopper	No	No	No			
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21 Existence of a step up or other incentive to redeem	No	No	No			
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24 If convertible, conversion trigger (s)	N/A	N/A	N/A			
25 If convertible, fully or partially	N/A	N/A	N/A			
26 If convertible, conversion rate	N/A	N/A	N/A			
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A			
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A			
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30 Write-down feature	No	No	No			
31 If write-down, write-down trigger (s)	N/A	N/A	N/A			
32 If write-down, full or partial	N/A	N/A	N/A			
33 If write-down, permanent or temporary	N/A	N/A	N/A			
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a Type of subordination	Exemption	Exemption	Exemption			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
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				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
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)	XS1991338531	78014RAX8	780086RB2	
3 Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment	INI/A	NI/A	N/A	
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	
6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 20	USD 13.75	2.07	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	July 9, 2019	July 15, 2019	July 30, 2019	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	July 9, 2049	July 15, 2031	July 30, 2029	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
Optional call date, contingent call dates and redemption amount	July 09, 2020 (104.1%)	July 15, 2021 (100%)	July 30, 2021(102.51)	
Subsequent call dates, if applicable	July 09,2021(108.3681%), July 09,2022(112.811192%), July 09,2023(117.436451%), July 09,2024(122.251345%), July 09,2025(127.263651%) July 09,2026(132.48146%), July 09,2027(137.9132%), July 09,2028(143.567641%), July 09,2029(149.453915%), July 09,2031(161.960368%), July 09,2032(168.600743%), July 09,2031(161.960368%), July 09,2035(190.200508%), July 09,2034(182.709422%), July 09,2035(190.200508%), July 09,2036(197.998729%), July 09,2037(206.116677%), July 09,2038(214.56746%), July 09,2039(223.364726%), July 09,2040(232.52268%), July 09,2041(242.05611%), July 09,2042(251.98041%), July 09,2043(262.311607%), July 09,2044(273.066383%), July 09,2045(284.262105%), July 09,2046(295.916851%), July 09,2047(308.049442%), July 09,2048(320.679469%), July 09,2049(333.827327%)	15,2025(100%), July 15,2025(100%), January 15,2026 (100%), July 15,2026(100%), January 15,2027(100%), July 15,2027(100%), January 15,2028(100%), July 15,2028(100%), January 15, 2029(100%), July 15,2029(100%), January 15,2030(100%), July 15,2030(100%), January 15, 2031(100%)	July 30,2022(102.51%), July 30,2023(102.55%), July 30,2024(102.60%), July 30,2025(102.67%), July 30,2026(102.75%), July 30,2027(102.83%), July 30,2028(102.93%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	3.50%	Y1-6: 3% Y7-9: 3.25% Y10-11: 4.5% Y12: 5%	Y1-3: 2.50% Y4: 2.65% Y5: 2.80% Y6: 3.0% Y7: 3.25% Y8: 3.50% Y9: 3.75% Y10: 4.5%	
19 Existence of a dividend stopper	No No determine	No Mandatan	No Mandatan	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem Noncymulative or cymulative	Non cumulativo	No Non cumulativa	No Non cumulativo	
22 Noncumulative or cumulative 23 Convertible or non-convertible	Non-cumulative Non-convertible	Non-convertible	Non-convertible	
23 Convertible or non-convertible 24 If convertible, conversion trigger (s)	N/A	Non-convertible N/A	Non-convertible 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	
34a Type of subordination	Exemption	Exemption	Exemption	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No No	No No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclos	ure template for main features of regulatory capital	instruments				
	Other TLAC instruments issued directly by the ba					
Included in TLAC not included in regulatory capital						
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)	XS1964502386	780086RD8	780086RE6			
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario			
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A			
eligible instruments governed by foreign law)						
Regulatory treatment						
4 Transitional Basel III rules	N/A	N/A	N/A			
5 Post-transitional Basel III rules	N/A	N/A	N/A			
6 Eligible at solo/group/group&solo	N/A	N/A	N/A			
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9 Par value of instrument	AUD 50	10	5.9			
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11 Original date of issuance	July 24, 2019	August 21, 2019	September 19, 2019			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	July 24, 2034	August 21, 2030	September 19, 2024			
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
Optional call date, contingent call dates and redemption amount	July 24, 2021 (100%)	August 21, 2021 (105.78%)	September 19, 2021 (102.15%)			
16 Subsequent call dates, if applicable	July 24,2022(100%), July 24,2023(100%), July	August 21,2022(108.8%), August 21,2023(111.9%),	March 19,2022(102.35%), September 19,2022(102.35%),			
	24,2024(100%), July 24,2025(100%), July	August 21,2024(115.09%), August 21,2025(118.37%),	March 19, 2023(102.5%), September 19,2023(102.5%),			
	24,2026(100%), July 24,2027(100%), July	August 21,2026(121.74), August 21,2027(125.21%),	March 19, 2024(103.00%)			
