RBC Accessibility Plan

2026-2029

Transcribed 2026 into 18pt Reflowed Large Print by

Allyant

Ottawa, ON

Ogdensburg, NY

In 1 Volume

Large Print pages 1-65


RBC Accessibility Plan
2026-2029
RBC

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Executive Summary

The **Accessible Canada Act (ACA)** was enacted in 2019 with the aim of realizing a barrier-free Canada by 2040 by identifying, removing, and preventing accessibility barriers within the federal government’s jurisdiction. One of RBC’s requirements under the ACA is to publish this updated RBC Accessibility Plan (the “Plan”) by June 1, 2026. The ACA identifies the priority areas to pursue barrier-free accessibility; this Plan aligns with the ACA priority areas applicable to our financial services business:

- Employment
- Built environment
- Information and communication technologies
- Communication other than information and communication technologies
- Design and delivery of programs and services
- Procurement of goods, services, and facilities
- Transportation

RBC has built this Plan in consultation with Persons with Disabilities to help ensure we understand and reflect the needs of our employees, clients, and communities. RBC’s Plan has been informed by and developed with:

- The “Nothing Without Us” principle from the Accessible Canada Act
- Consultations and feedback received
- Conversations with accessibility experts and advocacy groups to identify barriers and opportunities for improvement

This Plan includes updates related to progress made against RBC’s 2023-2026 Accessibility Plan in addition to the actions we intend to take between 2026 and 2029 under the seven priority areas as defined by the ACA. While many of our 2023-2026 Accessibility Plan commitments have been fulfilled, we acknowledge some commitments remain a priority, and we anticipate further progress as part of this plan. We will publish an updated Plan in 2029 and progress reports in the interim, which will incorporate any feedback we receive.

General

About RBC

Royal Bank of Canada (RBC®, we, us or our) is a global financial institution with a purpose-driven, principles-led approach to delivering leading performance. Our success comes from the 101,000+ employees who leverage their imaginations and insights to bring our vision, values, and strategy to life so we can help our clients thrive and communities prosper. As Canada's biggest bank and one of the largest in the world, based on market capitalization, we have a diversified business model with a focus on innovation and providing exceptional experiences to our more than 19 million clients in Canada, the U.S. and 27 other countries.

Accelerating Inclusion at RBC and Beyond

We believe that providing fair and inclusive opportunities is important for the wellbeing of society and for the long-term success of our business. As outlined in the **RBC Inclusive Opportunities Blueprint**, our goal is to be known by our clients, communities, and employees for providing fair and inclusive opportunities for prosperity.

While we recognize that we cannot do this alone, we are dedicated to doing our part. For example, RBC Foundation has established the Community Infrastructure Fund with the goal of helping increase environmental sustainability and accessibility of buildings in our communities. In 2025, RBC Foundation provided nearly $10 million to 45 projects across Canada to support retrofits, repairs, and upgrades of existing community spaces, as well as the construction of new spaces, representing a mix of sectors, including healthcare, arts, social services and community centers.

RBC’s Accessibility Plan and the actions outlined in this document demonstrate our dedication to advancing our inclusion journey and our commitment to being a catalyst for change. At RBC, we are dedicated to supporting full participation of all persons, and we commit to consulting with our employees and clients with disabilities to identify, prevent and remove accessibility barriers.

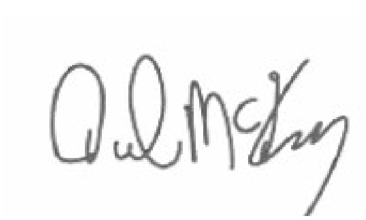
At RBC, Respect is one of our core values. It is how we foster a culture of empathy, inclusion, trust, and humility, where our colleagues, clients and communities can bring their best, share ideas with confidence and succeed together.

We’re proud of the progress we’ve made, and we’re motivated by what’s still to come. Becoming a more inclusive society requires more than just awareness – it calls for diverse insights, intentional design, and investment in innovation. By continuing to deepen our understanding of the barriers and gaps that exist in our workplaces and communities, we can help take action that drives lasting change and creates opportunities for everyone to thrive.

