Main Features Report Q2/2022

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	
	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)	17,314
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 May 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

	Disclosure template for main features of regulatory capital instruments				
		Preferred Shares Included in both regulatory capital and TLAC			
		Series AZ	Series BB	Series BD	
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2		78012G411	78012H567	78012Q112	
3	Governing law(s) of the instrument	Ontario	Ontario	Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
	instruments governed by foreign law)				
	Regulatory treatment				
4		Additional Tier 1	Additional Tier 1	Additional Tier 1	
5		Additional Tier 1	Additional Tier 1	Additional Tier 1	
6		Solo and Group	Solo and Group	Solo and Group	
7		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	
10	Accounting classification		Shareholders' Equity	Shareholders' Equity	
	Original date of issuance	January 30, 2014	June 3, 2014	January 30, 2015	
13	Perpetual or dated Original maturity date	Perpetual No maturity	Perpetual No maturity	Perpetual No maturity	
14		Yes	Yes	Yes	
15		May 24, 2019 at \$25.00	August 24, 2019 at \$25.00	May 24, 2020 at \$25.00	
16		On May 24, 2019 at \$25.00 On May 24, 2029 and every fifth year thereafter at \$25.00	On August 24, 2019 at \$25.00 On August 24, 2029 and every fifth year thereafter at	On May 24, 2030 and every fifth year thereafter at \$25.00	
10	Subsequent dali dates, ii applicable	On may 24, 2025 and every mul year thereafter at \$25.00	\$25.00	on way 24, 2000 and every milityear merealier at \$25.00	
	Coupons/dividends		Ψ20.00		
17	Fixed or floating dividend/coupon	Fixed to floating/fixed	Fixed to floating/fixed	Fixed to floating/fixed	
18		3.70% to, but excluding, May 24, 2024; the initial fixed rate	3.65% to, but excluding, August 24, 2024; the initial fixed	3.20% to, but excluding, May 24, 2025; the initial fixed rate	
		period. Set to reset at a fixed rate which will equal the sum	rate period. Set to reset at a fixed rate which will equal the	period. Set to reset at a fixed rate which will equal the sum	
1		of GOC Yield plus 2.21% for each subsequent fixed rate	sum of GOC Yield plus 2.26% for each subsequent fixed	of GOC Yield plus 2.74% for each subsequent fixed rate	
			rate period2. If converted into series BC, the coupon will set	period3. If converted into series BE, the coupon will set at a	
		floating rate equal to the sum of the T-Bill Rate plus 2.21%.		floating rate equal to the sum of the T-Bill Rate plus 2.74%.	
		g	2.26%.	g	
19		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	
	Convertible or non-convertible	Convertible	Convertible	Convertible	
24	If convertible, conversion trigger (s)	i) Investor Election - Conversion to Series BA shares ii) NVCC Trigger (Contractual Approach) -	ii) Investor Election - Conversion to Series BC shares iii) NVCC Trigger (Contractual Approach) - Conversion to	i) Investor Election - Conversion to Series BE shares ii) NVCC Trigger (Contractual Approach) - Conversion to	
		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.	common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	
25	If convertible, fully or partially	convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always	i) Investor Election - Conversion to Series BC shares: May convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always	convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always	
26	If convertible, conversion rate	convert fully i) Investor Election - Conversion to Series BA shares:	convert fully i) Investor Election - Conversion to Series BC shares:	convert fully i) Investor Election - Conversion to Series BE shares:	
		Convertible into Series BA Preferred Shares on the basis of one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier X Book Value) / Conversion Price. Refer to prospectus supplement for further details.	Convertible into Series BC Preferred Shares on the basis of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	
27	If convertible, mandatory or optional conversion	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares:	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BE shares: Optional iii) NVCC Trigger - Conversion to common shares: Mandatory	
28	If convertible, specify instrument type convertible into	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional ter 1/Common Equity Tier 1	
28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada	
28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier I/Common Equity Tier 1 Royal Bank of Canada No	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier I/Common Equity Tier 1 Royal Bank of Canada No	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier I/Common Equity Tier 1 Royal Bank of Canada No	
28 29 30 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)	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier I/Common Equity Tier 1 Royal Bank of Canada No	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A	
28 29 30 31 32	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, full or partial	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier I/Common Equity Tier 1 Royal Bank of Canada No N/A	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada NO NIA	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a numbe of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A	
28 29 30 31 32 33	If convertible, specify instrument type convertible intc If convertible, specify issuer of instrument it converts intc Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BA shares: Optional iii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) 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	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a numbe of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BE shares: Optional 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	
28 29 30 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	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BA shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier I/Common Equity Tier 1 Royal Bank of Canada No N/A	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada NO NIA	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a numbe of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A	
28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible ints If convertible, specify issuer of instrument it converts ints Write-down feature 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 Type of subordination	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BA shares: Optional iii) NVCC Trigger - Conversion to common shares: Mandadory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A N/A N/A	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BC shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A N/A	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a numbe of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A N/A	
28 29 30 31 32 33 34 34a 35	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	one Series BA Preferred Share for each Series AZ Preferred Share. Convertible on May 24, 2019 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series AZ and Series BA share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BA shares: Optional iii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier I/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A Subordinated debt No	of one Series BC Preferred Share for each Series BB Preferred Share. Convertible on August 24, 2019 and on each August 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BB and Series BC share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) 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	one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. ii) Investor Election - Conversion to Series BE shares: Optional 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.

Disclosure template for main features of regulatory capital instruments				
	Preferred Shares 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	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78012T470	78013J455	78013K601	
3 Governing law(s) of the instrument	Ontario	Ontario	Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
eligible instruments governed by foreign law) Regulatory treatment				
4 Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	
5 Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	
6 Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group	
7 Instrument type (types to be specified by jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	300	150	150	
9 Par value of instrument	300	150	150	
10 Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity	
11 Original date of issuance 12 Perpetual or dated	March 13, 2015 Perpetual	June 5, 2015 Perpetual	July 22, 2015 Perpetual	
13 Original maturity date	No maturity	No maturity	No maturity	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	November 24, 2025 at \$25.00	Nov 24, 2020 to Nov 23, 2021 at \$26.00	Nov 24, 2020 to Nov 23, 2021 at \$26.00	
16 Subsequent call dates, if applicable	On November 24, 2030 and every fifth year thereafter at \$25.00	Nov 24, 2021 to Nov 23, 2022 at \$25.75 Nov 24, 2022 to Nov 23, 2023 at \$25.50 Nov 24, 2023 to Nov 23, 2024 at \$25.25	Nov 24, 2021 to Nov 23, 2022 at \$25.75 Nov 24, 2022 to Nov 23, 2023 at \$25.50 Nov 24, 2023 to Nov 23, 2024 at \$25.25	
		Nov 24, 2023 to Nov 25, 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		,	,	
17 Fixed or floating dividend/coupon	Fixed to floating/fixed	Fixed	Fixed	
18 Coupon rate and any related index	3.0% to, but excluding, November 24, 2025; the initial fixed rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 2.62% for each subsequent fixed rate period. If converted into series BG, the coupon will set at a floating rate equal to the sum of the T-Bill Rate plus 2.62%.	4.90%	4.90%	
19 Existence of a dividend stopper	Yes	Yes	Yes	
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary No	Fully discretionary	
21 Existence of a step up or other incentive to redeem 22 Noncumulative or cumulative	No Non-cumulative	Non-cumulative	No Non-cumulative	
23 Convertible or non-convertible	Convertible	Convertible	Convertible	
24 If convertible, conversion trigger (s)	i) Investor Election - Conversion to Series BG shares	NVCC Trigger (Contractual Approach) - Conversion to	NVCC Trigger (Contractual Approach) - Conversion to	
	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.	a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	
25 If convertible, fully or partially	i) Investor Election - Conversion to Series BG shares: May convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always convert fully	NVCC Trigger - Conversion to common shares: Always convert fully	NVCC Trigger - Conversion to common shares: Always convert fully	
26 If convertible, conversion rate	i) Investor Election - Conversion to Series BG shares: Convertible into Series BG Preferred Shares on the basis of one Series BG Preferred Share for each Series BF Preferred Share. Convertible on November 24, 2020 and on each November 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BF and Series BG share is converted into a number	NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BH share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	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.	
	of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.			
27 If convertible, mandatory or optional conversion	Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BG shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	NVCC Trigger - Conversion to common shares: Mandatory	NVCC Trigger - Conversion to common shares: Mandatory	
28 If convertible, specify instrument type convertible into	Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BG shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1	Mandatory Common Equity Tier 1	Mandatory Common Equity Tier 1	
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BG shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada	Mandatory Common Equity Tier 1 Royal Bank of Canada	Mandatory Common Equity Tier 1 Royal Bank of Canada	
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature	Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BG shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No	Mandatory Common Equity Tier 1 Royal Bank of Canada No	Mandatory Common Equity Tier 1 Royal Bank of Canada No	
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)	Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BG shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No	Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A	Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A	
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	Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BG 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	Mandatory Common Equity Tier 1 Royal Bank of Canada No NI/A NI/A	Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A N/A	
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	Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BG 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	Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A	Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A	
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	Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BG 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	Mandatory Common Equity Tier 1 Royal Bank of Canada No NI/A NI/A	Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A N/A	
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, 10 ro partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 35 Type of subordination	Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BG shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A N/A	Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A N/A	Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A	
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	Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BG 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	Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A	Mandatory Common Equity Tier 1 Royal Bank of Canada No 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 feature		
	Preferred Included in both regulat	Shares	
	motated in sourcegular	Series BO	Series BT
1	Issuer	Royal Bank of Canada	Royal Bank of Canada
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placemen		780086UF9
	Governing law(s) of the instrument	Ontario	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
4	Regulatory treatment	Additional Tier 1	A delta con a Tribon d
5	Transitional Basel III rule: Post-transitional Basel III rule	Additional Tier 1	Additional Tier 1 Additional Tier 1
6			Solo and Group
7	Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction		Preferred Shares
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date	350	749
9	Par value of instrument		750
10		Shareholders' Equity	Shareholders' Equity
	Original date of issuance	November 2, 2018	November 5, 2021
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity
14	Issuer call subject to prior supervisory approva	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	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	On February 24, 2029 and every fifth year thereafter at \$25.00	From January 24 to and including February 24, 2032 and every fifth year thereafter
-	Coupons/dividends	Florida Gradus (France)	Florida Florid
17 18	Fixed or floating dividend/coupor Coupon rate and any related index	Fixed to floating/fixed	Fixed to Fixed
10	Coupon rate and any related index	4.80% to, but excluding, February 24, 2024; the initial fixed rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 2.38% for each subsequent fixed rate period. If converted into series BP, the coupon will set at a floating rate equal to the sum of the T-Bill Rate plus 2.38%.	nate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 2.71% for each subsequent fixed rate period.
10	Edward Mildedon	W	V
19 20	Existence of a dividend stoppe	Yes	Yes
			Fully discretionary No
21	Existence of a step up or other incentive to redeen Noncumulative or cumulative	Non-cumulative	Non-cumulative
	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	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 ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	i) Investor Election - Conversion to Series BP shares: May convert fully or partially	i) Investor Election - Conversion to Series BP shares: May convert fully or partially
26	If convertible, conversion rate	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	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. Ref to prospectus supplement for further details.
27	If convertible, mandatory or optional conversion	Investor Election - Conversion to Series BP shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	NVCC Trigger - Conversion to common shares: Mandatory
28	If convertible, specify instrument type convertible int	Additional tier 1/Common Equity Tier 1	Additional tier 1/Common Equity Tier 1
29	If convertible, specify insurinent type convertible int		Royal Bank of Canada
30	Write-down feature		No
31	If write-down, write-down trigger (s)		N/A
32	If write-down, full or partia	N/A	N/A
33	If write-down, permanent or temporary		N/A
34	If temporary write-down, description of write-down mechanisn	N/A	N/A
34a	Type of subordination		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumer	Subordinated debt	Subordinated debt
	Non-compliant transitioned features	No N/A	No N/A
37	If yes, specify non-compliant features	N/A	N/A

- 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 of the immediately preceding Subsequent Fixed Rate Period to, but excluding, February 24 in the fifth year thereafter.

1	be about a district to TLAC and be about a district and the second at th	
1	Included in TLAC not included in regulatory capital	
		Series C-2
	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78013G303
3	Governing law(s) of the instrument	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	Ineligible
5	Post-transitional Basel III rules	Ineligible
6	Eligible at solo/group/group&solo	N/A
7	Instrument type (types to be specified by jurisdiction)	Preferred Shares
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 15
0		Shareholders' Equity
1	Original date of issuance	November 2, 2015
2	Perpetual or dated	Perpetual
3	Original maturity date	No maturity
4	Issuer call subject to prior supervisory approval	Yes
5	Optional call date, contingent call dates and redemption amount	Nov 7, 2023 at \$1000.00 per share (equivalent to \$25.0
		per depositary share)
		' ' ' '
6	Subsequent call dates, if applicable	Any dividend payment date on or after November 7, 202
-	,	at \$1000.00 per share (equivalent to \$25.00 per
		denocitary chare)
		depositary share)
\exists	Coupons/dividends	
7	Fixed or floating dividend/coupon	Fixed to floating
8	Course rate and any related index	6.75% to but evaluding Navamber 7.2022 5
Ö	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%.
9	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of a step up or other incentive to redeem	No
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	N/A
_		
5	If convertible, fully or partially	N/A
	If convertible, fully or partially If convertible, conversion rate	N/A N/A
15		
6	If convertible, conversion rate	N/A
3		
6	If convertible, conversion rate	N/A
3	If convertible, conversion rate	N/A
3	If convertible, conversion rate	N/A
3	If convertible, conversion rate	N/A
3	If convertible, conversion rate	N/A
3	If convertible, conversion rate	N/A
6	If convertible, conversion rate	N/A
27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A
7	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A
6 7 8 9	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	N/A N/A N/A N/A
6 7 8 9	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	N/A N/A N/A N/A N/A N/A N/A
6 7 8 9	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	N/A N/A N/A N/A
6 7 8 9 0	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)	N/A
6 7 8 9 0 1 2	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	N/A N/A N/A N/A N/A N/A N/A N/A
6 8 9 0 1 2 3	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, full or partial If write-down, permanent or temporary	N/A N/A N/A N/A N/A N/A N/A N/A
7 8 9 0 1 2 3 4	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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A N/A N/A N/A N/A N/A N/A
16 18 19 10 11 12 13 14 14	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 Type of subordination	N/A N/A N/A N/A N/A N/A N/A N/A
6 8 9 0 1 2 3 4 4 1a 5	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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A N/A N/A N/A N/A
6 8 9 0 1 2 3 4 4 1 5 6	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, operanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compilant transitioned features	N/A N/A N/A N/A N/A N/A N/A N/A
77 77 73 33 33 34 44 40 36 36	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, operanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compilant transitioned features	N/A N/A N/A N/A N/A N/A N/A N/A
6 8 9 0 1 2 3 4 a 5	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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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 Limited Recourse Capital Notes Included in both regulatory capital and TI AC

		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		Ontario	Ontario	Ontario
За	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)	Limited Recourse Capital Notes	Limited Recourse Capital Notes	Limited Recourse Capital Notes
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,746	1,242	987
9		1,750	1,250	1,000
	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11		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		Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Every 5 years during the period from October 24 to and including November 24, commencing in 2025	Every five years during the period from January 24 to and including February 24, commencing in 2026	including November 24, commencing in 2026
16	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	Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	4.50% per annum. Starting on November 24, 2025 and on	4.0% per annum. Starting on February 24, 2026 and on	3.65% per annum. Starting on November 24, 2026 and
1		every fifth anniversary of such date thereafter until	every fifth anniversary of such date thereafter until	on every fifth anniversary of such date thereafter until
1		November 24, 2075 the interest rate on the Notes will be	February 24, 2076 the interest rate on the Notes will be	November 24, 2081 the interest rate on the Notes will be
		reset at an interest rate per annum equal to the	reset at an interest rate per annum equal to the	reset at an interest rate per annum equal to the
1		Government of Canada Yield plus 4.137%.	Government of Canada Yield plus 3.617%.	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	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible	Convertible
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach) - Conversion to	NVCC Trigger (Contractual Approach) - Conversion to	NVCC Trigger (Contractual Approach) - Conversion to
1-1	,	common shares:	common shares:	common shares:
1		The Superintendent is of the opinion that the Bank has	a) The Superintendent is of the opinion that the Bank has	The Superintendent is of the opinion that the Bank has
1		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
1		the conversion of all instruments, it is likely that viability of	the conversion of all instruments, it is likely that viability of	
1		the Bank will be restored or maintained.	the Bank will be restored or maintained.	the Bank will be restored or maintained.
1		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
1		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
		would have been determined by the Superintendent to be non-viable.	would have been determined by the Superintendent to be non-viable.	would have been determined by the Superintendent to be non-viable.
25	If convertible, fully or partially	non-viable. NVCC Trigger - Conversion to common shares: Always	non-viable. NVCC Trigger - Conversion to common shares: Always	non-viable. NVCC Trigger - Conversion to common shares: Always
25		non-viable. NVCC Trigger - Conversion to common shares: Always convert fully	non-viable. NVCC Trigger - Conversion to common shares: Always convert fully	non-viable. NVCC Trigger - Conversion to common shares: Always convert fully
	If convertible, fully or partially If convertible, conversion rate	non-viable. NVCC Trigger - Conversion to common shares: Always convert fully NVCC Trigger - Conversion to common shares: Upon the	non-viable. NVCC Trigger - Conversion to common shares: Always convert fully NVCC Trigger - Conversion to common shares: Upon the	non-viable. NVCC Trigger - Conversion to common shares: Always convert fully NVCC Trigger - Conversion to common shares: Upon the
		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	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	non-viable. NVCC Trigger - Conversion to common shares: Always convert fully NVCC Trigger - Conversion to common shares: Upon the cocurrence of NVCC trigger event, each outstanding
		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	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	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
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		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	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	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
		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	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	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
26	If convertible, conversion rate If convertible, mandatory or optional conversion	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	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	non-viable. NVCC Trigger - Conversion to common shares: Always convert fully NVCC Trigger - Conversion to common shares: Upon the cocurrence 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 27 28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	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	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	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
26 27 28 29	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	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	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	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
26 27 28 29 30	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	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	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	non-viable. NVCC Trigger - Conversion to common shares: Always convert fully NVCC Trigger - Conversion to common shares: Upon the cocurrence 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 27 28 29 30 31	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)	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 expail 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	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	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 evalue 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 27 28 29 30 31 32	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, full or partial	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	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	non-viable. NVCC Trigger - Conversion to common shares: Always convert fully NVCC Trigger - Conversion to common shares: Upon the cocurrence 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 27 28 29 30 31 32 33	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	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	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	non-viable. NVCC Trigger - Conversion to common shares: Always convert fully NVCC Trigger - Conversion to common shares: Upon the courrence 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
26 27 28 29 30 31 32 33 34	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	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	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	non-viable. NVCC Trigger - Conversion to common shares: Always convert fully NVCC Trigger - Conversion to common shares: Upon the cocurrence 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 27 28 29 30 31 32 33 34 34a	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 Type of subordination	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	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	non-viable. NVCC Trigger - Conversion to common shares: Always convert fully NVCC Trigger - Conversion to common shares: Upon the cocurrence 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
26 27 28 29 30 31 32 33 34 34 35	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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	non-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 N/A N/A N/A Subordinated debt	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 NIA NIA NIA NIA NIA Subordinated debt	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 expain 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 N/A N/A N/A Subordinated debt
26 27 28 29 30 31 32 33 34 34 35 36	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 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	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 No	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 exqual 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 NI/A NI/A NI/A Subordinated debt No	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 No
26 27 28 29 30 31 32 33 34 34 35 36	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, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	non-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 N/A N/A N/A Subordinated debt	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 NIA NIA NIA NIA NIA Subordinated debt	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 N/A N/A Subordinated debt

Disclosure template for main features of regulatory capital instruments				
Subordinated Indebtedness				
	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 (eq CUSIP, ISIN, or Bloomberg identifier for private placement)	780087BF8	GB0007542557	780087AK8	
3 Governing law(s) of the instrument	Ontario	Ontario	Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	Tier 2	Tier 2	Tier 2	
5 Post-transitional Basel III rules	Ineligible	Ineligible	Ineligible	
6 Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group	
7 Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	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	
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	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank	
36 Non-compliant transitioned features	Yes	Yes	Yes	
37 If yes, specify non-compliant features	Lack of NVCC features	Lack of NVCC features	Lack of NVCC features	

