## Main Features Report Q3/2020

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*.

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In no way do we assume any responsibility for any investment or other decisions made based upon the information provided herein. You are advised to review our filings made with securities regulators and/or stock exchanges in the relevant jurisdictions in which we have issued securities before making any investment or other decisions.

	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)	17,481
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	\$1.08 (quarterly dividend effective August 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

	Disclosu	re template for main features of regulatory capital instr	uments	
		Preferred Shares		
		Included in both regulatory capital and TLAC		
		Series W	Series AA	Series AC
1 Issuer		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier	for private placement)	780085502	780085445	780102604
3 Governing law(s) of the instrument		Ontario	Ontario	Ontario
3a Means by which enforceability requirement of Section 13 o	f 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 milli	ons, as of most recent reporting date)	296	296	197
9 Par value of instrument		300	300	200
10 Accounting classification		Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11 Original date of issuance		January 31, 2005	April 4, 2006	November 1, 2006
12 Perpetual or dated		Perpetual	Perpetual	Perpetual
13 Original maturity date		No maturity	No maturity	No maturity
14 Issuer call subject to prior supervisory approval		Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption	on amount	Feb 24, 2010 to Feb 23, 2011 at \$26.00	May 24, 2011 to May 23, 2012 at \$26.00	Nov 24, 2011 to Nov 23, 2012 at \$26.00
16 Subsequent call dates, if applicable		Feb 24, 2011 to Feb 23, 2012 at \$25.75	May 24, 2012 to May 23, 2013 at \$25.75	Nov 24, 2012 to Nov 23, 2013 at \$25.75
		Feb 24, 2012 to Feb 23, 2013 at \$25.50	May 24, 2013 to May 23, 2014 at \$25.50	Nov 24, 2013 to Nov 23, 2014 at \$25.50
		Feb 24, 2013 to Feb 23, 2014 at \$25.25	May 24, 2014 to May 23, 2015 at \$25.25	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
Coupons/dividends				
17 Fixed or floating dividend/coupon		Fixed	Fixed	Fixed
18 Coupon rate and any related index		4.90%	4.45%	4.60%
19 Existence of a dividend stopper		Yes	Yes	Yes
20 Fully discretionary, partially discretionary or mandator	У	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of a step up or other incentive to redeem		No	No	No
22 Noncumulative or cumulative		Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible		Convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)		N/A	N/A	N/A
25 If convertible, fully or partially		May convert fully or partially	N/A	N/A
26 If convertible, conversion rate		May convert at any time all or, from time to time, any part	N/A	N/A
		of the outstanding Preferred Shares Series W into		
		common shares determined by dividing the then		
		applicable redemption price by the greater of \$2.50 and		
		95% of the weighted average trading price of the		
		Common Shares for the 20 trading days ending on the		
		last trading day ending on or before the fourth day prior to		
		the date fixed for conversion.		
27 If convertible, mandatory or optional conversion		Optional	N/A	N/A
28 If convertible, specify instrument type convertible into		Common equity tier 1	N/A	N/A
29 If convertible, specify issuer of instrument it converts	into	Royal Bank of Canada	N/A	N/A
30 Write-down feature		No	No	No
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 i	nstrument 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

Disclos	sure template for main features of regulatory capit	al instruments	
	Preferred Shares		
	Included in both regulatory capital and TLA	C	
	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
15 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
33 F FOSIDOL ID SUDOLOIDADOL DIELAICHV ID DOUDADOL ISDECHV IDSHUDEDLIVDE DODEDDAIEN SEDIOLID DISTUDIEDD			
36 Non-compliant transitioned features	Yes	Yes	Yes

	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
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) Par value of instrument	500 500	500 500	600 600
9	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
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	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
16	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, 2030 and every fifth year thereafter at \$25.00
			\$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	3.70% to, but excluding, May 24, 2024; the initial fixed rate	3.65% to, but excluding, August 24, 2024; the initial fixed	3.20% to, but excluding, May 24, 2025; the initial fixed rate
		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 sum
		of GOC Yield plus 2.21% for each subsequent fixed rate		of GOC Yield plus 2.74% for each subsequent fixed rate
				period <sup>3</sup> . If converted into series BE, the coupon will set at a
		floating rate equal to the sum of the T-Bill Rate plus 2.21%.	at a floating rate equal to the sum of the T-Bill Rate plus	floating rate equal to the sum of the T-Bill Rate plus 2.74%
			2.26%.	
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 Non-cumulative	No Non aumulativa	No
22 23	Noncumulative or cumulative Convertible or non-convertible	Convertible	Non-cumulative Convertible	Non-cumulative Convertible
23	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
		a) The Superintendent is of the opinion that the Bank has	<ul> <li>common shares:</li> <li>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.</li> <li>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.</li> </ul>	<ul> <li>common shares:</li> <li>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.</li> <li>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.</li> </ul>
25	If convertible, fully or partially	ii) NVCC Trigger - Conversion to common shares: Always convert fully	convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always convert fully	<ul> <li>i) Investor Election - Conversion to Series BE shares: May convert fully or partially</li> <li>ii) NVCC Trigger - Conversion to common shares: Always convert fully</li> </ul>
26	If convertible, conversion rate	<ul> <li>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.</li> <li>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.</li> </ul>	<ul> <li>i) Investor Election - Conversion to Series BC shares:</li> <li>Convertible into Series BC Preferred Shares on the basis of one Series BC Preferred Share for each Series BB</li> <li>Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter.</li> <li>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.</li> </ul>	<ul> <li>i) Investor Election - Conversion to Series BE shares:</li> <li>f Convertible into Series BE Preferred Shares on the basis of one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter.</li> <li>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.</li> </ul>
27	If convertible, mandatory or optional conversion	ii) NVCC Trigger - Conversion to common shares: Mandatory	<ul> <li>i) Investor Election - Conversion to Series BC shares:</li> <li>Optional</li> <li>ii) NVCC Trigger - Conversion to common shares:</li> <li>Mandatory</li> </ul>	<ul> <li>i) Investor Election - Conversion to Series BE shares:</li> <li>Optional</li> <li>ii) NVCC Trigger - Conversion to common shares:</li> <li>Mandatory</li> </ul>
28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Additional tier 1/Common Equity Tier 1 Royal Bank of Canada	Additional tier 1/Common Equity Tier 1 Royal Bank of Canada	Additional tier 1/Common Equity Tier 1 Royal Bank of Canada
29	Write-down feature	No	No	No
30	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, write-down trigger (s)	N/A N/A	N/A N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
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	No	No	No
37	If yes, specify non-compliant features	N/A	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, 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, August 24 in the fifth year thereafter.

3 Subsequent Fixed Rate Period means the period from and including May 24, 2025 to, but excluding, May 24, 2030 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.