	24,2028(100%), July 24,2029(100%), July	August 21,2028(128.78%), August 21,2029(132.45%)				
	24,2030(100%), July 24, 2031(100%), July					
	24,2032(100%), July 24, 2033(100%)					
Coupons/dividends						
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed			
18 Coupon rate and any related index	3.16%	2.85%	Y1-2: 2.15% Y3: 2.35% Y4: 2.5% Y5: 3%			
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			
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			
34a Type of subordination	Exemption	Exemption	Exemption			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
OC New assemble at the modifier and factures	No	No	No			
 Non-compliant transitioned features If yes, specify non-compliant features 	N/A	N/A	N/A			

sure template for main features of regulatory capital instr	ruments	
<u> </u>		
	Royal Bank of Canada	Royal Bank of Canada
,	•	78014RBC3
		New York
		Contractual
N/A	N/A	N/A
N/A	N/A	N/A
N/A	N/A	N/A
Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
		N/A - Amount eligible for TLAC only
		USD 3.5
		Liability - fair value option
·		September 18, 2019
<u> </u>	•	Dated
		September 18, 2026
		Yes
		September 18, 2020 (100%)
N/A	N/A	March 18,2021(100%), September 18,2021(100%), March 18, 2022(100%), September 18,2022(100%), March 18, 2023(100%), September 18,2023(100%), March 18, 2024(100%), September 18,2024(100%), March 18, 2025(100%), September 18,2025(100%), March 18, 2026(100%)
		2020(10070)
Float	Float	Fixed
		Y1-3: 2.25% Y4-5: 2.5% Y6: 2.75% Y7: 3%
No	No	No
Mandatory	Mandatory	Mandatory
·	No	No
	Non-cumulative	Non-cumulative
		Non-convertible
		N/A
		No
		N/A
N/A	N/A	N/A
		13//
	N/A	IN/Δ
N/A	N/A	N/A
N/A N/A	N/A	N/A
N/A N/A Exemption	N/A Exemption	N/A Exemption
N/A N/A	N/A	N/A
	Other TLAC instruments issued directly by the bank Included in TLAC not included in regulatory capital Royal Bank of Canada 78014RBB5 New York Contractual N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 5.6 Liability - fair value option September 6, 2019 Dated September 6, 2024 No N/A N/A N/A N/A N/A N/A N/A N/A	Royal Bank of Canada

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank	illents		
		Included in TLAC not included in regulatory capital			
1	Issuer	<u> </u>	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991341329	XS1991341592	78014RBD1	
3	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Province of Ontario N/A	Province of Ontario N/A	New York Contractual	
Sa	eligible instruments governed by foreign law)	IN/A	IN/A	Contractual	
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction)		N/A Other TLAC Instruments	N/A Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	· · · · · · · · · · · · · · · · · · ·	USD 50	USD 6.445	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	September 20 2019	September 26 2019	September 30, 2019	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	September 20, 2049	September 26, 2059	September 30, 2029	
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	,	September 26, 2020 (103.825%) September 26,2021(107.796306%), September	September 30, 2020 (100%) March 30,2021(100%), September 30,2021(100%), March	
		2024(119.920597%), September 20,2025(124.357659%), September 20, 2026(128.958892%), September 20,2027(133.730372%), September 20, 2028(138.678395%), September 20,2029(143.809496%), September 20, 2030(149.130447%), September 20,2031(154.648274%), September 20, 2032(160.37026%), September 20,2033(166.30396%), September 20, 2034(172.457206%), September 20, 2035(178.838123%), September 20, 2037(192.316973%), September 20,2038(199.432701%), September 20, 2039(206.811711%), September 20,2040(214.463744%), September 20, 2041(222.398903%), September 20, 2042(230.627662%), September 20, 2043(239.160886%), September 20, 2044(248.009839%), September 20, 2045(257.186203%), September 20, 2046(266.702092%), September 20, 2048(286.803162%)	September 26,2037(196.532743%), September 26, 2038(204.050121%), September 2,2039(211.855038%), September 26, 2040(219.958493%), September 26,2041(228.371905%), September 26, 2042(237.107131%), September 26,	30, 2022(100%), September 30,2022(100%), March 30, 2023(100%), September 30,2023(100%), March 30, 2024(100%), September 30,2024(100%), March 30, 2025(100%), September 30,2025(100%), March 30, 2026(100%), September 30,2026(100%), March 30, 2027(100%), September 30,2027(100%), March 30, 2028(100%), September 30,2028(100%), March 30, 2029(100%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon		Fixed	Fixed V4.4: 2.25% V5.7: 2.5% V9.40: 2.75%	
18 19	Coupon rate and any related index Existence of a dividend stopper	3.70% No	3.825% No	Y1-4: 2.35% Y5-7: 2.5% Y8-10: 2.75%	
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	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 If convertible, specify instrument type convertible into	N/A N/A	N/A N/A	N/A N/A	
28 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	
34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	<u> </u>	Exemption Unsubordinated	Exemption Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features		N/A	N/A	
				·	

Disclos	ure template for main features of regulatory capital inst	ruments	
Disclos	Other TLAC instruments issued directly by the bank	differits	
	Included in TLAC not included in regulatory capital		
