Main Features Report Q1/2022

Royal Bank of Canada

This document constitutes Annex 3 of the Basel III Pillar 3 disclosures for Royal Bank of Canada and is unaudited. Basel III Pillar 3 disclosures are made solely to meet the Office of the Superintendent of Financial Institutions Canada (OSFI) requirements issued in the OSFI Advisory of July 2013, which was subsequently revised on May 2018. Such requirements are based on the Basel Committee on Banking Supervision's final rules on the information banks must publicly disclose when detailing the composition of their capital and other TLAC eligible instruments, which are set out in the publication entitled *Pillar 3 disclosure requirements – consolidated and enhanced framework*.

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

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

	Disclosure template for main features of regulatory capital instruments	1			
	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	N/A			
•	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)	17,572			
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	\$1.20 (quarterly dividend effective February 24,			
		2022)			
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			

Disclos	ure template for main features of regulatory capital instru Preferred Shares	anonto	
	Included in both regulatory capital and TLAC		
	Series AZ	Series BB	Series BD
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78012G411	78012H567	78012Q112
Governing law(s) of the instrument	Ontario	Ontario	Ontario
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	P N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
Post-transitional Basel III rules	Additional Tier 1 Additional Tier 1	Additional Tier 1	Additional Tier 1
Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
Instrument type (types to be specified by jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	500	500	600
Par value of instrument	500	500	600
Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
Original date of issuance	January 30, 2014	June 3, 2014	January 30, 2015
Perpetual or dated	Perpetual	Perpetual	Perpetual
Original maturity date	No maturity	No maturity	No maturity
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	May 24, 2019 at \$25.00	August 24, 2019 at \$25.00	May 24, 2020 at \$25.00
Subsequent call dates, if applicable	On May 24, 2029 and every fifth year thereafter at \$25.00	On August 24, 2029 and every fifth year thereafter at	On May 24, 2030 and every fifth year thereafter at \$25
	, , , , , , , , , , , , ,	\$25.00	,,
Coupons/dividends			
Fixed or floating dividend/coupon	Fixed to floating/fixed	Fixed to floating/fixed	Fixed to floating/fixed
Coupon rate and any related index	3.70% to, but excluding, May 24, 2024; the initial fixed rate		3.20% to, but excluding, May 24, 2025; the initial fixed
	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
	of GOC Yield plus 2.21% for each subsequent fixed rate	sum of GOC Yield plus 2.26% for each subsequent fixed	of GOC Yield plus 2.74% for each subsequent fixed r
	·	rate period ² . If converted into series BC, the coupon will set	·
	floating rate equal to the sum of the T-Bill Rate plus 2.21%.	· · · · · · · · · · · · · · · · · · ·	floating rate equal to the sum of the T-Bill Rate plus
	The anning that equal to the early of the transfer place 2:2 1751	2.26%.	l and a state of the carrier of the
Existence of a dividend stopper	Yes		Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
Existence of a step up or other incentive to redeem	No	No	No
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Convertible	Convertible	Convertible
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 ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable. 	 a) The Superintendent is of the opinion that the Bank ceased, or is about to cease, to be viable and that, aft conversion of all instruments, it is likely that viability of Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capin injection from the government, without which the Bank would have been determined by the Superintendent to non-viable.
If convertible, fully or partially	convert fully	convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always convert fully	convert fully or partially ii) NVCC Trigger - Conversion to common shares: Alconvert fully
If convertible, conversion rate	 i) Investor Election - Conversion to Series BA shares: Convertible into Series BA Preferred Shares on the basis of one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for 	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding	i) Investor Election - Conversion to Series BE shares: Convertible into Series BE Preferred Shares on the base one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and of each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Up the occurrence of NVCC trigger event, each outstand Series BD and Series BE share is converted into a nu of common shares equal to (Multiplier x Book Value). Conversion Price. Refer to prospectus supplement for further details.
	further details.		
If convertible, mandatory or optional conversion	i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tips 1/Common Equity Tips 1
If convertible, specify instrument type convertible into	i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1	i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1	Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada	i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada	Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No	i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No	Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A	i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A	Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A	i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A	Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A	i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A	Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A	i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A	Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A
If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A	i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A	Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A

- 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.

	Disclos	ure template for main features of regulatory capital instru Preferred Shares	ıments	
		Included in both regulatory capital and TLAC		
		Series BF	Series BH	Series BI
1 Issuer		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
	CUSIP, ISIN, or Bloomberg identifier for private placement)	78012T470	78013J455	78013K601
Governing law(s) of the		Ontario	Ontario	Ontario
eligible instruments gov	eability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
Regulatory treatment	remed by foreign law)			
4 Transitional Basel	III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
5 Post-transitional Ba		Additional Tier 1	Additional Tier 1	Additional Tier 1
6 Eligible at solo/group		Solo and Group	Solo and Group	Solo and Group
	pes to be specified by jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares
8 Amount recognised in	regulatory capital (Currency in millions, as of most recent reporting date)	300	150	150
9 Par value of instrumen		300	150	150
O Accounting classification		Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
Original date of issuan	nce	March 13, 2015	June 5, 2015	July 22, 2015
2 Perpetual or dated		Perpetual	Perpetual	Perpetual
3 Original maturity da		No maturity	No maturity	No maturity
	prior supervisory approval	Yes	Yes	Yes
5 Optional call date,6 Subsequent call date	contingent call dates and redemption amount	November 24, 2025 at \$25.00 On November 24, 2030 and every fifth year thereafter at	Nov 24, 2020 to Nov 23, 2021 at \$26.00	Nov 24, 2020 to Nov 23, 2021 at \$26.00
Subsequent can da	ates, ii applicable		Nov 24, 2021 to Nov 23, 2022 at \$25.75	Nov 24, 2021 to Nov 23, 2022 at \$25.75
		\$25.00	Nov 24, 2022 to Nov 23, 2023 at \$25.50 Nov 24, 2023 to Nov 23, 2024 at \$25.25	Nov 24, 2022 to Nov 23, 2023 at \$25.50 Nov 24, 2023 to Nov 23, 2024 at \$25.25
			Nov 24, 2023 to Nov 23, 2024 at \$25.25 Nov 24, 2024 and thereafter at \$25.00	Nov 24, 2023 to Nov 23, 2024 at \$25.25 Nov 24, 2024 and thereafter at \$25.00
Coupons/dividends			יייי בד, בטבד מווע וווטוטמונטו מו שבט.טט	ווטי בד, בטבד מווע וווטופמונטו מו שבט.טט
7 Fixed or floating div	ividend/coupon	Fixed to floating/fixed	Fixed	Fixed
Coupon rate and a		3.0% to, but excluding, November 24, 2025; the initial	4.90%	4.90%
		fixed rate period. Set to reset at a fixed rate which will		
		equal the sum of GOC Yield plus 2.62% for each		
		subsequent fixed rate period ⁴ . If converted into series BG,		
		the coupon will set at a floating rate equal to the sum of		
		the T-Bill Rate plus 2.62%.		
19 Existence of a divid	dend stopper	Yes	Yes	Yes
	, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of a step	o up or other incentive to redeem	No	No	No
Noncumulative or o	cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-con		Convertible	Convertible	Convertible
24 If convertible, conv	version trigger (s)	i) Investor Election - Conversion to Series BG shares	NVCC Trigger (Contractual Approach) - Conversion to	NVCC Trigger (Contractual Approach) - Conversion to
		ii) NVCC Trigger (Contractual Approach) -	common shares:	common shares:
		Conversion to common shares:	a) The Superintendent is of the opinion that the Bank has	a) The Superintendent is of the opinion that the Bank has
		a) The Superintendent is of the opinion that the Bank has	ceased, or is about to cease, to be viable and that, after	ceased, or is about to cease, to be viable and that, after
		ceased, or is about to cease, to be viable and that, after		
		the conversion of all instruments, it is likely that viability of		the 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 b
		would have been determined by the Superintendent to be	non-viable.	non-viable.
		non-viable.		
of If convertible fully	or portially	i) Investor Floation Conversion to Carica BC shares:	NIVCC Trigger Conversion to common charge. Always	NIVCC Trigger Conversion to common charge. Always
25 If convertible, fully	or partially	i) Investor Election - Conversion to Series BG shares:	NVCC Trigger - Conversion to common shares: Always	NVCC Trigger - Conversion to common shares: Always
		May convert fully or partially	convert fully	convert fully
		ii) NVCC Trigger - Conversion to common shares: Always convert fully		
26 If convertible, conv	version rate	i) Investor Election - Conversion to Series BG shares:	NVCC Trigger - Conversion to common shares: Upon the	NVCC Trigger - Conversion to common shares: Upon the
26 II convertible, conv	version rate	Convertible into Series BG Preferred Shares on the basis	occurrence of NVCC trigger event, each outstanding	occurrence of NVCC trigger event, each outstanding
		of one Series BG Preferred Share for each Series BF	Series BH share is converted into a number of common	Series BI share is converted into a number of common
		Preferred Share. Convertible on November 24, 2020 and	shares equal to (Multiplier x Book Value) / Conversion	shares equal to (Multiplier x Book Value) / Conversion
		on each November 24 every fifth year thereafter.	Price. Refer to prospectus supplement for further details.	Price. Refer to prospectus supplement for further detail
		ii) NVCC Trigger - Conversion to common shares: Upon	Thee. Never to prospectus supplement for further details.	Thee. Never to prospectus supplement for futurer detail
		the occurrence of NVCC trigger event, each outstanding		
		Series BF and Series BG share is converted into a number		
		of common shares equal to (Multiplier x Book Value) /		
		Conversion Price. Refer to prospectus supplement for		
		further details.		
27 If convertible, man	datory or optional conversion	i) Investor Election - Conversion to Series BG shares:	NVCC Trigger - Conversion to common shares:	NVCC Trigger - Conversion to common shares:
,		Optional	Mandatory	Mandatory
		ii) NVCC Trigger - Conversion to common shares:		
		Mandatory		
	cify instrument type convertible into	Additional tier 1/Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
	cify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Write-down feature		No	No	No
If write-down, write-		N/A	N/A	N/A
If write-down, full o	·	N/A	N/A	N/A
	nanent or temporary	N/A	N/A	N/A
	rite-down, description of write-down mechanism	N/A	N/A	N/A
4a Type of subordination				
	on hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt	Subordinated debt	Subordinated debt
Non-compliant transition		No N/A	No	No N/A
37 If yes, specify non-com	npliant features	N/A	N/A	N/A

⁴ Subsequent Fixed Rate Period means the period from and including November 24, 2025 to, but excluding, November 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, November 24 in the fifth year thereafter.

Disclosure template for main features of regulatory capital instruments			
	Preferred Shares Included in both regulatory capital and TLAC		
	Series BJ	Series BO	Series BT
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78013K288	78013R390	780086UF9
3 Governing law(s) of the instrument	Ontario	Ontario	Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
instruments governed by foreign law) Regulatory treatment			
4 Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
5 Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
6 Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
7 Instrument type (types to be specified by jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	150	350	750
9 Par value of instrument 10 Accounting classification	150 Shareholders' Equity	350 Shareholders' Equity	750 Shareholders' Equity
11 Original date of issuance	October 2, 2015	November 2, 2018	November 5, 2021
12 Perpetual or dated	Perpetual	Perpetual	Perpetual
13 Original maturity date	No maturity	No maturity	No maturity
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Feb 24, 2021 to Feb 23, 2022 at \$26.00	February 24, 2024 at \$25.00	From January 24, 2027 to and including February 24, 2027
			at \$1,000.00
16 Subsequent call dates, if applicable	Feb 24, 2022 to Feb 23, 2023 at \$25.75	On February 24, 2029 and every fifth year thereafter at	From January 24 to and including February 24, 2032 and
	Feb 24, 2023 to Feb 23, 2024 at \$25.50	\$25.00	every fifth year thereafter
	Feb 24, 2024 to Feb 23, 2025 at \$25.25		
	Feb 24, 2025 and thereafter at \$25.00		
Coupons/dividends	+		
17 Fixed or floating dividend/coupon	Fixed	Fixed to floating/fixed	Fixed / Fixed
18 Coupon rate and any related index	5.25%	4.80% to, but excluding, February 24, 2024; the initial fixed	4.20% to, but excluding, February 24, 2027; the initial fixed
		rate period. Set to reset at a fixed rate which will equal the	rate period. Set to reset at a fixed rate which will equal the
		sum of GOC Yield plus 2.38% for each subsequent fixed	sum of GOC Yield plus 2.71% for each subsequent fixed
		rate period ⁵ . If converted into series BP, the coupon will set	rate period ⁶ .
		at a floating rate equal to the sum of the T-Bill Rate plus	
		2.38%.	
19 Existence of a dividend stopper	Voc	Voc	Von
 Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory 	Yes Fully discretionary	Yes Fully discretionary	Yes Fully discretionary
21 Existence of a step up or other incentive to redeem	No	No	No No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible
20 CONTROLLINIE OF HOLL-CONTROLLINIE	Conventible	Convertible	9011101411010
24 If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach) - Conversion to	i) Investor Election - Conversion to Series BP shares	i) Investor Election - Conversion to Series BP shares
	NVCC Trigger (Contractual Approach) - Conversion to common shares:	i) Investor Election - Conversion to Series BP shares ii) NVCC Trigger (Contractual Approach) - Conversion to	i) Investor Election - Conversion to Series BP shares ii) NVCC Trigger (Contractual Approach) - Conversion to
	NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has	i) Investor Election - Conversion to Series BP shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares:	i) Investor Election - Conversion to Series BP shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares:
	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	i) Investor Election - Conversion to Series BP shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has	i) Investor Election - Conversion to Series BP shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has
	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	 i) Investor Election - Conversion to Series BP shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the 	i) Investor Election - Conversion to Series BP shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the
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25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 31 If write-down, full or partial 33 If write-down, full or partial 31 If write-down, full or partial 33 If write-down, full or partial 31 If write-down, full or partial	NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable. NVCC Trigger - Conversion to common shares: Always convert fully 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. NVCC Trigger - Conversion to common shares: Mandatory NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A N/A	i) Investor Election - Conversion to Series BP shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable. i) Investor Election - Conversion to Series BP shares: May convert fully or partially 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. 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. i) Investor Election - Conversion to Series BP shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A	i) Investor Election - Conversion to Series BP shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable. i) Investor Election - Conversion to Series BP shares: May convert fully or partially NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BT share is converted into a number of common shares equal to (Multiplier x Share Value) / Conversion Price. Refer to prospectus supplement for further details. NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A
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25 If convertible, fully or partially 26 If convertible, fully or partially 27 If convertible, conversion rate 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument type convertible into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, full or partial 34 If write-down, permanent or temporary 34 If temporary write-down, permanent or temporary 35 Position in subordination in lerarchy in liquidation (specify instrument type immediately senior to instrument) 36 Position in subordination in lerarchy in liquidation (specify instrument type immediately senior to instrument)	NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable. NVCC Trigger - Conversion to common shares: Always convert fully 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. NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A Subordinated debt	i) Investor Election - Conversion to Series BP shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable. i) Investor Election - Conversion to Series BP shares: May convert fully or partially 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. 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. i) Investor Election - Conversion to Series BP shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A Subordinated debt	i) Investor Election - Conversion to Series BP shares ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable. i) Investor Election - Conversion to Series BP shares: May convert fully or partially NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BT share is converted into a number of common shares equal to (Multiplier x Share Value) / Conversion Price. Refer to prospectus supplement for further details. NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A Subordinated debt

⁵ 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.

⁶ Subsequent Fixed Rate Period means the period from and including February 24, 2027 to, but excluding, February 24, 2032 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, February 24 in the fifth year thereafter.

	Disclosure template for main features of regulatory capital instruments			
$\overline{}$	Preferred Shares Included in TLAC not included in regulatory capital			
		Series C-2		
	Issuer	Royal Bank of Canada		
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78013G303		
	Governing law(s) of the instrument	Ontario		
eli	leans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- ligible instruments governed by foreign law) Regulatory treatment	N/A		
4	Transitional Basel III rules	Ineligible		
5	Post-transitional Basel III rules	Ineligible		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Preferred Shares		
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	N/A - Amount eligible for TLAC only USD 15		
	Accounting classification	Shareholders' Equity		
	Original date of issuance	November 2, 2015		
	Perpetual or dated	Perpetual		
13	Original maturity date	No maturity		
	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	Nov 7, 2023 at \$1000.00 per share (equivalent to \$25.00 per depositary share)		
16	Subsequent call dates, if applicable	Any dividend payment date on or after November 7, 2023 at \$1000.00 per share (equivalent to \$25.00 per		
		depositary share)		
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed to floating		
18	Coupon rate and any related index	6.75% to, but excluding, November 7, 2023. From		
		November 7, 2023 and thereafter 3M USD LIBOR plus 4.052%.		
19	Existence of a dividend stopper	Yes		
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary		
21 22	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Non-cumulative		
	Convertible or non-convertible	Nonconvertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
	contonatio, contonatin rate	. 47.		
27	If convertible, mandatory or optional conversion	N/A		
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A		
27				
27 28 29 30 V	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A No		
27 28 29 30 V 31	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	N/A N/A No N/A		
27 28 29 30 V 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A No N/A N/A		
28 29 30 V 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A No N/A N/A N/A		
28 29 30 V 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A No N/A N/A		
28 29 30 V 31 32 33 34 34a	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A No N/A N/A N/A N/A N/A N/A		
28 29 30 31 32 33 34 34a 35 F	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A No N/A N/A N/A		

Disclosure template for main features of regulatory capital instruments Limited Recourse Capital Notes