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Preferred Shares         Techtide in betri ruggidary capital and TAC         Series BH	.75 .50 .25
1     Baser     Royal Baser of Canada     Royal Baser of Canada     Royal Baser of Canada       2     Unque identifier fog CUSPI, ISIN, or Biocomberg identifier for prove placement)     780/1274.70     281134458     780/1378.01       3     Governing lave(a) of the instrument     Ontario     Ontario     Ontario       3     Governing lave(a) of the instrument     Ontario     NA     NA       0     NA     NA     NA     NA       0     Ream by Weight individual Terr 1     Additional Terr 1     Additional Terr 1     Additional Terr 1       4     Torestimuent Saser [II rules     Additional Terr 1     Additional Terr 1     Additional Terr 1       5     Post-transitional Baser II rules     Additional Terr 1     Additional Terr 1     Additional Terr 1       6     Eitgibbe individuation gastra 1     Contario     Stot and Group     Stot and Group     Stot and Group       7     Instrument type (types to to specified to guitsdation and most recent reporting data)     Stot and Group     Stot and Group     Stot and Group       10     Reing terr as to acycle and provident as and master exporting data)     Stot and Group     Stot and Group     Stot and Group       11     Instrument type (types to to specified to guitsdation     Provident Equity     Stot and Group     Stot and Group       11     Origin and transit	.75 .50 .25
2         Lingue isentite reg (2USP): SIN, or Biomberg identifier for private placement)         72017470         720174710         72017411         72017411         72017411 <th>.75 .50 .25</th>	.75 .50 .25
3         Conventignancy of the instrument         Ontatio         Ontatio           3         Means by which advicesability regularents of Saction 13 of the TLAC. Term Sheet is achieved (for other TLAC.         NA         NA           8         Means by worked by (torsign law).         Additional Tier 1         Additional Tier 1         Additional Tier 1           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 softwine/posted is conversion (a softwine)         Since Additional Tier 1         Additional Tier 1           7         Fortune/posted is conversion (a softwine)         Since Additional Tier 1         Additional Tier 1           8         Eligible at softwine/posted is conversion (a softwine)         Since Additional Tier 1         Additional Tier 1           9         Anount regulary optical is conversion (a softwine)         Since Additional Tier 1         Additional Tier 1           10         Accounting leastification (a softwine)         Since Additional Tier 1         Additional Tier 1           11         Additional Tier 1         Additional Tier 1         Additional Tier 1           12         Account Additional Tier 1 <td< th=""><th>.75 .50 .25</th></td<>	.75 .50 .25
3a         Means by which endrocability requirement of Socien 13 of the TLAC form Shoet is achieved (for other TLAC- eligible instruments governed)         NA         NA           A flagbality requirement of Socien 13 of the TLAC form Shoet is achieved (for other TLAC- eligible instruments governed)         NA         NA           4         Transformal Basel III rules         Additional Ter 1         Additional Ter 1         Additional Ter 1           5         Post-transitional Basel III rules         Additional Group         Sola and Group         Sola and Group           7         Instrument type (types to be specified by undertaint)         Proferred Shares         Preferred Shares         Preferred Shares           8         Anount root instrument         Solo         150         150         150           8         Anount root instrument         Solo         150         150         150           4         Transforment         Solo and Group         150         150         150         150           16         Despinal and instantion         Base holdent: Equity         150         150         150         150         150         150         150         150         150         150         150         150         150         150         150         150         150         150         150         15	.75 .50 .25
Bigble instruments governed by forsigner lead:         Instruments governed by forsigner lead:         Instruments governed by forsigner lead:           4         Transitional Basel II rules         Additional Tier 1         Additional Tier 1         Additional Tier 1           5         Pest-transitional Basel II rules         Additional Tier 1         Additional Tier 1         Additional Tier 1           6         Eligible at society objection by four destinational Basel II rules         Solo and Group         Solo and Group <t< th=""><th>.75 .50 .25</th></t<>	.75 .50 .25
Regulatory readment         Addional Tor 1         Addional Tor 1         Addional Tor 1           4         Transitional Basel III rules         Addional Tor 1         Addional Tor 1         Addional Tor 1           5         Post-transitional Basel III rules         Addional Tor 1         Addional Tor 1         Addional Tor 1           6         Eligible stologroup/groupSclo         Sole and Group         Sole and Group         Sole and Group           7         Instrument type (types to be specified by jurisdiction)         Preferred Shares         Preferred Shares         Preferred Shares           8         Amount consplict in regulatory capital (Larroncy in millions, as of most neon reporting date)         300         150         150           10         Account dissification         Shareholders' Equity         Shareholders' Equity         Shareholders' Equity         Shareholders' Equity           11         Original relation distance         Norwenter 24, 2020 at 55.00         Nov 24, 2021 to Nov 23, 2021 at 52.00         Nov 24, 2021 to Nov 23, 2021 at 52.00         Nov 24, 2021 to Nov 23, 2021 at 52.00         Nov 24, 2021 to Nov 23, 2021 at 52.00         Nov 24, 2021 to Nov 23, 2021 at 52.00         Nov 24, 2022 to Nov 23, 2021 at 52.00         Nov 24, 2021 to Nov 23, 2021 at 52.00         Nov 24, 2021 to Nov 23, 2021 at 52.00         Nov 24, 2021 to Nov 23, 2021 at 52.00         Nov 24, 2022 to Nov 23, 2021 at 52.00         Nov 24, 202	.75 .50 .25
4       Transitoral Basel III rules       Additional Tier 1       Additional Tier 1       Additional Tier 1         5       Post-variational Basel III rules       Solo and Group       So	.75 .50 .25
5     Post-transitional Basel III fulos     Additional Ter 1     Additional Ter 1     Additional Ter 1       6     Etiple stologroup/provisatio     Solo and Group     Solo and Group     Solo and Group       7     Instrument type (types to be specified by jurification)     Preferred Shares     Preferred Shares     Preferred Shares       8     Amount recomised in regulatory capital (Currency in millions, as of most recent reporting data)     300     150     150       9     Par value of instrument     Shareholders' Equity     Shareholders' Equity     Shareholders' Equity       10     Accounting classification     Shareholders' Equity     Shareholders' Equity     Shareholders' Equity       11     Original dato of issuance     Parpetual     Parpetual     Parpetual       12     Parpetual or dato     Parpetual     Parpetual     No maturity       14     Issuer call sci, contingent call dates, and redemption amount     No reaturity     No maturity     No maturity       14     Issue call sci, contingent call dates, and redemption amount     On November 24, 2020 and every fifth year thereafter at Nov 24, 2021 to Nov 23, 2022 at 352, 50     Nov 24, 2021 to Nov 23, 2022 at 352, 50     Nov 24, 2021 to Nov 23, 2022 at 352, 50       16     Subsequent Call dates, if applicable     On November 24, 2025 and every fifth year thereafter at 352, 50     Nov 24, 2021 to Nov 23, 2022 at 352, 50       1	.75 .50 .25
7     Instrument type (types to be specified by jurisdictorin)     Preferred Shares     Preferred Shares     Preferred Shares       8     Amount recognised in regulatory capital (Curnery in millions, as of most recent reporting date)     300     150     150       9     Par value of instrument     300     150     516       10     Accounting classification     Shareholders' Equity     Shareholders' Equity     Shareholders' Equity       11     Original date of issuance     March 13, 2015     June 5, 2015     June 5, 2015       12     Perpetual or dated     Perpetual     Perpetual       13     Original maturity date     No maturity     No maturity       14     Issuer call subject to prior supervisory approval     Yes     Yes       16     Optional call date, contingent call dates and redemption amount     November 24, 2020 at \$25.00     Nov 24, 2021 to Nov 23, 2022 at \$25.75     Nov 24, 2021 to Nov 23, 2022 at \$25.75       16     Subsequent call dates, if applicable     On November 24, 2023 an devery fifth year thereafter at     Nov 24, 2021 to Nov 23, 2022 at \$25.50     Nov 24, 2021 to Nov 23, 2022 at \$25.50       17     Fixed or floating dividend'coupon     Fixed     Fixed     Fixed       18     Coupons/thirdend's     Fixed to floating fixed     Fixed       19     Existence of a dividend stopper     Yes     Yes	.75 .50 .25
8       Amount recognised in requilatory capital (Currency in millions, as of most recent reporting data)       300       150       150         9       Par value of instrument       300       150       150         10       Accounting classification       Shareholders' Equity       Shareholders' Equity       Shareholders' Equity         11       Original maturity date       March 13, 2015       Jung 22, 2015       Jung 22, 2015         12       Perpetual or dated       Perpetual       Perpetual       Perpetual       Perpetual         13       Original maturity date       No maturity       No maturity       No maturity       No maturity         14       Issuer call subject to prior supervisory approval       Yes       Yes       Yes       Yes         16       Subsequent call dates, if applicable       On Noveraber 24, 2020 at \$25,00       Nov 24, 2021 to Nov 23, 2021 at \$26,50       Nov 24, 2021 to Nov 23, 2022 at \$26,50       Nov 24, 2021 to Nov 23, 2022 at \$26,50       Nov 24, 2022 to Nov 23, 2023 at \$26,50       Nov 24, 2022 to Nov 23, 2023 at \$26,50       Nov 24, 2022 to Nov 23, 2023 at \$26,50       Nov 24, 2022 to Nov 23, 2023 at \$26,50       Nov 24, 2022 to Nov 23, 2024 at \$26,50       Nov 24, 2022 to Nov 23, 2024 at \$26,50       Nov 24, 2024 and thereafter at \$26,00       Nov 24, 2024 and thereafter at \$26,00       Nov 24, 2024 and thereafter at \$26,00       Nov 24, 2024 and thereafter at \$26	.75 .50 .25
9       Par value of instrument       300       150       150         10       Accounting classification       Shareholders' Equity       Shareholders' Equity       Shareholders' Equity         11       Original date of issuance       March 13, 2015       June 5, 2015       June 5, 2015         12       Perpetual       Perpetual       Perpetual       Perpetual       Perpetual         13       Original maturity date       No maturity       No maturity       No maturity       No maturity         14       Issuer call subject to prior supervisory approval       Yes       Yes       Yes         15       Optional call date, contingent call dates and redemption amount       November 24, 2020 at \$25.00       Nov 24, 2022 to Nov 23, 2021 at \$26.00       Nov 24, 2022 to Nov 23, 2022 at \$25.75       Nov 24, 2022 to Nov 23, 2023 at \$25.50         16       Subsequent call dates, if applicable       On Nov 24, 2022 to Nov 23, 2023 at \$25.50       Nov 24, 2022 to Nov 23, 2023 at \$25.50       Nov 24, 2024 to Nov 23, 2023 at \$25.50         16       Coupons/thividends       Existence of a dividend folgoupon       Fixed to floating/fixed       Fixed to floating/fixed       Fixed         17       Fixed or floating/dividend/coupon       Fixed to floating/fixed       Fixed to series to fixed rate period. Set to reset at fixed rate which will equal hereafter at \$25.00       Nov 24, 2024	.75 .50 .25
10       Accounting classification       Shareholders' Equity       Nave 54       Shareholders' Equity       Nave 54       Shareholders' Equity       Nave 54       Na	.75 .50 .25
11       Original data of issuance       Juny 5, 2015       Juny 22, 2015         12       Perpetual or dated       Perpetual       Perpetual       Perpetual         13       Original maturity date       No maturity       No maturity       No maturity         14       Issuer call subject of por supervisory approval       Yes       Yes       Yes         15       Optional call dates, if applicable       No vermber 24, 2020 at \$25,00       Nov 24, 2021 to Nov 23, 2021 at \$26,00       Nov 24, 2021 to Nov 23, 2022 at \$25,75       Nov 24, 2021 to Nov 24, 2022 to Nov 23, 2022 at \$25,75       Nov 24, 2022 to Nov 23, 2022 at \$25,50       Nov 24, 2022 to Nov 24, 2022 to Nov 23, 2022 at \$25,50       Nov 24, 2022 to Nov 24, 2022 to Nov 23, 2024 at \$25,50       Nov 24, 2022 to Nov 24, 2022 to Nov 23, 2024 at \$25,50       Nov 24, 2022 to Nov 24, 2024 to Nov 24, 2024 at 04 thereafter at \$25,00       Nov 24, 2024 to Nov 24	.75 .50 .25
12       Perpetual of dated       Perpetual       Perpetual       Perpetual         13       Drijnal maturity date       No maturity       No maturity       No maturity         14       Issuer call subject to prior supervisory approval       Yes       Yes       Yes         15       Optional call date, contingent call dates and redemption amount       November 24, 2020 at \$25.00       Nov 24, 2021 to Nov 23, 2021 at \$26.00       Nov 24, 2021 to Nov 23, 2022 at \$25.75       Nov 24, 2021 to Nov 23, 2022 at \$25.75         16       Subsequent call dates, if applicable       On November 24, 2025 and every fifth year thereafter at \$25.00       Nov 24, 2021 to Nov 23, 2023 at \$25.50       Nov 24, 2022 to Nov 23, 2024 at \$25.50         16       Subsequent call dates, or floating dividend/coupon       Fixed to floating/fixed       Nov 24, 2021 to Nov 23, 2024 at \$25.50       Nov 24, 2021 to Nov 23, 2024 at \$25.50         17       Fixed or floating dividend/coupon       Fixed to floating/fixed       Fixed       Fixed       Fixed         18       Coupon rate and any related index       3.60% ro. but excluding, Noventer 24, 2020; Nov 24, 2021 to Nov 23, 2024 at \$25.00       Nov 24, 2021 to Nov 24, 2024 and thereafter at \$25.00         19       Existence of a dividend stopper       Yes       Yes       Yes         20       Fully discretionary or mandatory       Fully discretionary       Fully discretionary	.75 .50 .25
13       Original maturity date       No maturity       No maturity         14       Issuer call subject to prior supervisory approval       Yes       Yes         15       Optional call date, contingent call dates and redemption amount       November 24, 2020 at \$25.00       Nov 24, 2020 to Nov 23, 2021 at \$26.00       Nov 24, 2020 to Nov 23, 2021 at \$26.75       Nov 24, 2020 to Nov 23, 2022 at \$25.75       Nov 24, 2021 to Nov 23, 2022 at \$25.75       Nov 24, 2021 to Nov 23, 2022 at \$25.75       Nov 24, 2022 to Nov 23, 2022 at \$25.75       Nov 24, 2022 to Nov 23, 2023 at \$27.75       Nov 24, 2022 to Nov 23, 2023 at \$27.75       Nov 24, 2022 to Nov 23, 2022 at \$25.75       Nov 24, 2022 to Nov 23, 2023 at \$27.75       Nov 24, 2022 to Nov 23, 2023 at \$27.75       Nov 24, 2022 to Nov 23, 2023 at \$27.75       Nov 24, 2022 to Nov 23, 2023 at \$27.75       Nov 24, 2022 to Nov 23, 2023 at \$27.75       Nov 24, 2022 to Nov 23, 2023 at \$27.75       Nov 24, 2023 to Nov 23, 2023 at \$27.75       Nov 24, 2023 to Nov 23, 2023 at \$27.75       Nov 24, 2023 to Nov 23, 2023 at \$27.75       Nov 24, 2023 to Nov 23, 2024 at \$25.75       Nov 24, 2023 to Nov 23, 2023 at \$27.75       Nov 24, 2023 to Nov 23, 2023 at \$27.75       Nov 24, 2023 to Nov 23, 2023 at \$27.75       Nov 24, 2023 to Nov 23, 2024 at \$25.75       Nov 24, 2024 not hereafter at \$25.00       Nov 24, 2024 not hereafter at \$25.00       Nov 24, 2024 and thereafter at \$25.00       Nov 24, 2025 to Nov 23, 2024 at \$27.75	.75 .50 .25
14       Issuer call subject to prior supervisory approval       Yes       Yes       Yes         15       Optional call date, contingent call dates and redemption amount       Nov exter 24, 2020 at \$25.00       Nov 24, 2021 to Nov 23, 2021 at \$26.00       Nov 24, 2020 to Nov 23, 2021 at \$26.00       Nov 24, 2020 to Nov 23, 2022 at \$25.75       Nov 24, 2020 to Nov 23, 2022 at \$25.75       Nov 24, 2022 to Nov 23, 2023 at \$25.50       Nov 24, 2022 to Nov 23, 2023 at \$25.50       Nov 24, 2022 to Nov 23, 2023 at \$25.50       Nov 24, 2022 to Nov 23, 2023 at \$25.50       Nov 24, 2022 to Nov 23, 2023 at \$25.50       Nov 24, 2022 to Nov 23, 2023 at \$25.50       Nov 24, 2022 to Nov 23, 2023 at \$25.50       Nov 24, 2022 to Nov 23, 2023 at \$25.50       Nov 24, 2022 to Nov 23, 2023 at \$25.50       Nov 24, 2022 to Nov 23, 2023 at \$25.50       Nov 24, 2022 to Nov 23, 2023 at \$25.50       Nov 24, 2022 to Nov 23, 2023 at \$25.50       Nov 24, 2022 to Nov 23, 2023 at \$25.50       Nov 24, 2023 to Nov 23, 2023 at \$25.50       Nov 24, 2023 to Nov 23, 2023 at \$25.50       Nov 24, 2023 to Nov 23, 2023 at \$25.50       Nov 24, 2024 not hereafter at \$25.00       Nov 24, 202	.75 .50 .25
15       Optional call date, contingent call dates and redemption amount       November 24, 2020 at \$25.00       Nov 24, 2020 to Nov 23, 2021 at \$26.00       Nov 24, 2020 to Nov 23, 2021 at \$26.00       Nov 24, 2020 to Nov 23, 2021 at \$26.00       Nov 24, 2021 to Nov 23, 2021 at \$26.00       Nov 24, 2021 to Nov 23, 2021 at \$26.00       Nov 24, 2021 to Nov 23, 2021 at \$26.00       Nov 24, 2021 to Nov 23, 2021 at \$26.00       Nov 24, 2021 to Nov 23, 2022 at \$26.00       Nov 24, 2021 to Nov 23, 2023 at \$26.00       Nov 24, 2021 to Nov 23, 2023 at \$26.00       Nov 24, 2021 to Nov 23, 2023 at \$26.00       Nov 24, 2021 to Nov 23, 2023 at \$26.00       Nov 24, 2021 to Nov 23, 2023 at \$26.00       Nov 24, 2021 to Nov 23, 2023 at \$26.00       Nov 24, 2021 to Nov 23, 2023 at \$26.00       Nov 24, 2021 to Nov 23, 2023 at \$26.00       Nov 24, 2021 to Nov 23, 2023 at \$26.00       Nov 24, 2021 to Nov 23, 2023 at \$26.00       Nov 24, 2021 to Nov 23, 2023 at \$26.00       Nov 24, 2021 to Nov 23, 2023 at \$26.00       Nov 24, 2021 to Nov 23, 2023 at \$26.00       Nov 24, 2021 to Nov 23, 2023 at \$26.00       Nov 24, 2021 to Nov 23, 2024 at \$26.00       Nov 24, 2021 to Nov 23, 2024 at \$26.00       Nov 24, 2021 to Nov 23, 2024 at \$26.00       Nov 24, 2021 to Nov 23, 2024 at \$26.00       Nov 24, 2021 to Nov 23, 2024 at \$26.00       Nov 24, 2021 to Nov 23, 2024 at \$26.00       Nov 24, 2021 to Nov 23, 2024 at \$26.00       Nov 24, 2021 to Nov 23, 2024 at \$26.00       Nov 24, 2021 to Nov 23, 2024 at \$26.00       Nov 24, 2024 to Nov 23, 2024 at \$26.00       Nov 24, 2024 to Nov 23, 2024 at \$26.00       Nov 24, 2021 to Nov 23, 2024 at \$26.00       Nov 24, 2021 to Nov 23, 2024 at \$26.00<	.75 .50 .25
Image: space of a dividend stopper       Yes         19       Existence of a dividend stopper       Yes         20       Fully discretionary, partially discretionary or mandatory       Fully discretionary         21       Existence of a dividend stopper       Yes         22       Non-cumulative       Non-cumulative         20       Fully discretionary, partially discretionary or mandatory       Fully discretionary         21       Existence of a step up or other incentive to redeem       Non-cumulative         20       Fully discretionary, partially discretionary or mandatory       Fully discretionary       Fully discretionary         21       Existence of a convertible       Non-cumulative       Non-cumulative         20       Fully discretionary, partially discretionary or mandatory       Fully discretionary or mandatory       Fully discretionary         21       Existence of a dividend stopper       Yes       Non-cumulative       Non-cumulative         20       Fully discretionary, partially discretionary or mandatory       Fully discretionary       Fully discretionary         21       Existence of a step up or other incentive to redeem       No-cumulative       Non-cumulative         23       Convertible       Convertible       Convertible       Convertible         23       If convertible, con	.50 .25
Image: space of a dividend stopper         Yes         Yes         Yes         Yes           19         Existence of a dividend stopper         Yes	.25
Image: Now 24, 2024 and thereafter at \$25.00         Now 24, 2024 and thereafter at \$25.00         Now 24, 2024 and thereafter at \$25.00           Image: Coupons/dividend/coupon         Fixed or floating dividend/coupon         Fixed to floating/fixed         Fixed           17         Fixed or floating dividend/coupon         Fixed to floating dividend/coupon         Fixed or floating dividend/coupon         4.90%           18         Coupon rate and any related index         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 Vield plus 2.62% for each subsequent fixed rate period. <sup>4</sup> If converted into series BG, the coupon will set at floating rate equal to the sum of the T-Bill Rate plus 2.62%.         4.90%         4.90%           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 dividend stopper         No         Non-cumulative         Non-cumulative           23         Convertible or non-convertible         Convertible         Convertible         Convertible           24         If convertible, conversion tigger (s)         i) Investor Election - Conversion to Series BG shares         NVCC Trigger (Contractual Approach) - Conversion to conversion to conversion to conversion to conversion	
Coupons/dividends         Fixed or floating dividend/coupon         Fixed or floating/fixed         Fixed           17         Fixed or floating dividend/coupon         5.60% 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. Set to reset at a floating rate equal to the sum of the T-Bill Rate plus 2.62%.         Yes         Yes           19         Existence of a dividend stopper         Yes         Yes         Yes         Yes           20         Fully discretionary, partially discretionary or mandatory         Fully discretionary         Fully discretionary         Fully discretionary         Fully discretionary           21         Existence or cumulative         No         No         No         No           22         Noncumulative or cumulative         Non-cumulative         Non-cumulative         Non-cumulative         Non-cumulative           23         Convertible         Convertible         Convertible         Convertible         Convertible         Convertible         Convertible         Non-cumulative           24         If convertible, conversion trigger (s)         i) Investor Election - Conversion to Series BG shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares:         common shares:         common shares:	U
17       Fixed or floating dividend/coupon       Fixed to floating/fixed       Fixed       Fixed         18       Coupon rate and any related index       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 <sup>4</sup> . 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%.       4.90%       4.90%         19       Existence of a dividend stopper       Yes       Yes       Yes         20       Fully discretionary or mandatory       Fully discretionary or mandatory       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, conversion trigger (s)       i) Investor Election - Conversion to Series BG shares       NVCC Trigger (Contractual Approach) - common shares:       NVCC Trigger (Contractual Approach) - common shares:	
18       Coupon rate and any related index       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. 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%.       4.90%       4.90%         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       Convertible       Convertible       Convertible       Convertible         24       If converted in (converted in Leproce)       If converted in Leproce)       NVCC Trigger (Contractual Approach) - Conversion to common shares:       NVCC Trigger (Contractual Approach) - Conversion to shares:	
Image: space of a dividend stopperfixed 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 <sup>4</sup> . 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%.YesYes19Existence of a dividend stopperYesYesYes20Fully discretionary, partially discretionary or mandatory or mandatory or mandatoryFully discretionaryFully discretionary21Existence of a step up or other incentive to redeemNoNo22Noncumulative or cumulativeNon-cumulativeNon-cumulative23Convertible or non-convertibleConvertibleConvertible24If convertible, conversion trigger (s)() Investor Election - Conversion to Series BG shares ii) NVCC Trigger (Contractual Approach) - conversion to Series BG shares iii) NVCC Trigger (Contractual Approach) - conversion to shares:NVCC Trigger (Contractual Approach) - conversion to shares:	i
Image: subsequent fixed rate period <sup>4</sup> . 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%.Subsequent fixed rate period <sup>4</sup> . 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%.YesYes19Existence of a dividend stopperYesYesYes20Fully discretionary, partially discretionary or mandatoryFully discretionaryFully discretionaryFully discretionary21Existence of a step up or other incentive to redeemNoNoNo22Noncumulative or cumulativeNon-cumulativeNon-cumulativeNon-cumulative23Convertible or non-convertibleConvertibleConvertibleConvertible24If convertion frigger (s)i) Investor Election - Conversion to Series BG shares ii) NVCC Trigger (Contractual Approach) - oNVCC Trigger (Contractual Approach) - conversion to shares:NVCC Trigger (Contractual Approach) - conversion to shares:	•
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Image: Instant and the state of a divident stopperthe T-Bill Rate plus 2.62%.Image: Instant and the stopper19Existence of a divident stopperYesYesYes20Fully discretionary, partially discretionary or mandatoryFully discretionaryFully discretionary21Existence of a step up or other incentive to redeemNoNo22Noncumulative or cumulativeNon-cumulativeNon-cumulative23Convertible or non-convertibleConvertibleConvertible24If convertible, conversion trigger (s)i) Investor Election - Conversion to Series BG shares ii) NVCC Trigger (Contractual Approach) -NVCC Trigger (Contractual Approach) -24If convertible, conversion trigger (s)i) Investor Election - Conversion to Series BG shares ii) NVCC Trigger (Contractual Approach) -NVCC Trigger (Contractual Approach) -	ł
20Fully discretionary, partially discretionary or mandatoryFully discretionaryFully discretionary21Existence of a step up or other incentive to redeemNoNo22Noncumulative or cumulativeNon-cumulativeNon-cumulative23Convertible or non-convertibleConvertibleConvertible24If convertible, conversion trigger (s)i) Investor Election - Conversion to Series BG shares ii) NVCC Trigger (Contractual Approach) -NVCC Trigger (Contractual Approach) - Conversion to common shares:NVCC Trigger (Contractual Approach) -	ł
21       Existence of a step up or other incentive to redeem       No       No         22       Noncumulative or cumulative       Non-cumulative       Non-cumulative         23       Convertible or non-convertible       Convertible       Convertible       Convertible         24       If convertible, conversion trigger (s)       i) Investor Election - Conversion to Series BG shares       NVCC Trigger (Contractual Approach) -       NVCC Trigger (Contractual Approach) -       NVCC Trigger (Contractual Approach) -	
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ii) NVCC Trigger (Contractual Approach) - common shares: common shares:	
	) - Conversion to
IL onversion to common sparse:	on 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 v	
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	
the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. the Bank will be restored or maintain	
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	
b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank injection from the government injectin from the government	
injection from the government, without which the Bank would have been determined by the Superintendent to be would have been determined by the	superintendent to be
would have been determined by the Superintendent to be non-viable. non-viable.	ł
non-viable. 25 If convertible, fully or partially NVCC Trigger - Conversion to Convers	an abaraat Alwaya
<ul> <li>If convertible, fully or partially</li> <li>Investor Election - Conversion to Series BG shares:</li> <li>May convert fully or partially</li> <li>NVCC Trigger - Conversion to common shares: Always</li> <li>NVCC Trigger - Conversion to common shares: Always</li> <li>Convert fully</li> <li>Convert fully</li> </ul>	on shares. Always
ii) NVCC Trigger - Conversion to common shares: Always	ł
convert fully	
26       If convertible, conversion rate         10       Investor Election - Conversion to Series BG shares:         NVCC Trigger - Conversion to common shares: Upon the NVCC Trigger - Conversion	on shares: Upon the
Convertible into Series BG Preferred Shares on the basis occurrence of NVCC trigger event, each outstanding occurrence of NVCC trigger event, each outstanding	ach outstanding
of one Series BG Preferred Share for each Series BF Series BH share is converted into a number of common Series BI	
Preferred Share. Convertible on November 24, 2020 and shares equal to (Multiplier x Book Value) / Conversion shares equal	•
on each November 24 every fifth year thereafter. Price. Refer to prospectus supplement for further details. Price. Refer to prospectus supplement	nt for further details.
ii) NVCC Trigger - Conversion to common shares: Upon	ł
the occurrence of NVCC trigger event, each outstanding Series BF and Series BG share is converted into a number	ł
of common shares equal to (Multiplier x Book Value) /	·
Conversion Price. Refer to prospectus supplement for	
further details.	I
<ul> <li>Investor Election - Conversion to Series BG shares:</li> <li>NVCC Trigger - Conversion to common shares:</li> <li>NVCC Trigger - Conversion to common shares:</li> </ul>	
Optional Mandatory	on shares:
ii) NVCC Trigger - Conversion to common shares:	on shares:
Mandatory	on shares:
28       If convertible, specify instrument type convertible into       Additional tier 1/Common Equity Tier 1       Common Equity Tier 1	on shares:
29       If convertible, specify issuer of instrument it converts into       Royal Bank of Canada       Royal Bank of Canada	on shares:
30     Write-down feature       31     If write down write down triager (c)	on shares:
31 If write-down, write-down trigger (s) N/A N/A	on shares:
	on shares:
32     If write-down, full or partial       N/A	on shares:
32If write-down, full or partialN/AN/A33If write-down, permanent or temporaryN/AN/A	on shares:
32If write-down, full or partialN/AN/A33If write-down, permanent or temporaryN/AN/A34If temporary write-down, description of write-down mechanismN/AN/A	on shares:
32If write-down, full or partialN/AN/A33If write-down, permanent or temporaryN/AN/A	on shares:
32If write-down, full or partialN/AN/A33If write-down, permanent or temporaryN/AN/A34If temporary write-down, description of write-down mechanismN/AN/A34aType of subordinationN/AN/A	on shares:

