### Main Features Report Q3/2022

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)	17,092
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	\$1.28 (quarterly dividend effective Aug 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 tier 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.

Disclosu	re template for main features of regulatory capital instru	uments	
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- eligible instruments governed by foreign law)	N/A	N/A	N/A
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
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)      Par value of instrument	300 300	150 150	150
10 Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
11 Original date of issuance	March 13, 2015	June 5, 2015	July 22, 2015
12 Perpetual or dated	Perpetual	Perpetual	Perpetual
13 Original maturity date	No maturity	No maturity	No maturity
14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount	Yes November 24, 2025 at \$25.00	Yes Nov 24, 2020 to Nov 23, 2021 at \$26.00	Yes 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, 2021 at \$25.75 Nov 24, 2021 to Nov 23, 2022 at \$25.75 Nov 24, 2022 to Nov 23, 2023 at \$25.50	Nov 24, 2021 to Nov 23, 2021 at \$25.75 Nov 24, 2021 to Nov 23, 2022 at \$25.75 Nov 24, 2022 to Nov 23, 2023 at \$25.50
		Nov 24, 2023 to Nov 23, 2024 at \$25.25 Nov 24, 2024 and thereafter at \$25.00	Nov 24, 2023 to Nov 23, 2024 at \$25.25 Nov 24, 2024 and thereafter at \$25.00
Coupons/dividends			
17 Fixed or floating dividend/coupon  18 Coupon rate and any related index	Fixed to floating/fixed 3.0% to, but excluding, November 24, 2025; the initial	Fixed 4.90%	Fixed 4.90%
	fixed rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 2.62% for each subsequent fixed rate period <sup>4</sup> . If converted into series BG, the coupon will set at a floating rate equal to the sum of the T-Bill Rate plus 2.62%.		
19 Existence of a dividend stopper	Yes	Yes	Yes
Fully discretionary, partially discretionary or mandatory     Existence of a step up or other incentive to redeem	Fully discretionary No	Fully discretionary No	Fully discretionary 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)	i) Investor Election - Conversion to Series BG 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.	NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	NVCC Trigger (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 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 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.
27 If convertible, mandatory or optional conversion	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	Additional tier 1/Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29 If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
30 Write-down feature 31 If write-down, write-down trigger (s)	No N/A	No N/A	No N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, rein or partial	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt	Subordinated debt	Subordinated debt
36 Non-compliant transitioned features 37 If yes, specify non-compliant features	No N/A	No N/A	No N/A
A Subsequent Fixed Pate Pariod mans the period from and including Nevember 24, 2025 to but evaluding Nevember.		<u> </u>	<u> </u>

<sup>4</sup> Subsequent Fixed Rate Period means the period from and including November 24, 2025 to, but excluding, November 24, 2030 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, November 24 in the fifth year thereafter.

	Disclosure template for main features of regulatory capital instruments				
	Preferred Included in both regular	Shares			
	moduced in south regular	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	78013R390	780086UF9		
3		Ontario	Ontario		
За	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A		
	Regulatory treatment	A LUC TOWN	A 4 100 A 100 A		
4	Transitional Basel III rule:	Additional Tier 1	Additional Tier 1		
5	Post-transitional Basel III rule	Additional Tier 1	Additional Tier 1		
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group		
7	Instrument type (types to be specified by jurisdiction  Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date	Preferred Shares 350	Preferred Shares 747		
9	Par value of instrument	350	750		
10		Shareholders' Equity	Shareholders' Equity		
	Original date of issuance	November 2, 2018	November 5, 2021		
	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				
17	Fixed or floating dividend/coupor	Fixed to floating/fixed	Fixed to Fixed		
18	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%.	4.20% to, but excluding, February 24, 2027; the initial fixed rate 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.		
19	Existence of a dividend stoppe	Yes	Yes		
20	Fully discretionary, partially discretionary or mandator	Fully discretionary	Fully discretionary		
21		No	No No		
22	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 in 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	i) Investor Election - Conversion to Series BP shares:	NVCC Trigger - Conversion to common shares: Upon the		
		Convertible into Series BP Preferred Shares on the basis of one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	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. Refit to prospectus supplement for further details.		
27	If convertible, mandatory or optional conversion	one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for	BT share is converted into a number of common shares equal to (Multiplier x Share Value) / Conversion Price. Ref.		
27		one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BP shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory	BT share is converted into a number of common shares equal to (Mulliplier x Share Value) / Conversion Price. Ref to prospectus supplement for further details.  NVCC Trigger - Conversion to common shares: Mandator		
27	If convertible, specify instrument type convertible int	one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BP shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory  Additional tier 1/Common Equity Tier 1	BT share is converted into a number of common shares equal to (Multiplier x Share Value) / Conversion Price. Ret to prospectus supplement for further details.  NVCC Trigger - Conversion to common shares: Mandator Additional tier 1/Common Equity Tier 1		
27	If convertible, specify instrument type convertible int If convertible, specify issuer of instrument it converts int	one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  i) Investor Election - Conversion to Series BP shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory  Additional tier 1/Common Equity Tier 1 Royal Bank of Canada	BT share is converted into a number of common shares equal to (Multiplier x Share Value) / Conversion Price. Re to prospectus supplement for further details.  NVCC Trigger - Conversion to common shares: Mandator Multiplier - Conversion to common shares: Mandator - Conversion to common shares - Conversion		
27 28 29 30	If convertible, specify instrument type convertible int If convertible, specify issuer of instrument it converts int Write-down feature	one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BP shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory  Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No	BT share is converted into a number of common shares equal to (Multiplier x Share Value) / Conversion Price. Re to prospectus supplement for further details.  NVCC Trigger - Conversion to common shares: Mandator Multiplier - Conversion to common shares: Mandator - Multiplier - Conversion to common shares - Mandator - Multiplier - Conversion to common shares - Multiplier - Conversion to common shares - Multiplier - Conversion - Multiplier - Multiplier - Conversion - Multiplier - Multiplier - Conversion		
27 28 29 30 31	If convertible, specify instrument type convertible int If convertible, specify issuer of instrument it converts int	one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BP shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory  Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No	BT share is converted into a number of common shares equal to (Multiplier x Share Value) / Conversion Price. Re to prospectus supplement for further details.  NVCC Trigger - Conversion to common shares: Mandato Additional tier 1/Common Equity Tier 1 Royal Bank of Canada		
	If convertible, specify instrument type convertible int If convertible, specify issuer of instrument it converts int Write-down feature If write-down, write-down trigger (s) If write-down, full or partia	one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BP shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory  Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No NA	BT share is converted into a number of common shares equal to (Multiplier x Share Value) / Conversion Price. Re to prospectus supplement for further details.  NVCC Trigger - Conversion to common shares: Mandato Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No NIA		
27 28 29 30 31 32 33	If convertible, specify instrument type convertible int If convertible, specify issuer of instrument it converts int Write-down feature If write-down, write-down trigger (s) If write-down, full or partia If write-down, permanent or temporary	one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon to eccurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  i) Investor Election - Conversion to Series BP shares: Optional  ii) NVCC Trigger - Conversion to common shares: Mandatory  Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A	BT share is converted into a number of common shares equal to (Multiplier x Share Value) / Conversion Price. Re to prospectus supplement for further details.  NVCC Trigger - Conversion to common shares: Mandator Multiplier - Conversion to common shares: Mandator - Conversion to common		
27 28 29 30 31 32 33 34 34a	If convertible, specify instrument type convertible int If convertible, specify issuer of instrument it converts int Write-down feature If write-down, full or partia If write-down, permanent or temporary If temporary write-down, description of write-down mechanisn Type of subordination	one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter. ii) NVCC Trigger 4 conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details. i) Investor Election - Conversion to Series BP shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory  Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A	BT share is converted into a number of common shares equal to (Multiplier x Share Value) / Conversion Price. Ret to prospectus supplement for further details.  NVCC Trigger - Conversion to common shares: Mandator Additional tier 1/Common Equity Tier 1  Royal Bank of Canada  No  NIA  NIA  NIA  NIA  NIA  NIA		
27 28 29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible int If convertible, specify issuer of instrument it converts int Write-down freature If write-down, write-down trigger (s) If write-down, full or partia If write-down, pull or partia If write-down, purparty write-down, description of write-down mechanisn Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumer	one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  i) Investor Election - Conversion to Series BP shares: Optional ii) Investor Election - Conversion to common shares: Mandatory  Additional ter 1/Common Equity Tier 1 Royal Bank of Canada No NA NA NA NA NIA Subordinated debt	BT share is converted into a number of common shares equal to (Multiplier x Share Value) / Conversion Price. Ret to prospectus supplement for further details.  NVCC Trigger - Conversion to common shares: Mandator Multiplier - Conversion to common shares: Mandator State - Conversion to common shares: Mandator - Conversion to		
27 28 29 30 31 32 33 34 34 35 36	If convertible, specify instrument type convertible int If convertible, specify issuer of instrument it converts int Write-down feature If write-down, write-down trigger (s) If write-down, full or partia If write-down, permanent or temporary If temporary write-down, description of write-down mechanisn Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrumer Non-compliant transitioned features	one Series BP Preferred Share for each Series BO Preferred Share. Convertible on February 24, 2024 and on each February 24 every fifth year thereafter.  ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BO and Series BP share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.  i) Investor Election - Conversion to Series BP shares: Optional  ii) NVCC Trigger - Conversion to common shares: Mandatory  Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A Subordinated debt No	BT share is converted into a number of common shares equal to (Multiplier x Share Value) / Conversion Price. Re to prospectus supplement for further details.  NVCC Trigger - Conversion to common shares: Mandator Multiplier - Conversion to common shares: Mandator - Conversion to common		

- 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
0	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 TLAC			
	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086SH8	780086SV7	780086TQ7
	Governing law(s) of the instrument	Ontario	Ontario	Ontario
За		N/A	N/A	N/A
	instruments governed by foreign law) Regulatory treatment			
4		Additional Tier 1	Additional Tier 1	Additional Tier 1
5	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Limited Recourse Capital Notes	Limited Recourse Capital Notes	Limited Recourse Capital Notes
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,750	1,250	1,000
	Par value of instrument	1,750	1,250	1,000
	Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
	Original date of issuance	July 28, 2020	November 2, 2020	June 8, 2021
	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	November 24, 2080	February 24, 2081	November 24, 2081
		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	including February 24, commencing in 2026	Every 5 years during the period from October 24 to and 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
L_	Coupons/dividends		<u></u>	<u></u>
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
18		4.50% per annum. Starting on November 24, 2025 and on every fifth anniversary of such date thereafter until November 24, 2075 the interest rate on the Notes will be reset at an interest rate per annum equal to the Government of Canada Yield plus 4.137%.	4.0% per annum. Starting on February 24, 2026 and on every fifth anniversary of such date thereafter until February 24, 2076 the interest rate on the Notes will be reset at an interest rate per annum equal to the Government of Canada Yield plus 3.617%.	3.65% per annum. Starting on November 24, 2026 and on every fifth anniversary of such date thereafter until November 24, 2081 the interest rate on the Notes will be reset at an interest rate per annum equal to the Government of Canada Yield plus 2.665%.
19		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 Convertible	Non-cumulative	Non-cumulative Convertible
23	Convertible or non-convertible  If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach) - Conversion to	Convertible  NVCC Trigger (Contractual Approach) - Conversion to	NVCC Trigger (Contractual Approach) - Conversion to
		common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after	common shares:	common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after
25	If convertible, fully or partially	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		NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BI share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.	occurrence of NVCC trigger event, each outstanding Series 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: Upon the occurrence of NVCC trigger event, each outstanding Series BI share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.
27	If convertible, mandatory or optional conversion	NVCC Trigger - Conversion to common shares: Mandatory	NVCC Trigger - Conversion to common shares: Mandatory	NVCC Trigger - Conversion to common shares: Mandatory
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1
29 30	If convertible, specify issuer of instrument it converts into  Write-down feature	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
31		No N/A	No N/A	No N/A
32		N/A N/A	IN/A	IN/A
33		N/A	IN/A	IN/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a				
35		Subordinated debt	Subordinated debt	Subordinated debt
		No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
<u> </u>				

Disclosure template for main features of regulatory capital instruments				
Subordinated Indebtedness				
Not Included in regulatory capital or TLAC Included in TLAC not in			luded 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)	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	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	