Included in both regulatory capital and TLAC

	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)	780086SH8	780086SV7	780086TQ7
3 Governing law(s) of the instrument	Ontario	Ontario	Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
5 Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
6 Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
7 Instrument type (types to be specified by jurisdiction)	Limited Recourse Capital Notes	Limited Recourse Capital Notes	Limited Recourse Capital Notes
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,736	1,245	981
9 Par value of instrument	1,750	1,250	1,000
10 Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11 Original date of issuance	July 28, 2020	November 2, 2020	June 8, 2021
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	November 24, 2080	February 24, 2081	November 24, 2081
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Every 5 years during the period from October 24 to and		d Every 5 years during the period from October 24 to and
	including November 24, commencing in 2025	including February 24, commencing in 2026	including November 24, commencing in 2026
Subsequent call dates, if applicable	During the period from October 24 to and including November 24, 2025	During the period from January 24 to and including February 24, 2026	During the period from October 24 to and including November 24, 2026
Coupons/dividends			
17 Fixed or floating dividend/coupon	- v	Fixed to floating	Fixed to floating
Coupon rate and any related index		4.0% per annum. Starting on February 24, 2026 and on every fifth anniversary of such date thereafter until February 24, 2076 the interest rate on the Notes will be reset at an interest rate per annum equal to the Government of Canada Yield plus 3.617%.	3.65% per annum. Starting on November 24, 2026 and on every fifth anniversary of such date thereafter until November 24, 2081 the interest rate on the Notes will be reset at an interest rate per annum equal to the Government of Canada Yield plus 2.665%.
19 Existence of a dividend stopper	Yes	Yes	Yes
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger (s)	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	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	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
25 If convertible, fully or partially	Hon-viable.	non-viable.	non-viable.
20 In convertible, fully or partially	NVCC Trigger - Conversion to common shares: Always	NVCC Trigger - Conversion to common shares: Always convert fully	NVCC Trigger - Conversion to common shares: Always convert fully
26 If convertible, conversion rate	NVCC Trigger - Conversion to common shares: Always convert fully 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	NVCC Trigger - Conversion to common shares: Always convert fully NVCC Trigger - Conversion to common shares: Upon th 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	NVCC Trigger - Conversion to common shares: Always
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	NVCC Trigger - Conversion to common shares: Always convert fully 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. NVCC Trigger - Conversion to common shares: Mandatory	NVCC Trigger - Conversion to common shares: Always convert fully NVCC Trigger - Conversion to common shares: Upon th 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 NVCC Trigger - Conversion to common shares: Mandatory	NVCC Trigger - Conversion to common shares: Always convert fully e 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. NVCC Trigger - Conversion to common shares: Mandatory
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	NVCC Trigger - Conversion to common shares: Always convert fully 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. NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1	NVCC Trigger - Conversion to common shares: Always convert fully NVCC Trigger - Conversion to common shares: Upon th 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 NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1	NVCC Trigger - Conversion to common shares: Always convert fully e 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. NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1
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26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature	NVCC Trigger - Conversion to common shares: Always convert fully 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. NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada No	NVCC Trigger - Conversion to common shares: Always convert fully NVCC Trigger - Conversion to common shares: Upon th 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 NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada No	NVCC Trigger - Conversion to common shares: Always convert fully e 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. NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada No
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s)	NVCC Trigger - Conversion to common shares: Always convert fully 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. NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A	NVCC Trigger - Conversion to common shares: Always convert fully NVCC Trigger - Conversion to common shares: Upon th 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 NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada	NVCC Trigger - Conversion to common shares: Always convert fully e 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. NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada
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26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial	NVCC Trigger - Conversion to common shares: Always convert fully 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. NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A	NVCC Trigger - Conversion to common shares: Always convert fully NVCC Trigger - Conversion to common shares: Upon th 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 NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A	NVCC Trigger - Conversion to common shares: Always convert fully e 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. NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial	NVCC Trigger - Conversion to common shares: Always convert fully 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. NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A	NVCC Trigger - Conversion to common shares: Always convert fully NVCC Trigger - Conversion to common shares: Upon th 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 NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A	NVCC Trigger - Conversion to common shares: Always convert fully e 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. NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A
If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	NVCC Trigger - Conversion to common shares: Always convert fully 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. NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A N/A	NVCC Trigger - Conversion to common shares: Always convert fully NVCC Trigger - Conversion to common shares: Upon th 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 NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A N/A	NVCC Trigger - Conversion to common shares: Always convert fully e 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. NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A N/A
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism	NVCC Trigger - Conversion to common shares: Always convert fully 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. NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A	NVCC Trigger - Conversion to common shares: Always convert fully NVCC Trigger - Conversion to common shares: Upon th 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 NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A N/A	NVCC Trigger - Conversion to common shares: Always convert fully e 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. NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A N/A
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 34a Type of subordination	NVCC Trigger - Conversion to common shares: Always convert fully 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. NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A	NVCC Trigger - Conversion to common shares: Always convert fully 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 NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A	NVCC Trigger - Conversion to common shares: Always convert fully e 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. NVCC Trigger - Conversion to common shares: Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A

	Disclosure template for main features of regulatory capital instruments				
	Subordinated Indebtedness Included in TLAC not included in regulatory capital				
1	Issuer	<u> </u>	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	1 7	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)	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	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 payment	
			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	
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	
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	
32	If write-down, full or partial		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)	1 '	Deposit liabilities and all other senior indebtedness of the	Deposit liabilities and all other senior indebtedness of the	
		Bank	Bank	Bank	
36		Yes	Yes	Yes	
37	If yes, specify non-compliant features	Lack of NVCC features	Lack of NVCC features	Lack of NVCC features	

Disclos	ure template for main features of regulatory capital instru	uments			
	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)	780086UL6	780086RN6	780086RA4		
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	e N/A	N/A	N/A		
instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	Tier 2	Tier 2	Tier 2		
5 Post-transitional Basel III rules	Tier 2	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)	992	1,499	1,492		
9 Par value of instrument	1,000	1,500	1,500		
10 Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost		
11 Original date of issuance	January 25, 2022	December 23, 2019	July 25, 2019		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	May 3, 2032	December 23, 2029	July 25, 2029		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
Optional call date, contingent call dates and redemption amount	May 3, 2027 at par	Dec 23, 2024 at par	Jul 25, 2024 at par		
16 Subsequent call dates, if applicable	Any time on or after May 3, 2027, at par	Any time on or after Dec 23, 2024 at par	Any time on or after July 25, 2024, at par		
Coupons/dividends	Fire d. A. De Afrece	Character Dental and	The day for the s		
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating		
18 Coupon rate and any related index	Fixed at 2.94% per annum until May 3, 2027. Thereafter,	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 0.76%.	Thereafter, floating to maturity at 3-month CDOR plus	floating to maturity at 3-month CDOR plus 0.98%.		
40 5 4 6 13 4 4	1	0.89%.	<u> </u>		
19 Existence of a dividend stopper	No	No	No Manufacture		
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	Non-convertible	Convertible		
24 If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach)	N/A	NVCC Trigger (Contractual Approach)		
	a) The Superintendent is of the opinion that the Bank has		a) The Superintendent is of the opinion that the Bank has		
	ceased, or is about to cease, to be viable and that, after		ceased, or is about to cease, to be viable and that, after		
	the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained.		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		b) The bank has accepted or agreed to accept a capital		
	injection from the government, without which the Bank		injection from the government, without which the Bank		
	would have been determined by the Superintendent to be		would have been determined by the Superintendent to be		
	non-viable.		non-viable.		
25 If convertible, fully or partially	Always convert fully	N/A	Always convert fully		
26 If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each	N/A	Upon the occurrence of NVCC trigger event, each		
	outstanding Note is converted into a number of common		outstanding Note is converted into a number of common		
	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.		
	Tribe. Neter to prospectus for further details.		i floc. Refer to prospectus for further details.		
27 If convertible, mandatory or optional conversion	Mandatory	N/A	Mandatory		
28 If convertible, specify instrument type convertible into	Common Equity Tier 1	N/A	Common Equity Tier 1		
29 If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	N/A	Royal Bank of Canada		
30 Write-down feature	No No	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
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)	Deposit liabilities and all other senior indebtedness of the	Deposit liabilities and all other senior indebtedness of the	Deposit liabilities and all other senior indebtedness of the		
, , , , , , , , , , , , , , , , , , ,	Bank	Bank	Bank		
36 Non-compliant transitioned features	No	Yes	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		
	•	•	•		

	Disclosure template for main features of regulatory capital instruments					
	Subordinated Indebtedness					
	Included in both regulatory capital and TLAC					
	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086UA0	780086SA3	780086SY1		
	Governing law(s) of the instrument	Ontario	Ontario	Ontario		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A		
	instruments governed by foreign law)					
	Regulatory treatment	 	 	T: 0		
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2		
5	Post-transitional Basel III rules	Tier 2 Solo and Group	Tier 2 Solo and Group	Tier 2 Solo and Group		
7	Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt		
0	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,715	1,235	912		
0	Par value of instrument	1.750	1,250	1,000		
	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost		
	Original date of issuance	October 14, 2021	June 30, 2020	January 28, 2021		
	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	November 3, 2031	June 30, 2030	January 28, 2033		
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	Nov 3, 2026 at par	June 30, 2025 at par	Jan 28, 2028 at par		
16	Subsequent call dates, if applicable	Any time on or after Nov 3, 2026, at par	Any time on or after June 30, 2025, at par	Any time on or after Jan 28, 2028, 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 2.14% per annum until November 3, 2026.	Fixed at 2.088% per annum until June 30, 2025.	Fixed at 1.67% per annum until January 28, 2028.		
		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		
		0.61%.	1.31%.	0.55%.		
19	Existence of a dividend stopper	No	No	No		
20		Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
	Convertible or non-convertible	Convertible	Convertible	Convertible		
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach)	NVCC Trigger (Contractual Approach)	NVCC Trigger (Contractual Approach)		
		a) The Superintendent is of the opinion that the Bank has	a) The Superintendent is of the opinion that the Bank has	a) The Superintendent is of the opinion that the Bank has		
		ceased, or is about to cease, to be viable and that, after	ceased, or is about to cease, to be viable and that, after	ceased, or is about to cease, to be viable and that, after		
		the conversion of all instruments, it is likely that viability of	the conversion of all instruments, it is likely that viability of	the conversion of all instruments, it is likely that viability of		
		the Bank will be restored or maintained.	the Bank will be restored or maintained.	the Bank will be restored or maintained.		
			b) The bank has accepted or agreed to accept a capital	b) The bank has accepted or agreed to accept a capital		
		injection from the government, without which the Bank	injection from the government, without which the Bank	injection from the government, without which the Bank		
		would have been determined by the Superintendent to be	would have been determined by the Superintendent to be	would have been determined by the Superintendent to be		
		non-viable.	non-viable.	non-viable.		
25	If convertible, fully or partially	Always convert fully	Always convert fully	Always convert fully		
26	If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each	Upon the occurrence of NVCC trigger event, each	Upon the occurrence of NVCC trigger event, each		
_		outstanding Note is converted into a number of common	outstanding Note is converted into a number of common	outstanding Note is converted into a number of common		
		shares equal to (Multiplier x Note Value) / Conversion	shares equal to (Multiplier x Note Value) / Conversion	shares equal to (Multiplier x Note Value) / Conversion		
		Price. Refer to prospectus for further details.	Price. Refer to prospectus for further details.	Price. Refer to prospectus for further details.		
		The training prospected for farther detaile.	The training prospected for farther detaile.	Trice. Trefer to prospectae for farther detaile.		
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory		
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1		
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
30	Write-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	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						
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Deposit liabilities and all other senior indebtedness of the	Deposit liabilities and all other senior indebtedness of the	Deposit liabilities and all other senior indebtedness of the		
		Bank	Bank	Bank		
	Non-compliant transitioned features	No	No	No		
3/	If yes, specify non-compliant features	N/A	N/A	N/A		

Disclosure template for main features of regulatory capital instruments			
Subordinated Indebtedness			
	Included in both regulatory capital and TLAC		latory capital or TLAC
1 Issuer		RBC Royal Bank (Trinidad & Tobago) Limited	City National Bank
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		N/A	178180GD1
3 Governing law(s) of the instrument		Trinidad and Tobago	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	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules		Tier 2	Ineligible
5 Post-transitional Basel III rules		Ineligible	Ineligible
6 Eligible at solo/group/group&solo		Solo and Group	Solo
7 Instrument type (types to be specified by jurisdiction)		Tier 2 Subordinated Debt	Tier 2 subordinated debt
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,165	0	0
9 Par value of instrument	,	TTD 300	USD 150
10 Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortised cost
11 Original date of issuance		November 1, 2012	June 20, 2012
12 Perpetual or dated		Dated	Dated
13 Original maturity date		November 1, 2027	July 15, 2022
14 Issuer call subject to prior supervisory approval		Yes	No
Optional call date, contingent call dates and redemption amount		Nov 1, 2022 at par	N/A
16 Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons/dividends			
17 Fixed or floating dividend/coupon		Fixed	Fixed
18 Coupon rate and any related index		4.75%	5.375%
19 Existence of a dividend stopper		No	No
20 Fully discretionary, partially discretionary or mandatory		Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible		Non-convertible	Nonconvertible
24 If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach)	N/A	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.		
	Tien Tiable.		
25 If convertible, fully or partially	Always convert fully	N/A	N/A
26 If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each	N/A	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	<u> </u>	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 instrument type immediately senior to instrument)	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank
36 Non-compliant transitioned features		Yes	Yes
37 If yes, specify non-compliant features	N/A	Lack of NVCC features	Lack of NVCC features
1 or 1 in 3 oc, opposity from compliant roctarios	Trans.	jedok of 117 oo foakaroo	=45. 31 117 00 104.4100

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)	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)		Som action			
Regulatory treatment	N/A	N/A	N/A		
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	CAD 2,000	USD 1,500	USD 300		
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost		
11 Original date of issuance	September 26, 2018	October 5, 2018	October 5, 2018		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	September 26, 2023	October 5, 2023	October 5, 2023		
14 Issuer call subject to prior supervisory approval	No	No	No		
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A		
16 Subsequent call dates, if applicable	N/A	N/A	N/A		
Coupons/dividends					
17 Fixed or floating dividend/coupon	Fixed	Fixed	Floating		
18 Coupon rate and any related index	3.296%	3.70%	3MTH USD LIBOR+0.66%		
19 Existence of a dividend stopper	No	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24 If convertible, conversion trigger (s)	N/A	N/A	N/A		
25 If convertible, fully or partially	N/A	N/A	N/A		
26 If convertible, conversion rate	N/A	N/A	N/A		
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	No	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	NA	NA	NA		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No	No	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital					
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1894634135	US78015K7M02	US78015K7L29		
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)	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	EUR 50	USD 700	USD 1000		
10 Accounting classification	Liability - fair value option	Liability - amortised cost	Liability - amortised cost		
11 Original date of issuance	October 17, 2018	January 19, 2021	January 19, 2021		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	October 17, 2022	January 19, 2024	January 19, 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	Floating	Fixed		
18 Coupon rate and any related index	3MTH EURIBOR+0.70%	SOFR INDEX+0.30%	0.425%		
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	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	
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)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
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	
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)	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)	Communication			
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)	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 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	
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				
<u> </u>	issued directly by the bank			
	luded in regulatory capital			
1 Issuer	Royal of Canada	Royal of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086QY32	US78013XZU52		
3 Governing law(s) of the instrument	ONATRIO	NEW YORK		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual		
eligible instruments governed by foreign law)	14/73	Contractadi		
Regulatory treatment	N/A	N/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	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	CAD 2,000	USD 1,250		
10 Accounting classification	Liability - amortised cost	Liability - amortised cost		
11 Original date of issuance	July 2, 2019	July 16, 2019		
12 Perpetual or dated	Dated	Dated		
13 Original maturity date	July 2, 2024	July 16, 2024		
14 Issuer call subject to prior supervisory approval	No	No		
15 Optional call date, contingent call dates and redemption amount	N/A	N/A		
16 Subsequent call dates, if applicable	N/A	N/A		
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed		
18 Coupon rate and any related index	2.352%	2.55%		
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	N/A		
27 If convertible, mandatory or optional conversion	NA	NA		
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	NA	NA		
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		

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the			
	Included in TLAC not included in regulatory			
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78015K7C20	XS2072818672	CA780086RF34	
3 Governing law(s) of the instrument	NEW YORK	ONTARIO	ONATRIO	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment	N/A	N/A	N/A	
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 1500	GBP 400	CAD 2,500	
10 Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - amortised cost	
11 Original date of issuance	October 24, 2019	October 29, 2019	October 30, 2019	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	November 1, 2024	December 9, 2024	November 1, 2024	
14 Issuer call subject to prior supervisory approval	No	No	No	
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 NA	NA NA	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	
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			
	Included in TLAC not included in regulatory			
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78015K7E85	US78015K7D03	XS2109790423	
3 Governing law(s) of the instrument	NEW YORK	NEW YORK	ONTARIO	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	Contractual	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment	N/A	N/A	N/A	
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 850	USD 1000	GBP 350	
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - fair value option	
11 Original date of issuance	January 17, 2020	January 17, 2020	January 28, 2020	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	January 17, 2023	January 17, 2023	December 15, 2025	
14 Issuer call subject to prior supervisory approval	No	No	No	
Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	
16 Subsequent call dates, if applicable	N/A	N/A	N/A	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Floating	Fixed	Fixed	
18 Coupon rate and any related index	3MTHS USD LIBOR+0.36%	1.95%	1.125%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	NA	NA	NA	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	NA	NA	NA NA	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the			
	Included in TLAC not included in regulatory			
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	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	
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	NA NA	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory car	pital	
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086RZ97	US78015K7H17	US78015K7J72
3	Governing law(s) of the instrument	ONATRIO	NEW YORK	NEW YORK
За	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 1,500	USD 1500	USD 1250
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	May 1, 2020	June 10, 2020	October 26, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	May 1, 2025	June 10, 2025	October 26, 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	Fixed
18	Coupon rate and any related index	1.936%	1.15%	0.50%
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	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		NA	NA	NA
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 bank Included in TLAC not included in regulatory capital

	The decision of the included in regulatory capital	ID 1.00 1	TD 1 (0 1
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78015K7K46	US78016EZP59	US78016EZM29
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	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 1000	USD 300	USD 1250
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	October 26, 2020	January 19, 2021	January 19, 2021
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	October 26, 2023	January 20, 2026	January 20, 2026
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	SOFR INDEX+0.45%	SOFR INDEX+0.525%	0.875%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	NA	NA	NA
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	NA	NA NA	NA
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
or ii yes, specify flori-compliant features	IV/ / \tau	[1V/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

	included in TEAC 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)	US78016EZQ33	US78016EZR16	CA780086TM66
3 Governing law(s) of the instrument	NEW YORK	NEW YORK	ONATRIO
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 1700	USD 300	CAD 1,250
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 Original date of issuance	April 27, 2021	April 27, 2021	May 4, 2021
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	April 27, 2026	April 27, 2026	May 4, 2026
14 Issuer call subject to prior supervisory approval	No	No	No
Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16 Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Floating	Fixed
18 Coupon rate and any related index	1.2%	SOFR INDEX+0.57%	1.589%
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
or par yes, specify non-compliant reatures	I VI / C	14/7	IN/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