Accessibility matters to all of us, at every stage of life. At RBC, we recognize that fostering accessibility is about recognizing the vital contributions of Persons with Disabilities and helping enable people to participate fully – whether as clients, employees or as members of our communities.

Across our organization, we are focused on helping advance accessibility in all its forms – from how we design products and services, digital and information technologies, communications, and the spaces we operate in and experience every day.

By continuing to deepen our understanding of the barriers and gaps that exist in our workplaces and communities, we can help take action that drives lasting change and creates opportunities for everyone to thrive.



Dave McKay
President & Chief Executive Officer

RBC’s Accessibility Office and Governance

In 2023, RBC established an Accessibility Office reporting to our Vice President, Inclusion & Culture and Chief Accessibility Officer, to foster a culture of accessibility and coordinate improvements across the organization. The Accessibility Office leads our accessibility journey by setting and assessing progress against accessibility goals, managing feedback channels, leading consultations with Persons with Disabilities, and using ongoing feedback to evaluate opportunities to improve accessibility at RBC.

A governance model has been established to support activating our accessibility initiatives across the organization. It includes senior leaders representing each business segment and functional groups across RBC as well as groups offering expertise in their respective areas.

The committee sets out the broader strategic direction and near-term priorities for removing barriers that can impede the full participation of Persons with Disabilities at RBC and monitors feedback from Persons with Disabilities on RBC’s progress.

We also collaborate and partner with our Employee Resource Groups (ERGs) to bring our accessibility efforts to life across RBC.

Feedback Channels and Contact Information

We believe collaboration results in better outcomes, and open communication is essential to continue to strengthen RBC’s inclusive culture. To request a copy of RBC’s Accessibility Plan in an alternate format, or to provide feedback on accessibility at RBC, you may contact RBC’s Chief Accessibility Officer through the Accessibility Office using any of the following channels:

Webform: online feedback form

Phone: 416-216-1206

Toll-Free: 1-888-994-9004

Email: accessibility@rbc.com

We also accept calls through IP or video relay services (VRS). Voice messages will be transcribed and saved electronically.

Mail:

RBC Accessibility Office & Chief Accessibility Officer
200 Bay Street, North Tower, 11th Floor
Toronto, Ontario
M5J 2J5

Anonymous Feedback

Our Accessibility Office will review webforms, emails, and phone messages weekly. When using the form or when leaving a message by phone, you have the option to share your feedback anonymously.

We will acknowledge receipt of any non-anonymous feedback as soon as possible in the same format it was received and retain copies of the feedback received. This feedback will be used to shape the continuous improvement of our accessibility commitments, programs, processes, and initiatives.

Consultations

To help enhance our culture of accessibility and further enable the participation of all, we continue to seek the input of Persons with Disabilities, caregivers, and allies as part of the implementation of our Accessibility Plan.

Aligned with the principle “Nothing Without Us,” we engage in annual consultations through a variety of formats, to better understand the barriers faced by Persons with Disabilities.

Focus Group Discussions

We invite anyone with insights on accessibility, including those with lived experiences, caregivers, people managers, colleagues who work directly with clients and those who may have expertise in this space.

In 2025, we hosted five focus group discussions: one in-person and four virtual, including one conducted in French. Forty-six participants joined these discussions, representing multiple business segments, position levels, across multiple jurisdictions. In addition to offering diverse session formats, accessibility features and accommodations were offered to enable full participation, including closed captioning, chat functionality, sign language interpretation, and the option to submit written feedback before, during, and after sessions. Participants were also given the option to submit feedback anonymously or in a one-on-one session.

The feedback received helped inform the commitments in this plan.