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)	78014RBE9	XS1991333060	XS1964502899
3 Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	N/A
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 3 Liability - fair value option	USD 30	AUD 25 Liability - fair value option
10 Accounting classification 11 Original date of issuance	September 30, 2019	Liability - fair value option October 3, 2019	October 4, 2019
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	September 30, 2024	October 3, 2059	October 4, 2034
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	September 30, 2021 (100%)	October 3, 2020 (104.00%)	October 4, 2022 (100.00%)
Subsequent call dates, if applicable	March 30, 2022(100%), September 30,2022(100%), March 30, 2023(100%), September 30,2023(100%), March 30, 2024(100%)	October 3, 2021(108.16%), September 6, 2022(112.4864%), September 6, 2023(116.985856%), October 3, 2024(121.66529%), October 3, 2025(126.531902%), October 3, 2026(131.593178%), October 3, 2027(136.856905%), October 3, 2028(142.331191%), October 3, 2029(148.024428%), October 3, 2030(153.945406%), October 3, 2031(160.1032225%), October 3, 2032(166.507351%), October 3, 2033(173.167645%), October 3, 2034(180.094351%), October 3, 2035(187.298125%), October 3, 2036(194.79005%), October 3, 2037(202.581652%), October 3, 2038(210.684918%), October 3, 2039 (191.12314%), October 3, 2040(227.876807%), October 3, 2041(236.991879%), October 3, 2042(246.471554%), October 3, 2043(256.330416%), October 3, 2044(266.583633%), October 3, 2045(277.246978%), October 3, 2046(288.336858%), October 3, 2047(299.870332%), October 3, 2048(311.865145%) October 3, 2049(324.339751%) October 3, 2050(337.313341%), October 3, 2051(350.805875%), October 3, 2052(364.83811%), October 3, 2053(379.431634%), October 3, 2054(394.608899%), October 3, 2055(410.3932558%), October 3, 2056(426.808986%), October 3, 2057(443.881345%), October 3, 2058(461.636599%)	October 4, 2023(100.00%), October 4, 2024(100.00%), October 4, 2025(100.00%), October 4, 2026(100.00%), October 4, 2027(100.00%), October 4, 2028(100.00%), October 4, 2029(100.00%), October 4, 2030(100.00%), October 4, 2031(100.00%), October 3, 2032(100.00%), October 3, 2033(100.00%)
Coupons/dividonds			
Coupons/dividends 17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	Y1-2: 2.25% Y3-4: 2.5% Y5: 2.75%	4.00%	2.73%
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) 25 If convertible, fully or partially	N/A N/A	N/A 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 N/A	No No	No N/A
31 If write-down, write-down trigger (s) 32 If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A
32 If write-down, full or partial 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
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
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					
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
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)	XS1991332922	XS2057217973	78014RBH2		
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual		
eligible instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	25	USD 2	USD 1		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	October 4, 2019	October 10, 2019	October 11, 2019		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	October 4, 2034	October 10, 2022	October 11, 2039		
14 Issuer call subject to prior supervisory approval	Yes	No	Yes		
Optional call date, contingent call dates and redemption amount	October 4, 2022 (100.00%)	N/A	October 11, 2020 (100%)		
	October 4, 2025(100.00%), October 4, 2026(100.00%), October 4, 2027(100.00%), October 4, 2028(100.00%), October 4, 2029(100.00%), October 4, 2030(100.00%), October 4, 2031(100.00%), October 3, 2032(100.00%), October 3, 2033(100.00%)		2022(100%), October 11,2022(100%), April 11, 2023(100%), October 11,2023(100%), April 11, 2024(100%), October 11,2024(100%), April 11, 2025(100%), October 11,2025(100%), April 11, 2026(100%), October 11,2026(100%), April 11, 2027(100%), October 11,2027(100%), April 11, 2028(100%), October 11,2028(100%), April 11, 2029(100%), October 11,2029(100%), April 11, 2030(100%), October 11,2030(100%), April 11, 2031(100%), October 11,2031(100%), April 11, 2032(100%), October 11,2032(100%), April 11, 2033(100%), October 11,2033(100%), April 11, 2034(100%), October 11,2034(100%), April 11, 2035(100%), October 11,2035(100%), April 11, 2036(100%), October 11,2036(100%), April 11, 2037(100%), October 11,2037(100%), April 11, 2038(100%), October 11,2037(100%), April 11, 2038(100%), October 11,2028(100%), April 11, 2039(100%),		
Coupons/dividends			le: .		
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index	Fixed	Float	Fixed		
18 Coupon rate and any related index	3.08%	3m USD LIBOR, subject to floor (0.94%)	3.00%		
19 Existence of a dividend stopper 20 Eully discretionary partially discretionary or mandatory	No	No	No Mandatory		
20 Fully discretionary, partially discretionary or mandatory 21 Existence of a stop up or other incentive to redoom	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem 22 Noncumulative or cumulative	Non cumulativo	Non cumulative	Non cumulative		
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 N/A	No N/A	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		
If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
7.					