Subordinated in Host regulatory capital and TAC Institute The Commission Provided in Host regulatory capital and TAC Institute The Commission Provided in Host regulatory capital and TAC Institute The Commission Provided in Host regulatory capital and TAC Institute The Commission Provided in Host regulatory capital and TAC Institute The Commission Provided in Host regulatory capital and TAC Institute The Commission The Institute The Commission The Commis		Disclosure template for main features of regulatory capital instruments				
1 House startifier (eg CUSP) (SIN, or Boomberg Identifier for private placement) 75008BLA 7500BBLA 7		Subordinated Indebtedness				
2. Unique identifier (eq. CUSP) (SNL or Bloombest identifier for private placement) 780086U.B 780086VB4			Included in both regulatory capital and TLAC			
3 Generating residual of the instrumental powerhand by foreign (see) Annual Community optimized the foreign being powerhand by foreign (see) Annual Community optimized the foreign being powerhand by foreign (see) Annual Community optimized the foreign being powerhand by foreign (see) Annual Community optimized being powerhand being powerhand by foreign (see) Annual Community optimized being powerhand being powerhand by foreign (see) Annual Community optimized being powerhand being po						
Sa Mems by which enforceability requirement of Section 13 of the TLAC Ferm Sheet is achieved (for other TLAC-eligible NLA history membrane) which the properties of the proper	2		780086UL6	780086RN6	780086RA4	
Regulatory presentation Transitional Based III rules Ter 2 Ter						
Regulatory treatment	3a		N/A	N/A	N/A	
Tampitorial Basel III rules Ter 2 Time 2 Time 2						
For Post-transformal Based III rules Tier 2 Intelligable Tier 2						
Soli and Group Ter 2 Subordinated Debt Ter 2 Subordinated						
First Nument Type (types to be specified by jurisdiction) Tel 2 Subordinated Debt Tel 2 Su	_			J		
8 Mount recognised in regulatory, capital (Currency in millions, as of most recent reporting date) 9 Per value of instrument 1,000 1,500 1,000 1						
9 Par value of instrument						
10 Coupring classification Liability - amortized cost July 25, 2019 July 25, 201						
11 Original date of issuance January 25, 2022 December 23, 2019 July 25, 2019			1.,,	.,	1,000	
12 Perpetual or dated Dated Dated Dated Dated May 3, 2032 December 23, 2029 July 25, 2024 Jagar July 25, 2						
13 Sustrain Subject to prior supervisory approval Yes						
14 Sauer call subject to prior supervisory approval Yes Yes Yes Yes July 25, 2024 at par 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 De						
15 Optional call date, contingent call dates and redemption amount May 3, 2027 at par Dec 23, 2024 at par Any time on or after May 3, 2027, at par Any time on or after May 3, 2027, at par Any time on or after May 3, 2027, at par 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 Any time on or after Dec 23, 2024 at par Any time on or after July 25, 2024 at par Any time on or after Dec 23, 2024 at par Any time on or after Dec 23, 2024 at par Any time on or after July 25, 2024 at par Any time on or after July 25, 2024 at par Any time on or after July 25, 2024 at par Any time on or after July 25, 2024 at par Any time on or after July 25, 2						
Subsequent call dates, if applicable			1			
Coupons/dividends Coupon rate and any related index	_					
Fixed of floating dividend/coupon Fixed to floating Fixed to floating to maturity at 2.4% per annum until May 3, 2027. Thereafter, floating to maturity at 3-month CDOR plus 0.76%. Thereafter, floating to maturity at 3-month CDOR plus 0.89%. Fixed at 2.74% per annum until July 25, 2024. Thereafter, floating to maturity at 3-month CDOR plus 0.89%. Fixed to floating to maturit	10		rary arms on or antor imay 0, 2021, at par	7 any anio on or arter 500 20, 2024 at par	7 my time on or alter only 20, 2024, at par	
Fixed at 2 94% per annum until May 3, 2027. Thereafter, floating to maturity at 3-month CDOR plus 0.76%. Fixed at 2 880% per annum until Dec 23, 2024. Fixed at 2 880% per annum until Dec 24, 2024. Fixed at 2 880% per annum until Dec 24, 2024. Fixed at 2 880% per annum until Dec 24, 2024. Fixed at 2 880% per annum until Dec 24, 2024. Fixed at 2 880% per annum until Dec 24, 2024. Fixed at 2 880% per annum until Dec 24, 2024. Fixed at 2 880% per annum until Dec 24, 2024. Fixed at 2 880% per annum until Dec 24, 2024. Fixed at 2 880% per annum until Dec 24, 2024. Fixed at 2 880% per annum until Dec 24, 2024. Fixed at 2 880% per annum until Dec 24, 2024. Fixed at 2 880% per annum until Dec 24, 2024. Fixed at 2 880% pe	17		Fixed to floating	Fixed to floating	Fixed to floating	
floating to maturity at 3-month CDÓR plus 0.76%. Thereafter, floating to maturity at 3-month CDÓR plus 0.98%. 19 Existence of a dividend stopper No						
Existence of a dividend stopper No Pully discretionary, partially discretionary or mandatory No	'	coupon tate and any rotated mack				
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory				0.89%.		
Existence of a step up or other incentive to redeem			No		No	
Non-cumulative or cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-convertible Non-co						
Convertible						
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outstanding Note is converted into a number of common outstanding Note is converted into a number of common	25	If convertible, fully or partially		N/A		
	26	If convertible, conversion rate		N/A		
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			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.		Price. Refer to prospectus for further details.	
	-		<u></u>	AV/A		
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29 If convertible, specify issuer of instrument it converts into Royal Bank of Canada IN/A Royal Bank of Canada 30 Write-down feature No No No			, -		,	
31 If write-down trigger (s) N/A N/A N/A						
32 If write-down, full or partia N/A N/A N/A						
33 If write-down, permanent or temporary N/A N/A N/A						
34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A						
34a Type of subordination	_		147.	13/73	13// 3	
			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			· ·	· ·	l '	
36 Non-compliant transitioned features No Yes No						
37 If yes, specify non-compliant features N/A N/A N/A N/A	37	If yes, specify non-compliant features	N/A	N/A	N/A	

Second Content		Disclosure template for main features of regulatory capital instruments				
Victor V						
Section Company Comp						
	1	Issuer		Royal Bank of Canada	Royal Bank of Canada	
is pleased by wheth enforteachibing expensement of Section 13 of the 11AC form Sheet is softward (in other 11AC signate (in other 11AC si	2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)				
Included Process Pro	3	Governing law(s) of the instrument	Ontario	Ontario	Ontario	
Repeated presented Text	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	
Figure F						
September of control Based III inless First 2 Firs						
Selar and Crouge Selar and Crouge Selar and Crouge Ter / Subtornance Debt Ter / Subtor						
Manutament (pur Profess by the secondary of profess on the secondary of profess of most second reporting disk) 1600 121 1600 121 1600 121 1600 121 1600 121 1600 121 1600 121 1600 121 1600 121 1600 121 1600 121 1600 120						
B Perceivation recognised in regulatory capital (Currency in millions, as of most record reporting along) 1,500 1,200 1,500						
Part value of institutement 1,500 1,500 1,500 1,000						
Designation Liability - amortized cost			7			
10 October 14, 2007 Demoktand of Issuances October 14, 2007 Demoktand Option Opti			1.1	1,=00	1,000	
Perpetual or clinided Dated Date						
18 Super Call Substance Instrumy and support (18) Super Substance Instrumy and support (18) Super Substance Instrumy and support (18) Super Substance Instrument (18) Substance Instrument						
14 Secretary supervisory approved Yes Ye						
Fig. Depointment and leafes, contingent call distance, and redeemption amounts April rem or or after have 3, 2005, at part April rem or or after have 3, 2005, at part April rem or or after have 3, 2005, at part April rem or or after have 3, 2005, at part April rem or or after have 3, 2005, at part April rem or or after have 3, 2005, at part April rem or or after have 3, 2005, at part April rem or or after have 3, 2005, at part April rem or or after have 3, 2005, at part April rem or after have 3, 2005, at part		J 1	-, -:		, , , , , , , , , , , , , , , , , , ,	
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Coupon rate and any related index Fixed at 2 (4% per annum until November 3, 2026. Fixed at 2 (4% per						
Fixed or floating dividend/coupon	16		Any time on or after Nov 3, 2026, at par	Any urne on or after June 30, 2025, at par	Arry time on or after Jan 28, 2028, at par	
Found at 2 4 14 per annum until November 3, 2028. Fixed at 1 2 088% per annum until June 30, 2025. Fix	47		Fixed to Bestine	Fixed to flection	Fixed to fleeting	
Thereaffer, floating to maturity at 3-month CDOR plus 061%. No						
Sexistence of a dividend stopper Pully discretionary prandation of a size up or or forminemitive to redem No	18	Coupon rate and any related index				
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Pully discretionary or mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mon-cumulative or cumulative or cumulative or cumulative Non-cumulative Non-cumulativ	10	Evistance of a dividend stepper		1101111		
Existence of a step up or other incentive to redeem No.						
Non-cumulative Non-			,	,	,	
22 Convertible or non-conventible 4 If convertible, conversion trigger (s) 4 If convertible, conversion trigger (s) 5 If convertible, conversion rate 4 If convertible, conversion rate 5 If convertible, conversion rate 5 If convertible, mandatory or optional conversion 5 If convertible, pearly is superineded to some faculty if each on the process of the point of that the Bank has accepted or agreed to accept a capital be reconversion of all instruments, it is likely that viability of the bank has accepted or agreed to accept a capital be reconversion of all instruments, it is likely that viability of the bank has accepted or agreed to accept a capital be reconversion of all instruments, it is likely that viability of the bank has accepted or agreed to accept a capital be reconversion 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 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 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 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 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 in						
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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			N/A	N/A	N/A	
Bank Bank Bank						
No. No. No. No.			Bank	Bank	Bank	
		Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features N/A N/A N/A	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	Not Included in regu	latory capital or TLAC
	Issuer	Royal Bank of Canada	RBC Royal Bank (Trinidad & Tobago) Limited	City National Bank
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780082AD5	N/A	178180GD1
	Governing law(s) of the instrument		Trinidad and Tobago	State of New York
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	Tier 2	Tier 2	Ineligible
5		Tier 2	Ineligible	Ineligible
6	5 5 5		Solo and Group	Solo
7		Tier 2 Subordinated Debt 1.079	Tier 2 Subordinated Debt	Tier 2 subordinated debt
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)		TTD 300	USD 150
_	Par value of instrument Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortised cost
	Original date of issuance	January 27, 2016	November 1, 2012	June 20, 2012
	Perpetual or dated		Dated	Dated
13		January 27, 2026	November 1, 2027	July 15, 2022
	Issuer call subject to prior supervisory approval	No	Yes	No No
15			Nov 1, 2022 at par	N/A
16	+ p		N/A	N/A
10	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		4.75%	5.375%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	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.		
25	If convertible, fully or partially		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.		
07	If convertible, manufatany avantianal conversion	Manudatan	NI/A	N/A
27 28	If convertible, mandatory or optional conversion		N/A N/A	N/A N/A
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into		N/A N/A	N/A N/A
	Write-down feature		N/A No	No
31			N/A	N/A
32			N/A	N/A
33			N/A	N/A
34	, i		N/A	N/A
	Type of subordination	11111	13// 3	13/73
35	71	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
55	. 22.2		Bank	Bank
36	Non-compliant transitioned features		Yes	Yes
		N/A	Lack of NVCC features	Lack of NVCC features
	, , , , ,	1 ·		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada	
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086QL11	US78013XW204	US78013XW618	
	Governing law(s) of the instrument	ONTARIO	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		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	
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
	Original date of issuance	September 26, 2018	October 5, 2018	October 5, 2018	
12	Perpetual or dated	Dated	Dated	Dated	
13		September 26, 2023	October 5, 2023	October 5, 2023	
14	Issuer call subject to prior supervisory approval	No	No	No	
15		N/A	N/A	N/A	
16	,	N/A	N/A	N/A	
	Coupons/dividends				
17		Fixed	Fixed	Floating	
18		3.296%	3.70%	3MTH USD LIBOR+0.66%	
19		No	No	No	
20		Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22		Non-cumulative	Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	Non-convertible	
24		N/A	N/A	N/A	
25		N/A	N/A	N/A	
26		N/A	N/A	N/A	
27		N/A	N/A	N/A	
28		N/A	N/A	N/A	
29		N/A	N/A	N/A	
	Write-down feature	No	No	No	
31		N/A	N/A	N/A	
32		N/A	N/A	N/A	
33		NA N/A	NA N/A	NA N/A	
34		N/A	N/A	N/A	
	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	No N/A	
3/	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 ban			
		Included in TLAC not included in regulatory capita			
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada	
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1894634135	US78015K7M02	US78015K7L29	
	Governing law(s) of the instrument	ONTARIO	NEW YORK	NEW YORK	
	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		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	
	Accounting classification	Liability - fair value option	Liability - amortised cost	Liability - amortised cost	
	Original date of issuance	October 17, 2018	January 19, 2021	January 19, 2021	
12	Perpetual or dated	Dated	Dated	Dated	
13		October 17, 2022	January 19, 2024	January 19, 2024	
14	Issuer call subject to prior supervisory approval	No	No	No	
15		N/A	N/A	N/A	
16	,	N/A	N/A	N/A	
	Coupons/dividends				
17		Floating	Floating	Fixed	
18		3MTH EURIBOR+0.70%	SOFR INDEX+0.30%	0.425%	
19		No	No	No	
20		Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22		Non-cumulative	Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	Non-convertible	
24		N/A	N/A	N/A	
25		N/A	N/A	N/A	
26		N/A	N/A	N/A	
27		N/A	NA	NA	
28		N/A	N/A	N/A	
29		N/A	N/A	N/A	
	Write-down feature	No	No	No	
31		N/A	N/A	N/A	
32		N/A	N/A	N/A	
33		NA NA	NA N/A	NA NA	
34		N/A	N/A	N/A	
	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	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		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1971424723		
3	Governing law(s) of the instrument	ONTARIO		
За	• 17	N/A		
	instruments governed by foreign law)			
	Regulatory treatment	N/A		
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	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 - amortised cost		
11	Original date of issuance	March 29, 2019		
12	Perpetual or dated	Dated		
13	Original maturity date	March 29, 2029		
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	Floating		
18	Coupon rate and any related index	3MTH US LIBOR+0.72%		
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	NA		
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	NA		
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 featur	Disclosure template for main features of regulatory capital instruments				
Other TLAC instruments i	ssued directly by the bank				
Included in TLAC not incl					
1 Issuer	Royal of Canada	Royal of Canada			
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1989375412	HK0000504255			
3 Governing law(s) of the instrument	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			
eligible instruments governed by foreign law)					
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	EUR 500	HKD 520			
10 Accounting classification	Liability - fair value option	Liability - fair value option			
11 Original date of issuance	May 2, 2019	May 21, 2019			
12 Perpetual or dated	Dated	Dated			
13 Original maturity date	May 2, 2024	May 21, 2024			
14 Issuer call subject to prior supervisory approval	No	No			
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	0.250%	2.660%			
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 is				
	Included in TLAC not inclu				
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 ONATRIO	NEW YORK		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual		
00	eligible instruments governed by foreign law)		o sinu actual		
	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		

\Box	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 of Canada	Royal of Canada	Royal of Canada	
		US78015K7C20	XS2072818672	CA780086RF34	
		NEW YORK	ONTARIO	ONATRIO	
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)				
		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		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	
	Par value of instrument	USD 1500	GBP 400	CAD 2,500	
	Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - amortised cost	
	Original date of issuance	October 24, 2019	October 29, 2019	October 30, 2019	
12	Perpetual or dated	Dated	Dated	Dated	
13		November 1, 2024	December 9, 2024	November 1, 2024	
14		No	No	No	
15		N/A	N/A	N/A	
16		N/A	N/A	N/A	
	Coupons/dividends				
17		Fixed	Fixed	Fixed	
18		2.25%	1.375%	2.609%	
19		No	No	No	
20		Mandatory	Mandatory	Mandatory	
21		No	No	No	
22		Non-cumulative	Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	Non-convertible	
24		N/A	N/A	N/A	
25		N/A	N/A	N/A	
26		N/A	N/A	N/A	
27		NA	NA	NA	
28		N/A	N/A	N/A	
29		N/A	N/A	N/A	
		No	No	No	
31		N/A		N/A	
32		N/A	N/A	N/A	
33		NA	NA	NA	
34		N/A	N/A	N/A	
		Exemption	Exemption	Exemption	
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
		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 bar			
		Included in TLAC not included in regulatory capita			
1	Issuer	Royal of Canada	Roval of Canada	Royal of Canada	
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2031862076	XS2087687864	CA780086RQ98	
	Governing law(s) of the instrument	ONTARIO	ONTARIO	ONATRIO	
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
Jou	eligible instruments governed by foreign law)		147.1	13/73	
	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	
	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 1000	ZAR 300	CAD 2,250	
	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - amortised cost	
11	Original date of issuance	July 23, 2019	December 2, 2019	January 28, 2020	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	July 23, 2024	December 2, 2024	January 28, 2027	
14	Issuer call subject to prior supervisory approval	No	No	No	
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	
16	Subsequent call dates, if applicable	N/A	N/A	N/A	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	0.125%	8.060%	2.328%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	NA	NA	NA	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	NA	NA	NA	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
	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	

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 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-eligible	Contractual	Contractual	N/A
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
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
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A
16 Subsequent call dates, if applicable	N/A	N/A	N/A
Coupons/dividends			
17 Fixed or floating dividend/coupon	Floating	Fixed	Fixed
18 Coupon rate and any related index	3MTHS USD LIBOR+0.36%	1.95%	1.125%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	NA	NA	NA
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	NA	NA	NA
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main feat	tures of regulatory capital instruments	
		s issued directly by the bank	
		cluded in regulatory capital	
1	Issuer	Royal of Canada	Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78015K750	US78015K7G34
3	Governing law(s) of the instrument	NEW YORK	NEW YORK
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-elig		Contractual
	instruments governed by foreign law)		
	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)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)
9	Par value of instrument	USD 300	USD 1250
10	Accounting classification	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	February 7, 2020	April 17, 2020
12		Dated	Dated
13	Original maturity date	August 5, 2022	April 17, 2023
14		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	Floating	Fixed
18	Coupon rate and any related index	SOFR+0.40%	1.600%
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		Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36		No	No
37	If yes, specify non-compliant features	N/A	N/A

	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 of Canada	Royal of Canada	Royal of Canada	
		CA780086RZ97	US78015K7H17	US78015K7J72	
		ONATRIO	NEW YORK	NEW YORK	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		Contractual	Contractual	
	instruments governed by foreign law)				
		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		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
		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	CAD 1,500	USD 1500	USD 1250	
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
	Original date of issuance	May 1, 2020	June 10, 2020	October 26, 2020	
12	Perpetual or dated	Dated	Dated	Dated	
13		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		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		No	No	No	
20		Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22		Non-cumulative	Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	Non-convertible	
24		N/A	N/A	N/A	
25		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		N/A	N/A	N/A	
30		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		NA	NA	NA	
34		N/A	N/A	N/A	
	Type of subordination	Exemption	Exemption	Exemption	
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36		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		Royal of Canada	Royal of Canada	Royal of Canada
-			US78016EZP59	US78016EZM29
2				NEW YORK
30	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		Contractual	Contractual
Ja	instruments governed by foreign law)	Contractual	Contractual	Contractual
_		N/A	N/A	N/A
4				N/A
5				N/A
6				N/A
7			Other TLAC Instruments	Other TLAC Instruments
8			N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9		USD 1000	USD 300	USD 1250
10		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11		October 26, 2020	January 19, 2021	January 19, 2021
12	Perpetual or dated	Dated	Dated	Dated
13		October 26, 2023	January 20, 2026	January 20, 2026
14	Issuer call subject to prior supervisory approval		No	No
15				N/A
16				N/A
	Coupons/dividends	1471	147.	1.47.
17	Fixed or floating dividend/coupon	Floating	Floating	Fixed
18			SOFR INDEX+0.525%	0.875%
19	Existence of a dividend stopper		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
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 .	NA
28		N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30		No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33				NA
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a		Exemption	Exemption	Exemption
35		Unsubordinated	Unsubordinated	Unsubordinated
36			No	No
27	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

	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)	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-eligit instruments governed by foreign law)	ble Contractual	Contractual	N/A		
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		
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	1.2%	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		
	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