2 Unique identifier (eg. CUSIP, ISIN or Bloomberg identifier for private placement)	1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada
3 Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- elligible instruments governed by foreign law) Reputatory restment A Transitional Basel III rules NA NA NA Transitional Basel III rules NA NA NA Eligible at sologroup/group&solo Instruments governed by foreign law) NA NA Eligible at sologroup/group&solo NA NA A NA Reputatory restment Instruments governed by foreign law) NA NA NA NA NA NA NA NA NA NA				,
Sal Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments ownered by foreign law) Regulatory, treatment N/A				
eligible instruments governed by foreign law) Regulator, treatment A Transitional Basel III rules N/A I Transitional Basel III rules N/A N/A N/A N/A N/A N/A N/A N/				
Regulatory, treatment N/A N/A N/A N/A N/A		Contractadi	Contractadi	Contractadi
4 Transitional Basel III rules NA NA NA NA Post-transitional Basel III rules NA NA NA Robinal Basel III rules NA Robinal		N/A	N/A	N/A
For Post-transitional Basel III rules Experimental processing of the processing of t				
6 Eligible at solo/group/group/solo N/A NIA				
7 Instrument type 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Accounting classification 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Optional call dates, or fispicable 17 Fixed or floating dividend/coupon 18 Existence of a dividend stopper 18 Coupon rate and any related index 19 Existence of a dividend stopper 10 Existence of a step up or other incentive to redeem 10 No				
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 USD 850 USD				
9 Par value of instrument				
Liability - amortised cost July 29, 2021 July 29, 2024 Dated				
11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Optional call date, contingent call dates and redemption amount 17 Fixed or floating dividend/coupon 18 Coupons/dividends 19 Existence of a dividend stopper 19 Existence of a dividend stopper 19 Existence of a dividend stopper 10 Fully discretionary, partially discretionary or mandatory 10 Non-convertible 10 Non-convertible 11 Non-convertible 12 If convertible, conversion trigger (s) 10 Issuer call subject to prior supervisory approval 10 Dated 10				
Perpetual or dated	· · ·			-
13 Original maturity date				
Issuer call subject to prior supervisory approval No No No No No				
15 Optional call date, contingent call dates and redemption amount N/A N/A N/A N/A N/A N/A N/A N/				
16Subsequent call dates, if applicableN/AN/AN/ACoupons/dividends5517Fixed or floating dividend/couponFixedFixedFloating18Coupon rate and any related index1.2%0.650%SOFR INDEX+0.36%19Existence of a dividend stopperNoNoNo20Fully discretionary, partially discretionary or mandatoryMandatoryMandatoryMandatory21Existence of a step up or other incentive to redeemNoNoNo22Noncumulative or cumulativeNon-cumulativeNon-cumulative23Convertible or non-convertible or non-convertibleNon-convertibleNon-convertible24If convertible, conversion trigger (s)N/AN/A25If convertible, fully or partiallyN/AN/A				
Coupons/dividendsCoupon floating dividend/couponFixedFixedFloating18Coupon rate and any related index1.2%0.650%SOFR INDEX+0.36%19Existence of a dividend stopperNoNoNo20Fully discretionary, partially discretionary or mandatoryMandatoryMandatory21Existence of a step up or other incentive to redeemNoNoNo22Noncumulative or cumulative or cumulativeNon-cumulativeNon-cumulative23Convertible or non-convertibleNon-convertibleNon-convertibleNon-convertible24If convertible, conversion trigger (s)N/AN/AN/A25If convertible, fully or partiallyN/AN/AN/A				
Fixed or floating dividend/coupon Fixed or floating dividend/coupon Coupon rate and any related index 1.2% 0.650% SOFR INDEX+0.36% SOFR INDEX+0.36% No Ro Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory Mandatory More unulative Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially No No No No No No No No Non-convertible Non-convertible Non-convertible, fully or partially Non-convertible, fully or partially No No No No No No No No No N			TVI	
18Coupon rate and any related index1.2%0.650%SOFR INDEX+0.36%19Existence of a dividend stopperNoNoNo20Fully discretionary, partially discretionary or mandatoryMandatoryMandatory21Existence of a step up or other incentive to redeemNoNoNo22Noncumulative or cumulative or cumulativeNon-cumulativeNon-cumulative23Convertible or non-convertibleNon-convertibleNon-convertible24If convertible, conversion trigger (s)N/AN/AN/A25If convertible, fully or partiallyN/AN/AN/A		Fixed	Fixed	Floating
19Existence of a dividend stopperNoNoNo20Fully discretionary, partially discretionary or mandatoryMandatoryMandatoryMandatory21Existence of a step up or other incentive to redeemNoNoNo22Noncumulative or cumulativeNon-cumulativeNon-cumulative23Convertible or non-convertibleNon-convertibleNon-convertible24If convertible, conversion trigger (s)N/AN/A25If convertible, fully or partiallyN/AN/A				
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No No No Non-cumulative or cumulative or cumulative Non-convertible or non-convertible If convertible, conversion trigger (s) No No No No No No No No No Non-cumulative Non-convertible				
21Existence of a step up or other incentive to redeemNoNo22Noncumulative or cumulativeNon-cumulativeNon-cumulative23Convertible or non-convertibleNon-convertibleNon-convertible24If convertible, conversion trigger (s)N/AN/A25If convertible, fully or partiallyN/AN/A				
22Noncumulative or cumulativeNon-cumulativeNon-cumulative23Convertible or non-convertibleNon-convertibleNon-convertible24If convertible, conversion trigger (s)N/AN/A25If convertible, fully or partiallyN/AN/A			j	,
23Convertible or non-convertibleNon-convertibleNon-convertible24If convertible, conversion trigger (s)N/AN/A25If convertible, fully or partiallyN/AN/A				
24If convertible, conversion trigger (s)N/AN/AN/A25If convertible, fully or partiallyN/AN/AN/A				
25 If convertible, fully or partially N/A N/A N/A				
TZO E DEGOUVERDOE, GOUVERDOE DE TIMA	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				
29 If convertible, specify issuer of instrument it converts into				
30 Write-down feature No No No	, , ,	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				
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			· ·	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated	Z1	<u> </u>		
36 Non-compliant transitioned features No 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	e bank	
		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)	CA780086TY05	CH1132966289	XS2385061234
3	Governing law(s) of the instrument	ONATRIO	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	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 1,000	CHF 200	GBP 300
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	July 29, 2021	September 22, 2021	September 9, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	July 31, 2028	September 22, 2031	September 9, 2026
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	1.8%	0.2%	1.0%
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		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	e bank	
		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)	CH1137122771	US78016EZX83	US78016EZY66
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	CHF 150	USD 1000	USD 500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	October 15, 2021	October 7, 2021	October 7, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	October 15, 2026	October 7, 2024	October 7, 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	Floating
18	Coupon rate and any related index	0.3%	0.8%	SOFR INDEX+0.34%
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		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 of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016EZZ32	US78016EYD39	US78016EYH43
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	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 900	USD 350	USD 1500
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	October 7, 2021	October 7, 2021	October 29, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	November 2, 2026	November 2, 2026	November 3, 2031
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	1.4%	SOFR INDEX+0.59%	2.3%
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	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		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 cap	pital	
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016EYR25	US78016EYV37	US78016EYZ41
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	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 400	USD 500	USD 300
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	January 21, 2022	January 21, 2022	January 21, 2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	January 21, 2025	January 21, 2027	January 21, 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	Floating	Fixed	Floating
18	Coupon rate and any related index	SOFR INDEX+0.44%	2.05%	SOFR INDEX+0.71%
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		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 of Canada	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016EYM38	XS2435102103	XS2437825388
3	Governing law(s) of the instrument	NEW YORK	ONTARIO	ONTARIO
За	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 1000	EUR 450	EUR 1200
10	Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - amortised cost
11	Original date of issuance	January 21, 2022	January 25, 2022	January 31, 2022
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	January 21, 2025	January 25, 2034	January 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	Fixed	Fixed	Floating
18	Coupon rate and any related index	1.60%	1.034%	3MTH EURIBOR+0.75%
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	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		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 institutions issued directly by the bank				
1	Issuer	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1906311763			
3	Governing law(s) of the instrument	Province of Ontario			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A			
"	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	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			
9	Par value of instrument	USD 20			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	November 20, 2018			
12	Perpetual or dated	Dated			
13	Original maturity date	November 20, 2048			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	November 20, 2023 (127.69%)			
16	Subsequent call dates, if applicable	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			
18	Coupon rate and any related index	5.01%			
19	Existence of a dividend stopper	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No			
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	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	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		Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RAT7			
3	Governing law(s) of the instrument	New York			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual			
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	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			
9	Par value of instrument	USD 1.75			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	November 21, 2018			
12	Perpetual or dated	Dated			
13	Original maturity date	November 21, 2028			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	November 21, 2023 (100%)			
16	Subsequent call dates, if applicable	N/A			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed			
18	Coupon rate and any related index	4.0%			
19	Existence of a dividend stopper	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No			
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	, 1 y y 1	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	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086QP2	XS1924997551	XS1940929463	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	15	USD 50	USD 50	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	December 6, 2018	December 28, 2018	February 1, 2019	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	December 6, 2038	December 28, 2048	February 1, 2049	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	December 6, 2023 (123.13%)	December 28, 2023 (127.63%)	February 1, 2024 (127.93%)	
Subsequent call dates, if applicable	December 6, 2028 (151.62%); December 6, 2033 (186.70%)	December 28, 2028 (162.89%); December 28, 2033 (207.89%), December 28, 2038 (265.33%), December 28, 2043 (338.64%).	February 1, 2025 (134.39%), February 1, 2026 (141.18%), February 1, 2027 (148.31%), February 1, 2028 (155.80%), February 2029 (163.67%), February 1, 2030 (171.93%), February 1, 2031 (180.61%), February 1, 2032 (189.74%), February 1, 2033 (199.32%), February 1, 2034 (209.39%), February 1, 2035 (219.96%), February 1, 2036 (231.06%), February 1, 2037 (242.73%), February 1, 2038 (254.99%), February 1, 2039 (267.87%), February 1, 2040 (281.40%), February 1, 2041 (295.61%), February 1, 2042 (310.53%), February 1, 2043 (326.22%) February 1, 2044 (342.69%), February 1, 2045 (360%), February 1, 2046 (378.18%), February 1, 2047 (397.27%), February 1, 2048 (417.34%)	
Coupons/dividends				
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	
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	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments is				
	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)	XS1932558684	XS1932561712		
3	Governing law(s) of the instrument	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	N/A	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 .442	JPY 300		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	February 13, 2019	February 14, 2019		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	February 13, 2029	February 14, 2029		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	February 13, 2024 (100%)	February 14, 2024 (100%)		
16	Subsequent call dates, if applicable	N/A	N/A		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Floating	Fixed		
18	Coupon rate and any related index	3m USD LIBOR, subject to floor (2.80%)	0.52%		
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	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		

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		
Optional call date, contingent call dates and redemption amount	February 14, 2024 (127.69%)	N/A	March 21, 2022 (100%)		
Subsequent call dates, if applicable	February 19, 2025 (134.09%); February 19, 2026	N/A	March 21, 2023 (100%), March 21, 2024 (100%), March		
	(140.8%), February 19, 2027 (147.86%), February 19,		21, 2025 (100%), March 21, 2026 (100%), March 21,		
	2028 (155.27%), February 19, 2029 (163.04%), February		2027 (100%), March 21, 2028 (100%), March 21, 2029		
	19, 2030 (171.21%), February 19, 2031 (179.79%),		(100%)		
	February 19, 2032 (188.80%), February 19, 2033				
	(198.26%), February 19, 2034 (208.19%), February 19,				
	2035 (218.62%), February 19, 2036 (229.57%), February	'			
	19, 2037 (241.07%), February 19, 2038 (253.15%),				
	February 19, 2039 (265.84%), February 19, 2040				
	(279.15%), February 19, 2041 (293.14%), February 19,				
	2042 (307.83%), February 19, 2043 (323.25%), February	'			
	19, 2044 (339.44%) February 19, 2045 (356.45%),				
	February 19, 2046 (374.31%), February 19, 2047				
	(393.06%), February 19, 2048 (412.75%)				
Coupons/dividends 17 Fixed or floating dividend/coupon	Fixed	Floating	Fixed		
18 Coupon rate and any related index	5.01%	3m GBP LIBOR, subject to floor (1.64%)	Y1-3: 2.95% Y4: 3.15% Y5: 3.3% Y6: 3.5% Y7: 3.75%		
	5.01%		Y8: 4% Y9: 4.25% Y10: 4.5% Y11: 4.75%		
19 Existence of a dividend stopper	No	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24 If convertible, conversion trigger (s)	N/A	N/A	N/A		
25 If convertible, fully or partially	N/A	N/A	N/A		
26 If convertible, conversion rate	N/A	N/A	N/A		
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	No	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	N/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No	No	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		
			. 1 9/ / 3		

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)	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-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	10			
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	March 25, 2019	March 26, 2019	April 16, 2019	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	March 26, 2029	March 26, 2030	April 16, 2030	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
Optional call date, contingent call dates and redemption amount	March 26, 2024 (100%)	March 26, 2022 (110.1%)	April 18, 2022 (100%)	
Subsequent call dates, if applicable	N/A	March 26, 2023 (113.69%), March 26, 2024 (117.40%), March 26, 2025 (121.23%), March 26, 2026 (125.18%), March 26, 2027 (129.26%), March 26, 2028 (133.47%), 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	
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 is:			
	Included in TLAC not include			
1	Issuer 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		Contractual	
١	instruments governed by foreign law)	14/7	Contractadi	
	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	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	
'	Cubboquerit dan dates, il applicable		(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	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
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	
	1 / 1 / 1	<u>.</u>		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments iss				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RBB5	XS2041771986		
3	Governing law(s) of the instrument	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	Contractual	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 5.6	USD 1.26		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	September 6, 2019	September 16, 2019		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	September 6, 2024	September 16, 2024		
14	Issuer call subject to prior supervisory approval	No	No		
15	Optional call date, contingent call dates and redemption amount	N/A	N/A		
16	Subsequent call dates, if applicable	N/A	N/A		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Float		
18	Coupon rate and any related index	3m USD LIBOR, subject to floor (1.10%) and cap (3.6%)	3m USD LIBOR, subject to floor (1.60%)		
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	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		

Other TLAC instruments issued directly by the bank Included in TLAC for included in regulatory capital Toward Communication Communication		Disclosure template for main features of regulatory capital instruments			
Unique described reg CUSPI, SIN, or Biomberg Identifier for private placement)					
2 Unique identifier (eg CUSP, ISIN, or Biocomerg dentifier for private placement) SS 1991/31/129		· · · · · · · · · · · · · · · · · · ·			
3. Means by white indicacability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC) sightle instruments governed by foreign two) 7. Post-transitional Based III ridge 8. Post-transitional Based III ridge 9. Post-transitional Based III ridge 1. Instrument type (types to be specified by jurisdoction) 1. Instrument type (types to be specified by jurisdoction) 1. Instrument type (types to be specified by jurisdoction) 2. Post-transitional Based III ridge 3. Amount recognized in regulatory-qatalic (Currency in millions, as of most recent reporting date) 4. Accounting absorbance of the specified by jurisdoction instruments 5. Post-transitional Based III ridge 6. Post-transitional Based III ridge 7. Accounting absorbance of the specified by jurisdoction instruments 8. Amount recognized in regulatory-qatalic (Currency in millions, as of most recent reporting date) 9. Pay value of instruments 9. Pay value of instruments 10. Accounting absorbance of the specified by jurisdoction instruments 10. Accounting absorbance of the specified by jurisdoction instruments 11. Accounting absorbance of the specified by jurisdoction instruments 12. Post-transition instruments 13. Original maturity date of the specified by jurisdoction instruments 14. Essenz call subject to prot supervisory approval 15. Optional randing and subject to prot supervisory approval 16. Optional randing and subject to prot supervisory approval 17. Supervisor 20. 2021 (1907 5588%). September 20. 2022 (1908 5089%). September 20. 2023 (1160 4589%). September	1		•		
September 20, 2011 15 15 15 15 15 15 15	2				
Tamastonal Basel III rules NA	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)			
Section Post-transitional Basel III rules NA	4	·	IN/A		
Eligible at sologroup/group/solo					
Instrument type (types to be specified by juriediction)					
8 Annount reaganised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Original dator of instrument 11 Original dator of instrument 12 Original dator of instrument 13 Original dator of instrument 14 Original dator of instrument 15 Original dator of souther 16 Subsequent call dates, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Original dators 18 Original dators 18 Original dators 18 Original dators 19 Original dators 10 Ori	7				
19 Accounting classification Liability, fair value opilion	8				
11 Original date of insurance September 20 2019	9		·		
12 Perpetual or dated	10	Accounting classification	Liability - fair value option		
Original maturity date	11	· · · · · · · · · · · · · · · · · · ·	September 20 2019		
14 Issuer call subject to prior supervisory approval		-			
Systember 20, 2021 (1157569%)			·		
Subsequent call dates, if applicable					
20,2023(115.6 14949), September 20, 2025(119.4 35765 September 20, 2025(119.9 598925), September 20, 2025(119.8 598925), September 20, 2025(•	,		
18 Coupon rate and any related index 19 Existence of a dividend stopper No 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem No 22 Noncumulative or cumulative Non-convertible or non-convertible 23 Convertible, conversion trigger (s) Ni/A 25 If convertible, conversion trate Ni/A 26 If convertible, conversion rate Ni/A 27 If convertible, mandatory or optional conversion Ni/A 28 If convertible, specify instrument type convertible into Ni/A 30 Write-down feature No 31 If write-down, write-down trigger (s) Ni/A 32 If write-down, write-down trigger (s) Ni/A 33 If write-down, permanent or temporary Ni/A 34 If temporary write-down, description of write-down mechanism Ni/A 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No No-conpliant transitioned features No Non-conpliant transitioned features No No-conpliant transitioned features No No-conpliant transitioned features No No-compliant transitioned features No		Coupons/dividends	2024(119.920597%), September 20,2025(124.357659%), September 20, 2026(128.958892%), September 20,2027(133.730372%), September 20, 2028(138.678395%), September 20,2029(143.809496%), September 20, 2030(149.130447%), September 20,2031(154.648274%), September 20, 2032(160.37026%), September 20,2033(166.30396%), September 20, 2034(172.457206%), September 20, 2035(178.838123%), September 20, 2037(192.316973%), September 20,2038(199.432701%), September 20, 2039(206.811711%), September 20,2040(214.463744%), September 20, 2041(222.398903%), September 20, 2042(230.627662%), September 20, 2044(248.009839%), September 20,2045(257.186203%), September 20, 2046(266.702092%), September 20,2047(276.57007%),		
Existence of a dividend stopper Pully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Non-cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature No Write-down, full or partial If write-down, permanent or temporary If write-down, permanent or temporary If temporary write-down, description of write-down mechanism N/A Type of subordination No No No No No No No No No	17		Fixed		
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) N/A If convertible, conversion rate N/A If convertible, specify instrument type convertible into N/A If convertible, specify instrument it converts into If write-down, write-down, urite-down, description of write-down mechanism If write-down, permanent or temporary If temporary write-down, description of write-down mechanism N/A Noncompliant transitioned features No Noncompliant transitioned features No Noncompliant transitioned features		· · · · · · · · · · · · · · · · · · ·			
Existence of a step up or other incentive to redeem No Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-convertible or non-convertible Non-convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate N/A If convertible, mandatory or optional conversion N/A If convertible, specify instrument type convertible into N/A If convertible, specify instrument type convertible into N/A Write-down feature No If write-down, write-down trigger (s) N/A If write-down, permanent or temporary If write-down, permanent or temporary N/A If temporary write-down, description of write-down mechanism N/A Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No Non-compliant transitioned features					
Non-cumulative or cumulative Non-convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into If convertible, specify issuer of instrument it converts into If write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism If temporary write-down, description of write-down mechanism Position in subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) No					
Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into If write-down feature If write-down, write-down trigger (s) If write-down, write-down trigger (s) If write-down, prunanent or temporary If write-down, permanent or temporary If write-down, description of write-down mechanism If yer of subordination Exemption Someone in subordinated Non-compliant transitioned features Non-compliant transitioned features					
24If convertible, conversion trigger (s)N/A25If convertible, fully or partiallyN/A26If convertible, conversion rateN/A27If convertible, mandatory or optional conversionN/A28If convertible, specify instrument type convertible intoN/A29If convertible, specify issuer of instrument it converts intoN/A30Write-down featureNo31If write-down, write-down trigger (s)N/A32If write-down, full or partialN/A33If write-down, permanent or temporaryN/A34If temporary write-down, description of write-down mechanismN/A34aType of subordinationExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Unsubordinated36Non-compliant transitioned featuresNo					
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features N/A N/A N/A N/A N/A N/A N/A N/					
26If convertible, conversion rateN/A27If convertible, mandatory or optional conversionN/A28If convertible, specify instrument type convertible intoN/A29If convertible, specify issuer of instrument it converts intoN/A30Write-down featureNo31If write-down, write-down trigger (s)N/A32If write-down, full or partialN/A33If write-down, permanent or temporaryN/A34If temporary write-down, description of write-down mechanismN/A34aType of subordinationExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Unsubordinated36Non-compliant transitioned featuresNo		, 66 (7			
27If convertible, mandatory or optional conversionN/A28If convertible, specify instrument type convertible intoN/A29If convertible, specify issuer of instrument it converts intoN/A30Write-down featureNo31If write-down, write-down trigger (s)N/A32If write-down, full or partialN/A33If write-down, permanent or temporaryN/A34If temporary write-down, description of write-down mechanismN/A34aType of subordinationExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Unsubordinated36Non-compliant transitioned featuresNo					
28If convertible, specify instrument type convertible intoN/A29If convertible, specify issuer of instrument it converts intoN/A30Write-down featureNo31If write-down, write-down trigger (s)N/A32If write-down, full or partialN/A33If write-down, permanent or temporaryN/A34If temporary write-down, description of write-down mechanismN/A34aType of subordinationExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Unsubordinated36Non-compliant transitioned featuresNo		•			
30Write-down featureNo31If write-down, write-down trigger (s)N/A32If write-down, full or partialN/A33If write-down, permanent or temporaryN/A34If temporary write-down, description of write-down mechanismN/A34aType of subordinationExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Unsubordinated36Non-compliant transitioned featuresNo	28				
31If write-down, write-down trigger (s)N/A32If write-down, full or partialN/A33If write-down, permanent or temporaryN/A34If temporary write-down, description of write-down mechanismN/A34aType of subordinationExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Unsubordinated36Non-compliant transitioned featuresNo		, 1			
32If write-down, full or partialN/A33If write-down, permanent or temporaryN/A34If temporary write-down, description of write-down mechanismN/A34aType of subordinationExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Unsubordinated36Non-compliant transitioned featuresNo					
33If write-down, permanent or temporaryN/A34If temporary write-down, description of write-down mechanismN/A34aType of subordinationExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Unsubordinated36Non-compliant transitioned featuresNo					
34If temporary write-down, description of write-down mechanismN/A34aType of subordinationExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Unsubordinated36Non-compliant transitioned featuresNo		′ 1			
34aType of subordinationExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Unsubordinated36Non-compliant transitioned featuresNo		<u> </u>			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features No					
36 Non-compliant transitioned features No		71	·		
I OT 1 II TOO, OPPOINT HOLL COLLINIALL TOURISTO	37	If yes, specify non-compliant features	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		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1964502899		
3	Governing law(s) of the instrument	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		
	Regulatory treatment	100		
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	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		
9	Par value of instrument	AUD 25		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	October 4, 2019		
12	Perpetual or dated	Dated		
13	Original maturity date	October 4, 2034		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	October 4, 2022 (100.00%)		
16	Subsequent call dates, if applicable	October 4, 2023(100.00%), October 4, 2024(100.00%), October 4, 2025(100.00%), October 4, 2026(100.00%), October 4, 2027(100.00%), October 4, 2028(100.00%), October 4, 2029(100.00%), October 4, 2031(100.00%), October 3, 2032(100.00%), October 3, 2033(100.00%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	2.73%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
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	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
	· ·			
37	If yes, specify non-compliant features	N/A		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not inclu	ded in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332922	XS2057217973		
3	Governing law(s) of the instrument	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	N/A	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	No longer TLAC eligible (<365 days)		
9	Par value of instrument	25	USD 2		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	October 4, 2019	October 10, 2019		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	October 4, 2034	October 10, 2022		
14	Issuer call subject to prior supervisory approval	Yes	No		
15	Optional call date, contingent call dates and redemption amount	October 4, 2022 (100.00%)	N/A		
16	Subsequent call dates, if applicable	October 4, 2023(100.00%), October 4, 2024(100.00%), October 4, 2025(100.00%), October 4, 2026(100.00%), October 4, 2027(100.00%), October 4, 2028(100.00%), October 4, 2029(100.00%), October 4, 2030(100.00%), October 4, 2031(100.00%), October 3, 2032(100.00%), October 3, 2033(100.00%)	N/A		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Float		
18	Coupon rate and any related index	3.08%	3m USD LIBOR, subject to floor (0.94%)		
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	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		