	Disclosure template for main features of regulatory capital instruments				
	Subordinated Indebtedness				
	Included in both regulatory capital and TLAC				
	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086UL6	780086RN6	780086RA4	
	Governing law(s) of the instrument	Ontario	Ontario	Ontario	
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
	nstruments governed by foreign law)				
<b>L</b>	Regulatory treatment				
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	
5	Post-transitional Basel III rules	Tier 2	Ineligible	Tier 2	
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group	
7	Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)  Par value of instrument	965 1.000	1,455	1,409	
	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	
	Original date of issuance	January 25, 2022	December 23, 2019	July 25, 2019	
	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	May 3, 2032	December 23, 2029	July 25, 2029	
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	May 3, 2027 at par	Dec 23, 2024 at par	Jul 25, 2024 at par	
16	Subsequent call dates, if applicable	Any time on or after May 3, 2027, at par	Any time on or after Dec 23, 2024 at par	Any time on or after July 25, 2024, at par	
10	Coupons/dividends	Party time on or after May 5, 2027, at par	This time on or and bed 20, 2024 at par	Triff time on or anci sary 20, 2024, at par	
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	
18	Coupon rate and any related index	Fixed at 2.94% per annum until May 3, 2027. Thereafter,	Fixed at 2.880% per annum until Dec 23, 2024.	Fixed at 2.74% per annum until July 25, 2024. Thereafter,	
	osaponiais and any issues mask	floating to maturity at 3-month CDOR plus 0.76%.	Thereafter, floating to maturity at 3-month CDOR plus	floating to maturity at 3-month CDOR plus 0.98%.	
		linearing to matarity at a monar obott place on one	0.89%.	l and the maturity at a month of a control of the c	
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	Convertible	
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach)	N/A	NVCC Trigger (Contractual Approach)	
		a) The Superintendent is of the opinion that the Bank has		a) The Superintendent is of the opinion that the Bank has	
		ceased, or is about to cease, to be viable and that, after		ceased, or is about to cease, to be viable and that, after	
		the conversion of all instruments, it is likely that viability of		the conversion of all instruments, it is likely that viability of	
		the Bank will be restored or maintained.		the Bank will be restored or maintained.	
		b) The bank has accepted or agreed to accept a capital		b) The bank has accepted or agreed to accept a capital	
		injection from the government, without which the Bank		injection from the government, without which the Bank	
		would have been determined by the Superintendent to be		would have been determined by the Superintendent to be	
		non-viable.		non-viable.	
25	If convertible, fully or partially	Always convert fully	N/A	Always convert fully	
26	If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each	N/A	Upon the occurrence of NVCC trigger event, each	
	,	outstanding Note is converted into a number of common		outstanding Note is converted into a number of common	
		shares equal to (Multiplier x Note Value) / Conversion		shares equal to (Multiplier x Note Value) / Conversion	
		Price. Refer to prospectus for further details.		Price. Refer to prospectus for further details.	
				FF (M.M.)	
27	If convertible, mandatory or optional conversion	Mandatory	N/A	Mandatory	
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	N/A	Common Equity Tier 1	
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	N/A	Royal Bank of Canada	
	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 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	
34a	Type of subordination				
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank	Deposit liabilities and all other senior indebtedness of the Bank	
	Non-compliant transitioned features	No	Yes	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
	Subordinated Indebtedness				
	Included in both regulatory capital and TLAC				
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)	780086UA0	780086SA3	780086SY1	
3	Governing law(s) of the instrument	Ontario	Ontario	Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	Tier 2	Tier 2	Tier 2	
5	Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2	
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group	
7	Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt	
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,665	1,248	907	
	Par value of instrument	1,750	1,250	1,000	
	Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	
	Original date of issuance	October 14, 2021	June 30, 2020	January 28, 2021	
	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	November 3, 2031	June 30, 2030	January 28, 2033	
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	Nov 3, 2026 at par	June 30, 2025 at par	Jan 28, 2028 at par	
16	Subsequent call dates, if applicable	Any time on or after Nov 3, 2026, at par	Any time on or after June 30, 2025, at par	Any time on or after Jan 28, 2028, at par	
17	Coupons/dividends	The drawn	Fired to flooring	Fire the fleeting	
18	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	
18	Coupon rate and any related index	Fixed at 2.14% per annum until November 3, 2026.	Fixed at 2.088% per annum until June 30, 2025.	Fixed at 1.67% per annum until January 28, 2028.	
		Thereafter, floating to maturity at 3-month CDOR plus	Thereafter, floating to maturity at 3-month CDOR plus	Thereafter, floating to maturity at 3-month CDOR plus	
19	Existence of a dividend stopper	0.61%.	1.31%. No	0.55%.	
20		No Mandatory	Mandatory	No Mandatory	
21	Fully discretionary, partially discretionary or mandatory	No	No	No	
	Existence of a step up or other incentive to redeem				
22	Noncumulative or cumulative Convertible or non-convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach)	NVCC Trigger (Contractual Approach)	NVCC Trigger (Contractual Approach)	
24	ii conventible, convension ingger (s)	a) The Superintendent is of the opinion that the Bank has	a) The Superintendent is of the opinion that the Bank has	a) The Superintendent is of the opinion that the Bank has	
		1 ' '	7	ceased, or is about to cease, to be viable and that, after	
		ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of	ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of	the conversion of all instruments, it is likely that viability of	
		the Bank will be restored or maintained.	the Bank will be restored or maintained.	the Bank will be restored or maintained.	
		b) The bank has accepted or agreed to accept a capital	b) The bank has accepted or agreed to accept a capital	b) The bank has accepted or agreed to accept a capital	
		injection from the government, without which the Bank	injection from the government, without which the Bank	injection from the government, without which the Bank	
		would have been determined by the Superintendent to be	would have been determined by the Superintendent to be	would have been determined by the Superintendent to be	
		non-viable.	non-viable.	non-viable.	
		mon-viable.	Tion-viable.	Hon-viable.	
25	If convertible, fully or partially	Always convert fully	Always convert fully	Always convert fully	
26	If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each	Upon the occurrence of NVCC trigger event, each	Upon the occurrence of NVCC trigger event, each	
		outstanding Note is converted into a number of common	outstanding Note is converted into a number of common	outstanding Note is converted into a number of common	
		shares equal to (Multiplier x Note Value) / Conversion	shares equal to (Multiplier x Note Value) / Conversion	shares equal to (Multiplier x Note Value) / Conversion	
		Price. Refer to prospectus for further details.	Price. Refer to prospectus for further details.	Price. Refer to prospectus for further details.	
		Thos. Troid to prospectuo for further details.	Tribo. Troid to prospectae for farther details.	Trice. Relatic prospectation for farmer details.	
27	If convertible, mandatory or optional conversion	Mandatory	Mandatory	Mandatory	
28	If convertible, specify instrument type convertible into	Common Equity Tier 1	Common Equity Tier 1	Common Equity Tier 1	
29	If convertible, specify issuer of instrument it converts into	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
	Write-down feature	No No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or 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	
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	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				
	Subordinated Indebtedness				
		Included in both regulatory capital and TLAC	Not Included in regulatory capital or TLAC		
1	Issuer	Royal Bank of Canada	RBC Royal Bank (Trinidad & Tobago) Limited		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780082AD5	N/A		
3	Governing law(s) of the instrument	Ontario	Trinidad and Tobago		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A		
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	Tier 2	Tier 2		
5	Post-transitional Basel III rules	Tier 2	Ineligible		
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group		
7	Instrument type (types to be specified by jurisdiction)	Tier 2 Subordinated Debt	Tier 2 Subordinated Debt		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,092	0		
9	Par value of instrument	USD 1,500	TTD 300		
10	Accounting classification	Liability - amortized cost	Liability - amortized cost		
11	Original date of issuance	January 27, 2016	November 1, 2012		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	January 27, 2026	November 1, 2027		
14	Issuer call subject to prior supervisory approval	No	Yes		
15	Optional call date, contingent call dates and redemption amount	N/A	Nov 1, 2022 at par		
16	Subsequent call dates, if applicable	N/A	N/A		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	4.65%	4.75%		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Convertible	Non-convertible		
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach)	N/A		
	contention, contention angles (e)	a) The Superintendent is of the opinion that the Bank has			
		ceased, or is about to cease, to be viable and that, after			
		the conversion of all instruments, it is likely that viability of			
		the Bank will be restored or maintained.			
		b) The bank has accepted or agreed to accept a capital			
		injection from the government, without which the Bank			
		would have been determined by the Superintendent to be			
		non-viable.			
25	If convertible, fully or partially	Always convert fully	N/A		
26	If convertible, conversion rate	Upon the occurrence of NVCC trigger event, each	N/A		
20	ii convertible, conversion rate	outstanding Note is converted into a number of common			
		shares equal to (Multiplier x Note Value) / Conversion			
		Price. Refer to prospectus for further details.			
27	If convertible, mandatory or optional conversion	Mandatory	N/A		
			N/A		
28 29	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	Common Equity Tier 1 Royal Bank of Canada	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	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		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	D 98 198 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	D 10 100 1 10 10 11 11 11 11 11 11 11 11		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Deposit liabilities and all other senior indebtedness of the	Deposit liabilities and all other senior indebtedness of the		
		Bank	Bank		
36	Non-compliant transitioned features	No No	Yes		
37	If yes, specify non-compliant features	N/A	Lack of NVCC features		

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada		
	Unique identifier (eq 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	, 11	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		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 NA	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		
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	, 11	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 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	
	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 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		

	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		CA780086RF34	
		NEW YORK		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	
	Par value of instrument	USD 1500		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	
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	
24		N/A	N/A	N/A	
25		N/A		N/A	
26		N/A		N/A	
27		NA	NA	NA	
28		N/A		N/A	
29		N/A		N/A	
		No	No	No	
31		N/A		N/A	
32		N/A		N/A	
33		NA .	NA	NA	
34		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 ban			
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada	
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2031862076	XS2087687864	CA780086RQ98	
	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	
-	eliaible instruments governed by foreign law)		.,,,	1,77	
	Regulatory treatment	N/A	N/A	N/A	
4		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		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	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		Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26		N/A	N/A	N/A	
27		NA	NA	NA	
28		N/A	N/A	N/A	
29		N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31		N/A	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	
	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 features 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	
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	
	Par value of instrument	CAD 1,500		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	
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	Existence of a dividend stopper	No	No	No	
20		Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	Non-convertible	
24		N/A	N/A	N/A	
25		N/A		N/A	
26	If convertible, conversion rate	N/A		N/A	
27	If convertible, mandatory or optional conversion	NA	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		No	No	No	
31	If write-down, write-down trigger (s)	N/A		N/A	
32	If write-down, full or partial	N/A		N/A	
33		NA .	NA	NA	
34	If temporary write-down, description of write-down mechanism	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
1		US78015K7K46	US78016EZP59	US78016EZM29
2			NEW YORK	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
$\vdash$		N/A	N/A	N/A
4				N/A
5			N/A	N/A
6			N/A	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	No
15				N/A
16			N/A	N/A
	Coupons/dividends	1471	1471	
17	Fixed or floating dividend/coupon	Floating	Floating	Fixed
18			SOFR INDEX+0.525%	0.875%
19		No.	No.	No
20		Mandatory	Mandatory	Mandatory
21		No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23			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	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
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

-	included in ILAC not included in regulatory capital				
1			Royal of Canada	Royal of Canada	
2		US78016EZQ33	US78016EZR16	CA780086TM66	
3			NEW YORK	ONATRIO	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A	
	Regulatory treatment	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		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		USD 1700	USD 300	CAD 1.250	
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
11			April 27, 2021	May 4, 2021	
12			Dated	Dated	
13			April 27, 2026	May 4, 2026	
14			No	No	
15		N/A	N/A	N/A	
16			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		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	
24		N/A	N/A	N/A	
25		N/A	N/A	N/A	
26			N/A	N/A	
27			NA	NA	
28			N/A	N/A	
29			N/A	N/A	
30			No	No	
31			N/A	N/A	
32			N/A	N/A	
33			NA NA	NA NA	
34			N/A	N/A	
34a			Exemption	Exemption	
35			Unsubordinated	Unsubordinated	
36			No	No	
37			N/A	N/A	
01	in you, openly non-compliant totaline	1973	1.47.1	1975	

# 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 elementar (eq. CUSP) (SIN, or Bloomberg identifier for private placement)		included in ILAC not included in regulatory capital				
3 Georeming lawful of the instruments and provided from the TLAC cliption Contractual Cont	1				Royal of Canada	
Sa Mana by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible Contractual Contractual Contractual Instruments (seemed by the section of the Section of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible Contractual Cont	2					
Instruments governed by Foreign law)   N/A   N/A   N/A   N/A	3					
4 Transfloral Basel III rules NA	3a		Contractual	Contractual	Contractual	
Fost-transitional Basel III rules		Regulatory treatment	N/A	N/A	N/A	
Eligible at solorgoug/roug/scolo  N/A  Instrument type  Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)  N/A - Amount eligible for TLAC only  N/A -	4	Transitional Basel III rules	N/A	N/A	N/A	
First   Firs	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 Original date of issuance 12 Perpetual or dated 13 Original date of issuance 14 Perpetual or dated 15 Original date of issuance 16 Dated 17 Original date of issuance 18 Dated 18 Dated 19	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   N/A   N/A   N/A   N/A	13	Original maturity date	July 14, 2026	July 29, 2024	July 29, 2024	
16 Subsequent call dates, if applicable NVA N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	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% 18 Coupon rate and any related index 1 1.2% 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 unufative 23 Convertible or non-convertible or non-con	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	
18 Coupon rate and any related index 12% 0.650% SOFR INDEX+0.36% 19 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-cumulative or cumulative   Non-cumulative   Non-cum	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 N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify instrument type convertible into N/A N/A N/A 30 Write-down feature N/A N/A N/A N/A 31 If write-down, write-down trigger (s) N/A 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, full or partial 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 34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A 35 If write-down, full or partial 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  NIA  NIA  NIA	31		N/A	N/A	N/A	
If temporary write-down, description of write-down mechanism   N/A   N/A   N/A   N/A     Type of subordination   Exemption   Exemption   Exemption   Exemption   Exemption   Exemption     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)   Unsubordinated   Unsubordinated   Unsubordinated     Top of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)   Unsubordinated   Unsubordinated	32		N/A	N/A	N/A	
34a Type of subordination Exemption Exemption Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated 36 Nono-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	
Or   illyes, specify non-compliant leatures   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		
		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		
	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 1,000	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		
12	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		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		1.8%	0.2%	1.0%		
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	
		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		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	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	
12	Perpetual or dated	Dated	Dated	Dated	
13		October 15, 2026	October 7, 2024	October 7, 2024	
14	Issuer call subject to prior supervisory approval	No	No	No	
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	
16		N/A	N/A	N/A	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating	
18	Coupon rate and any related index	0.3%	0.8%	SOFR INDEX+0.34%	
19	Existence of a dividend stopper	No	No	No	
20		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	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		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	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	
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	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		
	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		
	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	Existence of a dividend stopper	No	No	No		
20		Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
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	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 .	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		
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		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		N/A	N/A	N/A		
16		N/A	N/A	N/A		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed		
18		SOFR INDEX+0.84%	3.625%	3.369%		
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			
		Royal of Canada		Royal of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2491659301	XS2491659137	CA780086VK72
3	Governing law(s) of the instrument	ONTARIO	ONTARIO	ONATRIO
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment	N/A		N/A
4	Transitional Basel III rules	N/A		N/A
5		N/A	N/A	N/A
6		N/A	N/A	N/A
7		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
	Par value of instrument	CNH 507		CAD 2,000
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	Original date of issuance	June 16, 2022		July 25, 2022
	Perpetual or dated	Dated	Dated	Dated
13		June 16, 2024	June 16, 2024	July 26, 2027
14	Issuer call subject to prior supervisory approval	No	No	No
15		N/A		N/A
16		N/A	N/A	N/A
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18		3.700%	3.290%	4.612%
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
26		N/A		N/A
27		NA	NA	NA
28		N/A		N/A
29		N/A		N/A
30		No	No	No
31		N/A		N/A
32		N/A		N/A
33		NA		NA
34		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	
		XS2488431441	XS2490729154	XS2491659210	
		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	
	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	
		HKD 456	GBP 500	CNH 290	
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
	Original date of issuance	June 8, 2022	June 14, 2022	June 16, 2022	
12	Perpetual or dated	Dated	Dated	Dated	
13		June 8, 2029	June 14, 2027	June 16, 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		N/A	N/A	N/A	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	3.805%	3.625%	4.100%	
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	No N/A	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33		NA N/A	NA NA	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	
36		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		Royal of Canada	Royal of Canada	Royal of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CH1179534974	XS2478702967	US78016FZS63	
		ONTARIO	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	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		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	CHF 150	HKD 724	USD 1250	
	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
	Original date of issuance	May 4, 2022	May 12, 2022	July 28, 2022	
12	Perpetual or dated	Dated	Dated	Dated	
13		May 4, 2027	May 12, 2029	August 3, 2027	
14		No	No	No	
15		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		1.45%	4.03%	4.240%	
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		NA	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	
34		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	
		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			
2		US78016EZH34			
3		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)				
		N/A			
4		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		USD 1500			
10	Accounting classification	Liability - amortised cost			
11	Original date of issuance	July 28, 2022			
12	Perpetual or dated	Dated			
13	Original maturity date	July 26, 2024			
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	Fixed			
18	Coupon rate and any related index	3.970%			
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		Non-convertible			
24		N/A			
25		N/A			
26		N/A			
27		NA			
28		N/A			
29		N/A			
30	Write-down feature	No			
31		N/A			
32		N/A			
33	If write-down, permanent or temporary	NA			
34		N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36		No			
37	If yes, specify non-compliant features	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 instruments					
	Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital					
1						
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-eligible					
	instruments governed by foreign law)	o o na do tada				
	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		Exemption				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated				
36	Non-compliant transitioned features	No				
37	If yes, specify non-compliant features	N/A				