2 Unusu identifier (eg. CUSH: ISIN. or Bloometery identifier for private placement)		included in TLAC not included in regulatory capital				
Securing lawfol of the instruments NEW YORK NEW Y	1				Royal of Canada	
Sa Mans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible Contractual Regulatory treatment Regulatory treatment NA NA NA NA NA NA NA NA NA N	2					
Instruments governed by Foreign law) N/A N	3					
4 Transitional Basel III rules NA	3a		Contractual	Contractual	Contractual	
Fost-transitional Basel III rules		Regulatory treatment	N/A	N/A	N/A	
Eligible at solorgoug/coup/Socio Mix No. Internet type More TAC Instruments Mix No. Mix	4	Transitional Basel III rules	N/A	N/A	N/A	
Testument type Security Content Conten	5	Post-transitional Basel III rules	N/A	N/A	N/A	
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 11 Corpinal date of instrument 11 Original date of instrument 12 Perpetual or dated 12 Perpetual or dated 13 Original date of instrument 14 Perpetual or dated 15 Original date of instrument 16 Perpetual or dated 16 Dated 17 Original date of instrument 18 Perpetual or dated 18 Original date of instrument 19 Perpetual or dated 19 Dat	6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
9 Par value of instrument	7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
9 Par value of instrument	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 Original date of issuance	9	Par value of instrument	USD 750	USD 850	USD 650	
Perpetual or dated	10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
13 Single all subject to prior supervisory approval No	11		July 14, 2021	July 29, 2021	July 29, 2021	
14 Issuer call subject to prior supervisory approval No No No No No No No N	12	Perpetual or dated	Dated	Dated	Dated	
To Coptonal call date, contingent call dates and redemption amount N/A	13	Original maturity date	July 14, 2026	July 29, 2024	July 29, 2024	
16 Subsequent call dates, if applicable NVA	14	Issuer call subject to prior supervisory approval	No	No	No	
Coupons/dividends 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 1 1.2% 10.850% 10.850% 11.2% 10.850% 11.2% 10.850%	15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	
Fixed or floating dividend/coupon	16	Subsequent call dates, if applicable	N/A	N/A	N/A	
12% 0.50% SOFR INDEX+0.36% 12 Existence of a dividend stopper No		Coupons/dividends				
19 Existence of a dividend stopper No Pully discretionary, partially discretionary or mandatory No	17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating	
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory No	18	Coupon rate and any related index	1.2%	0.650%	SOFR INDEX+0.36%	
Existence of a step up or other incentive to redeem No No No No No No No No No N	19	Existence of a dividend stopper	No	No	No	
Non-commutative or cumulative or cumulative Non-commutative	20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible (Convertible, Conversion trigger (s) N/A	21	Existence of a step up or other incentive to redeem	No	No	No	
24 If convertible, conversion trigger (s) N/A	22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
25 If convertible, fully or partially NA N/A N/A N/A N/A N/A N/A N/A N/A	23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
26 If convertible, conversion rate N/A	24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
27	25	If convertible, fully or partially	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into N/A	26	If convertible, conversion rate	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A N/A N/A N/	27	If convertible, mandatory or optional conversion	NA	NA	NA	
Write-down feature No No No No No No No N	28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
31 If write-down, write-down trigger (s)	29	If convertible, specify issuer of instrument it converts into	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 N/A N/	30		No	No	No	
33 If write-down, permanent or temporary NA NA NA NA NA If temporary write-down, description of write-down mechanism NA NA NIA NA NIA NA NA NIA NA N	31		N/A	N/A	N/A	
34	32		N/A	N/A	N/A	
34al 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 No	33	If write-down, permanent or temporary	NA	NA	NA	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubo	34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
36 Non-compliant transitioned features No No No No	34a	Type of subordination	Exemption	Exemption	Exemption	
	35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
37. If we energy non-compliant features N/A N/A	36			No	No	
Tot I it yes, specify non-compliant reatures IN/A IN/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		Royal of Canada	Royal of Canada	Royal of Canada			
2		CA780086TY05	CH1132966289	XS2385061234			
		ONATRIO	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	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		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
		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	CAD 1,000	CHF 200	GBP 300			
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost			
	Original date of issuance	July 29, 2021	September 22, 2021	September 9, 2021			
	Perpetual or dated	Dated	Dated	Dated			
13		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		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		No	No	No			
20		Mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No	No			
22		Non-cumulative	Non-cumulative	Non-cumulative			
23		Non-convertible	Non-convertible	Non-convertible			
24		N/A	N/A	N/A			
25		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		N/A	N/A	N/A			
30		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		NA .	NA	NA			
34		N/A	N/A	N/A			
	Type of subordination	Exemption	Exemption	Exemption			
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36		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		Royal of Canada	Royal of Canada	Royal of Canada			
2		CH1137122771	US78016EZX83	US78016EZY66			
		ONTARIO	NEW YORK	NEW YORK			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	Contractual	Contractual			
	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		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
		CHF 150	USD 1000	USD 500			
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost			
	Original date of issuance	October 15, 2021	October 7, 2021	October 7, 2021			
	Perpetual or dated	Dated	Dated	Dated			
13		October 15, 2026	October 7, 2024	October 7, 2024			
14		No	No	No			
15		N/A	N/A	N/A			
16		N/A	N/A	N/A			
	Coupons/dividends						
17		Fixed	Fixed	Floating			
18		0.3%	0.8%	SOFR INDEX+0.34%			
19		No	No	No			
20		Mandatory	Mandatory	Mandatory			
21		No	No	No			
22		Non-cumulative	Non-cumulative	Non-cumulative			
23		Non-convertible	Non-convertible	Non-convertible			
24		N/A	N/A	N/A			
25		N/A	N/A	N/A			
26		N/A	N/A	N/A			
27		NA	NA	NA			
28		N/A	N/A	N/A			
29		N/A	N/A	N/A			
30		No	No	No			
31		N/A		N/A			
32		N/A	N/A	N/A			
33		NA	NA	NA			
34		N/A	N/A	N/A			
	Type of subordination	Exemption	Exemption	Exemption			
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36		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		Royal of Canada	Royal of Canada	Royal of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016EZZ32	US78016EYD39	US78016EYH43			
		NEW YORK	NEW YORK	NEW YORK			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual			
	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		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			
	Par value of instrument	USD 900	USD 350	USD 1500			
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost			
	Original date of issuance	October 7, 2021	October 7, 2021	October 29, 2021			
12	Perpetual or dated	Dated	Dated	Dated			
13		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		No	No	No			
20		Mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No	No			
22		Non-cumulative	Non-cumulative	Non-cumulative			
23		Non-convertible	Non-convertible	Non-convertible			
24		N/A	N/A	N/A			
25		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		N/A	N/A	N/A			
30		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		NA	NA	NA			
34		N/A	N/A	N/A			
	Type of subordination	Exemption	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36		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		Royal of Canada	Royal of Canada	Royal of Canada			
		US78016EYR25	US78016EYV37	US78016EYZ41			
		NEW YORK	NEW YORK	NEW YORK			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		Contractual	Contractual			
	instruments governed by foreign law)						
		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		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			
	Par value of instrument	USD 400	USD 500	USD 300			
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost			
	Original date of issuance	January 21, 2022	January 21, 2022	January 21, 2022			
12	Perpetual or dated	Dated	Dated	Dated			
13		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		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		Mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No	No			
22		Non-cumulative	Non-cumulative	Non-cumulative			
23		Non-convertible	Non-convertible	Non-convertible			
24		N/A	N/A	N/A			
25		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		N/A	N/A	N/A			
30		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		NA	NA	NA			
34		N/A	N/A	N/A			
	Type of subordination	Exemption	Exemption	Exemption			
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36		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		Royal of Canada	Royal of Canada	Royal of Canada			
		US78016EYM38	XS2435102103	XS2437825388			
		NEW YORK	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			
	instruments governed by foreign law)						
		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		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
	Par value of instrument	USD 1000	EUR 450	EUR 1200			
	Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - amortised cost			
	Original date of issuance	January 21, 2022	January 25, 2022	January 31, 2022			
12	Perpetual or dated	Dated	Dated	Dated			
13		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		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		No	No	No			
20		Mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No	No			
22		Non-cumulative	Non-cumulative	Non-cumulative			
23		Non-convertible	Non-convertible	Non-convertible			
24		N/A	N/A	N/A			
25		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		N/A	N/A	N/A			
30		No	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A	N/A			
32	If write-down, full or partial	N/A	N/A	N/A			
33		NA .	NA	NA			
34		N/A	N/A	N/A			
	Type of subordination	Exemption	Exemption	Exemption			
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36		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)	US78016FZQ08	XS2472603740	US78016EZ598			
3 Governing law(s) of the instrument	NEW YORK	ONTARIO	NEW YORK			
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	N/A	Contractual			
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 1250	USD 1400			
10 Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - amortised cost			
11 Original date of issuance	April 14, 2022	April 26, 2022	April 14, 2022			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	May 4, 2032	April 26, 2029	April 14, 2025			
14 Issuer call subject to prior supervisory approval	No	No	No			
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A			
16 Subsequent call dates, if applicable	N/A	N/A	N/A			
Coupons/dividends						
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed			
18 Coupon rate and any related index	3.875%	2.125%	3.375%			
19 Existence of a dividend stopper	No	No	No			
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21 Existence of a step up or other incentive to redeem	No	No	No			
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24 If convertible, conversion trigger (s)	N/A	N/A	N/A			
25 If convertible, fully or partially	N/A	N/A	N/A			
26 If convertible, conversion rate	N/A	N/A	N/A			
27 If convertible, mandatory or optional conversion	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		Royal of Canada	Royal of Canada	Royal of Canada			
2		US78016EZ911	US78016EZD20	CA780086UT90			
		NEW YORK	NEW YORK	ONATRIO			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	N/A			
	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			
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
	Par value of instrument	USD 400	USD 1200	CAD 3,000			
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost			
	Original date of issuance	April 14, 2022	April 14, 2022	March 28, 2022			
12	Perpetual or dated	Dated	Dated	Dated			
13		April 14, 2025	May 4, 2027	September 29, 2025			
14	Issuer call subject to prior supervisory approval	No	No	No			
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A			
16	Subsequent call dates, if applicable	N/A	N/A	N/A			
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed			
18	Coupon rate and any related index	SOFR INDEX+0.84%	3.625%	3.369%			
19		No	No	No			
20		Mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No	No			
22		Non-cumulative	Non-cumulative	Non-cumulative			
23		Non-convertible	Non-convertible	Non-convertible			
24		N/A	N/A	N/A			
25		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		N/A	N/A	N/A			
30		No	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A	N/A			
32	If write-down, full or partial	N/A	N/A	N/A			
33		NA	NA	NA			
34		N/A	N/A	N/A			
	Type of subordination	Exemption	Exemption	Exemption			
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36		No	No	No			
37	If yes, specify non-compliant features	N/A	N/A	N/A			

	Disclosure 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
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1906311763
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 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
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	Disclosure 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				
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RAT7				
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-elig					
	instruments governed by foreign law)	y				
	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	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				

	Disclosu	re template for main features of regulatory capital instru	uments			
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086QP2	XS1924997551	XS1940929463		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	15	USD 50	USD 50		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	December 6, 2018	December 28, 2018	February 1, 2019		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	December 6, 2038	December 28, 2048	February 1, 2049		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	December 6, 2023 (123.13%)	December 28, 2023 (127.63%)	February 1, 2024 (127.93%)		
16	Subsequent call dates, if applicable	December 6, 2028 (151.62%); December 6, 2033 (186.70%)	December 28, 2028 (162.89%); December 28, 2033 (207.89%), December 28, 2038 (265.33%), December 28, 2043 (338.64%).	February 1, 2025 (134.39%), February 1, 2026 (141.18%), February 1, 2027 (148.31%), February 1, 2028 (155.80%), February 2029 (163.67%), February 1, 2030 (171.93%), February 2029 (163.67%), February 1, 2031 (198.74%), February 1, 2031 (198.74%), February 1, 2031 (198.74%), February 1, 2034 (209.39%), 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, 2040 (241.40%), February 1, 2041 (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		
	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
29		No	No	No		
30	Write-down feature					
30 31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
30 31 32	If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A	N/A	N/A		
30 31 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 N/A	N/A N/A	N/A N/A		
30 31 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 N/A N/A	N/A N/A N/A	N/A N/A N/A		
30 31 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 N/A N/A Exemption	N/A N/A N/A N/A Exemption	N/A N/A N/A N/A Exemption		
30 31 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 Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A N/A N/A	N/A N/A N/A	N/A N/A N/A		
30 31 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 N/A N/A Exemption	N/A N/A N/A N/A Exemption	N/A N/A N/A N/A Exemption		

	Disclosure template for main features of regulatory capital instruments						
	Other TLAC instruments is						
	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)	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	e 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	lf 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				

	Disclosu	re template for main features of regulatory capital instru	ments	
	21001000	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		N/A	N/A	N/A
04	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		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		Dated	Dated	Dated
13		February 19, 2049	February 28, 2024	March 20, 2030
14		Yes	No	March 20, 2030 Yes
15		February 14, 2024 (127.69%)	N/A	March 21, 2022 (100%)
16	Subsequent call dates, if applicable	February 19, 2024 (127.69%) February 19, 2025 (134.09%); February 19, 2026	N/A	March 21, 2022 (100%) March 21, 2023 (100%), March 21, 2024 (100%), March
		(140.8%), February 19, 2027 (147.86%), February 19, 2028 (155.27%), February 19, 2029 (163.04%), February 19, 2030 (171.21%), February 19, 2031 (179.78%), February 19, 2031 (179.78%), 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 (265.48%), February 19, 2040 (279.15%), February 19, 2041 (293.14%), February 19, 2042 (307.83%), February 19, 2043 (323.25%), February 19, 2046 (374.31%), February 19, 2047 (393.06%), February 19, 2046 (374.31%), February 19, 2047 (393.06%), February 19, 2048 (412.75%)		21, 2025 (100%), March 21, 2026 (100%), March 21, 2027 (100%), March 21, 2028 (100%), March 21, 2029 (100%)
	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% 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		Non-convertible	Non-convertible	Non-convertible
24		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		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
	If write-down, permanent or temporary	N/A	N/A	N/A
33		NI/A	N/A	N/A
33 34	If temporary write-down, description of write-down mechanism	N/A		
	Type of subordination	Exemption	Exemption	Exemption
34	Type of subordination			Exemption Unsubordinated
34 34a	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption	Exemption	

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank					
		Included in TLAC not included in regulatory capita	l			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1949502253	780086QU1	780086QV9		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A		
	eligible instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 3	5	10		
10		Liability - fair value option	Liability - fair value option	Liability - fair value option		
11		March 25, 2019	March 26, 2019	April 16, 2019		
12	Perpetual or dated	Dated	Dated	Dated		
13		March 26, 2029	March 26, 2030	April 16, 2030		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	March 26, 2024 (100%)	March 26, 2022 (110.1%)	April 18, 2022 (100%)		
16	Subsequent call dates, if applicable	N/A	March 26, 2023 (113.69%), March 26, 2024 (117.40%), March 26, 2025 (121.23%), March 26, 2026 (125.18%), March 26, 2027 (129.26%), March 26, 2028 (133.47%), March 26, 2029 (137.82%)	April 17, 2023 (100%), April 16, 2024 (100%), April 16, 2025 (100%), April 16, 2026 (100%), April 16, 2027 (100%), April 16, 2028 (100%), April 16, 2029 (100%)		
	Coupons/dividends		· · ·			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18	Coupon rate and any related index	3.50%	3.26%	Y1-3: 2.9% Y4: 2.95% Y5: 3.05% Y6: 3.1% Y7: 3.25% Y8: 3.4% Y9: 3.6% Y10: 3.8% Y11: 4.05%		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23		Non-convertible	Non-convertible	Non-convertible		
24		N/A	N/A	N/A		
25		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		N/A	N/A	N/A		
30		No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32		N/A	N/A	N/A		
33		N/A	N/A	N/A		
34		N/A	N/A	N/A		
34a		Exemption	Exemption	Exemption		
35		Unsubordinated	Unsubordinated	Unsubordinated		
36		No	No	No		
- 00	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 inclu				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CAMM0023AUI2	78014RAY6		
3	Governing law(s) of the instrument	Province of Ontario	New York		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligib	e N/A	Contractual		
	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	EUR 5	USD 15		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	April 18, 2019	July 5, 2019		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	April 18, 2039	July 5, 2030		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	April 18, 2029 (100%)	July 5, 2022 (100%)		
16	Subsequent call dates, if applicable	N/A	July 5, 2023 (100%), July 5, 2024 (100%), July 5, 2025 (100%), July 5, 2026 (100%), July 5, 2027 (100%), July 5, 2028 (100%), July 5, 2029 (100%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	1.56%	3.07%		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	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		
	If yes, specify non-compliant features	N/A	N/A		

Commonship Com	Royal Bank of Canada XS2041771986 Province of Ontario N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
1 Issuer Royal Bank of Canada 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 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) 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 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	XS2041771986 Province of Ontario N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 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 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) 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 10 Accounting classification Liability - fair value option 11 Original date of issuance September 6, 2019 12 Perpetual or dated 13 Original maturity date Lissuer call subject to prior supervisory approval N/A N/A N/A	XS2041771986 Province of Ontario N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
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 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) 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	Province of Ontario N/A N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
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) 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 5.6 10 Accounting classification Liability - fair value option 11 Original date of issuance September 6, 2019 12 Perpetual or dated Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval No Optional call date, contingent call dates and redemption amount N/A	N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
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 N/A	N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
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 5.6 10 Accounting classification Liability - fair value option 11 Original date of issuance September 6, 2019 12 Perpetual or dated Dated 13 Original maturity date September 6, 2024 14 Issuer call subject to prior supervisory approval No 15 Optional call date, contingent call dates and redemption amount N/A	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
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 10 Accounting classification Liability - fair value option 11 Original date of issuance September 6, 2019 12 Perpetual or dated Dated 13 Original maturity date September 6, 2024 14 Issuer call subject to prior supervisory approval No 15 Optional call date, contingent call dates and redemption amount N/A	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
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 5.6 10 Accounting classification Liability - fair value option 11 Original date of issuance September 6, 2019 12 Perpetual or dated Dated 13 Original maturity date September 6, 2024 14 Issuer call subject to prior supervisory approval No 15 Optional call date, contingent call dates and redemption amount N/A	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
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 VSD 5.6 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 1 NA	N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
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 Other TLAC Instruments N/A - Amount eligible for TLAC only USD 5.6 Liability - fair value option September 6, 2019 Dated September 6, 2024 No	Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
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 N/A N/A - Amount eligible for TLAC only USD 5.6 Liability - fair value option September 6, 2019 Dated September 6, 2024 No No	N/A - Amount eligible for TLAC only USD 1.26 Liability - fair value option
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 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount USD 5.6 Liability - fair value option September 6, 2019 Dated September 6, 2024 No No	USD 1.26 Liability - fair value option
10 Accounting classification Liability - fair value option 11 Original date of issuance September 6, 2019 12 Perpetual or dated Dated 13 Original maturity date September 6, 2024 14 Issuer call subject to prior supervisory approval No 15 Optional call date, contingent call dates and redemption amount N/A	Liability - fair value option
11 Original date of issuance September 6, 2019 12 Perpetual or dated Dated 13 Original maturity date September 6, 2024 14 Issuer call subject to prior supervisory approval No 15 Optional call date, contingent call dates and redemption amount N/A	
12 Perpetual or dated Dated 13 Original maturity date September 6, 2024 14 Issuer call subject to prior supervisory approval No 15 Optional call date, contingent call dates and redemption amount N/A	0 1 1 10 0010
12 Perpetual or dated Dated 13 Original maturity date September 6, 2024 14 Issuer call subject to prior supervisory approval No 15 Optional call date, contingent call dates and redemption amount N/A	September 16, 2019
14 Issuer call subject to prior supervisory approval No 15 Optional call date, contingent call dates and redemption amount N/A	Dated
15 Optional call date, contingent call dates and redemption amount N/A	September 16, 2024
	No
40 01 1111 26 111	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	d 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	
37 If yes, specify non-compliant features N/A	No

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991341329			
3 3a	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)	Province of Ontario N/A			
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A N/A			
6 7	Eligible at solo/group/group&solo 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	September 20 2019			
12	Perpetual or dated	Dated			
13	Original maturity date	September 20, 2049			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	September 20, 2021 (107.5369%)			
	Coupons/dividends	20.203(115.641849%). September 20, 2024(119.920597%), September 20, 2025(124.357659%), September 20, 2025(124.357659%), September 20, 2027(133.730372%). September 20, 2029(143.809496%), September 20, 2028(138.678395%), September 20, 2029(143.809496%), September 20, 2031(154.648274%), September 20, 2031(154.648274%), September 20, 2032(160.37026%), September 20, 2035(178.838123%), September 20, 2035(178.838123%), September 20, 2037(192.316973%), September 20, 2036(185.455133%), September 20, 2037(192.316973%), September 20, 2039(206.811711%), September 20, 2040(214.463744%), September 20, 2041(223.0527662%), September 20, 2044(248.00839%), September 20, 2044(248.009839%), September 20, 2044(248.009839%), September 20, 2044(26.6702092%), September 20, 2044(276.57007%), September 20, 2045(266.702092%), September 20, 2047(276.57007%), September 20, 2048(286.803162%)			
17	Fixed or floating dividend/coupon	Fixed			
18	Coupon rate and any related index	3.70%			
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 28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A			
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A 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			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1964502899			
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	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, 2030(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 iss				
	Included in TLAC not include				
1					
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		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		N/A		
	nstruments governed by foreign law)				
	Regulatory treatment				
4		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		October 4, 2023(100.00%), October 4, 2024(100.00%), October 4, 2025(100.00%), October 4, 2026(100.00%), October 4, 2026(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		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	lf write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33		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		