	Disclosure template for main features of regulatory capital inst	ruments
	Other TLAC instruments issued directly by the bank	
	Included in TLAC not included in regulatory capital	
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086RH9
3	Governing law(s) of the instrument	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
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type (types to be specified by jurisdiction)	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
9	Par value of instrument	3
10	Accounting classification	Liability - fair value option
11	Original date of issuance	October 29, 2019
12	Perpetual or dated	Dated
13	Original maturity date	October 29, 2029
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	October 29, 2021(102.5%)
16	Subsequent call dates, if applicable	April 29, 2022(102.6%), October 29,2022(102.6%), April 29,2023(102.75%), October 29,2023(102.75%), April 29, 2024(102.85%), October 29, 2024(102.85%), April 29,2025(103.00%), October 29, 2025(103.00%), April 29, 2026(103.1%), October 29, 2026(103.1%), April 29,2027(103.25%), October 29, 2027(103.25%), April 29, 2028(103.35%), October 29, 2028(103.35%), April 29,2029(103.5%)
	Coupons/dividends	
17	Fixed or floating dividend/coupon	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%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
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
	Willo down loadaio	
31	If write-down, write-down trigger (s)	N/A
31 32		N/A N/A
	If write-down, write-down trigger (s)	
32	If write-down, write-down trigger (s) If write-down, full or partial	N/A
32 33	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	N/A N/A
32 33 34	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A
32 33 34 34a	If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A Exemption

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	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)	XS2057269776	78014RBQ2	
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	luis.		
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 1	USD 33	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	November 1, 2019	November 8, 2019	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	November 1, 2029	November 8, 2027	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	November 1, 2022 (100.0%)	November 8, 2023 (100%)	
16	Subsequent call dates, if applicable	N/A	February 8, 2024(100%), May 8, 2024(100%), August 8,	
			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	
18	Coupon rate and any related index	Y1: 0.25% Y2: 0.32% Y3: 0.39% Y4: 0.46% Y5: 0.53% Y6:	2.375%	
		0.6% Y7: 0.67% Y8: 0.74% Y9: 0.81% Y10: 0.88%		
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	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	difference		
	Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332765		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A		
	eligible instruments governed by foreign law) Regulatory treatment	+		
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	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		
9	Par value of instrument	USD 50		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	November 26, 2019		
12	Perpetual or dated	Dated		
13	Original maturity date	November 26, 2059		
14	Issuer call subject to prior supervisory approval	Yes May 26, 2021 (105, 7529129())		
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	May 26, 2021 (105.753812%) May 26, 2022(109.772457%), May 26,		
		2023(113.94381%), May 26, 2024(118.273675%), May 26, 2025(122.768074%), May 26, 2026(127.433261%), May 26, 2027(132.275725%), May 26, 2028(137.302203%), May 26, 2029(142.519687%), May 26, 2030(147.935435%), May 26, 2031(153.556981%), May 26, 2032(159.392146%), May 26, 2033(165.449048%), May 26, 2034(171.736112%), May 26, 2035(178.262084%), May 26, 2036(185.036043%), May 26, 2037(192.067413%), May 26, 2038(199.365975%), May 26, 2039(206.941882%), May 26, 2040(214.805673%), May 26, 2041(222.968289%), May 26, 2042(231.441084%), May 26, 2044(249.364807%), May 26, 2045(258.84067%), May 26, 2046(268.676615%), May 26, 2047(278.886326%), May 26, 2046(268.676615%), May 26, 2050(311.902806%), May 26, 2051(323.755113%), May 26, 2052(336.057807%), May 26, 2053(348.828004%), May 26, 2054(362.083468%), May 26, 2055(375.84264%), May 26, 2058(420.337474%).		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	3.80%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No Non sumulative		
22	Noncumulative or cumulative Convertible or pop convertible	Non-cumulative		
23 24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible 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 34a	If temporary write-down, description of write-down mechanism Type of subordination	N/A Exemption		
35 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	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	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086RK2	
3	Governing law(s) of the instrument	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	
	eligible instruments governed by foreign law)		
	Regulatory treatment		
4	Transitional Basel III rules	N/A	
5	Post-transitional Basel III rules	N/A	
6	Eligible at solo/group/group&solo	N/A	
7	Instrument type (types to be specified by jurisdiction)	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	
9	Par value of instrument	2	
10	Accounting classification	Liability - fair value option	
11	Original date of issuance	November 26, 2019	
12	Perpetual or dated	Dated	
13	Original maturity date	November 26, 2029	
14	Issuer call subject to prior supervisory approval	Yes	
15	Optional call date, contingent call dates and redemption amount	November 26, 2021(102.5%)	
16	Subsequent call dates, if applicable	May 26, 2022(102.625%), November 26,2022(102.625%),	
		May 26,2023(102.75%), November 26,2023(102.75%),	
		May 26 2024(103%), November 26, 2024(103%), May	
		26,2025(103.25%), November 26, 2025(103.25%), May	
		26, 2026(103.5%), November 26, 2026(103.5%), May	
		26,2027(103.625%), November 26, 2027(103.625%), May	
		26, 2028(103.75%), November 26, 2028(103.75%), May	
		26, 2029(104.00%)	
		, , ,	
	Coupons/dividends	·	
17	Fixed or floating dividend/coupon	Fixed	
18	Coupon rate and any related index	Y1-2: 2.50% Y3: 2.625% Y4: 2.75% Y5: 3.00% Y6 3.25%	
- 10		Y7: 3.50% Y8: 3.625% Y9: 3.75% Y10: 4.00%	
19	Existence of a dividend stopper	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	
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	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	
36	Non-compliant transitioned features	No	
37	If yes, specify non-compliant features	N/A	
<u> </u>	n you, opeany non compliant location	1.87.3	

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-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	AUD 25	4.1	2.09	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	December 12, 2019	December 18, 2019	December 18, 2019	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	December 12, 2034	December 18, 2029	December 18, 2026	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	December 12, 2021 (100%)	December 18, 2021(102.65%)	December 18, 2021(102.5%)	
16 Subsequent call dates, if applicable	December 12, 2022(100%), December 12, 2023(100%),	June 18, 2022(102.75%), December 18, 2022(102.75%),	June 18, 2022(102.55%), December 18, 2022(102.55%),	
To Subsequent can dates, if applicable	December 12, 2022(100%), December 12, 2025(100%), December 12, 2025(100%),	June 18, 2023(102.75%), December 18, 2023(102.75%),	June 18, 2023(102.6%), December 18, 2023(102.6%),	
	December 12, 2024(100%), December 12, 2027(100%),	June 18, 2024(103%), December 18, 2024(103%), June	June 18, 2024(102.65%), December 18, 2024(102.65%),	
	December 12, 2028(100%), December 12, 2029(100%),	18, 2025(103%), December 18, 2025(103%), June 18,	June 18, 2025(102.75%), December 18, 2025(102.75%),	
	December 12, 2030(100%), December 12, 2031(100%),	2026(103.25%), December 18, 2026(103.25%), June 18,	June 18, 2026(103%)	
	December 12, 2032(100%), December 12, 2033(100%)	2027(103.25%), December 18, 2027(103.25%), June 18,	04110 10, 2020(10070)	
	Describer 12, 2002(10070), Describer 12, 2000(10070)	2028(103.5%), December 18, 2028(103.5%), June 18,		
		2029(103.5%)		
		,		
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	2.70%		Y1-2: 2.50% Y3: 2.55% Y4: 2.60% Y5: 2.65% Y6: 2.75%	
		3.50%	Y7: 3.00%	
19 Existence of a dividend stopper	No	No	No	
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	
or I in yes, specify non-compliant realures	ואיר	INU	IN/C	

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by t			
	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)	XS1991338291	78014RBU3	XS2092547194	
Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario	
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC	C- N/A	Contractual	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
Transitional Basel III rules	N/A	N/A	N/A	
Post-transitional Basel III rules	N/A	N/A	N/A	
Eligible at solo/group/group&solo	N/A	N/A	N/A	
Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
Par value of instrument	EUR 50	USD 3	USD 3.3	
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
Original date of issuance	December 19, 2019	December 23, 2019	December 31, 2019	
Perpetual or dated	Dated	Dated	Dated	
Original maturity date	December 19, 2031	June 23, 2028	December 31, 2024	
Issuer call subject to prior supervisory approval	Yes	Yes	No	
Optional call date, contingent call dates and redemption amount	December 19, 2026 (100%)	December 23, 2021 (102.4%)	N/A	
Subsequent call dates, if applicable	N/A	June 23, 2022(102.4%), December 23, 2022(102.4%), June 23, 2023(102.4%), December 23, 2023(102.4%), June 23, 2024(102.4%), December 23, 2024(102.4%), June 23, 2025(102.6%), December 23, 2025(102.6%), June 23, 2026(102.6%), December 23, 2026(102.6%), June 23, 2027(103%), December 23, 2027(103%)	N/A	
Coupons/dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Float	
Coupon rate and any related index	0.73%	Y1-5 2.40%, Y6-7 2.60%, Y8 3.00% Y8.5 3.25%	SOFR, subject to floor (1.60%)	
Existence of a dividend stopper	No	No	No	
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
Existence of a step up or other incentive to redeem	No	No	No	
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
If convertible, conversion trigger (s)	N/A	N/A	N/A	
If convertible, fully or partially	N/A	N/A	N/A	
If convertible, conversion rate	N/A	N/A	N/A	
If convertible, mandatory or optional conversion	N/A	N/A	N/A	
If convertible, specify instrument type convertible into	N/A	N/A	N/A	
If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
Write-down feature	No	No	No	
If write-down, write-down trigger (s)	N/A	N/A	N/A	
If write-down, full or partial	N/A	N/A	N/A	
If write-down, permanent or temporary	N/A	N/A	N/A	
If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
	1.37.3			
Type of subordination	Exemption	Exemption	Exemption	
Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Exemption Unsubordinated	Exemption Unsubordinated	
	Exemption	1	'	

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments iss	<u> </u>				
	Included in TLAC not included in regulatory capital					
1		Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2092546972	XS2092546386			
3	Governing law(s) of the instrument	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		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	GBP 2.125	GBP 0.5			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	December 31, 2019	December 31, 2019			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	December 31, 2024	December 31, 2024			
14	Issuer call subject to prior supervisory approval	No	No			
15	Optional call date, contingent call dates and redemption amount	N/A	N/A			
16	Subsequent call dates, if applicable	N/A	N/A			
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Float	Float			
18	Coupon rate and any related index	SONIA, subject to floor (1.00%)	SONIA, subject to floor (1.05%)			
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	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			

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments iss	sued directly by the bank				
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2097228527	XS2097228790			
3	Governing law(s) of the instrument	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	N/A	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)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	USD 1.75	USD 1.75			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	January 6, 2020	January 6, 2020			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	January 06, 2023	January 06, 2025			
14	Issuer call subject to prior supervisory approval	No	No			
15	Optional call date, contingent call dates and redemption amount	N/A	N/A			
16	Subsequent call dates, if applicable	N/A	N/A			
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Float	Float			
18	Coupon rate and any related index	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			
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	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			

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank	unonto				
	Included in TLAC instruments issued directly by the bank					
1	Issuer	Royal Bank of Canada				
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2097244052				
3	Governing law(s) of the instrument	Province of Ontario				
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A				
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A				
5	Post-transitional Basel III rules	N/A				
6	Eligible at solo/group/group&solo	N/A				
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments				
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)				
9	Par value of instrument	USD 1				
10	Accounting classification	Liability - fair value option				
11	Original date of issuance	January 23, 2020				
12	Perpetual or dated	Dated				
13	Original maturity date	January 23, 2023				
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				
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Float				
18	Coupon rate and any related index	SOFR, subject to floor (1.78%) Cap (2.4%)				
19	Existence of a dividend stopper	No				
20	Fully discretionary, partially discretionary or mandatory	Mandatory				
21	Existence of a step up or other incentive to redeem	No				
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	Exemption				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated				
36	Non-compliant transitioned features	No				
37	If yes, specify non-compliant features	N/A				

	Disclosure template for main features of regulatory capital instruments					
		issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RCD0	CAMM002I7AR7			
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)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	USD 40	EUR 60			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	January 30, 2020	January 31, 2020			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	January 30, 2023	January 31, 2050			
14	Issuer call subject to prior supervisory approval	No	Yes			
15	Optional call date, contingent call dates and redemption amount	N/A	N/A			
16	Subsequent call dates, if applicable	N/A	N/A			
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed-Float	Fixed			
18	Coupon rate and any related index	Y1: 2%, Y2-3: USD SOFR + 0.40%, subject to	1.60%			
	<u> </u>	floor(0.00%)				
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	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			

	Disclosure template for main features of regulatory capital inst	ruments
	Other TLAC instruments issued directly by the bank	
	Included in TLAC not included in regulatory capital	
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RCA6
3	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-	Contractual
ou	eligible instruments governed by foreign law)	Contractadi
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type (types to be specified by jurisdiction)	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
9	Par value of instrument	USD 3.25
10	Accounting classification	Liability - fair value option
11	Original date of issuance	January 31, 2020
12	Perpetual or dated	Dated
13	Original maturity date	January 31, 2030
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	January 31, 2022 (102.25%)
16	Subsequent call dates, if applicable	, ,
10	Subsequent can dates, if applicable	July 31, 2022(102.25%), January 31, 2023(102.25%), July 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(102.5%), January 31, 2026(102.5%), July 31,
		2027(103%), January 31, 2027(103%), July 31, 2027(103%), July 31,
		2028(103.25%), January 31, 2029(103.25%), July 31,
		2029(103.25%)
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	Y1-3: 2.25%, Y4-6: 2.50%, Y7-8: 3.00%, Y9-10: 3.25%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No
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	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
51	in you, opeany non-compliant locatore	1.47.1

Disclos	sure template for main features of regulatory capital inst	truments			
Disclos	Other TLAC instruments issued directly by the bank	uinents			
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)	147.		Contractadi		
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		
· · ·	Yes	Yes			
, , , , , , , , , , , , , , , , , , , ,			No N/A		
Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	February 05, 2025(119.92060%) February 5, 2026(124.35766%), February 5,	February 6, 2025(100.00%) February 6, 2030(100.00%), February 6, 2035(100.00%).	N/A N/A		
	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, 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	1 coldary 3, 2003(+12.+001070)				
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 flo		
			(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	IN/A	N/A		
	N/A	N/A	N/A		
	- - 	1=			
	Exemption	Unsubordinated Unsubordinated	Exemption		
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		Unsubordinated		
36 Non-compliant transitioned features	No N/A	No N/A	No No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		