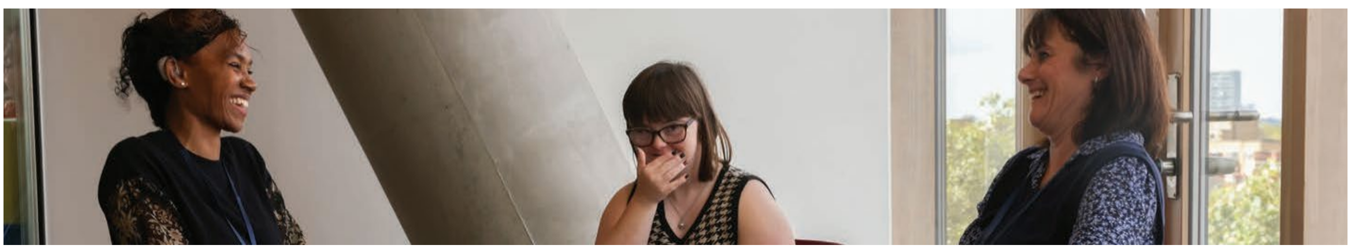
Surveys

Our annual Employee Engagement Survey captures employee sentiment related to inclusion and belonging through a dedicated set of questions. The aggregated responses from our Inclusive Experiences Composite Score measures perceptions across key pillars such as connection, belonging, respect, trust, and career opportunities.

We also work with a third-party firm to seek input from clients as it relates to accessible experiences through survey questions. The survey seeks to understand how barriers impact the overall client experience in relation to accessing online information, transaction completion, support, service, and advice.

Internal and External Experts

We collaborate with internal subject matter experts, ERGs, and accessibility champions across business segments to discuss key priority areas. We also collaborate with industry experts and advocacy groups to stay informed on accessibility innovations, industry best practices, and research-driven insights. This collaboration helps us identify opportunities to lead in overcoming barriers and create accessible, inclusive environments for our clients and employees.



Feedback

We offer a variety of always-on global feedback channels for anyone including employees, contract workers, clients, and external organizations to provide real-time feedback on accessibility barriers and input on RBC’s Accessibility Plan and annual Progress Reports. Learn more about our available **Feedback Channels and Contact Information**.

We collaborate with various teams across RBC to address the feedback as it’s received.

Overarching Themes

The themes that surfaced through our consultations and feedback channels include:

Client & External Organization Feedback Reported:

- Difficulties navigating access to advisors through diverse methods of communication.
- Challenges navigating banking processes including security features.
- Gaps in awareness for how to navigate and implement tailored supports for clients with disabilities who have specific needs.
- Opportunities to strengthen advisor expertise on solutions available for clients with disabilities.
- Requests for more seating, improved waiting options, and concerns about ramps and doors in some retail branch locations.
- In Q3 2025, 80% of client survey respondents agreed that they “did not face barriers preventing them from having a good experience”. While we see positive sentiment overall, we have observed minor

decreases related to effortless transaction completion and receipt of necessary support, service, and advice.

Employee Reported Feedback:

- Improve continuity of workplace accommodations during role transitions or managerial changes.
- Opportunity to build manager capabilities to foster a more inclusive environment supporting a variety of employee needs.
- Inconsistent accessibility features in older facilities and across locations.
- Compatibility issues between adaptive technologies and digital platforms, with opportunities for improved vendor collaboration.
- The 2025 employee engagement survey indicated that the sentiment has improved for employees with disabilities, reaching its highest level in five years, surpassing the enterprise-wide average in this category for the first time. This indicates employees view inclusive experiences more favorably compared to prior years.

Accessibility Plan

At RBC, we value the contributions of Persons with Disabilities and are steadfast in our commitment to fostering an environment where everyone can participate fully—whether as clients, employees, or members of the communities we serve. Our Accessibility Plan reflects our ongoing progress on this journey, grounded in a holistic approach to identify, address, and prevent barriers systematically.

Building on insights from meaningful consultations, feedback, and the outcomes of our previous initiatives, we have developed actionable commitments that underscore RBC’s dedication to driving tangible change. Over the next three years, these initiatives aim to focus on removing obstacles and creating an inclusive experience for our employees, clients and communities. This plan is not just a promise; it is a demonstration of our resolve to help build a more inclusive future.