Subsequence Company		Disclosure template for main features of regulatory capital instruments				
Issuer Royal Bank of Canada						
Subsequence Royal Bank of Canada						
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 780086RH9	1	0 7 1	Royal Bank of Canada			
Sovering law(s) of the instrument Province of Ontario						
aal 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 N/A 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A 6 Eligible as tooligroup/group&olo N/A 7 Instrument type (types to be specified by jurisdiction) N/A 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A 9 Par value of instrument 3 10 Accounting dassification Liability - fair value option 11 Original date of issuance October 29, 2019 12 Perpetual subject to prior supervisory approval Yes 13 Original maturity date October 29, 2029 4 Issuer call subject to prior supervisory approval Yes 15 Optional call dates, if applicable Apail 29, 2022(102.5%) 2022(102.5%) October 29, 2022(102.5%) 3 2022(102.5%) 4 Issue call dates, if applicable Apail 29, 2022(102.5%)	3		Province of Ontario			
eligible instruments governed by foreign law)		0 (7	-			
Regulatory treatment	"	, , ,	""			
Transitional Basel III rules N/A		0 1 0 1				
Eligible at sologroup/group/solo	4	• ,	N/A			
Instrument type (types to be specified by jurisdiction)	5	Post-transitional Basel III rules	N/A			
Total Composition Trace (Types to be specified by jurisdiction) The recognised in regulatory capital (Currency in millions, as of most recent reporting date) NA - Amount eligible for TLAC only	6	Eligible at solo/group/group&solo	N/A			
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 Optional call date, contingent call dates and redemption amount 18 Subsequent call dates, if applicable 18 Subsequent call dates, if applicable 19 Optional call date, contingent call dates and redemption amount 19 Optional call date, contingent call dates and redemption amount 29 2023(102.75%), October 29, 2022(102.6%), April 29, 2023(102.75%), October 29, 2022(102.6%), April 29, 2023(102.75%), October 29, 2023(102.75%), April 29, 2023(102.75%), October 29, 2023(102.75%), April 29, 2023(102.5%), October 29, 2023(102.75%), April 29, 2023(103.0%), October 29, 2023(103.0%), April 29, 2023(103.5%), October 29, 2023(103.0%), April 29, 2023(103.5%), October 29, 2023(103.5%), April 29, 2023(103.5%),	7		Other TLAC Instruments			
9 Par value of instrument 10 Accounting classification 11 Original date of issuance 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 October 29, 2029 17 Optional call date, contingent call dates and redemption amount 18 Subsequent call dates, if applicable 18 Subsequent call dates, if applicable 19 2023(100,27%), October 29, 2022(102,6%), April 29, 2022(102,7%), October 29, 2022(102,7%), April 29, 2022(103,00%), October 29, 2022(103,00%), April 29, 2022(103,00%), October 29, 2022(103,00%), April 29, 2022(103,00%), October 29, 2022(103,3%), April 29, 2022(103,3%), April 29, 2022(103,3%), October 29, 2022(103,3%), April	8					
11 Original date of issuance	9		,			
Perpetual or dated	10	Accounting classification	Liability - fair value option			
Perpetual or dated		•	7			
October 29, 2029		0	,			
Issuer call subject to prior supervisory approval Season		· · · · ·				
15		<u> </u>	·			
Subsequent call dates, if applicable		, , , , , , , , , , , , , , , , , , , ,				
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, 2025(103.00%), October 29, 2025(103.00%), April 29, 2025(103.1%), October 29, 2025(103.1%), April 29, 2025(103.1%), October 29, 2025(103.1%), April 29, 2025(103.35%), October 29, 2025(103.35%), April 29, 2025(103.35%), April 29, 2025(103.35%), October 29, 2025(103.35%), April 29, 2025(103.35%), October 29, 2025(103.35%), April 29, 2025(103.15%), Ap						
2024(102.85%), October 29, 2024(102.85%), April 29, 2026(103.10%), October 29, 2025(103.00%), April 29, 2026(103.10%), October 29, 2026(103.15%), April 29, 2026(103.15%), October 29, 2026(103.25%), April 29, 2028(103.35%), October 29, 2028(103.35%), April 29, 2028(103.35%), April 29, 2028(103.35%), April 29, 2028(103.35%), April 29, 2028(103.55%) 17 Fixed or floating dividend/coupon						
29,2025(103.09%), October 29, 2025(103.09%), 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, 2028(103.35%), October 29, 2028(103.35%), April 29, 2028(103.55%) Coupons/dividends Fixed or floating dividend/coupon Fixed or floating dividend/coupon Fixed or floating dividend/coupon Fixed or floating dividend stopper 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% Existence of a dividend stopper No Fully discretionary, partially discretionary or mandatory Mandatory Existence of a step up or other incentive to redeem No No Coupons/dividends No If convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible, conversion trigger (s) N/A If convertible, conversion rate N/A N/A If convertible, specify instrument type convertible into N/A Write-down, feature No N/A If write-down, write-down trigger (s) N/A If write-down, write-down trigger (s) N/A If write-down, write-down, description of write-down mechanism N/A If write-down, mile-down, description of write-down mechanism N/A If temporary write-down, description of write-down mechanism N/A N/A No No No No No No No No No N						
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29.2027(103.25%), October 29, 2027(103.25%), April 29, 2028(103.35%), October 29, 2028(103.35%), April 29, 2028(103.35%), October 29, 2028(103.35%), April 29, 2029(103.5%) Coupons/dividends Fixed Coupon rate and any related index Y1-2: 2.5%, Y3: 2.6%, Y4: 2.75%, Y5: 2.85%, Y6: 3%, Y7: 3.10%, Y8: 3.25%, Y9: 3.35%, Y10: 3.5% Existence of a dividend stopper No Existence of a dividend stopper No Existence of a step up or other incentive to redeem No Coupons/dividends Fixed No 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% Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No Convertible or non-convertible or cumulative Non-cumulative Convertible or non-convertible If convertible, fully or partially N/A If convertible, conversion trigger (s) N/A If convertible, conversion rate N/A If convertible, specify instrument type convertible into N/A Write-down feature No N/A If write-down, write-down trigger (s) N/A If write-down, write-down trigger (s) N/A If write-down, write-down, description of write-down mechanism N/A If write-down, description of write-down mechanism N/A If temporary write-down, description of write-down mechanism N/A Type of subordination Fixed No No No						
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Coupons/dividends 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem 22 Noncumulative or cumulative 23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, mandatory or optional conversion 27 If convertible, specify instrument type convertisinto 38 Write-down feature 39 If write-down, full or partiall 30 Write-down, permanent or temporary 31 If write-down, permanent or temporary 32 If temporary write-down, description of write-down mechanism 34 If temporary write-down, description of write-down mechanism 36 Non-compliant transitioned features 37 Non-compliant transitioned features 38 Non-compliant transitioned features 39 Non-compliant transitioned features			2028(103.35%), October 29, 2028(103.35%), April			
Fixed or floating dividend/coupon Fixed Coupon rate and any related index 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% Existence of a dividend stopper No Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No No Convertible or non-convertible or non-convertible If convertible, conversion trigger (s) 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 Write-down feature No Write-down, write-down trigger (s) If write-down, write-down trigger (s) N/A If write-down, write-down description of write-down mechanism N/A If temporary write-down, description of write-down mechanism Type of subordination Exemption No No No No No No No No No			29,2029(103.5%)			
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35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated 36 Non-compliant transitioned features No	34	If temporary write-down, description of write-down mechanism				
36 Non-compliant transitioned features No	34a	71				
	35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
37 If yes, specify non-compliant features N/A	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 includ				
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				
4	Transitional Basel III rules	N/A	N/A		
5		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%)		
17	Coupons/dividends 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: 0.6% Y7: 0.67% Y8: 0.74% Y9: 0.81% Y10: 0.88%	2.375%		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23		Non-convertible	Non-convertible		
24	, 55 ()	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26		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		N/A	N/A		
30	Write-down feature	No	No		
31		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		No	No		
37	If yes, specify non-compliant features	N/A	N/A		

l	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)	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- eligible instruments governed by foreign law)	N/A			
<u> </u>	Regulatory treatment	l			
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
7	Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction)	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			
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			
15	Optional call date, contingent call dates and redemption amount	May 26, 2021 (105.753812%)			
16	Subsequent call dates, if applicable	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, 2025(127.433261%), May 26, 2027(132.275725%), May 26, 2034(137.302203%), May 26, 2029(142.519687%), May 26, 2030(147.935435%), May 26, 2031(153.556981%), 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, 2044(249.364807%), May 26, 2045(258.84067%), May 26, 2046(268.676615%), May 26, 2047(278.886326%), May 26, 2048(289.484007%), May 26, 2046(268.48499), 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, 2055(375.84264%), May 26, 2055(390.12466%), May 26, 2056(390.12466%), May 26, 2056(39			
	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			
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 27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify insuring the convertible 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		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086RK2		
3	Governing law(s) of the instrument	Province of Ontario		
3a I	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% 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		
00				
36	Non-compliant transitioned features	No		

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	1 Issuer Royal Bank of Canada Royal Bank of Canada Royal Bank of Canada				
2	Unique identifier (eq 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	
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
1 1	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	AUD 25	4.1	2.09	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	December 12, 2019	December 18, 2019	December 18, 2019	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	December 12, 2034	December 18, 2029	December 18, 2026	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	December 12, 2021 (100%)	December 18, 2021(102.65%)	December 18, 2021(102.5%)	
16	Subsequent call dates, if applicable	December 12, 2022(100%), December 12, 2023(100%),	June 18, 2022(102.75%), December 18, 2022(102.75%),	June 18, 2022(102.55%), December 18, 2022(102.55%),	
		December 12, 2024(100%), December 12, 2025(100%),	June 18, 2023(102.75%), December 18, 2023(102.75%),	June 18, 2023(102.6%), December 18, 2023(102.6%),	
		December 12, 2026(100%), December 12, 2027(100%),	June 18, 2024(103%), December 18, 2024(103%), June	June 18, 2024(102.65%), December 18, 2024(102.65%),	
		December 12, 2028(100%), December 12, 2029(100%),	18, 2025(103%), December 18, 2025(103%), June 18,	June 18, 2025(102.75%), December 18, 2025(102.75%),	
		December 12, 2030(100%), December 12, 2031(100%),	2026(103.25%), December 18, 2026(103.25%), June 18,	June 18, 2026(103%)	
		December 12, 2032(100%), December 12, 2033(100%)	2027(103.25%), December 18, 2027(103.25%), June 18,		
			2028(103.5%), December 18, 2028(103.5%), June 18,		
			2029(103.5%)		
	Coupons/dividends	-			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	2.70%	1-2: 2.65% Y3-4: 2.75% Y5-6: 3.00% Y7-8: 3.25% Y9-10: 3.50%	Y1-2: 2.50% Y3: 2.55% Y4: 2.60% Y5: 2.65% Y6: 2.75% Y7: 3.00%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
	Non-compliant transitioned features	No	No	No	
36	Non-compliant transitioned leatures	INO	140	140	

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the ban			
_		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991338291	78014RBU3	XS2092547194	
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario	
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	N/A	
04	eligible instruments governed by foreign law)	1.77	Contraction		
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 50	USD 3	USD 3.3	
10		Liability - fair value option	Liability - fair value option	Liability - fair value option	
11		December 19, 2019	December 23, 2019	December 31, 2019	
	Perpetual or dated	Dated	Dated	Dated	
13		December 19, 2031	June 23, 2028	December 31, 2024	
14	Issuer call subject to prior supervisory approval	Yes	Yes	No	
15	Optional call date, contingent call dates and redemption amount	December 19, 2026 (100%)	December 23, 2021 (102,4%)	N/A	
16	Subsequent call dates, if applicable	N/A	June 23, 2022(102.4%), December 23, 2022(102.4%), 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				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Float	
18	Coupon rate and any related index	0.73%	Y1-5 2.40%, Y6-7 2.60%, Y8 3.00% Y8.5 3.25%	SOFR, subject to floor (1.60%)	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35		Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
	If yes, specify non-compliant features	N/A	N/A	N/A	
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	Disclosure template for main featur	es of regulatory capital instruments					
	Other TLAC instruments i	ssued 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)	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-eligib	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)	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 feat	ures of regulatory capital instruments	
	Other TLAC instruments	issued directly by the bank	
	Included in TLAC not in	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)	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-elic	ible 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 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)	XS2097244052
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)	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
	10 10 10 10 10	1.1/4

N/A

37 If yes, specify non-compliant features

	Disclosure template for main features	s 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)	78014RCD0	CAMM002I7AR7				
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)	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%				
		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	lf 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 instr	uments
	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- eligible instruments governed by foreign law)	Contractual
	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	July 31, 2022 (102.25%), January 31, 2023(102.25%), July
10	Subsequent can dates, if applicable	31, 2023(102.5%), January 31, 2024(102.5%), July 31, 2024(102.5%), July 31, 2024(102.5%), July 31, 2025(102.5%), July 31, 2025(102.5%), January 31, 2026(102.5%), July 31, 2026(103%), January 31, 2027(103%), July 31, 2027(103%), January 31, 2028(103.00%), July 31, 2028(103.25%), January 31, 2029(103.25%), July 31, 2029(103.25%), January 31, 2029(103.25%), July 31, 2029(103.25%)
	Coupons/dividends	2029(103.2370)
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
<u> </u>	y ,	1: **:

	Disclosure template for main features 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)	XS1991332419	XS1991341162		
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)	N/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	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) Par value of instrument	N/A - Amount eligible for TLAC only USD 120	N/A - Amount eligible for TLAC only EUR 20		
9 10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	February 5, 2020	February 6, 2020		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	February 5, 2060	February 6, 2040		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	February 05, 2025(119.92060%)	February 6, 2025(100.00%)		
16	Subsequent call dates, if applicable	February 5, 2026(124.35766%), February 5, 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, 2049(286.80316%), February 5, 2054(274.1488%), February 5, 2051(308.41923%), February 5, 2052(319.83074%), February 5, 2053(331.66448%), February 5, 2054(343.93606%), February 5, 2055(356.66170%), February 5, 2056(369.85818%), February 5, 2057(383.54293%), February 5, 2058(397.73402%), February 5, 2059(412.45018%)	February 6, 2030(100.00%), February 6, 2035(100.00%).		
	Coupons/dividends	, , , , , , , , , , , , , , , , , , , ,			
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	3.70%	1.215%		
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	N/A		
27	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A	N/A N/A		
29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No No	No No		
31	If write-down, write-down trigger (s)	N/A	IN/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		

December	Disclose	use template for main features of regulatory conital instru	rmanta	
Description of Table 2017 Table 10 Table 2017 Table	Disclose		illients	
Description of Compute Description Des				
1 1	1 Issuer		Royal Bank of Canada	Royal Bank of Canada
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10 Cognition desirements			2.1	
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To Store and authoris in prior compression geographic prior compression of the complete of an administration configuration and design configuration and design configuration and complete of an administration of the complete of the comp				
The Companies and dates and rederegroup amount				
February 18, 2024(111) 1954(995), February 18, 2024(12) 2009(995), February 21, 2024(12) 2009(995				
2024(11.5.99439N), February 13, 2024(19.3.999N), August 27, 2024(10.2.999N), August 27				repruary 27, 2022(102.000%)
Fixed or floating dividend/coupon Fixed		February 18, 2026(123.639868%), February 18, 2027(128.090903%), February 18, 2028(132.702176%), February 18, 2029(137.479454%), February 18, 2029(142.428714%), February 18, 2031(147.556148%), February 18, 2031(147.556148%), February 18, 2031(147.556148%), February 18, 2031(147.556148%), February 18, 2031(169.979415%), February 18, 2031(169.979415%), February 18, 2031(169.979415%), February 18, 2031(182.438227%), February 18, 2031(182.438227%), February 18, 2031(169.979415%), February 18, 2041(210.162325%), February 18, 2051(210.107431%), February 18, 2050(288.930016%), February 18, 2053(310.107431%), February 18, 2053(312.171298%), February 18, 2053(310.107431%), February 18, 2053(312.171298%), February 18, 2053(341.819200%), February 18, 2055(348.819200%), February 18, 2055(348.819200%), February 18, 2056(357.232691%), February 18, 2055(348.819200%), February 18, 2056(357.232691%), February 18, 2058(333.416418%), 2057(370.093068%), February 18, 2058(334.416418%), 2057(370.093068%), February 18, 2058(334.416418%),	21, 2024(102.300%), August 21, 2024(102.400%), February 21, 2025(102.400%), August 21, 2025(102.400%), February 21, 2026(102.400%), August 21, 2026(102.750%), February 21, 2027(102.750%), August 21, 2027(102.750%), February 21, 2028(102.750%), August 21, 2028(103.000%), February	27, 2024(102.050%), August 27, 2024(102.200%)
Fixed or floating dividend/coupon Fixed or floating fixed floating fl	Coupage(dividage)			
Coupon rate and any related index 3.60% Y1-2: 2.20% Y3-4: 2.30% Y5-6: 2.40% Y7-8: 2.75% Y9-10; Y1-3: 2.00%, Y4: 2.05%, Y5: 2.20% 3.00% 3.00% 3.00% No No No No No No No N		Fixed	Fixed	Fixed-Float
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mondatory Existence of a step up or other incentive to redeem No	18 Coupon rate and any related index	3.60%	Y1-2: 2.20% Y3-4: 2.30% Y5-6: 2.40% Y7-8: 2.75% Y9-10: 3.00%	
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		110		110
Non-cumulative or cumulative or cumulative Non-cumulative Non-cumu				
23 Convertible or non-convertible Non-converti			110	1
If convertible, conversion trigger (s)				
25 If convertible, fully or partially N/A N/A N/A N/A 26 If convertible, conversion rate N/A				
26 If convertible, conversion rate N/A				N/A
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 N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A 30 Write-down feature No No No No No 31 If write-down, write-down trigger (s) N/A				
29 If convertible, specify issuer of instrument it converts into N/A	27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
30 Write-down feature No		N/A	N/A	N/A
31 If write-down, write-down trigger (s) N/A				
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 N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption Exemption 55 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 56 Non-compliant transitioned features To No				
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 No		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 No				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated Unsubordinated 36 Non-compliant transitioned features No	34a Type of subordination			Exemption
36 Non-compliant transitioned features No No No				Unsubordinated
27 I five a projfy non-compliant features	36 Non-compliant transitioned features	No	No	No
To Fill yes, specify non-compitant leatures IN/A IN/A IN/A	37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclos	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		
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RCG3	78014RCQ1	78014RCN8
Governing law(s) of the instrument	New York	New York	New York
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	Contractual	Contractual
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)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
Par value of instrument	USD 50	USD 25	USD 8.225
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	February 27, 2020	March 17, 2020	March 27, 2020
Perpetual or dated	Dated	Dated	Dated
Original maturity date	February 27, 2023	March 17, 2023	March 27, 2025
Issuer call subject to prior supervisory approval	No	No	Yes
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			
			Fixed-Float
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%
Existence of a dividend stopper	No	No	No
	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
ii whie-down, iuli or partial		In a second	N/A
If write-down, full or partial	N/A	N/A	N/A
	N/A N/A	N/A N/A	N/A
If write-down, permanent or temporary			
If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A Exemption	N/A Exemption	N/A Exemption
	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) 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 Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into Write-down (esture)	Issuer Included in TLAC on included in regulatory capital	Included in TLAC not Included in regulatory capital