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086QP2	XS1924997551	XS1940929463
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	15	USD 50	USD 50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	December 6, 2018	December 28, 2018	February 1, 2019
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	December 6, 2038	December 28, 2048	February 1, 2049
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	December 6, 2023 (123.13%)	December 28, 2023 (127.63%)	February 1, 2024 (127.93%)
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 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 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 inclu			
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	

	Disclosure template for main features of regulatory capital instruments			
	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 ban	k	
		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 Dated 13 Original maturity date Lissuer call subject to prior supervisory approval Lissuer call subject to prior supervisory approval N/A  Optional call date, contingent call dates and redemption amount 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 VISD 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 14 Optional call date, contingent call dates and redemption amount 15 Optional call date, contingent call dates and redemption amount  N/A - Amount eligible for TLAC only USD 5.6 Liability - fair value option September 6, 2019 Dated September 6, 2024 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		Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991341329			
3 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)	Province of Ontario N/A			
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5 6	Post-transitional Basel III rules	N/A N/A			
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 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	September 20, 2021 (107.5369%) September 20,2022(111.515765%), September			
		20,203(115,641849%), September 20, 2024(119.920597%), September 20, 2025(124.357659%), September 20, 2025(124.357659%), September 20, 2026(138.95892%), September 20, 2028(138.678395%), September 20, 2028(138.678395%), September 20, 2029(143.809496%), September 20, 2031(164.30447%), September 20, 2031(165.4648274%), September 20, 2033(166.30396%), September 20, 2034(160.303648), September 20, 2035(178.838123%), September 20, 2037(192.316973%), September 20, 2036(185.465133%), September 20, 2037(192.316973%), September 20, 2039(206.811711%), September 20, 2039(206.811711%), September 20, 2040(214.463744%), September 20, 2041(222.398903%), September 20, 2044(248.09839%), September 20, 2044(248.09839%), September 20, 2044(265.757.86203%), September 20, 2046(266.702092%), September 20, 2047(276.57007%), September 20, 2048(286.803162%)			
	Coupons/dividends				
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed			
18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed 3.70%			
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	3.70% 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	3.70% 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	3.70% 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	3.70% 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	3.70% 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)	3.70% No Mandatory No 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	3.70% No Mandatory No Non-cumulative Non-convertible N/A N/A			
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) If convertible, ully or partially If convertible, conversion rate	3.70% No Mandatory No Non-convertible 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	3.70% No Mandatory No Non-cumulative Non-convertible 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, unly 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	3.70% No Mandatory No 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, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature	3.70%  No Mandatory  No Non-counwlative 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, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s)	3.70% No Mandatory No Non-convertible Ni/A N/A N/A N/A N/A N/A N/A N/A N/A N/A N			
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 trigger (s) 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, full or partiall If write-down, full or partial	3.70%  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 trigger (s) 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, partial If write-down, permanent or temporary	3.70%  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, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it 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 If temporary write-down, description of write-down mechanism	3.70%  No Mandatory  No Non-counwlative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/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, 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 If temporary write-down, description of write-down mechanism Type of subordination	3.70%  No Mandatory  No Non-cumulative  Non-convertible  NI/A  NO  NI/A  NO  NI/A  NO  NI/A  NO  NI/A  NO  NI/A  NO  NI/A  Exemption			
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, conversion trigger (s) If convertible, mandatory or optional conversion 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)	3.70%  No Mandatory  No Non-counwlative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A			

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital					
1	1 Issuer Royal Bank of Canada					
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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		Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332922	XS2057217973	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		N/A	
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
9	Par value of instrument	25	USD 2	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	October 4, 2019	October 10, 2019	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	October 4, 2034	October 10, 2022	
14	Issuer call subject to prior supervisory approval	Yes	No	
15	Optional call date, contingent call dates and redemption amount	October 4, 2022 (100.00%)	N/A	
16	Subsequent call dates, if applicable	October 4, 2023(100.00%), October 4, 2024(100.00%), October 4, 2025(100.00%), October 4, 2025(100.00%), October 4, 2025(100.00%), October 4, 2029(100.00%), October 4, 2029(100.00%), October 4, 2030(100.00%), October 4, 2031(100.00%), October 3, 2032(100.00%), October 3, 2033(100.00%)	N/A	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Float	
18	Coupon rate and any related index	3.08%	3m USD LIBOR, subject to floor (0.94%)	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	
	l .	1		

Subsequence   Company		Disclosure template for main features of regulatory capital instruments			
Issuer can be compared to the compared to th		,			
Suster					
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)   780086RH9	1	U , i	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)         NA           Regulatory treatment         NA           5         Post-transitional Basel III rules         NA           6         Eligible instruments         NA           7         Instrument type (types to be specified by jurisdiction)         NA           8         Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)         NA           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         Ves           13         Original maturity date         October 29, 2029           4         Issuer call subject to prior supervisory approval         Yes           15         Optional call date, contingent call dates and redemption amount         October 29, 2022(102.5%)           16         Subsequent call dates, if applicable         April 29, 2022(102.6%), October 29, 2023(102.75%), October 29, 2023(102.75%), October 29, 2023(102.75%), October 29, 2023(102.55%), April 29, 2023(102.55%), October 29, 2023(102.55%), April 29, 2023(102.55%), October 29, 2023(102.55%), April 29, 2023(102.55%), October 29, 2023(102.5	3		Province of Ontario		
eligible instruments governed by foreign law)			-		
Regulatory treatment	-	, ,	.,,,,		
Transitional Basel III rules   N/A		0 1 0 1			
6 Eligible at solicytroup/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 dassification 11 Original date of issuance 12 Perpetual or dated 13 Control date of issuance 14 Distruments 15 Control date of issuance 16 Cotober 29, 2021 17 Perpetual or dated 18 Issuer call subject to prior supervisory approval 18 Issuer call subject to prior supervisory approval 19 Subsequent call dates, contingent call dates and redemption amount 19 Cotober 29, 2021 (102.5%), October 29, 2022 (102.5%), April 29, 2022 (102.5%), October 29, 2022 (102.5%	4	• /	N/A		
Instrument type (types to be specified by jurisdiction)	5	Post-transitional Basel III rules	N/A		
Total Instrument type (types to be specified by jurisdiction)   Amount recognised in reporting date)   NA - Amount eligible for TLAC only	6	Eliqible 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 10 Optional call date, contingent call dates, if applicable 29 2022(102.6%), October 29, 2022(102.6%), April 29, 2022(102.6%), October 29, 2022(102.6%), April 29, 2022(102.6%), October 29, 2022(102.6%), April 29, 2022(103.0%), October 29, 2022(103.0%), 29, 202	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 29 2023(102.6%), October 29, 2022(102.6%), April 29, 2024(102.6%), October 29, 2023(102.5%), April 29, 2024(102.6%), October 29, 2024(102.6%), April 29, 2024(102.6%), Apr	8				
Toriginal date of issuance	9	Par value of instrument	3		
Perpetual or dated	10	Accounting classification	Liability - fair value option		
Perpetual or dated			, ,		
October 29, 2029  14 Issuer call subject to prior supervisory approval  October 29, 2021(102.5%)  Optional call date, contingent call dates and redemption amount  October 29, 2021(102.5%), October 29, 2021(102.5%), April 29, 2023(102.75%), October 29, 2024(102.85%), April 29, 2023(102.75%), October 29, 2024(102.85%), April 29, 2023(102.75%), October 29, 2024(102.85%), April 29, 2023(103.05%), October 29, 2024(103.85%), April 29, 2023(103.35%), October 29, 2024(103.85%), April 29, 2023(103.35%), October 29, 2028(103.35%), October 29, 2028(103.35%), October 29, 2028(103.35%), April 29, 2028(103.35%), October 29, 2028(103.05%), April 29, 2028(103.15%), October 29, 20			,		
Issuer cell subject to prior supervisory approval   Sesure cell subject to prior supervisory approval   October 29, 2021(102.5%)		· ·			
Optional call date, contingent call dates and redemption amount		· ·	· ·		
April 29, 2022(102,6%), 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(102,75%), October 29, 2023(102,75%), April 29, 2025(103,0%), October 29, 2025(103,0%), April 29, 2025(103,0%), October 29, 2025(103,0%), April 29, 2025(103,0%), October 29, 2025(103,0%), April 29, 2027(103,25%), October 29, 2025(103,0%), April 29, 2027(103,25%), October 29, 2028(103,35%), April 29, 2023(103,35%), October 29, 2028(103,35%), April 29, 2028(103,35%), October 29, 2028(103,35%), April 29, 2028(103,35%), October 29, 2028(103,35%), April 29, 2028(103,5%), April		, , , , , , , , , , , , , , , , , , , ,			
29,2023(102,75%), October 29, 2023(102,75%), April 29, 2024(102,85%), October 29, 2024(102,85%), April 29, 2025(103,00%), October 29, 2025(103,00%), April 29, 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%), Apri		· •			
2024(102.85%), October 29, 2024(103.85%), April 29, 2025(103.00%), October 29, 2025(103.00%), April 29, 2026(103.10%), October 29, 2025(103.00%), April 29, 2026(103.1%), April 29, 2027(103.25%), October 29, 2026(103.1%), April 29, 2028(103.35%), October 29, 2028(103.35%), 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%)    Coupon rate and any related index		Casadaan aan aasa, ii appinaasid			
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, 2026(103.1%), 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  Support 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%  Pully discretionary, partially discretionary or mandatory  Mandatory  Lexistence of a dividend stopper  No  No  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%  No  No  No  No  No  No  No  No  No  N					
2026(103.1%), October 29, 2026(103.1%), April 29, 2027(103.25%), Cotober 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%)  Coupon rate and any related index  Fixed or floating dividend/coupon  Fixed  Coupon rate and any related index  17 Fixed or floating dividend stopper  No  Existence of a dividend stopper  No  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  No  Convertible, convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, conversion trigger (s)  If convertible, conversion rate  N/A  If convertible, pacify instrument type convertible into  N/A  If convertible, specify instrument type convertible into  N/A  If write-down, write-down trigger (s)  N/A  If write-down, write-down, write-down trigger (s)  N/A  If write-down, write-down, description of write-down mechanism  N/A  If write-down, permanent or temporary  N/A  If temporary write-down, description of write-down mechanism  N/A  N/A  N/A  N/A  N/A  N/A  If temporary write-down, description of write-down mechanism  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/					
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(103.35%), April 29, 2028(103.5%)  This of the composition					
Coupons/dividends   29,2029(103.5%), Öctober 29, 2028(103.35%), Äpril 29,2029(103.5%)					
Coupons/dividends  Fixed or floating dividend/coupon  Existence of a dividend stopper  No  Existence of a dividend stopper  No  Fully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  No  Non-competible or non-convertible  If convertible, conversion trigger (s)  If convertible, conversion rate  No  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertis into  Write-down feature  No  Write-down, write-down, permanent or temporary  If temporary write-down, description of write-down mechanism  NyA  Non-compliant transitioned features					
Fixed or floating dividend/coupon  Fixed  Coupon rate and any related index  Coupon rate and any related index  P1-2: 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  Non-cumulative or cumulative  Non-cumulative or cumulative  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)  N/A  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  N/A  Type of subordination learnery in liquidation (specify instrument type immediately senior to instrument)  No  No  No  No  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%  Pully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  No  Non-cumulative 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 it converts into  Write-down feature  Write-down, write-down trigger (s)  If write-down, permanent or temporary  If write-down, permanent or temporary  If write-down, permanent or temporary  N/A  If write-down, permanent or temporary  N/A  If write-down, permanent or temporary  N/A  N/A  N/A  N/A  N/A  N/A  If write-down, permanent or temporary  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/		,			
2. Existence of a dividend stopper 2. Fully discretionary, partially discretionary or mandatory 2. Existence of a step up or other incentive to redeem 3.10%, Y8: 3.25%, Y9 3.35%, Y10: 3.5%  Mandatory 3. Mandatory 3. Mandatory 3. Non-cumulative 4. Non-cumulative 5. Non-convertible or non-convertibl		· ·	1		
Existence of a dividend stopper  Pully discretionary, partially discretionary or mandatory  Existence of a step up or other incentive to redeem  No  Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, conversion rate  If convertible, pandatory or optional conversion  If convertible, specify instrument type convertible into  N/A  If convertible, specify instrument type convertis into  Write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If write-down, permanent or temporary  N/A  If temporary write-down, description of write-down mechanism  N/A  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Unsubordinated  No  Unsubordinated  No  No-compliant transitioned features	18	Coupon rate and any related index			
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) N/A If convertible, fully or partially If convertible, conversion rate N/A If convertible, mandatory or optional conversion N/A If convertible, specify instrument type convertible into N/A If convertible, specify instrument it converts into N/A If write-down, write-down trigger (s) N/A If write-down, permanent or temporary If write-down, permanent or temporary N/A If temporary write-down, description of write-down mechanism N/A Non-compliant transitioned features No Non-compliant transitioned features No Non-compliant transitioned features					
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, conversion rate  27 If convertible, mandatory or optional conversion  28 If convertible, mandatory or optional conversion  29 If convertible, specify instrument type convertible into  29 If convertible, specify instrument it converts into  30 Write-down feature  31 If write-down, write-down trigger (s)  32 If write-down, permanent or temporary  33 If write-down, permanent or temporary  34 If temporary write-down, description of write-down mechanism  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features		11			
Non-cumulative or cumulative  Non-convertible or non-convertible  If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  If write-down feature  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If write-down, permanent or temporary  If the porary write-down, description of write-down mechanism  If write-down, description of write-down mechanism  N/A  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  No  Non-compliant transitioned features			·		
23 Convertible or non-convertible 24 If convertible, conversion trigger (s) 25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down feature 30 Write-down, write-down trigger (s) 31 If write-down, full or partial 32 If write-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 36 Position in subordination 37 Position in subordination fleatures 38 Non-compliant transitioned features 39 Non-compliant transitioned features 30 Non-compliant transitioned features					
If convertible, conversion trigger (s)  If convertible, fully or partially  If convertible, fully or partially  If convertible, conversion rate  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify instrument it converts into  If convertible, specify issuer of instrument it converts into  If write-down feature  If write-down, write-down trigger (s)  If write-down, write-down trigger (s)  If write-down, permanent or temporary  If write-down, permanent or temporary  If write-down, description of write-down mechanism  If write-down, description of write-down mechanism  If write-down, permanent or temporary  If write-down, description of write-down mechanism  If write-down, write-down, write-down, description of write-down mechanism  If write-down, write-down, write-down, description of write-down mechanism  If write-down,					
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/					
26If convertible, conversion rateN/A27If convertible, mandatory or optional conversionN/A28If convertible, specify instrument type convertible intoN/A29If convertible, specify issuer of instrument it converts intoN/A30Write-down featureNo31If write-down, write-down trigger (s)N/A32If write-down, full or partialN/A33If write-down, permanent or temporaryN/A34If temporary write-down, description of write-down mechanismN/A34aType of subordinationExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Unsubordinated36Non-compliant transitioned featuresNo					
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 34 Type of subordination Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated 36 Non-compliant transitioned features					
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 34 Type of subordination 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features  N/A  N/A  N/A  Unsubordinated No		,			
29 If convertible, specify issuer of instrument it converts into  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  34 Type of subordination  Sexemption  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  No  No		, , ,			
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 34 Type of subordination Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated 36 Non-compliant transitioned features		If convertible, specify instrument type convertible into	•		
31 If write-down, write-down trigger (s)  32 If write-down, full or partial  33 If write-down, permanent or temporary  34 If temporary write-down, description of write-down mechanism  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features  No  N/A  Exemption  Unsubordinated  No		· 1 · /			
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 34 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					
33 If write-down, permanent or temporary  34 If temporary write-down, description of write-down mechanism  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features  No					
34 If temporary write-down, description of write-down mechanism  34 Type of subordination  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  36 Non-compliant transitioned features  No		If write-down, full or partial			
34aType of subordinationExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)Unsubordinated36Non-compliant transitioned featuresNo	33	If write-down, permanent or temporary	N/A		
35   Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)   Unsubordinated   Non-compliant transitioned features   No	34	If temporary write-down, description of write-down mechanism	N/A		
35   Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)   Unsubordinated   Non-compliant transitioned features   No	34a	Type of subordination	Exemption		
	35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
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 iss			
	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	