Employment

At RBC, we are dedicated to fostering an inclusive workplace where all employees, including those with disabilities, have the opportunity to thrive and succeed. This commitment not only improves the work experience but also elevates the quality of service provided to our clients.

Barriers Identified

- Inclusive language may vary across job postings.
- Accommodations may not be offered consistently throughout the recruitment process.
- Differences in people manager awareness and understanding of disability can affect how employee needs are identified and supported.
- The workplace accommodations process can better facilitate continuity during role transitions and managerial changes.
- Limited awareness of available training and support for adaptive technology users on RBC platforms.

Next Actions

- Strengthen recruiter and hiring manager awareness, understanding, and confidence to enable consistency in the use of inclusive language and accommodation offerings throughout the recruitment process.
- To support our talent strategy, we will:
  - Develop additional resources for people managers to effectively support the varied needs of their team.
  - Explore a neuroinclusion coaching program to support neurodivergent employees and people managers.
- Identify opportunities for additional clarity on the accommodations process and how accommodations will be supported during role or Manager transitions.
- Build awareness by promoting available training and support for adaptive technology users on RBC platforms.

Built Environment

We take a collaborative approach by inviting Persons with Disabilities to experience accessibility features within the built environment, providing us with valuable feedback to refine and evolve our strategy to create barrier-free spaces. This iterative approach informs our long-term plan, ensuring that our efforts effectively address the needs of all clients and employees.

Barriers Identified

- Limited adequate seating, accessible parking near the building entrance, and ramp access.
- Limited accessibility features in shared areas especially in older locations e.g., washrooms, kitchens, and lunchrooms.
- Noise, smell, and light challenges in some working environments.
- Lack of dedicated quiet spaces.
- Inconsistent equipment in meeting rooms e.g., adjustable lighting, TVs, and web conferencing technology.
- Limited sit-stand options.

Next Actions

- We will implement accessibility upgrades in select retail branches and office locations using our enhanced RBC Accessibility Guidelines. These efforts will be strategically aligned with planned new construction projects and upcoming lease renewals, ensuring accessibility improvements are integrated into both new developments and existing spaces.
- Pilot opportunities to create dedicated sensory-friendly spaces in select office locations including quiet zones, focus rooms, wellness rooms, with adjustable lighting, designed to support employee wellness and neuroinclusion.

Information and Communication Technologies (ICT)

At RBC, we are committed to ensuring our digital presence is accessible to everyone. We are continuously working to align with industry and regulatory accessibility standards for digital assets and enhance our infrastructure to support ongoing improvements and consistency, to ensure an inclusive and accessible digital experience for all.

Barriers Identified

- Font sizes too small and barriers with color contrast have been identified on Online Banking, Mobile Banking, and some websites.
- Incompatibility with some adaptive technology with certain RBC applications.

Next Actions

- Continue to assess accessibility gaps within our digital content based on ongoing feedback received and identify opportunities to close these gaps where feasible.
- Strengthen ICT governance across all business segments.

- Formalize RBC ICT requirements in accordance with **CAN/ASC -EN 301 549:2024** to support consistency in application of standards across the organization as noted in the ACA **ICT regulations**.
- Establish a cross functional team to develop and implement an enterprise-wide strategy to deliver against the accessibility requirements under ICT regulations.

Communications (other than ICT)

RBC acknowledges that individuals engage in communication through a variety of methods and formats, both in how they receive and share information. To better meet the unique needs of our clients, RBC is committed to communicating in a manner that maintains flexibility and includes different communication modes to better suit a broad range of needs. This will be an ongoing effort to enhance our interactions with clients, ensuring simplicity and ease throughout their entire experience with us.

Barriers Identified

- Accessibility features may not be provided consistently during large meetings and events, including:
  - Adoption of audio features and closed captioning.
  - Consideration of dietary needs and allergies.
  - Advance notice to request accommodations or insufficient time to make arrangements.