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.

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Index.         Number of the second seco		Preferred Shares		
P         Ease Configure (CODE, Build and Shorthy Configure)         PD NSM			Series BK	Series BM
B         Desc         Date         Da				
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18     Optical plant p				
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37   If yes, specify non-compliant featuresN/A	36 Non-compliant transitioned features			
	37   If yes, specify non-compliant features	IN/A	IN/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.

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	Disclosure template for main features Preferred		
	Preterred	Included in both regulatory capital and TLAC	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
	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		
Δ	Transitional Basel III rules	Additional Tier 1	Ineligible
5	Post-transitional Basel III rules	Additional Tier 1	Ineligible
6	Eligible at solo/group/group&solo		N/A
7	Instrument type (types to be specified by jurisdiction)		Preferred Shares
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	350	0
9	Par value of instrument	350	USD 15
10	Accounting classification		Shareholders' Equity
11 12	Original date of issuance Perpetual or dated	November 2, 2018 Perpetual	November 2, 2015 Perpetual
12	Original maturity date	•	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	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 \$25.00
16	Subsequent call dates, if applicable	On February 24, 2029 and every fifth year thereafter at	per depositary share) Any dividend payment date on or after November 7, 2023 at \$1000.00 per share (equivalent to \$25.00 per depositary share)
47	Coupons/dividends		Electric de classe
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed to floating/fixed 4.80% to, but excluding, February 24, 2024; the initial fixed	Fixed to floating
10		rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 2.38% for each subsequent fixed	
		rate period <sup>7</sup> . 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%.	
19	Existence of a dividend stopper		Yes
20	Fully discretionary, partially discretionary or mandatory		Fully discretionary
21	Existence of a step up or other incentive to redeem	No	No
22 23	Noncumulative or cumulative Convertible or non-convertible	Non-cumulative Convertible	Non-cumulative Nonconvertible
24	If convertible, conversion trigger (s)	<ul> <li>ii) NVCC Trigger (Contractual Approach) - Conversion to common shares:</li> <li>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.</li> <li>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.</li> </ul>	N/A
25	If convertible, fully or partially	<ul> <li>i) Investor Election - Conversion to Series BP shares: May convert fully or partially</li> <li>ii) NVCC Trigger - Conversion to common shares: Always convert fully</li> </ul>	N/A
26		<ul> <li>i) Investor Election - Conversion to Series BP shares: 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.</li> <li>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.</li> </ul>	
27	If convertible, mandatory or optional conversion	Óptional ii) NVCC Trigger - Conversion to common shares: Mandatory	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 N/A
31 32	If write-down, write-down trigger (s) If write-down, full or partial		N/A N/A
33	If write-down, permanent or temporary		N/A N/A
34	If temporary write-down, description of write-down mechanism		N/A
34a	Type of subordination		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt	Subordinated debt
36	Non-compliant transitioned features	No	Yes
37	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.

	Disclosure template for main features of regulatory capital inst	ruments	
	Limited Recourse Capital Notes		
	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)	780086SH8	
3	Governing law(s) of the instrument	Ontario	
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	N/A	
	Regulatory treatment		
4	Transitional Basel III rules	Additional Tier 1	
5	Post-transitional Basel III rules	Additional Tier 1	
6 7	Eligible at solo/group/group&solo	Solo and Group	
	Instrument type (types to be specified by jurisdiction)	Limited Recourse Capital Notes	
8 9	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	1,748 1,750	
10	Accounting classification	Shareholders' Equity	
11	Original date of issuance	July 28, 2020	
12	Perpetual or dated	Dated	
13	Original maturity date	November 24, 2080	
14	Issuer call subject to prior supervisory approval	Yes	
15	Optional call date, contingent call dates and redemption amount	Every 5 years during the period from October 24 to and	
		including November 24, commencing in 2025	
16	Subsequent call dates, if applicable	During the period from October 24 to and including	
		November 24, 2025	
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed to floating	
18	Coupon rate and any related index	4.50% per annum. Starting on November 24, 2025 and	
		on every fifth anniversary of such date thereafter until	
		November 24, 2075 the interest rate on the Notes will be	
		reset at an interest rate per annum equal to the	
		Government of Canada Yield plus 4.137%.	
19	Existence of a dividend stopper	Yes	
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	
21	Existence of a step up or other incentive to redeem	No	
22	Noncumulative or cumulative	Non-cumulative	
23 24	Convertible or non-convertible	Convertible	
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach) - Conversion to common shares:	
		a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after	
		the conversion of all instruments, it is likely that viability	
		of the Bank will be restored or maintained.	
		b) The bank has accepted or agreed to accept a capital	
		injection from the government, without which the Bank	
		would have been determined by the Superintendent to be	
		non-viable.	
25	If convertible, fully or partially	NVCC Trigger - Conversion to common shares: Always	
		convert fully	
26	If convertible, conversion rate	NVCC Trigger - Conversion to common shares: Upon	
		the occurrence of NVCC trigger event, each outstanding	
		Series BI share is converted into a number of common	
		shares equal to (Multiplier x Book Value) / Conversion	
		Price. Refer to prospectus supplement for further details.	
27	If convertible, mandatory or optional conversion	NVCC Trigger - Conversion to common shares:	
		Mandatory	
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	
30	Write-down feature	No	
31	If write-down, write-down trigger (s)	N/A	
32	If write-down, full or partial	N/A	
33	If write-down, permanent or temporary	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	
34a	Type of subordination	Cub and in stand platet	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt	
36	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	
37	וו אבא, ארכווא ווטוו-נטווואוומות ובמנעובא	ווויר	

Disclos	ure template for main features of regulatory capital instr	uments	
	Subordinated Indebtedness		
	Included in both regulatory capital and TLAC	1	
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)	780087BF8	GB0007542557	780087AK8
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	Tier 2	Tier 2	Tier 2
5 Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible
6 Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
7 Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	42	228	219
9 Par value of instrument	110	USD 300	250
10 Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11 Original date of issuance	June 8, 1993	June 6, 1986	October 1, 1984
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	June 8, 2023	June 29, 2085	October 1, 2083
14 Issuer call subject to prior supervisory approval	No	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	N/A	On the interest payment date falling in June 1991 at par	Oct 1, 1989 at par
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 payme
		June 1991, on any interest payment date, at par	date, at par
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Floating	Floating
18 Coupon rate and any related index	9.30%	3M US LIMEAN + 25	Monthly IIROC+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	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A N/A	N/A	N/A
34 Type of subordination			
<ul> <li>34a Type of subordination</li> <li>35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)</li> </ul>	Donosit lightlitics and all other conject indebtedness of the	Deposit liabilities and all other senior indebtedness of the	Deposit liabilities and all other explor indebtedness of th
26 Non compliant transitioned features	Bank	Bank	Bank
36 Non-compliant transitioned features	Yes	Yes	Yes
37 If yes, specify non-compliant features	Lack of NVCC features	Lack of NVCC features	Lack of NVCC features