Disclarate template for miniments relative of regulatory capital instruments	ebruary 27, 23(102.050%), February
1 Bissuer Learning (e.g. CUSIP, ISIN, or Bitamberg Identifier for privale placement) S1991337500 7800688737 7801487CH1	ebruary 27, 23(102.050%), February
2 Unique Identifier (ag CUSIP ISIN, or Bloomberg identifier for private placement)	ebruary 27, 23(102.050%), February
3 Governing law(s) of the instrument Province of Onlario P	ebruary 27, 23(102.050%), February
Solution for consulting requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC ellajble instruments governed by Foreign law)	ebruary 27, 23(102.050%), February
4 Transitional Based III rules	ebruary 27, 23(102.050%), February
Foot-furnational Based III rules	ebruary 27, 23(102.050%), February
Eligible al solicyroup/group/Sedo NA	ebruary 27, 23(102.050%), February
Total	ebruary 27, 23(102.050%), February
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 1057 0 2.1 10 Accounting dissification 11 Original date of instrument 11 Original date of instrument 12 Original date of instrument 12 Original date of instrument 13 Original date of instrument 14 Original date of instrument 15 Optional maturity date 16 Optional call date, contingent call dates and redemption amount 16 Optional call date, contingent call dates and redemption amount 16 Optional call date, contingent call dates and redemption amount 16 Optional call date, contingent call dates and redemption amount 17 Original call date, contingent call dates and redemption amount 18 Optional call date, contingent call dates and redemption amount 18 Optional call date, contingent call dates and redemption amount 19 Optional call date, contingent call dates and redemption amount 19 Optional call date, contingent call dates and redemption amount 19 Optional call date, contingent call dates and redemption amount 19 Optional call date, contingent call dates and redemption amount 19 Optional call date, contingent call dates and redemption amount 19 Optional call date, contingent call dates and redemption amount 19 Optional call date, contingent call dates and redemption amount 19 Optional call date, contingent call dates and redemption amount 19 Optional call date, contingent call dates and redemption amount 19 Optional call date, contingent call dates and redemption amount 19 Optional call date, contingent call dates and redemption amount 19 Optional call date, contingent call dates and redemption amount 19 Optional call date, contingent call dates and redemption amount 19 Optional call date, contingent call dates and redemption amount 19 Optional call date, contingent call dates and redemption amount 19 Optional call date, contingent call dates and redemption amount 19 Optional call date, contingent call dates and redemption amount and call dates and redemption and call dates and redemption an	ebruary 27, 23(102.050%), February
9 Par value of instrument 10 Accounting classification 11 On Accounting classification 12 Perpituary 18, 2020 Perbuary 18, 2020 Perbuary 12, 2020 Perbuary 27, 2020 13 Original maturity date 13 Original maturity date 14 Sasure call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, contingent call dates and redemption amount 17 Perbuary 18, 2022 (177, 2926)0%) 18 Perbuary 18, 2022 (177, 2926)0%) 19 Perbuary 18, 2022 (173, 2926)0%) 19 Perbuary 18, 2022 (173, 2926)0%) 10 Perbuary 18, 2022 (173, 2926)0%) 10 Perbuary 18, 2022 (173, 2926)0%) 10 Perbuary 18, 2022 (173, 2926)0%) 11 Optional call date, contingent call dates and redemption amount 19 Perbuary 18, 2022 (173, 2926)0%) 10 Perbuary 18, 2022 (173, 2926)0%) 11 Optional call date, contingent call dates and redemption amount 19 Perbuary 18, 2022 (173, 2926)0%) 11 Subsequent call dates, contingent call dates and redemption amount 19 Perbuary 18, 2022 (173, 2926)0%) 11 Subsequent call dates, contingent call dates and redemption amount 19 Perbuary 18, 2022 (173, 2926)0%) 11 Subsequent call dates, contingent call dates, contingent call dates, and redemption amount 19 Perbuary 18, 2022 (173, 2926)0%) 10 Perbuary 18, 2022 (173, 2926)0%, Perbuary 18, 2022 (172, 2926)0, Perbuary 21, 2022 (102, 290%), August 27, 2022 (192, 2926)0, August 21, 2023 (192, 290%), August 22, 2024 (192, 2926)0, August 21, 2024 (192, 2926)0, Perbuary 21, 2022 (192, 2926)0, Perbuary 2	ebruary 27, 23(102.050%), February
10 Accounting classification Liability - fair value option Liability - fair value opti	23(102.050%), February
12 Perpetual or dated Dated Dated Perpetual or dated Perpetu	23(102.050%), February
13	23(102.050%), February
Tebruary 18, 2022(107,329800%) February 21, 2022(102,200%) February 27, 2022(102,000%) February 28, 2024(15,196430%), February 18, 2024(15,196430%), February 18, 2024(12,102,300%), August 21, 2024(102,300%), February 28, 2024(102,300%), February 18, 2024(102,3	23(102.050%), February
February 18, 2022(107.329800%) February 21, 2022(102.200%) February 27, 2022(102.00%) February 27, 2022(102.00%) February 28, 2023(111.193466%), February 18, 2023(111.934502%), February 18, 2023(111.934502%), February 18, 2023(112.930%), August 21, 2023(102.300%), February 27, 2023(102.000%), February 28, 2023(102.300%), February 28, 2023(102.300%), February 28, 2023(102.300%), February 29, 2023(102.300%), August 21, 2023(102.300%), August 21, 2023(102.300%), August 21, 2023(102.300%), August 21, 2023(102.300%), August 22, 2023(102.300%), August 22, 2023(102.300%), August 23, 2023(102.300%), February 28, 2023(102.300%), February 28, 2023(102.300%), February 28, 2023(102.300%), February 29, 2023(102.300%), August 29, 2023(102.300%), February 18, 2033(180.806003%), February 18, 2033(180.8060	23(102.050%), February
February 18, 2023(111.193468%), February 18, 2025(113,434502%), February 18, 2045(225,666382%), February 18, 2045(225,666382%), February 18, 2045(225,20949989), February 18, 2045(236,216,107431%), February 18, 2045(236,216,214098), February 18, 2045(236,216,107431%), February 18, 2045(236,212,121298%), February 18, 2045(236,2136,212,121298%), February 18, 2045(236,2136,212,121298%), February 18, 2045(236,2136,212,121298%), February 18, 2045(236,2136,212,121298%), February 18, 2055(331,2171298%), February 18, 205	23(102.050%), February
2024(116, 196430%), February 18, 2026(13, 639668%), February 18, 2026(123, 639668%), February 18, 2027(128, 099903%), February 18, 2028(132, 702176%), February 18, 2030(142, 2428714%), February 18, 2031(142, 268169%), February 18, 2032(152, 868169%), February 18, 2034(152, 868169%), February 18, 2034(152, 868169%), February 18, 2035(164, 2037), February 18, 2035(169, 979415%), February 18, 2045(24, 299496%), February 18, 2045(24, 299496%), February 18, 2045(24, 299496%), February 18, 2045(250, 815078%), February 18, 2046(260, 815078%), February 18, 2056(328, 330016%), February 18, 2056(3	23(102.050%), February
2057(370.093068%), February 18, 2058(383.416418%), February 18, 2059(397.219409%).	
Coupons/dividends Coupons/dividends	
17 Fixed or floating dividend/coupon Fixed Fixed Fixed	
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- Y1-3: 2.00%, Y4: 2.05%, Y5: 2	20%
19 Existence of a dividend stopper No No No No No Mandatany Mandatany Mandatany	
20Fully discretionary, partially discretionary or mandatoryMandatoryMandatory21Existence of a step up or other incentive to redeemNoNo	
21 Existence of a step up of other incentive to redeem No Non-cumulative 22 Noncumulative or cumulative Non-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 N/A N/A	
27If convertible, mandatory or optional conversionN/AN/AN/A28If convertible, specify instrument type convertible intoN/AN/A	
29 If convertible specify issuer of instrument it converts into	
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	
33 If write-down, permanent or temporary N/A N/A N/A N/A N/A	
34 If temporary write-down, description of write-down mechanism N/A N/A N/A S4a Type of subordination Exemption Exemption Exemption	
35 Position in subordination (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	

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-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 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%)		
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		
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		

1 Issuer 2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument 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 5 Post-transitional Basel III rules 6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification	Other TLAC instruments issued directly by the Included in TLAC not included in regulatory Royal Bank of Canada XS2130255461 Province of Ontario N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only GBP 20.9	ne bank	Royal Bank of Canada XS2118433734 Province of Ontario N/A N/A N/A N/A
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) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&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	Included in TLAC not included in regulatory Royal Bank of Canada XS2130255461 Province of Ontario N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only	Royal Bank of Canada XS1991341246 Province of Ontario N/A N/A N/A N/A N/A	XS2118433734 Province of Ontario N/A N/A N/A
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) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&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	Royal Bank of Canada XS2130255461 Province of Ontario N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only	Royal Bank of Canada XS1991341246 Province of Ontario N/A N/A N/A N/A N/A	XS2118433734 Province of Ontario N/A N/A N/A
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) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&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	XS2130255461 Province of Ontario N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only	XS1991341246 Province of Ontario N/A N/A N/A N/A N/A	XS2118433734 Province of Ontario N/A N/A N/A
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) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&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	Province of Ontario N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only	Province of Ontario N/A N/A N/A N/A N/A	Province of Ontario N/A N/A N/A
 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 Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&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 	N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only	N/A N/A N/A	N/A N/A
eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&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	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only	N/A N/A	N/A
Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&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	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only	N/A N/A	N/A
5 Post-transitional Basel III rules 6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only	N/A N/A	N/A
6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument	N/A Other TLAC Instruments N/A - Amount eligible for TLAC only	N/A	
7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument	Other TLAC Instruments N/A - Amount eligible for TLAC only		N/A
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument	N/A - Amount eligible for TLAC only	Other TLAC Instruments	
9 Par value of instrument	<u> </u>		Other TLAC Instruments
	GBP 20.9	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
10 Accounting classification		EUR 8	AUD 2
to Accounting diagrammation	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%)
Subsequent call dates, if applicable	N/A	April 6, 2023(100.000%), April 6, 2024(100.00%), April 6, 2025(100.00%), April 6, 2026(100.00%), April 6, 2027(100.00%), April 6, 2028(100.00%), April 6, 2029(100.00%), April 6, 2030(100.00%), April 6, 2031(100.00%), April 6, 2032(100.00%), April 6, 2033(100.00%), April 6, 2034(100.00%).	October 7, 2022(100.000%), April 7, 2023(100.000%), October 7, 2023(100.000%), April 7, 2024(100.000%), October 7, 2024(100.000%), April 7, 2025(100.000%), October 7, 2025(100.000%), April 7, 2026(100.000%), October 7, 2026(100.000%), April 7, 2027(100.000%), 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, 2034(100.000%), April 7, 2035(100.000%), October 7, 2035(100.000%), April 7, 2035(100.000%), October 7, 2036(100.000%), April 7, 2036(100.000%), October 7, 2036(100.000%), April 7, 2037(100.000%), October 7, 2038(100.000%), April 7, 2038(100.000%), October 7, 2038(100.000%), April 7, 2039(100.000%), October 7, 2039(100.000%), April 7, 2039(100.000%), October 7, 2039(10
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
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				
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332336	780086RY2				
3	Governing law(s) of the instrument	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)	IN/A	N/A				
	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				
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	10				
10	Accounting classification	Liability - fair value option	Liability - fair value option				
11	Original date of issuance	April 7, 2020	April 8, 2020				
12	Perpetual or dated	Dated	Dated				
13	Original maturity date	April 7, 2060	April 8, 2025				
14	Issuer call subject to prior supervisory approval	Yes April 7, 2025(117,6255249())	Yes				
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	April 7, 2025(117.625534%), April 7, 2026(121.507176%), April 7, 2027(125.516913%),	April 8, 2022(100.000%) October 8, 2022(100.000%), April 8, 2023(100.000%)				
10	oupsequent can dates, it applicable	April 7, 2028(129.658971%), April 7, 2027(125.516913%), April 7, 2028(129.658971%), April 7, 2029(133.937718%),	, , , , , , , , , , , , , , , , , , , ,				
		April 7, 2020(129.036971%), April 7, 2029(133.937716%), April 7, 2030(138.357662%), April 7, 2031(142.923465%),					
		April 7, 2032(147.639939%), April 7, 2033(152.512057%),	, ==== (, 00.0007,				
		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, 2045(225.168709%),					
		April 7, 2046(232.599276%), April 7, 2047(240.275053%),					
		April 7, 2048(248.204129%), April 7, 2049(256.394866%),					
		April 7, 2050(264.855896%), April 7, 2051(273.596141%),					
		April 7, 2052(282.624813%), April 7, 2053(291.951432%),					
		April 7, 2054(301.585830%), April 7, 2055(311.538162%),					
		April 7, 2056(321.818921%), April 7, 2057(332.438946%),					
		April 7, 2058(343.409431%), April 7, 2059(354.741942%)					
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed				
18	Coupon rate and any related index	3.30%	2.75%				
19	Existence of a dividend stopper	No No	No				
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory				
21	Existence of a step up or other incentive to redeem	No	No				
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			N/A				
27	•		N/A				
28	· · · · · · · · · · · · · · · · · · ·	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	· 00 (7		N/A				
32	·		N/A				
33			N/A				
34	· •		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 N/A	No N/A				
37	If yes, specify non-compliant features	IN/A	N/A				

Displacate template for main features of regulatory conital instruments					
Disclosure template for main features of regulatory capital instruments Other TLAC instruments issued directly by the bank					
Included in TLAC instruments issued directly by the bank					
1 Issuer		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		
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 April 14, 2025(120,036283%)	Yes April 14, 2023(100.000%)	Yes April 16, 2025(100.00%),		
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	April 14, 2025(120.036283%) April 14, 2026(124.501633%), April 14,	October 14, 2023(100.000%), April 14, 2024(100.000%),	πριτι το, 2020(100.00%),		
Subsequent can dates, if applicable	2027(129.133094%), April 14, 2028(133.936845%), April 14, 2029(138.919296%), April 14, 2030(144.087094%), April 14, 2031(149.447133%), April 14, 2032(155.006567%), April 14, 2033(160.772811%), April 14, 2034(166.753560%), April 14, 2035(172.956792%), April 14, 2036(179.390785%), April 14, 2037(186.064122%), April 14, 2038(192.985707%), April	October 14, 2024(100.000%), April 14, 2025(100.000%), October 14, 2025(100.000%), April 14, 2026(100.000%), October 14, 2026(100.000%), April 14, 2027(100.000%), October 14, 2027(100.000%), April 14, 2028(100.000%), October 14, 2028(100.000%), April 14, 2029(100.000%), October 14, 2029(100.000%), April 14, 2030(100.000%),			
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 Non sumulative	NO Non cumulativa	No Non sumulative		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible 24 If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible 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	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 34a Type of subordination	N/A Exemption	N/A Exemption	N/A Examption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption Unsubordinated	Exemption Unsubordinated	Exemption 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)	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%),			
Courses dividende	April 20, 2034(100.000%)			
Coupons/dividends	Fixed	Fixed	Fived	
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed V4.2.2.25% V2.4.2.50% V5.2.00%	
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 Mandatan	No Mandatani	No Mandatani	
20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem	Mandatory	Mandatory	Mandatory	
	No Non cumulativa	No Non augustativa	No Non-auraulativa	
22 Noncumulative or cumulative 23 Convertible or non-convertible	Non-cumulative	Non-cumulative Non-convertible	Non-cumulative	
	Non-convertible		Non-convertible	
24 If convertible, conversion trigger (s)	N/A N/A	N/A N/A	N/A	
25 If convertible, fully or partially			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 29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
	N/A	N/A	N/A	
30 Write-down feature	No N/A	No N/A	No N/A	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A	
34 If temporary write-down, description of write-down mechanism				
34a Type of subordination	Exemption	Exemption	Exemption	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No N/A	No N/A	No N/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)	78014RCT5	CAMM002JFUN5	78014RCU2			
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	No longer TLAC eligible (<365 days)			
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	Yes	Yes	No			
15 Optional call date, contingent call dates and redemption amount 16 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%)				
· · · · · · · · · · · · · · · · · · ·						
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed-Float			
Coupon rate and any related index	2.00%	1.80%	Y0.5: 2.00%, Y0.5-2: USD SOFR + 0.80%, subject to			
19 Existence of a dividend stopper	No	No	floor 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 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			
and the Area of the complete control of the control	1	1	[

Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		re template for main features of regulatory capital instr Other TLAC instruments issued directly by the bank	<u></u>	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)				
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		Included in TLAC not included in regulatory capital		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
·		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 rep	orting 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
The consequent same dates, in approximate		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,
			May 19, 2025(101.850%), November 19,	2031(100.000%), May 22, 2032(100.000%), May 22,
			2025(102.000%), May 19, 2026(102.000%), November	2033(100.000%), May 22, 2034(100.000%)
			19, 2026(102.500%)	
Coupons/dividends				
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%	
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 immediate	ly senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
	,	No	No	No
36 Non-compliant transitioned 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	No longer TLAC eligible (<365 days)	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(111.507176%), May 26,	N/A	June 18, 2025(100.000%), June 18, 2026(100.000%),	
	2027(125.516913%), May 26, 2028(129.658971%), May 26, 2029(133.937718%), May 26, 2030(138.357662%), May 26, 2031(142.923465%), May 26, 2032(147.639939%), May 26, 2033(152.512057%), May 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, 2048(248.204129%), May 26, 2049(256.394866%), May 26, 2050(264.855896%), May 26, 2051(273.596141%), May 26, 2052(282.624813%), May 26, 2053(291.951432%)		June 18, 2027(100.000%), June 18, 2028(100.000%), June 18, 2029(100.000%), June 18, 2030(100.000%), June 18, 2031(100.000%), June 18, 2032(100.000%), June 18, 2033(100.000%), June 18, 2034(100.000%)	
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 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 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	
. 56 (7				
25 If convertible, fully or partially 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, 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 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	
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)	780086SJ4	780086SK1
3	Governing law(s) of the instrument	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		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	15.0	1.3
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance	July 16, 2020	July 23, 2020
12	Perpetual or dated	Dated	Dated
13	Original maturity date	July 16, 2025	July 23, 2027
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	July 16, 2023(101.510%)	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 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
18	Coupon rate and any related index		Y1-2: 1.40%, Y3: 1.50%, Y4: 1.60%, Y5: 1.75, Y6: 2.00%,
		1.51%	Y7: 2.25%
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	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
26	Non-compliant transitioned features	No	No
36		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 inc	cluded in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2130292076	XS1991331791		
3	Governing law(s) of the instrument	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-eligit	ole N/A	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)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 1.5	53		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	May 4, 2020	August 7, 2020		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	May 4, 2022	August 7, 2035		
14	Issuer call subject to prior supervisory approval	No	Yes		
15	Optional call date, contingent call dates and redemption amount	N/A	August 7, 2023(100.000%)		
16	Subsequent call dates, if applicable	N/A	August 7, 2024(100.000%), August 7, 2025(100.000%), August 7, 2026(100.000%), August 7, 2027(100.000%), August 7, 2028(100.000%), August 7, 2029(103.000%), August 7, 2030(100.000%), August 7, 2031(100.000%), August 7, 2032(100.000%), August 7, 2033(100.000%), August 7, 2034(100.000%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Fixed		
18	Coupon rate and any related index	3m EURIBOR, subject to floor	2.235%		
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	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		