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	
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)	
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	
7 insurament type (types to be specimed by jurisduction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLA	Conly
Annount recognised in regulatory capital (currency in minioris, as or most recent reporting date)     Par value of instrument     USD 50  USD 50	Conly
10 Accounting classification Liability - fair value option	
11 Original date of issuance November 26, 2019	
12 Perpetual or dated  Dated	
12 Projection of dated 13 Original maturity date November 26, 2059	
10 Origin maturi, date 11 Supervisory approval 14 Issuer call subject to prior supervisory approval 14 Super call subject to prior supervisory approval 15 Supervisory approval 16 Supervisory approval 17 Supervisory approval 17 Supervisory approval 17 Supervisory approval 17 Supervisory approval 18 Supervisory approva	
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.
26, 2025(122,788074%), May May 26, 2027(132,275725%), 2028(137,302203%), May 26, 26, 2030(147,935435%), May May 26, 2032(159,392146%), 2033(165,449048%), May 26, 26, 2035(178,262084%), May May 26, 2037(192,067413%), 2038(199,365975%), May May 26, 2040(214,805673%), May May 26, 2042(231,441084%), 2043(240,235845%), May 26, 2043(240,235845%), May 26, 2043(248,0258636%), 2048(289,484007%), May 26, 2050(311,902806%), May 26, 2050(311,902806%), May 26, 2050(311,902806%), May 26, 2055(375,84264%), May 26, 2057(404,949397%), May 26, 2057(404,949397%), May 26, 2057(404,949397%), May 26,	May 26, 2029(142.519687%), May 26, 2031(153.556981%), May 26, 2034(171.736112%), May 26, 2034(171.736112%), May 26, 2039(206.941882%), May 26, 2041(222.968289%), May 26, 2044(249.364807%), May 26, 2046(268.676615%), May 26, 2051(323.755113%), May 26, 2053(348.828004%), May 26, 2053(348.828004%), May 26, 2056(390.12466%), May 26, 2056(390.124668), May 26,
17     Fixed or floating dividend/coupon     Fixed       18     Coupon rate and any related index     3.80%	
18     Coupon rate and any related index     3.80%       19     Existence of a dividend stopper     No	
20 Fully discretionary, partially discretionary or mandatory Mandatory	
20 ruly discretionary, partially discretionary or initiation y	
22 Noncumulative or cumulative Non-cumulative Non-cumulative	
22 Non-convertible 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	
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	<u> </u>
35	

1	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)	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  Royal Bank of Canada  Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)  S1991332682  Royal Bank of Canada  Royal Bank of Canada  Overning 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  A Transitional Basel III rules  N/A  N/A  N/A  Regulatory treatment  Instrument Basel III rules  N/A  N/A  N/A  N/A  Instrument type (types to be specified by jurisdiction)  A Mont recognised in regulatory capital (Currency in millions, as of most recent reporting date)  N/A - Amount eligible for TLAC only  Par value of instrument  AUD 25  Accounting classification  Liability - fair value option  Liability - fair value option  Liability - fair value option  December 12, 2019  December 18, 2019  December 18, 2019  December 18, 2019  December 18, 2029  Ves	Royal Bank of Canada 780086RM8 Province of Ontario N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only 2.09 Liability - fair value option December 18, 2019 Dated December 18, 2026 Yes December 18, 2021(102.5%)
Included in TLAC not included in regulatory capital   Royal Bank of Canada   Royal Bank o	780086RM8 Province of Ontario N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/A
Issuer	780086RM8 Province of Ontario N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/A
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)  3 Governing law(s) of the instrument  3 Governing law(s) of the instrument  3 Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)  4 Regulatory treatment  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 December 12, 2034  December 18, 2029	780086RM8 Province of Ontario N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/A
3 Governing law(s) of the instrument 3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)  Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules 6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Prepetual or dated 13 Original maturity date 13 Original maturity date 15 Province of Ontario 16 Province of Ontario 17 N/A 18 N/A 18 N/A 18 N/A 18 N/A 18 N/A 19 N/A 19 N/A 20 Other TLAC Instruments 20 Other TLAC Instruments 20 Other TLAC Only 21 N/A - Amount eligible for TLAC only 22 N/A - Amount eligible for TLAC only 23 Usability - fair value option 24 December 12, 2019 25 December 18, 2019 26 December 18, 2029	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 2.09  Liability - fair value option December 18, 2019  Dated December 18, 2026 Yes
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-legible instruments governed by foreign law)   N/A	N/A  N/A  N/A  N/A  N/A  Other TLAC Instruments  N/A - Amount eligible for TLAC only  2.09  Liability - fair value option  December 18, 2019  Dated  December 18, 2026  Yes
eligible instruments governed by foreign law)  Regulatory treatment  A Transitional Basel III rules  N/A  Post-transitional Basel III rules  N/A  Eligible at solo/group/group/sgoup/group/sgolo  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  AUD 25  Accounting classification  Liability - fair value option  Liability - fair value option  Liability - fair value option  December 12, 2019  December 18, 2019  December 18, 2029	N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only 2.09 Liability - fair value option December 18, 2019 Dated December 18, 2026 Yes
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 sologroup/group&solo N/A N/A N/A  7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments Other TLAC Instruments  8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only N/A - Amount eligible for TLAC only  9 Par value of instrument AUD 25 4.1  10 Accounting classification Liability - fair value option Liability - fair value option  11 Original date of issuance December 12, 2019 December 18, 2019  12 Perpetual or dated Dated  13 Original maturity date December 12, 2034 December 18, 2029	N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only 2.09 Liability - fair value option December 18, 2019 Dated December 18, 2026 Yes
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 sologroup/group&solo N/A N/A N/A  7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments Other TLAC Instruments  8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only N/A - Amount eligible for TLAC only  9 Par value of instrument AUD 25 4.1  10 Accounting classification Liability - fair value option Liability - fair value option  11 Original date of issuance December 12, 2019 December 18, 2019  12 Perpetual or dated Dated  13 Original maturity date December 12, 2034 December 18, 2029	N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only 2.09 Liability - fair value option December 18, 2019 Dated December 18, 2026 Yes
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 N/A 15 N/A 16 N/A 17 Amount eligible for TLAC only 17 A/A Amount eligible for TLAC only 18 A/A Amount eligible for TLAC only 19 A/A - Amount eligible for TLAC only 19 A/A - Amount eligible for TLAC only 19 A/A - Amount eligible for TLAC only 10 Accounting classification 11 Liability - fair value option 12 December 12, 2019 13 December 12, 2019 14 Dated 15 December 18, 2029 15 December 18, 2029	N/A Other TLAC Instruments N/A - Amount eligible for TLAC only 2.09 Liability - fair value option December 18, 2019 Dated December 18, 2026 Yes
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 Instruments  Other TLAC Instruments  N/A - Amount eligible for TLAC only  Liability - fair value option  Liability - fair value option  Liability - fair value option  December 12, 2019  December 18, 2019  Detember 12, 2034  December 18, 2029	Other TLAC Instruments N/A - Amount eligible for TLAC only 2.09 Liability - fair value option December 18, 2019 Dated December 18, 2026 Yes
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 Amount eligible for TLAC only 16 ALD 25 4.1 17 Accounting classification 18 Liability - fair value option 19 December 12, 2019 19 December 18, 2019 19 Dated 10 Dated 10 December 18, 2029 10 December 18, 2029 10 December 18, 2029	N/A - Amount eligible for TLAC only 2.09 Liability - fair value option December 18, 2019 Dated December 18, 2026 Yes
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 Amount eligible for TLAC only 16 ALD 25 4.1 17 Accounting classification 18 Liability - fair value option 19 December 12, 2019 19 December 18, 2019 19 Dated 10 Dated 10 December 18, 2029 10 December 18, 2029 10 December 18, 2029	2.09 Liability - fair value option December 18, 2019 Dated December 18, 2026 Yes
10     Accounting classification     Liability - fair value option     Liability - fair value option       11     Original date of issuance     December 12, 2019     December 18, 2019       12     Perpetual or dated     Dated     Dated       13     Original maturity date     December 12, 2034     December 18, 2029	Liability - fair value option December 18, 2019 Dated December 18, 2026 Yes
11         Original date of issuance         December 12, 2019         December 18, 2019           12         Perpetual or dated         Dated         Dated           13         Original maturity date         December 12, 2034         December 18, 2029	December 18, 2019 Dated December 18, 2026 Yes
11         Original date of issuance         December 12, 2019         December 18, 2019           12         Perpetual or dated         Dated         Dated           13         Original maturity date         December 12, 2034         December 18, 2029	Dated December 18, 2026 Yes
12         Perpetual or dated         Dated         Dated           13         Original maturity date         December 12, 2034         December 18, 2029	Dated December 18, 2026 Yes
	Yes
	Yes
	December 18, 2021(102.5%)
15 Optional call date, contingent call dates and redemption amount December 12, 2021 (100%) December 18, 2021(102.65%)	
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%), 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	Non-cumulative
23 Convertible or non-convertible 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		
	Other TLAC instruments issued directly by the bank				
_	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991338291	78014RBU3	XS2092547194	
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario	
	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	
07	1 in your, opening from compliants toutured	i an s	p. 30.5	1.07.5	

	Disclosure template for main features 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-elig	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 issued directly by the bank					
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RCD0	CAMM002I7AR7			
3	Governing law(s) of the instrument	New York	Province of Ontario			
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-	Contractual		
	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 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		
		31, 2023(102.5%), January 31, 2024(102.5%), July 31,		
		2024(102.5%), January 31, 2025(102.5%), July 31,		
		2025(102.5%), January 31, 2026(102.5%), July 31,		
		2026(103%), January 31, 2027(103%), July 31,		
		2027(103%), January 31, 2028(103.00%), July 31,		
		2028(103.25%), January 31, 2029(103.25%), July 31,		
		2029(103.25%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		
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 instrument type convertible into	N/A		
30	Write-down feature	No No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
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		
	II VES. SUCCIN NOIT-COMBINITY REALINES	IIV/A		

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not include			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	ura tamplata for main factures of regulatory conital instru	rmente	
Description of Table 2017 Table 10   Table 2017 Table				
Description of Compute   Description   Des				
1   1	1   Issuer		Royal Bank of Canada	Royal Bank of Canada
Department   Change   Processing   Processing of Excending   Processing   Process				
Total Content of the Content of State   Total Content of State   Tota				
Experimentation   Section   Sectio				
Page				oon adda
Processor of pro				
Processor   Company   Co		N/A	N/A	N/A
Proceedings   Proceedings   Procedure				
The instrument part (pages to be particularly a production)   Chin TLAC Instruments   Chin TLAC (page)   C		-		
No. Associate recognision in regulatory companies for TLAC cony   No. Associate recognision for TLAC cony   No.		Other TLAC Instruments		Other TLAC Instruments
Processor of instrument   1950 79   2.1   1950 75   1.2   1950 75   1.2   1950 75   1.2				
10   Cognition desirements			2.1	
10			Liability fair value ention	
To   Preprint or detailed   Doesd   Doesd   Doesd				
The State of the				
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%), 2055(353.416418%),	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)  36 Non-compliant transitioned features  No  No  No  No  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	

Disclosure template for main features of regulatory capital instruments					
Discios	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 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)	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 template for main features of regulatory capital instru	manta	
-	Disclosui	re template for main features of regulatory capital instru  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)	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, 2046(268.411607%), April 14, 2046(278.6167496%), April 14, 2046(258.411607%), April 14, 2050(299.140519%), April 14, 2051(310.286546%), April 14, 2055(359.077161%), April 14, 2056(372.434832%), April 14, 2055(359.077161%), April 14, 2056(372.434832%), April 14, 2057(386.289408%), April 14, 2058(400.659374%), 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		