Next Actions

- Amplify awareness of enterprise event accessibility standards to improve consistency with large event experiences across the organization allowing for equal participation and engagement.

Design and Delivery of Programs and Services

We are dedicated to continuously enhancing awareness of our inclusive services and products and designing solutions to meet the unique needs of Persons with Disabilities.

Barriers Identified

- Some client processes may pose accessibility challenges. For example, the Interactive Voice Response System (IVR) may not recognize voice responses from some clients with speech disabilities. Neurodivergent individuals may experience difficulties in understanding and navigating IVR prompts.
- Employees who support clients with disabilities have expressed varying levels of familiarity with how to best engage and support clients with disability-related needs.
- Alternate formats of client account statements are sometimes not proactively or consistently offered and often need to be requested.
- Advisory knowledge and guidance on the Registered Disability Savings Plan (RDSP) may vary and some clients perceive the set-up process to be complex.
- Clients may receive communication at a fast pace with use of technical language, jargon, and acronyms – making it difficult for some individuals to understand.

Next Actions

- Enhance and update our accessibility policy to ensure accessibility is embedded in the design and delivery of programs and services across business segments. This proactive approach ensures accessibility is prioritized from the outset, minimizing the need for later remediation.
- Based on feedback, conduct a review of the Personal Banking client journey, to further identify opportunities for improving inclusivity, intuitiveness, and responsiveness to client needs.
- Review the client process for requesting alternate formats of client account statements to assess opportunities to simplify and expedite fulfillment.
- Implement solutions to support employees who serve clients to:
  - Deepen understanding of available services, tools and supports for clients with disabilities.
  - Improve clarity & support on the RDSP.
  - Proactively fulfill alternate formats of client account statements.
  - Ensure client interactions are supported using plain language.

Procurement of Goods, Services and Facilities

Although no specific procurement related barriers have been identified through our consultations and feedback channels, we have gathered perspectives from internal partners and accessibility champions to identify opportunities to enhance accessibility and continue to improve our procurement practices.

We believe that accessibility is a fundamental aspect of doing business, and we expect our vendors to share this commitment. We will continue to review RBC's Risk Management Policies, Standards and Practices applicable to third party products and services, to ensure expectations regarding accessibility are clearly articulated and this will remain a priority carried forward from our 2023-2026 Accessibility Plan.

We will continue to explore ways to enhance our internal procurement and business segment awareness to better support the vendor selection process with accessibility prioritized and in alignment with our standards. We also encourage collaboration with vendors and suppliers who share our dedication to accessibility.

Transportation

While no specific accessibility barriers have been identified under the transportation priority area, and we previously reported this as out of scope, we will consider how we might explore opportunities to enhance accessibility related to transportation for our clients and employees. When possible, our real estate location strategy will take into consideration accessible transportation for new retail branches and office locations for both employees and clients. This also aligns with our commitment to fostering inclusive built environments.

Glossary and Acronym Dictionary

ACA: Accessible Canada Act

ASC: Accessible Standards Canada

ATM: Automated teller machine

Barrier: According to the ACA, anything physical, architectural, technological, or attitudinal based on information or communications that is the result of a policy or a practice that hinders the full and equal participation in society of persons with an impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment or a functional limitation.

Disability: According to the ACA, any impairment, including a physical, mental, intellectual, cognitive, learning, communication, or sensory impairment – or a functional limitation – whether permanent, temporary, or episodic in nature, or evident or not, that, in interaction with a barrier, hinders a person's full and equal participation in society. Types of disabilities include, but are not limited to:

- Seeing or vision
- Mobility
- Speech

- Hearing
- Flexibility
- Dexterity
- Pain-related
- Learning
- Cognitive
- Developmental
- Mental-health related
- Memory

Employee Resource Group (ERG): A voluntary, employee-led group formed within a company to connect employees through shared identities or life experiences. ERG members can forge relationships, gain leadership skills, and create a more inclusive culture.

Information Communication Technology (ICT): ICT includes everything we use to communicate and do business online, including web-based interfaces and non-web content such as PDFs and Word documents.