Disclos	ure template for main features of regulatory capital instr	uments	
Disclos	Other TLAC instruments issued directly by the bank	unients	
	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)	XS2130255461	XS1991341246	XS2118433734
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
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	GBP 20.9		AUD 2
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance 12 Perpetual or dated	March 31, 2020 Dated	April 6, 2020 Dated	April 6, 2020 Dated
		Dated April 6, 2035	
13 Original maturity date 14 Issuer call subject to prior supervisory approval	March 31, 2023 No	Yes	April 6, 2040 Yes
15 Optional call date, contingent call dates and redemption amount	N/A	April 6, 2022(100.00%),	April 7, 2022(100.000%)
16 Subsequent call dates, if applicable	N/A	April 6, 2022(100.00%), April 6, 2023(100.000%), April 6, 2024(100.00%), April 6,	October 7, 2022(100.000%), April 7, 2023(100.000%),
		2025(100.00%), April 6, 2026(100.00%), April 6, 2027(100.00%), April 6, 2027(100.00%), April 6, 2028(100.00%), April 6, 2029(100.00%), April 6, 2039(100.00%), April 6, 2031(100.00%), April 6, 2032(100.00%), April 6, 2033(100.00%), April 6, 2034(100.00%).	October 7, 2023(100.00%), April 7, 2024(100.00%), October 7, 2023(100.00%), April 7, 2025(100.00%), October 7, 2025(100.00%), April 7, 2025(100.00%), October 7, 2025(100.00%), April 7, 2025(100.00%), October 7, 2026(100.00%), April 7, 2028(100.00%), October 7, 2028(100.00%), April 7, 2028(100.00%), October 7, 2028(100.00%), April 7, 2028(100.00%), October 7, 2028(100.00%), April 7, 2030(100.00%), October 7, 2030(100.00%), April 7, 2031(100.00%), October 7, 2031(100.00%), April 7, 2031(100.00%), October 7, 2031(100.00%), April 7, 2032(100.00%), October 7, 2033(100.00%), April 7, 2033(100.00%), October 7, 2034(100.00%), April 7, 2035(100.00%), October 7, 2036(100.00%), April 7, 2036(100.00%), October 7, 2036(100.00%), April 7, 2036(100.00%), October 7, 2036(100.00%), April 7, 2038(100.00%), October 7, 2038(100.00%), April 7, 2038(100.00%), October 7, 2038(100.00%), April 7, 2038(100.00%), October 7, 2038(100.00%), April 7, 2039(100.00%), October 7, 2039(100.00%), April 7, 2039(100.00%), April 7, 2039(100.00%), April 7, 2039(100.00%)
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 31 If write-down, write-down trigger (s)	No N/A	No N/A	No N/A
	N/A N/A	N/A	N/A N/A
32 If write-down, full or partial 33 If write-down, permanent or temporary	N/A N/A	N/A	N/A
33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism	N/A N/A	N/A N/A	N/A N/A
34 Type of subordination	N/A Exemption	Exemption	
35 Position in subordination (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Exemption Unsubordinated
36 Non-compliant transitioned features	No	No	No No
	N/A	N/A	N/A
37 If yes, specify non-compliant features	IN/A	IN/A	INA

	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)	N/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	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	Yes				
15	Optional call date, contingent call dates and redemption amount	April 7, 2025(117.625534%),	April 8, 2022(100.000%)				
16	Subsequent call dates, if applicable	April 7, 2026(121.507176%), April 7, 2027(125.516913%), April 7, 2028(121.507176%), April 7, 2029(133.937718%), April 7, 2030(138.357662%), April 7, 2031(142.923465%), April 7, 2032(147.639939%), April 7, 2033(152.512057%), April 7, 2033(152.512057%), April 7, 2033(152.542057%), April 7, 2033(1618.114489%), April 7, 2033(158.524393%), April 7, 2038(179.393122%), April 7, 2039(185.313095%), April 7, 2040(191.428427%), April 7, 2039(185.313095%), April 7, 2042(204.271169%), April 7, 2043(210.1012117%), April 7, 2044(217.975517%), April 7, 2045(225.168709%), April 7, 2044(241.295053%), April 7, 2044(241.295053%), April 7, 2045(24.6282.599276%), April 7, 2047(240.275053%), 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, 2059(354.741942%)	October 8, 2022(100.000%), April 8, 2023(100.000%), October 8, 2023(100.000%), April 8, 2024(100.000%), October 8, 2024(100.000%)				
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed				
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	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				

	Disalson	re templete for main features of regulatory and its limiter	manta			
-	Disclosure template for main features of regulatory capital instruments Other TLAC instruments issued directly by the bank					
\vdash		Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332179	78014RCS7	XS1991337723		
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario		
3a		N/A	Contractual	N/A		
0	eligible instruments governed by foreign law)		- Contractada			
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 100	USD 10	EUR 100		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	April 14, 2020	April 14, 2020	April 16, 2020		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	April 14, 2060	April 14, 2032	April 16, 2035		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	April 14, 2025(120.036283%)	April 14, 2023(100.000%)	April 16, 2025(100.00%),		
16	Subsequent call dates, if applicable	April 14, 2026(124.501633%), April 14, 2022(129.1330.94%), April 14, 2028(133.936845%), April 14, 2029(138.919296%), April 14, 2030(144.087094%), April 14, 2031(149.947133%), April 14, 2031(149.447133%), April 14, 2033(150.772811%), April 14, 2034(166.753560%), April 14, 2035(172.956792%), April 14, 2036(179.990758%), April 14, 2036(179.990758%), April 14, 2038(192.985707%), April 14, 2039(200.164776%), April 14, 2040(207.610905%), April 14, 2040(213.940578), April 14, 2040(223.344457%), April 14, 2043(231.652871%), April 14, 2044(240.270357%), April 14, 2045(249.208415%), April 14, 2046(258.478968%), April 14, 2047(268.094385%), April 14, 2048(278.067496%), April 14, 2045(249.208415%), April 14, 2058(218.10536%), April 14, 2050(299.140519%), April 14, 2051(310.286546%), April 14, 2055(359.077161%), April 14, 2058(366.98575%), April 14, 2055(359.077161%), April 14, 2056(372.434832%), April 14, 2057(386.289408%), April 14, 2058(400.659374%), April 14, 2059(415.563902%).	October 14, 2023(100.000%), April 14, 2024(100.000%), 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, 2028(100.000%), October 14, 2028(100.000%), April 14, 2030(100.000%), October 14, 2030(100.000%), April 14, 2031(100.000%), October 14, 2031(100.000%), April 14, 2031(100.000%), October 14, 2031(100.000%), April 14, 2031(100.000%), October 14, 2031(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	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30		No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a		Exemption	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
		No	No N/A	No N/A		
36	If yes, specify non-compliant features	N/A				

	Disclos	ure template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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		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%), April 20, 2028(100.000%), April 20, 2029(100.000%), April 20, 2029(100.000%), April 20, 2031(100.000%), April 20, 2031(100.000%), April 20, 2032(100.000%), April 20, 2033(100.000%), April 20, 2034(100.000%)		October 30, 2022(102.500%), April 30, 2023(102.500%), October 30, 2023(102.500%), April 30, 2024(102.500%), October 30, 2024(103.000%)
	Coupons/dividends			
17		Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.13%	2.15%	Y1-2: 2.25%, Y3-4: 2.50%, Y5: 3.00%
19		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		N/A	N/A	N/A
25		N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27		N/A	N/A	N/A
28		N/A	N/A	N/A
29		N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32		N/A	N/A	N/A
33		N/A	N/A	N/A
-	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34	in temperary winte-down, description of winte-down meenanism			
34a	Type of subordination	Exemption	Exemption	Exemption
34a	Type of subordination	Exemption Unsubordinated	Exemption Unsubordinated	Unsubordinated
34a	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			

	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 Iss	suer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 Ur	nique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RCT5	CAMM002JFUN5	78014RCU2		
	overning law(s) of the instrument	New York	Province of Ontario	New York		
3a Mea	ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	Contractual		
	ible instruments governed by foreign law)					
Re	egulatory 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 An	nount 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 Pa	ar value of instrument	USD 2	EUR 55.98	USD 25		
10 Ac	counting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Or	riginal date of issuance	April 30, 2020	February 25, 2020	May 6, 2020		
	erpetual or dated	Dated	Dated	Dated		
13	Original maturity date	April 30, 2025	February 25, 2050	May 6, 2022		
	suer call subject to prior supervisory approval	Yes	Yes	No		
15	Optional call date, contingent call dates and redemption amount	April 30, 2022(100.000%)	February 25, 2022(60.68233%)	N/A		
16	Subsequent call dates, if applicable	October 30, 2022(100.000%), April 30, 2023(100.000%),	February 25, 2023(61.77461%), February 25,	N/A		
		October 30, 2023(100.000%), April 30, 2024(100.000%),	2024(62.88655%), February 25, 2025(64.01851%),			
		October 30, 2024(100.000%)	February 25, 2026(65.17084%), February 25,			
		00.00001 00, 2024(100.00070)	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%)			
	pupons/dividends	First	From I	Electrical Control		
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed-Float		
18	Coupon rate and any related index	2.00%	1.80%	Y0.5: 2.00%, Y0.5-2: USD SOFR + 0.80%, subject to		
40	Edding of Eddings and	N.	N.	floor		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
	onvertible 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 Wi	rite-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		
	ype of subordination	Exemption	Exemption	Exemption		
	osition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
	on-compliant transitioned features	No	No	No		
37 I If v	yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosu	re template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086SB1	780086SD7	XS1991331874
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 8.25	USD 1.75	50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	May 15, 2020	May 19, 2020	May 22, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	May 15, 2025	May 19, 2027	May 22, 2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 15, 2022(101.500%)	May 19, 2022(101.500%),	May 22, 2024(100.000%)
16	Subsequent call dates, if applicable		November 19, 2022(101.650%), May 19, 2023(101.650%),	
		November 15, 2023(101.650%), May 15, 2024(101.650%),	November 19, 2023(101.750%), May 19, 2024(101.750%),	22, 2027(100.000%), May 22, 2028(100.000%), May 22,
		November 15, 2024(101.800%)	November 19, 2024(101.850%), May 19, 2025(101.850%),	2029(100.000%), May 22, 2030(100.000%), May 22,
			November 19, 2025(102.000%), May 19, 2026(102.000%),	
			November 19, 2026(102.500%)	2033(100.000%), May 22, 2034(100.000%)
-	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%
10	Coupon rate and any related index	11-3: 1.50%, 14: 1.65%, 15: 1.60%	2.00%, Y7: 2.50%	2.70%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosu	re template for main features of regulatory capital instru	ments	
	2.00.000	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)	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(121.507176%), May 26,	N/A	June 18, 2025(100.000%), June 18, 2026(100.000%),
		2027(125.516913%), May 26, 2028(129.658971%), May 26, 2028(139.658971%), 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(173.652267%), May 26, 2038(179.393122%), May 26, 2038(185.313095%), May 26, 2040(191.428427%), May 26, 2041(191.745565%), May 26, 2042(204.271169%), May 26, 2045(211.012117%), May 26, 2044(217.975517%), May 26, 2045(215.68709%), May 26, 2046(232.599276%), May 26, 2046(248.204129%), May 26, 2049(256.394866%), May 26, 2050(264.855896%), May 26, 2050(264.855896%), 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
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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No.	No
	If yes, specify non-compliant features	N/A	N/A	N/A
3/	in yes, specify non-compliant reatures	IWA	IN/A	INU

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments iss	sued directly by the bank			
	Included in TLAC not include	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)	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	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		
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 is:				
	Included in TLAC not inclu				
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-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	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		

	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)	780086SL9	780086SM7	780086SN5	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a		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	9.0	1.4	2.5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	August 20, 2020	August 20, 2020	September 1, 2020	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	August 20, 2027	August 20, 2027	September 1, 2028	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	August 20, 2022(101.150%),	August 20, 2022(101.350%),	September 1, 2022(101.250%)	
16	Subsequent call dates, if applicable	February 20, 2023(101.200%), August 20,	February 20, 2023(101.450%), August 20,	March 1, 2023(101.300%), September 1, 2023(101.300%),	
		20, 2024(101.250%), February 20, 2025(101.500%), August 20, 2025(101.500%), February 20, 2026(101.600%), August 20, 2026(101.600%), February 20, 2027(102.000%)	20, 2024(101.450%), February 20, 2025(101.600%), August 20, 2025(101.600%), February 20, 2026(101.600%), August 20, 2026(101.600%), February 20, 2027(101.750%)	March 1, 2025(101.500%), 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				
17		Fixed	Fixed	Fixed	
18	Coupon rate and any related index	Y1-2: 1.15%, Y3: 1.2%, Y4: 1.25%, Y5: 1.5%, Y6: 1.6%, Y7: 2.0%	Y1-2: 1.35%, Y3-4: 1.45%, Y5-6: 1.60%, Y7: 1.75%	Y1-2: 1.25%, Y3: 1.3%, Y4: 1.4%, Y5: 1.5%, Y6: 1.65%, Y7: 1.8%, Y8: 2.0%	
19		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	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30		No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32		N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a		Exemption	Exemption	Exemption	
35	1 71	Unsubordinated	Unsubordinated	Unsubordinated	
36		No	No	No	
37		N/A	N/A	N/A	
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	Disclosure template for main features 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)	XS1991337483	780086SQ8		
	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a N	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
ir	nstruments 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	50	1.7		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	September 22, 2020	October 1, 2020		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	September 22, 2035	October 1, 2027		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	September 22, 2023(100.000%)	October 1, 2022(101.250%)		
16	Subsequent call dates, if applicable	September 22, 2024(100.000%), September 22, 2025(100.000%), September 22, 2026(100.000%), September 22, 2026(100.000%), September 22, 2028(100.000%), September 22, 2029(100.000%), September 22, 2030(100.000%), September 22, 2031(100.000%), September 22, 2031(100.000%), September 22, 2032(100.000%), Septem	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	2034(100.000%)			
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	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		
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		
			1		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Unsubordinated No	No Unsubordinated		

	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)	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 9, 2024(100.720%), October 9, 2024(100.720%), April 9, 2025(100.720%)	April 14, 2023(101.200%), October 14, 2023(101.200%), April 14, 2024(101.300%), October 14, 2024(101.300%), April 14, 2025(101.400%)	April 16, 2023(101.700%), October 16, 2023(101.700%), 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, 2026(102.000%), April 16, 2028(102.250%), October 16, 2028(102.250%), April 16, 2028(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	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

1	Disclosur	re template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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)			
	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 21, 2020	October 22, 2020	October 23, 2020
12	Perpetual or dated	Dated	Dated	Dated
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%)
16		April 21, 2023(101.200%), October 21, 2023(101.200%), April 21, 2024(101.300%), October 21, 2024(101.300%), April 21, 2025(101.500%)	October 22, 2024(100.000%), October 22, 2025(100.000%), October 22, 2026(100.000%), October 22, 2026(100.000%), October 22, 2027(100.000%), October 22, 2028(100.000%), October 22, 2030(100.000%), October 22, 2030(100.000%), October 22, 2030(100.000%), October 22, 2031(100.000%), October 22, 2033(100.000%), October 22, 2033(100.000%), October 22, 2032(100.000%), October 22, 2032(100.000%), October 22, 2032(100.000%), October 22, 2032(100.000%), October 22, 2032(100.000%)	April 23, 2023(101.400%), October 23, 2023(101.400%), April 23, 2024(101.500%), October 23, 2024(101.500%), April 23, 2025(101.650%), October 23, 2025(101.650%), April 23, 2026(101.750%), October 23, 2026(101.750%), April 23, 2027(102.000%), October 23, 2026(101.750%), April 23, 2027(102.000%), October 23, 2027(102.000%), April 23, 2028(102.250%), October 23, 2028(102.250%), 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: 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		N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosu	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank				
		Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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- 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	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%)		
16	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%)		November 23, 2024(100.000%), November 23, 2025(100.000%), November 23, 2026(100.000%), November 23, 2026(100.000%), November 23, 2027(100.000%), November 23, 2028(100.000%), November 23, 2028(100.000%), November 23, 2030(100.000%), November 23, 2031(100.000%), November 23, 2031(100.000%), November 23, 2034(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		
33	If write-down, permanent or temporary	N/A	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	IN/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	IN/A	N/A	N/A		
31	ir yes, specify non-compliant reatures	INV	INA	INA		

_	Disclos	ure template for main features of regulatory capital instru	mante	
-	Disclos	Other TLAC instruments issued directly by the bank	ments	
		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)	XS1991331361	XS1991331528	XS1991331015
3		Province of Ontario N/A	Province of Ontario N/A	Province of Ontario N/A
3a	eligible instruments governed by foreign law)	N/A	N/A	N/A
<u> </u>	Regulatory treatment		hua.	200
5	Transitional Basel III rules Post-transitional Basel III rules	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
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	71 (71 1 73 7	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		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		Yes	Yes	Yes
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	November 24, 2025(114.806261%) November 24, 2026(118.020836%), November 24,	November 30, 2025(114.248950%) November 30, 2026(117.333672%), November 30,	December 10, 2023(108.795990%), December 10, 2024(111.896676%), December 10,
		2027(121.325420%), November 24, 2028(124.722532%), November 24, 2030(131.804776%), November 24, 2031(131.804776%), November 24, 2031(131.804776%), November 24, 2031(131.80275%), November 24, 2033(143.80275%), November 24, 2034(147.198575%), November 24, 2035(151.320135%), November 24, 2036(155.557099%), November 24, 2036(164.390253%), November 24, 2038(164.390253%), November 24, 2038(164.390253%), November 24, 2049(173.724989%), November 24, 2041(178.589289%), November 24, 2042(183.589789%), November 24, 2043(188.730303%), November 24, 2044(174.751%), November 24, 2045(194.74054%), November 24, 2046(205.031685%), November 24, 2046(205.031685%), November 24, 2046(205.031685%), November 24, 2054(205.031685%), November 24, 2054(205.031685%), November 24, 2051(245.7805553%), November 24, 2051(245.7806105%), November 24, 2053(246.785553%), November 24, 2055(262.880888%), November 24, 2055(262.1553%), November 24, 2055(262.880888%), November 24, 2056(262.84068%), November 24, 2056(262.840688%), November 24, 2056(262.8406888%), November 24, 2056(262.840688%), November 24, 2056(262.8406888%), November 24, 2056(262.8406888%),	2027(120.501681%), November 30, 2028(123.755226%), November 30, 2029(127.096617%), November 30, 2030(130.528226%), November 30, 2031(134.052488%), November 30, 2033(141.389047%), November 30, 2034(145.206551%), November 30, 2033(141.389047%), November 30, 2034(145.206551%), November 30, 2036(153.153560%), November 30, 2037(157.288707%), November 30, 2038(161.535502%), November 30, 2038(161.535502%), November 30, 2039(165.896960%), November 30, 2040(170.376178%), November 30, 2041(174.976335%), November 30, 2042(179.70696%), November 30, 2043(184.552615%), November 30, 2044(179.70696%), November 30, 2046(199.908626%), November 30, 2045(194.652995%), November 30, 2046(199.908626%), November 30, 2054(2048)(21.849425%), November 30, 2054(261.8560131%), November 30, 2050(22.389003%), November 30, 2051(228.395306%), November 30, 2055(263.650131%), November 30, 2055(263.937138%), November 30, 2057(267.982487%), November 30, 2058(275.218014%), November 30, 2059(282.648900%)	2025(115.085731%), December 10, 2026(118.365674%), December 10, 2027(121.739095%), December 10, 2028(125.208660%), December 10, 2029(128.777107%), December 10, 2031(136.222014%), December 10, 2031(136.222014%), December 10, 2031(140.104328%), December 10, 2033(144.097302%), December 10, 2033(144.097302%), December 10, 2034(148.204075%), December 10, 2036(156.772086%), December 10, 2036(156.772086%), December 10, 2036(156.772086%), December 10, 2036(165.6772086%), December 10, 2036(165.67438%), December 10, 2041(180.422301%), December 10, 2044(180.422301%), December 10, 2044(185.564336%), December 10, 2044(196.292228%), December 10, 2044(196.292228%), December 10, 2046(207.640323%), December 10, 2044(203.2348619%), December 10, 2046(207.640323%), December 10, 2054(203.234819%), December 10, 2051(238.964348%), December 10, 2051(238.964348%), December 10, 2055(267.393201%), December 10, 2054(259.386367%), December 10, 2055(267.393201%), December 10, 2056(275.013908%), December 10, 2057(282.851804%), December 10, 2055(299.204103%)
	Coupons/dividends			
17		Fixed	Fixed	Fixed
18		2.80%	2.70%	2.85%
20		No Mandatory	No Mandatory	No Mandatory
21		No	No	No
		Non-cumulative	Non-cumulative	Non-cumulative
1 22		Non-convertible	Non-convertible	Non-convertible
22	· ·			
	If convertible, conversion trigger (s)	N/A	N/A	N/A
23		N/A N/A	N/A N/A	N/A N/A
23 24 25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
23 24 25 26 27	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
23 24 25 26 27 28	If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A N/A N/A N/A N/A	N/A N/A N/A N/A	N/A N/A N/A N/A N/A
23 24 25 26 27 28 29	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	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
23 24 25 26 27 28 29 30	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 Wite-down feature	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/O
23 24 25 26 27 28 29 30 31	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)	N/A N/A N/A N/A N/A N/A N/O N/O	N/A N/A N/A N/A N/A N/A NO NO	N/A N/A N/A N/A N/A N/A NO NO
23 24 25 26 27 28 29 30 31 32	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 Wite-down feature If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A N/A N/A N/A N/A NO NO N/A	N/A N/A N/A N/A N/A N/A NO N/A N/A	N/A N/A N/A N/A N/A N/A N/A N/A NO N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33	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	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
23 24 25 26 27 28 29 30 31 32 33	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 Wite-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 N/A N/A N/A N/A NO N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A N/A NO 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 NO N/A N/A N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33 34 34a	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 Type of subordination	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
23 24 25 26 27 28 29 30 31 32 33	If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Wite-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, pull or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	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 Exemption	N/A N/A N/A N/A N/A N/A NO NO N/A N/A N/A N/A N/A N/A N/A Exemption