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
7.		Unsubordinated No N/A	Unsubordinated No N/A		

Disclos	sure template for main features of regulatory capital inst	ruments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
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)	78014RBK5	78014RBG4	780086RG1
3 Governing law(s) of the instrument	New York	New York	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	Contractual	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 3.705	USD 4.681	2
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	October 22, 2019	October 29, 2019	October 29, 2019
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	October 22, 2024	October 29, 2027	October 29, 2026
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	October 22, 2021 (100%)	October 29, 2021 (100%)	October 29, 2021(102.4%)
16 Subsequent call dates, if applicable	April 22, 2022(100%), October 22,2022(100%), April 22,	April 29, 2022(100%), October 29,2022(100%), April 29,	April 29, 2022(102.5%), October 29,2022(102.5%), April
	2023(100%), October 22,2023(100%), April 22,	2023(100%), October 29,2023(100%), April 29,	29,2023(102.6%), October 29,2023(102.6%), April 29,
	2024(100%)	2024(100%), October 29,2024(100%), April 29,	2024(102.75%), October 29, 2024(102.75%), April
		2025(100%), October 29,2025(100%), April 29,	29,2025(102.85%), October 29, 2025(102.85%), April 29,
		2026(100%), October 29,2026(100%), April 29,	2026(103.00%)
		2027(100%)	
Coupons/dividends		, ,	
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	Y1-2: 2%, Y3: 2.1%, Y4:2.5%, Y5: 2.75%	Y1-3: 2.35%, Y4-6: 2.5%, Y7:2.75%, Y8: 3%	Y1-2: 2.4%, Y3: 2.5%, Y4: 2.6%, Y5: 2.75%, Y6: 2.85%,
			Y7: 3%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
or in you, opening their compliant reatures	1.1// 1	14/1	14/13

Disclosu	re template for main features of regulatory capital instr	uments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
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)	780086RH9	78014RBJ8	78014RBL3
3 Governing law(s) of the instrument	Province of Ontario	New York	New York
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	Contractual
eligible instruments governed by foreign law)		Contractual	Contractdal
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	3	USD 2.301	USD 3
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	October 29, 2019	October 30, 2019	October 31, 2019
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	October 29, 2029	October 30, 2024	October 31, 2024
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	October 29, 2021(102.5%)	October 30, 2021 (100%)	October 31, 2021 (100%)
16 Subsequent call dates, if applicable	April 29, 2022(102.6%), October 29,2022(102.6%), April	April 30, 2022(100%), October 30,2022(100%), April 30,	April 30, 2022(100%), October 31,2022(100%), April 30,
	29,2023(102.75%), October 29,2023(102.75%), April 29, 2024(102.85%), October 29, 2024(102.85%), April 29,2025(103.00%), October 29, 2025(103.00%), April 29, 2026(103.1%), October 29, 2026(103.1%), April 29,2027(103.25%), October 29, 2027(103.25%), April 29, 2028(103.35%), October 29, 2028(103.35%), April 29,2029(103.5%)	2023(100%), October 30,2023(100%), April 30, 2024(100%)	2023(100%), October 31,2023(100%), April 30, 2024(100%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate and any related index	Y1-2: 2.5%, Y3: 2.6%, Y4: 2.75%, Y5: 2.85%, Y6: 3%, Y7: 3.10%, Y8: 3.25%, Y9 3.35%, Y10: 3.5%	2.15%	Y1-2: 2%, Y3: 2.25%, Y4: 2.5%, Y5: 2.75%
19 Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
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
25 If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
25 If convertible, fully or partially 26 If convertible, conversion rate	N/A	N/A	
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion			N/A
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	N/A N/A	N/A N/A N/A	N/A N/A
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	N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A
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	N/A N/A N/A N/A No	N/A N/A N/A N/A N/A N/O	N/A N/A N/A N/A N/A NO
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)	N/A N/A N/A N/A N/A N/A NO N/A	N/A N/A N/A N/A N/A NO N/A	N/A N/A N/A N/A N/A NO N/A
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	N/A N/A N/A N/A N/A NO N/A N/A	N/A N/A N/A N/A N/A No N/A N/A N/A	N/A N/A N/A N/A N/A NO N/A N/A
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	N/A N/A N/A N/A N/A No N/A N/A N/A N/A N/A	N/A N/A N/A N/A NO N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A NO N/A N/A N/A N/A N/A N/A
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	N/A N/A N/A N/A N/A No N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A No N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A No N/A N/A N/A N/A N/A N/A N/A
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 34a Type of subordination	N/A N/A N/A N/A N/A No N/A N/A N/A N/A N/A N/A N/A Exemption	N/A N/A N/A N/A N/A No N/A N/A N/A N/A N/A N/A N/A Exemption	N/A N/A N/A N/A NO N/A N/A N/A N/A N/A N/A N/A N/A Exemption
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	N/A N/A N/A N/A N/A No N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A No N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A No N/A N/A N/A N/A N/A N/A N/A

Disclos	ure template for main features of regulatory capital inst	ruments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
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)	78014RBM1	XS2057269776	78014RBQ2
3 Governing law(s) of the instrument	New York	Province of Ontario	New York
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	Contractual
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 7.6	EUR 1	USD 33
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	October 31, 2019	November 1, 2019	November 8, 2019
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	October 31, 2029	November 1, 2029	November 8, 2027
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	October 31, 2021 (100%)	November 1, 2022 (100.0%)	November 8, 2023 (100%)
16 Subsequent call dates, if applicable	April 30, 2022(100%), October 31,2022(100%), April 30,	N/A	February 8, 2024(100%), May 8, 2024(100%), August 8,
	2023(100%), October 31,2023(100%), April 30,		2024(100%), November 8, 2024(100%), February 8,
	2024(100%), October 31,2024(100%), April 30,		2025(100%), May 8, 2025(100%), August, 2025(100%),
	2025(100%), October 31,2025(100%), April 30,		November 8, 2025(100%), February 8, 2026(100%), May
	2026(100%), October 31,2026(100%), April 30,		8, 2026(100%), August 8, 2026(100%), November 8,
	2027(100%), October 31,2027(100%), April 30,		2026(100%), February 8, 2027(100%), May 8,
	2028(100%), October 31,2028(100%), April 30,		2027(100%), August 8, 2027(100%)
	2029(100%)		
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	Y1-5: 2.6%, Y6-8: 2.85%, Y9-10: 3.1%	Y1: 0.25% Y2: 0.32% Y3: 0.39% Y4: 0.46% Y5: 0.53%	2.375%
		Y6: 0.6% Y7: 0.67% Y8: 0.74% Y9: 0.81% Y10: 0.88%	
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

March Control Contro	Disclosure template for main features of regulatory capital instruments				
Section Company Comp	Disclos	· · · · · · · · · · · · · · · · · · ·	uments		
December Control Con					
2	1 Issuer	<u> </u>	Royal Bank of Canada	Royal Bank of Canada	
Second content of Seco	2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332765	78014RBN9	78014RBR0	
	3 Governing law(s) of the instrument	Province of Ontario	New York	New York	
Teaching the field is see 10		N/A	Contractual	Contractual	
Package Pack	Regulatory treatment				
Section Processing Process P	4 Transitional Basel III rules		N/A		
7			N/A		
A contact exception in regulatory capital contract, on minors, and most most required min LLAC cray No. Amount displace for LLAC cray					
Per value of ment marker MSR 50 M			I .		