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991341089	XS1991340941	78014RCR9	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	EUR 12	EUR 50	USD 3.775	
10		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 is:	sued directly by the bank			
	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)	78014RCT5	CAMM002JFUN5		
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-	Contractual	N/A		
	eligible 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 2	EUR 55.98		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	April 30, 2020	February 25, 2020		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	April 30, 2025	February 25, 2050		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	April 30, 2022(100.000%)	February 25, 2022(60.68233%)		
16	Subsequent call dates, if applicable	October 30, 2022(100.000%), April 30, 2023(100.000%), October 30, 2023(100.000%), April 30, 2024(100.000%), October 30, 2024(100.000%)	February 25, 2023(61.77461%), February 25, 2024(62.88655%), February 25, 2025(64.01851%), February 25, 2025(64.01851%), February 25, 2027(66.34392%), February 25, 2028(67.53811%), February 25, 2029(68.75379%), February 25, 2030(68.99136%), 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(77.89866%), 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, 2044(89.84902%), February 25, 2046(93.11269%), February 25, 2047(94.78872%), February 25, 2048(86.23182%)		
	Coupons/dividends		7)///2/d6 //d/d9%\ Eabrian/ 95 9///d/d8 93183%\		
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	2.00%	1.80%		
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		
-	V · 1 V · 1				

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	

	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)	XS1991332096	XS1991331957		
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-	N/A	N/A		
	eligible instruments governed by foreign law)				
	Regulatory treatment	AL/A	N/A		
4	Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A		
5 6	Eliqible at solo/group/group&solo	N/A	N/A N/A		
7		N/A	Other TLAC Instruments		
8	Instrument type (types to be specified by jurisdiction)  Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	Other TLAC Instruments  N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 200	80		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	May 26, 2020	June 18, 2020		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	May 26, 2054	June 18, 2035		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	May 26, 2025(117.625534%)	June 18, 2024(100.000%)		
16	Subsequent call dates, if applicable	May 26, 2026(121.507176%), May 26, 2027(125.516913%), May 26, 2028(129.658971%), May 26, 2029(133.937718%), May 26, 2030(138.357662%), May 26, 2031(142.923465%), May 26, 2032(147.639939%), May 26, 2033(152.512057%), May 26, 2034(157.544955%), May 26, 2035(162.743939%), May 26, 2036(168.114489%), May 26, 2039(185.313095%), May 26, 2040(191.428427%), May 26, 2041(197.745565%), May 26, 2041(197.745565%), May 26, 2042(204.271169%), May 26, 2044(217.975517%), May 26, 2045(225.168709%), May 26, 2044(217.975517%), May 26, 2048(248.204129%), May 26, 2047(240.275053%), May 26, 2048(248.204129%), May 26, 2049(256.394866%), May 26, 2050(264.855896%), May 26, 2051(273.596141%), May 26, 2052(282.624813%), May 26, 2053(291.951432%)	June 18, 2025(100.000%), June 18, 2026(100.000%), June 18, 2027(100.000%), June 18, 2028(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	Fixed		
18	Coupon rate and any related index	3.30%	2.73%		
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 N/A	No N/A		
31	If write-down, write-down trigger (s)  If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If write-down, permanent or temporary  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	No		
37	If yes, specify non-compliant features	N/A	N/A		
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	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments 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 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)	XS1991331791
3	Governing law(s) of the instrument	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	N/A
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only
9	Par value of instrument	53
10	Accounting classification	Liability - fair value option
11	Original date of issuance	August 7, 2020
12	Perpetual or dated	Dated
13	Original maturity date	August 7, 2035
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	August 7, 2023(100.000%)
16	Subsequent call dates, if applicable	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	Fixed
18	Coupon rate and any related index	2.235%
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 institution type 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
		Unsubordinated
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  Non-compliant transitioned features	
36 37	l	No N/A
31	If yes, specify non-compliant features	IV/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	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	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, 2023(101.200%), February 20, 2024(101.250%), August	February 20, 2023(101.450%), August 20, 2023(101.450%), February 20, 2024(101.450%), August	March 1, 2023(101.300%), September 1, 2023(101.300%), March 1, 2024(101.400%), September 1, 2024(101.400%),	
		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 or floating dividend/coupon	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	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	
0.0	If write-down, full or partial	N/A	N/A	N/A	
32			N/A	N/A	
33	If write-down, permanent or temporary	N/A			
		N/A N/A	N/A	N/A	
33	If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism			N/A Exemption	
33 34	If write-down, permanent or temporary  If temporary write-down, description of write-down mechanism	N/A	N/A		
33 34 34a	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 Exemption	N/A Exemption	Exemption	

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments iss					
	Included in TLAC not include					
1	1 Issuer Royal Bank of Canada Royal Bank of Canada					
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	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)	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	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	monte	
-	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(262.8406888%), 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(264.670137%), November 30, 2055(264.971017%), November 30, 2055(264.971017%), November 30, 2055(264.971017%), November 30, 2055(264.971017%), November 30, 2055(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, 2041(180.422301%), December 10, 2044(196.292228%), December 10, 2044(196.292228%), December 10, 2046(207.640323%), December 10, 2046(207.640323%), December 10, 2046(207.640323%), December 10, 2056(232.342619%), December 10, 2051(238.964348%), December 10, 2051(238.964348%), December 10, 2052(245.774663%), December 10, 2054(259.36436%), December 10, 2055(267.393201%), December 10, 2054(259.386637%), 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 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

Disclosure template for main features of regulatory capital instruments						
	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, 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(164.042416%), January 25, 2038(164.966892%), January 25, 2038(164.966892%), January 25, 2040(169.618958%), January 25, 2041(174.402213%), January 25, 2042(179.320355%), January 25, 2043(184.377189%), January 25, 2044(189.576626%), January 25, 2045(194.922687%), January 25, 2046(200.4195050%), January 25, 2046(200.419505%), January 25, 2054(218.32548%), January 25, 2049(21.887636%), January 25, 2053(243.491152%), January 25, 2053(243.491152%), January 25, 2055(247.47687%), January 25, 2056(264.676866%), January 25, 2058(278.417687%), January 25, 2056(264.676866%), January 25, 2058(278.417687%), January 25, 2059(287.476866%), January 25, 2058(279.815123%), January 25, 2058(279.815123%), January 25, 2059(287.705909%), January 25, 2068(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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Disclosure template for main features of regulatory capital instruments						
	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		N/A	N/A	N/A		
6		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		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		Dated	Dated	Dated		
13		January 29, 2026	January 29, 2029	February 8, 2061		
14		Yes	Yes	Yes		
15 16		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(173.165103%), February 8, 2031(173.165103%), February 8, 2031(134.772144%), February 8, 2033(134.772144%), February 8, 2034(142.26853%), February 8, 2035(164.199413%), February 8, 2036(164.199413%), February 8, 2036(150.219896%), February 8, 2038(154.350944%), February 8, 2038(154.350944%), February 8, 2038(161.3950973%), February 8, 2041(167.4021%), February 8, 2041(167.4021%), February 8, 2041(1712.042843%), February 8, 2042(176.774021%), February 8, 2044(186.63507%), February 8, 2045(191.762610%), February 8, 2046(197.036082%), February 8, 2047(202.454575%), February 8, 2048(123.46828%), February 8, 2052(218.65828%), February 8, 2053(218.65828%), February 8, 2053(231.865828%), February 8, 2053(251.52626%), February 8, 2056(258.442581%), February 8, 2056(258.442581%), February 8, 2056(258.52570%), February 8, 2058(272.852370%), February 8, 2058(272.852370%), February 8, 2059(280.355810%), February 8, 2061(295.987399%)		
	Coupons/dividends					
17		Fixed	Fixed	Fixed		
18		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		No	No	No		
20	Fully discretionary, partially discretionary or mandatory	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		N/A	N/A	N/A		
28		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		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	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(159.946514%), 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, 2050(261.481503%), March 29, 2050(261.48163%), March 29, 2050(261.48163%), March 29, 2050(261.48163%), March 29, 2050(261.481503%), March 29, 2050(279.402318%), March 29, 2053(288.818176%), March 29, 2055(208.612529%), March 29, 2055(308.612529%), March 29, 2056(319.012771%), March 29, 2057(329.763501%), March 29, 2056(319.012771%), March 29, 2056(340.876531%), March 29, 2056(364.238740%), March 29, 2056(361.855%)	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 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 NA 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	
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	

	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)	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(160.936711%), September 22, 2036(160.936711%), September 22, 2036(160.929790%), September 22, 2040(181.934159%), September 22, 2040(181.934159%), September 22, 2041(198.756053%), September 22, 2043(199.964702%), September 22, 2044(206.363573%), September 22, 2045(219.867207%), September 22, 2046(219.862157%), September 22, 2046(219.862157%), September 22, 2046(219.862157%), September 22, 2046(219.862157%), September 22, 2054(261.863617%), September 22, 2054(261.863617%), September 22, 2051(267.271650%), September 22, 2054(261.863617%), September 22, 2054(261.863607%), September 22, 2055(273.999843%), September 22, 2055(261.816408%), September 22, 2055(261.816408%), September 22, 2055(301.154533%), September 22, 2056(301.154533%), September 22, 2056(301.863606%), September 22, 2056(301.863606%), September 22, 2056(301.863606%), September 22, 2066(301.554533%), 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 Non-cumulative 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 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, enandatory 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%), Lune 30, 2024(101.250%), September 30, 2024(101.250%), December 30, 2025(101.250%), March 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%), 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			
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			

_	Disclosi	ure template for main features of regulatory capital instrui	mente	
-	Disclosi	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
3а	eligible instruments governed by foreign law)	N/A	N/A	N/A
<u> </u>	Regulatory treatment	h.v.	L.v.	l
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	Original maturity date	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, 2039(179.393122%), December 6, 2040(185.313095%), December 6, 2041(191.428427%), December 6, 2042(1917.745565%), December 6, 2042(204.271169%), December 6, 2044(211.012117%), December 6, 2045(217.975517%), December 6, 2046(225.168709%), December 6, 2047(232.599276%), December 6, 2048(240.275053%), December 6, 2049(248.204129%), December 6, 2052(273.596141%), December 6, 2053(282.624813%), December 6, 2054(249.1951432%), December 6, 2055(301.585830%), December 6, 2056(328.2624813%), December 6, 2057(321.818921%), December 6, 2058(332.438946%), December 6, 2059(343.409431%), December 6, 2060(354.741942%)
	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
0.5		N/A	N/A	N/A
25		N/A	N/A	N/A
26		N/A	N/A	N/A
26 27				N/A
26 27 28	If convertible, specify instrument type convertible into	N/A	N/A	
26 27 28 29	If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	N/A N/A	N/A	N/A
26 27 28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	N/A N/A No	N/A No	N/A No
26 27 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)	N/A N/A No N/A	N/A No N/A	N/A No N/A
26 27 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, write-down trigger (s) If write-down, full or partial	N/A N/A No N/A N/A	N/A No N/A N/A N/A	N/A No N/A N/A
26 27 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) If write-down, full or partial If write-down, permanent or temporary	N/A N/A No N/A	N/A No N/A	N/A No N/A
26 27 28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A No N/A N/A N/A	N/A No N/A N/A N/A	N/A No N/A N/A N/A
26 27 28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A No N/A N/A N/A N/A N/A	N/A No N/A N/A N/A N/A N/A	N/A No N/A N/A N/A N/A N/A
26 27 28 29 30 31 32 33 34 34a 35 36	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)	N/A	N/A No N/A N/A N/A N/A N/A N/A N/A Exemption	N/A No N/A N/A N/A N/A N/A N/A Exemption

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank					
		Included in TLAC not included in regulatory capital				
1 Issuer		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
<li>2 Unique ider</li>	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	uniono		
		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		Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	December 31, 2021	January 26, 2022	January 26, 2022	
12	Perpetual or dated	Dated	Dated	Dated	
13		December 31, 2026	January 26, 2052	January 26, 2052	
14 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%)	
16	Subsequent call dates, if applicable		January 26, 2028(121.225148%), January 26, 2029(125.177088%), January 26, 2030(129.257861%), January 26, 2030(129.257861%), January 26, 2031(133.471668%), January 26, 2032(137.822844%), January 26, 2033(142.315869%), January 26, 2035(151.746111%), January 26, 2036(156.693034%), January 26, 2038(167.075947%), January 26, 2038(167.075947%), January 26, 2049(183.954448%), January 26, 2042(183.954448%), January 26, 2042(183.954448%), January 26, 2043(196.143777%), January 26, 2043(20.25879%), January 26, 2044(202.538065%), January 26, 2045(209.140805%), January 26, 2046(215.95879%), January 26, 2047(222.999053%), January 26, 2048(230.268822%), January 26, 2049(237.775585%), January 26, 2050(245.527069%), January 26, 2050(245.527069%), January 26, 2050(245.527069%), January 26, 2051(253.531252%), January 26, 2052(245.527069%), January 26, 2051(253.531252%), January 26, 2052(245.77693%), January 26, 2051(253.531252%), January 26, 2052(245.77693%), January 26, 2051(253.531252%), January 26, 2052(245.7769371%)	January 26, 2026(123.068100%), January 26, 2029(127.400100%), January 26, 2030(131.884600%), January 26, 2030(131.884600%), January 26, 2031(136.526900%), January 26, 2035(141.332700%), January 26, 2033(146.307600%), January 26, 2035(156.788900%), January 26, 2036(162.307900%), January 26, 2035(168.021100%), January 26, 2036(178.935500%), January 26, 2036(178.935500%), January 26, 2040(198.93500%), January 26, 2040(199.9749300%), January 26, 2041(192.957200%), January 26, 2042(199.749300%), January 26, 2043(205.780500%), January 26, 2044(214.059100%), January 26, 2045(221.594000%), January 26, 2045(223.94100%), January 26, 2047(237.468800%), January 26, 2046(223.94100%), January 26, 2046(225.94600%), January 26, 2050(263.48600%), January 26, 2051(272.711600%), January 26, 2052(282.311100%),	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed	
18	Coupon rate and any related index	SOFR, subject to cap and floor	3.26%	3.52%	
19	Existence of a dividend stopper	No	No	No	
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	
	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 26	If convertible, fully or partially  If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A	
27	If convertible, conversion rate  If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify instrument 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	
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
35		Cricabor diriatod		1.	
35 36	Non-compliant transitioned features  If yes, specify non-compliant features	No N/A	No N/A	No N/A	

Disclosure template for main features of regulatory capital instruments					
District	Other TLAC instruments issued directly by the				
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)	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		

Disclosure template for main features of regulatory capital instruments					
	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		

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)	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 requiatory 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

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by th	e bank		
	Included in TLAC not included in regulatory of			
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	

Disclosure template for main features of regulatory capital 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