Interactive Voice Response (IVR): Automated telephony systems that interact with callers, gather information and route calls to the appropriate department or advisor.

Registered Disability Savings Plan (RDSP): A savings plan registered with the Canada Revenue Agency (CRA) that is designed to help individuals with disabilities and their families save for their long-term financial needs.

Video Relay Services (VRS): A telecommunication service that enables individuals who use American Sign Language to communicate with voice telephone users through a sign language interpreter. It facilitates real-time interpretation of phone calls, making communication accessible for the deaf or hard of hearing.

Universal Design: The design and composition of an environment so that it can be accessed, understood, and used to the greatest extent possible by all people regardless of their age, size, ability, or disability. An environment (or any building, product, or service in that environment) should be designed to meet the needs of all people who wish to use it.

Workplace accommodation (WPA): Refers to an adjustment in a standard or practice, or the removal of a barrier, which enables employees to successfully achieve the goals and expectations of their roles. Examples include, but are not limited to, physical modifications to a workstation or premises, providing adaptive technology, flexibility of scheduling to meet personal needs or accommodation for religious and cultural observances.

Appendix

Progress Summary - 2023-2026 Accessibility Plan

The following is a summary of progress and actions made against our 2023-2026 Accessibility Plan. Some actions are still ongoing and continue to shape and guide our current work. You may access the **2023-2026 Accessibility Plan** for information on the barriers identified that informed the opportunities to improve accessibility for each priority in the previous plan. Other achievement highlights can be found in our past **Progress Reports**.

2025 Progress:

- **Employment:** A mandatory web-based training course, Strengthening Inclusion through Accessibility has been launched and is required for all employees and contractors across Canada, providing foundational awareness about accessibility, disabilities, and inclusive practices. This course is required at time of onboarding and on a bi-annual basis. It is also available to employees and contractors globally.

- **Built Environment:** After completing an accessibility review of a subset of offices and retail branches, we leveraged our findings to identify accessibility gaps and wayfinding opportunities in retail branch and office locations and have enhanced RBC Accessibility Guidelines.
- **Design and Delivery of Programs and Services:** Based on client and external feedback, we simplified the VRS process for Personal Banking clients by removing the requirement for additional forms. We trained colleagues in our Personal Banking advice centre to better understand the VRS experience and the needs of clients who communicate through sign language interpretation. Since these changes were implemented, employees have highlighted them as a positive advancement in client experience. Additionally, we fulfilled our commitment to review internal and external communication standards by embedding plain language practices in a "Brand, Voice and Tone" document, which is now available internally and for external suppliers.

- **Procurement of Goods, Services and Facilities:** We recently refreshed and implemented new request for proposal criteria, which includes added clarity on accessibility requirements and accountabilities.

Progress Summary - 2023-2026 Accessibility Plan

Priority Area	2023-2026 Commitments	Status
Employment - Talent Acquisition	Review all RBC job application sites and strive to ensure they meet current accessibility standards.	Complete
	Enhance learning resources available to recruiters and hiring managers on inclusive hiring practices.	Complete and ongoing
	Review online recruitment assessments to confirm they are accessible for PWDs.	Complete
Employment - Inclusive experiences, Talent Growth and Retention	Promote RBC's Accessibility Policies to reinforce the adoption of Universal Design and provide regular reminders/training to relevant stakeholders.	Complete

Priority Area	2023-2026 Commitments	Status
Employment - Inclusive experiences, Talent Growth and Retention	Brand, Marketing and Communications teams to participate in learning about accessibility.	Complete
	Provide relevant information and resources in a timely manner to individuals following the formal disclosure of a disability.	Complete
	Improve leadership awareness and understanding of disability.	Complete and ongoing
	Include a plan to attract, retain and grow neurodiverse talent in our Disability Inclusion strategy.	In progress

Priority Area	2023-2026 Commitments	Status
Employment - Inclusive experiences, Talent Growth and Retention	Actively review representation of Persons with Disabilities in our priority talent and leadership development programs.	Complete – we ensure our talent programs are inclusive of all employees, including Persons with Disabilities.