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12 Performance or season Security (Company Company Compa	·	·	·	·	
13 Congress century, done Congress centu	<u> </u>	·	·	· · · · · · · · · · · · · · · · · · ·	
14 Section of a subject to print a spervisor supported by supported to a spervisor supported by supported to a spervisor supported by supported	'				
Description of the contemporary could drates and independent concent Mary 3, 2021 (100-787575), Mary 26, 2021	<u> </u>	·	ŕ		
Source and call dates Expressive Source					
2021/13-01514/j.html			, , ,		
Fixed or floating dividend/coupon Fixed or floating fixed Fixed or floating dividend/coupon No On		26, 2025(122.768074%), May 26, 2026(127.433261%), May 26, 2027(132.275725%), May 26, 2028(137.302203%), May 26, 2029(142.519687%), May 26, 2030(147.935435%), May 26, 2031(153.556981%), May 26, 2032(159.392146%), May 26, 2033(165.449048%), May 26, 2034(171.736112%), May 26, 2035(178.262084%), May 26, 2036(185.036043%), May 26, 2037(192.067413%), May 26, 2038(199.365975%), May 26, 2039(206.941882%), May 26, 2040(214.805673%), May 26, 2041(222.968289%), May 26, 2042(231.441084%), May 26, 2043(240.235845%), May 26, 2044(249.364807%), May 26, 2045(258.84067%), May 26, 2046(268.676615%), May 26, 2047(278.886326%), May 26, 2046(268.676615%), May 26, 2047(278.886326%), May 26, 2048(289.484007%), May 26, 2049(300.484399), May 26, 2050(311.902806%), May 26, 2051(323.755113%), May 26, 2052(336.057807%), May 26, 2053(348.828004%), May 26, 2054(362.083468%), May 26, 2055(375.84264%), May 26, 2056(390.12466%), May 26, 2056(390.12466%), May 26, 2056(390.12466%), May 26, 2056(390.12466%), May 26, 2056(390.1	May 26, 2024(102.5%), November 26, 2024(102.5%), May 26, 2025(102.75%), November 26, 2025(102.75%), May 26, 2026(102.75%), November 26, 2026(102.75%),	November 26, 2023(102.5%), May 26, 2024(102.75%), November 26, 2024(102.75%), May 26, 2025(102.75%), November 26, 2025(102.75%), May 26, 2026(102.75%), November 26, 2026(102.75%), May 26, 2027(103.25%), November 26, 2027(103.25%), May 26, 2028(103.25%), November 26, 2028(103.25%), May 26, 2029(103.25%), November 26, 2029(103.25%), May 26, 2030(104%),	
Some content and any related index 3.80% Y1-s: 2.50% Y6-7: 2.75% Y8: 3.00% Y1-s: 2.50% Y6-7: 2.75% Y8-10: 3.25% Y11-12: 4%	Coupons/dividends				
Existence of a dividend stopper Fully discretionary, partially discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory No	·				
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No					
Existence of a step up or other incentive to redeem No Non-cumulative Non-cumulat			1 1 2 2		
22Noncumulative or cumulativeNon-cumulativeNon-cumulativeNon-cumulative23Convertible or non-convertibleNon-convertibleNon-convertibleNon-convertible24If convertible, conversion trigger (s)N/AN/AN/A25If convertible, fully or partiallyN/AN/AN/A26If convertible, conversion rateN/AN/AN/A26If convertible, amandatory or optional conversionN/AN/AN/A28If convertible, specify instrument type convertible intoN/AN/AN/A29If convertible, specify issuer of instrument it converts intoN/AN/AN/A29If convertible, specify issuer of instrument it converts intoN/AN/AN/A31If write-down, write-down trigger (s)N/AN/AN/A32If write-down, write-down trigger (s)N/AN/AN/A33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A34aType of subordinationExemptionExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument) type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNon-compliant transitioned featuresUnsubordinatedUnsubordinated		·	Mandatory	Mandatory	
23 Convertible or non-convertible Non-converti	' '		No	No	
24If convertible, conversion trigger (s)N/AN/AN/A25If convertible, fully or partiallyN/AN/AN/A26If convertible, conversion rateN/AN/AN/A27If convertible, mandatory or optional conversionN/AN/AN/A28If convertible, specify instrument type convertible intoN/AN/AN/A28If convertible, specify instrument it converts intoN/AN/AN/A30Write-down featureNoN/AN/A31If write-down, write-down trigger (s)N/AN/AN/A32If write-down, urite-down, full or partialN/AN/AN/A32If write-down, full or partialN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A34Type of subordinationExemptionExemptionExemption36Non-compliant transitioned featuresUnsubordinatedUnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNo					
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, conversion rate 28 If convertible, specify instrument type convertible into 39 If convertible, specify instrument type convertible into 30 Write-down feature 31 If write-down, full or partial 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 Non-compliant transitioned features 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features 39 If write-down, full or partial 40 N/A 50 N/A 51 If write-down, permanent or temporary 51 If write-down, permanent or temporary 52 If write-down, permanent or temporary 53 If write-down, permanent or temporary 54 If temporary write-down, description of write-down mechanism 55 Position in subordination hierarchy in liquidation (specify instrument) 56 Non-compliant transitioned features 57 Non-compliant transitioned features 58 Non-compliant transitioned features 59 Non-compliant transitioned features 50 Non-compliant					