	Disclosu	re template for main features of regulatory capital instr	uments	
		Subordinated Indebtedness		
		Included in both regulatory capital and TLAC		-
1	Issuer	RBC Royal Bank (Trinidad & Tobago) Limited	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	N/A	780086RN6	780086RA4
3	Governing law(s) of the instrument	Trinidad and Tobago	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	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
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	23	1,584	1,565
9	Par value of instrument	TTD 300	1,500	1,500
10	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	November 1, 2012	December 23, 2019	July 25, 2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	November 1, 2027	December 23, 2029	July 25, 2029
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Nov 1, 2022 at par	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, floating to maturity at 3-month CDOR plus	Thereafter, floating to maturity at 3-month CDOR plus
			0.89%.	0.98%.
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
27	If convertible, specify instrument type convertible into	N/A	N/A	Common Equity Tier 1
20 29	If convertible, specify issuer of instrument it converts into	N/A	N/A	Royal Bank of Canada
<u>29</u> 30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
31	If write-down, full or partial	N/A	N/A	N/A
32			N/A	
	If write-down, permanent or temporary	N/A		N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a		Dependent lightilities and all other easies in debte dependent of the	Dependent lightilities and all other equipation is defined as a fit	Dependent liebilities and all other easies in debits dependent (1)
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	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
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086JM7	780086SA3	780086LZ5
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	Tier 2	Tier 2	Tier 2
5 Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2
6 Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
7 Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,021	1,229	1,493
9 Par value of instrument	1,000	1,250	1,500
10 Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost
11 Original date of issuance	September 29, 2014	June 30, 2020	January 20, 2016
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	September 29, 2026	June 30, 2030	January 20, 2026
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Sept 29, 2021 at par	June 30, 2025 at par	Jan 20, 2021 at par
16 Subsequent call dates, if applicable	Any time on or after Sept 29, 2021, at par	Any time on or after June 30, 2025, at par	Any time on or after Jan 20, 2021, at par
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
18 Coupon rate and any related index	Fixed at 3.45% per annum until September 29, 2021.	Fixed at 2.088% per annum until June 30, 2025.	Fixed at 3.31% per annum until January 20, 2021.
	Thereafter, floating to maturity at 3-month CDOR plus	Thereafter, floating to maturity at 3-month CDOR plus	Thereafter, floating to maturity at 3-month CDOR plus
	1.12%.	1.31%.	2.35%.
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach)	NVCC Trigger (Contractual Approach)	NVCC Trigger (Contractual Approach)
	, , , , , , , , , , , , , , , , , , , ,		a) The Superintendent is of the opinion that the Bank has
		ceased, or is about to cease, to be viable and that, after	ceased, or is about to cease, to be viable and that, after
	the conversion of all instruments, it is likely that viability of	the conversion of all instruments, it is likely that viability of	the conversion of all instruments, it is likely that viability of
	the Bank will be restored or maintained.	the Bank will be restored or maintained.	the Bank will be restored or maintained.
	b) The bank has accepted or agreed to accept a capital	b) The bank has accepted or agreed to accept a capital	b) The bank has accepted or agreed to accept a capital
	injection from the government, without which the Bank	injection from the government, without which the Bank	injection from the government, without which the Bank
	would have been determined by the Superintendent to be	would have been determined by the Superintendent to be	would have been determined by the Superintendent to be
	non-viable.	non-viable.	non-viable.
25 If convertible, fully or partially	Always convert fully	Always convert fully	Always convert fully
26 If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each	Upon the occurrence of NVCC trigger event, each	Upon the occurrence of NVCC trigger event, each
	ů,	outstanding Note is converted into a number of common	outstanding Note is converted into a number of common
	shares equal to (Multiplier x Note Value) / Conversion	shares equal to (Multiplier x Note Value) / Conversion	shares equal to (Multiplier x Note Value) / Conversion
	Price. Refer to prospectus for further details.	Price. Refer to prospectus for further details.	Price. Refer to prospectus for further details.
27 If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory
28 If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29 If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
30 Write-down feature	Ruyai Dalik Ul Caliaua		No
	No	No	NU
31 If write-down, write-down trigger (s)	No N/A	N/A	N/A
32 If write-down, full or partial	No N/A N/A	N/A N/A	N/A
32     If write-down, full or partial       33     If write-down, permanent or temporary	No N/A N/A 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         34       If temporary write-down, description of write-down mechanism	No N/A N/A	N/A N/A	N/A
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 N/A N/A N/A N/A	N/A 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         34       If temporary write-down, description of write-down mechanism	No N/A N/A N/A N/A Deposit liabilities and all other senior indebtedness of the	N/A N/A N/A N/A Deposit liabilities and all other senior indebtedness of the	N/A N/A N/A Deposit liabilities and all other senior indebtedness of the
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)	No N/A N/A N/A N/A Deposit liabilities and all other senior indebtedness of the Bank	N/A N/A N/A N/A Deposit liabilities and all other senior indebtedness of the Bank	N/A N/A N/A Deposit liabilities and all other senior indebtedness of the Bank
32If write-down, full or partial33If write-down, permanent or temporary34If temporary write-down, description of write-down mechanism34aType of subordination	No N/A N/A N/A N/A Deposit liabilities and all other senior indebtedness of the	N/A N/A N/A N/A Deposit liabilities and all other senior indebtedness of the	N/A N/A N/A Deposit liabilities and all other senior indebtedness of the

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		State of 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			
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			
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)	2,186	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			
15 Optional call date, contingent call dates and redemption amount		N/A			
16 Subsequent call dates, if applicable	N/A	N/A			
Coupons/dividends					
17 Fixed or floating dividend/coupon	Fixed	Fixed			
18 Coupon rate and any related index	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			
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative			
23 Convertible or non-convertible	Convertible	Nonconvertible			
24 If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach)	N/A			
	a) The Superintendent is of the opinion that the Bank has				
	ceased, or is about to cease, to be viable and that, after				
	the conversion of all instruments, it is likely that viability of				
	the Bank will be restored or maintained.				
	b) The bank has accepted or agreed to accept a capital				
	injection from the government, without which the Bank				
	would have been determined by the Superintendent to be				
	non-viable.				
25 If convertible, fully or partially	Always convert fully	N/A			
26 If convertible, conversion rate		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		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)	Deposit liabilities and all other senior indebtedness of the	Deposit liabilities and all other senior indebtedness of the			
	•	Bank			
36 Non-compliant transitioned features	No	Yes			
37 If yes, specify non-compliant features		Lack of NVCC features			
	1				

Disclosure template for main features of regulatory capital instruments								
	Other TLAC instruments issued directly by the							
	Included in TLAC not included in regulatory ca							
1 Issuer Royal of Canada Royal of Canada Royal of Canada								
2 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					

Disclos	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)	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		
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 of Canada	Royal of Canada	Royal of Canada	
2 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	
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	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by t				
	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)	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		

Disclose	ure template for main features of regulatory car	pital instruments	
	Other TLAC instruments issued directly by th		
	Included in TLAC not included in regulatory of	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	U\$78013XZU52
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	No longer TLAC eligible (<365 days)	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
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)	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		
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	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		
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 cap	pital instruments	
	Other TLAC instruments issued directly by th		
	Included in TLAC not included in regulatory of	capital	
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2 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
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)	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	
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+0.36%	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	
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)	XS2113308485	US78015K750	US78015K7G34	
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	GBP 25	USD 300	USD 1250	
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
11	Original date of issuance	February 7, 2020	February 7, 2020	April 17, 2020	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	February 7, 2022	August 5, 2022	April 17, 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	Floating	Floating	Fixed	
18	Coupon rate and any related index	SONIA+0.32%	SOFR+0.40%	1.600%	
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 iss				
	Included in TLAC not include				
1 Is		Royal of Canada	Royal of Canada		
		CA780086RZ97	US78015K7H17		
		ONATRIO	NEW YORK		
	ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		Contractual		
	truments governed by foreign law)				
		N/A	N/A		
4		N/A	N/A		
5		N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7		Other TLAC Instruments	Other TLAC Instruments		
8 Ar		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
		CAD 1,500	USD 1500		
10 Ac	ccounting classification	Liability - amortised cost	Liability - amortised cost		
11 Oı	riginal date of issuance	May 1, 2020	June 10, 2020		
12 Pe	erpetual or dated	Dated	Dated		
13	Original maturity date	May 1, 2025	June 10, 2025		
14 Iss	suer 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		
Co	coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	1.936%	1.15%		
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 Co	onvertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25		N/A	N/A		
26		N/A	N/A		
27	If convertible, mandatory or optional conversion	NA	NA		
28		N/A	N/A		
29		N/A	N/A		
	/rite-down feature	No	No		
31	88 ()	N/A	N/A		
32		N/A	N/A		
33		NA	NA		
34		N/A	N/A		
	ype of subordination	Exemption	Exemption		
		Unsubordinated	Unsubordinated		
		No	No		
37 If	yes, specify non-compliant features	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)	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- eligible instruments governed by foreign law)	Contractual	Contractual	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	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	
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)	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		

Disclosu	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%)		
16 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					
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		
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 ca	pital		
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	No longer TLAC eligible (<365 days)	
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	

Disclosu	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)	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	
15 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%	
	No		Y8: 4% Y9: 4.25% Y10: 4.5% Y11: 4.75%	
<ul> <li>Existence of a dividend stopper</li> <li>Fully discretionary, partially discretionary or mandatory</li> </ul>	Mandatory	Mandatory	No Mandatory	
21     Existence of a step up or other incentive to redeem       22     Noncumulative or cumulative	No Non-cumulative	No Non-cumulative	No 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	
	1	I		

	Disclosu	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)	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	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	
15	Optional call date, contingent call dates and redemption amount	March 26, 2024 (100%)	March 26, 2022 (110.1%)	April 18, 2022 (100%)	
16	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%), March 26, 2029 (137.82%)	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				
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	
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	s of regulatory capital instruments	
	Other TLAC instruments iss		
	Included in TLAC not include		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CAMM0023AUI2	78014RAY6
3	Governing law(s) of the instrument	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	N/A	Contractual
	instruments governed by foreign law)		
	Regulatory treatment	N1/A	
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	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
9	Par value of instrument	EUR 5	USD 15
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance	April 18, 2019	July 5, 2019
12	Perpetual or dated	Dated	Dated
13	Original maturity date	April 18, 2039	July 5, 2030
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 18, 2029 (100%)	July 5, 2022 (100%)
16	Subsequent call dates, if applicable	N/A	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
18	Coupon rate and any related index	1.56%	3.07%
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	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25		N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
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	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank					
	Included in TLAC not include					
1	1 Issuer Royal Bank of Canada Royal Bank of Canada					
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RAX8	780086RB2			
3	Governing law(s) of the instrument	New York	Province of Ontario			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		N/A			
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	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			
9	Par value of instrument	USD 13.75	2.07			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	July 15, 2019	July 30, 2019			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	July 15, 2031	July 30, 2029			
14	Issuer call subject to prior supervisory approval	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount	July 15, 2021 (100%)	July 30, 2021(102.51)			
16	Subsequent call dates, if applicable	January 15,2022(100%), July 15,2022(100%), January	July 30,2022(102.51%), July 30,2023(102.55%), July			
		15,2023(100%), July 15,2023(100%), January	30,2024(102.60%), July 30,2025(102.67%), July			
		15,2024(100%), July 15,2024(100%), January	30,2026(102.75%), July 30,2027(102.83%), July			
		15,2025(100%), July 15,2025(100%), January 15,2026	30,2028(102.93%)			
		(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%)				
47	Coupons/dividends	Elizad	Elizad			
17	Fixed or floating dividend/coupon	Fixed	Fixed			
18	Coupon rate and any related index	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			
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	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A	N/A			
25	If convertible, fully or partially	N/A	N/A			
26	If convertible, conversion rate		N/A			
27	If convertible, mandatory or optional conversion					
28	If convertible, specify instrument type convertible into		N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A			
30	Write-down feature	No	No			
31	If write-down, write-down trigger (s)		N/A			
32	If write-down, full or partial		N/A			
33	If write-down, permanent or temporary		N/A N/A			
34	If temporary write-down, description of write-down mechanism	N/A Examplian				
34a	Type of subordination Resition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No			
37	If yes, specify non-compliant features	N/A	N/A			

Disclosu	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bar	nk			
	Included in TLAC not included in regulatory capita	al			
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- eligible instruments governed by foreign law)	N/A	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	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		
15 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 24,2024(100%), July 24,2025(100%), July 24,2026(100%), July 24,2027(100%), July 24,2028(100%), July 24,2029(100%), July 24,2030(100%), July 24, 2031(100%), July 24,2032(100%), July 24, 2033(100%)	August 21,2022(108.8%), August 21,2023(111.9%), August 21,2024(115.09%), August 21,2025(118.37%), August 21,2026(121.74), August 21,2027(125.21%), August 21,2028(128.78%), August 21,2029(132.45%)	March 19,2022(102.35%), September 19,2022(102.35%), March 19, 2023(102.5%), September 19,2023(102.5%), March 19, 2024(103.00%)		
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		
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)	78014RBB5	XS2041771986	78014RBC3	
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		
/	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 5.6	USD 1.26	USD 3.5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	September 6, 2019	September 16, 2019	September 18, 2019	
12		Dated	Dated	Dated	
13	8 ,	September 6, 2024	September 16, 2024	September 18, 2026	
14	Issuer call subject to prior supervisory approval	No	No	Yes	
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	N/A N/A	N/A N/A	September 18, 2020 (100%) March 18,2021(100%), September 18,2021(100%), March	
	Coupons/dividends			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%)	
17	Fixed or floating dividend/coupon	Float	Float	Fixed	
18	Coupon rate and any related index	3m USD LIBOR, subject to floor (1.10%) and cap (3.6%)		Y1-3: 2.25% Y4-5: 2.5% Y6: 2.75% 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	
		N/A	N/A	N/A	
34		N/A	N/A	N/A	
34a		Exemption	Exemption	Exemption	
35		Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	
33 34 34a 35 36	If write-down, permanent or temporary         If temporary write-down, description of write-down mechanism         Type of subordination         Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)         Non-compliant transitioned features	N/A N/A Exemption Unsubordinated No	N/A N/A Exemption Unsubordinated No	N/A N/A Exemption Unsubordinated No	