2 L 3 G 3a Me eli	Issuer	Other TLAC instruments issued directly by the bank Included in TLAC not included in regulatory capital					
2 L 3 G 3a Me eli		Included in TLAC not included in regulatory capital					
2 L 3 G 3a Me eli							
3 G 3a Me eli		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
3a Me	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TA2	780086SZ8	780086TB0			
eli	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario			
	leans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A			
	ligible instruments governed by foreign law)						
$\Box F$	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 A	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 F	Par value of instrument	8.0	5.5	10.25			
	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11 C	Original date of issuance	December 17, 2020	December 18, 2020	December 23, 2020			
12 F	Perpetual or dated	Dated	Dated	Dated			
13	Original maturity date	December 17, 2032	December 18, 2025	December 23, 2025			
14 Is	Issuer call subject to prior supervisory approval	Yes	Yes	No			
15	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, 2024(107.990%), December 17, 2025(110.080%), December 17, 2026(112.220%), December 17, 2028(114.400%), December 17, 2028(116.620%), December 17, 2029(118.80%), December 17, 2030(121.180%), December 17, 2031(123.540%)	June 18, 2023(100,950%), December 18, 2023(100,950%), June 18, 2024(101,000%), December 18, 2024(101,000%), June 18, 2025(101,250%)	N/a			
	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			
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 C	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 V	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 1	Type of subordination	Exemption	Exemption	Exemption			
35 F	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36 N	Non-compliant transitioned features	No	No	No			
37 II	If yes, specify non-compliant features	N/A	N/A	N/A			

	Disclose	re template for main features of regulatory capital instru	imente	
	District	Other TLAC instruments issued directly by the bank	illionia.	
		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)	78014RDD9	XS1991330801	XS1991333490
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	Contractual	N/A	N/A
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 10	50	USD 50
10	Accounting classification Original date of issuance	Liability - fair value option December 31, 2020	Liability - fair value option January 4, 2021	Liability - fair value option January 25, 2021
11				
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 31, 2040	January 4, 2036	January 25, 2061
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	December 31, 2022(102.100%) June 30, 2023(102.100%), December 31,	January 4, 2025(100.000%) January 4, 2026(100.000%), January 4, 2027(100.000%),	January 25, 2026(114.917984%) January 25, 2027(118.158671%), January 25,
		2023(102.100%), June 30, 2024(102.100%), December 31, 2024(102.100%), December 31, 2025(102.100%), June 30, 2025(102.100%), December 31, 2025(102.100%), December 31, 2026(102.100%), June 30, 2027(102.100%), December 31, 2026(102.100%), June 30, 2028(102.100%), December 31, 2028(102.100%), June 30, 2029(102.100%), June 30, 2029(102.100%), June 30, 2039(102.100%), June 30, 2031(102.100%), June 30, 2031(102.100%), June 30, 2031(102.100%), December 31, 2032(102.100%), December 31, 2032(102.100%), December 31, 2032(102.100%), June 30, 2033(102.100%), December 31, 2032(102.100%), June 30, 2033(102.100%), June 30, 2035(102.100%), December 31, 2036(102.100%), December 31, 2036(102.100%), December 31, 2036(102.100%), June 30, 2036(102.100%), December 31, 2036(102.100%), June 30, 2036(102.100%), June 30, 2039(102.100%), December 31, 2039(102.100%), June 30, 2039(102.100%), June 30, 2040(102.100%)	January 4, 2028(100.00%), January 4, 2029(100.00%), January 4, 2031(100.00%), January 4, 2031(100.00%), January 4, 2032(100.000%), January 4, 2033(100.00%), January 4, 2034(100.000%), January 4, 2035(100.000%)	2028(121.490745%), January 25, 2029(124.916784%), January 25, 2031(124.30438%), January 25, 2031(132.061430%), January 25, 2031(135.785562%), January 25, 2033(135.785562%), January 25, 2034(143.561850%), January 25, 2038(161.7600012%), January 25, 2038(161.762333%), January 25, 2038(161.762333%), January 25, 2038(161.966892%), January 25, 2038(161.966892%), 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(200.4195050%), January 25, 2046(200.4195050%), January 25, 2054(261.812548%), January 25, 2054(261.812548%), January 25, 2054(261.812548%), January 25, 2055(24.401221%), January 25, 2055(24.401221%), January 25, 2055(24.401221%), January 25, 2055(256.813025%), January 25, 2053(243.491152%), January 25, 2055(257.417687%), January 25, 2056(264.676866%), January 25, 2058(279.815123%), January 25, 2058(279.815123%), January 25, 2059(287.705909%), January 25, 2060(295.819216%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	2.10%	2.100%	2.82%
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 30	If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	N/A No	N/A No
31	Virite-down teature If write-down, write-down trigger (s)	N/A	N/A	N/A
31		N/A	N/A	N/A
33	If write-down, full or partial 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
34a	Type of subordination	N/A Exemption	N/A 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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	Nierlasi	are template for main features of regulatory capital instru	imente	
	51301031	Other TLAC instruments issued directly by the bank	amonto	
		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- eligible instruments governed by foreign law)	N/A	Contractual	N/A
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	8.0	USD 10	USD 200
10	Accounting classification	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		Yes	Yes	Yes
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	January 29, 2023(100.825%) July 29, 2023(100.900%), January 29, 2024(100.900%),	January 29, 2023(101.000%), July 29, 2023(101.000%), January 29, 2024(101.000%),	February 8, 2026(114.527334%) February 8, 2027(117.676836%), February 8,
		July 29, 2024(101.000%), January 29, 2025(101.000%), July 29, 2025(101.150%)	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%)	2028(120.912949%), February 8, 2029(124.238055%), February 8, 2031(121.65103%), February 8, 2031(131.165103%), February 8, 2032(134.772144%), February 8, 2033(134.782144%), February 8, 2034(142.26853%), February 8, 2035(164.199413%), February 8, 2036(150.219896%), February 8, 2036(150.219896%), February 8, 2038(154.350944%), February 8, 2038(154.350944%), February 8, 2038(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(196.630278%), February 8, 2045(191.762610%), February 8, 2046(197.036082%), February 8, 2047(202.454575%), February 8, 2049(213.742682%), February 8, 2050(219.620606%), February 8, 2051(225.660173%), February 8, 2051(221.865828%), February 8, 2053(231.865828%), February 8, 2055(251.525626%), February 8, 2056(258.442581%), February 8, 2056(258.442581%), February 8, 2056(258.52521.55626%), February 8, 2059(280.355810%), February 8, 2058(272.852370%), February 8, 2059(280.355810%), 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	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a		Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosur	re template for main features of regulatory capital instru	ments	_
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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		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 16	Optional call date, contingent call dates and redemption amount 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,
		25, 2028(100.000%), February 25, 2029(100.000%), February 25, 2030(103.000%), February 25,	2026(100.000%), February 26, 2027(100.000%), February 26, 2028(100.000%), February 26, 2028(100.000%), February 26, 2030(103.000%), February 26, 2031(100.000%), February 26, 2031(100.000%), February 26, 2033(100.000%), February 26, 2033(100.000%), February 26, 2035(100.000%), February 26, 2035(100.000%), February 26, 2036(100.000%), February 26, 2037(100.000%), February 26, 2038(100.000%), February 26, 2039(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
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	, 55 ()	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26		N/A	N/A	N/A
27		N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29		N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32		N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosu	re template for main features of regulatory capital instru	iments	
		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
	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, 2024(101.000%), August 26, 2024(101.000%), February 26, 2025(101.000%), August 26, 2025(101.000%), February 26, 2026(101.000%), August 26, 2026(101.000%)	March 5, 2025(102.570%), March 5, 2026(102.570%), March 5, 2027(102.570%), March 5, 2028(102.570%), March 5, 2029(102.570%), March 5, 2030(102.570%), March 5, 2031(102.570%), March 5, 2032(102.570%), March 5, 2033(102.570%), March 5, 2034(102.570%), March 5, 2035(102.570%)	September 16, 2023(101.300%), March 16, 2024(101.300%), September 16, 2024(101.400%), March 16, 2025(101.400%), September 16, 2025(101.450%)
	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
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

$\overline{}$	Disclosi	re template for main features of regulatory capital instru	iments	
	Disclose	Other TLAC instruments issued directly by the bank	inents	
		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-	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 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 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	March 29, 2026(118.024612%) March 29, 2027(122.002041%), March 29,	March 31, 2023(101.250%), September 30, 2023(101.400%), March 31,	April 5, 2023(104.240000%) April 5, 2024(106.430000%), April 5, 2025(108.670000%),
	Counons/filvidends	2028(126.113510%), March 29, 2029(130.36356%), March 29, 2030(143.75678%), March 29, 2031(139.298090%), March 29, 2032(143.992436%), March 29, 2034(153.861057%), March 29, 2035(159.046175%), March 29, 2035(159.046175%), March 29, 2036(164.406031%), March 29, 2037(199.946514%), March 29, 2038(175.673711%), 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, 2045(221.548284%), March 29, 2045(221.548284%), March 29, 2045(221.548284%), March 29, 2056(256.56857%), March 29, 2050(261.481503%), March 29, 2050(261.481503%), March 29, 2050(261.481503%), March 29, 2050(261.481503%), March 29, 2055(279.402318%), March 29, 2053(288.818176%), March 29, 2055(279.402318%), March 29, 2055(308.612529%), March 29, 2055(308.612529%), March 29, 2056(319.012771%), March 29, 2057(329.763501%), March 29, 2056(319.012771%), March 29, 2056(318.4876531%), March 29, 2056(340.876531%), March 29, 2056(340.876531%), March 29, 2056(340.876531%), March 29, 2056(364.238740%), March 29, 2056(364.238740%), March 29, 2056(364.238740%), March 29, 2061(376.513585%)	2024(101.400%), September 30, 2024(101.500%), March 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 19	Coupon rate and any related index	3.37%	Y1-2: 1.25%, Y3: 1.40%, Y4: 1.50%, Y5: 1.75%	2.10%
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatany	No Mandatory
21	Existence of a step up or other incentive to redeem	No	Mandatory No	No
	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
1 22				Non-convertible
22	Convertible or non convertible			
23	Convertible or non-convertible	Non-convertible	Non-convertible	
23 24	If convertible, conversion trigger (s)	N/A	N/A	N/A
23 24 25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
23 24 25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A
23 24 25 26 27	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	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
23 24 25 26 27 28	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	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
23 24 25 26 27	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	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
23 24 25 26 27 28 29	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	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
23 24 25 26 27 28 29 30 31	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	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
23 24 25 26 27 28 29 30	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)	N/A	N/A	N/A N/A N/A N/A N/A N/A N/A NO
23 24 25 26 27 28 29 30 31 32	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	N/A	N/A	N/A
23 24 25 26 27 28 29 30 31 32 33	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, permanent or temporary	N/A	N/A	N/A N/A N/A N/A N/A N/A N/A N/A NO N/A NO N/A N/A N/A N/A N/A N/A N/A
23 24 25 26 27 28 29 30 31 32 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into 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, full or partial If write-down-down, certain to temporary If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
23 24 25 26 27 28 29 30 31 32 33 34 34a 35	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 Type of subordination	N/A	N/A	N/A

	Disclos	ure template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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
15	Optional call date, contingent call dates and redemption amount	n/a	April 20, 2023(101,250%)	April 29, 2023(101,300%)
16	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			
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 and	1.25%	Y1-2: 1.30%, Y4: 1.40%, Y4: 1.50%, Y5: 1.75%
		floor		
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34			Exemption	Exemption
		Exemption	Exemption	
34	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
34 34a				

	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 Bloombe	rg identifier for private placement)	780086TL8	780086TN4	780086TP9
3 Governing law(s) of the instrument	, , ,	Province of Ontario	Province of Ontario	Province of Ontario
	ection 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 july)	risdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Curre	ency 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	<u> </u>	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 approva		Yes	Yes	Yes
15 Optional call date, contingent call dates an	d 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 4, 2024(101.650%), May 4, 2025(101.650%),	November 26, 2023(101.600%), May 26, 2024(101.600%), November 26, 2024(101.700%), May 26, 2025(101.700%),	
		November 4, 2025(101.750%)	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 o	r 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 conve		N/A	N/A	N/A
28 If convertible, specify instrument type conv		N/A	N/A	N/A
29 If convertible, specify issuer of instrument i	t converts into	N/A	N/A	N/A
30 Write-down feature	<u> </u>	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	n (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

State	-				
1 Issuer Superior (Company) Royal Bank of Canada Province of Ontario P	Other TLAC instruments issued directly by the bank				
2 Unique identifier (og USIPI, ISIN, or Bloomberg identifier for private placement) 3 Governing jawly of the instrument 3 Governing jawly of the instrument of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments) governed of Ordario NA NA NA NA NA Faguilatory treatment 4 Transforael Basel III rules NIA NA NIA NIA 5 Post-transforael Basel III rules NIA NIA NIA NIA 6 Figuilatory treatment 6 Four instrument governing instrument governing at solicy group group date of Section 13 of the TLAC Instruments NIA NIA NIA NIA 7 Instrument type (types to be specified by jurisdiction) NIA - Amount eligible for TLAC only NIA - Amount eligible for TLA					
3 Governing lawky of the instrument growth endroceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-algible instruments governed by foreign law) 4 Transitional Basel III rules 5 Post-transitional Basel III rules NA NA NA NA 6 Eligible at stologroup/group&sool 7 Instruments governed by by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Original faste of instrument 11 Original date of instrument 12 Propelual or dated 13 Original instruic original and instrument 14 Subsequent call dates, if applicable 15 Optional and lade, complex call dates and redemption amount 16 Optional call date, complex call dates, if applicable 17 Fixed or floating dividend/s 17 Fixed or floating dividend/scupon 18 Subsequent call dates, if applicable 19 Fixed 17 Fixed or floating dividend/scupon 18 Coupons dividend/scupon 19 Fixed 19 Fixed 18 Coupon rate and any replaced index and redemption are completed in the properties of the complex					
Sam 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					
eligible instruments governed by foreign law Regulatory treatment					
Regulatory treatment					
Transfloral Basel III rules					
Post-transitional Basel III rules N/A					
6 Eligible at solo/group/group/scolo 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 1 0 Accounting dissification 1 1 Original date of issuance 1 1 Original date of issuance 1 1 Original date of issuance 1 2 Perpetual or dated 1 3 Original maturity date 1 3 Original maturity date 1 3 Original maturity date 1 3 Original date, contingent call dates, and redemption amount 1 Original call date, contingent call dates, and redemption amount 1 Subsequent call dates, and redemption amount 1 Original date of issuance 2 Openmber 7, 2023(101.850%), June 7, 2023(101.850%), December 29, 2023(101.650%), June 29, 2023(101.650%), June 29, 2023(101.650%), June 29, 2023(101.650%), June 29, 2023(101.650%), December 7, 2023(101.850%), June 7, 2023(101.850%), June 7, 2023(101.850%), June 29, 2023(101.650%), December 7, 2023(101.850%), June					
Testument 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 -					
Par value of instrument					
Accounting classification					
11 Original date of issuance June 7, 2021 June 29, 2021 July 14, 2021 12 Perpetual or dated Dated Dated Dated 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 Ye					
Perpetual or dated Dated Dated Dated Dated June 7, 2028 June 9, 2026 July 14, 2028 June 17, 2028 June 18,					
13 Original maturity date June 7, 2028 June 29, 2026 July 14, 2028 14 Issuer call subject to prior supervisory approval Yes					
14 Issuer call subject to prior supervisory approval Yes Yes June 7, 2023(101.850%), June 7, 2023(101.850%), June 29, 2023(101.250%), June 29, 2023(101.250%), June 29, 2023(101.450%), June 29, 2024(101.850%), December 7, 2024(101.850%), June 7, 2025(101.850%), June 7,					
15 Optional call date, contingent call dates and redemption amount June 7, 2023(101.850%), June 29, 2023(101.250%), June 29, 2023(101.250%), June 29, 2023(101.250%), June 29, 2023(101.450%), June 29, 2023(10					
December 7, 2023(101.850%), June 7, 2024(101.850%), June 7, 2024(101.850%), June 7, 2024(101.850%), June 7, 2024(101.850%), June 29, 2023(101.450%), June 29, 2024(101.600%), June 29, 2025(101.850%), June 7, 2025(101.850%), June 7, 2025(101.850%), June 7, 2025(101.850%), June 7, 2027(101.850%), June 29, 2025(101.600%), December 29, 2025(101.600%), June 29, 2025(101.600%), June 29, 2025(101.600%), June 20, 2025(101.600%), June 20, 2025(101.600%), June 20, 2025(101.600%), June 20, 2025(101.850%), June 27, 2027(101.850%), June 27, 2027(101.850%), June 29, 2025(101.850%), June 20, 2025(101.850%), June 20, 2025(101.850%), June 20, 2025(101.850%), June 20, 2025(101.850%), June 29, 2025(101.850%), June					
December 7, 2024(101.850%), June 7, 2025(101.850%), December 29, 2024(101.600%), December 29, 2025(101.750%) January 14, 2025(101.910%), July 14,					
Fixed or floating dividend/coupon Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed Fixed F	5(101.910%), 6(101.910%),				
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					
19 Existence of a dividend stopper 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-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-convertible or non-convertible Non-con					
21 Existence of a step up or other incentive to redeem No 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					
22 Noncumulative or cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-convertible Non					
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A					
24 If convertible, conversion trigger (s) N/A N/A N/A N/A					
25 If convertible, fully or partially N/A N/A N/A					
26 If convertible, conversion rate N/A N/A N/A N/A					
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 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					
33 If write-down, permanent or temporary N/A N/A N/A					
34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A					
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 N/A					