2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument 3 Governing law(s) of the instrument 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 N/A N/A N/A N/A N/A N/A N/A N/A N/A 6 Eligible at solo/group/group&solo N/A N/A N/A N/A 6 Eligible at solo/group/group&solo N/A	ral Bank of Canada 086SM7 vince of Ontario er TLAC Instruments - Amount eligible for TLAC only polity - fair value option (just 20, 2020 ed (just 20, 2027 ed (just 20, 2022(101.350%), (just 20, 2023(101.450%), August 20, 3(101.450%), February 20, 2024(101.450%), August 2024(101.450%), February 20, 2025(101.600%),	Royal Bank of Canada 780086SN5 Province of Ontario N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only 2.5 Liability - fair value option September 1, 2020 Dated September 1, 2028 Yes September 1, 2022(101.250%) March 1, 2023(101.300%), September 1, 2024(101.400%), September 1, 2024(101.400%), March 1, 2025(101.500%), September 1, 2025(101.500%), March 1, 2024(101.400%), September 1, 2024(101.400%), September 1, 2024(101.400%), September 1, 2025(101.500%), September 1, 2024(101.400%), September 1, 2025(101.500%), September 1, 2025(10
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Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 780086SL9 780085 780086SL9 780086SL9 780086SL9 780085	086SM7 vince of Ontario er TLAC Instruments - Amount eligible for TLAC only bility - fair value option just 20, 2020 ed just 20, 2027 gust 20, 2022(101.350%), bruary 20, 2023(101.450%), August 20, 3(101.450%), February 20, 2024(101.450%), August 2024(101.450%), February 20, 2025(101.600%),	780086SN5 Province of Ontario N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only 2.5 Liability - fair value option September 1, 2020 Dated September 1, 2028 Yes September 1, 2022(101.250%) March 1, 2023(101.300%), September 1, 2023(101.300%), March 1, 2024(101.400%), September 1, 2024(101.400%), March 1, 2025(101.500%),
3 Governing law(s) of the instrument 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 5 Post-transitional Basel III rules 6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Subsequent call dates, if applicable 18 Subsequent call dates, if applicable 19 Co206(101.600%), August 20, 2025(101.500%), February 20, 2025(101.500%), August 20, 2026(101.600%), February 20, 2025(101.500%), February 20, 2026(101.600%), February 20, 2026(101.6	vince of Ontario er TLAC Instruments - Amount eligible for TLAC only bility - fair value option just 20, 2020 ed just 20, 2027 signst 20, 2022(101.350%), bruary 20, 2023(101.450%), August 20, 3(101.450%), February 20, 2024(101.450%), August 2024(101.450%), February 20, 2025(101.600%),	Province of Ontario N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only 2.5 Liability - fair value option September 1, 2020 Dated September 1, 2028 Yes September 1, 2022(101.250%) March 1, 2023(101.300%), September 1, 2023(101.300%), March 1, 2024(101.400%), September 1, 2024(101.400%), March 1, 2025(101.500%),
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	er TLAC Instruments - Amount eligible for TLAC only bility - fair value option just 20, 2020 ed just 20, 2027 just 20, 2022(101.350%), bruary 20, 2023(101.450%), August 20, 3(101.450%), February 20, 2024(101.450%), August 2024(101.450%), February 20, 2025(101.600%),	N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only 2.5 Liability - fair value option September 1, 2020 Dated September 1, 2028 Yes September 1, 2022(101.250%) March 1, 2023(101.300%), September 1, 2023(101.300%), March 1, 2024(101.400%), September 1, 2024(101.400%), March 1, 2025(101.500%),
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9 Par value of instrument 9.0 1.4 10 Accounting classification Liability - fair value option Liability - fair value option 11 Original date of issuance August 20, 2020 August 21 12 Perpetual or dated Dated Dated 13 Original maturity date August 20, 2027 August 21 14 Issuer call subject to prior supervisory approval Yes Yes 15 Optional call date, contingent call dates and redemption amount August 20, 2022(101.150%), August 21 16 Subsequent call dates, if applicable February 20, 2023(101.200%), August 20, 2023(101.200%), February 20, 2024(101.250%), August 20, 2023(101.200%), February 20, 2024(101.250%), February 20, 2025(101.500%), August 20, 2026(101.600%), August 20, 2026(101.600%), August 20, 2026(101.600%), February 20, 2026(101.600%),	pility - fair value option just 20, 2020 ed just 20, 2027 just 20, 2022(101.350%), pruary 20, 2023(101.450%), August 20, 3(101.450%), February 20, 2024(101.450%), August 2024(101.450%), February 20, 2025(101.600%),	2.5 Liability - fair value option September 1, 2020 Dated September 1, 2028 Yes September 1, 2022(101.250%) March 1, 2023(101.300%), September 1, 2023(101.300%), March 1, 2024(101.400%), September 1, 2024(101.400%), March 1, 2025(101.500%),
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12 Perpetual or dated Dated Dated 13 Original maturity date August 20, 2027 August 20 14 Issuer call subject to prior supervisory approval Yes Yes 15 Optional call date, contingent call dates and redemption amount August 20, 2022(101.150%), August 20 16 Subsequent call dates, if applicable February 20, 2023(101.200%), February 20, 2024(101.250%), August 20, 2023(101.200%), February 20, 2024(101.250%), February 20, 2025(101.500%), February 20, 2025(101.500%), February 20, 2026(101.600%), August 20, 2026(101.600%), February 20, 2026(10	ed just 20, 2027 just 20, 2022(101.350%), gruary 20, 2023(101.450%), August 20, 3(101.450%), February 20, 2024(101.450%), August 2024(101.450%), February 20, 2025(101.600%),	Dated September 1, 2028 Yes September 1, 2022(101.250%) March 1, 2023(101.300%), September 1, 2023(101.300%), March 1, 2024(101.400%), September 1, 2024(101.400%), March 1, 2025(101.500%),
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14 Issuer call subject to prior supervisory approval Yes Yes 15 Optional call date, contingent call dates and redemption amount August 20, 2022(101.150%), August 20, 2023(101.200%), August 20, 2023(101.200%), August 20, 2023(101.200%), February 20, 2024(101.250%), February 20, 2024(101.250%), February 20, 2025(101.500%), August 20, 2024(101.250%), February 20, 2025(101.500%), February 20, 2025(101.500%), February 20, 2026(101.600%), February 20, 2026(101.600%)	just 20, 2022(101.350%), bruary 20, 2023(101.450%), August 20, 3(101.450%), February 20, 2024(101.450%), August 2024(101.450%), February 20, 2025(101.600%),	Yes September 1, 2022(101.250%) March 1, 2023(101.300%), September 1, 2023(101.300%), March 1, 2024(101.400%), September 1, 2024(101.400%), March 1, 2025(101.500%),
15 Optional call date, contingent call dates and redemption amount August 20, 2022(101.150%), August 20 16 Subsequent call dates, if applicable February 20, 2023(101.200%), February 20, 2024(101.250%), August 20, 2023(101.200%), February 20, 2024(101.250%), February 20, 2025(101.500%), February 20, 2025(101.500%), February 20, 2025(101.500%), February 20, 2026(101.600%), February 20, 2026(10	just 20, 2022(101.350%), bruary 20, 2023(101.450%), August 20, 3(101.450%), February 20, 2024(101.450%), August 2024(101.450%), February 20, 2025(101.600%),	September 1, 2022(101.250%) March 1, 2023(101.300%), September 1, 2023(101.300%), March 1, 2024(101.400%), September 1, 2024(101.400%), March 1, 2025(101.500%),
16 Subsequent call dates, if applicable February 20, 2023(101.200%), August 20, 2023(101.200%), February 20, 2024(101.250%), August 20, 2024(101.250%), February 20, 2025(101.500%), 20, 2024(August 20, 2025(101.500%), February 20, 2026(101.600%), August 20, 2026(101.600%), February 2026(101.600%), August 20, 202	ruary 20, 2023(101.450%), August 20, 3(101.450%), February 20, 2024(101.450%), August 2024(101.450%), February 20, 2025(101.600%),	March 1, 2023(101.300%), September 1, 2023(101.300%), March 1, 2024(101.400%), September 1, 2024(101.400%), March 1, 2025(101.500%),
2023(101.200%), February 20, 2024(101.250%), August 20, 2024(101.250%), February 20, 2025(101.500%), August 20, 2025(101.500%), February 20, 2025(101.500%), February 20, 2026(101.600%), Febr	3(101.450%), February 20, 2024(101.450%), August 2024(101.450%), February 20, 2025(101.600%),	2023(101.300%), March 1, 2024(101.400%), September 1, 2024(101.400%), March 1, 2025(101.500%),
20, 2027(102.00070)	6(101.600%), August 20, 2026(101.600%), February 2027(101.750%)	September 1, 2025(101.500%), March 1, 2026(101.650%), September 1, 2026(101.650%), March 1, 2027(101.800%), September 1, 2027(101.800%), March 1, 2028(102.000%)
Coupons/dividends Coupons/dividends		
17 Fixed or floating dividend/coupon Fixed		Fixed
The Coupon rate and any related index Y1-2: 1.15%, Y3: 1.2%, Y4: 1.25%, Y5: 1.5%, Y6: 1.6%, Y1-2: 1.3 Y7: 2.0%		Y1-2: 1.25%, Y3: 1.3%, Y4: 1.4%, Y5: 1.5%, Y6: 1.65%, Y7: 1.8%, Y8: 2.0%
19 Existence of a dividend stopper No		No
20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory	ndatory	Mandatory
21 Existence of a step up or other incentive to redeem No		No
22 Noncumulative or cumulative Non-cumulative Non-cumulative	n-cumulative	Non-cumulative
23 Convertible or non-convertible Non-convertible Non-convertible	n-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		N/A
27 If convertible, mandatory or optional conversion N/A N/A		N/A
28 If convertible, specify instrument type convertible into N/A		N/A
29 If convertible, specify issuer of instrument it converts into		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		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
	•	Unsubordinated
36 Non-compliant transitioned features No		No
37 If yes, specify non-compliant features N/A N/A		N/A

Disclos	sure template for main features of regulatory capital in	struments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086SP0	XS1991337483	780086SQ8
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)	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	3.0	50	1.7
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	September 10, 2020	September 22, 2020	October 1, 2020
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	March 10, 2022	September 22, 2035	October 1, 2027
14 Issuer call subject to prior supervisory approval	No	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	N/a	September 22, 2023(100.000%)	October 1, 2022(101.250%)
Subsequent call dates, if applicable	N/a	September 22, 2024(100.000%), September 22, 2025(100.000%), September 22, 2026(100.000%), September 22, 2027(100.000%), September 22, 2028(100.000%), September 22, 2029(100.000%), September 22, 2030(100.000%), September 22, 2031(100.000%), September 22, 2032(100.000%), September 22, 2033(100.000%), September 22, 2034(100.000%)	April 1, 2023(101.300%), October 1, 2023(101.300%), April 1, 2024(101.400%), October 1, 2024(101.400%), April 1, 2025(101.500%), October 1, 2025(101.500%), April 1, 2026(101.750%), October 1, 2026(101.750%), April 1, 2027(102.000%)
Coupons/dividends		,	E 1
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed
18 Coupon rate and any related index	3m CDOR, subject to floor	2.300%	Y1-2: 1.25%, Y3: 1.30%, Y4: 1.40%, Y5: 1.50%, Y6: 1.75%, Y7: 2.00%
19 Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclos	ure template for main features of regulatory capital 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)	78014RDB3	780086SS4	780086ST2
3 Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	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 1	6.0	10.0
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	October 9, 2020	October 14, 2020	October 16, 2020
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	October 9, 2025	October 14, 2025	October 16, 2030
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	October 9, 2022(100.720%)	October 14, 2022(101.050%)	October 16, 2022(101.600%)
16 Subsequent call dates, if applicable	April 9, 2023(100.720%), October 9, 2023(100.720%),	April 14, 2023(101.200%), October 14, 2023(101.200%),	April 16, 2023(101.700%), October 16, 2023(101.700%),
	April 9, 2024(100.720%), October 9, 2024(100.720%), April 9, 2025(100.720%)	April 14, 2024(101.300%), October 14, 2024(101.300%), April 14, 2025(101.400%)	April 16, 2024(101.800%), October 16, 2024(101.800%), April 16, 2025(101.900%), October 16, 2025(101.900%), April 16, 2026(102.000%), October 16, 2026(102.000%), April 16, 2027(102.100%), October 16, 2027(102.100%), April 16, 2028(102.250%), October 16, 2028(102.250%), April 16, 2029(102.500%), October 16, 2029(102.500%), April 16, 2030(103.000%)
Coupons/dividends 17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	0.72%	Y1-2: 1.05%, Y3: 1.20%, Y4: 1.30%, Y5: 1.40%	Y1-2: 1.60%, Y3: 1.70%, Y4: 1.80%, Y5: 1.90%, Y6:
			2.00%, Y7: 2.10%, Y8: 2.25%, Y9: 2.50%, Y10: 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
·	N/A	N/A	
37 If yes, specify non-compliant features	IN/A	INA	N/A

Disclos	sure template for main features of regulatory capital instr	uments	
5.00.00	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)	780086SU9	XS1991331445	780086SR6
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)	IVA		
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	12.3	50	19.0
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	·	· ·	October 23, 2020
· · · · · · · · · · · · · · · · · · ·	October 21, 2020	October 22, 2020	,
12 Perpetual or dated	Dated	Dated October 33, 2035	Dated October 33, 2020
13 Original maturity date	October 21, 2025	October 22, 2035	October 23, 2030
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	October 21, 2022(101.150%)	October 22, 2023(100.000%)	October 23, 2022(101.300%)
Subsequent call dates, if applicable	April 21, 2023(101.200%), October 21, 2023(101.200%),	October 22, 2024(100.000%), October 22,	April 23, 2023(101.400%), October 23, 2023(101.400%),
	April 21, 2024(101.300%), October 21, 2024(101.300%),	2025(100.000%), October 22, 2026(100.000%), October	April 23, 2024(101.500%), October 23, 2024(101.500%),
	April 21, 2025(101.500%)	22, 2027(100.000%), October 22, 2028(100.000%),	April 23, 2025(101.650%), October 23, 2025(101.650%),
		October 22, 2029(100.000%), October 22,	April 23, 2026(101.750%), October 23, 2026(101.750%),
		2030(100.000%), October 22, 2031(100.000%), October	April 23, 2027(102.000%), October 23, 2027(102.000%),
		22, 2032(100.000%), October 22, 2033(100.000%),	April 23, 2028(102.250%), October 23, 2028(102.250%),
		October 22, 2034(100.000%)	April 23, 2029(102.750%), October 23, 2029(102.750%),
			April 23, 2030(103.000%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	Y1-2: 1.15%, Y3: 1.20%, Y4: 1.30%, Y5: 1.50%	2.260%	Y1-2: 1.30%, Y3: 1.40%, Y4: 1.50%, Y5: 1.65%, Y6:
To Coupen rate and any related mack	17 2. 1.1676, 16. 1.2676, 11. 1.6676, 16. 1.6676	2.20070	1.75%, Y7: 2.00%, Y8: 2.25%, Y9: 2.75%, Y10: 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
<u> </u>	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	N/A
34a Type of subordination	Exemption	Exemption	Exemption Unsubordinated
OF Destruction in authorities between the translation for a state to the translation of the state of the stat			H IDEHOOTAIDOTAA
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features 37 If yes, specify non-compliant features 	No N/A	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	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086SX3	XS2244768680	XS1991331106	
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	6.05	4.4	50	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	November 17, 2020	November 18, 2020	November 23, 2020	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	November 17, 2025	November 19, 2024	November 23, 2035	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	November 17, 2022(101.000%)	November 19, 2022(100.000%)	November 23, 2023(100.000%)	
·	,	, ,	, ,	
Subsequent call dates, if applicable	May 17, 2023(101.100%), November 17, 2023(101.100%), May 17, 2024(101.150%), November 17, 2024(101.150%), May 17, 2025(101.250%)	May 19, 2023(100.000%), November 19, 2023(100.000%), May 19, 2024(100.000%)	November 23, 2024(100.000%), November 23, 2025(100.000%), November 23, 2026(100.000%), November 23, 2027(100.000%), November 23, 2028(100.000%), November 23, 2029(100.000%), November 23, 2030(100.000%), November 23, 2031(100.000%), November 23, 2032(100.000%), November 23, 2033(100.000%), November 23, 2034(100.000%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	Y1-2: 1.00%, Y3: 1.10%, Y4: 1.15%, Y5: 1.25%	0.810%	2.272%	
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	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism				
34a Type of subordination	Exemption	Exemption	Exemption	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclose	ure template for main features of regulatory capital instru	iments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital	I=	
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)	XS1991331361	XS1991331528	XS1991331015
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	151/4	lavo.	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 (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 98	USD 250	USD 50
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	November 24, 2020	November 30, 2020	December 10, 2020
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	November 24, 2060	November 30, 2060	December 10, 2060
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	November 24, 2025(114.806261%)	November 30, 2025(114.248950%)	December 10, 2023(108.795990%),
	2030(131.804776%), November 24, 2031(135.495309%), November 24, 2032(139.289178%), November 24, 2033(143.189275%), November 24, 2034(147.198575%), November 24, 2035(151.320135%), November 24, 2036(155.557099%), November 24, 2037(159.912697%), November 24, 2038(164.390253%), November 24, 2039(168.993180%), November 24, 2040(173.724989%), November 24, 2041(178.589289%), November 24, 2042(183.589789%), November 24, 2043(188.730303%), November 24, 2044(194.014751%), November 24, 2045(199.447165%), November 24, 2046(205.031685%), November 24, 2047(210.772572%), November 24, 2048(216.674204%), November 24, 2049(222.741082%), November 24, 2050(228.977832%), November 24, 2051(235.389212%), November 24, 2052(241.980110%), November 24, 2053(248.755553%), November 24, 2054(255.720708%), November 24, 2055(262.880888%),	November 30, 2029(127.096617%), November 30, 2030(130.528226%), November 30, 2031(134.052488%), November 30, 2032(137.671905%), November 30, 2033(141.389047%), November 30, 2034(145.206551%), November 30, 2035(149.127128%), November 30, 2036(153.153560%), November 30, 2037(157.288707%), November 30, 2038(161.535502%), November 30, 2039(165.896960%), November 30, 2040(170.376178%), November 30, 2041(174.976335%), November 30, 2042(179.700696%), November 30, 2043(184.552615%), November 30, 2044(189.535535%), November 30, 2045(194.652995%), November 30, 2046(199.908626%), November 30, 2047(205.306159%), November 30, 2048(210.849425%), November 30, 2049(216.542359%), November 30, 2050(222.389003%), November 30, 2051(228.393506%), November 30, 2052(234.560131%), November 30, 2053(240.893254%), November 30, 2054(247.397372%), November 30, 2055(254.077101%), November 30, 2056(260.937183%), November 30,	2025(115.085731%), December 10, 2026(118.365674%), December 10, 2027(121.739096%), December 10, 2028(125.208660%), December 10, 2029(128.777107%), December 10, 2030(132.447255%), December 10, 2031(136.222001%), December 10, 2032(140.104328%), December 10, 2033(144.097302%), December 10, 2034(148.204075%), December 10, 2035(152.427891%), December 10, 2036(156.772086%), December 10, 2037(161.240090%), December 10, 2038(165.835433%), December 10, 2039(170.561743%), December 10, 2040(175.422752%), December 10, 2041(180.422301%), December 10, 2042(185.564336%), December 10, 2043(190.852920%), December 10, 2044(196.292228%), December 10, 2045(201.886557%), December 10, 2048(219.644478%), December 10, 2049(225.904345%), December 10, 2050(232.342619%), December 10, 2051(238.964384%), December 10, 2052(245.774869%), December 10, 2053(252.779453%), December 10, 2054(259.983667%), December 10, 2055(267.393201%), December 10, 2056(275.013908%), December 10, 2057(282.851804%), December 10, 2058(290.913081%), December 10, 2059(299.204103%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	2.80%	2.70%	2.85%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem	No.	No.	No.
·	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible
	N/A		
24 If convertible, conversion trigger (s) 25 If convertible, fully or partially	N/A	N/A N/A	N/A N/A
' ' '	N/A	N/A	N/A
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	IN/A	N/A
29 If convertible, specify instrument it converts into	N/A	IN/A	N/A
30 Write-down feature	No No	No	No No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	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)	780086TA2	780086SZ8	780086TB0	
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	8.0	5.5	10.25	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	December 17, 2020	December 18, 2020	December 23, 2020	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	December 17, 2032	December 18, 2025	December 23, 2025	
14 Issuer call subject to prior supervisory approval	Yes	Yes	No	
Optional call date, contingent call dates and redemption amount	December 17, 2022(103.920%),	December 18, 2022(100.900%)	N/a	
16 Subsequent call dates, if applicable	December 17, 2023(105.930%), December 17,	June 18, 2023(100.950%), December 18,	N/a	
	2024(107.990%), December 17, 2025(110.080%),	2023(100.950%), June 18, 2024(101.000%), December		
	December 17, 2026(112.220%), December 17,	18, 2024(101.000%), June 18, 2025(101.250%)		
	2027(114.400%), December 17, 2028(116.620%),			
	December 17, 2029(118.880%), December 17,			
	2030(121.180%), December 17, 2031(123.540%)			
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Float	
18 Coupon rate and any related index	1.94%	Y1-2: 0.90%, Y3: 0.95%, Y4: 1.00%, Y5: 1.25%	3m CDOR, subject to cap and floor	
19 Existence of a dividend stopper	No	No	No	
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
			The second secon	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Unsubordinated No N/A	Unsubordinated No	Unsubordinated No	