Disclosure template for main features of regulatory capital instruments				
3.00.00	Other TLAC instruments issued directly by th	ne bank		
	Included in TLAC not included in regulatory of			
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	<ul> <li>April B. 2032(151.621447%), April 8, 2033(158.065358%)</li> <li>April 8. 2034(164.783156%), April 8, 2035(171.786419%)</li> <li>April 8. 2036(179.087342%), April 8, 2037(186.698554%)</li> <li>April 8. 2038(194.633243%), April 8, 2039(202.905156%)</li> <li>April 8. 2040(211.528625%), April 8, 2041(220.518591%)</li> <li>April 8. 2042(229.890631%), April 8, 2043(239.660983%)</li> <li>April 8. 2044(249.846575%), April 8, 2045(260.466054%)</li> <li>April 8. 2046(271.534819%), April 8, 2047(283.075049%)</li> <li>April 8. 2048(295.105739%), April 8, 2049(307.647732%)</li> <li>April 8. 2052(320.72276178%), April 8, 2051(334.353478%)</li> <li>April 8, 2052(348.563501%)</li> </ul>
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 Exemption Exemption On Unsubordinated U					
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					

Disclosure template for main features of regulatory capital 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	

Disclosure template for main features of regulatory capital instruments				
3000	Other TLAC instruments issued directly by the	he bank		
	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)	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	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 7.075	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	

Disclosure template for main features of regulatory capital instruments				
3.00.00	Other TLAC instruments issued directly by th	e bank		
	Included in TLAC not included in regulatory of			
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 capita	al .	
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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		

Disclosure template for main features of regulatory capital 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			

	Disclosu	re template for main features of regulatory capital instr	uments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1 Issuer		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg	identifier for private placement)	780086UX0	78014REG1	78014REF3
3 Governing law(s) of the instrument	, ,	Province of Ontario	New York	New York
3a Means by which enforceability requirement of Sec	ction 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 juris		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Current	cy 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		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 r		Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to re	edeem	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 convers		N/A	N/A	N/A
28 If convertible, specify instrument type conver		N/A	N/A	N/A
29 If convertible, specify issuer of instrument it of	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 w	rite-down mechanism	N/A	N/A	N/A
34a Type of subordination		Exemption	Exemption	Exemption
	(specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	<u> </u>	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 bank			
	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)	XS2416609159	XS2451420306	XS2451420488		
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 10.1	GBP 5	GBP 5		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	3-May-22	3-May-22	3-May-22		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	3-May-25	3-May-24	3-May-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	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		

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the	e bank			
	Included in TLAC not included in regulatory ca				
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)	XS2451420561	XS2451420132	XS2416620800		
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 5	GBP 1.5	GBP 2.053		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	3-May-22	4-May-22	6-May-22		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	3-May-25	4-May-24	6-May-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	SONIA, subject to cap and floor	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		

Content   Cont	Disclosure template for main features of regulatory capital instruments				
1	2,000				
2   Unique Sentifier (eg. CUSP), (SIN, or Bloomers)   SSS416617085   780086UZ9   780086U					
Boundary buy for the instrument of Section 15 of the TLAC Term Sheet is achieved (for other TLAC instruments governance for focusion in the TLAC Term Sheet is achieved (for other TLAC instruments governance for focusion in the TLAC Term Sheet is achieved (for other TLAC instruments governance) for focusion in the TLAC term Sheet is achieved (for other TLAC instruments governance) for focusion in the TLAC instruments governance in the Section of Section 15 of the TLAC instruments governance in the Section of Section 15 of the TLAC instruments governance in the Section of Section 15 of the TLAC instruments (ppe (types to be specified by principles) in the Section of Section 15 of the TLAC instruments (ppe (types to be specified by principles) in the Section 15 of the TLAC instruments (ppe (types to be specified by principles) in the Section 15 of the TLAC instruments (ppe (types to be specified by principles) in the Section 15 of the TLAC instruments (ppe (types to be specified by principles) in the Section 15 of the TLAC instruments (ppe (types to be specified by principles) in the Section 15 of the TLAC instruments (ppe (types to be specified by principles) in the Section 15 of the TLAC instruments (ppe (types to be specified by the Section 15 of the TLAC only in the Section 15 of the TLAC instruments (ppe (types to the Section 15 of the TLAC instruments (ppe (types to the Section 15 of the TLAC instruments (ppe (types to the Section 15 of the TLAC instruments (ppe (types to the Section 15 of the TLAC instruments (ppe (types to the Section 15 of the TLAC instruments (ppe (types to the Section 15 of the TLAC instruments (ppe (types to the Section 15 of the	1 Issuer		Royal Bank of Canada	Royal Bank of Canada	
Bowling law(s) of the instrument of Section 13 of the TLAC Term Sheet is achieved (for other TLAC by the information) by requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC by the information) by the information of Section 13 of the TLAC Term Sheet is achieved (for other TLAC by the information) by the information of Section 13 of the TLAC term Sheet is achieved (for other TLAC by the information) by the information of Section 13 of the TLAC term Sheet is achieved (for other TLAC by the information) by the information of Section 13 of the ITLAC term Sheet is achieved (for other TLAC by the information) by the information of Section 13 of the ITLAC by the information of Section 13 of the ITLAC by the information of Section 13 of the ITLAC by the information of Section 13 of the ITLAC by the information of Section 13 of the ITLAC by the IT	2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)				
Bal Mans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC estiplish instruments) governed by freely the large of the property of the section of the section of the section of the property of the section of the	3 Governing law(s) of the instrument				
Regulatory teatment   NA		N/A			
A   Transitional Basel III rules					
Foot-transitional Based III rules	Regulatory treatment				
Fig.   Eligible at soldrigroup/roup/seole   N/A   N/A   N/A	4 Transitional Basel III rules	N/A	N/A	N/A	
Parable of Instrument type types to be specified by jurisdiction   Other TLAC instruments	5 Post-transitional Basel III rules	N/A	N/A	N/A	
8	6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
9   Par value of instrument	7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
10	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.May-22   10.May-22   10.May-22   10.May-22   10.May-22   10.May-32   10.May-37   10.May-32   10.May-37   10.May-3	9 Par value of instrument			10.0	
12   Perpetual or dated   Da	10 Accounting classification		Liability - fair value option	Liability - fair value option	
13   Original maturity date   9-May-24   10-May-32   10-May-47   14   Issuer call subject to prior supervisory approval   Yes   Ye	11 Original date of issuance	9-May-22	10-May-22	10-May-22	
14   Issuer call subject to prior supervisory approval   Yes   Y	12 Perpetual or dated	Dated	Dated	Dated	
15   Optional call date, contingent call date, contingent call dates and redemption amount   May 9, 2023(102.860%)   May 10, 2025(116.500%), May 10, 2027(229.160%), May 10, 2023(105.100%), May 10, 2024(229.170%), May 10, 2024(229.160%), May 10, 2024(229.160%), May 10, 2024(23.500%), May 10, 2034(105.100%), May 10,	13 Original maturity date	9-May-24	10-May-32	10-May-47	
Subsequent call dates, if applicable   Subsequent call	14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
10, 2028(235.940%), May 10, 2029(243.070%), May 10, 2036(105.100%), May 10,	15 Optional call date, contingent call dates and redemption amount	May 9, 2023(102.860%)			
Fixed or floating dividend/coupon			10, 2028(235.940%), May 10, 2029(243.070%), May 10,	10, 2035(105, 100%), May 10, 2036(105, 100%), May 10, 2037(105, 100%), May 10, 2038(105, 100%), May 10, 2038(105, 100%), May 10, 2040(105, 100%), May 10, 2041(105, 100%), May 10, 2044(105, 100%), May 10, 2043(105, 100%), May 10, 2044(105, 100%), May 10, 2043(105, 100%), May 10, 2044(105, 100%),	
18 Coupon rate and any related index 2.86% 5.25%. Compounded and Paid at Maturity. 5.100% 19 Existence of a dividend stopper No N					
19 Existence of a dividend stopper No Fully discretionary, partially discretionary or mandatory Mon-convertible or on-convertible or conversion trigger (s) Mon-convertible or non-convertible or no					
20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No					
Existence of a step up or other incentive to redeem					
Non-cumulative or cumulative o		,			
23   Convertible or non-convertible   Non-convertible   Non-convertible   Non-convertible   Non-convertible     24   If convertible, conversion trigger (s)   N/A   N/A   N/A   N/A     25   If convertible, fully or partially   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 instrument it converts into   N/A   N/A   N/A     30   Write-down, relature   N/A   N/A   N/A     31   If write-down, write-down trigger (s)   N/A   N/A     32   If write-down, incovertible   N/A   N/A   N/A     33   If write-down, relation   N/A   N/A   N/A     34   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     N/A   N/A   N/A   N/A     N/A   N/A   N/A   N/A   N/A     N/A   N/A   N/A   N/A   N/A     N/A   N/A   N/A   N/A   N/A     N/A   N/A   N/A   N/A   N/A   N/A     N/A   N/A   N/A   N/A   N/A   N/A     N/A   N/A   N/A   N/A   N/A   N/A     N/A   N/A   N/A   N/A   N/A   N/A   N/A   N/A     N/A   N/A   N/A   N/A   N/A   N/A   N/A   N/A   N/A     N/A   N					
24         If convertible, conversion trigger (s)         N/A         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 resture         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					
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         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         N/A           30         Write-down feature         No         No         No         No           31         If write-down, write-down, write-down trigger (s)         N/A         N/A         N/A           32         If write-down, 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					
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           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					
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         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					
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         N/A           30         Writte-down feature         No         No         No         No           31         If write-down, write-down trigger (s)         N/A         N/A         N/A         N/A           32         If write-down, 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					
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					
30         Write-down feature         No         No         No           31         If write-down, write-down trigger (s)         N/A         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					
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					
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					
33     If write-down, permanent or temporary     N/A     N/A     N/A       34     If temporary write-down, description of write-down mechanism     N/A     N/A     N/A					
34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A					
	34 If temporary write-down, description of write-down mechanism	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		Unsubordinated	Unsubordinated	Unsubordinated	
36     Non-compliant transitioned features     No     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	

Disclos	ure template for main features of regulatory capi	tal instruments	
3,000	Other TLAC instruments issued directly by the	bank	
	Included in TLAC not included in regulatory ca		
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)	XS2451426097	XS2451427905	CA009A7CK0O9
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	USD 1.5	EUR 30
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	11-May-22	12-May-22	13-May-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	11-May-24	12-May-24	13-May-52
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount			May 13, 2035(103.200%)
16 Subsequent call dates, if applicable			
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Float	Fixed
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	3.20%
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 N/A
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the	he bank			
	Included in TLAC not included in regulatory				
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2451429513	78014REL0	XS2416623499		
3 Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	N/A		
eligible instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	USD 8.3	USD 8.8	USD 1		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	13-May-22	13-May-22	18-May-22		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	13-May-25	13-May-25	18-May-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		

osure template for main features of regulatory capital insi	truments					
Other TLAC instruments issued directly by the bank						
Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada				
78014REK2	XS2451428895	780086VA9				
New York	Province of Ontario	Province of Ontario				
Contractual	N/A	N/A				
		N/A				
		N/A				
		N/A				
		Other TLAC Instruments				
		N/A - Amount eligible for TLAC only				
		3.0				
	Liability - fair value option	Liability - fair value option				
		18-May-22				
		Dated				
		18-May-27				
	Yes	Yes				
		May 18, 2024(104.350%)				
		November 18, 2024(104.350%), May 18,				
2024(104.000%), May 18, 2025(104.000%), November 18, 2025(104.000%		2025(104.350%), November 18, 2025(104.350%), May 18, 2026(104.350%), November 18, 2026(104.350%)				
Fixed	Eleat	Fixed				
		4.35%				
		No				
		Mandatory				
		No				
1		Non-cumulative				
		Non-convertible				
		N/A				
		N/A				
		N/A				
		N/A				
		N/A				
		N/A				
	la seco	1.44.4				
No	No	No				
No N/A	No N/A	No N/A				
N/A	N/A	N/A				
N/A N/A	N/A N/A	N/A N/A				
N/A N/A N/A	N/A N/A N/A	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 Exemption	N/A N/A N/A N/A N/A Exemption	N/A				
N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A				
	Other TLAC instruments issued directly by the bank included in TLAC not included in regulatory capital Royal Bank of Canada 78014REK2 New York - Contractual NA NA NA NA Other TLAC Instruments NI/A - Amount eligible for TLAC only USD 11.916 Liability - fair value option 18-May-22 Dated 18-May-26 Yes November 18, 2023(104.000%) November 18, 2024(104.000%), November 18, 2024(104.000%), November 18, 2024(104.000%), Nay 18, 2025(104.000%), November 18, 2024(104.000%), Nay 18, 2025(104.000%), November 18, 2024(104.000%), Nay 18, 2025(104.000%), November 20.00000, November 20.000000, November 20.000000, November 20.000000, November 20.00000000000000000000000000000000000	Included in TLAC not included in regulatory capital   Royal Bank of Canada   Royal Bank of Canada   78014REK2   XS2451428895   New York   Province of Ontario   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)	78014REN6	780086VB7	78014RER7	
3 Governing law(s) of the instrument	New York	Province of Ontario	New York	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	N/A	Contractual	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 2.152	2.5	USD 59.425	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	19-May-22	20-May-22	23-May-22	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	19-May-25	20-May-27	23-May-25	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount		May 20, 2023(104.050%)		
16 Subsequent call dates, if applicable		May 20, 2024(104.200%), May 20, 2025(104.350%), May		
		20, 2026(104.500%)		
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	Y1: 4.05%, Y2: 4.20%, Y3: 4.35%, Y4: 4.50%, Y5: 4.65%		
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	losure template for main features of regulatory ca		
	Other TLAC instruments issued directly by t		
	Included in TLAC not included in regulatory		
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014REU0	XS2451434943	XS2451432731
Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
<ul> <li>Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC eligible instruments governed by foreign law)</li> </ul>	Contractual	N/A	N/A
Regulatory treatment			
	N/A	N/A	N/A
Transitional Basel III rules Post-transitional Basel III rules	N/A	N/A N/A	N/A N/A
6 Eligible at solo/group/group&solo	N/A N/A	N/A	N/A N/A
	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Instrument type (types to be specified by jurisdiction)  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 1.5	USD 14	USD 10
0 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
1 Original date of issuance	23-May-22	26-May-22	30-May-22
2 Perpetual or dated	Dated	Dated	Dated
3 Original maturity date	23-May-29	26-May-24	30-May-24
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
5 Optional call date, contingent call dates and redemption amount	May 31, 2024(104.450%)	Tes	res
6 Subsequent call dates, if applicable	November 30, 2024(104.450%), May 31,		
	2025(104.450%), November 30, 2025(104.450 31, 2026(104.450%), November 30, 2026(104. May 31, 2027(104.450%), November 30, 2027(104.450%), May 31, 2028(104.450%), Ni 30, 2028(104.450%)	.450%),	
Coupons/dividends			
Fixed or floating dividend/coupon	Fixed	Float	Float
8 Coupon rate and any related index	4.45%	SOFR, subject to cap and floor	SOFR, subject to cap and floor
9 Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
1 Existence of a step up or other incentive to redeem	No	No	No
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
3 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
6 If convertible, conversion rate	N/A	N/A	N/A
7 If convertible, mandatory or optional conversion	N/A	N/A	N/A
8 If convertible, specify instrument type convertible into	N/A	N/A	N/A
9 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
0 Write-down feature	No	No	No
1 If write-down, write-down trigger (s)	N/A	N/A	N/A
2 If write-down, full or partial	N/A	N/A	N/A
If write-down, permanent or temporary	N/A	N/A	N/A
4 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
a Type of subordination	Exemption	Exemption	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
6 Non-compliant transitioned features	No	No	No
7 If yes, specify non-compliant features	N/A	N/A	N/A