	Disclosu	re 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		
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		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9		5.0	USD 5	USD 1
10		Liability - fair value option	Liability - fair value option	Liability - fair value option
11	1 - 0	July 16, 2021	July 20, 2021	July 27, 2021
12		Dated	Dated	Dated
13		July 16, 2026	July 20, 2028	July 27, 2028
14		Yes	Yes	Yes
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates. if applicable	July 16, 2023(101.600%), January 16, 2024(101.650%), July 16, 2024(101.650%),	July 20, 2023(101.250%), October 20, 2023(101.250%), January 20,	July 27, 2023(101.000%), January 27, 2024(101.000%), July 27, 2024(101.000%),
		January 16, 2025(101.700%), July 16, 2025(101.700%), January 16, 2026(101.750%)	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%), July 20, 2026(101.500%), July 20, 2026(101.500%), July 20, 2026(101.500%), July 20, 2026(101.500%), October 20, 2026(101.500%), July 20, 2026(101.500%), October 20, 2027(101.500%), July 20, 2027(101.500%), October 20, 2027(101.500%), July 20, 2027(101.500%), October 20, 2027(102.000%), January 20, 2027(101.500%), October 20, 2027(102.000%), January 20, 2028(102.000%), April 20, 2028(102.000%)	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
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23		Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30		No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a		Exemption	Exemption	Exemption
35		Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No No	No	No No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclos	ure template for main features of regulatory capital instru	iments	
		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 N	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
e	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
	Par value of instrument	2.0	EUR 60	2.2
	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
	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%)
16	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
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
	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
	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
	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	monte	
\vdash	Disclosi	Other TLAC instruments issued directly by the bank	ments	
\vdash		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)	XS1991335602	780086UC6	780086UB8
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)	1.77		
	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	1.0	3.8
10		Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	September 22, 2021	September 22, 2021	September 29, 2021
12		Dated	Dated	Dated
13	Original maturity date	September 22, 2061	September 22, 2031	September 29, 2026
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 22, 2026(117.057296%)	September 22, 2023(104.690%)	September 29, 2023(101.400%)
16	Subsequent call dates, if applicable	September 22, 2020(117.057290%) September 22, 2027(120.803129%), September 22,	September 22, 2023(104.690%) September 22, 2024(107.120%), September 22,	March 29, 2024(101.450%), September 29,
		September 22, 2030(132.775295%), September 22, 2031(137.024165%), September 22, 2032(141.408876%), September 22, 2032(141.408876%), September 22, 2033(145.933960%), September 22, 2033(145.933960%), September 22, 2033(145.9396711%), September 22, 2036(160.396711%), September 22, 2036(160.396711%), September 22, 2036(160.292790%), September 22, 2040(181.934159%), September 22, 2040(181.934159%), September 22, 2041(198.764246%), September 22, 2043(199.964702%), September 22, 2044(206.363573%), September 22, 2045(219.367207%), September 22, 2046(219.362157%), September 22, 2046(219.362157%), September 22, 2046(219.362157%), September 22, 2046(219.363617%), September 22, 2054(261.263617%), September 22, 2054(261.263617%), September 22, 2051(27.271650%), September 22, 2054(281.263617%), September 22, 2054(281.26334%), September 22, 2054(281.26334%), September 22, 2054(281.26334%), September 22, 2055(261.816408%), September 22, 2055(261.816408%), September 22, 2055(301.154533%), September 22, 2056(301.154533%), September 22, 2056(301.363606%), September 22, 2056(301.36334%), September 22, 2060(341.592396%), September 22, 2061(352.523353%)	September 22, 2027(114.750%), September 22, 2028(117.420%), September 22, 2029(120.140%), September 22, 2030(122.930%)	29, 2025(101.500%), March 29, 2026(101.550%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	3.20%	2.32%	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55%
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	3.20% No	2.32% No	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	3.20% No Mandatory	2.32% No Mandatory	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory
18 19 20 21	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	3.20% No Mandatory No	2.32% No Mandatory No	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No
18 19 20 21 22	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	3.20% No Mandatory No No Non-cumulative	2.32% No Mandatory No No Non-cumulative	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative
18 19 20 21 22 23	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	3.20% No Mandatory No No Non-convertible	2.32% No Mandatory No Non-cumulative Non-convertible	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24	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)	3.20% No Mandatory No Non-cumulative Non-convertible N/A	2.32% No Mandatory No Non-cumulative Non-convertible N/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	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	3.20% No Mandatory No Non-cumulative Non-convertible N/A N/A	2.32% No Mandatory No Non-cumulative Non-convertible N/A N/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	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, conversion rate	3.20% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A	2.32% No Mandatory No Non-comulative Non-convertible N/A N/A N/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	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, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	3.20% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A	2.32% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	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, conversion rate If convertible, and conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	3.20% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A	2.32% No Mandatory No Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29	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, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into	3.20% No No Mandatory No Non-cumulative N/A	2.32% No Mandatory No Non-convertible N/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	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, experience and the convertible or non-convertible or non-convertible or non-convertible partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Witte-down feature	3.20% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	2.32% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	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, 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 instrument it converts into Write-down feature If write-down, write-down trigger (s)	3.20% No Mandatory No Non-cumulative Non-convertible N/A	2.32% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	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, conversion rate If convertible, conversion rate If convertible, especify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Wite-down feature If write-down, full or partial	3.20% No Mandatory No Non-cumulative N/A N/A N/A N/A N/A N/A N/A N/	2.32% No Mandatory No Non-cumulative N/A N/A N/A N/A N/A N/A N/A N/	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	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, experience and the convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Witte-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary	3.20% No Mandatory No Non-cumulative Non-convertible N/A	2.32% No Mandatory No Non-cumulative N/A N/A N/A N/A N/A N/A N/A N/	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	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, conversion rate If convertible, apply or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If 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	3.20% No Mandatory No Non-cumulative Non-convertible N/A	2.32% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	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, conversion trigger (s) If convertible, conversion rate If convertible, experience or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature 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 Type of subordination	3.20% No Mandatory No Non-cumulative N/A N/A N/A N/A N/A N/A N/A N/	2.32% No Mandatory No Non-convertible N/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	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, conversion trigger (s) If convertible, conversion rate If convertible, poly or partially If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Witte-down feature If write-down, write-down trigger (s) 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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	3.20% No Mandatory No Non-cumulative Non-convertible N/A	2.32% No Mandatory No Non-cumulative N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	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, conversion trigger (s) If convertible, conversion rate If convertible, apacify instrument type convertion If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If write-down figure of 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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	3.20% No Mandatory No Non-cumulative N/A N/A N/A N/A N/A N/A N/A N/	2.32% No Mandatory No Non-convertible N/A	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55% No Mandatory No Non-cumulative Non-convertible N/A

	Disclosu	re template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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%), September 30, 2024(101.250%), December 30, 2024(101.250%), March 30, 2025(101.250%), December 30, 2025(101.250%), March 30, 2025(101.250%), December 30, 2025(101.250%), March 30, 2025(101.250%), March 30, 2025(101.250%), March 30, 2025(101.250%), March 30, 2025(101.250%), September 30, 2025(101.250%), September 30, 2025(101.250%), December 30, 2025(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
34a				
35 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	No No	No No

_	Disclosi	ure template for main features of regulatory capital instrui	mente	
-	Disclose	Other TLAC instruments issued directly by the bank	ments	
		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)	XS2393305847	780086UG7	XS2393288571
3		Province of Ontario	Province of Ontario	Province of Ontario
3a	eligible instruments governed by foreign law)	N/A	N/A	N/A
L.	Regulatory treatment	h.v.	L.v.	
4	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
5	Post-transitional basel III rules Eligible at solo/group/group&solo	N/A	N/A N/A	N/A
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	71 (71 1 73 7	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		Liability - fair value option	Liability - fair value option	Liability - fair value option
11		November 9, 2021	November 12, 2021	December 6, 2021
12	Perpetual or dated	Dated	Dated	Dated
13		November 10, 2025	November 12, 2024	December 6, 2061
14		Yes	Yes	Yes
15 16		November 10, 2023(101.560%) May 10, 2024(101.560%), November 10, 2024(101.560%),	November 12, 2023(101.810%), May 12, 2024(101.810%)	December 6, 2026(117.625534%) December 6, 2027(121.507176%), December 6,
				December 6, 2030(133.937718%), December 6, 2031(138.357662%), December 6, 2032(142.923465%), December 6, 2033(147.639939%), December 6, 2034(145.2512057%), December 6, 2035(157.544955%), December 6, 2036(162.7493939%), December 6, 2037(168.114489%), December 6, 2038(173.662267%), December 6, 2034(179.393122%), December 6, 2044(181.3095%), December 6, 2044(191.428427%), December 6, 2044(219.7745565%), December 6, 2044(210.12117%), December 6, 2045(217.975517%), December 6, 2045(217.975517%), December 6, 2045(217.975517%), December 6, 2046(225.168709%), December 6, 2047(232.599276%), December 6, 2048(240.275053%), December 6, 2049(248.204129%), December 6, 2050(256.394866%), December 6, 2051(248.205414%), December 6, 2052(273.596141%), December 6, 2056(311.538162%), December 6, 2057(321.818921%), December 6, 2058(332.438946%), December 6, 2058(332.438946%), December 6, 2059(343.409431%), December 6, 2060(354.741942%)
L.	Coupons/dividends			
17 18		Fixed 1.56%	Fixed 1.81%	Fixed 3.30%
19		1.56% No	No	3.30% No
20		Mandatory	Mandatory	Mandatory
21		No	No	No
22		Non-cumulative	Non-cumulative	Non-cumulative
23		Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25		N/A	N/A	N/A
26		N/A	N/A	N/A
27		N/A	N/A	N/A
28		N/A	N/A	N/A
29		N/A	N/A	N/A
	Write-down feature	No N/A	No N/A	No N/A
30		IN/A		N/A N/A
30 31		N/A		
30 31 32	If write-down, full or partial	N/A N/A	N/A N/A	
30 31	If write-down, full or partial If write-down, permanent or temporary	N/A N/A N/A	N/A N/A N/A	N/A N/A
30 31 32 33	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
30 31 32 33 34	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 N/A	N/A N/A
30 31 32 33 34 34a 35 36	If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A Exemption	N/A N/A Exemption	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 included in regulatory capital						
1 Issuer		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
2 Unique ider	entifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RDU1	780086UK8	780086UJ1			
		New York	Province of Ontario	Province of Ontario			
	hich enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	N/A			
	ruments governed by foreign law)						
Regulatory							
		N/A	N/A	N/A			
		N/A	N/A	N/A			
		N/A	N/A	N/A			
		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
		USD 16	9.7	3.4			
		Liability - fair value option	Liability - fair value option	Liability - fair value option			
		December 29, 2021	December 29, 2021	December 29, 2021			
12 Perpetual o		Dated	Dated	Dated			
		December 29, 2026	December 29, 2033	December 29, 2026			
	subject to prior supervisory approval	Yes	Yes	Yes			
	al call date, contingent call dates and redemption amount		December 29, 2026(115.590000%)	December 29, 2023(101.850%)			
16 Subseq	quent call dates, if applicable		December 29, 2027(118.99000%), December 29, 2028(122.490000%), December 29, 2029(126.090000%), December 29, 2030(129.790000%), December 29, 2031(133.610000%), December 29, 2032(137.540000%)	June 29, 2024(102.000%), December 29, 2024(102.000%), June 29, 2025(102.100%), December 29, 2025(102.100%), June 29, 2026(102.200%)			
Coupons/di							
	or floating dividend/coupon	Float	Fixed	Fixed			
		SOFR + 0.79%, subject to cap and floor	2.94%	Y1-2: 1.85%, Y3: 2.00%, Y4: 2.10%, Y5: 2.20%			
		No	No	No			
		Mandatory	Mandatory	Mandatory			
	nce of a step up or other incentive to redeem	No	No	No			
	mulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
	e or non-convertible	Non-convertible	Non-convertible	Non-convertible			
		N/A	N/A	N/A			
	7 7 1 7	N/A	N/A	N/A			
		N/A	N/A	N/A			
	, , ,	N/A	N/A	N/A			
	7 1 7 71	N/A	N/A	N/A			
		N/A	N/A	N/A			
30 Write-down		No	No	No			
		N/A	N/A	N/A			
	,	N/A	N/A	N/A			
	71	N/A	N/A	N/A			
		N/A	N/A	N/A			
34a Type of sub		Exemption	Exemption	Exemption			
	subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
		No	No	No			
37 If yes, spec	cify non-compliant features	N/A	N/A	N/A			

	Disclosure template for main features of regulatory capital instruments				
	5/30/030	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)	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				
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 4.8	USD 465	USD 50	
10	Accounting classification Original date of issuance	Liability - fair value option December 31, 2021	Liability - fair value option January 26, 2022	Liability - fair value option January 26, 2022	
_					
12	Perpetual or dated	Dated	Dated	Dated	
13 14		December 31, 2026	January 26, 2052	January 26, 2052 Yes	
15	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes	Yes January 26, 2027(117.397974%)	Yes January 26, 2027(118.883400%)	
	Subsequent call dates, if applicable		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(142.315669%), January 26, 2035(156.693034%), January 26, 2035(151.746111%), January 26, 2036(156.693034%), January 26, 2034(167.075947%), January 26, 2034(167.075947%), January 26, 2042(189.951363%), January 26, 2041(183.95448%), January 26, 2042(189.951363%), January 26, 2045(209.1408056%), January 26, 2045(209.1408056%), January 26, 2045(209.140805%), January 26, 2046(25.538065%), January 26, 2046(25.538065%), January 26, 2046(25.538065%), January 26, 2046(25.538065%), January 26, 2046(25.527069%), January 26, 2051(253.531252%), January 26, 2052(261.796371%)	January 26, 2028(123.068100%), January 26, 2029(127.400100%), January 26, 2030(131.884600%), January 26, 2031(145.526900%), January 26, 2032(141.332700%), January 26, 2033(146.307600%), January 26, 2034(141.532700%), January 26, 2035(156.788900%), January 26, 2036(162.307900%), January 26, 2034(174.3935500%), January 26, 2036(162.307900%), January 26, 2040(186.396100%), January 26, 2040(192.957200%), January 26, 2042(199.749300%), January 26, 2043(206.780500%), January 26, 2044(214.059100%), January 26, 2045(221.594000%), January 26, 2045(221.594000%), January 26, 2046(221.594000%), January 26, 2046(221.39400%), January 26, 2046(231.38600%), January 26, 2050(263.38600%), January 26, 2050	
	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 Mandatany	No Mandatan	No Mandatan	
20	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No	
		lite -	1:1-		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A	
25	If convertible, conversion trigger (s) If convertible, fully or partially	N/A	N/A N/A	N/A N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, manuality or optional conversion If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify instrument type convertible 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		N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a		Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No N/A	No N/A	No	
	If yes, specify non-compliant features			N/A	

Disclos	ure template for main features of regulatory ca	nital instruments	
District	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
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA009A73J4N8	XS1878146007	XS1878145967
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 Eliqible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	EUR 50	GBP 3	GBP 3
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	January 26, 2022	February 15, 2022	February 15, 2022
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	January 26, 2052	February 15, 2025	February 15, 2024
14 Issuer call subject to prior supervisory approval	Yes	Yes	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	Float	Float
18 Coupon rate and any related index	1.60%	SONIA, subject to cap and floor	SONIA, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclo	sure template for main features of regulatory capital in	nstruments	
	Other TLAC instruments issued directly by the bar	1k	
	Included in TLAC not included in regulatory capita	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)	780086UN2	78014RDV9	78014RDZ0
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	65.0	USD 1	USD 85
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	February 15, 2022	February 17, 2022	18-Feb-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	February 15, 2024	February 17, 2026	18-Feb-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	February 15, 2023(102.000%)	February 17, 2024(101.900%)	
16 Subsequent call dates, if applicable	August 15, 2023(102.000%)	February 17, 2024(101.900%), August 17,	
		2024(101.900%), February 17, 2025(101.900%), August	
		17, 2025(101.900%)	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed-Float
18 Coupon rate and any related index	2.00%	1.90%	Y1-1.25: 1.25%, Y1.25-3: SOFR, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclo	sure template for main features of regulatory ca	apital instruments	
	Other TLAC instruments issued directly by t		
	Included in TLAC not included in regulatory	capital	
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA009A75LRA4	XS2416587751	780086UM4
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	EUR 35	USD 2.5	1.6
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	21-Feb-22	23-Feb-22	24-Feb-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	21-Feb-52	23-Feb-27	24-Feb-27
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	February 21, 2033(102.000%)		February 24, 2024(102.450%)
16 Subsequent call dates, if applicable	February 21, 2039(102.000%)		August 24, 2024(102.550%), February 24,
			2025(102.550%), August 24, 2025(102.660%), February
			24, 2026(102.660%), August 24, 2026(102.750%), April
			20, 2031(102.750%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Float	Fixed
18 Coupon rate and any related index	2.00%	SOFR, subject to cap and floor	Y1-2: 2.20% Y3-4: 2.30% Y5-6: 2.40% Y7-8: 2.75% Y9-
			10: 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	No No
37 If yes, specify non-compliant features	N/A	N/A	N/A
or in yes, specify non-compliant reatures	INA	IN/A	INV

Disclos	ure template for main features of regulatory capital inst	ruments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2400406117	XS1878155503	XS2400409210
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 1	GBP 2	GBP 4.7
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	28-Feb-22	4-Mar-22	11-Mar-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	28-Feb-25	18-Feb-27	11-Mar-27
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount		February 18, 2023(101.700%)	March 11, 2023(102.000%)
16 Subsequent call dates, if applicable		August 18, 2023(101.700%), February 18,	June 11, 2023(102.000%), September 11,
		2024(101.700%), August 18, 2024(101.700%), February 18, 2025(101.700%), August 18, 2025(101.700%), February 18, 2026(101.700%), August 18, 2026(101.700%)	2023(102.000%), December 11, 2023(102.000%), March 11, 2024(102.000%), June 11, 2024(102.000%), September 11, 2024(102.000%), December 11, 2024(102.000%), March 11, 2025(102.000%), June 11, 2025(102.000%), September 11, 2025(102.000%), September 11, 2025(102.000%), December 11, 2025(102.000%), March 11, 2026(102.000%), June 11, 2026(102.000%), September 11, 2026(102.000%), December 11, 2026(102.000%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed
18 Coupon rate and any related index	SOFR, subject to cap and floor	1.70%	2.00%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disc	osure template for main features of regulatory capital	instruments	
	Other TLAC instruments issued directly by the ba		
	Included in TLAC not included in regulatory capit		
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)	XS2400413246	XS2416599251	78014REA4
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	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
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 2	4.2	USD 2
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	14-Mar-22	15-Mar-22	17-Mar-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	14-Mar-25	16-Mar-26	17-Mar-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	165	March 16, 2024(102,380%)	103
16 Subsequent call dates, if applicable		September 16, 2024(102.380%), March 16,	
		2025(102.380%), September 16, 2025(102.380%)	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed-Float
18 Coupon rate and any related index	SOFR, subject to cap and floor	2.38%	Y1-1.25: 1.80%, Y1.25-3: SOFR, subject to floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclos	ure template for main features of regulatory capital in	struments					
510010	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)	78014REC0	XS2400414996	XS2416604192				
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 105	USD 1	USD 1				
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option				
11 Original date of issuance	18-Mar-22	18-Mar-22	24-Mar-22				
12 Perpetual or dated	Dated	Dated	Dated				
13 Original maturity date	18-Mar-25	18-Mar-25	24-Mar-24				
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							
Coupons/dividends							
17 Fixed or floating dividend/coupon	Fixed-Float	Float	Float				
18 Coupon rate and any related index	Y1-1.25: 2.05%, Y1.25-3: SOFR, subject to floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor				
19 Existence of a dividend stopper	No	No	No				
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory				
21 Existence of a step up or other incentive to redeem	No	No	No				
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative				
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible				
24 If convertible, conversion trigger (s)	N/A	N/A	N/A				
25 If convertible, fully or partially	N/A	N/A	N/A				
26 If convertible, conversion rate	N/A	N/A	N/A				
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A				
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A				
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A				
30 Write-down feature	No	No	No				
31 If write-down, write-down trigger (s)	N/A	N/A	N/A				
32 If write-down, full or partial	N/A	N/A	N/A				
33 If write-down, permanent or temporary	N/A	N/A	N/A				
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A				
34a Type of subordination	Exemption	Exemption	Exemption				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated				
36 Non-compliant transitioned features	No	No	No				
37 If yes, specify non-compliant features	N/A	N/A	N/A				

Disclo	sure template for main features of regulatory capital ins	truments						
2.00.0	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)	780086UR3	XS2400419953	780086US1					
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	USD 2.8	5.0					
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option					
11 Original date of issuance	24-Mar-22	28-Mar-22	28-Mar-22					
12 Perpetual or dated	Dated	Dated	Dated					
13 Original maturity date	24-Mar-32	28-Mar-24	28-Mar-24					
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes					
15 Optional call date, contingent call dates and redemption amount	March 24, 2025(112.81%)		March 28, 2023(102.950%),					
16 Subsequent call dates, if applicable	March 24, 2026(117.44%), March 24, 2027(122.25%),		September 28, 2023(102.950%)					
	March 24, 2028(127.26%), March 24, 2029(132.48%),							
	March 24, 2030(137.91%), March 24, 2031(143.57%)							
Coupons/dividends								
17 Fixed or floating dividend/coupon	Zero	Float	Fixed					
18 Coupon rate and any related index	4.10%. Compounded and Paid at Maturity.	SOFR, subject to cap and floor	2.95%					
19 Existence of a dividend stopper	No	No	No					
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory					
21 Existence of a step up or other incentive to redeem	No	No	No					
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative					
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible					
24 If convertible, conversion trigger (s)	N/A	N/A	N/A					
25 If convertible, fully or partially	N/A	N/A	N/A					
26 If convertible, conversion rate	N/A	N/A	N/A					
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A					
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A					
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A					
30 Write-down feature	No	No	No					
31 If write-down, write-down trigger (s)	N/A	N/A	N/A					
32 If write-down, full or partial	N/A	N/A	N/A					
33 If write-down, permanent or temporary	N/A	N/A	N/A					
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A					
34a Type of subordination	Exemption	Exemption	Exemption					
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated					
36 Non-compliant transitioned features	No	No	No					
37 If yes, specify non-compliant features	N/A	N/A	N/A					

Disclosure template for main features of regulatory capital instruments						
	Other TLAC instruments issued directly by the bank					
Included in TLAC not included in regulatory capital						
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086UQ5	78014RED8	XS2400420290			
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	5.0	USD 22.5	JPY 500			
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11 Original date of issuance	30-Mar-22	30-Mar-22	30-Mar-22			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	30-Mar-27	30-Mar-32	25-Mar-32			
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
15 Optional call date, contingent call dates and redemption amount	March 30, 2023(103.050%)	March 30, 2024(104.000%)				
16 Subsequent call dates, if applicable	September 30, 2023(103.050%), March 30,	September 30, 2024(104.000%), March 30,				
	2024(103.050%), September 30, 2024(103.050%), March	2025(104.000%), September 30, 2025(104.000%), March				
	30, 2025(103.050%), September 30, 2025(103.050%),	30, 2026(104.000%), September 30, 2026(104.000%),				
	March 30, 2026(103.050%), September 30,	March 30, 2027(104.000%), September 30,				
	2026(103.050%)	2027(104.000%), March 30, 2028(104.000%), September	•			
		30, 2028(104.000%), March 30, 2029(104.000%),				
		September 30, 2029(104.000%), March 30,				
		2030(104.000%), September 30, 2030(104.000%), March				
		30, 2031(104.000%), September 30, 2031(104.000%)				
Coupons/dividends						
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed			
18 Coupon rate and any related index	3.05%	4.00%	0.78%			
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			
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 ii yes, specify non-compliant reatures	INV	INV.	ואיר			