Disclosu	re template for main features of regulatory capital instru	imonts	
Disclosu	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)	XS1991341329	XS1991341592	78014RBD1
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	USD 50	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		
<ul> <li>15 Optional call date, contingent call dates and redemption amount</li> <li>16 Subsequent call dates, if applicable</li> </ul>	September 20, 2021 (107.5369%) September 20,2022(111.515765%), September	September 26, 2020 (103.825%) September 26,2021(107.796306%), September	September 30, 2020 (100%) March 30,2021(100%), September 30,2021(100%), Marcl
	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, 2036(185.455133%), 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, 2044(248.009839%), September 20, 2044(248.009839%), September 20, 2044(286.803162%)	26,2022(111.919515%), September 26, 2023(116.200436%), September 20,2024(120.645103%), September 26, 2025(125.259778%), September 20,2026(130.050965%), September 26, 2027(135.025414%), September 26,2028(140.190136%), September 26, 2029(145.552409%), September 26,2030(151.119789%), September 26,2032(162.90155%), September 26, 2033(169.132535%), September 26,2034(175.601854%), September 26, 2035(182.318625%), September 26, 2036(189.292312%), September 26,2037(196.532743%), September 26, 2038(204.050121%), September 2,2039(211.855038%), September 26,2040(219.958493%), September 26, 2043(246.050121%), September 26, 2043(246.176478%), September 26, 2043(246.176478%), September 26, 2043(246.176478%), September 26, 2043(246.176478%), September 26, 2043(246.176478%), September 26, 2047(286.058142%), September 26, 2047(286.058142%), September 26,2048(296.999866%), September 26, 2049(308.360111%), September 26, 2050(320.154885%), September 26,2051(332.40081%), September 26, 2052(345.115141%), September 26,2053(358.315795%), September 26, 2054(372.021374%), , September 26, 2055(386.251192%), September 26, 2056(401.0253%), September 26,2057(416.364517%), September 26, 2058(432.29046%)	30, 2022(100%), September 30,2022(100%), March 30, 2023(100%), September 30,2023(100%), March 30, 2024(100%), September 30,2025(100%), March 30, 2026(100%), September 30,2026(100%), March 30, 2027(100%), September 30,2028(100%), March 30, 2028(100%), September 30,2028(100%), March 30, 2029(100%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	3.70%	3.825%	Y1-4: 2.35% Y5-7: 2.5% Y8-10: 2.75%
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
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
<ul> <li>28 If convertible, specify instrument type convertible into</li> <li>29 If convertible, specify issuer of instrument it converts into</li> </ul>	N/A N/A	N/A N/A	N/A N/A
29     If convertible, specify issuer of instrument it converts into       30     Write-down feature	N/A No	N/A 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 N/A	N/A
33     If write-down, permanent or temporary	N/A 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
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Unit of Loss and data fy by the basis         Under the Control in the Contro i	Disclosur	e template for main features of regulatory capital instru	uments	
Instruction         Medical in TLAC influences in TLAC in				
Image         Description         Registration         Registration         Registration         Registration         Registration           Image: Construction of the second seco				
Image         Control			Roval Bank of Canada	Roval Bank of Canada
3         Decision according accidence of the neuronal decision according		,	, , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , ,
Solution         No.         No.         No.           Solution         No.         No.         No.         No.         No.           Solution         No.				
Big Instrument space of a program in Program in the strument space of a program in Program in the strument space of a program in the strument of the strument space of a program in the strument of the strument space of a program in the strument of the strument space of a program in the strument of the strument space of a program in the strument of the strument space of a program in the strument of the strument space of a program in the strument of the strument space of a program in the strument of the strument space of a program in the strument of the strument space of a program in the strument of the strument space of a program in the strument of the strument space of a program in the strument of the strument space of a program in the strument of the strument space of the strument space of the strument of the strument space of the strument space of the strument of the strument space of the strument space of the strument of the strument space of the strument space of the strument of the strument space of the strument space of the strument of the strument space of the strument space of the strument of the strument space of the strument space of the strument space of the strument of the strument space of the strument space of the strument space of the strument of the strument space of the strument spa	0 ()			
I         Toolings Real II sta         Six         No.         No.           I         Tooling Construction Real II state         No.         No.         No.         No.           I         Tooling Construction Real II state         No.         No.         No.         No.         No.           I         Notine State S				
S         Ended and solution         Number of the product of the solution of the sol	Regulatory treatment			
i         Bight at displayagenetation         NA         NA         NA           i         Industry of log to your system         Other T_QA instrument         Other T_QA instrument         Other T_QA instrument           i         Provide of instrument         Other T_QA instrument         Othere T_QA instrument         Other T_QA instrume	4 Transitional Basel III rules	N/A	N/A	N/A
T         Evaluation by System 2         Other TAC Instruments         Other TAC Instruments         Other TAC Instruments           I         Security system 2         Associed system 1/LLC style         No. A security system 1/LLC style	5 Post-transitional Basel III rules	N/A	N/A	N/A
3         Res Account alights for TLAC Day.         Viel - Account alights for TLAC Day.         Viel - Account alights for TLAC Day.         Viel - Account alights for TLAC Day.           10         Description anternation.         Day alight of the Account alights for TLAC Day.         DBLB	6 Eligible at solo/group/group&solo	N/A	N/A	N/A
n         Construction	7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
10         Description         Lability - fair ratio quon         Lability - fair ratio quon         Description           10         Specific and states         Speci	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
In         Oppose Sites of leasance         Separation 20, 211         Option 20, 211         Optio	9 Par value of instrument	USD 3	USD 30	AUD 25
Op         Experiment of base	10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
In         Compare manufactory speed         Construct 3, DAPA         Owner 3, DAPA         Owner 3, DAPA         Owner 3, DAPA           IN         Device of balan convergence         Construct 3, DAPA         Table 1, DapA (Construct 3, DapA (Construt 3, DapA (Construct 3, DapA (Construct 3, DapA (Construc	11 Original date of issuance	September 30, 2019	October 3, 2019	October 4, 2019
No.         Vec         Vec         Vec           10         Soporation 2, 2021 (15.00);         Object and the same vectory interaction 2002 (10.00);         Object and 2002 (10.00); <td>12 Perpetual or dated</td> <td>Dated</td> <td>Dated</td> <td>Dated</td>	12 Perpetual or dated	Dated	Dated	Dated
10         Output di langa di lang				
10         Optional cells date, and date, and dates, and				
11         Subsequence cal idee, if applicable         March 30, 2021(1055), Separatine 30, 022(1070), March 30, 2021(1055), Separatine 30, 022(1070), Separatine 30, 022(1070)				
17     Fixed or floating dividend/scoupon     Fixed     Fixed     Fixed       18     Coupor rate and syrelated index     Y1-2: 25% Y3-2: 5%     4.00%     2.73%       19     Existence of a dividend stopper     No     No       20     Fully discretionary, partially discretionary or madatory     Mandatory     Mandatory     Mandatory       21     Existence of a set up or other incretive to redeem     No     No     Non-cumulative       22     Noncumulative or cumulative or cumulative     Non-cumulative     Non-cumulative     Non-cumulative       22     Noncumulative or cumulative or cumulative or cumulative     Non-cumulative     Non-cumulative     Non-cumulative       23     Convertible, non-convortible     Non-cumulative     Non-cumulative     Non-cumulative       24     If convertible, non-convortible     Non-cumulative     NA     NA       25     If convertible, non-convortible     NA     NA     NA       26     If convertible, non-convortible     NA     NA     NA       27     If convertible, non-convortible     NA     NA     NA       28     If convertible, non-convortible     NA     NA     NA       29     If convertible, non-convortible     NA     NA     NA       29     If convertible, specify instrum	16 Subsequent call dates, if applicable	March 30, 2023(100%), September 30,2023(100%), March 30, 2024(100%)	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, 2056(426.808986%), October 3, 2057(443.881345%), October 3,	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, 2030(100.00%), October 4, 2031(100.00%), October 3, 2032(100.00%), October 3, 2033(100.00%)
17     Fixed or floating dividend/coupon     Fixed     Fixed       18     Coupon rate and any related index     Y1-2: 25% Y3-2: 5% Y5: 2.75%     4.00%     2.73%       19     Existence of a dividend stopper     No     No     No       20     Fully discretionary, partially discretionary or madatory     Mandatory     Mandatory     Mandatory       21     Existence of a step up or other incluse to redeem     No     Non-cumulative     Non-cumulative       22     Noncumulative or cumulative or cumulative     Non-convertible     Non-convertible     Non-convertible       23     Convertible, conversitible or non-convertible     Non-convertible     Non-convertible     Non-convertible       24     If convertible, conversion trigger (s)     N/A     N/A     N/A     N/A       25     If convertible, mandatory or optional conversion     N/A     N/A     N/A       26     If convertible, specify instrument type conversion tate     N/A     N/A     N/A       27     If convertible, specify instrument type conversion tate     N/A     N/A     N/A       27     If convertible, specify instrument type conversion tate     N/A     N/A     N/A       28     If convertible, specify instrument type conversion tate     N/A     N/A     N/A       29     If convertible, specify instru	Coupons/dividends			
118     Coupon rate and any related index     Y1-2: 25% Y3-2: 25% Y5: 275%     4.00%     2.73%       19     Existence of a dividend stopper     No     No     No       19     Existence of a dividend stopper     No     No     No       21     Existence of a step up or other incentive to redeem     No     No     No       21     Existence of a step up or other incentive to redeem     No-cumulative     No-cumulative     No-cumulative       23     Convertible or non-convertible     Non-cumulative     Non-cumulative     Non-cumulative       24     If convertible, conversion trigger (s)     N/A     N/A     N/A       25     If convertible, conversion rate     N/A     N/A     N/A       26     If convertible, specify instrument type convertible into     N/A     N/A       27     If convertible, specify instrument type convertible into     N/A     N/A       28     If convertible, specify instrument type convertible into     N/A     N/A       29     If convertible, specify instrument type convertible into     N/A     N/A       30     Write-down feature     N/A     N/A     N/A       31     If write-down, write-down figger (s)     N/A     N/A     N/A       32     If write-down, write-down figger (s)     N/A     N/A		Fixed	Fixed	Fixed
19     Existence of a divident stopper     No     No       20     Fully discretionary, partially discretionary or madatory     Mandatory     Mandatory       21     Existence of a step up or other incentive to redeem     No     No       22     Noncumulative or cumulative     Non-cumulative or cumulative     Non-cumulative or 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, conversion rate     N/A     N/A     N/A       26     If convertible, specify insurrent type conversion rate     N/A     N/A     N/A       27     If convertible, specify insurrent type conversion     N/A     N/A     N/A       28     If convertible, specify insurrent type conversion     N/A     N/A     N/A       29     If convertible, specify insurrent type conversion     N/A     N/A     N/A       30     Write-down, figure (s)     N/A     N/A     N/A       31     If write-down, full or partial     N/A     N/A     N/A       32     If write-down, full or partial     N/A     N/A     N/A				
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, fully or partially       NAA       NAA       NAA         24       If convertible, fully or partially       NAA       NAA       NAA         25       If convertible, fully or partially       NAA       NAA       NAA         26       If convertible, madatory or optical conversion       NA       NA       NA         27       If convertible, specify instrument type convertible into       NA       NA       NA         28       If convertible, specify instrument it converts into       NA       NA       NA         29       If convertible, specify instrument it converts into       NA       NA       NA         30       Write-down figger (s)       NA       NA       NA       NA         31       If write-down, write-down, indecort intiger (s)       NA       NA <td< td=""><td></td><td>No</td><td></td><td></td></td<>		No		
121     Existence of a step up or other incentive to redeem     No     No       22     Noncumulative or ounulative     Non-cumulative     Non-cumulative     Non-cumulative       23     Convertible or non-convertible     Non-convertible     Non-convertible     Non-convertible       24     If convertible, conversion trigger (s)     NA     N/A     N/A       25     If convertible, conversion rate     N/A     N/A     N/A       26     If convertible, conversion rate     N/A     N/A     N/A       27     If convertible, specify instrument type conversion     N/A     N/A     N/A       28     If convertible, specify instrument type conversion     N/A     N/A     N/A       29     If convertible, specify instrument it conversinto     N/A     N/A     N/A       30     Write-down, feature     N/A     N/A     N/A       31     If write-down, secrify instrument it converts into     N/A     N/A     N/A       32     If write-down, secrify instrument or temporary     N/A     N/A     N/A       33     If write-down, secrify instrument or temporary     N/A     N/A     N/A       34     If write-down, description of write-down mechanism     N/A     N/A     N/A       35     Position in subordination     Insubordinat		Mandatory		
22       Noncumulative or cumulative       Non-cumulative       Non-cumulative         23       Convertible or non-convertible       Non-convertible       Non-convertible         24       If convertible, onversion trigger (s)       N/A       N/A       N/A         25       If convertible, conversion trigger (s)       N/A       N/A       N/A         26       If convertible, conversion rate       N/A       N/A       N/A         26       If convertible, conversion rate       N/A       N/A       N/A         27       If convertible, specify instrument type conversion       N/A       N/A       N/A         28       If convertible, specify instrument type conversion       N/A       N/A       N/A         29       If convertible, specify instrument type conversion       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, write-down trigger (s)       N/A       N/A       N/A         31       If write-down, up endown trigger (s)       N/A       N/A       N/A         32       If write-down, periade or temporary       N/A       N/A       N/A         33       If write-down, description of write-down mechanis		No	No	· · ·
23       Convertible or 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         28       If convertible, specify instrument type convertible into       N/A       N/A       N/A         29       If convertible, specify instrument it converts into       N/A       N/A       N/A         30       Write-down feature       No       N/A       N/A       N/A         31       If write-down, write-down trigger (s)       N/A       N/A       N/A         32       If temporary write-down, description of write-down mechanism       N/A       N/A       N/A         32       If write-down, permanent or temporary       N/A       N/A       N/A       N/A         33       If write-down, description of write-down mechanism       N/A       N/A       N/A       N/A		Non-cumulative	Non-cumulative	
24       If convertible, conversion trigger (s)       N/A       N/A         25       If convertible, fully or partially       N/A       N/A         26       If convertible, conversion rate       N/A       N/A         27       If convertible, mandatory or optional conversion       N/A       N/A         28       If convertible, mandatory or optional conversion       N/A       N/A         29       If convertible, specify instrument type convertible into       N/A       N/A         29       If convertible, specify issuer of instrument it converts into       N/A       N/A         30       Write-down, full or partial       N/A       N/A       N/A         32       If write-down, full or partial       N/A       N/A       N/A         33       If write-down, full or partial       N/A       N/A       N/A         34       If temporary write-down, description of write-down mechanism       N/A       N/A         34       Type of subordination       K/A       N/A       N/A         34       Type of subordination hierarchy in liquidation (specify instrument type instrument)       Unsubordinated       Unsubordinated         35       Position in subordination hierarchy in liquidation (specify instrument type instrument)       Unsubordinated       N/A       <				
25If convertible, fully or partiallyN/AN/A26If convertible, conversion rateN/AN/A27If convertible, mandatory or optional conversionN/AN/A27If convertible, specify instrument type convertible intoN/AN/A28If convertible, specify instrument type convertible intoN/AN/A29If convertible, specify issuer of instrument it converts intoN/AN/A30Write-down featureNoNo31If write-down, full or partialN/AN/A32If write-down, full or partialN/AN/A33If write-down, description of write-down mechanismN/AN/A34If temporary write-down, description of write-down mechanismN/AN/A34Type of subordinationExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Unsubordinated36Non-compliant transitioned featuresNoNo				
27If convertible, mandatory or optional conversionN/AN/A28If convertible, specify instrument type convertible intoN/AN/A29If convertible, specify issue of instrument it converts intoN/AN/A29If convertible, specify issue of instrument it converts intoN/AN/A30Write-down featureNoN/A31If write-down, write-down trigger (s)N/AN/A32If write-down, full or partialN/AN/A33If write-down, permanent or temporaryN/AN/A34If temporary write-down, description of write-down mechanismN/AN/A34aType of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNo				
27If convertible, mandatory or optional conversionN/AN/A28If convertible, specify instrument type convertible intoN/AN/A29If convertible, specify issue of instrument it converts intoN/AN/A29If convertible, specify issue of instrument it converts intoN/AN/A30Write-down featureNoN/A31If write-down, write-down trigger (s)N/AN/A32If write-down, full or partialN/AN/A33If write-down, permanent or temporaryN/AN/A34If temporary write-down, description of write-down mechanismN/AN/A34aType of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNo			N/A	
28If convertible, specify instrument type convertible intoN/AN/AN/A29If convertible, specify issuer of instrument it converts intoN/AN/AN/A30Write-down featureNoNoNo31If write-down, trite-down trigger (s)N/AN/AN/A32If write-down, urite-down, permanent or temporaryN/AN/AN/A33If write-down, permanent or temporaryN/AN/AN/A34Type of subordinationN/AN/AN/A35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNoNo				
29If convertible, specify issuer of instrument it converts intoN/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/A34Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated35Non-compliant transitioned featuresNoNoNoNo			N/A	
30Write-down featureNoNo31If write-down, write-down trigger (s)N/AN/A32If write-down, full or partialN/AN/A33If write-down, permanent or temporaryN/AN/A34If temporary write-down, description of write-down mechanismN/AN/A34Type of subordinationExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Unsubordinated36Non-compliant transitioned featuresNoNoNo				
31If write-down, write-down trigger (s)N/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/A34Type of subordinationExemptionExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNoNo				
33If write-down, permanent or temporaryN/AN/A34If temporary write-down, description of write-down mechanismN/AN/A34Type of subordinationExemptionExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNo				N/A
34If temporary write-down, description of write-down mechanismN/A34Type of subordinationExemption34Type of subordinationExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Unsubordinated36Non-compliant transitioned featuresNo	32 If write-down, full or partial		N/A	N/A
34aType of subordinationExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNo	33 If write-down, permanent or temporary			
35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNo		N/A	N/A	N/A
36Non-compliant transitioned featuresNoNoNo		Exemption	Exemption	Exemption
	35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
37If yes, specify non-compliant featuresN/AN/A	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	
<ul> <li>15 Optional call date, contingent call dates and redemption amount</li> <li>16 Subsequent call dates, if applicable</li> </ul>	October 4, 2022 (100.00%) October 4, 2023(100.00%), October 4, 2024(100.00%),	N/A N/A	October 11, 2020 (100%) April 11, 2021(100%), October 11,2021(100%), April 11,	
	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, 2033(100%), October 11,2033(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 11,2028(100%), April 11, 2038(100%), October 11,2028(100%), April 11, 2039(100%),	
Coupons/dividends				
17 Fixed or floating dividend/coupon	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	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	