Disclo	sure template for main features of regulatory capital instr	ruments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2451433382	XS2451433622	XS2451436484
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 1.7	EUR 1.36	CAD 1
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	31-May-22	31-May-22	31-May-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	31-May-24	31-May-25	31-May-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount		August 31, 2022(101.200%)	May 31, 2023(103.600%)
16 Subsequent call dates, if applicable		November 30, 2022(101.200%), February 28,	August 31, 2023(103.800%), November 30,
		2023(101.200%), May 31, 2023(101.200%), August 31,	2023(103.800%), February 29, 2024(103.800%), May 31,
		2023(101.310%), November 30, 2023(101.310%),	2024(103.800%), August 31, 2024(104.000%), November
		February 29, 2024(101.310%), May 31, 2024(101.310%)	30, 2024(104.000%), February 28, 2025(104.000%)
		August 31, 2024(101.420%), November 30,	
		2024(101.420%), February 28, 2025(101.420%)	
Our and the stands			
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed
18 Coupon rate and any related index	SONIA, subject to cap and floor	Y1: 1.2%, Y2: 1.31%, Y3: 1.42%	Y1: 3.60%, Y2: 3.80%, Y3: 4.00%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclos	sure template for main features of regulatory capital in	struments	
3.00.00	Other TLAC instruments issued directly by the bank	k	
	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)	78014REV8	XS2451434513	XS2472690887
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 11.35	USD 10	USD 3.4
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	3-Jun-22	6-Jun-22	8-Jun-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	3-Jun-25	6-Jun-24	8-Jun-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	Fixed-Float	Float	Float
18 Coupon rate and any related index	Y1-Y1.25: 3.30%, 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

Disclos	sure template for main features of regulatory cap	pital instruments	
	Other TLAC instruments issued directly by the	e bank	
	Included in TLAC not included in regulatory c		
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)	XS2472694368	XS2451436054	78014REW6
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 2.667	USD 10	USD 3.175
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	8-Jun-22	9-Jun-22	9-Jun-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	8-Jun-24	9-Jun-24	9-Jun-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

	Disclos	sure template for main features of regulatory ca	apital instruments	
		Other TLAC instruments issued directly by t		
		Included in TLAC not included in regulatory		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2451437029	XS2451438423	780086VC5
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1	USD 10.05	USD 2.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	13-Jun-22	13-Jun-22	14-Jun-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	13-Jun-24	13-Jun-24	14-Jun-32
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 16	Optional call date, contingent call dates and redemption amount		December 13, 2023(102.750%)	June 14, 2027(105.050%), December 14, 2027(105.050%), June 14,
10	Subsequent call dates, if applicable			2028(105.050%), December 14, 2028(105.050%), Jun 14, 2029(105.050%), December 14, 2029(105.050%), June 14, 2030(105.050%), December 14, 2030(105.050%), June 14, 2031(105.050%), Decembe 14, 2031(105.050%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed
18	Coupon rate and any related index	SOFR, subject to floor	2.75%	5.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclos	sure template for main features of regulatory capital in	struments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2472693477	780086VD3	XS2472670855
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 2.349	7.0	GBP 2
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	14-Jun-22	16-Jun-22	17-Jun-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	14-Jun-25	16-Jun-52	17-Jun-24
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount		June 16, 2042(291.780%)	
16 Subsequent call dates, if applicable		June 16, 2043(307.820%), June 16, 2044(324.750%),	
		June 16, 2045(342.620%), June 16, 2046(361.460%),	
		June 16, 2047(381.340%), June 16, 2048(402.310%),	
		June 16, 2049(424.440%), June 16, 2050(447.780%)	
Coupons/dividends	Float	Zero	Florid
17 Fixed or floating dividend/coupon			Float
18 Coupon rate and any related index	SOFR, subject to cap and floor	5.50%. Compounded and Paid at Maturity.	SONIA, subject to floor
Existence of a dividend stopper      Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	No
	No No	No No	Mandatory No
21 Existence of a step up or other incentive to redeem	1.00		ne-
22 Noncumulative or cumulative 23 Convertible or non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative
			Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially 26 If convertible, conversion rate	N/A N/A	N/A N/A	N/A N/A
If convertible, conversion rate     If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
28 If convertible, specify instrument type convertible into	N/A	N/A N/A	N/A N/A
29 If convertible, specify issuer of instrument it converts into 30 Write-down feature	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
31 If write-down, write-down trigger (s) 32 If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A
32 If write-down, full or partial 33 If write-down, permanent or temporary	N/A N/A	N/A 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 If temporary write-down, description of write-down mechanism  34a Type of subordination	N/A Exemption	N/A Exemption	N/A Exemption
35a Position in subordination liquidation (specify instrument type immediately senior to instrument)			'
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Non-compliant transitioned features	Unsubordinated No	Unsubordinated No	Unsubordinated No
36 Non-compliant transitioned features  37 If yes, specify non-compliant features	N/A	N/A	N/A
37   II yes, specify non-compliant features	IN/A	IWA	INA

Disclos	ure template for main features of regulatory capital instr	ruments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014REX4	XS2472674683	XS2472672984
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 2.215	USD 3	EUR 1
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	17-Jun-22	17-Jun-22	21-Jun-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	17-Jun-32	17-Jun-25	21-Jun-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	June 17, 2024(104.600%)		
16 Subsequent call dates, if applicable	December 17, 2024(104.600%), June 17,		
	2025(104.600%), December 17, 2025(104.600%), June		
	17, 2026(104.600%), December 17, 2026(104.600%),		
	June 17, 2027(104.600%), December 17,		
	2027(104.600%), June 17, 2028(104.600%), December		
	17, 2028(104.600%), June 17, 2029(104.600%),		
	December 17, 2029(104.600%), June 17,		
	2030(104.600%), December 17, 2030(104.600%), June		
	17, 2031(104.600%), December 17, 2031(104.600%)		
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Float	Float
18 Coupon rate and any related index	4.60%	SOFR, subject to cap and floor	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 instrument type convertible into	N/A	N/A	N/A
30 Write-down feature	No No	No	No No
31 If write-down write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
	N/A	N/A	N/A
			579.5
34a Type of subordination	Exemption	Exemption	Exemption
25 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No N/A	No N/A	No N/A
37 If yes, specify non-compliant features	IN/A	INA	IN/A

Disclo	sure template for main features of regulatory capi	tal instruments	
	Other TLAC instruments issued directly by the		
	Included in TLAC not included in regulatory ca	pital	
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2472672711	XS2472676621	CA009A7HW9Z7
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 5.13	CAD 1	EUR 25
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	21-Jun-22	21-Jun-22	21-Jun-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	21-Jun-26	21-Jun-25	21-Jun-52
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount		June 21, 2023(104.300%)	June 21, 2035(104.0300%)
16 Subsequent call dates, if applicable		September 21, 2023(104.500%), December 21,	
		2023(104.500%), March 21, 2024(104.500%), June 21,	
		2024(104.500%), September 21, 2024(104.700%),	
		December 21, 2024(104.700%), March 21,	
		2025(104.700%)	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed
18 Coupon rate and any related index	SOFR, subject to cap and floor	Y1: 4.30%, Y2: 4.50%, Y3: 4.70%	4.03%
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
a job, openity non-compliant routines		1471	1471

Disclo	sure template for main features of regulatory cap	ital instruments	
	Other TLAC instruments issued directly by the		
	Included in TLAC not included in regulatory ca	apital	
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)	XS2472702302	XS2472673792	XS2472703961
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 30	GBP 1	USD 2.040
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	23-Jun-22	23-Jun-22	24-Jun-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	23-Jun-25	23-Jun-25	24-Jun-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	100	June 23, 2023(102.460%)	100
16 Subsequent call dates, if applicable		September 23, 2023(102.960%), December 23,	
To Casesquein can catee, it approache		2023(102.960%), March 23, 2024(102.960%), June 23,	
		2024(102.960%), September 23, 2024(103.460%),	
		December 23, 2024(103.460%), March 23,	
		2025(103.460%)	
Coupons/dividends		2020(100:100:0)	
17 Fixed or floating dividend/coupon	Float	Fixed	Float
18 Coupon rate and any related index	SOFR, subject to cap and floor	Y1: 2.46%, Y2: 2.96%, Y3: 3.46%	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, conversion anguer (s)	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, conversion rate  27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type convertible into	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	N/A N/A	N/A N/A	N/A N/A
30 Write-down feature	N/A No	N/A No	N/A No
	NO N/A		
31 If write-down, write-down trigger (s) 32 If write-down, full or partial		N/A	N/A
	N/A	N/A	N/A
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	
5,000	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)	XS2472704001	XS2472673958	78014RFA3
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual
eligible instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 1	USD 1.3	USD 20.250
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	24-Jun-22	24-Jun-22	24-Jun-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	24-Jun-24	24-Jun-25	24-Jun-24
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount			December 24, 2022(103.500%)
16 Subsequent call dates, if applicable			March 24, 2023(103.500%), June 24, 2023(103.500%),
			September 24, 2023(103.500%), December 24, 2023(103.500%), March 24, 2024(103.500%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Float	Fixed
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	3.50%
19 Existence of a dividend stopper	No	No	No No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
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 inst	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)	780086VF8	XS2472674410	XS2472675573
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	5.0	USD 1.4	USD 3.1
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	24-Jun-22	27-Jun-22	28-Jun-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	24-Jun-34	27-Jun-27	28-Jun-27
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	June 24, 2025(119.270%)		
16 Subsequent call dates, if applicable	June 24, 2026(226.490%), June 24, 2027(234.140%),		
	June 24, 2028(242.250%), June 24, 2029(250.860%),		
	June 24, 2030(259.990%), June 24, 2031(269.670%),		
O. and C. Carlotte	June 24, 2032(279.930%), June 24, 2033(290.820%),		
Coupons/dividends	7	Fl4	Float
17 Fixed or floating dividend/coupon	Zero	Float SOFR, subject to cap and floor	SOFR, subject to cap and floor
18 Coupon rate and any related index 19 Existence of a dividend stopper	6.05%. Compounded and Paid at Maturity.  No		
	Mandatory	No Mandatory	No Mandatory
Fully discretionary, partially discretionary or mandatory     Existence of a step up or other incentive to redeem	No.	No No	No
	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative
	N/A	N/A	Non-convertible N/A
	N/A N/A	N/A	N/A
	N/A N/A	N/A N/A	N/A N/A
If convertible, conversion rate     If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
28 If convertible, specify instrument type convertible into	N/A N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into 30 Write-down feature	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
31 If write-down, write-down trigger (s) 32 If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A
33 If write-down, rull 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 If temporary write-down, description of write-down mechanism  34a Type of subordination	N/A Exemption	N/A Exemption	N/A Exemption
35 Position in subordination liguidation (specify instrument type immediately senior to instrument)	-	<u> </u>	<u>'</u>
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)     Non-compliant transitioned features	Unsubordinated No	Unsubordinated No	Unsubordinated No
36 Non-compliant transitioned features  37 If yes, specify non-compliant features	N/A	N/A	N/A
37   II yes, specify non-compliant features	IN/A	IN/A	IN/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
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086VE1	XS2472680573	780086VG6
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	4.2	CAD 1	5.0
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	28-Jun-22	28-Jun-22	29-Jun-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	28-Jun-27	28-Jun-25	29-Jun-40
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	June 28, 2023(104.750%)	June 28, 2023(104.300%)	June 29, 2037(229.030%)
16 Subsequent call dates, if applicable	June 28, 2024(104.750%), June 28, 2025(104.750%), June 28, 2026(104.900%)	September 28, 2023(104.500%), December 28, 2023(104.500%), March 28, 2024(104.500%), June 28,	June 29, 2038(342.040%), June 29, 2039(355.790%)
	June 26, 2020(104.900%)	2024(104.500%), September 28, 2024(104.700%), December 28, 2024(104.700%), March 28,	
		2025(104.700%)	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Zero
18 Coupon rate and any related index	Y1: 4.30%, Y2: 4.50%, Y3: 4.70%	Y1: 4.30%, Y2: 4.50%, Y3: 4.70%	5.68%. Compounded and Paid at Maturity.
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
		F	Exemption
34a Type of subordination	Exemption	IEXEMPTION	
		Exemption Unsubordinated	Unsubordinated
	Exemption Unsubordinated No		

Discl	sure template for main features of regulatory capital	instruments	
	Other TLAC instruments issued directly by the ba		
	Included in TLAC not included in regulatory capit	al	
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)	XS2472703888	XS2472698518	XS2472699912
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 1	EUR 1.52	USD 4.22
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	30-Jun-22	30-Jun-22	30-Jun-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	30-Jun-32	30-Jun-25	30-Jun-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	June 30, 2025(103.290%)		
16 Subsequent call dates, if applicable	June 30, 2026(103.290%), June 30, 2027(103.290%)		
	June 30, 2028(103.290%), June 30, 2029(103.290%)		
	June 30, 2030(103.290%), June 30, 2031(103.290%)	6)	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Float	Float
18 Coupon rate and any related index	3.29%	EURIBOR, 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	
	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)	78014REZ9	XS2472707798	XS2472679567
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 9.505	USD 1.3	CAD 1.25
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	30-Jun-22	1-Jul-22	4-Jul-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	30-Dec-25	1-Jul-25	4-Jul-24
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	December 30, 2023(104.000%)		
16 Subsequent call dates, if applicable	June 30, 2024(104.000%), December 30,		
	2024(104.000%), June 30, 2025(104.000%), June 30,		
	2029(104.000%)		
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Float	Float
18 Coupon rate and any related index	4.00%	SOFR, subject to cap and floor	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 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
ir yes, speerly non-compliant reatures	1973	13/73	1973