Discle	sure template for main features of regulatory ca	nital instruments					
	Other TLAC instruments issued directly by the	he 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)	XS1192972062	XS2400420613	XS2416612294				
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	EUR 55	USD 2	USD 1.5				
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option				
11 Original date of issuance	31-Mar-22	31-Mar-22	31-Mar-22				
12 Perpetual or dated	Dated	Dated	Dated				
13 Original maturity date	31-Mar-34	31-Mar-25	31-Mar-24				
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes				
15 Optional call date, contingent call dates and redemption amount	April 3, 2029(102.250%)						
16 Subsequent call dates, if applicable							
Coupons/dividends							
17 Fixed or floating dividend/coupon	Fixed	Float	Float				
18 Coupon rate and any related index	2.25%	SOFR, subject to cap and floor	SOFR, subject to cap and floor				
19 Existence of a dividend stopper	No	No	No				
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory				
21 Existence of a step up or other incentive to redeem	No	No	No				
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative				
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible				
24 If convertible, conversion trigger (s)	N/A	N/A	N/A				
25 If convertible, fully or partially	N/A	N/A	N/A				
26 If convertible, conversion rate	N/A	N/A	N/A				
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A				
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A				
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A				
30 Write-down feature	No	No	No				
31 If write-down, write-down trigger (s)	N/A	N/A	N/A				
32 If write-down, full or partial	N/A	N/A	N/A				
33 If write-down, permanent or temporary	N/A	N/A	N/A				
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A				
34a Type of subordination	Exemption	Exemption	Exemption				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated				
36 Non-compliant transitioned features	No	No	No				
37 If yes, specify non-compliant features	N/A	N/A	N/A				

	Disclosu	re template for main features of regulatory c	apital instruments	
	Diologa	Other TLAC instruments issued directly by		
		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 pr	vate placement)	XS2400419011	XS2400422312	XS2451409671
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 T	AC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)				1
Regulatory treatment				
4 Transitional Basel III rules		N/A	N/A	N/A
5 Post-transitional Basel III rules		N/A	N/A	N/A
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, a	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 1.9	EUR 1	USD 2.3
10 Accounting classification		Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance		1-Apr-22	1-Apr-22	1-Apr-22
12 Perpetual or dated		Dated	Dated	Dated
13 Original maturity date		1-Apr-25	1-Apr-25	1-Apr-24
14 Issuer call subject to prior supervisory approval		Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption am	unt	1	'April 1, 2023(100.680%),	
16 Subsequent call dates, if applicable			October 1, 2023(100.680%), April 1, 2024(100.680%),	
			October 1, 2024(100.680%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon		Float	Fixed	Float
18 Coupon rate and any related index		SOFR, subject to cap and floor	0.68%	SOFR, subject to cap and floor
19 Existence of a dividend stopper		No	No	No
20 Fully discretionary, partially discretionary or mandatory		Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem		No	No	No
22 Noncumulative or cumulative		Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible		Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)		N/A	N/A	N/A
25 If convertible, fully or partially		N/A	N/A	N/A
26 If convertible, conversion rate		N/A	N/A	N/A
27 If convertible, mandatory or optional conversion		N/A	N/A	N/A
28 If convertible, specify instrument type convertible into		N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into		N/A	N/A	N/A
30 Write-down feature		No	No	No
31 If write-down, write-down trigger (s)		N/A	N/A	N/A
32 If write-down, full or partial		N/A	N/A	N/A
33 If write-down, permanent or temporary		N/A	N/A	N/A
34 If temporary write-down, description of write-down mech	anism	N/A	N/A	N/A
34a Type of subordination		Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrum	ent type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	71 7 2	No	No	No
37 If yes, specify non-compliant features		N/A	N/A	N/A

Disclor	sure template for main features of regulatory cap	nital instruments				
3.00.00	Other TLAC instruments issued directly by the	e 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)	XS2400422239	XS2451409838	XS2400422742			
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 1.5	USD 2.67	USD 1.9			
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11 Original date of issuance	4-Apr-22	4-Apr-22	5-Apr-22			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	4-Oct-23	4-Apr-25	5-Apr-24			
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						
Coupons/dividends						
17 Fixed or floating dividend/coupon	Float	Float	Float			
18 Coupon rate and any related index	SOFR, subject to floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor			
19 Existence of a dividend stopper	No	No	No			
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21 Existence of a step up or other incentive to redeem	No	No	No			
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24 If convertible, conversion trigger (s)	N/A	N/A	N/A			
25 If convertible, fully or partially	N/A	N/A	N/A			
26 If convertible, conversion rate	N/A	N/A	N/A			
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A			
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A			
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30 Write-down feature	No	No	No			
31 If write-down, write-down trigger (s)	N/A	N/A	N/A			
32 If write-down, full or partial	N/A	N/A	N/A			
33 If write-down, permanent or temporary	N/A	N/A	N/A			
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a Type of subordination	Exemption	Exemption	Exemption			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36 Non-compliant transitioned features	No	No	No			
37 If yes, specify non-compliant features	N/A	N/A	N/A			

Disclosure template for main features of regulatory capital instruments				
5.500	Other TLAC instruments issued directly by the	ne hank		
	Included in TLAC not included in regulatory			
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)	XS2451406578	XS2451406735	XS2400420704	
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 2.5	GBP 3.5	USD 1	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	5-Apr-22	5-Apr-22	7-Apr-22	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	5-Apr-24	5-Apr-24	7-Apr-25	
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				
Coupons/dividends				
17 Fixed or floating dividend/coupon	Float	Float	Float	
18 Coupon rate and any related index	SOFR, subject to cap and floor	SONIA, subject to cap and floor	SOFR, subject to cap and floor	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Susur		Disclosu	re template for main features of regulatory capital i	nstruments	
State Content Conten			Other TLAC instruments issued directly by the bar	ık	
2 Description of College - Colle					
Description (and of the extination of the extination of the section of Charge Provided Orlands Provide					
28 Section of Section					
1	за	eligible instruments governed by foreign law)	N/A	N/A	N/A
Part	_		NI/A	N/A	NI/A
Page Page An exposuraging condense NA. NA. NA. NA.					
To instruct type (types for the specified by jurisdiction) Chem T.A.C (partnamens Chem T.					
A manual resignation in regulation for page 10 (purpose) in migrature graphs (Contrary of millions, as of most recent regording Date) No. Amount religible for T.A.C. cory					
Per value of interment			N/A Amount eligible for TLAC only		
10 Congradiante classions 1,467 20 4,47 22 4,47 22 4,47 22 4,47 23					
10					
Performance Object Objec					
13 Compare Instally cale Page 2017					
14 State of the piece supervisor agreement of the contempt of all action contempt of all actions of action contempt of all actions of action contempt of all actions of action contempt of					
Society and a state, continging call clades and neterprised amount Subsequent call state, continging call clades and neterprised amount Subsequent call state, serving call clades and neterprised amount Subsequent call state, serving call clades Subsequent call state, serving call call call continues Subsequent call state, serving call call call call call call call cal					
Subsequent_call_dates, if applicable			100		
Fixed or floating dividend/coupon Mod No				April 8, 2025(114.880000%), July 8, 2025(116.210000%) October 8, 2025(117.560000%), January 8, 2026(121.710000%), April 8, 2026(123.130000%), July 8 2026(121.710000%), October 8, 2026(123.130000%), January 8, 2027(124.650000%), April 8, 2027(126.010000%), July 8, 2027(127.470000%), October 8, 2027(128.950000%), January 8, 2028(130.450000%), October 8, 2028(135.050000%), January 8, 2029(136.620000%), April 8, 2029(138.210000%), July 8, 2029(139.820000%), October 8, 2029(141.440000%), April 8, 2030(143.90000%), April 8, 2030(148.140000%), January 8, 2031(149.860000%), April 8, 2031(145.160000%), July 8, 2031(153.360000%), October 8, 2031(155.150000%), April 8, 2032(156.95000%), April 8, 2033(166.220000%), July 8, 2033(166.220000%), July 8, 2033(166.220000%), July 8, 2033(166.240000%), January 8, 2034(172.150000%), April 8, 2034(174.150000%), July 8, 2034(174.150000%), July 8, 2034(174.160000%), July 8, 2034(174.160000%), July 8, 2034(176.180000%), July 8, 2034(176.180000%), July 8, 2035(184.520000%), July 8	 April B. 2032(151.621447%), April 8, 2033(158.065358%) April 8. 2034(164.783156%), April 8, 2035(171.786419%) April 8. 2036(179.087342%), April 8, 2037(186.698554%) April 8. 2038(194.633243%), April 8, 2039(202.905156%) April 8. 2040(211.528625%), April 8, 2041(220.518591%) April 8. 2042(229.890631%), April 8, 2043(239.660983%) April 8. 2044(249.846575%), April 8, 2045(260.466054%) April 8. 2046(271.534819%), April 8, 2047(283.075049%) April 8. 2048(295.105739%), April 8, 2049(307.647732%) April 8. 2052(320.72276178%), April 8, 2051(334.353478%) April 8, 2052(348.563501%)
Existence of a dividend stopper No	47		Fleet	7	7
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Fully discretionary, partially discretionary or mandatory Koncumulative or cumulative or cu					====
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-convertible Non					
Existence of a step up or other incentive to redeem No Non-cumulative Non-cumulat					
Non-cumulative or cumulative Non-cumulative Non-cum					
23 Convertible or non-convertible Non-converti					
24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, conversion rate N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A 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 30 Write-down, relature N/A N/A N/A 31 If write-down, write-down feature 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 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 No No					
25 If convertible, fully or partially N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, andatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A N/A 29 If convertible, specify instrument it converts into N/A N/A N/A N/A 30 Write-down, full or partial N/A N/A N/A N/A 31 If write-down, virie-down, full or partial N/A N/A N/A N/A 32 If write-down, permanent or temporary N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption 35 No-compliant transitioned features No No No 80 No-compliant transitioned features No No No					
26 If convertible, conversion rate N/A N/A N/A 27 If convertible, pandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A 30 Write-down feature N/A N/A N/A 31 If write-down, rite-down trigger (s) N/A N/A N/A 32 If write-down, permanent or temporary N/A N/A N/A 33 If temporary write-down, description of write-down mechanism N/A N/A N/A 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 35 No-compliant transitioned features No No					
If convertible, mandatory or optional conversion N/A 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 Wife-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 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 No-compliant transitioned features No No No					
29 If convertible, specify issuer of instrument it converts into N/A N/B N/A N/A N/B N/A					
30 Write-down feature No N					
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 33 If write-down, permanent or temporary N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 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 36 No-compliant transitioned features No No No					
32 If write-down, full or partial N/A					
33 If write-down, permanent or temporary N/A N/A N/A N/A N/A N/A N/A N/					
34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption Exemption 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No No					
Type of subordination Exemption Exemption Exemption Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated No No No No No No					
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinate					1
36 Non-compliant transitioned features No No No No					

Disclo	sure template for main features of regulatory cap	pital instruments	
	Other TLAC instruments issued directly by th		
	Included in TLAC not included in regulatory of		
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)	XS2451409085	XS2451409325	XS2400424284
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	GBP 1.5	USD 1	USD 7.36
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	8-Apr-22	8-Apr-22	12-Apr-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	8-Apr-24	8-Apr-24	12-Apr-25
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			
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Float	Float
18 Coupon rate and any related index	SONIA, subject to cap and floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclo	sure template for main features of regulatory cap	nital instruments				
3.00.00	Other TLAC instruments issued directly by th	ne 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)	XS2416606130	CA009A79V896	XS2400425091			
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			
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9 Par value of instrument	USD 7.075	EUR 25	USD 1			
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11 Original date of issuance	12-Apr-22	12-Apr-22	13-Apr-22			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	12-Apr-25	12-Apr-52	13-Apr-25			
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
15 Optional call date, contingent call dates and redemption amount		April 12, 2035(102.660%)				
16 Subsequent call dates, if applicable						
Coupons/dividends						
17 Fixed or floating dividend/coupon	Float	Fixed	Float			
18 Coupon rate and any related index	SOFR, subject to cap and floor	2.66%	SOFR, subject to cap and floor			
19 Existence of a dividend stopper	No	No	No			
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21 Existence of a step up or other incentive to redeem	No	No	No			
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24 If convertible, conversion trigger (s)	N/A	N/A	N/A			
25 If convertible, fully or partially	N/A	N/A	N/A			
26 If convertible, conversion rate	N/A	N/A	N/A			
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A			
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A			
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30 Write-down feature	No	No	No			
31 If write-down, write-down trigger (s)	N/A	N/A	N/A			
32 If write-down, full or partial	N/A	N/A	N/A			
33 If write-down, permanent or temporary	N/A	N/A	N/A			
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a Type of subordination	Exemption	Exemption	Exemption			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36 Non-compliant transitioned features	No	No	No			
37 If yes, specify non-compliant features	N/A	N/A	N/A			

Disclor	sure template for main features of regulatory cap	nital instruments				
3.00.00	Other TLAC instruments issued directly by th	e 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)	XS2451411495	XS2451411578	XS2451411651			
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 2	USD 1	USD 6.7			
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11 Original date of issuance	13-Apr-22	13-Apr-22	13-Apr-22			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	13-Apr-24	13-Apr-24	13-Apr-25			
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						
Coupons/dividends						
17 Fixed or floating dividend/coupon	Float	Float	Float			
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor			
19 Existence of a dividend stopper	No	No	No			
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21 Existence of a step up or other incentive to redeem	No	No	No			
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24 If convertible, conversion trigger (s)	N/A	N/A	N/A			
25 If convertible, fully or partially	N/A	N/A	N/A			
26 If convertible, conversion rate	N/A	N/A	N/A			
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A			
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A			
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30 Write-down feature	No	No	No			
31 If write-down, write-down trigger (s)	N/A	N/A	N/A			
32 If write-down, full or partial	N/A	N/A	N/A			
33 If write-down, permanent or temporary	N/A	N/A	N/A			
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a Type of subordination	Exemption	Exemption	Exemption			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36 Non-compliant transitioned features	No	No	No			
37 If yes, specify non-compliant features	N/A	N/A	N/A			

Disclo	sure 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						
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)	XS2451412626	XS2416605322	XS2451414325			
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 1.85	GBP 2.6	EUR 2.5			
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11 Original date of issuance	14-Apr-22	19-Apr-22	20-Apr-22			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	14-Apr-25	19-Apr-27	20-Apr-27			
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
15 Optional call date, contingent call dates and redemption amount		October 19, 2022(102.720%)				
16 Subsequent call dates, if applicable		April 19, 2023(102.720%), October 19, 2023(102.720%),				
		April 19, 2024(102.720%), October 19, 2024(102.720%),				
		April 19, 2025(102.720%), October 19, 2025(102.720%),				
		April 19, 2026(102.720%), October 19, 2026(102.720%)				
		, , , , , , , , , , , , , , , , , , , ,				
Coupons/dividends						
17 Fixed or floating dividend/coupon	Float	Fixed	Float			
18 Coupon rate and any related index	SOFR, subject to cap and floor	2.72%	EURIBOR, subject to cap and floor			
19 Existence of a dividend stopper	No	No	No			
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21 Existence of a step up or other incentive to redeem	No	No	No			
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24 If convertible, conversion trigger (s)	N/A	N/A	N/A			
25 If convertible, fully or partially	N/A	N/A	N/A			
26 If convertible, conversion rate	N/A	N/A	N/A			
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A			
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A			
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
30 Write-down feature	No	No	No			
31 If write-down, write-down trigger (s)	N/A	N/A	N/A			
32 If write-down, full or partial	N/A	N/A	N/A			
33 If write-down, permanent or temporary	N/A	N/A	N/A			
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a Type of subordination	Exemption	Exemption	Exemption			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36 Non-compliant transitioned features	No	No	No			
37 If yes, specify non-compliant features	N/A	N/A	N/A			
or in you, specify non-compliant readures	14/73	IN//3	13073			

Disclosure template for main features of regulatory capital instruments				
5.50.0	Other TLAC instruments issued directly by the	ne hank		
	Included in TLAC not included in regulatory			
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)	XS2416612963	XS2416613003	XS2451414168	
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 1.5	USD 2	USD 1	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	21-Apr-22	21-Apr-22	21-Apr-22	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	21-Apr-25	21-Apr-25	21-Apr-24	
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				
Coupons/dividends				
17 Fixed or floating dividend/coupon	Float	Float	Float	
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	SOFR, subject to cap and floor	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disc	osure template for main features of regulatory ca	apital instruments	
	Other TLAC instruments issued directly by t	he 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)	XS2416613698	XS2400424011	XS2416614589
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 2	EUR 20	EUR 5.17
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	22-Apr-22	25-Apr-22	26-Apr-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	22-Apr-24	25-Apr-34	26-Apr-24
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount		April 25, 2027(102.550%)	
16 Subsequent call dates, if applicable		April 25, 2028(102.550%), April 25, 2029(102.550%),	
		April 25, 2030(102.550%), April 25, 2031(102.550%),	
		April 25, 2032(102.550%), April 25, 2033(102.550%)	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Fixed	Float
18 Coupon rate and any related index	SOFR, subject to cap and floor	2.55%	EURIBOR, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclos	ure template for main features of regulatory capital	instruments	
		Other TLAC instruments issued directly by the ba		
_		Included in TLAC not included in regulatory capi		
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)	XS2416614662	XS2416614746	XS2416616105
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
ou	eligible instruments governed by foreign law)	1073	1073	14/1
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eliqible 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	USD 2.5	GBP 2.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	26-Apr-22	26-Apr-22	27-Apr-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	26-Apr-24	26-Apr-25	27-Oct-23
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15				
16				
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Float	Float
18	Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	SONIA, subject to cap and floor
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a		Exemption	Exemption	Exemption
35		Unsubordinated	Unsubordinated	Unsubordinated
36		No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclo	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)	78014REH9	XS2416616444	XS2451418318				
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 2	USD 1	USD 1				
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option				
11 Original date of issuance	27-Apr-22	28-Apr-22	29-Apr-22				
12 Perpetual or dated	Dated	Dated	Dated				
13 Original maturity date	27-Apr-29	28-Apr-24	29-Apr-25				
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes				
15 Optional call date, contingent call dates and redemption amount	April 27, 2024(104.250%)						
16 Subsequent call dates, if applicable	October 27, 2024(104.250%), April 27, 2025(104.250%)						
	October 27, 2025(104.250%), April 27, 2026(104.250%),					
	October 27, 2026(104.250%), April 27, 2027(104.250%						
	October 27, 2027(104.250%), April 27, 2028(104.250%)),					
	October 27, 2028(104.250%),						
Coupons/dividends							
17 Fixed or floating dividend/coupon	Fixed	Float	Float				
18 Coupon rate and any related index	4.25%	SOFR, subject to cap and floor	SOFR, subject to cap and floor				
19 Existence of a dividend stopper	No	No	No				
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory				
21 Existence of a step up or other incentive to redeem	No	No	No				
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative				
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible				
24 If convertible, conversion trigger (s)	N/A	N/A	N/A				
25 If convertible, fully or partially	N/A	N/A	N/A				
26 If convertible, conversion rate	N/A	N/A	N/A				
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A				
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A				
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A				
30 Write-down feature	No	No	No				
31 If write-down, write-down trigger (s)	N/A	N/A	N/A				
32 If write-down, full or partial	N/A	N/A	N/A				
33 If write-down, permanent or temporary	N/A	N/A	N/A				
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A				
34a Type of subordination	Exemption	Exemption	Exemption				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated				
36 Non-compliant transitioned features	No	No	No				
37 If yes, specify non-compliant features	N/A	N/A	N/A				

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)	780086UX0	78014REG1	78014REF3
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	4.0	USD 4	usd 2.4
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	29-Apr-22	29-Apr-22	29-Apr-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	29-Apr-27	29-Apr-27	29-Apr-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	April 29, 2024(103.750%)	April 29, 2024(104.050%)	April 29, 2024(103.700%)
16 Subsequent call dates, if applicable	October 29, 2024(103.950%), April 29, 2025(103.950%),	October 29, 2024(104.050%), April 29, 2025(104.050%),	October 29, 2024(103.700%)
	October 29, 2025(104.100%), April 29, 2026(104.100%),	October 29, 2025(104.050%), April 29, 2026(104.050%),	
	October 29, 2026(104.250%)	October 29, 2026(104.050%)	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	Y1-2: 3.75%, Y3: 3.95%, Y4: 4.10%, Y5: 4.25%	4.05%	3.70%
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