Other TLAC instruments issued directly by the bank           1         Issuer         Royal Bank of Canada         Royal Bank of Canad	NC only
1       Issuer       Royal Bank of Canada       Royal Bank of Canada       Royal Bank of Canada       Royal Bank of Canada         2       Urigue identifier (or CUSIP, ISIN, or Bloomberg identifier (or private placement)       78014RBKG       78014RBKG       78014RBKG         3       Governing law(s) of the instrument.       New York       New York       Province of Ontario         3       Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC.       Contractual       NA         4       Transitional Basel II rules       N/A       N/A       N/A         5       Post-transitional Basel II rules       N/A       N/A       N/A         6       Eligibia at soldogroup/groupSaolo       N/A       N/A       N/A         7       Instrument type (types to be specified by jurisdiction)       Other TLAC Instruments       Other TLAC Instruments       Other TLAC Instruments         1       Account 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         1       Account 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 instruments       Other TLAC instruments	AC only
2         Unique identifier (cg CUSIP, ISIN, or Bloomberg identifier for private placement)         72014RBG5         72014RBG4         72004RBG1           3         Governing unique 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- eligible instruments governed by loreign law)         Contractual         NA           4         Transitional Basel III rules         NA         NA         NA           5         Post-transitional Basel III rules         NA         NA         NA           6         Eligible at soligroup group&solo         NA         NA         NA           7         Instruments (ps (proget to be specified by jurisdiction)         Other TLAC Instruments         Other TLAC Instruments         Other TLAC Instruments           8         Amount recognized in regulatory capital (Currency in millions, as of most recent reporting date)         NA - Amount eligible for TLAC only         NA - Amount eligible for TLAC only         NA - Amount eligible for TLAC and trave option           10         Accounting classification         Lability - fair value option         Lability - fair value option         Lability - fair value option           11         Original maturity date         Oristor supervisory approval         Contober 29, 2021         October 29, 2	SC only
3     Governing Law(s) of the instrument     New York     Province of Ontario       3     Means by which enforceshillin requirement of Section 13 of the TLAC Torm Sheet is achieved (for other TLAC- englighte instruments governed by (resign raw)     NA     NA     NA       4     Transitional Basel III rules     N/A     N/A     N/A     N/A       5     Prost-transitional Basel III rules     N/A     N/A     N/A     N/A       6     Eligible at sologroup(groupSalo     N/A     N/A     N/A     N/A       7     Instrument type (types to be specified by jurisdiction)     Other TLAC Instruments     Other TLAC Instruments       8     Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)     N/A     N/A     N/A       10     Accounting classification     Liability - fair value option     Liability - fair value option     Liability - fair value option       11     Original date of issuance     October 22, 2019     October 23, 2019     October 23, 2027     Qiciober 23, 2027       13     Original maturity date     Optional call date, original maturity date     October 22, 2024 (100%), April 22, 2024 (100%), April 22, 2024 (100%), April 29, 2022 (100%), October 29, 2022 (100%), April 29, 2022 (100%), April 29, 2022 (100%), October 29, 2022 (100%), April 29, 2022 (100%), October 29, 2022 (100%)	Sc only
3a     Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eliciple instruments, governed by foreign law)     Contractual     Contractual     N/A       Regulatory treatment     Regulatory treatment     N/A     N/A     N/A       5     Post-transitional Basel III rules     N/A     N/A     N/A       6     Eligible at sologroup/group/actional Basel III rules     N/A     N/A     N/A       7     Instrument type (types to be specified by jurisdiction)     Other TLAC Instruments     Other TLAC Instruments       9     Par value of instrument     USD 3.705     USD 4.861     2       10     Accounting classification     Liability - fair value option     Liability - fair value option     Liability - fair value option       11     Ortigian anturity date     October 22, 2019     October 23, 2027     October 29, 2026       13     Onigian maturity date     October 22, 2024     October 22, 2021     October 29, 2027     October 29, 2027       14     Issuer call subject to prior supervisory approval     Yes     Yes     Yes     Yes       14     Subsequent call dates, if applicable     April 22, 20221(100%)     October 22, 2021 (100%)     October 29, 2021(102,%), April 29, 2022(102,%), October 29, 2021(102,%), October 29, 2021(102,%), April 29, 2022(102,%), October 29, 2021(102,%), October 29, 2021(102,%), April 29, 2022(102,%), October 29, 2021(10	C only
eligible instruments governed by foreign law)         Image: constraint of the second sec	C only
Regulatory treatment.         Image: Constraint of Basel III rules         NA         NA           4         Transitional Basel III rules         NA         NA         NA           5         Post-transitional Basel III rules         NA         NA         NA           6         Eligible at sologroup/group/group/solo         NA         NA         NA           7         Instrument type (types to be specified by jurisdiction)         Other TLAC Instruments         Other TLAC Instruments           8         Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)         NA - Amount eligible for TLAC only         N/A - Amount eligible for TLAC only           9         Par value or instrument         USD 3.705         USD 4.661         2           10         Accounting classification         Liability - fair value option         Liability - fair value option         Liability - fair value option           11         Original date of instance         October 22, 2019         October 29, 2019         October 29, 2019         Dated           12         Perpetual or date         Dated         Dated         Dated         Dated         Dated         Dated         Dated         2024(100%), October 29, 2021 (100%)         October 29, 2021 (100%),	C only
4     Transitional Basel III rules     N/A     N/A       5     Post-transitional Basel III rules     N/A     N/A       6     Eligible at sol/group/group&solo     N/A     N/A       7     Instrument type (types to be specified by jurisdiction)     Other TLAC Instruments     Other TLAC Instruments       8     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, 2021       12     Perptual or dated     Dated     Dated     Dated       13     Original maturity date     October 22, 2021 (100%)     October 29, 2021 (100%)     October 29, 2021 (100%)       14     Issuer call subject to prior supervisory approval     Yes     Yes     Yes       14     Subsequent call dates, if applicable     April 22, 2022(100%), October 29, 2021 (100%), April 29, 2022(100%), October 29, 2024(100%), April 29, 2022(100%), April 29, 2022(100%), April 29, 2022(100%), April 29, 2022(100%), October 29, 2024(100%), April	C only
5     Post-transitional Basel III rules     NA     NA       6     Eligible at solo/group/group&solo     NA     NA     NA       7     Instrument type (types to be specified by jurisdiction)     Other TLAC Instruments     Other TLAC Instruments       8     Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)     NA - Amount eligible for TLAC only     Datent eligible for tLAC instruments     Other TLA	C only
6         Eligible at solo/group/group&solo         NA         NA           7         instrument type (types to be specified by jurisdiction)         Other TLAC Instruments         Other TLAC only         N/A - Amount eligible for TLA           8         Amount ecognised 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           9         Par value of instrument         USD 3.705         USD 4.861         2           10         Accounting classification         Liability - fair value option         Liability - fair value option         Cother 29, 2019           12         Perpetual or dated         Dated         Dated         Dated           13         Ordignal 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%), April 29, 2022(100%), Apr	C only
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 Instruments       N/A - Amount eligible for TLAC Instruments         9       Par value of instrument       USD 3.705       USD 4.81       2         10       Accounting classification       Liability - fair value option       Liability - fair value option       Liability - fair value option         12       Perpetual or dated       Dated       Doctober 22, 2019       October 22, 2019       October 22, 2019         13       Original maturity date       Dated       Dated       Dated       Dated         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 22, 2021(100%), April 22, 2023(100%), April 29, 2	C only
8       Amount 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         9       Par value of instrument       USD 3.705       USD 4.805       USD 4.805       2         10       Accounting classification       Liability - fair value option       Dated       Dated       Dated       Dated       Dated       Dated       Perseutal dates, conting encl co	C 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 22, 2019       October 29, 2026         12       Perpetual or dated       Dated       Dated       Dated       Dated         13       Original maturity date       October 22, 2024       October 29, 2027       October 29, 2026         14       Issue 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, 2022 (100%), April 29, 202 (100%)	C only
10       Accounting classification       Liability - fair value option       Liability - fair value option       Liability - fair value option         11       Original date of issuance       October 22, 2019       October 22, 2019       October 29, 2019         12       Perpetual or dated       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, 2022(100%), April 29, 2022(100%), Apr	
11       Original date of issuance       October 22, 2019       October 29, 2019       October 29, 2019         12       Perpetual or dated       Dated       Dated       Dated       Dated         13       Original maturity date       October 29, 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, 2022(100%), April 29, 2022(100%), April 29, 2022(100%), April 29, 2022(100%), October 29, 2023(100%), April 29, 2022(100%), October 29, 2023(100%), April 29, 2023(100%), October 29, 2023(100%), April 29, 2023(100%), October 29, 2023(100%), April 29, 2023(100%), October 29, 2023(100%), April 29, 2024(100%), April 29, 2024(100%), October 29, 2024(100%), April 29, 2024(100%), Cotober 29, 2026(100%), April 29, 2024(100%), April 29, 202	
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       Yes         15       Optional call date, contingent call dates and redemption amount       October 22, 2021 (100%)       October 29, 2021 (100%)       October 29, 2021 (100%)         16       Subsequent call dates, if applicable       April 22, 2022(100%), October 22,2023(100%), April 29, 2023(100%), October 29,2022(100%), April 29, 2023(100%), October 29,2022(100%), April 29, 2023(100%), October 29,2023(100%), April 29, 2023(100%), April 29, 2023(100%), October 29,2023(100%), April 29, 2023(100%), October 29,2023(100%), April 29, 2023(100%), April 29, 2023(100%), October 29,2023(100%), April 29, 2023(100%), April 29, 2023(100%), October 29,2023(100%), April 29, 2023(100%), April 29, 2023(100%), April 29, 2023(100%), October 29,2023(100%), April 29, 2023(100%), April 29, 2023(100%), October 29,2023(100%), April 29, 2023(100%), April 29, 2023(100%), October 29,2023(100%), April 29, 2023(100%), October 29,2023(10	
13       Original maturity date       October 22, 2024       October 29, 2027       October 29, 2026         14       Issuer call subject to prior supervisory approval       Yes       Yes       Yes       Yes         15       Optional call date, contingent call dates and redemption amount       October 22, 2021 (100%)       October 29, 2021 (100%)       April 29, 2022 (100%), October 29, 2022 (100%), April 29, 2023 (100%), April 29, 2023 (100%), October 29, 2023 (100%), April 29, 2023 (100%), October 29, 2023 (100%), October 29, 2023 (100%), October 29, 2023 (100%), April 29, 2023 (100%), April 29, 2023 (100%), April 29, 2023 (100%), October 29, 2023 (100%), April 29, 2023 (100%), April 29, 2023 (100%), April 29, 2023 (100%), April 29, 2023 (100%), October 29, 2023 (100%), April 29, 2023 (100%), April 29, 2023 (100%), October 29, 2023 (100%), April 29, 2023 (100%), April 29, 2023 (100%), April 29, 2023 (100%), October 29, 2023 (100%), April 29, 2023 (100%), October 29, 2023 (100%), April 29, 2023 (100%), October 29, 2025 (100%), April 29, 2026 (100, 0%), April 29, 2026 (100, 0%), April 29, 2026 (100, 0%), April 29, 2023 (100%), April 29, 2023 (100%), Apri	
14       Issuer call subject to prior supervisory approval       Yes       Yes         15       Optional call date, contingent call dates and redemption amount       October 22, 2021 (100%)       October 29, 2021 (100%)       October 29, 2021 (100%)         16       Subsequent call dates, if applicable       April 22, 2022 (100%), October 22,2023 (100%), April 22, 2023 (100%), April 29, 2022 (100%), April 29, 2023 (100%), October 29,2023 (100%), April 29, 2023 (100%), October 29,2023 (100%), October 29,2025 (100%), April 29, 2024 (102.75%), October 29,2025 (100%), April 29, 2023 (100%), October 29,2025 (100%), April 29, 2023 (102.6%), October 29,202 (100%), October 2	
15       Optional call date, contingent call dates and redemption amount       October 22, 2021 (100%)       October 29, 2021 (100%)       October 29, 2021 (100%), April 29,         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,       29,2023(100%), April 29,       29,2023(100%), April 29,       29,2023(100%), October 29,2024(100%), April 29,       2024(100%), October 29,2025(100%), April 29,       2024(100%), October 29,2024(100%), April 29,       2024(100%), October 29,2024(1	
16         Subsequent call dates, if applicable         April 22, 2022(100%), October 22,2022(100%), April 22, 2023(100%), April 29, 2022(100%), April 29, 2023(100%), April 29, 2024(100%), October 29,2023(100%), April 29, 2024(100%), April 29, 2025(100%), April 29, 2	
2023(100%), October 22,2023(100%), April 22, 2024(100%)         2023(100%), October 29,2023(100%), April 29, 2024(100%), October 29,2024(100%), April 29, 2025(100%), October 29,2025(100%), April 29, 2026(100%), April 29, 2026(100%), October 29,2025(100%), April 29, 2026(100%), April 29,	
Image: Compositividends       2024(100%)       2024(100%)       2024(100%)       April 29,       2024(102.75%)       2024(102.75%)       October 29,2025(100%)       April 29,       29,2025(102.85%)       October 29,2026(100%)       April 29,       2026(103.00%)       2026(1	
Image: constraint of the second sec	
Image: series of a dividend stopper2026(100%), October 29,2026(100%), April 29, 2026(103.00%)2026(103.00%)2026(100%), October 29,2026(100%), April 29, 2027(100%)2026(103.00%)2027(100%)2020(100%), October 29,2026(100%), April 29, 2027(100%)2026(103.00%)2027(100%)2020(100%), October 29,2026(100%), April 29, 2027(100%)2026(100%), April 29, 2027(100%)2026(103.00%)2020(100%), October 29,2026(100%), April 29, 2027(100%)FixedFixedFixed17Fixed or floating dividend/couponFixedFixedFixed18Coupon rate and any related indexY1-2: 24%, 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%19Existence of a dividend stopperNoNoNoNo	
Image: Composition of the second s	3, 2020(102.0370), April 23,
Coupons/dividendsCoupons/dividendsExect17Fixed or floating dividend/couponFixedFixed18Coupon rate and any related indexY1-2: 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%, Y4: 2.6\%, Y4:	
17Fixed or floating dividend/couponFixedFixed18Coupon rate and any related indexY1-2: 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%, Y7: 2.5%, Y4: 2.6%, Y7: 3%19Existence of a dividend stopperNoNoNo	
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%, Y7: 2.75%, Y8: 3%         19       Existence of a dividend stopper       No       No	
Image: 19     Existence of a dividend stopper     Y7: 3%       No     No	%, Y5: 2.75%, Y6: 2.85%,
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
20 Fully discretionary partially discretionary or mandatory	
21Existence of a step up or other incentive to redeemNoNo	
22Non-cumulativeNon-cumulativeNon-cumulative22Non-cumulativeNon-cumulativeNon-cumulative	
23Convertible or non-convertibleNon-convertibleNon-convertible23Convertible or non-convertibleNon-convertibleNon-convertible	
24     If conversion trigger (s)       N/A     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       N/A	
28       If convertible, specify instrument type convertible into       N/A       N/A	
29       If convertible, specify issuer of instrument it converts into       N/A       N/A	
30     Write-down feature     No     No	
31     If write-down, write-down trigger (s)       N/A	
32     If write-down, full or partial     N/A     N/A	
33     If write-down, permanent or temporary     N/A     N/A	
34If temporary write-down, description of write-down mechanismN/AN/A	
34aType of subordinationExemptionExemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated	
36Non-compliant transitioned featuresNoNo	
37If yes, specify non-compliant featuresN/AN/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)	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- eligible instruments governed by foreign law)	N/A	Contractual	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	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 30, 2021 (100%)	October 31, 2021 (100%)		
16 Subsequent call dates, if applicable		April 30, 2022(100%), October 30,2022(100%), April 30,	April 30, 2022(100%), October 31,2022(100%), April 30,		
		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		
18 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		
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		
or in yes, specify non-compliant reatures	וויי	וווית			