Disclo	sure template for main features of regulatory capital ins	struments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2472703375	XS2472706477	XS2472712103
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)	14/74	14/7	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
Amount recognised in regulatory capital (currency in millions, as or most recent reporting date)  Par value of instrument	JPY 5000	USD 1.53	USD 1.4
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	5-Jul-22	6-Jul-22	8-Jul-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	6-Jul-27	6-Jul-25	8-Jul-24
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	July 7, 2025(100.580%)		
16 Subsequent call dates, if applicable	January 6, 2026(100.580%), July 6, 2026(100.580%),		
	January 6, 2027(100.580%)		
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Float	Float
18 Coupon rate and any related index	0.58%	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 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 N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A N/A	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
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							
District	Other TLAC instruments issued directly by the	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)	XS2497633573	XS2472682439	XS2472683676				
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 2.5	USD 1	GBP 3.5				
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option				
11 Original date of issuance	8-Jul-22	8-Jul-22	11-Jul-22				
12 Perpetual or dated	Dated	Dated	Dated				
13 Original maturity date	8-Jul-32	8-Jul-24	11-Jan-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	EURIBOR, 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 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 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)	XS2472709141	CA009A7JEYT7	CA009A7JJ008				
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 1.3	EUR 25	EUR 25				
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option				
11 Original date of issuance	12-Jul-22	12-Jul-22	14-Jul-22				
12 Perpetual or dated	Dated	Dated	Dated				
13 Original maturity date	12-Jul-25	12-Jul-52	14-Jul-42				
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes				
15 Optional call date, contingent call dates and redemption amount		July 12, 2037(104.030%)	July 14, 2030(103.990%)				
16 Subsequent call dates, if applicable							
Coupons/dividends							
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed				
18 Coupon rate and any related index	SOFR, subject to cap and floor	4.03%	3.99%				
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 capit				
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)	XS2472685374	780086VH4	780086VJ0		
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	4.633	1.600		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	14-Jul-22	14-Jul-22	14-Jul-22		
	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	14-Jul-24	14-Jul-34	14-Jul-34		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount		July 14, 2024(105.800%)	July 14, 2024(105.750%)		
16	Subsequent call dates, if applicable		January 14, 2025(105.800%), July 14, 2025(105.800%), January 14, 2026(105.800%), July 14, 2026(105.800%), January 14, 2027(105.800%), July 14, 2027(105.800%),	January 14, 2025(105.750%), July 14, 2025(105.750%), January 14, 2026(105.750%), July 14, 2026(105.750%), January 14, 2027(105.750%), July 14, 2027(105.750%),		
			January 14, 2028(105.800%), July 14, 2028(105.800%), January 14, 2029(105.800%), July 14, 2029(105.800%),	January 14, 2028(105.750%), July 14, 2028(105.750%), January 14, 2029(105.750%), July 14, 2029(105.750%),		
			January 14, 2030(105.800%), July 14, 2030(105.800%), January 14, 2031(105.800%), July 14, 2031(105.800%),	January 14, 2030(105.750%), July 14, 2030(105.750%), January 14, 2031(105.750%), July 14, 2031(105.750%),		
			January 14, 2032(105.800%), July 14, 2032(105.800%), January 14, 2033(105.800%), July 14, 2033(105.800%), January 14, 2034(105.800%)	January 14, 2032(105.750%), July 14, 2032(105.750%), January 14, 2033(105.750%), July 14, 2033(105.750%), January 14, 2034(105.750%)		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed		
18	Coupon rate and any related index	SOFR, subject to cap and floor	5.80%	5.75%		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30	Write-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a	Type of subordination	Exemption	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
	Non-compliant transitioned features	No	No	No		
36		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					
	ssuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
2 Ui	Inique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA009A7IKL65	78014RFE5	78014RFF2			
	Governing law(s) of the instrument	Province of Ontario	New York	New York			
3a Me	eans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	Contractual			
elig	gible instruments governed by foreign law)						
R	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			
A Ar	mount 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 Pa	Par value of instrument	EUR 30	USD 8.902	USD 43			
10 Ad	accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
	Original date of issuance	15-Jul-22	15-Jul-22	15-Jul-22			
	Perpetual or dated	Dated	Dated	Dated			
13	Original maturity date	15-Jul-42	15-Jul-26	15-Jul-24			
	ssuer call subject to prior supervisory approval	Yes	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount	July 15, 2028(104.395%)	July 15, 2028(104.300%)	January 15, 2023(104.000%)			
16	Subsequent call dates, if applicable		July 15, 2032(104.300%), July 15, 2036(104.300%), July				
	Casocque.it can dates, ii appricase	15. 2040(104.395%)	15. 2040(104.300%)	outy 10, 2020(10 1100070), outlainty 10, 2021(10 1100070)			
C	Coupons/dividends	10, 2010(101100070)	10, 2010(101.0007/)				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed			
18	Coupon rate and any related index	4.395%	4.30%	4.00%			
19	Existence of a dividend stopper	No No	No	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No	No			
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, ronversion rate	N/A	N/A	N/A			
27	If convertible, conversion rate  If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A			
28	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			
29	If convertible, specify issuer of instrument it converts into		N/A				
	Vrite-down feature	No	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A	N/A			
32	If write-down, full or partial	N/A	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
	Type of subordination	Exemption	Exemption	Exemption			
	osition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
	Ion-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	ne 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)	XS2472683759	78014RFG0	XS2497639182					
3 Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario					
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	N/A					
eligible instruments governed by foreign law)								
Regulatory treatment								
4 Transitional Basel III rules	N/A	N/A	N/A					
5 Post-transitional Basel III rules	N/A	N/A	N/A					
6 Eligible at solo/group/group&solo	N/A	N/A	N/A					
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments					
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only					
9 Par value of instrument	USD 3	USD 6.836	EUR 1.3					
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option					
11 Original date of issuance	18-Jul-22	18-Jul-22	19-Jul-22					
12 Perpetual or dated	Dated	Dated	Dated					
13 Original maturity date	18-Jul-25	18-Oct-23	19-Jul-29					
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	Fixed-Float					
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	Y1: 1%, Y2-7: 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					

Disclo	sure template for main features of regulatory capit	al instruments			
Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory cap				
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2497665930	XS2472689103	78014RFL9		
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		
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	USD 5	GBP 2.6	USD 2.68		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	19-Jul-22	21-Jul-22	21-Jul-22		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	19-Jul-24	21-Jul-25	21-Jul-25		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount		July 21, 2023(102.700%)	February 27, 2022(102.000%)		
16 Subsequent call dates, if applicable		October 21, 2023(103.200%), January 21,	August 27, 2022(102.000%), February 27,		
		2024(103.200%), April 21, 2024(103.200%), July 21,	2023(102.000%), August 27, 2023(102.050%), February		
		2024(103.200%), October 21, 2024(103.700%), January	27, 2024(102.050%), August 27, 2024(102.200%)		
		21, 2025(103.700%), April 21, 2025(103.700%)			
Coupons/dividends					
17 Fixed or floating dividend/coupon	Float	Fixed	Float		
18 Coupon rate and any related index	SOFR, subject to cap and floor	Y1: 2.70%, Y2: 3.20%, Y3: 3.70%	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, conversion trigger (s)	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		
31 If write-down write-down trigger (s)	N/A	N/A	N/A		
31 If write-down, write-down trigger (s) 32 If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A		
32 If write-down, rull or partial 33 If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination liguidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No No	No Unsubordinated	No Unsubordinated		
36 Non-compliant transitioned features  37 If yes, specify non-compliant features	N/A	N/A	N/A		
or in yes, specify non-compliant reatures	INA	INU	IVA		

	Disclosu	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)	XS2497637996	CA009A7KBF37	XS2472689954
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
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5	eur 35	GBP 2.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	22-Jul-22	22-Jul-22	22-Jul-22
12		Dated	Dated	Dated
13	Original maturity date	22-Jul-25	22-Jul-52	22-Jul-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	July 22, 2024(104.130%)	July 22, 2027(104.300%),	165
16	Subsequent call dates, if applicable	January 22, 2025(104.130%)	July 22, 2032(104.300%), July 22, 2037(104.300%), July	
10		January 22, 2023(104.13070)	22, 2042(104.300%), July 22, 2047(104.300%)	
	Coupons/dividends			
17		Fixed	Fixed	Float
18	Coupon rate and any related index	4.13%	4.30%	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

	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)	780086VL5	780086VM3	78014RFM7		
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	NIA	NIA	NUA		
4	Transitional Basel III rules	N/A N/A	N/A	N/A N/A		
5	Post-transitional Basel III rules		N/A	1411		
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	4.0	USD 4.785		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	26-Jul-22	26-Jul-22	28-Jul-22		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	26-Jul-29	26-Jul-30	28-Dec-29		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	July 26, 2024(105.150%)	July 26, 2024(105.230%)	December 28, 2028(104.27%)		
16	Subsequent call dates, if applicable	January 26, 2025(105.150%), July 26, 2025(105.150%),	January 26, 2025(105.230%), July 26, 2025(105.230%),			
		January 26, 2026(105.150%), July 26, 2026(105.150%),	January 26, 2026(105.230%), July 26, 2026(105.230%),			
		January 26, 2027(105.150%), July 26, 2027(105.150%),	January 26, 2027(105.230%), July 26, 2027(105.230%),			
		January 26, 2028(105.150%), July 26, 2028(105.150%),	January 26, 2028(105.230%), July 26, 2028(105.230%),			
		January 26, 2029(105.150%)	January 26, 2029(105.230%), July 26, 2029(105.230%),			
			January 26, 2030(105.230%)			
-	Over the standard					
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18	Coupon rate and any related index	5.15%	5.23%	4.27%		
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		
	· · · · · · · · · · · · · · · · · · ·	+	+			

ure template for main features of regulatory capital	instruments						
Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada					
		XS2497647441					
		Province of Ontario					
N/A		N/A					
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					
GBP 1	USD 5	USD 5					
		Liability - fair value option					
29-Jul-22	29-Jul-22	29-Jul-22					
		Dated					
		29-Apr-24					
Yes	== ====================================	Yes					
August 2, 2023(102,700%)							
Fixed	Float	Float					
2.70%	SOFR, subject to cap and floor	SOFR, subject to cap and floor					
No	No	No					
Mandatory	Mandatory	Mandatory					
No	No	No					
Non-cumulative	Non-cumulative	Non-cumulative					
Non-convertible	Non-convertible	Non-convertible					
N/A	N/A	N/A					
N/A	N/A	N/A					
N/A	N/A	N/A					
N/A	N/A	N/A					
N/A	N/A	N/A					
N/A	N/A	N/A					
No	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					
Exemption	Exemption	Exemption					
Unsubordinated	Unsubordinated	Unsubordinated					
No	No	No					
N/A	N/A	N/A					
	Other TLAC instruments issued directly by the bit included in TLAC not included in regulatory capi Royal Bank of Canada XS2497638960 Province of Ontario Ni/A NI/A NI/A NI/A Other TLAC Instruments Ni/A - Amount eligible for TLAC only GBP 1 Liability - fair value option 29-Jul-22 Dated 22-Jul-22 Dated 22-Jul-22 Dated 22-Aug-24 Yes August 2, 2023(102.700%), February 2, 2024(102.700%), Fixed 2,70% November 2, 2023(102.700%), February 2, 2024(102.700%), Fixed 2,70% No Mandatory No Non-cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A	XS2497638960   XS2497647367					

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						
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2497647524	XS2497647870	XS2497648258			
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 10	USD 2.5	USD 2			
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11 Original date of issuance	29-Jul-22	29-Jul-22	29-Jul-22			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	29-Jul-24	29-Jul-24	29-Jul-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			

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)	78014RFN5	78014RFK1	78014RFP0			
3 Governing law(s) of the instrument	New York	New York	New York			
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	Contractual	Contractual			
eligible instruments governed by foreign law)						
Regulatory treatment						
4 Transitional Basel III rules	N/A	N/A	N/A			
5 Post-transitional Basel III rules	N/A	N/A	N/A			
6 Eligible at solo/group/group&solo	N/A	N/A	N/A			
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9 Par value of instrument	USD 10.75	USD 16.151	USD 10			
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option			
11 Original date of issuance	29-Jul-22	29-Jul-22	29-Jul-22			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	29-Jan-25	29-Jul-24	29-Jan-24			
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
15 Optional call date, contingent call dates and redemption amount	January 29, 2024(104.300%)	January 29, 2023(104.200%)	January 29, 2023(104.000%)			
16 Subsequent call dates, if applicable	July 29, 2024(104.300%)	July 29, 2023(104.200%), January 29, 2024(104.200%)	July 29, 2023(104.000%)			
To Cabooquom can cateo, ii appiicabio	daily 20, 202 i(10 ii.000 iv)	bally 20, 2020(101.20070), ballaary 20, 2021(101.20070)	daily 20, 2020(101.00070)			
Coupons/dividends						
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed			
18 Coupon rate and any related index	4.30%	4.20%	4.00%			
19 Existence of a dividend stopper	No No	No	No			
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21 Existence of a step up or other incentive to redeem	No	No	No			
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	N/A N/A			
27 If convertible, mandatory or optional conversion  28 If convertible, specify instrument type convertible into	N/A N/A	N/A N/A	N/A N/A			
	N/A N/A		N/A N/A			
29 If convertible, specify issuer of instrument it converts into		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)	78014RFQ8	78014RFR6	XS2416626591		
3 Governing law(s) of the instrument	New York	New York	Province of Ontario		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual	Contractual	N/A		
eligible instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	USD 1	USD 1.025	USD 5		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	29-Jul-22	29-Jul-22	26-May-22		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	29-Jul-24	29-Jul-29	26-May-25		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount	July 29, 2024(104.700%)	July 29, 2025(104.850%)			
16 Subsequent call dates, if applicable	January 29, 2025(104.700%), July 29, 2025(104.700%),	January 29, 2026(104.850%), July 29, 2026(104.850%),			
	January 29, 2026(104.700%), July 29, 2026(104.700%),	January 29, 2027(104.850%), July 29, 2027(104.850%),			
	January 29, 2027(104.700%)	January 29, 2028(104.850%), July 29, 2028(104.850%),			
		January 29, 2029(104.850%), July 26, 2028(104.850%),			
		January 26, 2029(104.850%)			
Coupons/dividends					
17 Fixed or floating dividend/coupon	Fixed	Fixed	Float		
18 Coupon rate and any related index	4.70%	4.85%	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		
or in you, specify non-compliant reatures	13//3	13073	DIFT		

Disclosure template for main features of regulatory capital instruments						
Disclos	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				
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2497636246	XS2497671078				
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-	N/A	N/A				
eligible instruments governed by foreign law)	IVA	IVA				
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				
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 1.25	GBP 1				
10 Accounting classification	Liability - fair value option	Liability - fair value option				
11 Original date of issuance	18-Jul-22	25-Jul-22				
12 Perpetual or dated	Dated	Dated				
13 Original maturity date	18-Jul-24	25-Jan-24				
14 Issuer call subject to prior supervisory approval	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				
18 Coupon rate and any related index	EURIBOR, subject to cap and floor	SONIA, subject to cap and floor				
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				