26If convertible, conversion rateN/AN/AN/A27If convertible, mandatory or optional conversionN/AN/AN/A28If convertible, specify instrument type convertible intoN/AN/AN/A29If convertible, specify issuer of instrument it converts intoN/AN/AN/A30Write-down featureNoNoNo31If write-down, write-down trigger (s)N/AN/AN/A32If write-down, permanent or temporaryN/AN/AN/A33If temporary write-down, description of write-down mechanismN/AN/AN/A34Type of subordinationExemptionExemptionExemption34Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated35Non-compliant transitioned featuresNoNoNo					
27If convertible, mandatory or optional conversionN/AN/AN/A28If convertible, specify instrument type convertible intoN/AN/AN/A29If convertible, specify issuer of instrument it converts intoN/AN/AN/A29If convertible, specify issuer of instrument it converts intoN/AN/AN/A30Write-down featureNoNoNo31If write-down, write-down trigger (s)N/AN/AN/A32If write-down, full or partialN/AN/AN/A33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A34aType of subordinationExemptionExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNo					
If convertible, specify instrument type convertible into N/A N/A N/A N/A N/A N/A N/A N/					
29If convertible, specify issuer of instrument it converts intoN/AN/AN/A30Write-down featureNoNoNo31If write-down, write-down trigger (s)N/AN/AN/A32If write-down, full or partialN/AN/AN/A33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A34aType of subordinationExemptionExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNo					
30Write-down featureNoNoNo31If write-down, write-down trigger (s)N/AN/AN/A32If write-down, full or partialN/AN/AN/A33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A34aType of subordinationExemptionExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNo					
31If write-down, write-down trigger (s)N/AN/AN/A32If write-down, full or partialN/AN/AN/A33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A34aType of subordinationExemptionExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNo					
32If write-down, full or partialN/AN/AN/A33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A34aType of subordinationExemptionExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNo					
33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A34aType of subordinationExemptionExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNo					
34If temporary write-down, description of write-down mechanismN/AN/A34aType of subordinationExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNo					
Type of subordination Exemption Exemption Exemption Exemption Unsubordinated Unsubordinated Unsubordinated Unsubordinated No No No					
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated No No					
36 Non-compliant transitioned features No No			·	•	
	37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclos	sure template for main features of regulatory capital instr	uments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
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)	78014RBS8	780086RK2	78014RBP4
3 Governing law(s) of the instrument	New York	Province of Ontario	New York
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A	Contractual
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 3.4	2	USD 5.02
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	November 26, 2019	November 26, 2019	November 27, 2019
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	May 26, 2023	November 26, 2029	November 27, 2024
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	November 26, 2021 (102%)	November 26, 2021(102.5%)	November 27, 2021 (102.1%)
Subsequent call dates, if applicable	May 26, 2022(102.25%), November 26, 2022(102.25%).	May 26, 2022(102.625%), November 26,2022(102.625%) May 26,2023(102.75%), November 26,2023(102.75%), May 26 2024(103%), November 26, 2024(103%), May 26,2025(103.25%), November 26, 2025(103.25%), May 26, 2026(103.5%), November 26, 2026(103.5%), May 26,2027(103.625%), November 26, 2027(103.625%), May 26, 2028(103.75%), November 26, 2028(103.75%), May 26, 2029(104.00%)	May 27, 2023(102.3%), November 27,2023(102.3%), Ma 27, 2024(102.75%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	Y1-2: 2.00% Y3: 2.25% Y3.5: 2.5%	Y1-2: 2.50% Y3: 2.625% Y4: 2.75% Y5: 3.00% Y6 3.25% Y7: 3.50% Y8: 3.625% Y9: 3.75% Y10: 4.00%	Y1-3: 2.10% Y4: 2.30% Y5: 2.75%
19 Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
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
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclose	ure template for main features of regulatory capital inst	ruments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
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)	XS1991332682	780086RL0	780086RM8
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	AUD 25	4.1	2.09
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	December 12, 2019	December 18, 2019	December 18, 2019
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	December 12, 2034	December 18, 2029	December 18, 2026
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	December 12, 2021 (100%)	December 18, 2021(102.65%)	December 18, 2021(102.5%)
16 Subsequent call dates, if applicable	December 12, 2022(100%), December 12, 2023(100%),	June 18, 2022(102.75%), December 18, 2022(102.75%),	June 18, 2022(102.55%), December 18, 2022(102.55%),
	December 12, 2024(100%), December 12, 2025(100%),	June 18, 2023(102.75%), December 18, 2023(102.75%),	June 18, 2023(102.6%), December 18, 2023(102.6%),
	December 12, 2026(100%), December 12, 2027(100%),	June 18, 2024(103%), December 18, 2024(103%), June	June 18, 2024(102.65%), December 18, 2024(102.65%),