	Disclos	ure 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)	78014RBM1	XS2057269776	78014RBQ2
3	Governing law(s) of the instrument	New York	Province of Ontario	New York
За	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 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%)
		April 30, 2022(100%), October 31,2022(100%), April 30, 2023(100%), October 31,2023(100%), April 30, 2024(100%), October 31,2024(100%), April 30, 2025(100%), October 31,2025(100%), April 30, 2026(100%), October 31,2026(100%), April 30, 2027(100%), October 31,2027(100%), April 30, 2028(100%), October 31,2028(100%), April 30, 2029(100%)		2024(100%), November 8, 2024(100%), February 8, 2025(100%), May 8, 2025(100%), August, 2025(100%), November 8, 2025(100%), February 8, 2026(100%), May 8, 2026(100%), August 8, 2026(100%), November 8, 2026(100%), February 8, 2027(100%), May 8, 2027(100%), August 8, 2027(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% Y6: 0.6% Y7: 0.67% Y8: 0.74% Y9: 0.81% Y10: 0.88%	2.375%
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
27	If yes, specify non-compliant features	N/A	N/A	N/A

1 2 3 3a		e template for main features of regulatory capital instru Other TLAC instruments issued directly by the bank				
		Included in TLAC not included in regulatory capital				
	Issuer		Royal Bank of Canada	Royal Bank of Canada		
		XS1991332765	78014RBN9	78014RBR0		
За	Governing law(s) of the instrument		New York	New York		
	<b>3</b>		Contractual	Contractual		
	eligible instruments governed by foreign law)					
1	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				N/A - Amount eligible for TLAC only		
9	Par value of instrument	, ,	USD 3	USD 2		
10		Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance		November 26, 2019	November 26, 2019		
12		·	Dated	Dated		
13			November 26, 2027	November 26, 2031		
14	Issuer call subject to prior supervisory approval		Yes	Yes		
15			November 26, 2021 (102.5%)	May 26, 2021 (102.5%)		
16			May 26, 2022(102.5%), November 26, 2022(102.5%),	November 26, 2021(102.5%), May 26, 2022(102.5%),		
		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		November 26, 2022(102.5%), May 26, 2023(102.5%), 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, 2030(104%), November 26, 2030(104%), May 26, 2031(104%)		
'	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18	Coupon rate and any related index	3.80%	Y1-5: 2.50% Y6-7: 2.75% Y8: 3.00%	Y1-4: 2.5% Y5-7: 2.75% Y8-10: 3.25% Y11-12: 4%		
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			N/A	N/A		
27		N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into		N/A	N/A		
29		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		
32	If write-down, full or partial	N/A	N/A	N/A		
33		N/A	N/A	N/A		
34	If temporary write-down, description of write-down mechanism		N/A	N/A		
34a		•	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	Unsubordinated		
36			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)	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	
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%)	
16	Subsequent call dates, if applicable	May 26, 2022(102.25%), November 26, 2022(102.25%).		May 27, 2023(102.3%), November 27,2023(102.3%), May 27, 2024(102.75%)	
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%		
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	
57		1.0.1			

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)	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- eligible instruments governed by foreign law)	N/A	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	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%), December 12, 2024(100%), December 12, 2025(100%), December 12, 2026(100%), December 12, 2027(100%), December 12, 2028(100%), December 12, 2029(100%), December 12, 2030(100%), December 12, 2031(100%), December 12, 2032(100%), December 12, 2033(100%)	June 18, 2022(102.75%), December 18, 2022(102.75%), June 18, 2023(102.75%), December 18, 2023(102.75%), June 18, 2024(103%), December 18, 2024(103%), June 18, 2025(103%), December 18, 2025(103%), June 18,	June 18, 2022(102.55%), December 18, 2022(102.55%), June 18, 2023(102.6%), December 18, 2023(102.6%), June 18, 2024(102.65%), December 18, 2024(102.65%), June 18, 2025(102.75%), December 18, 2025(102.75%), June 18, 2026(103%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	2.70%	1-2: 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	

	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)	XS1991338291	78014RBU3	XS2092547194			
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)	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 50	USD 3	USD 5.3			
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	December 19, 2019	December 23, 2019	December 31, 2019			
12	Perpetual or dated	Dated	Dated	Dated			
13	Original maturity date	December 19, 2031	June 23, 2028	December 31, 2024			
14	Issuer call subject to prior supervisory approval	Yes	Yes	No			
15	Optional call date, contingent call dates and redemption amount	December 19, 2026 (100%)	December 23, 2021 (102.4%)	N/A			
16	Subsequent call dates, if applicable	N/A	June 23, 2022(102.4%), December 23, 2022(102.4%),	N/A			
			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%)				
47	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Float			
18	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%)			
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)	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 120	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	February 5, 2020	December 31, 2019	December 31, 2019		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	February 5, 2060	December 31, 2024	December 31, 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	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		
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)	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	
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	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		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	•			
		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)	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 250		
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		

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					
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		
Governing law(s) of the instrument	New York	New York	Province of Ontario		
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					
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	USD 40	USD 18.25	EUR 60		
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
Original date of issuance	January 30, 2020	January 30, 2020	January 31, 2020		
Perpetual or dated	Dated	Dated	Dated		
Original maturity date	January 30, 2023	January 30, 2025	January 31, 2050		
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					
Fixed or floating dividend/coupon	Fixed-Float	Fixed	Fixed		
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%)				
	No	No	No		
	Mandatory	Mandatory	Mandatory		
	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		
	N/A	N/A	N/A		
If write-down, full or partial			N/A		
If write-down, permanent or temporary	N/A	N/A	N/A		
	N/A N/A	N/A N/A	N/A N/A		
If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination					
If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A Exemption	N/A Exemption	N/A Exemption		
	Issuer         Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)         Governing law(s) of the instrument         Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law) <i>Regulatory treatment</i> Transitional Basel III rules         Post-transitional Basel III rules         Post-transitional Basel III rules         Pigible at solo/group/goup&solo         Instrument type (types to be specified by jurisdiction)         Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)         Par value of instrument         Accounting classification         Original date of issuance         Perpetual or dated         Optional call date, contingent call dates and redemption amount         Subsequent call date, if applicable <i>Coupons/dividends</i> Fixed or floating dividend/coupon         Coupon rate and any related index         Existence of a dividend stopper         Fully discretionary, partially discretionary or mandatory         Existence of a dividend stopper         Fully discretionary or mandatory         Existence of a ordivaley or convertible         If convertible, conversion rate         If convertible, conversion rate	Other TLAC instruments issued directly by the bank included in TLAC instrument           Unique identifier (ag CUSIP, ISIN, or Bloomberg identifier for private placement)         780/448CD0           Governing law(s) of the instrument         New York           Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- digble instruments governed by foreign 1aw)         New York           Contractual         Contractual           digble instruments         NVA           Prestigatory treatment         N/A           Transitional Basel III rules         N/A           Post-transitional Basel III rules         N/A           Amount receiprized in regulatory capital (Currency in millions, as of most recent reporting date)         N/A           Part value of instrument         USB VI           Accounting classification         Lubity - fair value option           Original date of issuance         Datad           Peretual or dated         Datad           Optional cal date, contingent call dates and redemption amount         N/A           Subsequent call dates, if applicable         N/A           Existence of a dividend/coupon         Fixed-Float           Coupons/dividends         Fixed-Float           Fixed or floating dividend/coupon         N/A           Subsequent call dates, if applicable<	Other TACk Instruments issued directly by the bank           Issuer         Royal Bank of Canada         Royal Bank of Canada           Instruments         Royal Bank of Canada         Royal Bank of Canada         Royal Bank of Canada           Gaverning lawlay of the instrument         Royal Bank of Canada         Royal Bank of Canada         Royal Bank of Canada           Gaverning lawlay of the instrument of Section 13 of the TLAC Term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)         Not         Not         Contractual           Provide Statuments         Social Statuments         Not         Not         Not           Provide Statuments         Not         Not         Not         Not           Provide Statuments         Not         Not         Not         Not           Provide of Instrument         Not         Not         Not         Not           Answert coorginal Countery in millions, as of most recent reporting data)         Not         Answert coorginal statument         Other TLAC Instruments           Accounting Gassification         Lability - fir value option         Lability - fir value option         Lability - fir value option           Par value of instrument         January 30, 2020         January 30, 2020         January 30, 2020           Oprineri Call date, contingent call dates and redemption 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)	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 TLAC- eligible instruments governed by foreign law)	Contractual	Contractual	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 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%)		
	2023(100%), January 31, 2024(100%), July 31, 2024(100%)	31, 2023(102.5%), January 31, 2024(102.5%), July 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					
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%	Y1-2.5: 2.00%, Y2.5-3: 2.10%, Y3-3.5: 2.25%		
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)	NA	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		
33     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	NA	N/A	N/A		
יז ן זו אַכּס, סאָבטוא ווטודיטווואוומוו ובמנעובס	ריאיון	וויי	וויי		

Disclosu	re 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)	XS1991332419	XS1991341162	78014RCE8
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	USD 120	EUR 20	USD 100
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	February 5, 2020	February 6, 2020	February 10, 2020
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	February 5, 2060	February 6, 2040	February 10, 2023
14 Issuer call subject to prior supervisory approval	Yes	Yes	No
15 Optional call date, contingent call dates and redemption amount	February 05, 2025(119.92060%)	February 6, 2025(100.00%)	N/A
16 Subsequent call dates, if applicable	February 5, 2026(124.35766%), February 5,	February 6, 2030(100.00%), February 6, 2035(100.00%).	
	2027(128.95889%), February 5, 2028(133.73037%),		
	February 5, 2029(138.67840%), February 5,		
	2030(143.80950%), February 5, 2031(149.13045%),		
	February 5, 2032(154.64827%), February 5,		
	2033(160.37026%), February 5, 2034(166.30396%),		
	February 5, 2035(172.45721%), February 5,		
	2036(178.83812%), February 5, 2037(185.45513%),		
	February 5, 2038(192.31697%), February 5,		
	2039(199.43270%), February 5, 2040(206.81171%),		
	February 5, 2041(214.46374%), February 5,		
	2042(222.39890%), February 5, 2043(230.62766%),		
	February 5, 2044(239.16089%), February 5,		
	2045(248.00984%), February 5, 2046(257.18620%),		
	February 5, 2047(266.70209%), February 5,		
	2048(276.57007%), February 5, 2049(286.80316%),		
	February 5, 2050(297.41488%), February 5,		
	2051(308.41923%), February 5, 2052(319.83074%),		
	February 5, 2053(331.66448%), February 5,		
	2054(343.93606%), February 5, 2055(356.66170%),		
	February 5, 2056(369.85818%), February 5,		
	2057(383.54293%), February 5, 2058(397.73402%),		
	February 5, 2059(412.45018%)		
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed-Float
18 Coupon rate and any related index	3.70%	1.215%	Y0.5: 2.05%, Y0.5-3: USD Libor + 0.25%, 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
	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A N/A		N/A N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A No
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
22. It write down tull or portiol			N/A
32 If write-down, full or partial	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A
33If write-down, permanent or temporary34If temporary write-down, description of write-down mechanism	N/A N/A	N/A N/A	N/A N/A
33If write-down, permanent or temporary34If temporary write-down, description of write-down mechanism34aType of subordination	N/A N/A Exemption	N/A N/A Exemption	N/A N/A Exemption
<ul> <li>33 If write-down, permanent or temporary</li> <li>34 If temporary write-down, description of write-down mechanism</li> <li>34a Type of subordination</li> <li>35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)</li> </ul>	N/A N/A Exemption Unsubordinated	N/A N/A	N/A N/A
<ul> <li>33 If write-down, permanent or temporary</li> <li>34 If temporary write-down, description of write-down mechanism</li> <li>34a Type of subordination</li> </ul>	N/A N/A Exemption	N/A N/A Exemption	N/A N/A Exemption