Priority Area	2023-2026 Commitments	Status
Employment - Workplace accommodations	Complete a review of the accommodation process to identify opportunities to improve the employee accommodations experience, with a focus on: • More clearly defined roles and responsibilities of the various parties involved in the accommodation process. • Increasing manager and employee awareness of the process through participation in partner accessibility information events and collaborating with partners to enhance training and technology opportunities throughout the accommodation process.	Complete

Priority Area	**2023-2026 Commitments**	**Status**
Employment - Benefits	During our annual review, we will assess opportunities for expansion of services and ways to increase awareness of the multitude of benefits available to employees.	Complete
Employment - Learning and development	Assess opportunities to improve training for all employees (including those who work with clients, managers, leaders and recruiters) to increase knowledge and skills, and to effectively support clients and colleagues with disabilities.	Complete and ongoing
Employment - Accessible learning experiences	Promote awareness of RBC's Accessibility Policies.	Complete

Priority Area	2023-2026 Commitments	Status
Employment - Accessible learning experiences	Review all Learning & Performance roles to identify accessibility/Universal design skill gaps based on responsibilities and accountabilities.	Complete
	Promote the feedback mechanism for content-related or other learning accessibility concerns.	Complete

Priority Area	**2023-2026 Commitments**	**Status**
Built Environment	Establish a process to review RBC’s built environment to confirm accessibility for Persons with Disabilities is consistent with our standards, considering the branches recommended by the accessibility review: • Review physical accessibility, including washrooms, entrances/exits, and ramps. • Review seating demand to ensure adequate seating is available for Persons with Disabilities.	Complete
	Perform a gap analysis of emergency procedures to identify opportunities to enhance safety and explore remediating actions.	Complete

Priority Area	2023-2026 Commitments	Status
Built Environment	Study ways to improve wayfinding (e.g., enhanced signage with braille) in branches and at RBC ATMs.	Complete
ICT	Commencing by the end of 2023, RBC will take a consultative approach to assessing current gaps and identifying areas of remediation. First point of action will be to establish a governance model structure to confirm appropriate stakeholders are included to cover all areas of ICT. Establishing a strong governance model will help enable RBC to address both strategic and tactical priorities.	In progress

Priority Area	**2023-2026 Commitments**	**Status**
ICT	Mandate new technology to include accessibility principles: • Establish a strategic working group to evaluate our current build and buy practices against current industry standards. • Define any one-time project work and ongoing maintenance necessary to close the accessibility gaps identified.	In progress

Priority Area	2023-2026 Commitments	Status
ICT	Conduct an inventory of existing technology to include accessibility wherever feasible and prioritize high traffic applications: • Establish a tactical working group to perform a current-state analysis of application-level accessibility support. • Define technology roadmaps to identify and close accessibility gaps.	In progress

Priority Area	**2023-2026 Commitments**	**Status**
ICT	Centralize and automate processes that involve accessibility testing to reduce barriers: • Expand Accessibility Centers of Excellence to increase accessibility adoption across the enterprise. • Define our ideal end-state level of automated and manual testing efficiency goals. • Establish manual testing procedures to thoroughly measure the gap between current-state and current-industry standards.	In progress

Priority Area	2023-2026 Commitments	Status
Communications (other than ICT)	Conduct assessment of internal and external communication standards and practices to confirm any language used is simple, concise, and accessible to everyone regardless of cognitive ability.	Complete
	Review and identify documents not currently available in alternative formats (such as large print/braille).	Complete
Design and Delivery of Programs and Services	Establish a cross-functional team to explore and assess how accessibility principles can be better embedded in the design and delivery of our programs and services.	Complete

Design and Delivery of Programs and Services	Continue consultations with employees and clients with disabilities and update or enhance programs and services based on the feedback received.	Complete and ongoing
	Enhance and update the accessibility policy to confirm that accessibility is considered in the design and delivery of all programs and services across business units and platforms.	In progress – this commitment has been included in our updated Plan to better align with our policy review cycle.
	Plan to enhance training programs for customer service and teams who work with clients to improve interactions with customers with disabilities.	Complete and ongoing