	December 12, 2028(100%), December 12, 2029(100%),	18, 2025(103%), December 18, 2025(103%), June 18,	June 18, 2025(102.75%), December 18, 2025(102.75%),
	December 12, 2030(100%), December 12, 2031(100%),	2026(103.25%), December 18, 2026(103.25%), June 18,	June 18, 2026(103%)
	December 12, 2032(100%), December 12, 2033(100%)	2027(103.25%), December 18, 2027(103.25%), June 18,	
		2028(103.5%), December 18, 2028(103.5%), June 18,	
		2029(103.5%)	
Coupons/dividends		le: 1	le: 1
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	2.70%	11-2: 2.65% Y3-4: 2.75% Y5-6: 3.00% Y7-8: 3.25% Y9-10: 3.50%	Y1-2: 2.50% Y3: 2.55% Y4: 2.60% Y5: 2.65% Y6: 2.75% Y7: 3.00%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	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
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No.	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
or 1 in 300, opening non-compliant reatailed	13/13	11477	13/17

Discl	osure template for main features of regulatory ca	apital instruments	
	Other TLAC instruments issued directly by the		
	Included in TLAC not included in regulatory		
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991338291	78014RBU3	XS2092547194
Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	- N/A	Contractual	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
Transitional Basel III rules	N/A	N/A	N/A
Post-transitional Basel III rules	N/A	N/A	N/A
Eligible at solo/group/group&solo	N/A	N/A	N/A
Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
Par value of instrument	EUR 50	USD 3	USD 5.3
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	December 19, 2019	December 23, 2019	December 31, 2019
Perpetual or dated	Dated	Dated	Dated
Original maturity date	December 19, 2031	June 23, 2028	December 31, 2024
Issuer call subject to prior supervisory approval	Yes	Yes	No
Optional call date, contingent call dates and redemption amount	December 19, 2026 (100%)	December 23, 2021 (102.4%)	N/A
Subsequent call dates, if applicable	N/A	June 23, 2022(102.4%), December 23, 2022(102.4%), June 23, 2023(102.4%), December 23, 2023(102.4%), June 23, 2024(102.4%), December 23, 2024(102.4%), June 23, 2025(102.6%), December 23, 2025(102.6%), June 23, 2026(102.6%), December 23, 2026(102.6%), June 23, 2027(103%), December 23, 2027(103%)	N/A
Coupons/dividends			
Fixed or floating dividend/coupon	Fixed	Fixed	Float
Coupon rate and any related index	0.73%	Y1-5 2.40%, Y6-7 2.60%, Y8 3.00% Y8.5 3.25%	SOFR, subject to floor (1.60%)
Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
Existence of a step up or other incentive to redeem	No	No	No
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger (s)	N/A	N/A	N/A
If convertible, fully or partially	N/A	N/A	N/A
If convertible, conversion rate	N/A	N/A	N/A
If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify instrument type convertible into	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
Write-down feature	No	No	No
If write-down, write-down trigger (s)	N/A	N/A	N/A
If write-down, full or partial	NI/A	N/A	N/A
If write-down, permanent or temporary	N/A		
If the common with a decimal description of well-advances and particular	N/A N/A	N/A	N/A
If temporary write-down, description of write-down mechanism			
Type of subordination	N/A	N/A	N/A
Type of subordination	N/A N/A	N/A N/A	N/A N/A
	N/A N/A Exemption	N/A N/A Exemption	N/A N/A Exemption

Disclos	ure template for main features of regulatory ca	pital instruments	
	Other TLAC instruments issued directly by the		
	Included in TLAC not included in regulatory		
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)	XS2092546469	XS2092546972	XS2092546386
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 3.982	GBP 4.125	GBP 8.927
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	December 31, 2019	December 31, 2019	December 31, 2019
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	December 31, 2024	December 31, 2024	December 31, 2024
14 Issuer call subject to prior supervisory approval	No	No	No
Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16 Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Float	Float
18 Coupon rate and any related index	SOFR, subject to floor (1.70%)	SONIA, subject to floor (1.00%)	SONIA, subject to floor (1.05%)
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosu	re template for main features of regulatory capital in	struments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
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)	XS2092572622	XS2097228527	XS2097228790
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	GBP 34	USD 1.75	USD 1.75
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	January 3, 2020	January 6, 2020	January 6, 2020
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	January 03, 2025	January 06, 2023	January 06, 2025
14 Issuer call subject to prior supervisory approval	No	No	No
Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16 Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Float	Float
18 Coupon rate and any related index	SONIA + Spread (0.62%), subject to floor (0.00%)	SOFR, subject to floor (1.96%) Cap (2.4%)	SOFR, subject to floor (2.20%) Cap (2.5%)
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclos	ure template for main features of regulatory capital i	nstruments	
	Other TLAC instruments issued directly by the bar		
	Included in TLAC not included in regulatory capita		
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)	78014RBZ2	XS2097244052	78014RCC2
3 Governing law(s) of the instrument	New York	Province of Ontario	New York