Second Content	Disclos	sure template for main features of regulatory capital instr	umonts	
Second State The Second Stat	Disclos	· · · · · · · · · · · · · · · · · · ·	uments	
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Section Sect			<u>-</u>	
Application and grown and graphs and				
Proceedings		Contractual	N/A	N/A
1. Month	Regulatory treatment			
Compare Comp			N/A	
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10			Liability fair value option	
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13 Congress relating uses Superal management of part approximation of part approxi			<u> </u>	,
12 Secretaria superior per sucurence perporal consistent of subsection of superior and successor of succe	'			
Subsequent call dates, if agilitation		·		
10001-001-001-001-001-001-001-001-001-0				
Fixed or floating dividend/coupon Fixed or floating dividend/coupon Coupon rate and any related index 2.10% 2.10% 2.10% 2.10% 2.10% 2.10% 2.10% 2.20% 2.10% 2.20%		December 31, 2025(102.100%), June 30, 2026(102.100%), December 31, 2026(102.100%), June 30, 2027(102.100%), December 31, 2027(102.100%), June 30, 2028(102.100%), December 31, 2028(102.100%), June 30, 2029(102.100%), December 31, 2029(102.100%), June 30, 2030(102.100%), December 31, 2030(102.100%), June 30, 2031(102.100%), December 31, 2031(102.100%), June 30, 2032(102.100%), December 31, 2032(102.100%), June 30, 2033(102.100%), December 31, 2034(102.100%), June 30, 2034(102.100%), December 31, 2034(102.100%), June 30, 2035(102.100%), December 31, 2036(102.100%), June 30, 2037(102.100%), December 31, 2037(102.100%), June 30, 2037(102.100%), December 31, 2037(102.100%), June 30, 2038(102.100%), December 31, 2037(102.100%), June 30, 2038(102.100%), June 30, 2039(102.100%), December 31, 2038(102.100%), December	January 4, 2032(100.000%), January 4, 2033(100.000%), January 4, 2034(100.000%), January 4, 2035(100.000%)	2031(132.061430%), January 25, 2032(135.785562%), January 25, 2033(139.614715%), January 25, 2034(143.551850%), January 25, 2035(147.600012%), January 25, 2036(151.762333%), January 25, 2037(156.042030%), January 25, 2038(160.442416%), January 25, 2039(164.966892%), January 25, 2040(169.618958%), January 25, 2041(174.402213%), January 25, 2042(179.320355%), January 25, 2043(184.377189%), January 25, 2044(189.576626%), January 25, 2045(194.922687%), January 25, 2046(200.419506%), January 25, 2047(206.071337%), January 25, 2048(211.882548%), January 25, 2050(224.001221%), January 25, 2051(230.318056%), January 25, 2052(236.813025%), January 25, 2053(243.491152%), January 25, 2054(250.357603%), January 25, 2056(264.676866%), January 25, 2057(272.140754%), January 25, 2058(279.815123%), January 25, 2059(287.705909%),
Coupon rate and any related index 2.10% 2.10% 2.82%	Coupons/dividends			
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory No No No No No No No No No N	ů i			
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Non-cumulative Non-cumulative			2.100%	
Existence of a step up or other incentive to redeem No Non-cumulative Non-cumulat	11		NO Mandatory	
Non-cumulative or cumulative or cumulative or cumulative Non-cumulative Non-cumul			IN NO	เพลานสเดาy No
Convertible or non-convertible	' '	1.19	Non-cumulative	Non-cumulative
24If convertible, conversion trigger (s)N/AN/AN/A25If convertible, fully or partiallyN/AN/AN/A26If convertible, conversion rateN/AN/AN/A27If convertible, mandatory or optional conversionN/AN/AN/A28If convertible, specify instrument type convertible intoN/AN/AN/A29If convertible, specify issuer of instrument it converts intoN/AN/AN/A30Wite-down featureNoNoNo31If write-down, write-down, write-down trigger (s)N/AN/AN/A32If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A34Type of subordinationExemptionExemptionExemption35Dosition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinatedUnsubordinated36No-compliant transitioned featuresNoNoNoNo				
25If convertible, fully or partiallyN/AN/AN/A26If convertible, conversion rateN/AN/AN/A27If convertible, mandatory or optional conversionN/AN/AN/A27If convertible, specify instrument type convertible intoN/AN/AN/A28If convertible, specify issuer of instrument it converts intoN/AN/AN/A29If convertible, specify issuer of instrument it converts intoN/AN/AN/A30Write-down featureNoNoNo31If write-down, full or partialN/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 subordinationExemptionExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNo				
26If convertible, conversion rateN/AN/AN/A27If convertible, mandatory or optional conversionN/AN/AN/A28If convertible, specify instrument type convertible intoN/AN/AN/A29If convertible, specify issuer of instrument it converts intoN/AN/AN/A30Write-down featureNoNoNo31If write-down trigger (s)N/AN/AN/A32If write-down, urite-down trigger (s)N/AN/AN/A33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A34Type of subordinationExemptionExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNoNo	00 (7			
27If convertible, mandatory or optional conversionN/AN/AN/A28If convertible, specify instrument type convertible intoN/AN/AN/A29If convertible, specify issuer of instrument it converts intoN/AN/AN/A29If convertible, specify issuer of instrument it converts intoN/AN/AN/A30Write-down featureNoNoNo31If write-down, write-down trigger (s)N/AN/AN/A32If write-down, full or partialN/AN/AN/A33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A34Type of subordinationExemptionExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNo				
29If convertible, specify issuer of instrument it converts intoN/AN/AN/A30Write-down featureNoNoNo31If write-down, write-down trigger (s)N/AN/AN/A32If write-down, full or partialN/AN/AN/A33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A34aType of subordinationExemptionExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNoNo				
30Write-down featureNoNoNo31If write-down, write-down trigger (s)N/AN/AN/A32If write-down, full or partialN/AN/AN/A33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A34aType of subordinationExemptionExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNo				
31If write-down, write-down trigger (s)N/AN/AN/A32If write-down, full or partialN/AN/AN/A33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A34aType of subordinationExemptionExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNo	· 1 · V			
32If write-down, full or partialN/AN/AN/A33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A34aType of subordinationExemptionExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNo				
If write-down, permanent or temporary If temporary write-down, description of write-down mechanism N/A If temporary write-down, description of write-down mechanism N/A N/A N/A N/A N/A N/A Type of subordination Seemption Exemption Unsubordinated Unsubordinated No-compliant transitioned features No No No No No No No No No N				
14 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A N/A N/A N/A Type of subordination Exemption Exemption Exemption Exemption Unsubordinated Unsubordinated Unsubordinated Unsubordinated N/A No	·		<u>-</u>	
Type of subordination Exemption Exemption Exemption Exemption Unsubordinated Unsubordinated Unsubordinated Unsubordinated No. Type of subordination fierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated No.				
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated No				
36 Non-compliant transitioned features No No		·	·	•
37 If yes, specify non-compliant features N/A N/A				
	37 If yes, specify non-compliant features	N/A	N/A	N/A

Disales	towardate for main factions of negotiatem, conited instan	······································	
Disclos	ure template for main features of regulatory capital instruction Other TLAC instruments issued directly by the bank	uments	
	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)	780086TD6	78014RDE7	XS1991330710
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) 9 Par value of instrument	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only USD 10	N/A - Amount eligible for TLAC only USD 200
10 Accounting classification	8.0 Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	January 29, 2021	January 29, 2021	February 8, 2021
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	January 29, 2026	January 29, 2029	February 8, 2061
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	January 29, 2023(100.825%)	January 29, 2023(101.000%),	February 8, 2026(114.527334%)
Subsequent call dates, if applicable	July 29, 2023(100.900%), January 29, 2024(100.900%), July 29, 2024(101.000%), January 29, 2025(101.000%), July 29, 2025(101.150%)	July 29, 2023(101.000%), January 29, 2024(101.000%), July 29, 2024(101.000%), January 29, 2025(101.000%), July 29, 2025(101.000%), January 29, 2026(101.000%), July 29, 2026(101.100%), January 29, 2027(101.100%), July 29, 2027(101.200%), January 29, 2028(101.200%), July 29, 2028(101.500%)	February 8, 2027(117.676836%), February 8, 2028(120.912949%), February 8, 2029(124.238055%), February 8, 2030(127.654602%), February 8, 2031(131.165103%), February 8, 2032(134.772144%), February 8, 2033(138.478378%), February 8, 2034(142.286533%), February 8, 2035(146.199413%), February 8, 2036(150.219896%), February 8, 2037(154.350944%), February 8, 2038(158.595595%), February 8, 2039(162.956973%), February 8, 2040(167.438290%), February 8, 2041(172.042843%), February 8, 2042(176.774021%), February 8, 2043(181.635307%), February 8, 2044(186.630278%), February 8, 2045(191.762610%), February 8, 2046(197.036082%), February 8, 2047(202.454575%), February 8, 2048(208.022075%), February 8, 2050(219.620606%), February 8, 2051(225.660173%), February 8, 2052(231.865828%), February 8, 2053(238.242138%), February 8, 2054(244.793797%), February 8, 2055(251.525626%), February 8, 2056(258.442581%), February 8, 2057(265.549752%), February 8, 2058(272.852370%), February 8, 2059(280.355810%), February 8, 2060(288.065595%), February 8, 2061(295.987399%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	Y1-2: 0.825%, Y3: 0.90%, Y4: 1.00%, Y5: 1.15%	Y1-5: 1.00%, Y6: 1.10%, Y7: 1.20%, Y8: 1.50%	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	Non sumulative	Non cumulative	Non cumulativa
22 Noncumulative or cumulative 23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
23 Convertible or non-convertible 24 If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism 34a Type of subordination	N/A Exemption	N/A Exemption	N/A Exemption
34a Type of subordination 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption Unsubordinated	Exemption Unsubordinated	Exemption Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
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Disclos	ure template for main features of regulatory capital i	nstruments	
	Other TLAC instruments issued directly by the bar		
	Included in TLAC not included in regulatory capital	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)	XS1991334621	XS1991340784	78014RDF4
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 10	EUR 10	USD 5
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	February 25, 2021	February 26, 2021	February 26, 2021
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	February 25, 2036	February 26, 2041	February 26, 2029
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	February 25, 2024(100.000%) February 25, 2025(100.000%), February 25,	February 26, 2024(100.000%) February 26, 2025(100.000%), February 26,	February 26, 2025(101.125%) August 26, 2025(101.150%), February 26,
	2026(100.000%), February 25, 2027(100.000%), February 25, 2028(100.000%), February 25, 2029(100.000%), February 25, 2030(103.000%), February 25, 2031(100.000%), February 25, 2032(100.000%), February 25, 2033(100.000%), February 25, 2034(100.000%), February 25, 2035(100.000%)	2026(100.000%), February 26, 2027(100.000%), February 26, 2028(100.000%), February 26, 2029(100.000%), February 26, 2030(103.000%), February 26, 2031(100.000%), February 26, 2032(100.000%), February 26, 2033(100.000%), February 26, 2034(100.000%), February 26, 2035(100.000%), February 26, 2036(100.000%), February 26, 2038(100.000%), February 26, 2039(100.000%), February 26, 2040(100.000%)	2026(101.150%), August 26, 2026(101.200%), February 26, 2027(101.200%), August 26, 2027(101.250%), February 26, 2028(101.250%), August 26, 2028(101.500%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	2.40%	1.00%	Y1-4: 1.125%, Y5: 1.15%, Y6: 1.20%, Y7: 1.25%, Y8: 1.50%
19 Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclose	ure template for main features of regulatory capital instr	ruments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RDH0	XS1991337053	780086TF1
3 Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	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 1.025	USD 30	4.5
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	February 26, 2021	March 5, 2021	March 16, 2021
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	February 26, 2027	March 5, 2036	March 16, 2026
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	February 26, 2023(101.000%)	March 5, 2024(102.570%)	March 16, 2023(101.250%)
16 Subsequent call dates, if applicable	August 26, 2023(101.000%), February 26,	March 5, 2025(102.570%), March 5, 2026(102.570%),	September 16, 2023(101.300%), March 16,
	2024(101.000%), August 26, 2024(101.000%), February		2024(101.300%), September 16, 2024(101.400%), March
	26, 2025(101.000%), August 26, 2025(101.000%),	March 5, 2029(102.570%), March 5, 2030(102.570%),	16, 2025(101.400%), September 16, 2025(101.450%)
	February 26, 2026(101.000%), August 26,	March 5, 2031(102.570%), March 5, 2032(102.570%),	
	2026(101.000%)	March 5, 2033(102.570%), March 5, 2034(102.570%),	
		March 5, 2035(102.570%)	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	1.00%	2.57%	Y1-2: 1.25%, Y3: 1.30%, Y4: 1.40%, Y5: 1.45%
19 Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
	No	No	No
36 Non-compliant transitioned features	110	1110	1.15

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)	XS1991334548	780086TG9	780086TH7	
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	21/2	INVA	100	
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 Other TLAC Instruments	N/A Other TLAC Instruments	N/A Other TLAC Instruments	
7 Instrument type (types to be specified by jurisdiction) 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 155	2.75	20.00	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	March 29, 2021	March 31, 2021	April 5, 2021	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	March 29, 2061	March 31, 2026	April 5, 2028	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	March 29, 2026(118.024612%)	March 31, 2023(101.250%),	April 5, 2023(104.240000%)	
16 Subsequent call dates, if applicable	March 29, 2027(122.002041%), March 29,	September 30, 2023(101.400%), March 31,	April 5, 2024(106.430000%), April 5, 2025(108.670000%),	
	2028(126.113510%), March 29, 2029(130.363536%), March 29, 2030(134.756787%), March 29, 2031(139.298090%), March 29, 2032(143.992436%), March 29, 2033(148.844981%), March 29, 2034(153.861057%), March 29, 2035(159.046175%), March 29, 2036(164.406031%), March 29, 2037(169.946514%), March 29, 2038(175.673711%), March 29, 2039(181.593915%), March 29, 2040(187.713630%), March 29, 2041(194.039580%), March 29, 2042(200.578714%), March 29, 2043(207.338216%), March 29, 2044(214.325514%), March 29, 2045(221.548284%), March 29, 2046(229.014461%), March 29, 2047(236.732249%), March 29, 2048(244.710125%), March 29, 2050(261.481503%), March 29, 2051(270.293429%), March 29, 2052(279.402318%), March 29, 2053(288.818176%), March 29, 2054(298.551348%), March 29, 2055(308.612529%), March 29, 2056(319.012771%), March 29, 2057(329.763501%), March 29, 2058(340.876531%), March 29, 2059(352.364071%), March 29, 2060(364.238740%), March 29, 2061(376.513585%)	31, 2025(101.500%), September 30, 2025(101.750%)	April 5, 2026(110.950000%), April 5, 2027(113.280000%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	3.37%	Y1-2: 1.25%, Y3: 1.40%, Y4: 1.50%, Y5: 1.75%	2.10%	
19 Existence of a dividend stopper	No Mandatan	No Mandatan	No	
20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem	Mandatory	Mandatory	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	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)	780086TJ3	78014RDK3	780086TK0	
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	10.0	USD 9.75	4.0	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	April 13, 2021	April 20, 2021	April 29, 2021	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	April 13, 2026	April 20, 2026	April 29, 2026	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
Optional call date, contingent call dates and redemption amount	n/a	April 20, 2023(101.250%)	April 29, 2023(101.300%)	
Subsequent call dates, if applicable	N/a	October 20, 2023(101.250%), April 20, 2024(101.250%),	October 29, 2023(101.400%), April 29, 2024(101.400%),	
		October 20, 2024(101.250%), April 20, 2025(101.250%),	October 29, 2024(101.500%), April 29, 2025(101.500%),	
		October 20, 2025(101.250%)	October 29, 2025(101.750%)	
Coupons/dividends			le:	
17 Fixed or floating dividend/coupon	Fixed-Float	Fixed	Fixed	
18 Coupon rate and any related index	Y1-2: 1.30%, Y3-5: 3m CDOR +0.38%, subject to cap	1.25%	Y1-2: 1.30%, Y4: 1.40%, Y4: 1.50%, Y5: 1.75%	
10 Eviatorias of a dividend stanner	and floor No	No	No	
19 Existence of a dividend stopper		No Mandatan	1.10	
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem 22 Noncumulative or cumulative	Non aumulativa	No Non-cumulative	No Non sumulative	
	Non-cumulative		Non-cumulative	
23 Convertible or non-convertible 24 If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	
24 If convertible, conversion trigger (s) 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 instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
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	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
'				
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclos	ure template for main features of regulatory capital instr	ruments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TL8	780086TN4	780086TP9
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	5.0	5.0	5.0
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	May 4, 2021	May 26, 2021	June 1, 2021
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	May 4, 2026	May 26, 2026	June 1, 2026
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	May 4, 2023(101.450%)	May 26, 2023(101.500%)	June 1, 2022(101.400%),
16 Subsequent call dates, if applicable	November 4, 2023(101.500%), May 4, 2024(101.500%),	November 26, 2023(101.600%), May 26,	December 1, 2022(101.550%), June 1, 2023(101.550%),
	November 4, 2024(101.650%), May 4, 2025(101.650%),	2024(101.600%), November 26, 2024(101.700%), May	December 1, 2023(101.650%), June 1, 2024(101.650%),
	November 4, 2025(101.750%)	26, 2025(101.700%), November 26, 2025(101.800%)	December 1, 2024(101.750%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	Y1-2: 1.45%, Y3: 1.50%, Y4: 1.65%, Y5: 1.75%	Y1-2: 1.50%, Y3: 1.60%, Y4: 1.70%, Y5: 1.80%	Y1: 1.35%, Y2: 1.40%, Y3: 1.55%, Y4: 1.65%, Y5: 1.75%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclos	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)	780086TR5	780086TS3	780086TU8
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	3.0	4.4	5.0
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	June 7, 2021	June 29, 2021	July 14, 2021
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	June 7, 2028	June 29, 2026	July 14, 2028
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	June 7, 2023(101.850%),	June 29, 2023(101.250%),	July 14, 2023(101.910%),
16 Subsequent call dates, if applicable	December 7, 2023(101.850%), June 7, 2024(101.850%),	December 29, 2023(101.450%), June 29,	January 14, 2024(101.910%), July 14, 2024(101.910%),
		2024(101.450%), December 29, 2024(101.600%), June	January 14, 2025(101.910%), July 14, 2025(101.910%),
		29, 2025(101.600%), December 29, 2025(101.750%)	January 14, 2026(101.910%), July 14, 2026(101.910%),
	December 7, 2026(101.850%), June 7, 2027(101.850%),		January 14, 2027(101.910%), July 14, 2027(101.910%),
	December 7, 2027(101.850%)		January 14, 2028(101.910%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	1.85%	Y1-2: 1.25%, Y3: 1.45%, Y4: 1.60%, Y5: 1.75%	1.91%
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
Tren compilar transferred reactions			

Disclos	sure template for main features of regulatory capital instr	uments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TT1	78014RDP2	78014RDQ0
3 Governing law(s) of the instrument	Province of Ontario	New York	New York
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	Contractual
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	5.0	USD 5	USD 1
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	July 16, 2021	July 20, 2021	July 27, 2021
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	July 16, 2026	July 20, 2028	July 27, 2028
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	July 16, 2023(101.600%),	July 20, 2023(101.250%),	July 27, 2023(101.000%),
Subsequent call dates, if applicable	January 16, 2024(101.650%), July 16, 2024(101.650%), January 16, 2025(101.700%), July 16, 2025(101.700%), January 16, 2026(101.750%)	October 20, 2023(101.250%), January 20, 2024(101.250%), April 20, 2024(101.250%), July 20, 2024(101.250%), October 20, 2024(101.250%), January 20, 2025(101.250%), April 20, 2025(101.250%), July 20, 2025(101.250%), October 20, 2025(101.500%), January 20, 2026(101.500%), April 20, 2026(101.500%), July 20, 2026(101.500%), October 20, 2026(101.500%), January 20, 2027(101.500%), April 20, 2027(101.500%), July 20, 2027(101.500%), October 20, 2027(102.000%), January 20, 2028(102.000%), April 20, 2028(102.000%)	January 27, 2024(101.000%), July 27, 2024(101.000%), January 27, 2025(101.000%), July 27, 2025(101.000%), January 27, 2026(101.000%), July 27, 2026(101.000%), January 27, 2027(102.500%), July 27, 2027(102.500%), January 27, 2028(102.500%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	Y1-2: 1.60%, Y3: 1.65%, Y4: 1.70%, Y5: 1.75%	Y1-4: 1.25%, Y5-6: 1.50%, Y7: 2.00%	Y1-5: 1.00%, Y6-7: 2.50%
19 Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclos	sure 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)	780086TW4	XS1991340867	780086TZ7				
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	2.0	EUR 60	2.2				
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option				
11 Original date of issuance	July 30, 2021	August 11, 2021	August 27, 2021				
12 Perpetual or dated	Dated	Dated	Dated				
13 Original maturity date	July 30, 2026	August 11, 2036	August 27, 2026				
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes				
15 Optional call date, contingent call dates and redemption amount	July 30, 2023(101.500%),	August 11, 2028 (100.00%)	August 27, 2023(101.450%)				
Subsequent call dates, if applicable	January 30, 2024(101.550%), July 30, 2024(101.550%) January 30, 2025(101.600%), July 30, 2025(101.600%) January 30, 2026(101.650%)		February 27, 2024(101.500%), August 27, 2024(101.500%), February 27, 2025(101.700%), August 27, 2025(101.700%), February 27, 2026(101.850%)				
Coupons/dividends							
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed				
18 Coupon rate and any related index	Y1-2: 1.50%, Y3: 1.55%, Y4: 1.60%, Y5: 1.65%	0.89%	Y1-2: 1.45%, Y3: 1.50%, Y4: 1.70%, Y5: 1.85%				
19 Existence of a dividend stopper	No	No	No				
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory				
21 Existence of a step up or other incentive to redeem	No	No	No				
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative				
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible				
24 If convertible, conversion trigger (s)	N/A	N/A	N/A				
25 If convertible, fully or partially	N/A	N/A	N/A				
26 If convertible, conversion rate	N/A	N/A	N/A				
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A				
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A				
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A				
30 Write-down feature	No	No	No				
31 If write-down, write-down trigger (s)	N/A	N/A	N/A				
32 If write-down, full or partial	N/A	N/A	N/A				
33 If write-down, permanent or temporary	N/A	N/A	N/A				
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A				
34a Type of subordination	Exemption	Exemption	Exemption				
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				