Disclosu	re template for main features of regulatory capital instru	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)	XS1991332500	780086RR7	78014RCH1	
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	USD 70		USD 5	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	February 18, 2020	February 21, 2020	February 27, 2020	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	February 18, 2060	February 21, 2030	February 27, 2025	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	February 18, 2022(107.329600%)	February 21, 2022(102.200%)	February 27, 2022(102.000%)	
16       Subsequent call dates, if applicable         1       Subsequent call dates, if applicable	February 18, 2023(111.193466%), February 18, 2024(115.196430%), February 18, 2025(119.343502%), February 18, 2026(123.639868%), February 18, 2027(128.090903%), February 18, 2028(132.702176%), February 18, 2029(137.479454%), February 18, 2030(142.428714%), February 18, 2031(147.556148%), February 18, 2032(152.868169%), February 18, 2033(158.371423%), February 18, 2034(164.072795%), February 18, 2035(169.979415%), February 18, 2036(176.098674%), February 18, 2037(182.438227%), February 18, 2038(189.006003%), February 18, 2039(195.810219%), February 18, 2040(202.859387%), February 18, 2041(210.162325%), February 18, 2042(217.728168%), February 18, 2043(225.566382%), February 18, 2044(233.686772%), February 18, 2045(242.099496%), February 18, 2046(250.815078%), February 18, 2047(259.844421%), February 18, 2048(269.198820%), February 18, 2049(278.889977%), February 18, 2050(288.930016%), February 18, 2051(299.331497%), February 18, 2055(344.819200%), February 18, 2056(357.232691%), February 18, 2057(370.093068%), February 18, 2058(383.416418%), February 18, 2059(397.219409%).	August 21, 2022(102.300%), February 21, 2023(102.300%), August 21, 2023(102.300%), February 21, 2024(102.300%), August 21, 2024(102.400%), February 21, 2025(102.400%), February 21, 2026(102.400%), February 21, 2026(102.750%), February 21, 2027(102.750%), August 21, 2027(102.750%), February 21, 2028(102.750%), August 21, 2028(102.750%), August 21, 2028(103.000%), February 21, 2029(103.000%), August 21, 2029(103.000%).	August 27, 2022(102.000%), February 27, 2023(102.000%), August 27, 2023(102.050%), February 27, 2024(102.050%), August 27, 2024(102.200%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed-Float	
18 Coupon rate and any related index	3.60%	Y1-2: 2.20% Y3-4: 2.30% Y5-6: 2.40% Y7-8: 2.75% Y9- 10: 3.00%	Y1-3: 2.00%, Y4: 2.05%, Y5: 2.20%	
<ul><li>19 Existence of a dividend stopper</li><li>20 Fully discretionary, partially discretionary or mandatory</li></ul>	No Mandatory	No Mandatory	No Mandatory	
20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem		No	No	
21 Existence of a step up of other incentive to redeem 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)	78014RCG3	78014RCQ1	78014RCN8			
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 TLAC-	Contractual	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 50	USD 25	USD 8.225			
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	February 27, 2020	March 17, 2020	March 27, 2020			
12	Perpetual or dated	Dated	Dated	Dated			
13	Original maturity date	February 27, 2023	March 17, 2023	March 27, 2025			
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	March 27, 2022(101.500%)			
16	Subsequent call dates, if applicable	N/A	N/A	September 27, 2022(101.750%), March 27, 2023(101.750%), September 27, 2023(102.000%), March 27, 2024(102.000%), September 27, 2024(102.500%).			
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed-Float	Fixed-Float	Fixed-Float			
18	Coupon rate and any related index	Y1: 1.90%, Y2-3: USD SOFR + 0.295%, subject to floor (0.00%)	Y1-1.25: 3.25%, Y1.25-3: USD SOFR + 0.89%, subject to floor (0.00%)	Y1-2: 1.50%, Y3: 1.75%, Y4: 2.00%, Y5: 2.50%			
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 regulator	y 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)	XS2130255461	XS1991341246	XS2118433734	
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 20.9	EUR 8	AUD 2	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	March 31, 2020	April 6, 2020	April 6, 2020	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	March 31, 2023	April 6, 2035	April 6, 2040	
14	Issuer call subject to prior supervisory approval	No	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	N/A	April 6, 2022(100.00%),	April 7, 2022(100.000%)	
16	Subsequent call dates, if applicable	N/A	April 6, 2023(100.000%), April 6, 2024(100.00%), Apr		
			2025(100.00%), April 6, 2026(100.00%), April 6,	October 7, 2023(100.000%), April 7, 2024(100.000%),	
			2027(100.00%), April 6, 2028(100.00%), April 6,	October 7, 2024(100.000%), April 7, 2025(100.000%),	
			2029(100.00%), April 6, 2030(100.00%), April 6,	October 7, 2025(100.000%), April 7, 2026(100.000%),	
			2031(100.00%), April 6, 2032(100.00%), April 6,	October 7, 2026(100.000%), April 7, 2027(100.000%),	
			2033(100.00%), April 6, 2034(100.00%).	October 7, 2027(100.000%), April 7, 2028(100.000%),	
				October 7, 2028(100.000%), April 7, 2029(100.000%),	
				October 7, 2029(100.000%), April 7, 2030(100.000%),	
				October 7, 2030(100.000%), April 7, 2031(100.000%),	
				October 7, 2031(100.000%), April 7, 2032(100.000%),	
				October 7, 2032(100.000%), April 7, 2033(100.000%),	
				October 7, 2033(100.000%), April 7, 2034(100.000%),	
				October 7, 2034(100.000%), April 7, 2035(100.000%),	
				October 7, 2035(100.000%), April 7, 2036(100.000%),	
				October 7, 2036(100.000%), April 7, 2037(100.000%),	
				October 7, 2037(100.000%), April 7, 2038(100.000%),	
				October 7, 2038(100.000%), April 7, 2039(100.000%),	
				October 7, 2039(100.000%).	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed	
18	Coupon rate and any related index	SONIA, subject to floor	2.600%	2.85%	
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	
23	If convertible, conversion trigger (s)	N/A	N/A	N/A	
24	If convertible, fully or partially	N/A	N/A	N/A	
25	If convertible, conversion rate	N/A	N/A N/A	N/A	
20		N/A N/A	N/A N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A N/A	N/A N/A		
	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 No		N/A	
30	Write-down feature	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	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	re template for main features of regulatory capital instru	ments	
	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)		XS2118432926	780086RY2
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
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
9 Par value of instrument	USD 190	AUD 1.2	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	April 7, 2020	April 7, 2020	April 8, 2020
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	April 7, 2060	April 8, 2026	April 8, 2025
13     Original maturity date       14     Issuer call subject to prior supervisory approval	Yes	Yes	Yes
<ul> <li>15 Optional call date, contingent call dates and redemption amount</li> <li>16 Subsequent call dates, if applicable</li> </ul>	April 7, 2025(117.625534%), April 7, 2026(121.507176%), April 7, 2027(125.516913%),	April 8, 2022(100.000%)	April 8, 2022(100.000%) October 8, 2022(100.000%), April 8, 2023(100.000%),
	April 7, 2028(129.658971%), April 7, 2029(133.937718%), April 7, 2030(138.357662%), April 7, 2031(142.923465%), April 7, 2032(147.639939%), April 7, 2033(152.512057%), April 7, 2034(157.544955%), April 7, 2035(162.743939%), April 7, 2036(168.114489%), April 7, 2037(173.662267%), April 7, 2038(179.393122%), April 7, 2039(185.313095%), April 7, 2040(191.428427%), April 7, 2041(197.745565%), April 7, 2042(204.271169%), April 7, 2043(211.012117%), April 7, 2044(217.975517%), April 7, 2043(211.012117%), April 7, 2044(217.975517%), April 7, 2045(225.168709%), April 7, 2046(232.599276%), April 7, 2047(240.275053%), April 7, 2048(248.204129%), April 7, 2051(273.596141%), April 7, 2050(264.855896%), April 7, 2051(273.596141%), April 7, 2054(301.585830%), April 7, 2055(311.538162%), April 7, 2058(343.409431%), April 7, 2059(354.741942%)	October 8, 2023(100.000%), April 8, 2024(100.000%), October 8, 2024(100.000%), April 8, 2025(100.000%),	October 8, 2023(100.000%), April 8, 2024(100.000%), October 8, 2024(100.000%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	3.30%	1.60%	2.75%
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
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 N/A	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
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosu	ure template for main features of regulatory capital instru	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)	XS1991332179	78014RCS7	XS1991337723
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)	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 100	USD 10	EUR 100
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	April 14, 2020	April 14, 2020	April 16, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	April 14, 2060	April 14, 2032	April 16, 2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
14	Optional call date, contingent call dates and redemption amount	April 14, 2025(120.036283%)	April 14, 2023(100.000%)	April 16, 2025(100.00%),
15				ראָדוו דט, בטבט( דטט.טט /ט),
01	Subsequent call dates, if applicable	April 14, 2026(124.501633%), April 14, 2027(120,122004%), April 14, 2028(122,026845%), April 14, 2028(122,026845\%), April 14, 2028(122,02685\%), April 14, 2028(122,0266\%), April 14, 2028(122,0266\%), April 14, 2028(122,0266\%), April 14, 2028(122,0266\%), April 14, 2028(122,026\%), Ap	October 14, 2023(100.000%), April 14, 2024(100.000%),	
		2027(129.133094%), April 14, 2028(133.936845%), April 14, 2020(128.010206%), April 14, 2020(144.087004%)		
		14, 2029(138.919296%), April 14, 2030(144.087094%),	October 14, 2025(100.000%), April 14, 2026(100.000%),	
		April 14, 2031(149.447133%), April 14,	October 14, 2026(100.000%), April 14, 2027(100.000%),	
		14, 2034(166.753560%), April 14, 2035(172.956792%),	October 14, 2028(100.000%), April 14, 2029(100.000%),	
		April 14, 2036(179.390785%), April 14,	October 14, 2029(100.000%), April 14, 2030(100.000%),	
		2037(186.064122%), April 14, 2038(192.985707%), April		
		14, 2039(200.164776%), April 14, 2040(207.610905%),	October 14, 2031(100.000%)	
		April 14, 2041(215.334031%), April 14,		
		2042(223.344457%), April 14, 2043(231.652871%), April		
		14, 2044(240.270357%), April 14, 2045(249.208415%),		
		April 14, 2046(258.478968%), April 14,		
		2047(268.094385%), April 14, 2048(278.067496%), April		
		14, 2049(288.411607%), April 14, 2050(299.140519%),		
		April 14, 2051(310.268546%), April 14,		
		2052(321.810536%), April 14, 2053(333.781888%), April		
		14, 2054(346.198575%), April 14, 2055(359.077161%),		
		April 14, 2056(372.434832%), April 14,		
		2057(386.289408%), April 14, 2058(400.659374%), April		
		14, 2059(415.563902%).		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	3.72%	2.94%	2.15%
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
29 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
35	r ostion in suboralitation nicratery in inquidation (specify instrument type initiation of the instrument)			
	Non-compliant transitioned features	No	No	No
35			No N/A	No 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)	XS1991341089	XS1991340941	78014RCR9
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	EUR 12	EUR 50	USD 3.775
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	April 20, 2020	April 27, 2020	April 30, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	April 20, 2035	April 27, 2035	April 30, 2025
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 20, 2025(100.000%)	April 27, 2025(100.000%)	April 30, 2022(102.250%)
16	Subsequent call dates, if applicable	April 20, 2026(100.000%), April 20, 2027(100.000%),		October 30, 2022(102.500%), April 30, 2023(102.500%),
		April 20, 2028(100.000%), April 20, 2029(100.000%),		October 30, 2023(102.500%), April 30, 2024(102.500%),
		April 20, 2030(100.000%), April 20, 2031(100.000%),		October 30, 2024(103.000%)
		April 20, 2032(100.000%), April 20, 2033(100.000%),		
		April 20, 2034(100.000%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.13%	2.15%	Y1-2: 2.25%, Y3-4: 2.50%, Y5: 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

	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)	78014RCT5	CAMM002JFUN5	78014RCU2	
3	Governing law(s) of the instrument	New York	Province of Ontario	New York	
	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	
9	Par value of instrument	USD 2	EUR 55.98	USD 25	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	April 30, 2020	February 25, 2020	May 6, 2020	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	April 30, 2025	February 25, 2050	May 6, 2022	
14	Issuer call subject to prior supervisory approval			No	
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	April 30, 2022(100.000%) October 30, 2022(100.000%), April 30, 2023(100.000%),	February 25, 2022(60.68233%) February 25, 2023(61.77461%), February 25,	N/A N/A	
	Coupons/dividends	October 30, 2023(100.000%), April 30, 2024(100.000%), October 30, 2024(100.000%)	2024(62.88655%), February 25, 2025(64.01851%), February 25, 2026(65.17084%), February 25, 2027(66.34392%), February 25, 2028(67.53811%), February 25, 2029(68.75379%), February 25, 2030(69.99136%), February 25, 2031(71.25121%), February 25, 2032(72.53373%), February 25, 2033(73.83933%), February 25, 2034(75.16844%), February 25, 2035(76.52147%), February 25, 2036(77.89886%), February 25, 2037(79.30104%), February 25, 2038(80.72846%), February 25, 2039(82.18157%), February 25, 2040(83.66084%), February 25, 2041(85.16673%), February 25, 2042(86.69974%), February 25, 2043(88.26033%), February 25, 2044(89.84902%), February 25, 2045(91.46630%), February 25, 2046(93.11269%), February 25, 2047(94.78872%), February 25, 2048(96.49492%), February 25, 2049(98.23183%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed-Float	
18	Coupon rate and any related index	2.00%	1.80%	Y0.5: 2.00%, Y0.5-2: USD SOFR + 0.80%, subject to floor	
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	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)	780086SB1	780086SD7	XS1991331874	
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 8.25	USD 1.75	50	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	May 15, 2020	May 19, 2020	May 22, 2020	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	May 15, 2025	May 19, 2027	May 22, 2035	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	May 15, 2022(101.500%)	May 19, 2022(101.500%),	May 22, 2024(100.000%)	
16 Subsequent call dates, if applicable	November 15, 2022(101.500%), May 15,	November 19, 2022(101.650%), May 19,	May 22, 2025(100.000%), May 22, 2026(100.000%), May	
	2023(101.500%), November 15, 2023(101.650%), May	2023(101.650%), November 19, 2023(101.750%), May	22, 2027(100.000%), May 22, 2028(100.000%), May 22,	
	15, 2024(101.650%), November 15, 2024(101.800%)	19, 2024(101.750%), November 19, 2024(101.850%),	2029(100.000%), May 22, 2030(100.000%), May 22, 2024(100.000%), May 22, 2022(100.000%), May 22, 2022(100.000\%), May 22, 2022(1	
		May 19, 2025(101.850%), November 19, 2025(102.000%), May 19, 2026(102.000%), November	2031(100.000%), May 22, 2032(100.000%), May 22, 2033(100.000%), May 22, 2034(100.000%)	
		19, 2026(102.500%), May 19, 2026(102.500%), November	2033(100.000%), May 22, 2034(100.000%)	
Coupons/dividends		19, 2020(102.30078)		
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	Y1-3: 1.50%, Y4: 1.65%, Y5: 1.80%	Y1-2: 1.50%, Y3: 1.65%, Y4: 1.75%, Y5: 1.85%, Y6:	2.70%	
		2.00%, Y7: 2.50%	2.7070	
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)	XS1991332096	780086SG0	XS1991331957
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 200	6.196	80
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	May 26, 2020	June 10, 2020	June 18, 2020
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	May 26, 2054	June 10, 2022	June 18, 2035
14 Issuer call subject to prior supervisory approval	Yes	No	Yes
15 Optional call date, contingent call dates and redemption amount	May 26, 2025(117.625534%)	N/A	June 18, 2024(100.000%)
16 Subsequent call dates, if applicable	May 26, 2026(121.507176%), May 26,	N/A	June 18, 2025(100.000%), June 18, 2026(100.000%),
	2027(125.516913%), May 26, 2028(129.658971%), May		June 18, 2027(100.000%), June 18, 2028(100.000%),
	26, 2029(133.937718%), May 26, 2030(138.357662%),		June 18, 2029(100.000%), June 18, 2030(100.000%),
	May 26, 2031(142.923465%), May 26,		June 18, 2031(100.000%), June 18, 2032(100.000%),
	2032(147.639939%), May 26, 2033(152.512057%), May		June 18, 2033(100.000%), June 18, 2034(100.000%)
	26, 2034(157.544955%), May 26, 2035(162.743939%),		
	May 26, 2036(168.114489%), May 26,		
	2037(173.662267%), May 26, 2038(179.393122%), May		
	26, 2039(185.313095%), May 26, 2040(191.428427%),		
	May 26, 2041(197.745565%), May 26,		
	2042(204.271169%), May 26, 2043(211.012117%), May		
	26, 2044(217.975517%), May 26, 2045(225.168709%), May 26, 2046(232.599276%), May 26,		
	2047(240.275053%), May 26, 2048(248.204129%), May		
	26, 2049(256.394866%), May 26, 2040(248.204725%), May 26, 2049(256.394866%),		
	May 26, 2051(273.596141%), May 26,		
	2052(282.624813%), May 26, 2053(291.951432%)		
	2002(202.02.10.1070); 1112 20; 2000(201.001.10270)		
Coupons/dividends       17     Fixed or floating dividend/coupon	Fixed	Float	Fixed
18 Coupon rate and any related index	3.30%	3m CDOR, subject to floor	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)	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
34 Type of subordination	Exemption	Exemption	Exemption
34 Type of subordination 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
35 Position in subordination hierarchy in inquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features		No	
	No N/A	N/A	No N/A
37 If yes, specify non-compliant features	וייין		

	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)	780086SJ4	XS2130310829	780086SK1	
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	15.0	AUD 1.2	1.3	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	July 16, 2020	July 21, 2020	July 23, 2020	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	July 16, 2025	July 22, 2027	July 23, 2027	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	July 16, 2023(101.510%)	July 22, 2023(100.000%),	July 23, 2022(101.400%),	
16	Subsequent call dates, if applicable	January 16, 2024(101.510%), July 16, 2024(101.510%), January 16, 2025(101.510%)	January 22, 2024(100.000%), July 22, 2024(100.000%), January 22, 2025(100.000%), July 22, 2025(100.000%), January 22, 2026(100.000%), July 22, 2026(100.000%), January 22, 2027(100.000%)	January 23, 2023(101.500%), July 23, 2023(101.500%), January 23, 2024(101.600%), July 23, 2024(101.600%), January 23, 2025(101.750%), July 23, 2025(101.750%), January 23, 2026(102.000%), July 23, 2026(102.000%), January 23, 2027(102.250%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	1.51%	1.20%	Y1-2: 1.40%, Y3: 1.50%, Y4: 1.60%, Y5: 1.75, Y6: 2.00%, Y7: 2.25%	
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	