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	Contractual
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 55	USD 1	USD 270
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	January 10, 2020	January 23, 2020	January 24, 2020
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	January 10, 2022	January 23, 2023	January 24, 2022
14 Issuer call subject to prior supervisory approval	No	No	No
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16 Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed-Float	Float	Fixed-Float
18 Coupon rate and any related index	Y1: 2.0%, Y2: 3m USD Libor + 0.12%	SOFR, subject to floor (1.78%) Cap (2.4%)	Y0.5: 1.8, Y0.5-2: USD SOFR + 0.40%, subject to floor(0.00%)
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	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
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosu	ure template for main features of regulatory capital i	instruments	
	Other TLAC instruments issued directly by the bar		
	Included in TLAC not included in regulatory capita		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RCD0	78014RBX7	CAMM002I7AR7
3 Governing law(s) of the instrument	New York	New York	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	Contractual	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 50	USD 18.25	EUR 60
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	January 30, 2020	January 30, 2020	January 31, 2020
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	January 30, 2023	January 30, 2025	January 31, 2050
14 Issuer call subject to prior supervisory approval	No	Yes	Yes
Optional call date, contingent call dates and redemption amount	N/A	January 30, 2022(102.3%)	N/A
Subsequent call dates, if applicable	N/A	July 30, 2022(102.3%), January 30, 2023(102.3%), July	N/A
		30, 2023(102.45%), January 30, 2024(102.45%), July 30,	
		2024(102.6%)	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed-Float	Fixed	Fixed
18 Coupon rate and any related index	Y1: 2%, Y2-3: USD SOFR + 0.40%, subject to	Y1-3: 2.30%, Y4: 2.45%, Y5: 2.60%	1.60%
	floor(0.00%)	N.	
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

D	bisclosure template for main features of regulatory capital inst	ruments	
_	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
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)	78014RBY5	78014RCA6	78014RCB4
3 Governing law(s) of the instrument	New York	New York	New York
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TL		Contractual	Contractual
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 5	USD 3.25	USD 7
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	January 31, 2020	January 31, 2020	January 31, 2020
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	January 31, 2025	January 31, 2030	January 31, 2023
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	January 31, 2022(100%)	January 31, 2022 (102.25%)	January 31, 2022 (102.00%)
16 Subsequent call dates, if applicable	July 31, 2022(100%), January 31, 2023(100%), July 31,	July 31, 2022(102.25%), January 31, 2023(102.25%),	July 31, 2022(102.00%), January 31, 2023(102.1%),
	2023(100%), January 31, 2024(100%), July 31,	July 31, 2023(102.5%), January 31, 2024(102.5%), July	
	2024(100%)	31, 2024(102.5%), January 31, 2025(102.5%), July 31,	
		2025(102.5%), January 31, 2026(102.5%), July 31,	
		2026(103%), January 31, 2027(103%), July 31,	
		2027(103%), January 31, 2028(103.00%), July 31,	
		2028(103.25%), January 31, 2029(103.25%), July 31, 2029(103.25%)	
Coupons/dividends		2023(103.2376)	
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	2.20%	Y1-3: 2.25%, Y4-6: 2.50%, Y7-8: 3.00%, Y9-10: 3.25%	
19 Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	NA I - 1
21 Existence of a step up or other incentive to redeem	a.ru	ivial idatory	Mandatory
21 Languette of a grey up of other incentive to redeem	No	No	No No
22 Noncumulative or cumulative	·	,	No Non-cumulative
	No	No	No
22 Noncumulative or cumulative	No Non-cumulative Non-convertible N/A	No Non-cumulative	No Non-cumulative
Noncumulative or cumulativeConvertible or non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s)	No Non-cumulative Non-convertible N/A N/A N/A N/A	No Non-cumulative Non-convertible N/A N/A N/A	No Non-cumulative Non-convertible N/A N/A N/A
Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Non-cumulative Non-convertible N/A N/A N/A N/A N/A	No Non-cumulative Non-convertible N/A N/A N/A N/A N/A	No Non-cumulative Non-convertible N/A N/A N/A N/A N/A
Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Non-cumulative Non-convertible N/A N/A N/A N/A N/A	No Non-cumulative Non-convertible N/A N/A N/A N/A N/A	No Non-cumulative Non-convertible N/A N/A N/A N/A N/A
Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A
Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A
Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A
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	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A
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, full or partial	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A
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	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A
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, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A
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, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 34a Type of subordination	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A