	Disclosur	re template for main features of regulatory capital instru	ımants	
		Other TLAC instruments issued directly by the bank	inents	
		Included in TLAC not included in regulatory capital		
1	Issuer	<u> </u>	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		780086UC6	780086UB8
3	Governing law(s) of the instrument		Province of Ontario	Province of Ontario
Ja	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
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
40	Par value of instrument	USD 50	1.0	3.8
11	Accounting classification Original date of issuance	Liability - fair value option September 22, 2021	Liability - fair value option September 22, 2021	Liability - fair value option September 29, 2021
12	Perpetual or dated	• •	Dated	Dated
13	Original maturity date		September 22, 2031	September 29, 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		September 22, 2023(104.690%)	September 29, 2023(101.400%)
		2031(137.024105%), September 22, 2032(141.408876%),	September 22, 2027(114.750%), September 22, 2028(117.420%), September 22, 2029(120.140%), September 22, 2030(122.930%)	2024(101.450%), March 29, 2025(101.500%), September 29, 2025(101.500%), March 29, 2026(101.550%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon		Fixed	Fixed
18	Coupon rate and any related index		2.32%	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55%
19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	No 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
28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A	N/A N/A	N/A N/A
30	Write-down feature	No	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	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) Non-compliant transitioned features	Unsubordinated No	Unsubordinated No	Unsubordinated No
37	If yes, specify non-compliant features		N/A	N/A
<u> </u>	yee, epoony non-compliant location	l	l	

Disclosi	re template for main features of regulatory capital instr	uments	
5.00.000	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)	780086UD4	780086UE2	78014RDS6
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	2.9	4.0	USD 2
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	September 29, 2021	November 3, 2021	September 30, 2021
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	September 29, 2026	November 3, 2026	June 30, 2027
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	September 29, 2023(101.500%),	November 3, 2023(101.800%)	September 30, 2023(101.250%)
16 Subsequent call dates, if applicable	March 29, 2024(101.550%), September 29, 2024(101.550%), March 29, 2025(101.600%), September 29, 2025(101.600%), March 29, 2026(101.650%)	May 3, 2024(101.900%), November 3, 2024(101.900%), May 3, 2025(101.900%), November 3, 2025(101.900%), May 3, 2026(102.100%	December 30, 2023(101.250%), March 30, 2024(101.250%), June 30, 2024(101.250%), September 30, 2024(101.250%), December 30, 2024(101.250%),
			March 30, 2025(101.250%), June 30, 2025(101.250%), September 30, 2025(101.250%), December 30, 2025(101.250%), March 30, 2026(101.250%), June 30, 2026(101.250%), September 30, 2026(101.250%), December 30, 2026(101.250%), March 30, 2027(101.250%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	Y1-2: 1.50%, Y3: 1.55%, Y4: 1.60%, Y5: 1.65%	Y1-2: 1.80%, Y3: 1.90%, Y4: 1.90%, Y5: 2.1%	1.25%
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

Disele	osure template for main features of regulatory capita	linetrumente	
Discio	Other TLAC instruments issued directly by the b		
	Included in TLAC not included in regulatory cap		
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)	XS2393305847	780086UG7	XS2393288571
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	151/4	h.v.a	21/2
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A N/A	N/A
6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction)	N/A Other TLAC Instruments	Other TLAC Instruments	N/A Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	6.0	5.0	USD 260
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	November 9, 2021	November 12, 2021	December 6, 2021
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	November 10, 2025	November 12, 2024	December 6, 2061
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	November 10, 2023(101.560%)	November 12, 2023(101.810%),	December 6, 2026(117.625534%)
	2024(101.560%), May 10, 2025(101.900%)		2028(125.516913%), December 6, 2029(129.658971%), December 6, 2030(133.937718%), December 6, 2031(138.357662%), December 6, 2032(142.923465%), December 6, 2033(147.639939%), December 6, 2034(152.512057%), December 6, 2035(157.544955%), December 6, 2036(162.743939%), December 6, 2037(168.114489%), December 6, 2038(173.662267%), December 6, 2039(179.393122%), December 6, 2040(185.313095%), December 6, 2041(191.428427%), December 6, 2042(197.745565%), December 6, 2043(204.271169%), December 6, 2044(211.012117%), December 6, 2045(217.975517%), December 6, 2046(225.168709%), December 6, 2047(232.599276%), December 6, 2048(240.275053%), December 6, 2052(273.596141%), December 6, 2050(256.394866%), December 6, 2051(264.855896%), December 6, 2052(273.596141%), December 6, 2053(282.624813%), December 6, 2054(291.951432%), December 6, 2055(301.585830%), December 6, 2056(311.538162%), December 6, 2057(321.818921%), December 6, 2058(332.438946%), December 6, 2059(343.409431%), December 6, 2060(354.741942%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index	1.56%	1.81%	3.30%
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper	1.56% No	1.81% No	3.30% No
Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	1.56% No Mandatory	1.81%	3.30% No Mandatory
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 step up or other incentive to redeem	1.56% No Mandatory No	1.81% No Mandatory No	3.30% No Mandatory No
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 step up or other incentive to redeem Noncumulative or cumulative	1.56% No Mandatory No Non-cumulative	1.81% No Mandatory No Non-cumulative	3.30% No Mandatory No Non-cumulative
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 step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	1.56% No Mandatory No Non-cumulative Non-convertible	1.81% No Mandatory No Non-cumulative Non-convertible	3.30% No Mandatory No Non-cumulative Non-convertible
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 step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	1.56% No Mandatory No Non-cumulative Non-convertible N/A	1.81% No Mandatory No Non-cumulative Non-convertible N/A	3.30% No Mandatory No Non-cumulative Non-convertible N/A
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 step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	1.56% No Mandatory No Non-cumulative Non-convertible N/A N/A	1.81% No Mandatory No Non-cumulative Non-convertible N/A N/A	3.30% No Mandatory No Non-cumulative Non-convertible N/A N/A
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 step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	1.56% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A	1.81% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A	3.30% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A
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 step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	1.56% No Mandatory No Non-cumulative Non-convertible N/A N/A	1.81% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A	3.30% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A
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 step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	1.56% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A	1.81% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A	3.30% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A
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 step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	1.56% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A	1.81% No Mandatory No Non-cumulative Non-convertible N/A	3.30% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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 step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	1.56% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	1.81% No Mandatory No Non-cumulative Non-convertible N/A	3.30% No Mandatory No Non-cumulative Non-convertible N/A
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 step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	1.56% No Mandatory No Non-cumulative Non-convertible N/A	1.81% No Mandatory No Non-cumulative Non-convertible N/A	3.30% No Mandatory No Non-cumulative Non-convertible N/A
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 step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	1.56% No Mandatory No Non-cumulative Non-convertible N/A	1.81% No Mandatory No Non-cumulative Non-convertible N/A	3.30% No Mandatory No Non-cumulative Non-convertible N/A
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 step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	1.56% No Mandatory No Non-cumulative Non-convertible N/A	1.81% No Mandatory No Non-cumulative Non-convertible N/A	3.30% No Mandatory No Non-cumulative Non-convertible N/A
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 step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	1.56% No Mandatory No Non-cumulative Non-convertible N/A	1.81% No Mandatory No Non-cumulative Non-convertible N/A	3.30% No Mandatory No Non-cumulative Non-convertible N/A Exemption
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 step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	1.56% No Mandatory No Non-cumulative Non-convertible N/A	1.81% No Mandatory No Non-cumulative Non-convertible N/A	3.30% No Mandatory No Non-cumulative Non-convertible N/A

Super Management Manageme	Disclos	ure template for main features of regulatory capi	ital instruments					
State of November								
State of November								
Someway barely of the instruments Section Transformation Section	1 Issuer		•	Royal Bank of Canada				
Someway barely of the instruments Section Transformation Section	2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RDU1	780086UK8	780086UJ1				
Regulator (septiment) by relayer in a tyronomy by relayer (septiment) Septiment (septiment) Septiment (septiment) Septiment (septiment) Septiment (septiment) Septiment (septiment) Septiment (septiment) Septiment) Septi		New York	Province of Ontario	Province of Ontario				
Regulator (septiment) by relayer in a tyronomy by relayer (septiment) Septiment (septiment) Septiment (septiment) Septiment (septiment) Septiment (septiment) Septiment (septiment) Septiment (septiment) Septiment) Septi		Contractual	N/A	N/A				
A Transford Base III riles NA NA NA NA NA NA NA N								
No. Post-frontational Bases III rules No.	Regulatory treatment							
Eligible as lool/group/prop/gas/doctors)	4 Transitional Basel III rules	N/A	N/A	N/A				
Testument type (types to be specified by jurisdiction)	5 Post-transitional Basel III rules	N/A	N/A	N/A				
Second content of regulatory capital (currency in millions, as of most recent reporting clase) NA - Amount religible for TLAC only NA - Amount religible for TLAC only	6 Eligible at solo/group/group&solo	N/A	N/A	N/A				
9 Per value of instrument USD 16 9.7 3.4 10 Accounting dashederion Labelity- fair value option Lability- fair value option Lability- fair value option 11 Orginal date of issuance December 29, 2021 December 29, 2021 December 29, 2021 12 Perpetation of olded Obtided Obtided Obtided 13 Original maturity dubt Original properties of the contract of olders. December 29, 2023 December 29, 2026 14 Issuar call subject to prior supervisory approval Yes Yes Yes Yes 15 Optional call date, confingent call dates and redemption amount Page 2026 December 29, 2007 (19 80000%). December 29, 2026 (16.58000%) 2 Subsequent rad dates, if applicable Subsequent rad dates, if applicable Page 2026 (19.28000%) December 29, 2007 (19.80000%). December 29, 2007 (19.80000%). 2 Subsequent rad dates, if applicable Private of fairing dividends Private of fairing di	7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments				
10	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				
11 Orginal date of insuance December 29, 2021 December 29, 2021 December 29, 2021 December 29, 2025 December 29, 2026 December 29, 2027 Till Septicion (Control control date, or any	9 Par value of instrument	USD 16	9.7	3.4				
12 Populari or dated Dat	10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option				
Original maturity date	· · · ·	December 29, 2021	December 29, 2021	December 29, 2021				
48 susur call subject to prior supervisory approval Yes Ye	12 Perpetual or dated	Dated	Dated	Dated				
December 28, 2028(115,590000%), December 29, 2023(115,590000%), December 29, 2023(115,590000%), December 29, 2023(115,590000%), December 29, 2023(115,590000%), December 29, 2023(115,5900000%), December 29, 2023(125,090000%), December 29, 2023(127,590000%), December 29, 2023(127,59000%), December 29, 2023(127,590000%), December 29, 2023(127,59000%), Decemb	13 Original maturity date	December 29, 2026	December 29, 2033	December 29, 2026				
December 28, 2028(115,590000%), December 29, 2023(115,590000%), December 29, 2023(115,590000%), December 29, 2023(115,590000%), December 29, 2023(115,590000%), December 29, 2023(115,5900000%), December 29, 2023(125,090000%), December 29, 2023(127,590000%), December 29, 2023(127,59000%), December 29, 2023(127,590000%), December 29, 2023(127,59000%), Decemb	14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes				
2028(122.49000%), December 29, 2028(126.09000%), December 29, 2030(129.79000%), December 29, 2030(129.79000%), December 29, 2031(13.61000%), December 29, 2031(13.61000%), December 29, 2031(13.61000%), December 29, 2031(13.61000%), June 29, 2028(102.200%) 2028(102.200%) 2028(102.200%), June 29, 2028(102.200%) 2028(102.200%), June 29, 2028(102.200%) 2028(102.200%), June 29, 2028(102.200%), June 29, 2028(102.200%) 2028(102.200%), June 29, 2028(102.200%), June 29, 2028(102.200%), June 29, 2028(102.200%) 2028(102.200%), June 29, 20			December 29, 2026(115.590000%)	December 29, 2023(101.850%)				
December 29, 2030/128 790000%), December 28, 2031/13 610000%), December 29, 2032/137, 540000%) 29, 2026/102, 200%) 29, 2026/102, 200%) 2031/133 610000%), December 29, 2032/137, 540000%) 20, 2031/137, 540000%)	16 Subsequent call dates, if applicable							
Coupons/dividends Coup								
Coupons/dividends Fixed or floating dividend/coupon Fixed or floating dividend/coupon Fixed or floating dividend/coupon Fixed or floating dividend/coupon Existence of a dividend stopper No No No No No No No No No N				29, 2025(102.100%), June 29, 2026(102.200%)				
Fixed or floating dividend/coupon Float Fixed or floating dividend/coupon Float Coupon rate and any related index Super nate and survived stopper No N			2031(133.610000%), December 29, 2032(137.540000%)					
Fixed or floating dividend/coupon Float Fixed or floating dividend/coupon Float Coupon rate and any related index Super nate and survived stopper No N								
Fixed or floating dividend/coupon Float Fixed or floating dividend/coupon Float Coupon rate and any related index Super nate and survived stopper No N	Coupons/dividends							
Source and any related index Source and any related index Source of a dividend stopper No No No No No		Float	Fixed	Fixed				
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory No No No No No No No No No N				Y1-2: 1.85%, Y3: 2.00%, Y4: 2.10%, Y5: 2.20%				
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory No No No No No No No No No N		No						
Existence of a step up or other incentive to redeem No Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-convertible Non-convertib		Mandatory						
22Noncumulative or cumulativeNon-cumulativeNon-cumulativeNon-cumulative23Convertible or non-convertibleNon-convertibleNon-convertibleNon-convertible24If convertible, conversion trigger (s)N/AN/AN/A25If convertible, fully or partiallyN/AN/AN/A26If convertible, mandatory or optional conversionN/AN/AN/A27If convertible, specify instrument type convertible intoN/AN/AN/A28If convertible, specify issuer of instrument it converts intoN/AN/AN/A29If convertible, specify issuer of instrument it converts intoN/AN/AN/A29If write-down, write-down featureNoNoNo31If write-down, write-down trigger (s)N/AN/AN/A32If write-down, 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/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-compiliant transitioned featuresNoNo		·	·	·				
23Convertible or non-convertibleNon-convertibleNon-convertible24If convertible, conversion trigger (s)N/AN/AN/A25If convertible, fully or partiallyN/AN/AN/A26If convertible, conversion rateN/AN/AN/A27If convertible, mandatory or optional conversionN/AN/AN/A28If convertible, specify instrument type convertible intoN/AN/AN/A28If convertible, specify instrument type convertible intoN/AN/AN/A30Write-down featureNONONO31If write-down, germanent or temporaryN/AN/AN/A32If 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								
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If convertible, conversion rate N/A N/A N/A N/A N/A N/A N/A N/	, 60 ()							
If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A N/A N/A N/								
If convertible, specify instrument type convertible into N/A N/A N/A N/A N/A N/A N/A N/								
29If convertible, specify issuer of instrument it converts intoN/AN/AN/A30Write-down featureNoNoNo31If write-down, write-down trigger (s)N/AN/AN/A32If write-down, full or partialN/AN/AN/A33If write-down, permanent or temporaryN/AN/AN/A34If temporary write-down, description of write-down mechanismN/AN/AN/A34Type of subordinationExemptionExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNo								
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34If temporary write-down, description of write-down mechanismN/AN/A34aType of subordinationExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNo								
Type of subordination Exemption Exemption Exemption Exemption Unsubordinated Unsu								
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated No No								
36 Non-compliant transitioned features No No		<u> </u>	·	·				
NATIONAL DESCRIPTION OF THE PROPERTY OF THE PR	37 If yes, specify non-compliant features	N/A	N/A	N/A				

Disclosure townlets for main factures of regulatory capital instruments				
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				
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1878126587	XS1192971411	XS1192971684	
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	hua.	la de la companya de	INTO	
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules 6 Eligible at solo/group/group&solo	N/A N/A	N/A 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 4.8	USD 465	USD 50	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	December 31, 2021	January 26, 2022	January 26, 2022	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	December 31, 2026	January 26, 2052	January 26, 2052	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable		January 26, 2027(117.397974%) January 26, 2028(121.225148%), January 26, 2029(125.177088%), January 26, 2030(129.257861%), January 26, 2031(133.471668%), January 26, 2032(137.822844%), January 26, 2033(142.315869%), January 26, 2034(146.955366%), January 26, 2035(151.746111%), January 26, 2036(156.693034%), January 26, 2037(161.801227%), January 26, 2038(167.075947%), January 26, 2039(172.522623%), January 26, 2040(178.146860%), January 26, 2041(183.954448%), January 26, 2042(189.951363%), January 26, 2043(196.143777%), January 26, 2044(202.538065%), January 26, 2045(209.140805%), January 26, 2046(215.958796%), January 26, 2047(222.999053%), January 26, 2048(230.268822%), January 26, 2049(237.775585%), January 26, 2050(245.527069%), January 26, 2051(253.531252%), January 26, 2052(261.796371%)	January 26, 2027(118.883400%) January 26, 2028(123.068100%), January 26, 2029(127.400100%), January 26, 2030(131.884600%), January 26, 2031(136.526900%), January 26, 2032(141.332700%), January 26, 2033(146.307600%), January 26, 2034(151.457600%), January 26, 2035(156.788900%), January 26, 2036(162.307900%), January 26, 2037(168.021100%), January 26, 2038(173.935500%), January 26, 2039(180.058000%), January 26, 2040(186.396100%), January 26, 2041(192.957200%), January 26, 2042(199.749300%), January 26, 2044(214.059100%), January 26, 2045(221.594000%), January 26, 2046(229.394100%), January 26, 2047(237.468800%), January 26, 2048(245.827700%), January 26, 2049(254.480900%), January 26, 2050(263.438600%), January 26, 2051(272.711600%), January 26, 2052(282.311100%),	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed	
18 Coupon rate and any related index	SOFR, subject to cap and floor	3.26%	3.52%	
19 Existence of a dividend stopper	No	No	No Mandatany	
20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem	Mandatory No	Mandatory	Mandatory 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		1.ton odmalativo		
		Non-convertible	INon-convertible	
I ZT I II CONVENUIE, CONVENUIT MUUT (5)	Non-convertible	Non-convertible N/A	Non-convertible N/A	
24 If convertible, conversion trigger (s) 25 If convertible, fully or partially		Non-convertible N/A N/A	Non-convertible N/A N/A	
	Non-convertible N/A	N/A	N/A	
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	Non-convertible N/A N/A N/A N/A N/A	N/A N/A	N/A N/A	
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	Non-convertible N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A	
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A	
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature	Non-convertible N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/O	N/A N/A N/A N/A N/A N/A N/A N/A N/A N/O	
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s)	Non-convertible N/A	N/A	N/A	
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial	Non-convertible N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A NO N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A NO N/A N/A N/A	
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A NO N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A N/A NO N/A N/A N/A N/A N/A	
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A NO N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A NO N/A N/A N/A N/A N/A N/A N/A N/A	
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 34a Type of subordination	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A NO N/A N/A N/A N/A N/A N/A N/A N/A Exemption	N/A N/A N/A N/A N/A N/A N/A N/A NO N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A NO N/A N/A N/A N/A N/A N/A N/A N/A Exemption	
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A NO N/A N/A N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A NO N/A N/A N/A N/A N/A N/A Exemption	N/A N/A N/A N/A N/A N/A N/A N/A NO N/A N/A N/A N/A N/A N/A N/A N/A	

	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 1	Issuer	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA009A73J4N8			
3	Governing law(s) of the instrument	Province of Ontario			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A			
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	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			
9	Par value of instrument	EUR 50			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	January 26, 2022			
12	Perpetual or dated	Dated			
13	Original maturity date	January 26, 2052			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	January 26, 2034(101.600%)			
16	Subsequent call dates, if applicable	, , ,			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed			
18	Coupon rate and any related index	1.60%			
19	Existence of a dividend stopper	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No			
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	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			