Procurement	Increase awareness of accessibility and the Universal Design Principles by providing access to training and learning resources for all Procurement employees.	Complete
	Develop Requests for Proposal criteria that reflect RBC's evolving accessibility requirements, as applicable.	Complete
	Review RBC's Third-Party Risk Management Policy and Standards to ensure expectations regarding accessibility are clearly articulated.	In progress – this commitment has been included in our updated Plan.

Caution Regarding Forward-looking Statements

This RBC Accessibility Plan (Plan) may contain forward-looking statements within the meaning of certain securities laws, including the “safe harbour” provisions of the United States Private Securities Litigation Reform Act of 1995 and any applicable Canadian securities legislation. Forward-looking statements in this Plan may include, but are not limited to, statements related to certain social and governance-related objectives, vision, commitments and goals of Royal Bank of Canada (RBC, we, us or our), including our objectives, vision, commitments and goals related to the identification, prevention and removal of accessibility barriers for persons with disabilities in relevant areas identified in the Accessible Canada Act (ACA). The forward-looking information contained in this Plan is presented for the purpose of assisting our stakeholders in understanding the ways we intend to address accessibility barriers and pursue opportunities to enhance accessibility for persons with disabilities and to meet relevant ACA requirements, as well as our related social and governance-related objectives, vision, commitments and goals, and may not be appropriate for other purposes.

Forward-looking statements are typically identified by words such as “believe”, “expect”, “expectation”, “aim”, “achieve”, “suggest”, “seek”, “foresee”, “forecast”, “schedule”, “anticipate”, “intend”, “estimate”, “commit”, “goal”, “plan”, “strive”, “objective”, “target”, “outlook”, “timeline”, and “project”, and similar expressions of future or conditional verbs such as “will”, “may”, “might”, “should”, “could”, “can” or “would” or negative grammatical variations thereof.

By their very nature, forward-looking statements require us to make assumptions and are subject to inherent risks and uncertainties, both general and specific in nature, which give rise to the possibility that our predictions, forecasts, projections, expectations or conclusions will not prove to be accurate, that our assumptions may not be correct, and that our social and governance-related or other objectives, visions, commitments, goals and objectives will not be achieved. We caution readers not to place undue reliance on these statements as a number of risk factors could cause our actual results to differ materially from the expectations expressed in such forward-looking statements.

These factors – many of which are beyond our control and the effects of which can be difficult to predict –

include but are not limited to: our ability to successfully implement various initiatives throughout the company under expected time frames, the risk that initiatives will not be completed within a specified period or at all or with the results or outcomes as originally expected or anticipated by RBC, our ability to enhance accessibility in RBC’s business operations, including RBC’s workspaces and retail branches, feasibility of incorporating accessibility into our information and communication technologies, the legal and regulatory environment, and regulatory compliance (which could lead to us being subject to various legal and regulatory proceedings, the potential outcome of which could include regulatory restrictions, penalties and fines), strategic, reputation, competitive, and systemic risks and other risks. We caution that the foregoing list of risk factors is not exhaustive, and other factors could also adversely affect our results. Additional factors that could cause actual results to differ materially from the expectations in such forward-looking statements can be found in the risk sections of our Annual Report for the year ended October 31, 2025 (2025 Annual Report) and the Risk management section of our Quarterly Report for the three-month period ended April 30, 2026 (Q2 2026 Report to Shareholders). When relying on our forward-looking statements to make decisions with respect to us, investors and others should carefully consider the foregoing factors and other uncertainties and potential events.

Except as required by law, RBC does not undertake to update any forward-looking statement, whether written or oral, that may be made from time to time by us or on our behalf.

All references to websites are for your information only. The content of any websites referred to in this Plan, including via a website link, and any other websites they refer to are not incorporated by reference in, and do not form part of this Plan.